

# “CROP TALK”



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## PRODUCTION FED TO LIVESTOCK

Do you feed your harvested production to your Livestock? If so RMA has changed how you are to keep proper livestock feeding records. If you plan to feed all or part of production there are two options for keeping livestock feeding records:

### Option #1.

Request the insurance company to determine total amount of production **BEFORE** you begin feeding. This option is the easiest.

### Option #2.

Maintain **ACCEPTABLE** livestock feeding records.

If you choose Option #2 these are the acceptable feeding records that you **MUST** maintain:

1. Be contemporaneous for each feeding as feeding occurs.
2. Be in writing.
3. Provide the amount of production, by crop, fed at each feeding.
4. Provide the number, kind and average weight of livestock fed.
5. Provide the physical location of the livestock and where fed.
6. Provide the unit number from which production harvested (if it went straight from field to being fed.)
7. Identify and provide physical location of the bin/storage facility (if production stored before being fed.)
8. Identify the crop year the fed production was harvested.

## IMPORTANT INFORMATION!!!

AIP's (aka insurance companies) have been tightening up on the timeframe when claims have to be reported. If claims have not been reported timely the insurance company has the right to **DENY** your claim. Here are **YOUR DUTIES** in the event that your crop has damage or loss of production:

**Crops with Yield Protection:** when there is damage or loss of production, you must give us notice, by unit, within 72 hours of your initial discovery of damage or loss of production, but not later than the End of the Insurance Period.

**(EVEN IF YOU HAVE NOT HARVESTED THE CROP)**

**Crops with Revenue Protection:** if there is no damage or loss of production, you must give us notice no later than **45 Days** after the latest date the Harvest Price is released for any crop in the unit where there is a **Revenue Loss**.

*Please refer to you crop insurance calendar for End of Insurance Period dates. If you did not receive a calendar or need an additional one, please contact us.*

## BETTER COVERAGE OPTION FOR SUGAR BEETS

There is a policy option for producers of sugar beets – it is called the Stage Removal Option. There is a premium associated with it, but it may be something to consider if you grow sugar beets. This option removes the Stage 1 decrease in Guarantee and provides coverage at the full guarantee in the event of a total loss during all stages of growth.

Stage 1 losses WITHOUT the Stage Removal Option are insured and paid at 60% of the Production Guarantee PRIOR to July 1<sup>st</sup>, and coverage only increases to 100% of the Production Guarantee AFTER July 1<sup>st</sup>. Premium for this option will likely cost \$8 - \$12 per acre – but cost will vary depending on APH, legal and actuarial data. The Stage Removal Option is not available with CAT coverage.

## REMINDER: SALES CLOSING DATE IS MARCH 15<sup>TH</sup>

You CANNOT make changes to your spring crop policy AFTER March 15<sup>th</sup> (this includes cancellations, adding a county and changing coverage levels). If you do not make changes to your current policy, your existing coverage level will “roll over”. Premiums DO NOT “roll over” - they are independently determined each year based on your APH, level of coverage, rate, practice, Base Price and added endorsements. We expect premiums for 2016 to be lower than 2015 due to lower commodity prices.





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## YOUR PRODUCTION REPORTING RESPONSIBILITIES

The responsibility of reporting and verifying production belongs to the insured. Crop insurance agents are reporting entities, not verifiers. Why is this important? Because in the event of an audit, claim or court proceeding, the insured is the one that will be legally responsible for the veracity of the production reported. Insured's acknowledge and assume as much when they sign the Production Report.

**To make sure that there is enough time for us to help you responsibly and accurately report your production, please submit your production records as quickly as possible after the completion of harvest. If you have not already reported your production, please do so as soon as possible so that we can help you ensure the figures are accurate.** Also, updated APH's (via complete production records) provide the most accurate quotes for the upcoming crop year.

## JUST THE FACTS

- *Every bushel of wheat produces 60 loaves of whole wheat bread compared to 42 loaves of white bread*
- *Americans consume over 100 pounds of wheat flour every year*
- *The global population is estimated to reach over 9 billion by 2050*
- *Every 1 acre of corn has enough energy to feed over 1,687 people dinner*

