



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Safflower

## Utah

### Crop Insured

All types of safflower planted for harvest as safflower seed are insurable. Both irrigated and non-irrigated production practices are also insurable. Safflower planted on land on which safflower, sunflowers, beans, mustard, lentils, or rapeseed were grown the crop year before is not insurable.

### Counties Available

Safflower is insurable in Box Elder, Cache, Juab, San Juan and Utah counties. Safflower in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

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

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>But not damage due to insufficient or improper application of control measures.

<sup>4</sup>Unless wildlife control measures have not been taken.

### Important Dates

Sales Closing .....March 15  
Final Planting Date.....May 15  
Acreage Report Due ..... July 15

### Insurance Period

The insurance period starts when your safflower crop is planted and ends at the earliest of:

- 1) Total destruction of safflower;
- 2) Final adjustment;
- 3) Harvest of the unit; or
- 4) October 31<sup>st</sup>.

### Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of safflower. Individual insurance amounts are based on your past production and planted acres. You will be asked to provide 4 to 10 years of actual yield history. Your average yield will be calculated from the history you provide. You can select a coverage level from 50 to 75 percent of your approved yield and 55 to 100 percent of the price announced by USDA. Catastrophic Risk Protection (CAT) coverage is equal to 50 percent of your approved average yield and 55 percent of the crop's price.

### Price Election

The price used to calculate your premium and indemnity.

Safflower.....\$24 per pound

### Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

### Loss Example

Assume an actual production history (APH) yield of 800 pounds per acre, 75-percent coverage level, 100-percent price election of \$.24 per pound, and 100-percent share.

800	Pounds per acre average yield (APH)
x .75	Coverage level percentage
600	Pounds per acre guarantee
- 200	Pounds per acre actually produced
400	Pounds per acre loss

x \$0.24 Price election<sup>1</sup>  
**\$ 96.00 Gross indemnity per acre**

<sup>1</sup>Price used above is for example only. Contact a crop insurance agent for current information.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: <http://www3.rma.usda.gov/apps/agents/>

## Regional Contact

### USDA/Risk Management Agency

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