



The Noninsured Crop Disaster Assistance Program (NAP) and Whole-Farm Revenue Protection Program (WFRP)



UNIVERSITY OF MINNESOTA
EXTENSION

NAP: WHAT IS THE PREMIUM?

Example: Rye grown in Cass County, MN

Access the NAP tool at:

<http://fsa.usapas.com/NAP.aspx>

NAP Crop Eligibility, Premium, and Payments Estimator

Enter Your Location Information

Select State ▼

[Reset Page](#)

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ILLINOIS UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN



NAP Crop Eligibility, Premium, and Payments Estimator

Enter Your Location Information

Minnesota

Cass

Reset Page

RMA Check

Enter Your Crop Information to check for RMA Insurance Coverage

Select Crop

For crop, select
"NOT LISTED"

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NAP Crop Eligibility, Premium, and Payments Estimator

Enter Your Location Information

Minnesota [Reset Page](#)

RMA Check **NAP Crop Information**

Enter Your Crop Information to check for RMA Insurance Coverage

You have indicated that your crop is not listed. This would indicate that the Risk Management Agency of the USDA does not currently offer Insurance coverage for your crop. Please continue entering your crop values in the Crop Information Tab to determine your coverage availability.

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NAP Crop Eligibility, Premium, and Payments Estimator

Enter Your Location Information

[Reset Page](#)[RMA Check](#)[NAP Crop Information](#)

Enter Your Crop Information

FSA Market Price	FSA Expected Yield	Unit of Measure	App Close Date	Acreage Report Date
\$6.85	38.00	Bushels	09/01/2013	11/15/2013
Unharvested Factor				
92.00 %				

[Approved Yield](#)[Calculate Approved Yield](#)[Anticipated Yield](#)[Estimated Acres](#)[Share Percentage \(enter a number from 1 to 100\)](#)[Calculate My Premium](#)

NAP Crop Eligibility, Premium, and Payments Estimator

Enter Your Location Information

Minnesota

Enter Your Crop Information

RYE

Grain

FSA Market Price 36.85
FSA 38.00
Unharvested Factor 92.00 %

Approved Yield 29.616

Calculate Approved Yield

Anticipated Yield 29.5

Estimated Acres 15

Share Percentage (enter 100

Calculate My Premium

Calculation for Approved Yield

Help

Year	CropYear	Yield per Acre
1	2014	26.27
2	2013	34.29
3	2012	27.55
4	2011	26.98
5	2010	24.7
6	2009	32.47
7	2008	28.3
8	2007	24.7
9	2006	33.04
10	2005	37.86
Average		29.616

Calculate My Approved Yield

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NAP Crop Eligibility, Premium, and Payments Estimator

Enter Your Location Information

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Enter Your Crop Information

FSA Market Price	FSA Expected Yield	Unit of Measure	App Close Date	Acreage Report Date
\$6.85	38.00	Bushels	09/01/2013	11/15/2013
Unharvested Factor				
92.00 %				

[Approved Yield](#)[Calculate Approved Yield](#)[Anticipated Yield](#)[Estimated Acres](#)[Share Percentage \(enter a number from 1 to 100\)](#)[Calculate My Premium](#)

NAP Crop Eligibility, Premium, and Payments Estimator

Enter Your Location Information

Minnesota ▼

Cass ▼

Reset Page RMA Check NAP Crop Information 

Premium and Loss Payment Calculations

Your NAP Estimated Premium and Guarantees

Coverage	Yield Guarantee per Acre	Unit of Measure	Yield guarantee valued at NAP Market price (\$/Acre)	Premium (\$/acre)	Premium (\$/crop)*
Basic	14.8	Bushels	\$55.79	N/A	N/A
50%	14.8	Bushels	\$101.43	\$5.33	\$79.88
55%	16.3	Bushels	\$111.58	\$5.88	\$87.87
60%	17.8	Bushels	\$121.72	\$6.39	\$95.86
65%	19.3	Bushels	\$131.87	\$6.92	\$103.84

*Premium for crop takes into account the share percentage

Fees are not included in Basic Values. You can estimate your fees by clicking the 'Calculate Your Total Premium' button below.

Producer premium across all crops is capped at \$6562.50 based upon a maximum payment of \$125,000.00 and a 5.25% premium rate. With multiple crops where the maximum potential payment exceeds \$125,000.00 the effective premium rate is less than 5.25% since it is unlikely that all crops will fail simultaneously.

If you have multiple crops, please keep track of the premium associated with each crop. When you have completed your calculations for all crops, click on the 'Calculate Total Premium and Fees' button of the NAP tool. Then enter the premium from each crop and calculate the total premium and fees. The module incorporates rules for maximum premium across crops for a producer, takes into account rules for fees, and makes adjustments for limited resource, beginning, and socially disadvantaged farmers.

Estimated Results

Yield Per Acre	Coverage at					Commodity Revenue
	Basic	50%	55%	60%	65%	
Total Payments, in Dollars (Less Premium, If applicable)						
29.50	\$0.00	(\$79.88)	(\$87.87)	(\$95.86)	(\$103.84)	\$3,031.13
26.55	\$0.00	(\$79.88)	(\$87.87)	(\$95.86)	(\$103.84)	\$2,728.01
23.60	\$0.00	(\$79.88)	(\$87.87)	(\$95.86)	(\$103.84)	\$2,424.90
20.65	\$0.00	(\$79.88)	(\$87.87)	(\$95.86)	(\$103.84)	\$2,121.79
19.18	\$0.00	(\$79.88)	(\$87.87)	(\$95.86)	(\$96.10)	\$1,970.23
17.70	\$0.00	(\$79.88)	(\$87.87)	(\$88.70)	\$55.46	\$1,818.68
16.23	\$0.00	(\$79.88)	(\$81.31)	\$62.85	\$207.02	\$1,667.12
14.75	\$3.28	(\$73.92)	\$70.24	\$214.41	\$358.57	\$1,515.56
13.28	\$86.63	\$77.64	\$221.80	\$365.96	\$510.13	\$1,364.01
11.80	\$169.99	\$229.19	\$373.36	\$517.52	\$661.68	\$1,212.45
10.33	\$253.35	\$380.75	\$524.91	\$669.08	\$813.24	\$1,060.89
8.85	\$336.70	\$532.30	\$676.47	\$820.63	\$964.80	\$909.34
7.38	\$420.06	\$683.86	\$828.03	\$972.19	\$1,116.35	\$757.78
5.90	\$503.41	\$835.42	\$979.58	\$1,123.75	\$1,267.91	\$606.23
4.43	\$586.77	\$986.97	\$1,131.14	\$1,275.30	\$1,419.47	\$454.67
2.95	\$670.13	\$1,138.53	\$1,282.69	\$1,426.86	\$1,571.02	\$303.11
1.48	\$753.48	\$1,290.09	\$1,434.25	\$1,578.41	\$1,722.58	\$151.56
0.00	\$769.89	\$1,326.31	\$1,458.94	\$1,591.57	\$1,724.20	\$0.00

*The payment at zero yield has been adjusted by the unharvested factor.

Fees are not included in Basic Values. You can estimate your fees by clicking the 'Calculate Your Total Premium' button below.

The net payments and commodity revenue have taken into account the producer's share. Commodity revenue is the yield x acres x NAP market price x producer share. Commodity revenue equals yield times FSA Market Price. Indemnity payments equal (guarantee yield - market yield) x FSA market price. Payments cannot exceed \$125,000.00 per producer across all crops.

Calculate My Total Premium and Fees

Calculate Total Premium

Enter your crop and premium information below to calculate the total premium and fees for your operation.

- Limited Resource Farmer 
- Beginning Farmer 
- Socially Disadvantaged Farmer 

Crop	Premium Amount
Rye	87.87

Calculate Premium and Fees

Calculate My Total Premium and Fees

Calculated Premium for All Listed Crops	\$87.87
Calculated Fees for Selected Options	\$250.00
Total Projected Premium and Fees	\$337.87

WHOLE-FARM REVENUE PROTECTION (WFRP)

- Whole-farm risk management product under one policy.
- Available up to \$8.5 million for all commodities.
- Diversified, specialty and organic commodities (crops and livestock) can all be covered.



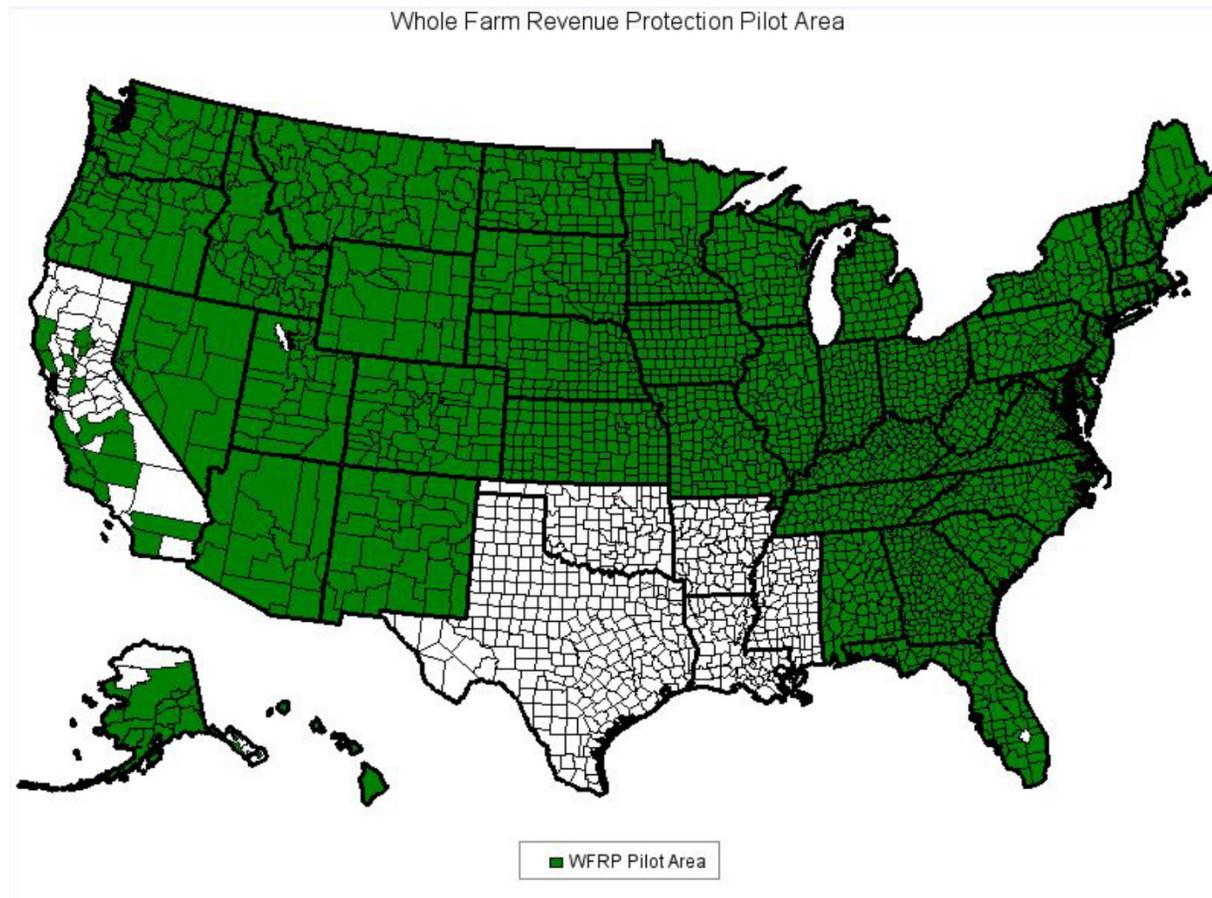
WHOLE-FARM REVENUE PROTECTION (WFRP)

- RMA program, not FSA
 - Contact crop insurance agent for enrollment, forms and questions
- Replaces AGR and AGR-Lite
 - Reduced paperwork requirements
 - Improved subsidy levels from the AGR products

WHOLE-FARM REVENUE PROTECTION (WFRP)

- Premium subsidies
 - Equivalent to the highest available on individual crop insurance.

WFRP PROTECTION PILOT AREA



Source: Risk Management Agency. www.rma.usda.gov

WFRP BASICS

- Protection against loss of revenue
- Covers commodities produced or purchased for resale, including animals and animal products.



WFRP BASICS (CONT.)

- Commodities
 - agricultural product
 - produced in your farm operation
 - excludes timber, forest, and forest products, animals for sport, show or pets.

WFRP BASICS (CONT.)

- Protects against loss of approved revenue
 - unavoidable natural causes
- Insurance Year:
 - Calendar or Fiscal year – Same as income tax return.
 - Insurance year determined by the calendar year in which the sale(s) closing date occurs.



WFRP BASICS (CONT.)

- **Insured revenue is based on: Coverage level multiplied by the lower of:**
 - A complete Whole-Farm History Report
 - OR**
 - The insured revenue from the production of commodities

WFRP BASICS (CONT.)

- **Losses occur when:**
 - The Allowable Revenue falls below the Insured Revenue.



WFRP APPLICATION (CONT.)

- **The producer must include the following information on their application:**
 - How farm taxes are filed:
 - Calendar year;
 - Early fiscal filer (Begins before August 1);
 - or Late fiscal filer (Begins August 1 or later).
 - County listed
 - Where the majority of the total expected revenue is generated.

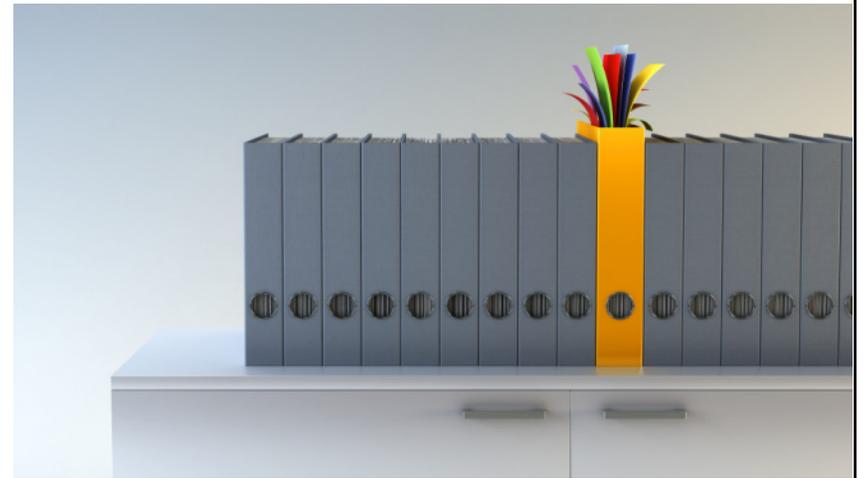
QUALIFYING PERSON CRITERIA

- U.S. citizen or resident
- Eligible to receive federal benefits
- File a Schedule F or Substitute Schedule F (covering 100 percent of the farm operation)
- Individual/entity must have tax returns for the previous five years (six years due to enrollment and tax filing deadlines)



QUALIFYING PERSON CRITERIA (CONT.)

- If you inherit, purchase or lease another person's farm operation
 - Use the other person's tax returns (if certain requirements are met)
 - *** Check with your crop insurance agent ***



WFRP – FARM INELIGIBILITY

- Insured revenue > \$8.5 million
- Expected revenue from animals / animal products > \$1 million or 35% of total expected revenue; or
- Expected revenue from nursery / greenhouse > \$1 million or 35% of total expected revenue

WFRP – FARM INELIGIBILITY (CONT.)



- The entity raises potatoes and does not qualify as having two commodities (commodity count calculation)

** This limit is a legislated requirement under section 508(a)(3)(C) of the Act*

FARM INELIGIBILITY

- You raise one commodity and revenue protection is available for that commodity
- Purchases CAT coverage for another policy (unless allowed by the Special Provisions)



FARM INELIGIBILITY (CONT.)



- $> 50\%$ of allowable revenue from commodities purchased for resale.
- $< 50\%$ of expected revenue for the insurance year from the pilot counties

APPLICATION/DOCUMENTATION

Producer provides:

- IRS Tax Form 1040 Schedule F (5 years)
- OR**
- Other farm tax forms and WFRP Substitute Schedule F
 - Farm plan for the insurance year (what and how much will be produced)

IMPORTANT DATES

- Sales Closing, Cancellation, & Termination Dates
 - County Specific **February 28 or March 15**
- Revised Farm Operation Report Dates
 - Calendar Year Filers – **July 15**
 - Early Fiscal Year Filers – **July 15**
 - Late Fiscal Year Filers. Fiscal Year begins August or September – **30 days after start of fiscal year.**
 - October, November, or December – **October 31**

DIVERSIFICATION

- Approved revenue
 - lower of the expected revenue or your whole-farm historic average revenue.
- Coverage levels range from 50 – 85%
- Catastrophic Risk Protection (CAT) coverage not available.
- Three or more commodities required for 80 and 85% coverage.

COVERAGE

- Can purchase WFRP alone or with other buy-up level (additional) Federal crop insurance policies.
 - When purchased with another policy, the WFRP premium is reduced due to the coverage provided by the other policy.
- If you have other Federal crop insurance policies at catastrophic levels of coverage you do not qualify for WFRP.

INFORMATION YOU PROVIDE

- 5 consecutive years of Schedule F or equivalent
- If farm has physically expanded, must provide information supporting the expansion.
- Supporting information
 - other signed tax forms, to show that the farm tax forms were filed.

NAP VS. WHOLE-FARM STRATEGY

- If you don't have 6 years of Schedule F history, NAP is only choice.
- If $> 35\%$ of revenue comes from livestock, NAP is only choice.
- WFRP requires substantial paperwork
 - If you have loss, you have to produce inventory and expense records to show that loss did not come from carrying over inventories or that you neglected your crop.

NAP VS. WHOLE-FARM STRATEGY

- WFRP more affordable if:
 - Insuring several crops (80% and 85% coverage only available if insuring three or more commodities)
 - Purchase traditional crop insurance to cover losses on insurable crops



NAP VS. WHOLE-FARM STRATEGY

- WFRP provides coverage for organic producers at organic prices where traditional insurance does not provide an organic price election.



ENROLLMENT FOR NAP AND WFRP

■ NAP

- FSA program
- Contact FSA for enrollment

■ WFRP

- RMA program
- Contact your crop insurance agent for enrollment forms, procedures and questions.



PREMIUM EXAMPLE

Crops: Blueberries

Buckwheat

Rye

Sweet Corn

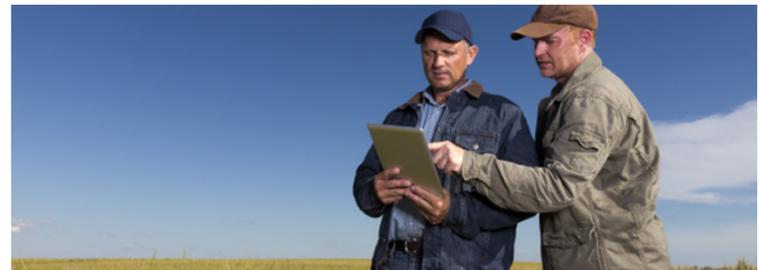
County: Cass

Avg. Annual Revenue: \$ 110,000

ONLINE TOOL - WFRP PREMIUMS

- Go to the RMA website at:

<http://www.rma.usda.gov/>





Popular Topics

- ▶ Appendix III/M-13
- ▶ Bulletins and Handbooks
- ▶ Crop Policies and Pilots
- ▶ Federal Crop Insurance Corp
- ▶ Field Offices: ROs | COs
- ▶ Frequently Asked Questions
- ▶ Information Browser
- ▶ Laws and Regulations
- ▶ Livestock Policies
- ▶ Reinsurance Agreements



The screenshot shows the USDA Risk Management Agency Agent Locator tool. It includes a search bar, a 'Hide Filters' button, and several filter categories: 'Sort By' (Distance, Agent Name, Agency Name, City), 'Specialty' (Crop, Livestock, Both), 'Also Speaks' (Spanish, Punjabi, Korean, Japanese, Portuguese, More Languages), 'Distance' (No limit, 250 miles, 100 miles, 50 miles, 10 miles), 'Agent Name' (input field), and 'Licensed In' (Alabama dropdown menu with options for All Counties, Autauga, Baldwin, Barbour). Below the filters is a map of the United States with a search marker.

Thursday 2/19/2015

Updated Agent Locator Tool

A new Agent Locator allows robust searches helping producers identify licensed agents in their state or county.

Start using the new **Agent Locator tool** now.

What's New | Newsroom | **USDA Blog**

Actual Production History (APH) Commodity Maps

Maps illustrating occurrence of yield exclusions by crop, irrigation practice, and location.

STAX/SCO Cotton Production Area Definitions
Maps illustrating production areas defined for STAX and SCO cotton are now available.

Quick Links

- Agent/company locator
- Calendar events
- Cost estimator**
- Crop Indemnity Maps
- Crop Insurance Decision Tool (CIDT)
- Price Discovery Report
- Rainfall-Veg Indices
- Summary of Business

RMA's Priorities

- Bulletins and Handbooks
- County Crop Programs
- Fact Sheets
- Farm Bill
- Opportunities
- Partnership Agreements
- Policies
- Publications
- State Profiles



Census of Agriculture



Civil Rights



Farm Risk Plans



Organic Crops



Prevented Planting



You are: Home > Information Browser > Cost Estimator > Main Menu

Log In

CE0101

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Main Menu

Pop-Up Blockers

Please disable your pop-up blocker before using this application or add this application to your list of safe sites.

Most Used Links

- Quick Estimate
- Detailed Estimate
- Continue with an Existing Estimate
- Preferences
- View Frequently Asked Questions (FAQ)
- Ask a Question or Make a Comment

If you use a Satellite Internet Service Provider, click here to use a secure connection.



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Quick Estimate

CE0401

Quick Criteria

* Commodity	:	--Select A Commodity--	▼
* Commodity Year	:		▼
* State	:		▼
* County	:		▼
* Type	:		▼
* Practice	:		▼

Data valid as of: 2/18/2015

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.



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Quick Estimate

CE0401

Quick Criteria

* Commodity	:	Whole Farm Revenue Protect ▼
* Commodity Year	:	2015 ▼
* State	:	Alabama 01 ▼
* County	:	Autauga 001 ▼
* Type	:	Calendar Year Filer 670 ▼
* Practice	:	No Practice Specified 997 ▼

Individual Coverage

Whole Farm Revenue Protection 76

* MPC Liability	:	<input type="text" value="0"/>
* Allowable Revenue	:	2009: <input type="text"/>
		2010: <input type="text"/>
		2011: <input type="text"/>
		2012: <input type="text"/>
		2013: <input type="text"/>
* Commodity Values	:	--Select A Commodity ▼ <input type="button" value="Add"/>
		<input type="button" value="Add Multiple"/> <input type="button" value="Remove All"/>
		<input type="button" value="Commodity"/> <input type="button" value="Total Value"/> <input type="button" value="Delete"/>

Data valid as of: 2/18/2015

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.

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Quick Estimate

CE0401

Quick Criteria

* Commodity	:	Whole Farm Revenue Protect	▼
* Commodity Year	:	2015	▼
* State	:	Minnesota 27	▼
* County	:	Cass 021	▼
* Type	:	Calendar Year Filer 670	▼
* Practice	:	No Practice Specified 997	▼

Individual Coverage

Whole Farm Revenue Protection 76

* MPC Liability	:	0		
* Allowable Revenue	:	2009: 110000		
		2010: 110000		
		2011: 110000		
		2012: 110000		
		2013: 110000		
* Commodity Values	:	Select Commodity	▼	Add
		Add Multiple		Remove All
		Commodity	Total Value	Delete

Get Estimates

Data valid as of: 2/18/2015

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.

Add Multiple Commodities

- Alfalfa 0648 (M)
- Apples (Fresh Market) 0853 (M)
- Apples (Processing) 0854 (M)
- Aronia (Chokeberry) 0143
- Arugula 0162
- Asparagus 0607
- Barley 0091 (M)
- Bees (Animals) 0843 (M)
- Beets 0616
- Bell Peppers 0104 (M)
- Berries (Other) 0601
- Blackberries 0302
- Blueberries 0012 (M)
- Broccoli 0620
- Broilers 0962 (A)
- Buckwheat 0114 (M)
- Cabbage 0072 (M)
- Canola 0015 (M)
- Cantaloupe 0612

Enter 2015 year value of production

You are: Home > Information Browser > Cost Estimator > Quick Estimate

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CE0401

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Quick Estimate

Quick Criteria

* Commodity : Whole Farm Revenue Protect

* Commodity Year : 2015

* State : Minnesota 27

* County : Cass 021

* Type : Calendar Year Filer 670

* Practice : No Practice Specified 997

Individual Coverage

Whole Farm Revenue Protection 76

* MPCJ Liability : 0

* Allowable Revenue

2009:	110000
2010:	110000
2011:	110000
2012:	110000
2013:	110000

* Commodity Values : --Select A Commodity-- Add

Add Multiple		Remove All	
Commodity	Total Value	Delete	
Blueberries 0012 (M)	: 18000	X	
Buckwheat 0114 (M)	: 25200	X	
Rye 0094 (M)	: 26000	X	
Sweet Corn (Fresh Market) 0044 (M)	: 31000	X	

Get Estimates

Amount covered

Selected Initial Criteria

* Commodity : Whole Farm Revenue Protection * Commodity Year : 2015 * State : Minnesota 27
 0076

* County : Cass 021 * Type : Calendar Year Filer 670 * Practice : No Practice Specified 997

Individual Coverage

Whole Farm Revenue Protection 76

* MPCII Liability : 0 * Allowable Revenue

2009 : 110000 * Commodity Values : --Select A Commodity Add
 2010 : 110000 Add Multiple Remove All
 2011 : 110000
 2012 : 110000
 2013 : 110000

Commodity	Total Value	Delete
Blueberries 0012 (M)	18000	X
Buckwheat 0114 (M)	25200	X
Rye 0094 (M)	26000	X
Sweet Corn (Fresh Market) 0044 (M)	31000	X

Show In Grid

Liability Amount Total Premium Amount Producer Premium Amount Subsidy Amount

Liability Amount

Individual Coverage

	PE %	85 %	80 %	75 %	70 %	65 %	60 %	55 %	50 %	View
Whole Farm Revenue Protection 76	100 %	\$85,170.00	\$80,160.00	\$75,150.00	\$70,140.00	\$65,130.00	\$60,120.00	\$55,110.00	\$50,100.00	Worksheets Detailed Estimate CEPP SPOI AIB

Premium

Selected Initial Criteria

* Commodity : Whole Farm Revenue Protection 0076 * Commodity Year : 2015 * State : Minnesota 27

* County : Cass 021 * Type : Calendar Year Filer 670 * Practice : No Practice Specified 997

Individual Coverage

Whole Farm Revenue Protection 76

* MPCJ Liability : 0 * Allowable Revenue : 2009 : 110000 * Commodity Values : --Select A Commodity Add

2010 : 110000 Add Multiple Remove All

2011 : 110000

2012 : 110000

2013 : 110000

Commodity	Total Value	Delete
Blueberries 0012 (M)	18000	X
Buckwheat 0114 (M)	25200	X
Rye 0094 (M)	26000	X
Sweet Corn (Fresh Market) 0044 (M)	31000	X

Show Grid

Liability Amount Total Premium Amount Producer Premium Amount Subsidy Amount

Producer Premium Amount

Individual Coverage

	PE %	85 %	80 %	75 %	70 %	65 %	60 %	55 %	50 %	View
Whole Farm Revenue Protection 76	100 %	\$5,134.00	\$2,883.00	\$1,924.00	\$1,613.00	\$1,329.00	\$1,154.00	\$992.00	\$842.00	Worksheets Detailed Estimate CEPP SPOI AIB

NAP AND WHOLE-FARM REVENUE PROTECTION

■ Questions?

Evaluation!

