



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Dry Beans

Arizona

Crop Insured

Edible dry beans (Pinto) can be insured under the dry bean crop provisions. Insured acres must be irrigated. Other types may be insured by written agreement.

Counties Available

Dry beans are available for insurance in Graham and Cochise counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
Earthquake
Failure of irrigation water supply²
Fire³
Insects³
Plant disease³
Volcanic eruption
Wildlife⁴

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

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

³But not damage due to insufficient or improper application of control measures.

⁴Unless wildlife control measures have not been taken.

Important Dates

Sales Closing Feb 28
Earliest Planting June 1
Final Planting July 10
Acreage Report Due July 15

Insurance Period

Insurance attaches when the beans are planted and ends at the earliest of:

- 1) Total destruction of the beans;
- 2) Final adjustment;
- 3) Harvest of the unit; or
- 4) October 31.

Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of beans. Individual amounts of insurance are based on the grower's production history. Each grower's approved average yield is calculated from 4 to 10 years of production records by an insurance agent. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 55 to 100 percent of the price announced by the USDA, or Catastrophic Risk Protection (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

Price Election

The price used to calculate your premium and indemnity

Pinto Beans: **\$0.37** per pound

Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Assume an actual production history (APH) yield of 600 pounds per acre, 75-percent coverage level, pinto beans with a price election of \$0.37 per pound, and a 100 percent share.

600	Pounds per acre average yield (APH)
<u>x .75</u>	Coverage level
450	Pounds per acre guarantee

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

-	<u>200</u>	Pounds per acre actually produced
	250	Pounds per acre loss
x	<u>\$.37</u>	Price election*
	\$93.00	Indemnity per acre

*Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

Regional Contact

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