



United States Department of Agriculture  
Risk Management Agency

February 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Cabbage

## Wisconsin

### Crop Insured

The crop insured will be all the cabbage grown in the county on insurable acreage, for which premium rates are provided, in which you have a share. The cabbage types insurable are green (fresh or processing) and red (fresh or processing). All processing cabbage must be grown under and in accordance with the requirements of a processor contract executed on or before the acreage reporting date. Direct marketed cabbage is insurable per the special provisions. Savoy cabbage and Chinese cabbage, including other Oriental greens, are not insurable. Also review the acreage limitations statement on the Special Provisions. Contact a crop insurance agent for further explanation.

### Counties Available

Cabbage is insurable only in Outagamie County. In counties where premium rates are not published, cabbage may be insurable by written agreement.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>3</sup>  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Wildlife

<sup>1</sup>Including hail, frost, freeze, drought, and excess precipitation.

<sup>2</sup>If caused by an insured cause of loss.

<sup>3</sup>If due to natural causes.

<sup>4</sup>But not damage due to insufficient or improper application of pest or disease control measures.

### Insurance Period

Insurance coverage begins on the date the cabbage is planted and will end at the earliest of: (1) total destruction of the crop, (2) harvest of the unit, (3) final adjustment of a loss, (4) November 5, 2013 or, (5) abandonment of the crop.

### Reporting Requirements

**Acreage Report** -You must give a report of all your cabbage acreage in the county by the acreage reporting date.

### Important Dates

Sales Closing/Cancellation Date .....March 15  
Earliest Planting Date ..... April 30  
Final Planting Date (Fresh & Process) ..... July 15  
Acreage Reporting Date ..... August 15  
Premium Billing Date ..... September 15  
Production Reporting Date ..... April 29

### Definitions

**Cabbage** -Plants of the family Brassicaceae and the genus *Brassica*, grown for their compact heads and used for human consumption.

**APH Yield** -Actual production history (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual and/or assigned yields.

**Unit** -The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity (loss payment).

**Marketable Cabbage** -Cabbage that is sold or grades at least: (a) U.S. Commercial for fresh market cabbage; or (b) U.S. No. 2 for processing cabbage.

**Rotation Requirement** -Insurance will not attach to any acreage planted to cabbage or any other Brassicaceae crop (such as cauliflower or broccoli) in two out of the last three crop years. Note: The Brassicaceae family was formerly known as the Cruciferae or crucifer family.

**Direct Marketing** -Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer.

**Type** -Green or red cabbage as designated in the Special Provisions.

### Coverage Levels and Premium Subsidies

Cabbage may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. For example if you select the 75 -percent coverage level, your coverage will be 75 percent of your approved APH yield, the premium

subsidy is 55 percent, and your premium share is 45 percent of the base premium. Catastrophic coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

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

### Price Elections

Price of compensation per hundredweight (cwt) in case of loss:

Fresh market established price: \$11.60/cwt.

Processing established price: \$3.10/cwt

### Insurance Units

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

**Optional Unit:** Optional units are available for each cabbage type insurable in the county if certain record keeping requirements are met. The 10 percent premium discount will not apply.

### Plans of Insurance

**Actual Production History (APH)** -Production guarantee based on individual yield history. Basic units are available.

### Replant Provision

(not available under catastrophic coverage)

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your production guarantee and it is practical to replant. The maximum replant payment will be 30 hundredweight for reseeding and 57 hundredweight for transplanting, times your price election, times your insured share. No **replanting** payment will be made on acreage initially planted prior to the **earliest planting date**.

### Loss Example

A loss occurs when the hundredweight (cwt) of cabbage produced for the unit falls below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 325 cwt. per acre APH yield for fresh market and a 575 cwt. per acre APH yield for processing, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

#### Fresh Market Example:

325	cwt per acre yield
<u>x .65</u>	coverage level
211.3	cwt guarantee*
- 175.0	cwt per acre actually produced
36.3	cwt per acre loss
<u>x 11.60</u>	price election
\$420.50	gross indemnity*
- \$96.00	premium per acre
<b>\$324.50</b>	<b>net indemnity*</b>

#### Processing Example:

575	cwt per acre yield
<u>x .65</u>	coverage level
373.8	cwt guarantee*
- 300.0	cwt per acre actually produced
73.8	cwt per acre loss
<u>x \$3.10</u>	price election
\$228.63	gross indemnity*
- \$45.00	premium per acre
<b>\$183.63</b>	<b>net indemnity*</b>

\* Figures shown on a per acre basis; guarantees and losses are paid on a unit basis. See policy provisions.

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