

## Billings Regional Office — Billings, MT

Revised January 2017

# Corn

## Montana, North Dakota, South Dakota, and Wyoming

### Crop Insured

Corn is insurable if:

- Premium rates are provided by the actuarial table;
- It is grown on insurable acres;
- It is planted for harvest as grain or silage (as applicable in the county); and
- It is a variety adapted to the area.

### Counties Available

Corn is insurable in many Montana, North Dakota, South Dakota, and Wyoming counties. See actuarial documents at [webapp.rma.usda.gov/apps/ActuarialInformationBrowser/](http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/) for insurable types, practices, and counties. Corn may be insurable in other counties by written agreement if specific criteria are met. Contact your crop insurance agent for more information.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Change in harvest price from the projected price (Revenue Protection plans only);
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insect damage and plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- The date your application is accepted; or
- The date the insured crop is planted.

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

- Total destruction of the crop;
- September 30 for silage;

- December 10 for grain;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

### Important Dates

Sales Closing ..... March 15, 2017  
Final Planting ..... Varies by County and State  
Acreage Reporting ..... July 15, 2017  
Premium Billing ..... August 15, 2017

### Reporting Requirements

**Acreage Report** - You must report all acreage of your corn in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date.

### Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage. There is no additional premium for CAT. For insurance coverage above 50 percent (buy up), a \$30 administrative fee is charged per crop per county. Additional premium applies. The premium is discounted for all units except optional units.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
	Premium Subsidy							
Basic/Optional	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53
Whole Farm Unit	80	80	80	80	80	80	71	56
Whole Farm Units are only available with revenue protection								

For example, at the 75-percent coverage level, an average yield of 120 bushels per acre would result in a guarantee of 90 bushels per acre and a producer paid

premium of 33 percent of the base premium with an enterprise unit.

### Price Elections

The price is based on the Commodity Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP is on RMA's website at [www.rma.usda.gov/policies/cepp.html](http://www.rma.usda.gov/policies/cepp.html).

Organic production has a separate projected and harvest price established and contract pricing options are available for certified organic or specialty types grown under guaranteed contracts.

### Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- You cannot destroy or put the crop to another use without prior approval.

### Insurance Plans Available

**Yield Protection** - Provides protection against a production loss only. The guarantee is based on your individual yield history multiplied by the projected price.

**Revenue Protection** - Provides protection against loss of revenue due to a production loss, price decline or increase, or a combination. The guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price.

**Revenue Protection with Harvest Price Exclusion** - Provides protection against loss of revenue due to a production loss and/or price decline. The guarantee is determined by multiplying the production guarantee by the projected price.

Area Risk Protection plans are also available in some South Dakota counties. You must contact your crop insurance agent and request to change insurance plans no later than the sales closing date.

### Additional Coverage Options

**Actual Production History (APH) Yield Exclusion** - You may choose to improve your average APH yield by excluding an actual yield from your production history in eligible crop years. Eligible crop years are listed in the actuarial documents.

**Supplemental Coverage Option (SCO)** - Provides additional coverage (up to 86 percent) to your underlying policy. Any loss is determined by the area's overall performance for a given year. SCO is only available in select counties.

**Trend Adjusted Yield** - You can increase your yield guarantee based on the county's historical yield trend. Trend Adjusted Yield is only available in select counties for select types and practices. Contact your crop insurance agent for more information.

### Loss Example

Assume an APH average yield of 175 bushels per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

#### Yield Protection Example

175	Bushels per acre APH yield
x 0.75	Coverage level
131.3	Bushels per acre guarantee
- 70	Bushels per acre actual yield
61.3	Bushels per acre loss
x \$4.25	Projected price (estimated)
<b>\$256.28</b>	<b>Indemnity per acre</b>

#### Revenue Protection Example

131.3	Bushels per acre guarantee
x \$4.25	Projected price (estimated)
\$558.03	Guarantee per acre
70	Bushels per acre actual yield
x \$4.00	Harvest price (estimated)
\$280.00	Revenue-to-count per acre
\$558.03	Guarantee per acre
- \$280.00	Revenue-to-count per acre
<b>\$278.03</b>	<b>Indemnity per acre</b>

Your premium will be deducted from any indemnity payment.

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

USDA/Risk Management Agency  
Billings Regional Office  
3490 Gabel Road, Suite 100  
Billings, MT 59102-7302  
**Telephone:** (406) 657-6447  
**Fax:** (406) 657-6573  
**Email:** [rsomt@rma.usda.gov](mailto:rsomt@rma.usda.gov)

### Download Copies from the Web

Visit our online publications/fact sheets page at [www.rma.usda.gov/aboutrma/fields/mt\\_rso/](http://www.rma.usda.gov/aboutrma/fields/mt_rso/).

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.