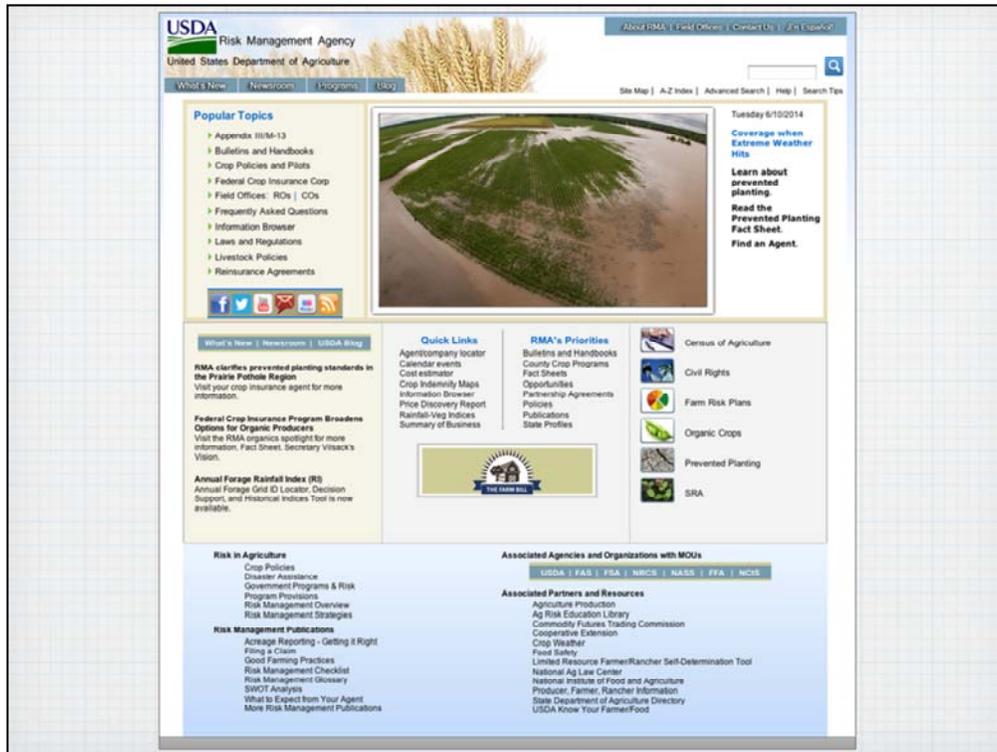


How to Use the Cost Estimator On the RMA website



www.rma.usda.gov/

First, sign onto the RMA website at www.rma.usda.gov

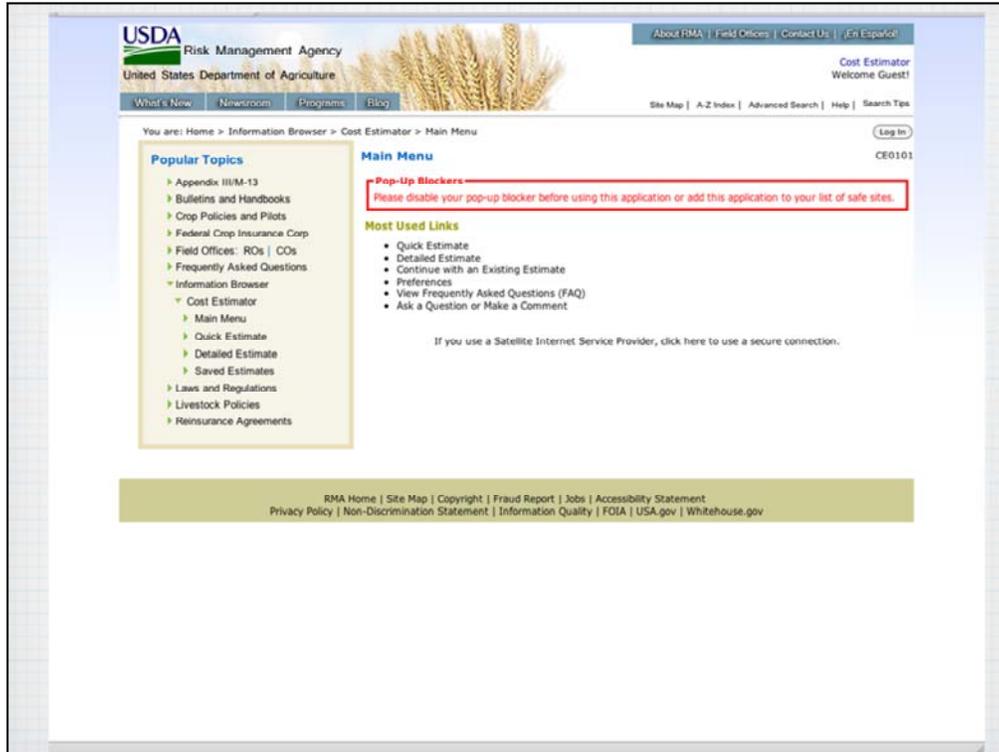


This window will appear.

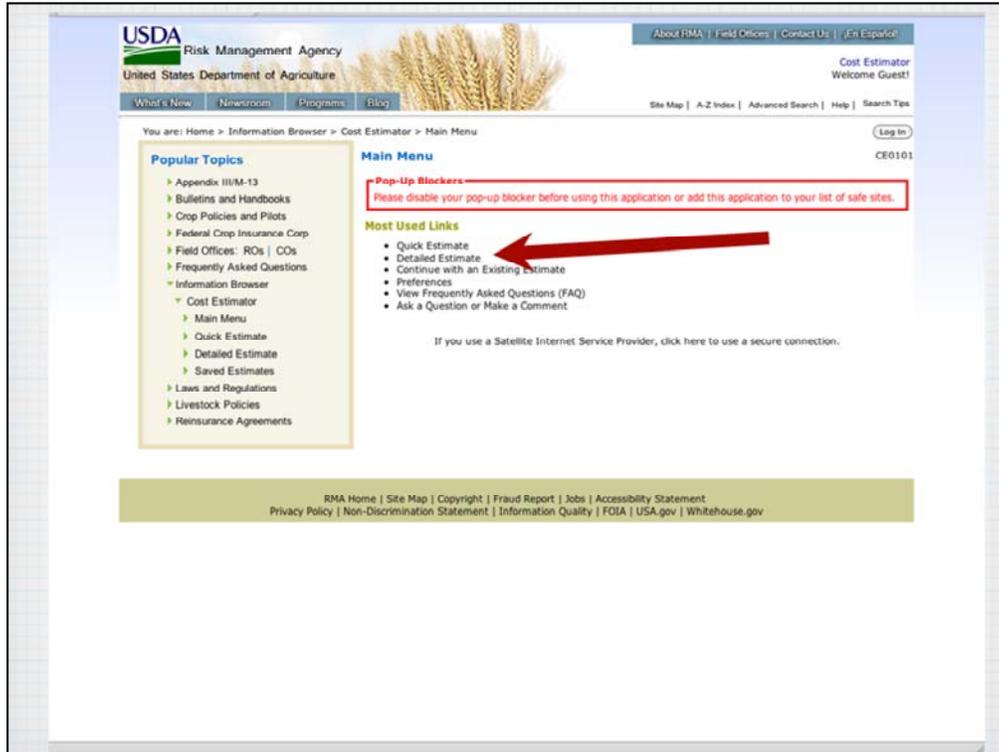
The screenshot shows the USDA Risk Management Agency website. At the top, there is a navigation bar with links for 'About RMA', 'Field Offices', 'Contact Us', and 'Job Openings'. Below this is a search bar and a date indicator 'Tuesday 6/10/2014'. The main content area is divided into several sections:

- Popular Topics:** A list of links including 'Appendix III-M-13', 'Bulletins and Handbooks', 'Crop Policies and Pilots', 'Federal Crop Insurance Corp', 'Field Offices: ROs | COs', 'Frequently Asked Questions', 'Information Broader', 'Laws and Regulations', 'Livestock Policies', and 'Reinsurance Agreements'.
- Quick Links:** A central section with a red arrow pointing to 'Cost estimator'. Other links include 'Agent/company locator', 'Calendar events', 'Crop Indemnity Maps', 'Information Broader', 'Price Discovery Report', 'Rainfall-Veg Indices', and 'Summary of Business'.
- RMA's Priorities:** A list of links including 'Bulletin Programs', 'Fact Sheets', 'Opportunities', 'Partnership Agreements', 'Policies', 'Publications', and 'State Profiles'.
- Associated Agencies and Organizations with MOUs:** A list of links including 'USDA', 'FAS', 'FSA', 'NRCS', 'NASS', 'FFA', and 'NCIS'.
- Associated Partners and Resources:** A list of links including 'Agriculture Production', 'Ag Risk Education Library', 'Commodity Futures Trading Commission', 'Cooperative Extension', 'Crop Weather', 'Food Safety', 'Limited Resource Farmer/Rancher Self-Determination Tool', 'National Ag Law Center', 'National Institute of Food and Agriculture', 'Producer, Farmer, Rancher Information', 'State Department of Agriculture Directory', and 'USDA Know Your Farmer/Food'.

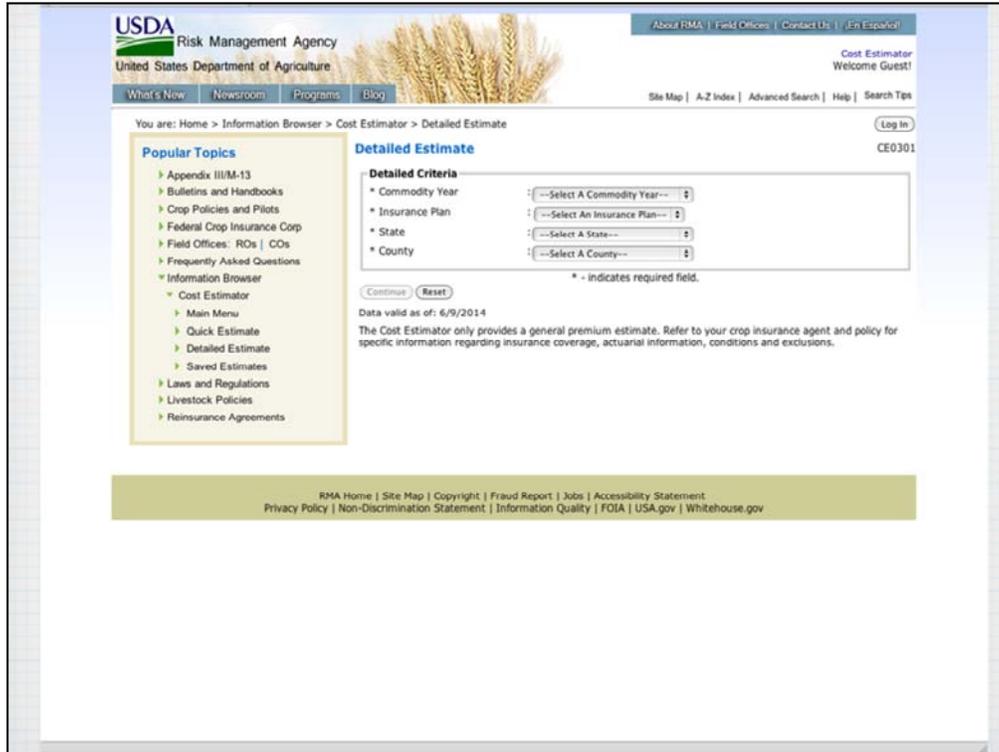
Under the “Quick Links” heading, click on cost estimator.



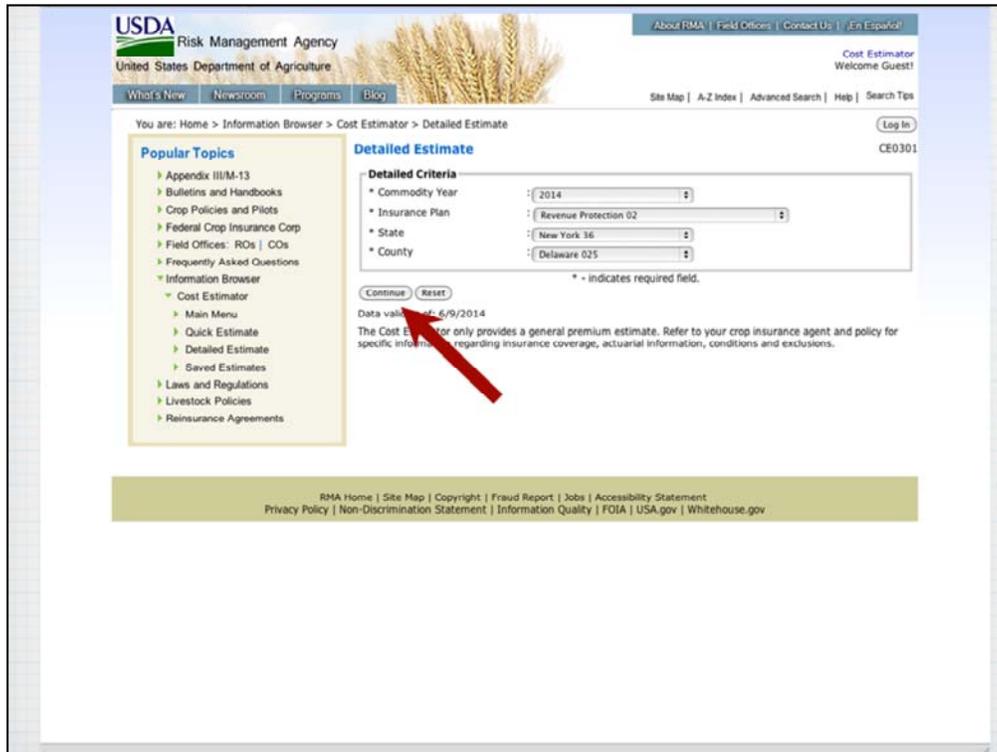
This window will appear.



Click on the Detailed Estimate



This screen will appear. For the sake of this demonstration, we'll use the year 2014, we're looking at Revenue protection, New York State and Delaware County.



After using the drop downs for each criteria, it will look like this. Next, click the button “Continue”.

United States Department of Agriculture
Risk Management Agency

Cost Estimator
Welcome Guest!

Detailed Estimate

 Back  Save

Selected Initial Criteria

* Commodity Year : 2014* Insurance Plan : Revenue Protection* State : New York* County : Delaware

0236025

Corn 0041

↓

Add Item

Refresh

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Data valid as of: 12/29/2013

This window will appear.

USDA United States Department of Agriculture
Risk Management Agency

Cost Estimator
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Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria

* Commodity Year	: 2014	* Insurance Plan	: Revenue Protection	* State	: New York	* County	: Delaware
			02		36		025

Corn 0041

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Data valid as of: 12/29/2013

Corn is the only option for Revenue protection in Delaware county. Click "Add Item"

USDA United States Department of Agriculture
 Risk Management Agency

Cost Estimator
 Welcome Guest!

Detailed Estimate

Back Save

Selected Initial Criteria
 * Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware
 : : : : : : : Delaware 025

Corn 0041 Add Item Refresh

	Enterprise <input type="checkbox"/>		
	Item 1 Delete		
* Commodity	Corn 0041		
* Type	Grain 016		
* Practice	Irrigated 002		
* Unit of Measure	BU		
* Reported Acreage	0		
Was acreage prevented from planting?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Are acres under multiple croppings?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
* Insured Share Percent	0.000		
* Projected Price	100 % \$4.62		
* Price Volatility Factor	0.19		
* Approved Yield	0		
* Rate Yield	0		
Sub County Code	None Available		
Yield Cup Surcharge	<input type="checkbox"/>		
* Unit Structure	<input type="radio"/> Basic <input checked="" type="radio"/> Optional		
* Basic Unit Number	Not Applicable		
* Optional Unit Number	1		
Options By Unit	YA Yield Adjustment 60% 1.000		
Options By Commodity	HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.02 PT Prevented Planting +10% 1.0 YA Trend Adjustment 1.000		

Get Estimates

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

This window will appear. This is where you put in all your farm data.

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Cost Estimator
Welcome Guest!

Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria
 * Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 [Add Item](#) [Refresh](#)

Enterprise <input type="checkbox"/>		
Item 1 Delete		
Corn 0041		
* Commodity	: Grain 016	Select Crop: "Corn"
* Type	: Irrigated 002	Select Type: "Grain"
* Practice	: BU	Select "Non Irrigated"
* Unit of Measure	: 0	
* Reported Acreage	: 0	
Was acreage prevented from planting?	: <input checked="" type="radio"/> No <input type="radio"/> Yes	
Are acres under multiple cropping?	: <input checked="" type="radio"/> No <input type="radio"/> Yes	
* Insured Share Percent	: 0.000	
* Projected Price	: 100 % \$4.62	
* Price Volatility Factor	: 0.19	
* Approved Yield	: 0	
* Rate Yield	: 0	
Sub County Code	: None Available	
Yield Cup Surcharge	: <input type="checkbox"/>	
* Unit Structure	: <input type="radio"/> Basic <input checked="" type="radio"/> Optional	
* Basic Unit Number	: Not Applicable	
* Optional Unit Number	: 1	
Options By Unit	: YA Yield Adjustment 60% 1.000	
Options By Commodity	: HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.02 PT Prevented Planting +10% 1.0 YA Trend Adjustment 1.000	

[Get Estimates](#)

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

We're looking for an estimate for grain corn, so corn will be in the top box; select "grain" in the "Type" row; under practice, select "non-irrigated". Next...

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Cost Estimator
Welcome Guest!

Detailed Estimate

Back Save

Selected Initial Criteria

* Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware
: 025

Corn 0041 Add Item Refresh

Enterprise <input type="checkbox"/>		Item 1 Delete		
* Commodity	:	Corn 0041		
* Type	:	Grain 016		
* Practice	:	Non-Irrigated 003		
* Unit of Measure	:	BU		
* Reported Acreage	:	0		
Was acreage prevented from planting?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Are acres under multiple cropping?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes		
* Insured Share Percent	:	0.000		
* Projected Price	:	100 % \$4.62		
* Price Volatility Factor	:	0.19		
* Approved Yield	:	0		
* Rate Yield	:	0		
Sub County Code	:	None Available		
Yield Cup Surcharge	:	<input type="checkbox"/>		
* Unit Structure	:	<input type="radio"/> Basic <input checked="" type="radio"/> Optional		
* Basic Unit Number	:	Not Applicable		
* Optional Unit Number	:	1		
Options By Unit	:	YA Yield Adjustment 60% 1.000		
Options By Commodity	:	HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.02 PT Prevented Planting +10% 1.0 TA Trend Adjustment 1.000		

Get Estimates

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Type # of Acres: "100"

Was it Prevented from Planting?

"No"

Under Multiple Cropping?

"No"

Put the acreage that you would like to insure in the "reported acres" row (for easy math, we're typing in 100 acres), we're keeping the "No" on prevented planting and "No" under multiple cropping. Next...

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Cost Estimator
Welcome Guest!

Detailed Estimate

Back Save

Selected Initial Criteria

* Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 Add Item Refresh

Enterprise <input type="checkbox"/>	
Item 1 Delete	
* Commodity	Corn 0041
* Type	Grain 016
* Practice	Non-Irrigated 003
* Unit of Measure	BU
* Reported Acreage	100
Was acreage prevented from planting?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Are acres under multiple cropping?	<input checked="" type="radio"/> No <input type="radio"/> Yes
* Insured Share Percent	0.000
* Projected Price	100 % \$4.62
* Price Volatility Factor	0.19
* Approved Yield	0
* Rate Yield	0
Sub County Code	None Available
Yield Cup Surcharge	<input type="checkbox"/>
* Unit Structure	<input type="radio"/> Basic <input checked="" type="radio"/> Optional
* Basic Unit Number	Not Applicable
* Optional Unit Number	1
Options By Unit	YA Yield Adjustment 60% 1.000
Options By Commodity	HF Nail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.02 PT Prevented Planting +10% 1.0 TA Trend Adjustment 1.000

Get Estimates

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Producer's Share of Crop – "1.000"
APH – Yield History – "120 Bu/Acre"
Use same figure for Rate Yield
Unit Structure – "Optional"

If you have 100% share of the crop, the Insured share percent is 1.000, the projected price for 2014 for grain corn is \$4.62 with a volatility factor of 0.19. This farm has an approved yield history (APH) of 120 bushels per acre so type in "120" in the "Approved Yield" row. Use the same number (120) in the "Rate Yield" row. Leave the Unit Structure at Optional.


 United States Department of Agriculture
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 Cost Estimator
Welcome Guest!

Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria
 * Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 [Add Item](#) [Refresh](#)

Enterprise <input type="checkbox"/>	
Item 1 Delete	
* Commodity	Corn 0041
* Type	Grain 016
* Practice	Non-Irrigated 003
* Unit of Measure	BU
* Reported Acreage	100
Was acreage prevented from planting?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Are acres under multiple cropping?	<input checked="" type="radio"/> No <input type="radio"/> Yes
* Insured Share Percent	1.000
* Projected Price	100 % \$4.62
* Price Volatility Factor	0.19
* Approved yield	120
* Rate Yield	120
Sub County Code	None Available
Yield Cup Surcharge	<input type="checkbox"/>
* Unit Structure	<input type="radio"/> Basic <input checked="" type="radio"/> Optional
* Basic Unit Number	Not Applicable
* Optional Unit Number	1
Options By Unit	YA Yield Adjustment 60% 1.000
Options By Commodity	HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.02 PT Prevented Planting +10% 1.0 TA Trend Adjustment 1.000

[Get Estimates](#)

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

The page will look like this when it is populated with your data. We're interested in seeing a comparison of Basic Units verses Optional units. To do this...

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Risk Management Agency

Cost Estimator
Welcome Guest!

Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria

* Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 [Add Item](#) [Refresh](#)

Enterprise <input type="checkbox"/>	
Item 1 Delete	
* Commodity	Corn 0041
* Type	Grain 016
* Practice	Non-Irrigated 003
* Unit of Measure	BU
* Reported Acreage	100
Was acreage prevented from planting?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Are acres under multiple cropping?	<input checked="" type="radio"/> No <input type="radio"/> Yes
* Insured Share Percent	1.000
* Projected Price	100 % \$4.62
* Price Volatility Factor	0.19
* Approved yield	120
* Rate Yield	120
Sub County Code	None Available
Yield Cup Surcharge	<input type="checkbox"/>
* Unit Structure	<input type="radio"/> Basic <input checked="" type="radio"/> Optional
* Basic Unit Number	Not Applicable
* Optional Unit Number	1
Options By Unit	YA Yield Adjustment 60% 1.000
Options By Commodity	HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.02 PT Prevented Planting +10% 1.0 TA Trend Adjustment 1.000

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The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Click on the “Add Item button”.


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Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria
 * Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 [Add Item](#) [Refresh](#)

		Enterprise <input type="checkbox"/>	
		Item 1 Delete	Item 2 Delete
* Commodity	:	Corn 0041	Corn 0041
* Type	:	Grain 016	Grain 016
* Practice	:	Irrigated 002	Non-Irrigated 003
* Unit of Measure	:	BU	BU
* Reported Acreage	:	0	100
Was acreage prevented from planting?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
Are acres under multiple cropping?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
* Insured Share Percent	:	0.000	1.000
* Projected Price	:	100 % \$4.62	100 % \$4.62
* Price Volatility Factor	:	0.19	0.19
* Approved Yield	:	0	120
* Rate Yield	:	0	120
Sub County Code	:	None Available	None Available
Yield Cup Surcharge	:	<input type="checkbox"/>	<input type="checkbox"/>
* Unit Structure	:	<input type="radio"/> Basic <input checked="" type="radio"/> Optional	<input type="radio"/> Basic <input checked="" type="radio"/> Optional
* Basic Unit Number	:	Not Applicable	Not Applicable
* Optional Unit Number	:	1	1
Options By Unit	:	YA Yield Adjustment 60% 1.000	YA Yield Adjustment 60% 1.000
Options By Commodity	:	HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.020 PT Prevented Planting +10% 1.040 YA Trend Adjustment 1.000	

[Get Estimates](#)

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

This page will appear. Notice the column you had filled out went to “Item 2”. We will now populate “Item 1” with the same information as “Item 2” except we will click the “Basic” radial button on the “Unit structure” line.


 United States Department of Agriculture
 Risk Management Agency

Cost Estimator
 Welcome Guest!

Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria
 * Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 [Add Item](#) [Refresh](#)

		Enterprise <input type="checkbox"/>	
		Item 1 Delete	Item 2 Delete
* Commodity	:	Corn 00	Corn 00
* Type	:	Grain 016	Grain 016
* Practice	:	Irrigated 002	Non-Irrigated 003
* Unit of Measure	:	BU	BU
* Reported Acreage	:	0	1.00
Was acreage prevented from planting?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
Are acres under multiple cropping?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
* Insured Share Percent	:	0.000	1.000
* Projected Price	:	100 % \$4.62	100 % \$4.62
* Price Volatility Factor	:	0.19	0.19
* Approved Yield	:	0	120
* Rate Yield	:	0	120
Sub County Code	:	None Available	None Available
Yield Cup Surcharge	:	<input type="checkbox"/>	<input type="checkbox"/>
* Unit Structure	:	<input type="radio"/> Basic <input checked="" type="radio"/> Optional	<input type="radio"/> Basic <input checked="" type="radio"/> Optional
* Basic Unit Number	:	Not Applicable	Not Applicable
* Optional Unit Number	:	1	1
Options By Unit	:	YA Yield Adjustment 60% 1.000	YA Yield Adjustment 60% 1.000
Options By Commodity	:	HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.020 PT Prevented Planting +10% 1.040 YA Trend Adjustment 1.000	

Make the information the same except "Unit Structure" Change to "Basic"

[Get Estimates](#)

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

The page should look like this. It's important to make sure all the information is the same in the 2 columns (except for the "Unit Structure" line).


 United States Department of Agriculture
 Risk Management Agency

Cost Estimator
 Welcome Guest!

Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria
 * Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 [Add Item](#) [Refresh](#)

		Enterprise <input type="checkbox"/>	
		Item 1 Delete	Item 2 Delete
* Commodity	:	Corn 0041	Corn 0041
* Type	:	Grain 016	Grain 016
* Practice	:	Non-Irrigated 003	Non-Irrigated 003
* Unit of Measure	:	BU	BU
* Reported Acreage	:	100	100
Was acreage prevented from planting?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
Are acres under multiple cropping?	:	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
* Insured Share Percent	:	1.000	1.000
* Projected Price	:	100 % \$4.62	100 % \$4.62
* Price Volatility Factor	:	0.19	0.19
* Approved Yield	:	120	120
* Rate Yield	:	120	120
Sub County Code	:	None Available	None Available
Yield Cup Surcharge	:	<input type="checkbox"/>	<input type="checkbox"/>
* Unit Structure	:	<input checked="" type="radio"/> Basic <input type="radio"/> Optional	<input type="radio"/> Basic <input checked="" type="radio"/> Optional
* Basic Unit Number	:	1	Not Applicable
* Optional Unit Number	:	1	1
Options By Unit	:	YA Yield Adjustment 60% 1.000	YA Yield Adjustment 60% 1.000
Options By Commodity	:	Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.020 PT Prevented Planting +10% 1.040 YA Trend Adjustment 1.000	

[Get Estimates](#)

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information,

Click on the "Get Estimate" button.

USDA United States Department of Agriculture Risk Management Agency Cost Estimator
Welcome Guest!

Detailed Estimate

[Back](#) [Save](#)

Selected Initial Criteria

* Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York * County : Delaware 025

Corn 0041 [Add Item](#) [Refresh](#)

	Enterprise <input type="checkbox"/>	
	Item 1 <input type="checkbox"/>	Item 2 <input type="checkbox"/>
* Commodity	Corn 0041	Corn 0041
* Type	Grain 016	Grain 016
* Practice	Non-Irrigated 003	Non-Irrigated 003
* Unit of Measure	BU	BU
* Reported Acreage	100	100
Was acreage prevented from planting?	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
Are acres under multiple cropping?	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
* Insured Share Percent	1.000	1.000
* Projected Price	100 % \$4.63	100 % \$4.63
* Price Volatility Factor	0.19	0.19
* Approved Yield	120	120
* Rate Yield	120	120
Sub-County Code	None Available	None Available
Yield Cup Surcharge	<input type="checkbox"/>	<input type="checkbox"/>
* Unit Structure	<input checked="" type="radio"/> Basic <input type="radio"/> Optional	<input type="radio"/> Basic <input checked="" type="radio"/> Optional
* Basic Unit Number	1	Not Applicable
* Optional Unit Number	1	1
Options By Unit	YA Yield Adjustment 60% 1.000	YA Yield Adjustment 60% 1.000
Options By Commodity	HF Hail & Fire Exclusion 0.950 PF Prevented Planting +5% 1.020 FF Prevented Planting +10% 1.040 YA Trend Adjustment 1.000	

[Get Estimates](#)

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, and other details. Contacting "webapp.rma.usda.gov"

Getting Estimates

Your estimates have been submitted to the appropriate calculation engines. Please be patient while we wait for your results to be calculated.

This window will appear. Be patient, it takes a minute or two for the information to appear.

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Risk Management Agency

Cost Estimator
Welcome Guest!

Detailed Estimate 266979

Back Save Print/Export

Selected Initial Criteria

* Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York 36
* County : Delaware 025

Show Inputs In Grid
<< Show Available Inputs >>

Show Results In Grid

Liability Amount Total Premium Amount Producer Premium Amount Subsidy Amount Loss Trigger Point

Liability Amount

Com 0041	PE %	85 %	80 %	75 %	70 %	65 %	60 %	55 %	50 %	View
Item 1	100 %	\$47,124.00	\$44,352.00	\$41,580.00	\$38,808.00	\$36,036.00	\$33,264.00	\$30,492.00	\$27,720.00	Worksheets
Item 2	100 %	\$47,124.00	\$44,352.00	\$41,580.00	\$38,808.00	\$36,036.00	\$33,264.00	\$30,492.00	\$27,720.00	Worksheets

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Data valid as of: 6/9/2014

This window will appear. It's showing you the comparison for the Liability amount between Basic Unit (Item 1) and Optional Unit (Item 2). Divide by 100 to get your per acre liability amount.

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Risk Management Agency

Cost Estimator
Welcome Guest!

Detailed Estimate 266979

Back Save Print/Export

Selected Initial Criteria

* Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York 36
* County : Delaware 025

Show Inputs In Grid
<< Show Available Inputs >>

Show Results In Grid

Liability Amount Total Premium Amount **Producer Premium Amount** Subsidy Amount Less Trigger Point

Liability Amount

Com OD41	PE %	85 %	80 %	75 %	70 %	65 %	60 %	55 %	50 %	View
Item 1	100 %	\$47,124.00	\$44,352.00	\$41,580.00	\$38,808.00	\$36,036.00	\$33,264.00	\$30,492.00	\$27,720.00	Worksheets
Item 2	100 %	\$47,124.00	\$44,352.00	\$41,580.00	\$38,808.00	\$36,036.00	\$33,264.00	\$30,492.00	\$27,720.00	Worksheets

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Data valid as of: 6/9/2014

If you want to see what your (you as the producer) premium would be, click on the “Producer Premium Amount” button.

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Risk Management Agency

Cost Estimator
Welcome Guest!

Detailed Estimate 266979

Back Save Print/Export

Selected Initial Criteria

* Commodity Year : 2014 * Insurance Plan : Revenue Protection 02 * State : New York 36
 * County : Delaware 025

Show Inputs In Grid
 << Show Available Inputs >>

Show Results In Grid

Liability Amount Total Premium Amount Producer Premium Amount Subsidy Amount Loss Trigger Point

Producer Premium Amount

Corn DD41	PE %	85 %	80 %	75 %	70 %	65 %	60 %	55 %	50 %	View
Item 1	100 %	\$5,225.00	\$3,899.00	\$2,646.00	\$1,962.00	\$1,560.00	\$1,093.00	\$853.00	\$596.00	Worksheets
Item 2	100 %	\$5,563.00	\$4,059.00	\$3,004.00	\$2,306.00	\$1,905.00	\$1,386.00	\$1,129.00	\$834.00	Worksheets

The Cost Estimator only provides a general premium estimate. Refer to your crop insurance agent and policy for specific information regarding insurance coverage, actuarial information, conditions and exclusions.

Data valid as of: 6/9/2014

This window will appear. This shows you what the premium amount would be for Basic Unit (Item 1) versus Optional Unit (Item 2). Divide the amounts by 100 to get your per acre premium amount. For example, at the 70% level, you would pay \$19.62/acre if you insured your farm as a Basic Unit and you would pay \$23.06/acre if you insured as an optional unit.

A **Basic Unit** includes all insurable acreage of the insured crop in the county on the date coverage begins for the crop year, in which you have 100% crop share or which is owned by one person and operated by another person on a share basis.

A **Basic Unit** includes all insurable acreage of the insured crop in the county on the date coverage begins for the crop year, in which you have 100% crop share or which is owned by one person and operated by another person on a share basis.

An **Optional Unit** is a subset of a Basic Unit.

A Basic Unit may be divided into Optional Units if any of the following are true:

Acreage of the insured crop in a county:

- Spans two or more FSA Farm Serial Numbers (FSN) or Sectional Equivalent Units.
- Is grown on both irrigated and non-irrigated acreage.
- Is grown with a combination of organic and conventional.

Optional units are not available for crops insured under Catastrophic (CAT) Risk Protection.

An **Optional Unit** is a subset of a Basic Unit. A Basic Unit may be divided into Optional Units if any of the following are true: Acreage of the insured crop in a county Spans two or more FSA Farm Serial Numbers (FSN) or Sectional Equivalent Units, Is grown on both irrigated and non-irrigated acreage, or Is grown with a combination of organic and conventional.

Optional units are not available for crops insured under Catastrophic (CAT) Risk Protection.



Cover crops on a field in Black Hawk County, Iowa.

Photo: Lynn Betts, NRCS

NRCS Cover Crop Termination Guidelines

December 2013

Background:

To ensure that USDA policies are coordinated and up to date with evolving cover crop practices, the administrators of the Natural Resources Conservation Service (NRCS), Risk Management Agency (RMA) and Farm Service Agency (FSA) organized an interagency workgroup to develop consistent, simple and flexible policy across the three agencies. National and local experts, along with multiple stakeholders, were involved in the process. Research literature, plant growth and soil hydrology models, and input from national/local experts in cover crop management provided the basis for developing cover crop termination guidelines to achieve their conservation benefits while minimizing risk of reducing yield to the following crop due to soil water use.

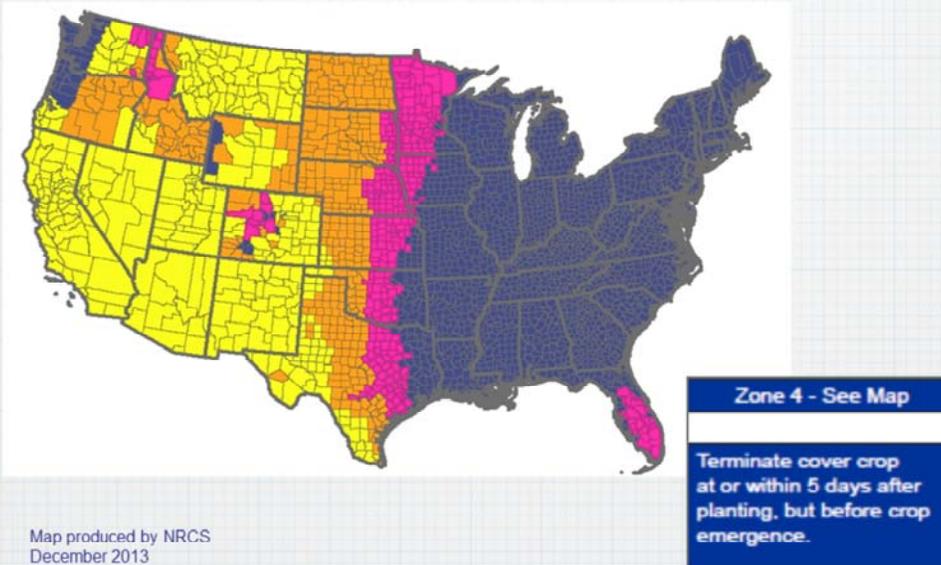
The guidelines apply to non-irrigated cropland, including systems that contain a fallow period. Termination of cover crops utilized in an irrigated cropping system is not restricted to a given cover crop termination zone. Cover Crops in irrigated cropping systems should be terminated based on the crop system and conservation purpose, but before the planted crop emerges.

**See map on page 2.*

http://www.nrcs.usda.gov/wps/PA_NRCSConsumption/download?cid=stelprdb1241229&ext=pdf

The Administrators of the Natural Resources Conservation Service (NRCS), Risk Management Agency (RMA) and Farm Service Agency (FSA) have developed a consistent set of definitions to ensure that USDA policies are coordinated and up to date with evolving cover crop practices. There is a 6-page handout, issued by NRCS, that is to be used for managing cover crops, including for crop insurance purposes. Make sure that your crop insurance company is aware of how you are managing your cover crops. Also make sure your crop insurance agent reviews the cover crop Special Provisions section of your policy.

Cover Crop Termination Zones



New York is located in zone 4, the purple zone on the map, comprising most of the Eastern US. In zone 4, your cover crop must be terminated at or within 5 days after planting your insured crop, but before crop emergence. Prevented Planting acres can be planted with a cover crop and the payment is unaffected if you do not graze or harvest before Nov. 1.

☑ Risk Management Check Up

Is last year's
Risk Management Plan
adequate to manage
this year's risks?

(Increasing Input Costs, Prices & Weather Volatility)

Individual farm details available from crop ins. agents,
list available at: www3.rma.usda.gov/apps/agents/



– “This institution is an equal opportunity provider.”

Everyone has a risk management plan. For some, it's hoping for the best. If you have coverage, you should review your coverage level and price election every year to determine if your amount of coverage is adequate to manage your risk for the coming year.

How Good is Your Risk Management Plan?

Protection is Available for **Almost All Crops** and **Some Livestock** Production!

- Crop Insurance Protection-is available:
 - Individual Crop Policies- available for many crops
 - Producers with 3 years of production history may import policies not generally available in the area
 - Whole farm gross revenue protection
- Non-insured Crop Assistance Protection is available for almost all non-insurable crops
- Other benefit programs may also be available from FSA

Producers can be assured of a pay day
(Production sales &/or USDA protection benefits)

If you don't have crop insurance or have not registered your crops with the USDA Farm Service Agency's NAP program, then you may be leaving money on the table, in the event of a difficult production year or a weather-related disaster. If you are looking for profitability in farming, crop insurance and disaster-related crop coverage programs (NAP) can add income when something out of your control causes some level of crop losses.

Additional Information can be found at:

USDA Risk Management Agency (RMA)

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www.rma.usda.gov



To find a crop insurance agent, go to:

www.rma.usda.gov/tools/agent.html

to use the agent/company locator tool.



NYS Department of Agriculture and Markets

Crop Insurance and Risk Management Education

<http://www.agriculture.ny.gov/AP/CropInsurance.html>

1-800-554-4501

Additional information can be found at the web sites listed on the slide.



The alternative to having crop insurance.

Crop insurance may be able to safeguard some of the income from your annual production when weather and other insured causes of loss occur. It's the alternative to just hoping for a good year.