



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Forage Seeding

Montana, North Dakota, South Dakota, Wyoming

Crop Insured

Forage seeding is a dollar plan of insurance that offers the producer the opportunity to select one of several dollar amounts of insurance per acre.

The crop insured will be perennial alfalfa, perennial grasses, or a mixture thereof in which you have a share that is **spring planted** during the current crop year to establish a normal stand intended for harvest. The policy **does not cover** any forage that is:

- grown with the intent to be grazed;
- grazed at any time during the insurance period;
- interplanted with another crop except barley, flax, oats or wheat. (Barley, oats, or wheat must be seeded at a rate of 16 pounds per acre or less and also must be cut for hay no later than milk stage. Flax must be seeded at a rate of 16 pounds per acre or less.)

Fall seeded forage may be insurable by written agreement if requested no later than August 31.

Insurable types include **alfalfa** and **alfalfa grass mixture** (determined by the number of live alfalfa plants per square foot equal to or exceeding the normal stand requirements shown below for the corresponding counties):

Normal Stand (Alfalfa plants per square foot)

Wyoming: Albany, Big Horn, Carbon, Fremont, Hot Springs, Natrona, Park, Sublette, Sweetwater, Teton, Uinta, Washakie counties

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
8.0	3.3		

Normal Stand (Alfalfa plants per square foot)

Montana: All counties

North Dakota: Divide, Williams, Mountrail, and all counties south and west of the Missouri River

South Dakota: All counties west of the Missouri River

Wyoming: Sheridan, Johnson, Campbell Crook, Weston, Converse, Niobrara, Platte, Goshen, Laramie, and Lincoln counties

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
8.0	3.3	6.4	2.7

Normal Stand (Alfalfa plants per square foot)

North Dakota: Pembina, Walsh, Grand Forks, Steele, Traill, Cass, Ransom, Sargent, Richland counties

South Dakota: Roberts, Grant, Hamlin, Deuel, Kingsbury, Brookings, Lake, Moody, McCook, Minnehaha, Hutchinson, Turner, Lincoln, Bon Homme, Yankton, Clay, Union counties

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
12.0	5.1	10.0	4.3

Normal Stand (Alfalfa plants per square foot)

North Dakota: All counties between and including Burke, Ward, McLean, Burleigh, Emmons, Cavalier, Ramsey, Nelson, Griggs, Barnes, LaMoure, Dickey counties

South Dakota: Marshall, Day, Codington, Clark, Beadle, Miner, Hanson, Douglas, Charles Mix and counties west to the Missouri River

Irrigated Alfalfa	Irrigated Alf/Grass	Nonirr. Alfalfa	Nonirr. Alf/Grass
12.0	4.0	8.0	2.7

Insurance Period

Insurance **begins** when the forage is seeded and **ends** the earliest of:

- (1) total destruction of the forage crop;
- (2) final adjustment of a loss;
- (3) abandonment of the forage crop;
- (4) first harvest after August 5 (MT, WY) or August 15 (ND, SD) — you may harvest as often as practical on or before that date;
- (5) date grazing commences on the forage crop; or
- (6) May 21.

Reporting Requirements

Acres Report—You must report all acreage of your forage seeding, both insured and uninsured, to your agent by the acreage reporting date.

Important Dates

Sales Closing.....	March 15
Acreage Reporting.....	July 15
Premium Billing.....	August 15

Definitions

Amounts of Insurance — Insured selects a level of coverage (50-75 percent) of the maximum dollar amount of insurance shown on the actuarial table. (Catastrophic coverage is available at 50 percent of the 55-percent dollar amount of insurance.)

Settlement of Claim Example

	Minimum	Maximum	Reference \$ Amount
Irrigated	\$113.00	\$169.00	\$226.00

The 2012 dollar amounts of insurance:

Insured selects the 75-percent coverage level:

Irrigated: $\$226 \times .75 = \170 per acre amount of insurance

100-percent share: 30 acres irrigated alfalfa at \$170 per acre = \$5100 amount of insurance

At loss time:

10 acres irrigated alfalfa has 75-percent stand or greater
(10 acres X \$170 = \$1700)

Total Production to Count*

\$5100 amount of insurance - \$1700 production to count = \$3400 **indemnity**

*Production to count is the dollar amount of the established stand, which includes acreage:

- (1) having at least 75 percent of normal stand;
- (2) abandoned or put to another use without prior written consent;
- (3) damaged solely by uninsured cause; and
- (4) harvested and not reseeded.

The amount of indemnity on any spring planted acreage will be reduced 50 percent if the stand is less than 75 percent but more than 55 percent of a normal stand.

Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium:

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Where to Purchase

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/>

Regional Contact for RMA

USDA/Risk Management Agency

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