
“The 2011 crop year rollout of the Common Crop Insurance Policy regulations fundamentally revised and created a single insurance policy that greatly simplified the insurance process for producers,” said Dave Paul, Director of RMA Spokane Regional Office. “And the response has been very positive.”

Paul added, “We encourage producers to visit with their crop insurance agents between now and the sales closing dates about some important aspects of their policy which affect the coverage and premium costs. First, examine which insurance plan best fits their needs.”

Yield and revenue protection policies are available for wheat, barley, malting barley, corn, and canola/rapeseed in the Pacific Northwest. Producers have three basic coverage choices:

**Yield Protection:** Guarantee based on the projected price (approved APH yield x coverage level x projected price). No actual price movement protection.

**Revenue Protection:** Guarantee based on the higher of the projected or harvest price. Upside and downside price protection along with yield protection.

**Revenue Protection with Harvest Price Exclusion:** Guarantee based on the projected price only. Only downside price protection with yield protection.

Another important consideration for producers is deciding the best insurance unit structure for the coming crop year. Each year, producers have the choice of basic, optional or enterprise units. Basic units are established by share; optional units are more expensive but provide the furthest breakdown for coverage; and, the highly subsidized enterprise unit structure, which includes all acreage of the crop in the county as one insurance unit.

The revenue and yield protection plans use regional market exchanges to derive the projected and harvest prices which are used to establish the coverage and to determine whether the insured has a loss. The projected price for wheat and fall barley will be announced by September 15th. The harvest price will be announced September 1, 2013. These prices can be tracked daily by going to RMA’s website at [www.rma.usda.gov](http://www.rma.usda.gov) and click on “Price Discovery Reporting” under quick links.

“While producers are winding-down their current wheat harvest, we want to remind Pacific Northwest farmers that the sales closing deadline for their 2013 fall crops is just a few short weeks away,” said Paul.

**October 1st Sales Closing Dates:**

- **Mint with Winter Coverage**
- **Forage Production** (*Klamath and Malheur counties, Oregon*)
- **Forage (Alfalfa) Seed Pilot**
- **Fall Planted Barley with Winter Coverage** (*in selected counties*)
- **Fall Planted Dry Peas/Lentils with Winter Coverage** (*in selected counties*)
• Wheat

Current policyholders and uninsured growers must make all of their decisions on crop insurance coverage, especially which crops to insure and what level and type of coverage to buy before the sales closing date. If there is no coverage filed in a county for a specific crop under the traditional MPCI program, producers can ask a crop insurance agent whether they are eligible for coverage under a written agreement.

RMA also asks growers to participate, this month if selected, in the USDA National Agriculture Statistics Service’s (NASS) small grains surveys. These surveys are crucial to get information on small grain production on a county level basis. All sectors of the agricultural industry rely on data NASS collects from these surveys including USDA agencies that use the information to evaluate and administer vital farm commodity, credit, conservation, crop insurance, disaster insurance and loan programs.

Producers are encouraged to visit their crop insurance agent soon to learn specific details for the 2013 crop year. Once the projected price is announced, ask your agent to run a quote with the three coverage options and the 3 unit structure choices. Then consider the cost and the pros and cons of each of the options. Federal crop insurance program policies are sold and delivered solely through private insurance companies and agents. A list of crop insurance agents is available at all USDA Service Centers in the United States or on the RMA Web site at http://www3.rma.usda.gov/tools/agents/.

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