



# Wisconsin Crop Insurance

## Important Dates

### Application Deadline Spring Crops

**March 15** - Corn, Soybeans, Spring Forage Seeding, Barley & Oats

Your crop insurance policy is a continuous policy and renews unchanged automatically, unless otherwise specified in writing. Changes to your policy can only be made with your signature. Please contact your agent to make changes before the March 15th deadline. Changes include:

New applications | Change levels of coverage | Coverage plans | Add/delete crops  
Elect Enterprise Units | Transfer or cancel an existing policy

*Note: There are new rules for new breaking ground, pastureland and CRP. If any of these apply to you, please visit with your agent by March 15th.*

### Application Deadline Fall Crops

**July 31** - Fall Forage Seeding

**Sept. 30** - Forage APH & Wheat

**Nov. 20** - Apples & Cranberries

**Nov. 30** - Forage AYP

### Production Reporting Date

**April 29**

*(prior year crop yields due; APH for new crops/policies & setup)*

### Acresage Reporting Date

**July 15**

### Premium Billing Date

**August 15**

### End of Insurance Period

**December 10**

*(Corn/Soybeans)*

### First Day to Plant

Corn - **April 10**

Soybeans - **April 15 or 20**

*If you plant before this date, there is no replant coverage.*

### Final Day to Plant

Spring Forage Seeding - **May 15**

Corn - **May 31**

Soybeans - **June 10 or June 15**

Fall Forage Seeding - **Aug 20**

Winter Wheat - **Oct 10**

### Last Day to Harvest

Forage Seeding - **Aug. 15**

Late Planting Period: There is a 25-day late planting period for corn and soybeans. Production guarantee reduced 1% per day for each day planted after the final plant date.

### Prevent Plant (PP)

Last day to file a Corn PP Claim - **June 25**

Last day to file a Soybean PP Claim - **July 5 or July 10**

Claims must be filed within 72 hours of the final plant date or the decision not to plant during the late period.

*Dates above may vary by county and crop. Please consult your agent.*

### Filing Claims

Claims must be filed prior to chopping silage or harvesting high moisture corn.

Claims must be filed within 72 hours of discovery of damage or potential for damage, or by the earlier of the harvest or destruction date.

Forage Seeding - **May 22**

Corn Silage - **Sept. 30**

APH Forage Production - **Oct. 15**

Small Grains - **Oct. 31**

Corn & Soybeans - **Dec. 10**

### Revenue Protection Price Discovery

Corn

Projected Price: February average of December futures

Harvest Price: October average of December futures

Soybeans

Projected Price: February average of November futures

Harvest Price: October average of November futures

Upward price limit of 200%

### PROVIDING

Great American Crop Insurance | NAU Country

*Royal Bank is an equal opportunity provider.*

# Wisconsin Crop Insurance

## Product Information

### Product Comparison

**Crop Hail Insurance is also available.**

	<b>RP Revenue Protection</b>	<b>YP Yield Protection</b>	<b>AYP Area Yield Protection</b>	<b>ARP Area Revenue Protection</b>
<b>Insures Against</b>	Individual Revenue Loss due to decrease in price, yield or both	Individual Production Loss	County-wide Production Loss	County-wide Revenue Loss
<b>Yield Coverage</b>	50% to 85% of APH yield x price in 5% increments	50% to 85% of APH yield in 5% increments	70% to 90% of expected county yield determined by NASS	70% to 90% of expected county yield determined by NASS
<b>Price Coverage</b>	Higher of average futures price in February or October	55% to 100% of average futures price in February	Average futures price in February	Higher of average futures price in February or October
<b>Loss Payments Paid</b>	When final revenue is less than revenue guarantee	When actual yield is less than guarantee	When the final county yield is less than the trigger yield	When the final county revenue is less than the trigger revenue
<b>Marketing Plan</b>	Best to use with marketing plan	Covers up to 85% of APH bushel lost; no price protection	Personal bushels not protected. Not suggested with a marketing plan	Personal bushels are not protected. Not suggested with a marketing plan

### Revenue Protection

Establishes a minimum revenue guarantee per acre based on actual production history. Losses are paid when actual revenue is less than the revenue guaranteed.

Provides coverage for late planting, replanting costs or when planting is prevented.

### Revenue Protection with Harvest Price Exclusion

Same coverage as Revenue Protection, except harvest price is excluded for guarantee.

Harvest price is still used to determine the actual Harvested Revenue per Acre.

### Yield Protection

Protection guarantee based on individual yield history. Losses are paid when actual yield is less than the guarantee.

Provides coverage for late planting, replanting costs or when planting is prevented.

### Trend-Adjusted APH Option

Allows insured to increase their APH Yield based on their county's historical yield trend. The TA APH option will increase the guarantees for eligible crop insurance policies, making the guarantees more accurately reflect today's production levels.

Trend Adjusted APH Example - Grant County (Using 1.85 as a TA factor)			
Year	Yield	Calculations	New TA Yield
2017	175	5*1.84=9	184
2018	190	4*1.84=7	197
2019	170	3*1.84=6	176
2020	195	2*1.84=4	199
2021	200	1*1.84=2	202
Average	<b>186</b>		<b>192</b>

*Great American Crop Insurance and NAU Country Insurance are not a deposit institution, are not FDIC insured, are not insured by any federal government agency, not guaranteed by the bank and are subject to a decrease in value.*