



United States Department of Agriculture
Risk Management Agency

December 2010

2011 COMMODITY INSURANCE FACT SHEET

Small Grains

California

Crop Insured

Barley, Oats and Wheat

- Grown for the production of grain, not forage.
- Irrigated and non-irrigated production practices are insurable, as are fall and spring planted crops.
- Additional coverage endorsements are available for winter wheat.
- Coverage for all types of small grains may not be available in all counties.
- Producers must insure all or none of their acreage of each type of small grain in the county but do not have to insure all types of small grain.
 - For example, a producer may insure all of his wheat and none of his barley planted.
- The insurance coverage on one type of small grain can differ from coverage on another small grain insured by the same producer.

Lassen, Madera, Merced, Modoc, Sacramento, San Benito, San Joaquin, San Luis Obispo, Shasta, Siskiyou, Solano, Stanislaus, Sutter, Tehama, Tulare and Yolo counties. Not all counties listed, contact an agent for more details. Small grains in other counties may be insurable by written agreement if specific criteria are met.

Programs Available

Yield Protection (01)

The yield protection guarantee will be determined by multiplying the production guarantee by the projected price.

Revenue Protection (02)

The revenue protection guarantee will be determined by multiplying the production guarantee by the greater of the projected price or the harvest price. (Not applicable to Oats)

Revenue Protection with Harvest Price Exclusion (03)

The revenue protection guarantee will be determined by multiplying the production guarantee by the projected price. (Not applicable to Oats)

Counties Available

Small Grains are insurable in Alameda, Amador, Butte, Colusa, Fresno, Glenn, Imperial, Kern, Kings,

Causes of Loss

- Adverse weather conditions¹
- Failure of irrigation water supply²
- Fire³
- Insects⁴
- Plant disease⁴
- Volcanic eruption
- Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless wildlife control measures have not been taken.

Insurance Period

Producers must contact an insurance agent to apply for coverage or change their coverage by October 31 to insure the small grains they intend to plant. Insurance coverage begins when the crop is planted and ends no later than the following October 31.

Important Dates*

Sales Closing	October 31
Final Planting Dates	
Barley / Oats	January 31
Wheat.....	January 21
Acreage Report Due	March 15

*See an agent for actual dates in your area.

Coverage Levels and Premium Subsidies

- Production measured in bushels of grain.
- Grower can select a coverage level from 50 to 75 percent.
- Grower's approved average yield based from 4 to 10 years of production records.
- Catastrophic (CAT) coverage is available under the yield protection plan but not the revenue plans.

Projected Price Coverage

The price below is used to calculate your premium or indemnity:

Barley	\$4.54
Oats	\$2.50
Wheat	\$7.42
Durum	\$8.79

Intermountain Region Counties;

Lassen, Modoc, Shasta and Siskiyou.

Barley	\$3.70**	(2010 Price)
Oats	\$2.15**	(2010 Price)
Wheat	\$7.12	

Harvest Price for Plan 02

Barley	To be announced**
Wheat	To be announced**

****See your crop insurance agent for the 2011 price elections.**

Cost of Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$300 per county with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county FSA office for an agent listing.

Loss Example

Wheat Indemnity

Example assumes a Yield Protection plan guarantee, an average yield of 90 bushels per acre, a projected price of \$7.42, and 100-percent share.

90	Bushels per acre average yield (APH)
x .65	Coverage level percentage
59	Bushels per acre guarantee
- 14	Bushels per acre actually produced
45	Bushels per acre loss
x \$7.42	Projected Price
\$334.00	Gross indemnity per acre

Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

Download Copies from the Web

Visit our online publications/fact sheets page at:
http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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