

Cost of Crop Insurance

CAT coverage:

- Pay an application fee of \$100
- 100 percent of the premiums subsidized.

Higher coverage levels:

- Pay an application fee of \$30 and
- Premiums are subsidized at lower rates

For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

Loss Example

A claim can be filed whenever production falls short of the guarantee selected by the insured. The amount of a loss is determined by multiplying the production shortfall by the pre-selected price.

Based on actual production history (APH) yield of 6 tons per acre, 65-percent coverage level on 100 acres of forage, selected price of \$116 per ton, irrigated, and one basic unit, 100-percent share.

6	Tons per acre average yield (APH)
<u>x .65</u>	Coverage level
3.9	Tons per acre guarantee
<u>- 1</u>	Tons per acre actually produced
2.9	Tons per acre loss
<u>x \$ 116</u>	Price election
\$336	Gross indemnity per acre

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Where to Purchase Crop Insurance

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

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