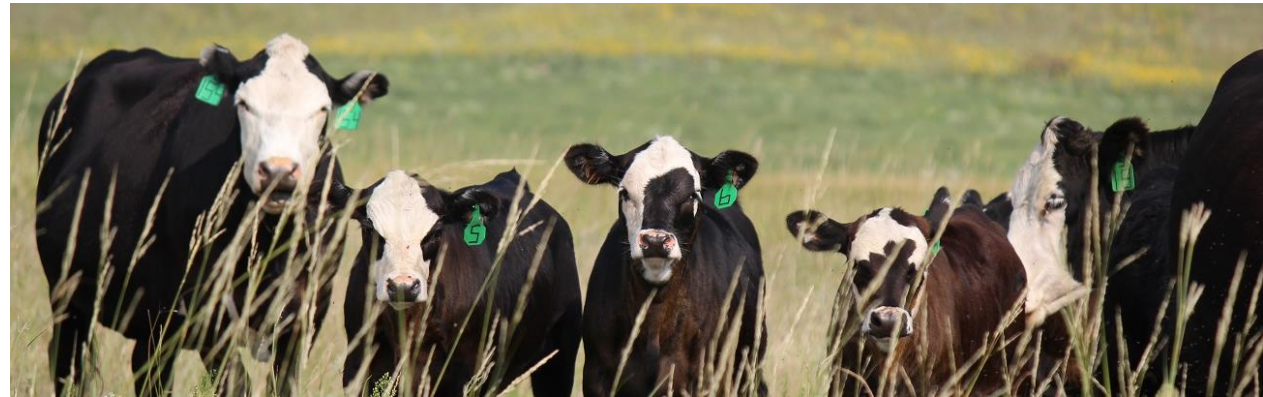




Risk Management Agency
U.S. DEPARTMENT OF AGRICULTURE



Weaned Calf Risk Protection

January 2024



FARM PRODUCTION AND CONSERVATION
FSA | NRCS | RMA | Business Center

Disclaimer

This presentation highlights features of the Weaned Calf Risk Protection (WCRP) program and is not intended to be comprehensive. The information presented neither modifies nor replaces terms and conditions of RMA policies or county actuarial documents.



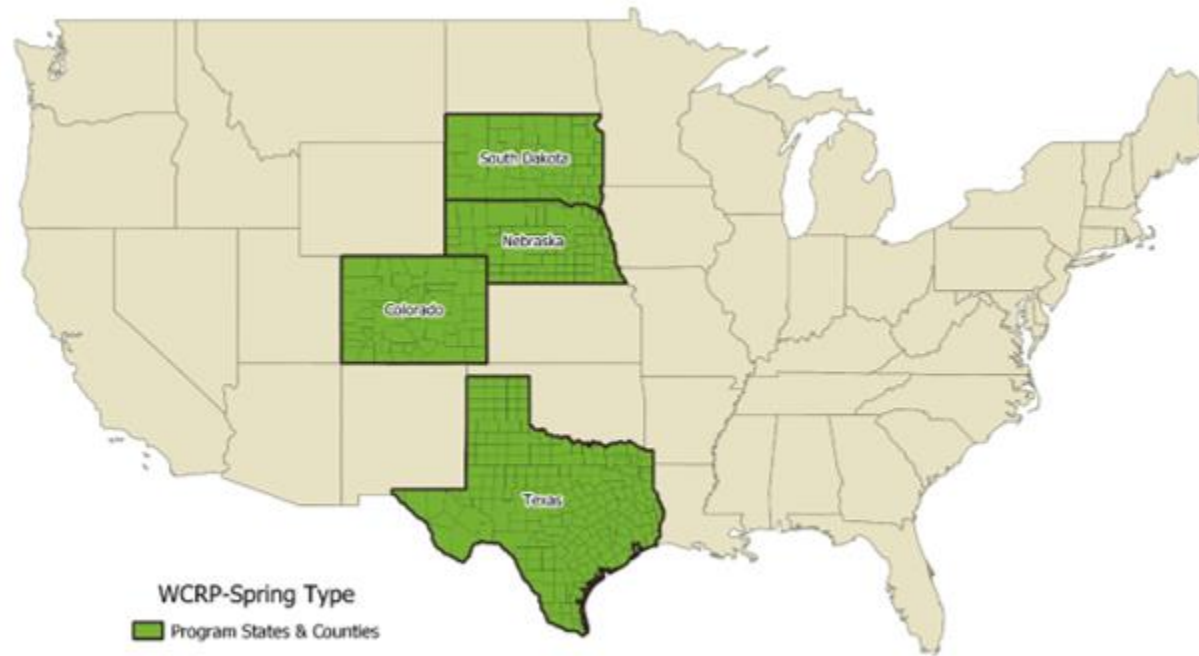
Program Overview

- Provides coverage to beef cow/calf producers from loss of revenue from their calving operation for calves up to weaning age
- APH based program utilizing a producers own yield history in establishing their guarantee
- Plans of insurance are: Yield Protection, Revenue Protection and Revenue Protection-Harvest Price Exclusion
- Coverage Levels 50% - 85%, CAT coverage available
- Required to insure all insurable calves
- Insurance attaches at time of submitting a Calf Report
- Insurance ends at the earlier of:
 - Weaning – Removing from mother
 - Sale
 - End of Insurance Period
- Spring Type based on when calves are born



WCRP Availability

WCRP is available for spring born calves (Feb-July) in CO, NE, SD & TX



WCRP Availability

Insurance Availability

In accordance with applicable standards contained in the United States Standards for Grades of Feeder Cattle (<https://www.ams.usda.gov/grades-standards/feeder-cattle-grades-and-standards>), breeds or cross breeds of cattle that would typically produce calves grading Inferior, Small Frame, or Number 3 or 4 thickness grade are excluded and not insurable.

Breeds not explicitly raised for beef production and all dairy cattle are excluded and not insurable.

Examples of Insurable Breeds/ Cross Breeds

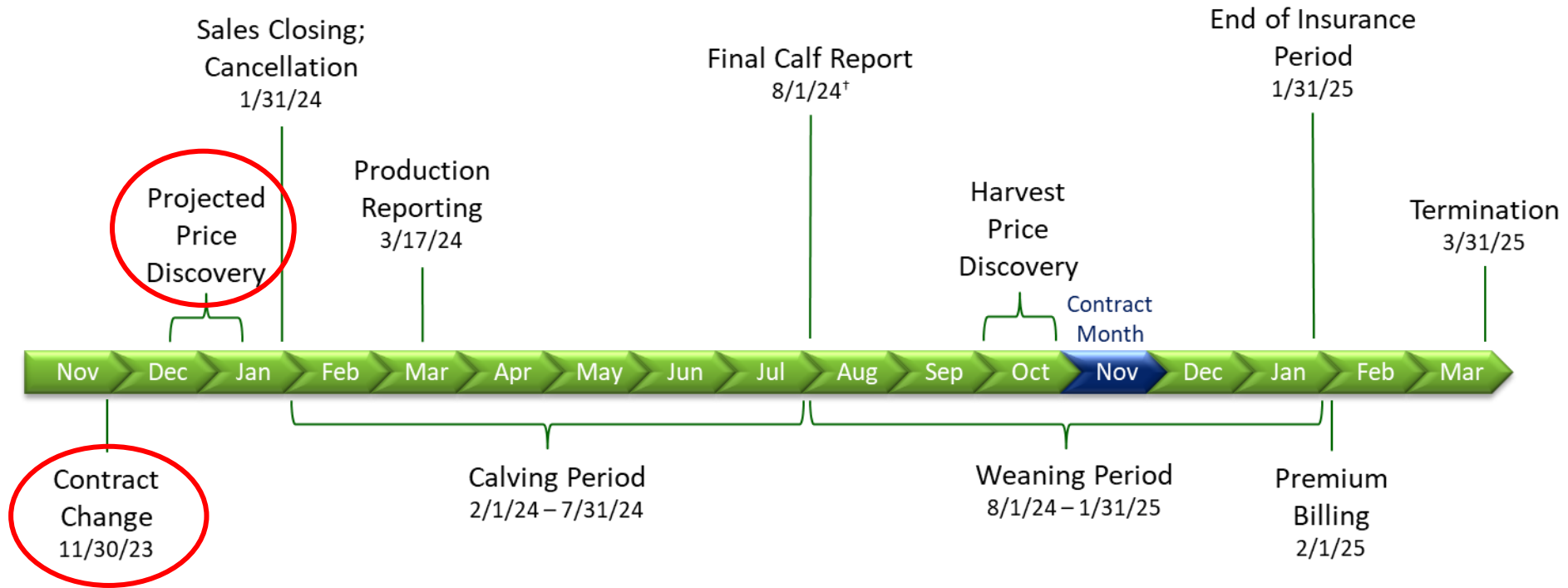
- Angus
- Beefmaster
- Braford
- Brahman
- Brangus
- Braunvieh
- Charolais
- Chianina
- Gelbvieh
- Hereford
- Limousin
- Red Angus
- Red Brangus
- Santa Gertrudis
- Shorthorn
- Simbrah
- Simmental

Examples of **Uninsurable** Calves

- Dairy Breeds
- Miniature Breeds
- Double-Muscle Breeds
- Specialty Breeds



WCRP Timeline (Spring Calves)



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Price Discovery

Chicago Mercantile Exchange (CME) Feeder Cattle Contract:

Type	Contract Month	Projected Price Discovery Period		Harvest Price Discovery Period	
		Beginning Date	Ending Date	Beginning Date	Ending Date
Spring	November	December 15	January 15	October 1	October 31

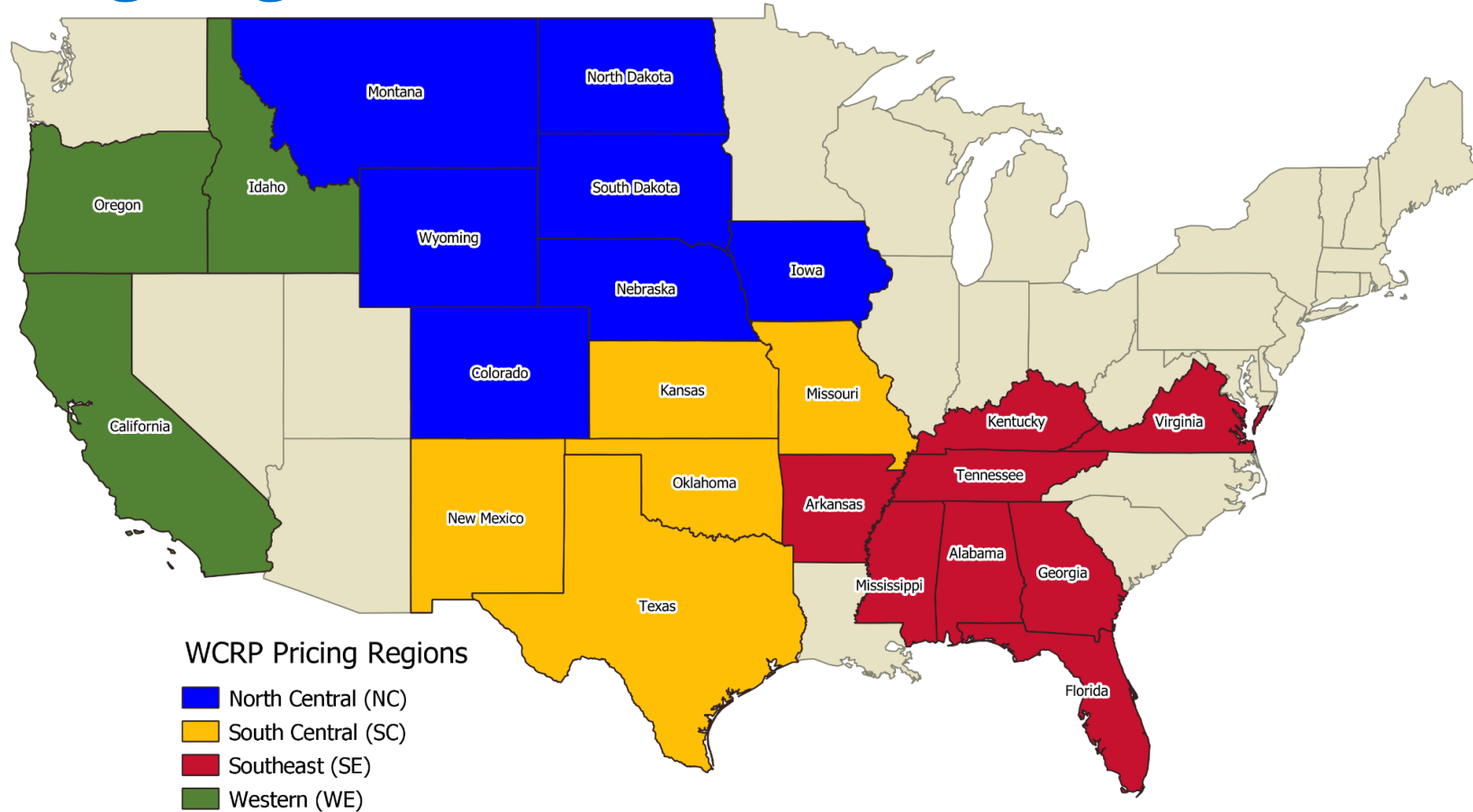
Regional Factor: Adjusts futures price to the regional price for a 650-pound calf

Base Weight: 650 pounds

Price Adjustment Factors (*Projected & Harvest*): Used to adjust for select weight of calves



WCRP Pricing Regions (by AMS Pricing Region)



Pricing – Regional Factors

- The Regional Factor (RF) is calculated by dividing the weighted average price for a 650-pound calf within a respective region by the corresponding feeder cattle futures price, noted as:

$$\text{Regional Factor: } RF = \left(\frac{y_{\text{Region}P_1}}{y_{\text{Futures}P_1}} \right)$$

$$\text{Regional Base Price: } y_{\text{RegBase}P_1} = RF * y_{\text{Futures}P_1}$$

- Example: CME November Feeder Cattle * North Central Regional Factor
\$2.55 /lb. * 1.02 = \$2.60 /lb. base weight price



Price Adjustment Factors

- Calf prices depend on the weight of the cattle with lightweight calves typically having the highest price per pound and lower prices for heavier calves.
- Measure of the amount of price adjustment as weight changes from a base weight

$$\text{Weight Differential: } \hat{y}_{\text{RegD}_1} = \left(\left(\frac{y_{\text{RegMAX}(300-400)_1}}{y_{\text{Reg650P}_1}} \right) - 1 \right) / (650 - 300)$$

$$\text{Price Adjustment Factor: } \hat{y}_{\text{RegPAF}_1} = \left(\hat{y}_{\text{RegD}_1} / y_{\text{RegBaseP}_1} \right)$$

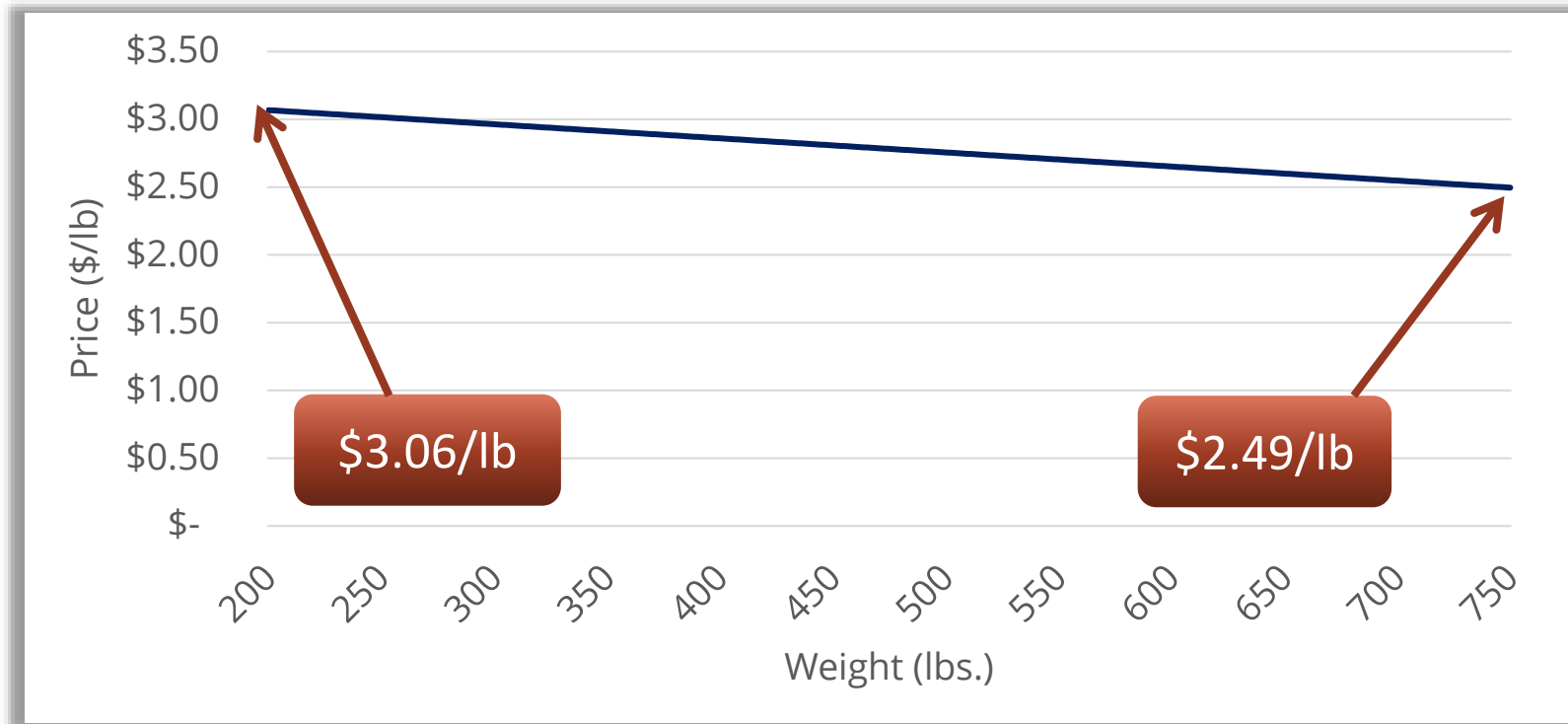
- Example: $((300 \text{ lbs. Price} \div 650 \text{ lbs. Price}) - 1) \div 350 \text{ lbs.}$
 $((\$3.00 \div \$2.60) - 1) \div 350 \text{ lbs.} = 0.0004 \text{ or } 0.04\% \text{ "price slide"}$



Price Example

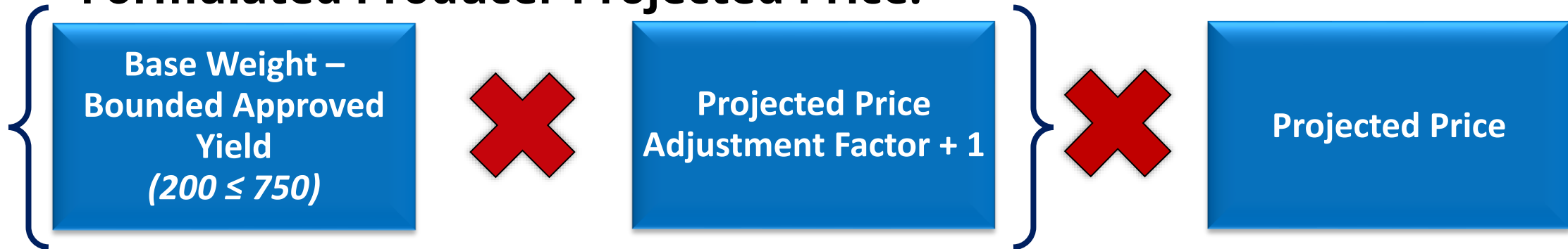
\$2.60/lb.
Projected Price

0.0004 Projected Price
Adjustment Factor



Projected Price Calculations

Formulated Producer Projected Price:



Adjusted Producer Projected Price:



Harvest Price Calculations

Formulated Producer Harvest Price:



Adjusted Producer Harvest Price:

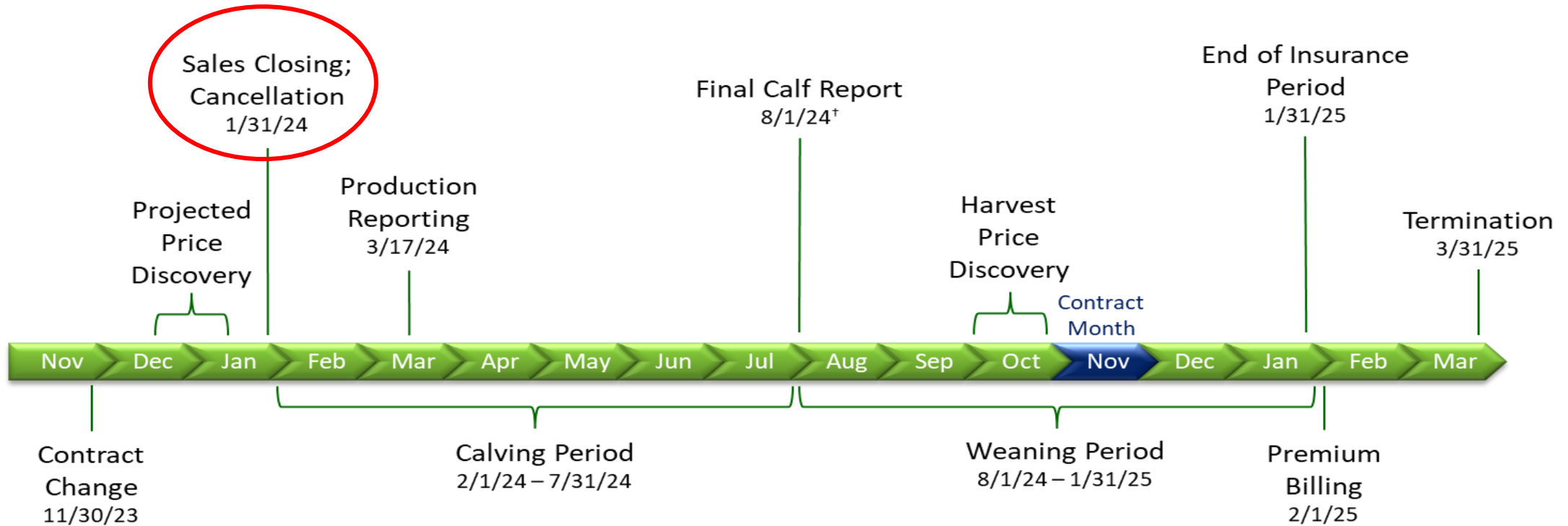


What Price Do I Use?

Plan of Insurance	Formulated Producer Projected Price	Adjusted Producer Projected Price	Formulated Producer Harvest Price	Adjusted Producer Harvest Price
YP	Production Guarantee	Production-to-Count	-	-
RP	Production Guarantee (If PP > HP)	-	Production Guarantee (If PP < HP)	Production-to-Count
RP-HPE	Production Guarantee	-	-	Production-to-Count



WCRP Timeline (Spring Calves)



[†]Coverage begins with submission of the Calf Report submitted by the insured. The Calf Report may be revised as often as required to report the birth of additional calves during the 60-day period after the date calving begins except that the Calf Report may not be revised after the earlier of the insured's Calf Reporting Date for the type and unit or the Final Calf Reporting Date for the type specified in the actuarial documents.



Application

- The producer lists the county where they intend to raise calves
 - **IMPORTANT NOTE: LIST ONLY ONE COUNTY PER APPLICATION.**
- Elect applicable coverage level, share, & plan of insurance (RP, RP-HPE, YP)
- Only Basic Units
- Cannot elect LRP Feeder cattle (*except for Dairy/Unborn Dairy*) with WCRP
- Complete the Producer Pre-Acceptance Worksheet (PAW)
 - Completed annually (self-certification allowed following year of application) before the applicable SCD
 - Amended/Revised PAW required if any changes that would alter the number of cows in the applicable location



WCRP and Livestock Risk Protection (LRP)

An insured **CAN NOT** elect the following **LRP Feeder Cattle** Types in conjunction with WCRP:

- Steers Weight 1
- Steers Weight 2
- Heifers Weight 1
- Heifers Weight 2
- Brahman Weight 1
- Brahman Weight 2
- Unborn Steers & Heifers
- Unborn Brahman

An insured **CAN** elect the following LRP Types in conjunction with WCRP:

- Fed Cattle
- Swine
- Feeder Cattle
 - Dairy Weight 1
 - Dairy Weight 2
 - Unborn Dairy
- LRP Feeder Cattle in another state/county and on different calves.



Producer Pre-Acceptance Worksheet (PAW)

- Completed annually by the Applicant or Insured by the Sales Closing Date
- Triggers a PAIR when:
 - Damage to pastures or related feed or water sources due to drought, fire, etc.
 - When significant changes in practices or production methods occur
 - Any “No” or “None” responses to PAW elements 16-19



Pre-Acceptance Inspection Report (PAIR)

- Completed by Approved Insurance Providers (AIPs) & used to determine application acceptance
- Must inspect all cattle & all location(s) for the application county
- Completed within 30 days of the Sales Closing Date
- Initiated:
 - For new applicants or insureds transferring coverage from another AIP
 - When significant changes in cattle operation occur (shift in number of cows, expansion of acres, management practice change, etc.)
 - To assess pasture/range conditions or when prior year damage to pasture or water resources occur due to drought/fire/etc.
 - Any “No” or “None” responses to PAW elements (*items 16-19*)
 - When initiated at the discretion of the AIP



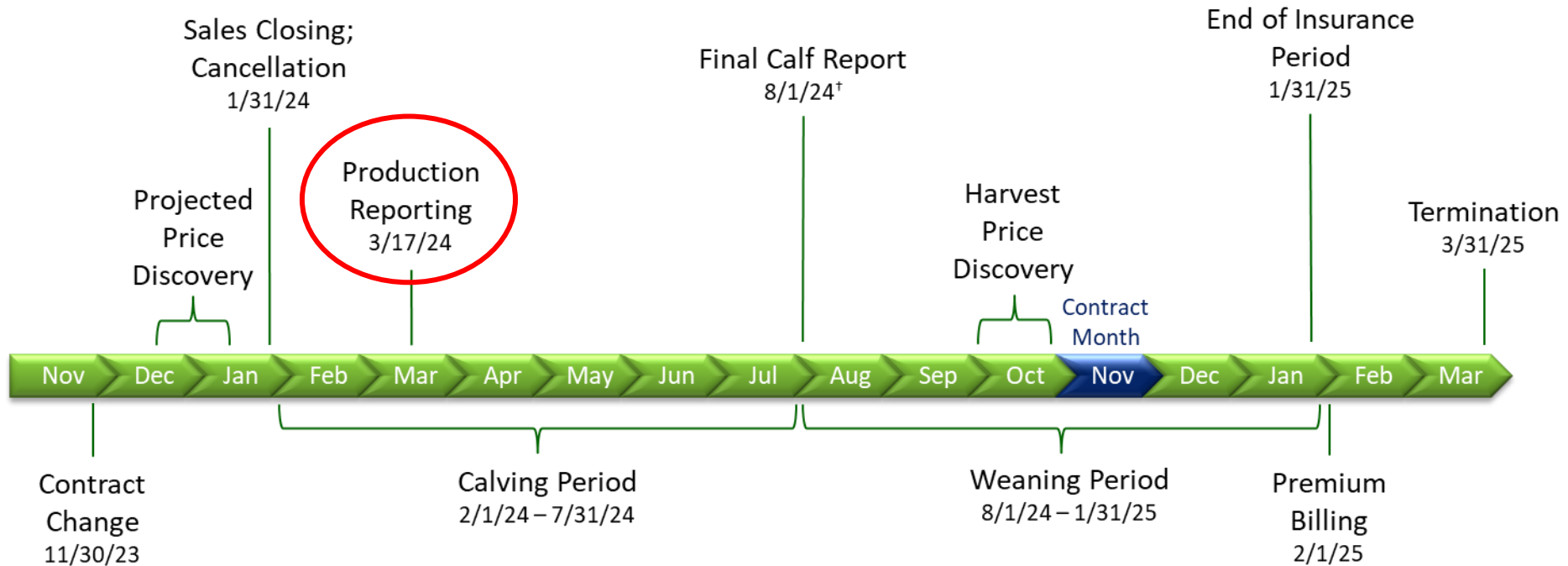


Record Requirements

- **For New Insureds:**
 - Application
 - Weaning Weight Records from last four to ten years (*if applicable and if deemed acceptable*)
 - Producer Pre-Acceptance Worksheet (PAW)
(*Pre-Acceptance Inspection Report will be completed by the AIP*)
- **After the Initial Year of Coverage:**
 - Policy continues until canceled
 - Self-Certification of PAW
 - Retain records in accordance with Para. 1404 of the CIH



WCRP Timeline (Spring Calves)



[†]Coverage begins with submission of the Calf Report submitted by the insured. The Calf Report may be revised as often as required to report the birth of additional calves during the 60-day period after the date calving begins except that the Calf Report may not be revised after the earlier of the insured's Calf Reporting Date for the type and unit or the Final Calf Reporting Date for the type specified in the actuarial documents.



Determining Production Guarantee

- **For New Insureds:**
 - T-Yields available
 - Verifiable actual weaning weight records
 - Actual records capped at 125% of the T-Yield
- **After the Initial Year of Coverage:**
 - Actual, third-party verified records are utilized (*no cap*) as long as WCRP coverage continues
- **Acceptable records must:**
 - Be verifiable;
 - Include the number of head and weight; &
 - Align with applicable requirements found in Part 4 of the WCRP ISH and Part 14 of the CIH

NOTE: The insured must report by the production reporting date any changes in practices or other circumstances that may reduce the expected yield below the yield upon which the insurance guarantee is based. Yields may be reduced by the AIP based on changes in practices, if necessary.

125% T-Yield Cap Example

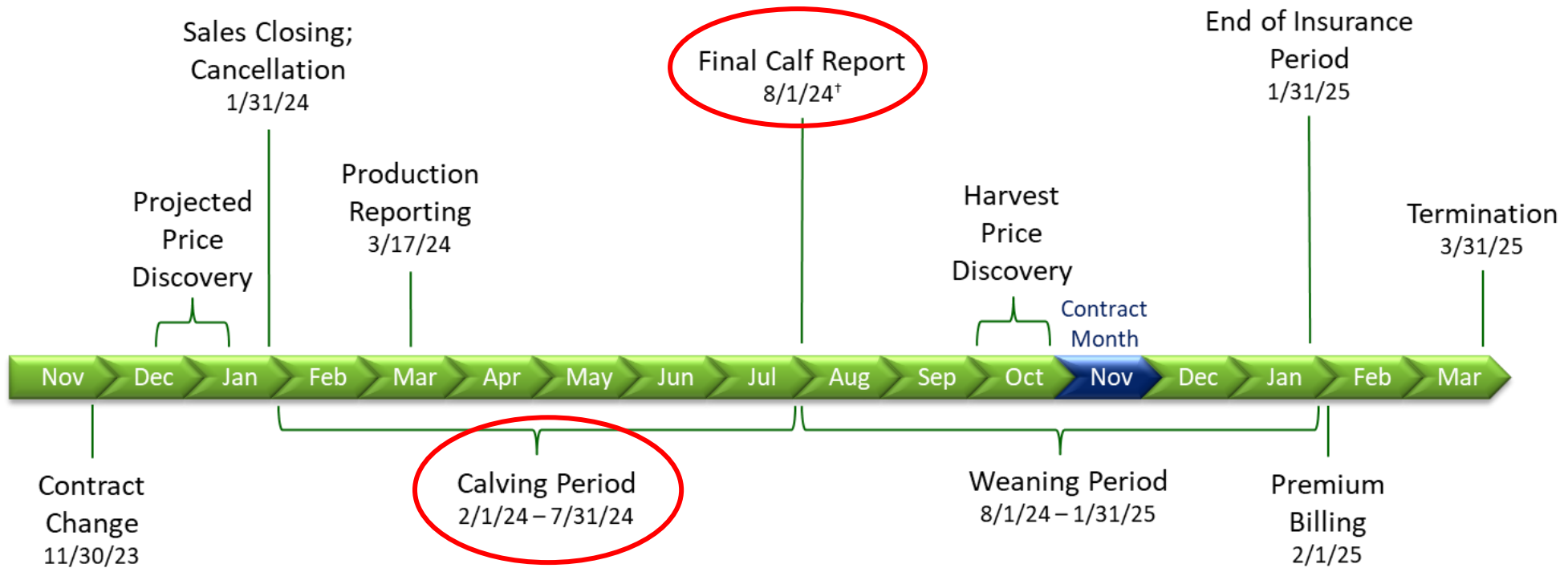
T-Yield in Example = 500 lbs. for each commodity year
(500 lbs. × 125% = 625 lbs. cap)

Commodity Year	Average Yield Per Calf Records	2024 WCRP Yield Per Calf	2025 WCRP Yield Per Calf	2026 WCRP Yield Per Calf
2015	725 lbs.	X 625 lbs.	X 625 lbs.	
2016	609 lbs.	609 lbs.	609 lbs.	609 lbs.
2017	615 lbs.	615 lbs.	615 lbs.	615 lbs.
2018	578 lbs.	578 lbs.	578 lbs.	578 lbs.
2019	628 lbs.	X 625 lbs.	X 625 lbs.	X 625 lbs.
2020	571 lbs.	571 lbs.	571 lbs.	571 lbs.
2021	714 lbs.	X 625 lbs.	X 625 lbs.	X 625 lbs.
2022	667 lbs.	X 625 lbs.	X 625 lbs.	X 625 lbs.
2023	600 lbs.	600 lbs.	600 lbs.	600 lbs.
2024	670 lbs.	670 lbs.	670 lbs.	670 lbs.
2025	582 lbs.	582 lbs.	582 lbs.	582 lbs.
Approved Yield		608 lbs.	614 lbs.	610 lbs.

New Applicant Records

WCRP Program Records

WCRP Timeline (Spring Calves)



[†]Coverage begins with submission of the Calf Report submitted by the insured. The Calf Report may be revised as often as required to report the birth of additional calves during the 60-day period after the date calving begins except that the Calf Report may not be revised after the earlier of the insured's Calf Reporting Date for the type and unit or the Final Calf Reporting Date for the type specified in the actuarial documents.



Calf Reporting

- Must provide notice within 72 hours of the date calving begins
- The **calf report** is a summary record of all live calves born at different times from the beginning of calving to the calf reporting date or final calf reporting date
- The **calf reporting date** is the date determined for the type & unit equal to the earlier of 60 days after the date calving begins or the final calf reporting date
- The **final calf reporting date** is the date contained in the AD for the type by which the calf report must be submitted (*August 1st for Spring Calves*)
- Insurance attaches **only** to calves reported on the calf report
- Must submit a zero-calf report if you don't have insured calves in the county for the crop year.



Calf Report Details

- All insurable & uninsurable live calves, by type, located in the application county
- Number of brood cows
- Estimated number of calves that may be born after calf report is filed (considered reported as uninsurable & not as underreported)
- Date calving begins for each type & unit
- Land identifier, share & signature
- May revise calf report as often as required to report birth of additional calves until the earlier of the calf reporting date or final calf reporting date
- Reports can be made in person or by phone & confirmed in writing within 15 days

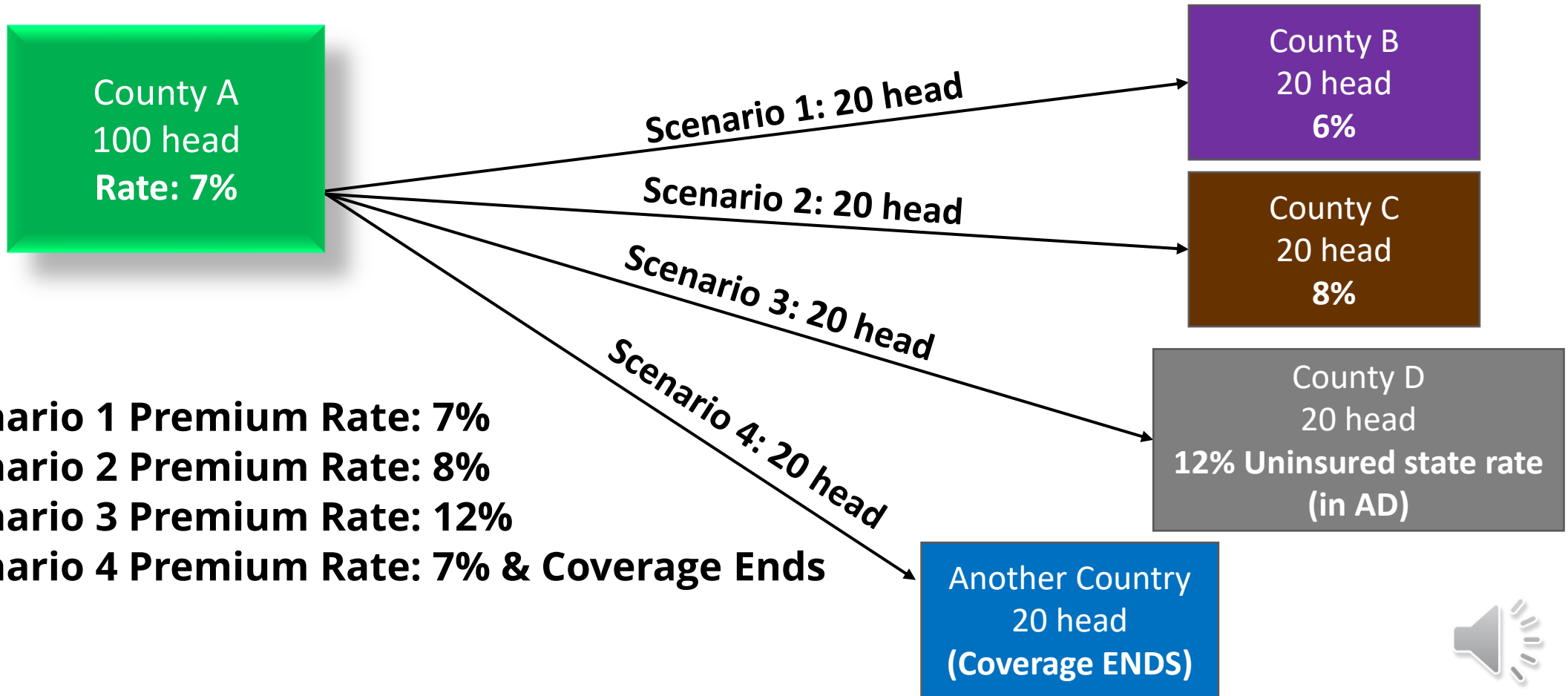


Moving Calves

- **Moving to Another Insurable County:**
 - Must give immediate notice & obtain consent from AIP
 - Premium for the calves being moved will be based on the higher of the premium rate for the county listed on application or the premium rate for the county where the calves are being moved to
- **Moving to a County in an Uninsured State:**
 - Must give immediate notice & obtain consent from AIP
 - The higher of the premium rate for the county listed on the application or premium rate for the uninsured state contained in the AD will apply to the calves being moved
- **Moving to Another Country (e.g., Canada, Mexico):**
 - Must give notice within 72 hours prior to the date the calves are moved
 - Coverage ends once the calves are moved
 - Premium will be based on the premium rate for the county listed on application



Moving Scenarios



- **Scenario 1 Premium Rate: 7%**
- **Scenario 2 Premium Rate: 8%**
- **Scenario 3 Premium Rate: 12%**
- **Scenario 4 Premium Rate: 7% & Coverage Ends**

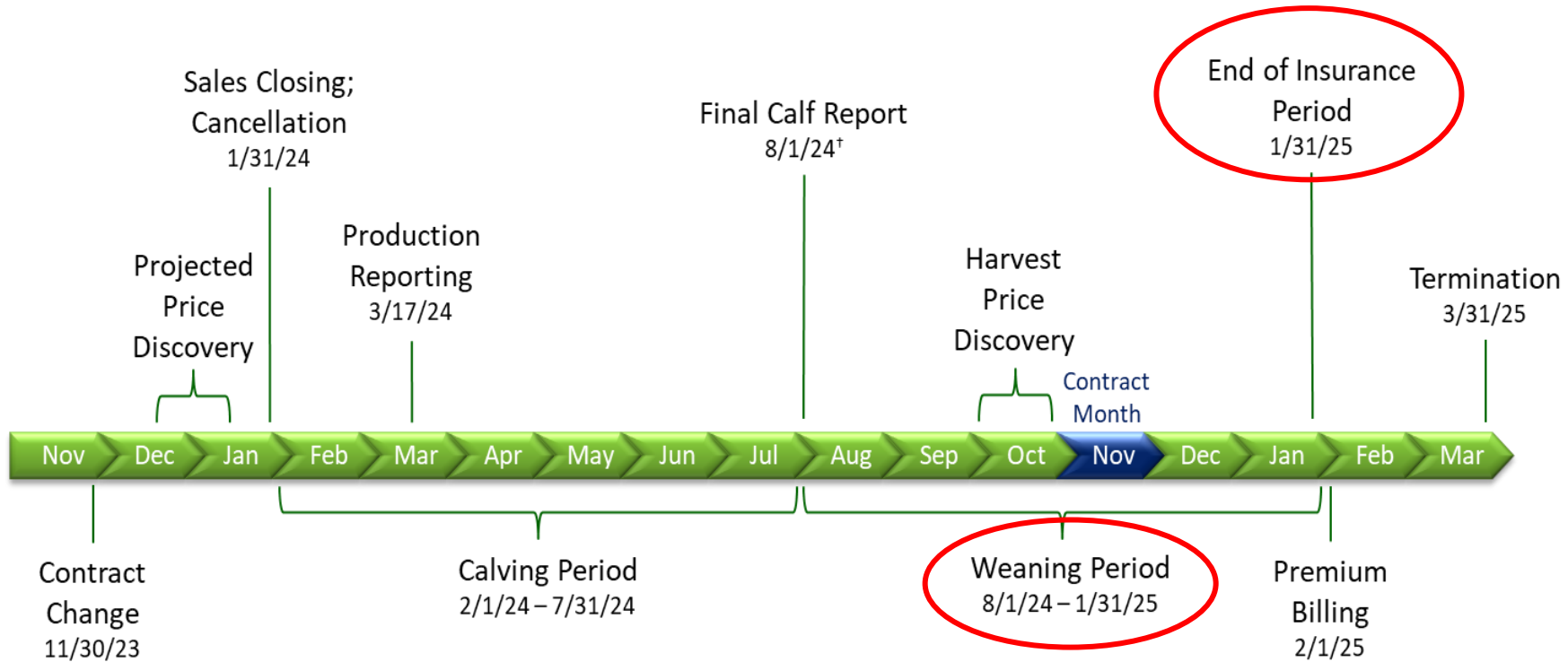


Moving Cattle Notice Requirements

- Reason the calves are being moved
- County from which the calves are moved
- County to which the calves are moved
- Number of calves being moved
- Number of calves remaining at the current location
- Expected date of arrival at the new county location



WCRP Timeline (Spring Calves)



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End of Insurance Period

- **Insurance ends the earliest of:**
 - Total destruction of the insured commodity
 - Final adjustment of a loss on the unit
 - Abandoning of the insured commodity
 - Putting the commodity to an alternative use (backgrounding, etc.)
 - Sale of the insured commodity
 - The calendar date the calves are weaned
 - Moving the insured commodity to another country
 - 1/31 of the year immediately following the sales closing date for the crop year



Weaning Weight Report

- Completed by insured & verified by an acceptable, disinterested third-party
- Weights must be determined within five business days after weaning
- Third-party verifier must be present at time the calves are weighed
- Scales must meet applicable requirements
- A representative sample of the calves must be weighed to determine the total weaning weight of calves being weaned on each weaning date. The minimum sample will be 20% of the number of calves being weaned not to exceed 30 calves
 - **NOTE: While the adjuster or AIP representative does NOT have to be present at the time of weighing, the adjuster or AIP representative has the final say in number of calves weighed & other loss adjustment procedures**



Acceptable WCRP Third-Party Verifiers



- Auction, Sale Barn, Livestock Exchange, etc.
- AIP Loss Adjuster
- Livestock Commission Representative
- County Agricultural & Natural Resources Extension Agent
- Licensed Veterinarian
- State Extension Beef Cattle Specialist
- State Dept. of Agriculture Animal Health, Livestock, or Measurement Standards Division Personnel
- State Cattlemen's Association Official
- Authorized FSA Personnel



Background Adjustment Report (BAR)

- Completed by insured
- Used to document calculations in adjusting average weaning weight of calves backgrounded after being weaned & before obtaining a weaning weight
- Information on BAR is used for the WWR
- Sale or weight documentation **MUST** be included
- Weight must occur within five business days of the end of insurance for the applicable type



BAR Calculation

Producer weans **50** calves but wants to background them prior to selling. The producer lives in an area where local scales are unavailable, and a weaning weight cannot be obtained.

Wean Date

October 1st

Date Weighed

November 30th

Total Weight

32,000 lbs

Step 1: Determine Number of Background Days

Date Weighed – Date Weaned

November 30th – October 1st = 60 Days

Step 2: Calculate Background Adjustment

Step 1 × 1.5 Background Adjustment/Day

60 Days × 1.5 lbs = 90 lbs

Step 3: Determine Average Calf Weight

Total Weight ÷ Number of Head

32,000 lbs ÷ 50 calves = 640 lbs/calf

Step 4: Adjusted Calf Weaning Weight

Step 3 – Step 2

640 lbs/calf – 90 lbs = 550 lbs/calf

Step 5: Adjusted Total Weaning Weight

Step 4 × Number of Head

550 lbs/calf × 50 calves = 27,500 lbs



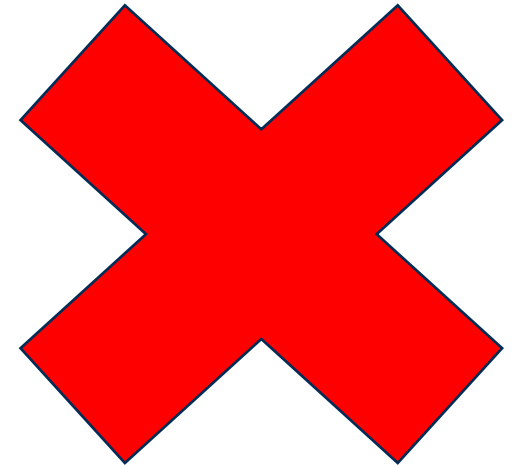
Causes of Loss

- Adverse weather conditions
- Fire
- Wildlife
- Earthquake
- Volcanic eruption
- Disease, but not damage due to insufficient or improper application of disease control measures
- Other causes directly damaging pastures and other forms of grazing (e.g. insects provided acceptable control measures were followed, etc.)
- Calf death due to a covered peril occurring during the insurance period (e.g., disease, freezing temperatures, flood, fire, hail, predation, etc.)
- Change in harvest price from projected price (RP & RP-HPE)



NOT Covered Perils

- Aborted pregnancies
- Stillborn calves
- Calves that die before the insured's calf report is submitted
- Failed conception
- Calves the insured is required to destroy by order of official governmental authority (e.g., quarantine order for destruction)
- Calves seized or quarantined & are not released during the insurance period
- Calf death due to any causes while the calves are under quarantine
- Calves that die while in transit

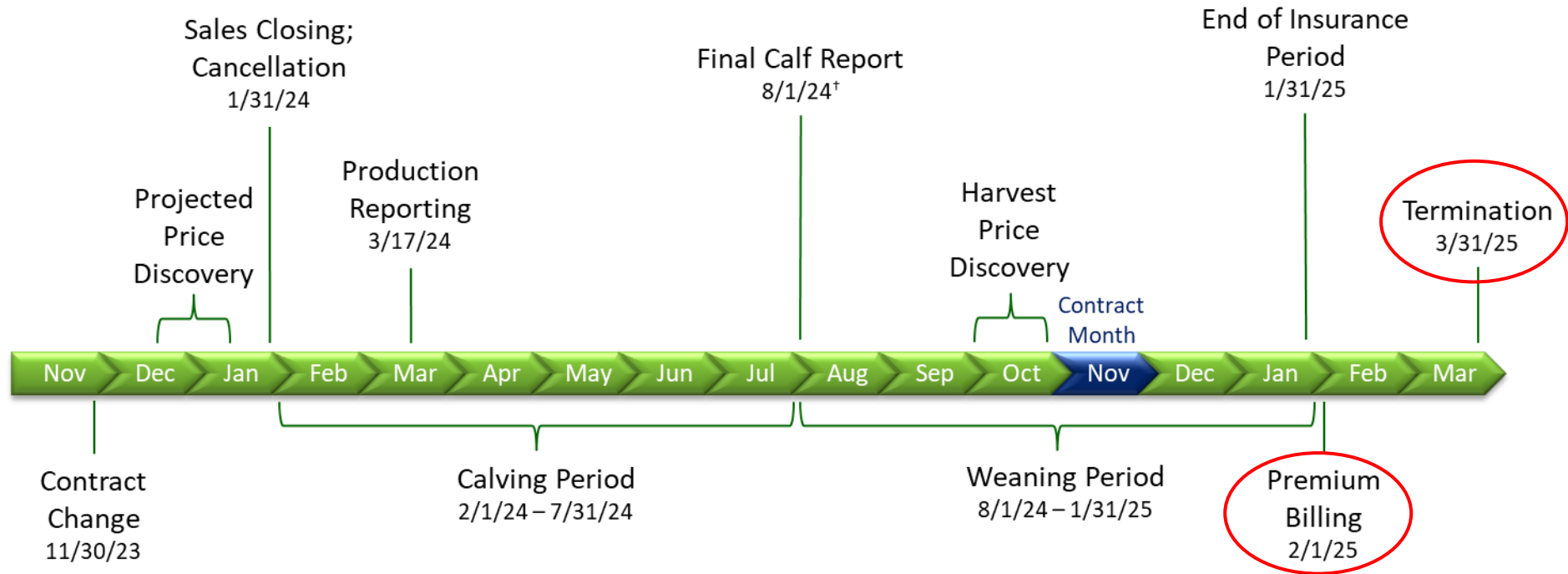


Duties in Case of Damage/Loss

- Protect the commodity from further damage by providing sufficient care
- **For calf death:**
 - Establish that any death occurred during insurance period
 - Such death was due to an insured cause of loss
 - Provide acceptable documentation of death (*picture, carcass, etc.*)
- **Obtain Consent from AIP Before:**
 - Destroying any of the insured commodity
 - Putting the insured commodity to an alternative use (*backgrounding*)
 - Abandoning any of the insured commodity
 - Selling any of the insured commodity prior to the date the calves would normally be weaned
 - Selling any of the commodity other than to an auction, sale barn, or other established sale facility or buyer



WCRP Timeline (Spring Calves)



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WCRP Example-YP

Producer elects WCRP Yield Protection coverage

- 600 lb. approved yield (per calf)
- 75% coverage level
- 450 lbs. production guarantee (per calf)
(600 × 75%)
- 100 reported calves
- 100% share & price election
- 0.05 premium rate
- 362 lbs. actual weaning weight/calf (*loss due to insurable causes*)

Price	Weight	\$/lb
Formulated Producer Projected Price	600	\$1.64
Adjusted Producer Projected Price	362	\$1.83

Liability

100 calves × 450 lbs. production guarantee/calf × \$1.64 projected price = **\$73,800 liability**

Premium

\$73,800 liability × 0.05 premium rate = **\$3,690 premium**



WCRP Example-YP (continued)

Indemnity Calculation

Steps 1 & 2:

Calves × Yield Protection Guarantee/Calf
 $100 \times 450 \text{ lbs.} \times \$1.64/\text{lb.} = \mathbf{\$73,800}$

Steps 3 & 4:

Total Production to Count × Price
 $100 \times 362 \text{ lbs.} \times \$1.83/\text{lb.} = \mathbf{\$66,246}$

Step 5:

Step 2 – Step 4
 $\$73,800 - \$66,246 = \mathbf{\$7,554}$

Step 6:

Step 5 × Share
 $\$7,554 \times 100\% = \mathbf{\$7,554 \text{ Indemnity}}$

Price	Weight	\$/lb
Formulated Producer Projected Price	600	\$1.64
Adjusted Producer Projected Price	362	\$1.83



WCRP Example-RP

Producer elects WCRP Revenue Protection coverage

- 600 lb. approved yield (per calf)
- 75% coverage level
- 450 lbs. production guarantee (per calf)
- 100 reported calves
- 100% share & price election
- 0.11 premium rate
- 2 calves die due to insurable causes (*98 remain*)
- 362 lbs. actual weaning weight/calf (*loss due to insurable causes*)

Price	Weight	\$/lb
Formulated Producer Projected Price	600	\$1.64
Formulated Producer Harvest Price	600	\$1.55
Adjusted Producer Harvest Price	362	\$1.76

Liability

100 calves × 450 lbs. production guarantee/calf × \$1.64 projected price = **\$73,800 liability**

Premium

\$73,800 liability × 0.11 premium rate = **\$8,118 premium**



WCRP Example-RP (continued)

Indemnity Calculation

Steps 1 & 2:

Calves × Yield Protection Guarantee/Calf
 $100 \times 450 \text{ lbs.} \times \$1.64/\text{lb.} = \mathbf{\$73,800}$

Steps 3 & 4:

Total Production to Count × Price
 $98 \times 362 \text{ lbs.} \times \$1.76/\text{lb.} = \mathbf{\$62,438}$

Step 5:

Step 2 – Step 4
 $\$73,800 - \$62,438 = \mathbf{\$11,362}$

Step 6:

Step 5 × Share
 $\$11,362 \times 100\% = \mathbf{\$11,362 \text{ Indemnity}}$

Price	Weight	\$/lb
Formulated Producer Projected Price	600	\$1.64
Formulated Producer Harvest Price	600	\$1.55
Adjusted Producer Harvest Price	362	\$1.76



WCRP Example-RP-HPE

Producer elects WCRP Revenue Protection-Harvest Price Exclusion coverage

- 600 lb. approved yield (per calf)
- 75% coverage level
- 450 lbs. production guarantee (per calf)
- 100 reported calves
- 100% share & price election
- 0.08 premium rate
- 2 calves die due to insurable causes (*98 remain*)
- 362 lbs. actual weaning weight/calf (*loss due to insurable causes*)

Price	Weight	\$/lb
Formulated Producer Projected Price	600	\$1.64
Adjusted Producer Harvest Price	362	\$1.99

Liability

100 calves × 450 lbs. production guarantee/calf × \$1.64 projected price =
\$73,800 liability

Premium

\$73,800 liability × 0.08 premium rate = **\$5,904 premium**



WCRP Example-RP-HPE (continued)

Indemnity Calculation

Steps 1 & 2:

Calves × Yield Protection Guarantee/Calf
 $100 \times 450 \text{ lbs.} \times \$1.64/\text{lb.} = \mathbf{\$73,800}$

Steps 3 & 4:

Total Production to Count × Price
 $98 \times 362 \text{ lbs.} \times \$1.99/\text{lb.} = \mathbf{\$70,597}$

Step 5:

Step 2 – Step 4
 $\$73,800 - \$70,597 = \mathbf{\$3,203}$

Step 6:

Step 5 × Share
 $\$3,203 \times 100\% = \mathbf{\$3,203 \text{ Indemnity}}$



Price	Weight	\$/lb
Formulated Producer Projected Price	600	\$1.64
Adjusted Producer Harvest Price	362	\$1.99



Cost Estimator

<https://ewebapp.rma.usda.gov/apps/costestimator/>

The screenshot shows the RMA website navigation menu. The 'Tools' dropdown is open, displaying a grid of application icons and their corresponding text labels. A red arrow points to the 'Tools' dropdown, and a red circle highlights the 'Cost Estimator' icon, which features mathematical symbols (+, -, x, =).

Policy & Procedure ▾	RMA Local ▾	Commodities ▾	Tools ▾	Topics ▾
 Summary of Business	 Agent Locator	 Actuarial Info Browser	 RMA Map Viewer	 Cost Estimator
Actuarial Information Browser	Cost Estimator	Livestock and Dairy Participation	Price Discovery Reporting	Reinsurance Reports
Agent Locator	County Programs	Livestock Reports (LRP and LGM)	RMA Information Reporting System	RMA Map Viewer
AIP Companies	Crop Indemnity Maps	Nursery Software (EPLPPS)	Summary of Business Reports	
Associated Agencies and Partners	Crop Weather	Other Sites		
Cause of Loss	FTP File Access	PRF Rainfall		



How to find an agent

<https://public-rma.fpac.usda.gov/apps/AgentLocator>

Policy & Procedure ▾ RMA Local ▾ Commodities ▾ **Tools ▾** Topics ▾

- Summary of Business
- Agent Locator**
- Actuarial Info Browser
- RMA Map Viewer
- Cost Estimator

Actuarial Information Browser
Agent Locator
AIP Companies
Associated Agencies and Partners

Cost Estimator
County Programs
Crop Indemnity Maps
Crop Weather

Livestock and Dairy Participation
Livestock Reports (LRP and LGM)
Nursery Software (EPLPPS)
Other Sites

Price Discovery Reporting
Reinsurance Reports
RMA Information Reporting System
RMA Map Viewer

Enter a location

Hide Filters ▾

Sort By

- Distance
- Agent Name
- Agency Name
- City

Specialty

- Crop
- Livestock
- Crop and Livestock
- All

Also Speaks

- Spanish
- Portuguese
- English, Middle (1100-1500)
- Punjabi
- German
- [More Languages](#)

Distance

- No limit
- 250 miles**
- 100 miles
- 50 miles
- 10 miles

Agent Name

Agency Name

Licensed In

- All States
- All Counties





Questions

EMAIL:

RMA.KC.LIVESTOCK@USDA.GOV

RESOURCES:

WWW.RMA.USDA.GOV/EN/POLICY-AND-PROCEDURE/INSURANCE-PLANS/LIVESTOCK-INSURANCE-PLANS

