

AGR & AGR-Lite

OBTAINING THE POLICY

George Harris

Northwest Farm Credit Services

Acquiring AGR Coverage

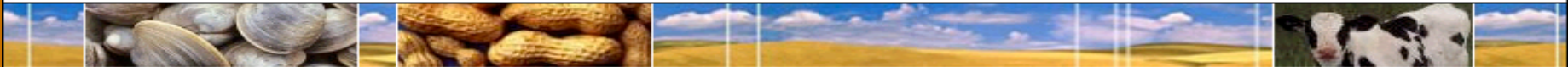
- Obtaining a quote
- Applying for Coverage
- Combining with other multi-peril policies
- The Claim Process

Obtaining a Quote

- Information needed for a quote
 - Five years of Tax History (1040 Schedule F)
 - Intended commodities and income for upcoming year. (What are you planning to do in the coming year.
 - Crop
 - Amount of acres
 - Production, Previous History
 - Expected Receipts (i.e. Price/pound). Previous history or market reports

Obtaining a Quote

- Contact an Agent
- Self Service by using RMA Website
 - www.rma.usda.gov
 - Still must go through agent to obtain coverage.



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Risk Management Agency (RMA)

Serving America's agricultural producers

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USDA Announces Annual FFA Writing Contest

Under Secretary of Agriculture Tom Dorr today reminded FFA students about the annual RMA-FFA essay writing contest.

Biotech Yield Endorsement Frequently

RMA has prepared frequently asked question Biotech Yield Endorsement (BYE) pilot approval Crop Insurance Corporation Board of Directors on Sep 12.

USDA Examines Farm-Lease Effect on Program Payments

USDA has issued an advance notice of proposed rulemaking regarding treatment of lease agreements under various USDA programs, allowing agencies to seek early public input on a key issue. The notice will facilitate comments on the feasibility of the Farm Service Agency (FSA) and RMA establishing standardized treatment of leases containing variable or flexible provisions.

USDA Awards \$21.2 Million in Risk Management Partnership Agreements

Acting Agriculture Secretary Chuck Conner has announced awards of nearly \$21.2 million in risk management partnership agreements throughout the United States to develop tools and outreach and education opportunities for limited-resource and other traditionally underserved farmers and ranchers.

Spotlights

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- [Indemnities map](#)
- [Insurable crops](#)
- [Pasture, rangeland, forage](#)
- [Premium calculator](#)
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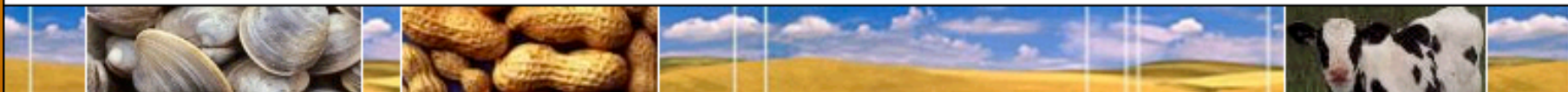
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Monthly Calendar



**Announcements
and Events**

Last Modified: 10/26/2007



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Tools and Calculators

Premium Calculator

Premium Calculation Online Tool - This web application covers 2000 and succeeding years.

Premium Calculation Software for 1999 (downloadable version)
This is for crop year 1999 only; for 2000 and succeeding years, please use the version of Premium Calculator above.

- [Instructions](#) [ADM Data](#) (28 MB)
- [Disk 1](#) [Disk 2](#) [Disk 3](#) [Disk 4](#) [Disk 5](#) [Disk 6](#)

For more information, contact [Vicki Taylor](#) or [Barbara Riley](#).

Last Modified: 07/30/2007

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 Enter your Login ID and Password, then click **Log In**.
[Click here to switch to a secure connection.](#)

Login ID:
 Password:

Log In

**** [New users click here](#) ****

If you have forgotten your Login ID or Password, [click here to visit the Password Retrieval/Reset page.](#)

If you are having difficulties logging in, [click here to Contact Premium Calc Support.](#)

If you use a **Satellite Internet Service Provider**, [click here to use a secure connection.](#)

View Pasture, Rangeland, Forage reports: [PRF Reports Main Menu](#)

Insurance Plans and Quotation Availability

("X" indicates supported by online application, "N/A" indicates not applicable.)
 Rolling mouse over the displays the name of the insurance plan.

	10	12	13	14	25	30	40	41	42	43	44	45	46	50	51	55	61	63	70	73	81	82	84	86	90	92	96
2000	X	X	N/A	N/A	X	X	X	X	X	X	X	X	X	X	X	X	N/A	X	X	X	N/A	N/A	X	X	X	N/A	X
2001	X	X	N/A	N/A	X	X	X	X	X	X	X	X	X	X	X	X	N/A	X	X	X	N/A	N/A	X	X	X	N/A	N/A
2002	X	X	N/A	N/A	X	X	X	X	X	X	X	X	X	X	X	X	N/A	X	X	X	N/A	N/A	X	X	X	N/A	N/A
2003	N/A	X	N/A	N/A	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	N/A	N/A
2004	N/A	X	N/A	N/A	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	N/A	N/A
2005	N/A	X	N/A	N/A	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
2006	N/A	X	N/A	N/A	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
2007	N/A	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
2008	N/A	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Key to Insurance Plans

Ins Plan	Ins Plan Name	Ins Plan	Ins Plan Name	Ins Plan	Ins Plan Name
10	Peanuts	12	Group Risk Plan	13	GRP Rainfall Index
14	GRP Vegetation Index	25	Revenue Assurance	30	Tobacco (Guaranteed Production)
40	Tree Based Dollar Amount Of Insurance	41	Pecan Revenue	42	Income Protection
43	Aquaculture Dollar	44	Crop Revenue Coverage	45	Indexed Income Protection
46	Avocado Revenue Coverage	50	Dollar Amount Of Insurance	51	Fixed Dollar
55	Yield Based Dollar Amount Of Insurance	61	Adjusted Gross Revenue - Lite	63	Adjusted Gross Revenue
70	Tobacco (Quota)	73	Group Risk Income Protection	81	Livestock Risk Protection
82	Livestock Gross Margin	84	GYC Span	86	GYC
90	APH	92	APH-Alternatelyrated	96	Indexed APH

NOTE: An account is required to use this application, and allows you to keep your premium calculations for future reference.

This site is best viewed at 800x600 or higher resolution.

This site supports Microsoft Internet Explorer version 5.0+, Netscape version 6.0+, Safari version 1.1+ and Gecko based browsers version 20001107+.



Internet

Combination with Other MPCCI Policies

- AGR: MPCCI Required for Primary Crops
- AGR-Lite: MPCCI optional
- In Both Cases It Reduces AGR premium up to 50%
- Only MPCCI Policies reduce AGR
- NAP, LRP, and PRF does not reduce AGR

Finding an Agent

- RMA Agent Company Locator
- Crop Insurance Company Websites
- Ask your neighbors or Field Representatives

What does AGR Cover?

- AGR provides protection for loss of income due to:
 - Crop loss from unavoidable natural disasters
 - Market fluctuation

What is not covered

- Loss due to Negligence, mismanagement, or wrongdoing by the insured and related parties.
- Failure to follow good management and irrigation practices.
- Water contained by any government, public, private dam or reservoir.
- Failure or breakdown of irrigation equipment and/or facilities

What is not covered, (continued)

- Theft and Vandalism
- Inability to market commodities due to quarantine, boycott, or refusal of anyone to accept commodities.
- Lack of Labor.
- Failure of buyer to pay for commodities.

Applying for Coverage

- Copies of Schedule F
- Completed Application
- AGR-Lite Histories Calculation worksheet
- Annual Farm Report (Intended Plantings)
- Beginning Inventory Report
- Ag Commodity Profile (AGR)
- Entity Description (SBI/EIN Form)

Alternate Bearing Crop (Marions)

- If total expected revenue consists of more than 20% of the total revenue than additional calculations must be used to determine the approved AGR.
- Be sure to explain to the agent that you use alternate bearing practice and this has specific considerations when calculating the approved AGR.

Claim Process (Filing a Claim)

- 72 Hours
 - Initial Notice of Damage, must contact agent!!!!
- Must file claim 15 days after filing Taxes
 - Last day to File Notice of Loss
 - Unless you file a tax extension
- 1st Day of 7th Month after end of insurance period
 - Last day to file taxes
- 60 Days after filing taxes.
 - Submit claim for payment

Claim Process (Filing a Claim)

- 30 days for company to respond unless:
 - Claim is > \$100,000 Automatic review
 - Claim is > \$500,000 RMA may elect to review

Documentation needed for Claim

- Copy of Schedule F that was filed
- Prepare actual commodity report (What did you actually plant?)
- Are Expenses less than 70% of your average?
- Complete an Ending Inventory and Accounts Receivable Report.
- Any other supporting documentation that adjuster may need to document file.

What Does AGR Cost?

- Cost varies by county and crops covered.
- All levels are subsidized
- Limited Resource Farmers have \$30 Policy fee waived.
- Premium and Policy Fee is not due until December 1st of the insurance period.

Important Points

- When obtaining coverage, be prepared. Don't wait to sales closing.
- Any changes after getting coverage notify agent immediately.
 - Changes in planting
 - Entity changes
 - Any potential damage
 - Added acreage
 - Anytime you have a question about your policy.

Questions?

George Harris

Sr. Insurance Agent

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