



United States Department of Agriculture  
Risk Management Agency

December 2007

## 2008 COMMODITY INSURANCE FACT SHEET

# Millet

## North Dakota, South Dakota, Wyoming

### Crop Insured

The insured crop is **only Proso millet** planted for harvest as grain to be used primarily as birdseed or livestock feed, grown on insurable acreage, and for which premium rates are provided by the actuarial documents. Any millet planted for hay is **not** insurable.

### Counties Available

**North Dakota**—Dickey, Sargent

**South Dakota**—Beadle, Bennett, Corson, Day, Dewey, Faulk, Gregory, Haakon, Hand, Hughes, Hyde, Jackson, Jones, Lyman, Meade, Mellette, Pennington, Perkins, Potter, Shannon, Spink, Stanley, Sully, Todd, Tripp, Ziebach

**Wyoming**—Goshen, Laramie

### Causes of Loss

Adverse weather conditions  
Earthquake  
Failure of irrigation water supply<sup>1</sup>  
Fire  
Insects<sup>2</sup>  
Plant disease<sup>2</sup>  
Wildlife  
Volcanic eruption

<sup>1</sup>If caused by an insured cause of loss occurring during insurance period.  
<sup>2</sup>But not due to insufficient or improper application of control measures.

### Insurance Period

Coverage usually begins when the millet is planted and ends at the earlier of the following: 1) total destruction of the millet on the unit, 2) harvest of the unit, 3) final adjustment of a loss on the unit, 4) abandonment of the millet, or 5) October 10, 2008, for acreage swathed and windrowed by September 15, 2008. Acreage not swathed and windrowed will have an end of insurance date of September 15, 2008.

Note: Any acreage of millet damaged before the final planting date, to the extent that producers in the area would not normally further care for the crop, must be replanted to an appropriate type of millet unless the Insurance Provider agrees that replanting is not practical.

### Reporting Requirements

**Acreage Report**—You must report all acreage of your millet, both insured and uninsured, to your agent by the acreage reporting date.

### Important Dates

Sales Closing .....	March 15, 2008
Production Reporting .....	April 29, 2008
Acreage Reporting .....	June 30, 2008

### Definitions

**Production Guarantee**— Number of **bushels** guaranteed per acre determined by multiplying your average yield per acre (based on your records) times the coverage level you elect.

**Production Reporting Date**—The date by which you must report your production for the previous crop year to your agent.

**Price Election**— \$3.45 per bushel—the price basis used to calculate premium and indemnity.

### Duties in the Event of Damage or Loss

(1) Protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and (3) leave representative samples intact for each field of the damaged unit.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 40 bushels per acre would result in a guarantee of 30 bushels per acre at the 75-percent coverage level. 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

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$100, regardless of the acreage.

## Insurance Units

Your insurable acreage will be grouped into one or more units in order to establish the approved yield, calculate a guarantee, and determine any indemnity.

**Basic Unit:** A basic unit includes all of your millet acreage in the county by share arrangement. Premiums are reduced by 10 percent for a basic unit.

**Optional Units:** If a basic unit consists of two or more sections or irrigated and non-irrigated acreage and certain record-keeping criteria are met, you may apply for optional units. The 10-percent discount will not apply.

## Late Planting

The late planting period is the first through the twentieth day after the final planting date. The guarantee per acre will be reduced by 1 percent per day for the 1<sup>st</sup> through the 10<sup>th</sup> day, and 3 percent per day for the 11<sup>th</sup> through the 20<sup>th</sup> day.

## Settlement of Claim

If, due to insurable causes, your harvested and appraised production to count (adjusted for quality) is less than your unit guarantee, an indemnity will be paid at the price election you selected. (If the insured crop is not swathed and not harvested, the amount of indemnity payable will be reduced by 30 percent to reflect those costs not incurred by you. If the insured crop is swathed but not harvested, the amount of indemnity will be reduced by 15 percent.)

## Regional Contact for RMA

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