

St. Paul Regional Office — St. Paul, MN

Revised February 2014

Corn

Minnesota

Crop Insured

All corn grown in the county is insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- Planted for harvest as grain or silage

Silage is insurable only by written agreement in some counties.

Corn insured includes:

- Yellow dent or white corn;
- Mixed yellow and white;
- High amylase; waxy or high-lysine corn;
- High-oil corn blends containing mixtures of at least 90 percent high yielding yellow dent female plants with high-oil male pollinator plants; or
- Commercial varieties of high-protein hybrids.

Blue corn are insurable in specific counties.

Other corn, such as high-amylose, high oil or high-protein (except as allowed above), flint, flour, Indian, or a variety genetically adapted to provide forage for wildlife, or any open pollinated corn is not insurable unless a written agreement provides for such insurance. This fact sheet applies only to the Common Crop Insurance policy plans of insurance. Contact a crop insurance agent for further explanation.

Counties Available

See actuarial documents at <http://prodwebnlb.app.rm.usda.gov/apps/>

[ActuarialInformationBrowser2014/CropCriteria.aspx](http://prodwebnlb.app.rm.usda.gov/apps/ActuarialInformationBrowser2014/CropCriteria.aspx)

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

Causes of Loss

You are protected against the following:

- Adverse weather conditions such as natural perils of hail, frost, freeze, wind, drought, and excess moisture;

- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if due to natural causes;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date we accept your application; or
- Date when the corn is planted.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- September 30, 2014 (silage); or
- December 10, 2014 (grain).

Important Dates

Sales Closing Date.....	March 15, 2014
Earliest Planting Date	April 11, 2014
Final Planting Date (grain, north).....	May 25, 2014
Final Planting Date (grain).....	May 31, 2014
Final Planting Date (silage, north).....	May 31, 2014
Final Planting Date (silage).....	June 5, 2014
Acreage Reporting Date.....	July 15, 2014
Premium Billing Date	August 15, 2014
Production Reporting Date.....	April 29, 2015

Definitions

APH Yield - Actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

Unit - The insurable acreage used to determine the APH yield, the production guarantee, and any

indemnity (loss payment).

Production Guarantee - Number of bushels or tons guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you select by the number of acres in the unit.

High Risk Land (HRL) - Land designated on a map in the actuarial documents with a high risk rate classification, requiring a higher premium rate due to higher risk.

HRL Exclusion Option - An agreement to exclude from crop insurance coverage all high risk land by crop and county. You must submit the signed form by the sales closing date. Catastrophic Risk Protection (CAT) coverage is still available when this option is in effect.

Coverage Levels and Premium Subsidies

Corn may be insured at the coverage levels shown in the following table. Crop insurance premiums are subsidized as shown. For example, if you select the 75-percent coverage level with an enterprise unit, your coverage is based on 75 percent of your approved APH yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium.

Item	Unit	Percent							
Cov. Level		5	5	60	6	7	7	80	85
		0	5		5	0	5		
Subsidy	EU	8	8	80	8	8	7	68	53
		0	0		0	0	7		
	BU	6	6	64	5	5	5	48	38
		7	4		9	9	5		
	OU	6	6	64	5	5	5	48	38
		7	4		9	9	5		
	WU	8	8	80	8	8	8	71	56
		0	0		0	0	0		

BU - Basic Unit EU - Enterprise Unit
OU - Optional Unit WU - Whole Farm Unit

CAT coverage is available only under the Yield Protection Plan at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Projected and Harvest Price

Commodity Exchange Price Provisions (CEPP) - Contains information necessary to set the **projected price** and the **harvest price** for the insured crop. Information includes the price discovery period, release dates, board of trade(s) used, and additional pricing information. Contact your agent or go to the RMA website at www.rma.usda.gov.

Unit Division

Basic Unit (BU) - A basic unit includes all of your insurable corn acreage in the county by share arrangement. Premium discounts apply.

Optional Unit (OU) - If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section.

Enterprise Unit (EU) - Generally, all the insured crop acreage in a county. Premium discounts apply.

Whole Farm Unit (WU) - Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply. Does not apply to Yield Protection Plan.

Insurance Plans

The Common Crop Insurance policy provides the choice of three plans:

Yield Protection (01) - Production guarantee based on **individual** yield history. Optional, basic, and enterprise units are available.

Revenue Protection (02) - Revenue protection including price protection with optional, basic, enterprise, and whole farm units.

Revenue Protection with Harvest Price Exclusion (03) - Revenue protection with harvest price exclusion with optional, basic, enterprise, and whole farm units.

Trend-Adjusted APH Yield Option

Allows insured to increase their APH yield based on their county's historical yield trend. This option is not available under CAT coverage. Not available for specialty types.

Replant Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The replanting payment will be the lesser of 20 percent of the production guarantee or 8 bushels, multiplied by the projected price multiplied by your share. No replanting payment will be made on acreage initially planted prior to the earliest planting date. Replanting payments are not available with CAT coverage.

Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Not available for all plans of insurance. Please contact a crop insurance agent for details.

Loss Example

Yield Protection Example: A loss occurs when the bushels of corn produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 170 bushels per acre APH yield, 75-percent coverage level, and basic unit coverage.

170.0	Bushels per acre APH yield
x 0.75	Coverage level
127.5	Bushel guarantee
- 70.0	Bushels per acre actually produced
57.5	Bushels per acre loss
x \$4.25	Projected price (announced in March)
\$244.38	Gross indemnity
- \$5.00	Estimated premium per acre (varies)
\$239.38	Net indemnity

Revenue Protection Example:

127.5	Bushels guarantee (see yield example)
x \$4.25	Projected price (est. -announced in March)
\$541.88	Guarantee
70.0	Bushels per acre actually produced
x \$4.00	Harvest price (est. -announced in Nov.)
\$280.00	Revenue
\$261.88	Gross indemnity (\$541.88 - \$280.00)
- \$9.00	Estimated premium per acre (varies)
\$252.88	Net indemnity

Figures shown per acre and guarantees and losses paid by unit. See policy provisions or talk to your insurance agent for more 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 at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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www.rma.usda.gov/aboutrma/fields/mn_rso/

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