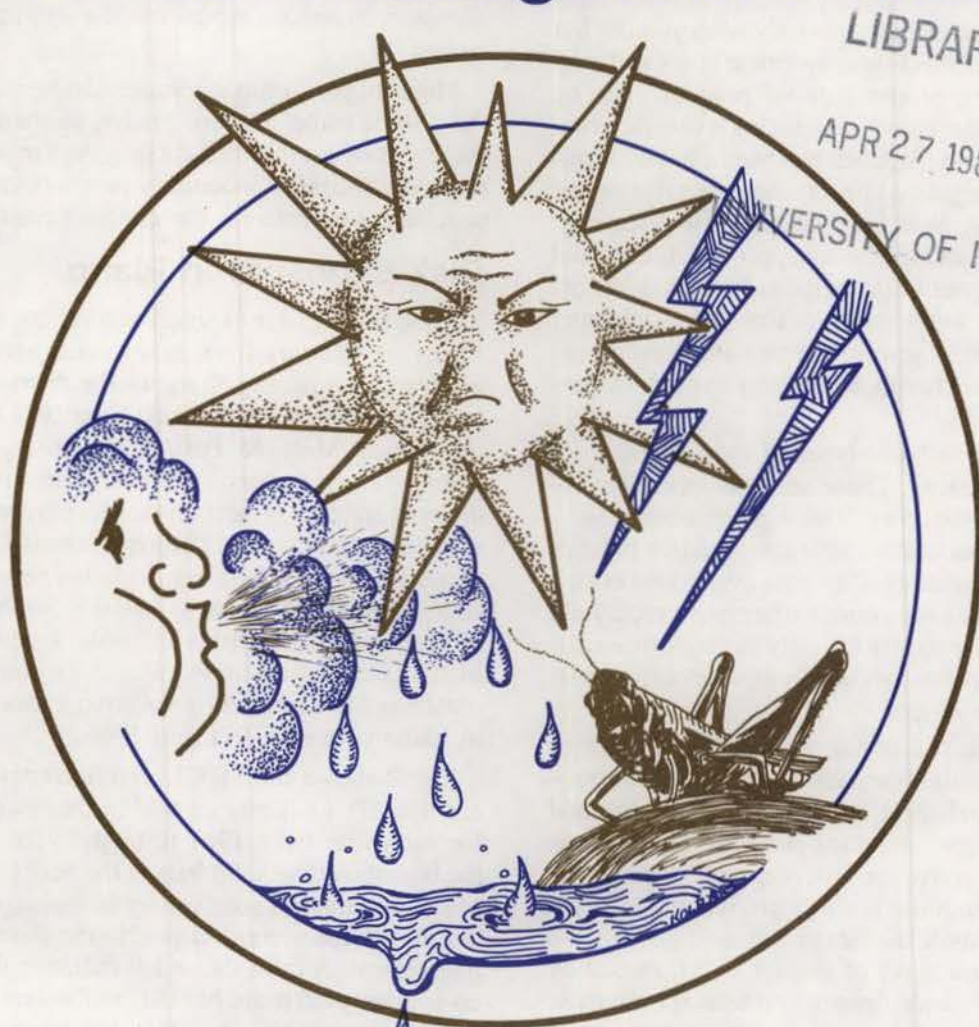


Multiple Peril Crop Insurance: *A Risk Management Tool*



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Introduction

Risk management includes not only what you do, but what you don't do. Selecting appropriate crops and crop varieties and using proper cultural practices can be viewed as risk management. Producing a diverse combination of crops and livestock has been used by farmers to reduce the negative impact when the price of one commodity is low. Selecting varieties for disease or drought resistance and following approved disease and weed control programs also helps reduce crop losses. Practicing proper water management and monitoring plant and soil nutrient levels provides an optimum environment for plant growth, a necessity to produce consistently high yields.

Farmers face three basic types of risk: production, financial and marketing. These are interdependent because each affects the other. Risk management reduces the probability of an unfavorable event and/or reduces the adverse consequences if such an event does occur. Most often, the risk management strategy protects yield or price. Crop insurance is the only strategy that actually pays if a crop loss occurs from an event outside the control of the farmer.

Farmers face the risk of many events that reduce or eliminate crop yields — events such as excess moisture, drought, wind, pest infestations, frost, fire and hail. For many crops, including potatoes, malting barley and most seed crops, the risk of quality damage and a resultant price discount is also significant. These adverse events are outside the farmer's control for the most part, although their level of impact is influenced by management. To provide financial protection from these events, farmers should evaluate crop insurance as part of their overall risk management plan.

Crop insurance substitutes a small known cost in the form of an annual premium for the unknown cost arising from an unpredictable yield and/or quality loss. If a loss occurs, the indemnity payment from the insurance company provides a floor under cash flow budgets and end-of-year balance sheet projections.

Lenders often look more favorably upon loan requests from producers who have outlined prudent risk management plans. In fact, some financial institutions will no longer provide operating capital for high-risk, capital-intensive crops unless the grower carries insurance.

Further, cash flow stability may provide the liquidity necessary to remain in business if a significant crop loss occurs.

Multiple peril crop insurance can be used to reduce the risk of using forward pricing to market crops. In the event of a crop loss outside the farmer's control, the crop insurance indemnity payment can be used to purchase a crop to fill the contract requirements.

Risk Exposure in Idaho

Idaho farmers are exposed to a variety of production risks that will vary from year to year and by crop and geographic area. Fig. 1 shows the distribution of major causes of crop loss in Idaho from 1981 to 1986 based only upon Multiple Peril Crop Insurance (MPCI) claims. Four factors — frost, excessive moisture, drought and hail — account for 83 percent of the losses. By contrast, drought alone accounts for 68 percent of total U.S. MPCI claims, with hail second at 19 percent. While frost/freeze is Idaho's number one cause of crop loss, it accounts for only 1 percent of U.S. MPCI claims. Remember, Fig. 1 includes only losses involving MPCI claims, not all crop losses that occurred in Idaho between 1981 and 1986.

Fig. 2 shows the MPCI premiums paid by farmers and the MPCI indemnities paid by the insurance industry for each year from 1981 through 1986. The value in the box above the solid bars is the benefit/cost ratio of MPCI indemnities received by farmers (benefits) compared with the premiums paid to the insurance companies (costs). A ratio above 1.0 indicates that insurance companies paid more benefits to farmers than farmers paid in premiums. In 1984, for example, \$2.63 in benefits were paid for every \$1 in premium costs. The significant increase in indemnities during 1985 and 1986 clearly shows the impact of the adverse weather that occurred during these years.

The government pays 30 percent of the premium at the 50 and 65 percent coverage levels. Farmers pay the full additional premium cost between 65 and 75 percent coverage. The federal government also covers the total administrative cost of providing MPCI. These two subsidies reduce the premium rates paid by farmers by about 50 percent. The calculated benefit/cost ratios consider only the actual premiums paid by farmers.

Crop Insurance

The two basic kinds of crop insurance available to Idaho farmers are:

1. **Multiple Peril Crop Insurance (MPCI)** — Designed to provide protection against yield losses from most unavoidable causes. MPCI covers most natural perils such as those shown in Fig. 1. MPCI has been available on a limited number of major crops since 1938.
2. **Commercial Hail/Fire Crop Insurance (H/FCI)** — Provides protection from hail and fire only, up to the actual cash value of the crop. Crop hail/fire insurance has been around since the 1800's.

MPCI guarantees a minimum average yield per acre for the insured crop with the guarantee based upon the farmer's "actual production history" (APH) when adequate records are available, or "determined yield" when an adequate yield history is unavailable. The farmer chooses the level of deductible — 25, 35 or 50 percent — that will provide the protection that best fits his/her situation. The yield guarantee is converted into dollars of coverage using a predetermined premium rate. Three alternative price levels are listed for each commodity. Therefore, the indemnity paid to a farmer is 75, 65 or 50 percent of APH (or determined yield) at the chosen price level. For many crops, the 35 percent deductible covers the variable costs of production. The

50 percent deductible covers a proportion of costs similar to that provided by the USDA's disaster program that was replaced by the expanded MPCI program in 1980.

Hail/Fire Crop Insurance (H/FCI) is available on most crops through a variety of coverage plans. Most plans provide coverage up to the actual cash value of the crop. Various deductibles are also available that directly affect the premium cost of the coverage.

Producers may elect to buy MPCI with or without hail and fire coverage. A producer choosing no hail and fire coverage under MPCI must, however, purchase an equivalent dollar amount of H/FCI as a separate policy. When MPCI and H/FCI are combined on the same crop under different policies, an option exists to piggyback the policies to minimize premium cost by avoiding double coverage. This companion plan provides insurance coverage up to the total cash value of the crop when a loss results from hail and fire, or to the value of the insured loss based on the deductible and price level chosen under MPCI when the loss results from any other insurable cause. Farmers who take out complete coverage under both MPCI and H/FCI can, in some circumstances, collect from both policies. The indemnity paid by one would not affect the other.

MPCI coverage must be purchased before specific cut-off dates — November 30 for dryland wheat and

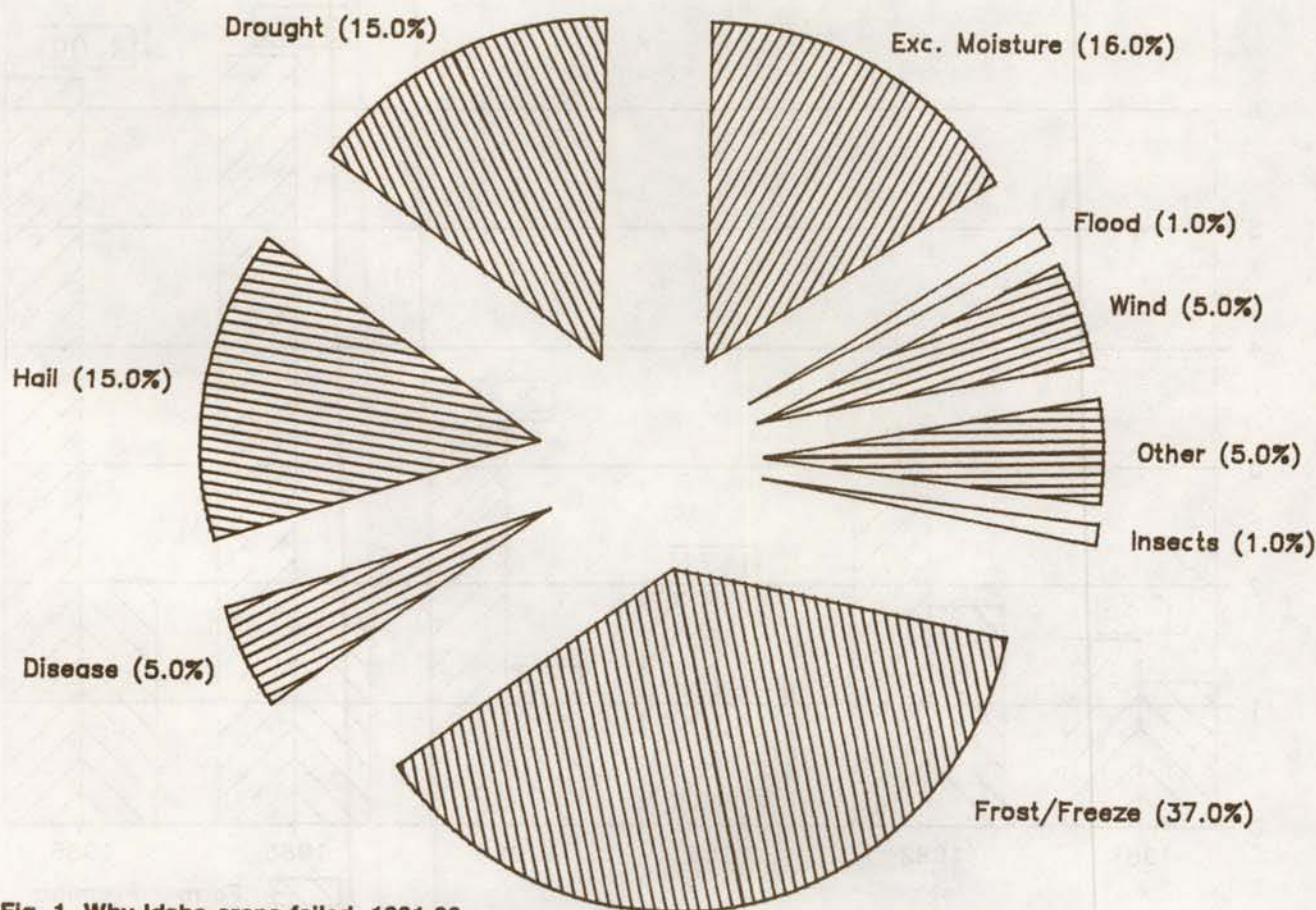


Fig. 1. Why Idaho crops failed, 1981-86.

alfalfa, whether fall- or spring-planted, and April 15 for most spring-planted crops. Onions, just added to the MPCCI list of eligible crops in 1988, has an earlier sign up. Because of regional variations, always check with an agent for the dates that apply to a particular crop in your area.

MPCCI has an automatic renewal provision for producers who have once used the coverage. Basically, the grower must sign out of the program by a specific date or coverage is extended for another year. The quality option on potatoes does not automatically renew, however. H/FCI coverage can usually be purchased up to the time the crop is harvested. Most policies specify a 24- to 48-hour waiting period between the time of application and the time coverage goes into effect.

Changes in MPCCI Since 1980

The Crop Insurance Act of 1980 made a series of significant changes in the multiple peril crop insurance program. Objectives included making crop insurance available to growers of all major crops and making the program more flexible. Coverage is now offered on all ASCS program crops and many other commercial crops as well. The crops covered in Idaho are shown by county in Appendix A.

A number of new options are also offered, including a "prevented planting" option for some crops. This endorsement pays 35 percent of the coverage face

value, if: (1) the farmer is unable to plant the intended acreage because of an insurable cause, and (2) the farmer is unable to plant a substitute crop by a given date. The application deadline on this option is March 1 for spring-planted crops and August 15 for dryland wheat.

Two quality options available on potatoes should be of interest to many growers. One allows the grower to insure the crop for a specified level of U.S. No. 1's, while the second allows the crop to be insured for a specified level of U.S. No. 2's. A certified seed option provides added coverage to qualified seed potato growers. Before the quality options were added, MPCCI was of limited use to many growers. This was particularly true in southeastern Idaho where a greater percentage of the potatoes move into the fresh market. A change in quality grade from U.S. No. 1 to U.S. No. 2 represents a significant economic loss. **Potato growers should be aware that eligibility for MPCCI coverage requires them to plant certified (tagged) seed.**

Malting barley is also eligible for supplemental coverage under a separate Malting Barley Endorsement. The grower is required to have a Small Grains Policy in force to provide basic coverage. The supplemental coverage provides protection for the value of the crop between the highest barley price election and the weighted average contract price.

Another objective of the 1980 Crop Insurance Act was to replace USDA's disaster program with crop

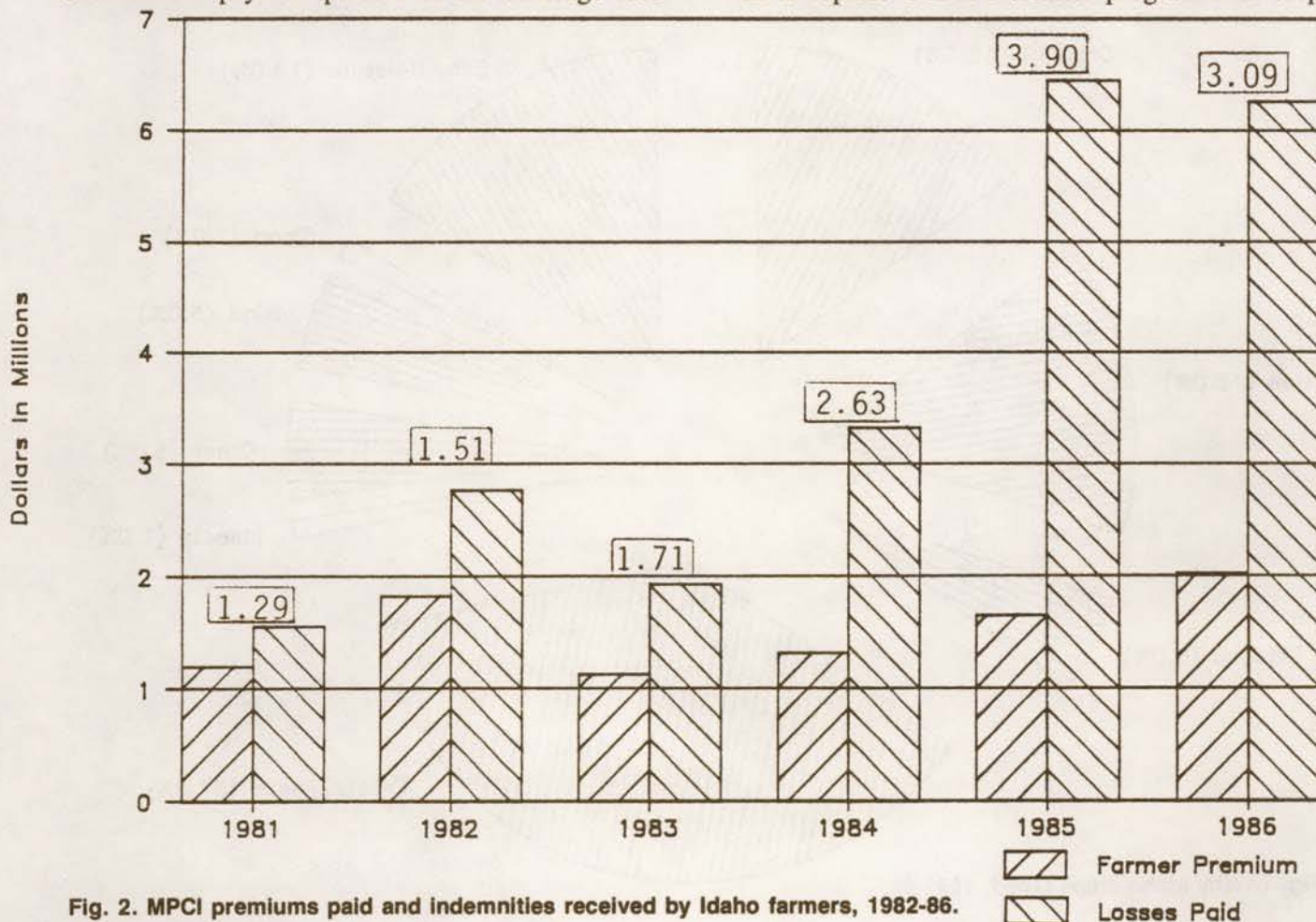


Fig. 2. MPCCI premiums paid and indemnities received by Idaho farmers, 1982-86.

insurance. The 1985 Farm Bill added an additional provision. **Beginning in 1987 farmers are not eligible for emergency low-interest disaster loans if multiple peril crop insurance was available to them and they did not purchase it.** MPCl premium subsidies and claims are also considered to be part of USDA program benefits. These benefits are denied to any producer who has converted wetland or who started farming highly erodible lands without an approved active conservation plan after Dec. 23, 1985. Therefore, to be eligible for MPCl, producers must certify they are not in violation of the Swamp Buster or Sod Buster provisions of the 1985 Farm Bill.

One of the most significant changes in MPCl has been the introduction of individualized coverage. The insurance yield is based on the **farmer's actual production history (APH)**. This replaces the county average yield concept used previously to set the coverage levels for individual farmers. Under the old system, farmers with below-average yields benefitted more from the rate structure than farmers with higher yields.

The MPCl premium rate per dollar of protection varies with the farmer's average yield. Normally, the higher the farmer's average historical yield, the lower the premium cost per dollar of insurance coverage. The actual per-acre cost of insurance is greater for higher yields, but the cost per dollar of coverage is lower.

Farm Insurance Unit

A Farm Insurance Unit is the smallest amount of acreage that is taken into consideration when calculating an MPCl claim. Presently, the flexibility in making these determinations is greater than existed before. Growers with multiple farms have traditionally requested that MPCl claims be calculated on a farm-by-farm basis. If the same crop is insured as separate units, an indemnity can be paid if the loss exceeds the deductible on only one unit. If the same crop in different locations is insured as one unit, an indemnity will be paid only if the loss exceeds the deductible after averaging the separate fields.

Current MPCl rules provide for separate Farm Insurance Units in the following situations:

1. Different crops such as wheat and potatoes are considered separate units because the decision to insure is on an individual crop basis.
2. When acreage of the same crop is located in different counties, acreage for each county is generally a separate unit since policies are on a county basis. An exception exists where one ASCS farm serial number covers land in more than one county.
3. Acreage that is owned by one entity and operated by another entity on a crop-share basis is considered a separate unit. Land rented for a fixed commodity payment or cash rent is considered owned by the lessee.

4. Additional guidelines make further farm insurance unit division possible for insurable crop acreage that would otherwise be a single farm unit. These guidelines may vary in different geographical areas or on certain crops. Generally, acreage in the following categories qualify for establishing additional "Farm Insurance Units":
 - a. Acreage located in separate sections or, in the absence of sections, in separate ASCS farm serial numbers, provided:
 - there is a break in the planting patterns between sections,
 - separate written verifiable records of planted acreage and harvested production are provided for the previous year's crop.
 - b. Irrigated and non-irrigated acreage which is located in the same section or ASCS farm serial number, as defined above in "a".
 - c. In certain other unique situations, the farmer and the insurance company may agree to other farm insurance unit arrangements by written agreements.

Note: Check the policy terms/conditions and actuarial tables to determine the actual "Farm Insurance Unit" definition that applies in specific situations. Some policies have 10 percent added to the premium to insure separate units. Check with an agent for specific details.

MPCI Participation

Farmers in Idaho have responded to changes in the program by increasing their use of MPCl in their risk management plans. Acreage covered and the dollar protection in force under MPCl in Idaho since 1981 are shown in Table 1. While insured acreage is expanding, the 1987 coverage represents only 14.1 percent of the 2.96 million eligible acres. Preliminary estimates for 1988 show 16 percent of eligible acres covered. Further increases are expected, however, as additional crops become eligible under MPCl.

Table 1. Multiple Peril Crop Insurance coverage in Idaho.¹

Year	Acres	Protection in force
1981	266,000	\$28,589,000
1982	327,000	40,331,000
1983 (PIK)	231,000	26,613,000
1984	225,000	30,178,000
1985	285,000	35,672,000
1986	394,000	48,566,000
1987 ²	417,000	64,239,000

¹American Association of Crop Insurers: Crop Insurance Performance Report 81-87

²Preliminary.

Purchasing Decision

A producer's decision to purchase crop insurance and the amount of protection purchased should be based on a thorough evaluation of the financial situation of the farm. Can the farm withstand a significant crop loss?

If so, carrying no insurance — which is basically self insurance — may be a viable alternative.

What is the family's attitude toward risk? Take into account all members who actively participate in the farm business or who are significantly affected by the outcome of management decisions. Not everyone is a gambler. High potential profit usually means a high risk. A family's attitude toward the trade-off between profit and risk should be considered when evaluating a comprehensive risk management strategy.

What is the probability that a crop loss would be sufficiently large that you will receive an indemnity? Remember, the loss must exceed the deductible before you collect. If the risk is small, carrying insurance may not be the right choice. Two families in the same area, with the same crops and the same risk factors may reach opposite decisions on whether to carry crop insurance. The difference may stem from their risk preference, one being a gambler and the other not, and also from a difference in their financial situation, one being in a strong equity position while the other is highly leveraged.

How Much Coverage Can Be Purchased?

Two decisions determine the amount of insurance coverage: (1) the level of deductible, and (2) the price level chosen by the producer. Three options are available under each of these, giving nine possible levels of insurance coverage. If a producer's actual production history (APH) for potatoes is 300 cwt per acre, the level of coverage available would be 225 cwt, 195 cwt or 150 cwt, using 25, 35 and 50 percent deductibles, respectively. An indemnity will be paid only if the yield falls below the guarantee. If this producer chooses a 35 percent deductible, potato yield would have to drop below 195 cwt before a claim could be made, ignoring quality loss adjustments.

How is the grower compensated for the loss? The crop loss will be valued at the price level chosen by the grower from among the three prices available. For example, in 1988 the three price levels available to potato growers in Idaho are \$2.50, \$3.00 and \$3.50 per cwt. The indemnity paid is equal to:

$$(\text{Yield guarantee} - \text{Current year average yield for insured unit}) \times \text{Chosen price}$$

Assume our example producer had a yield of 150 cwt under a 25 percent deductible and a \$3.50 price election. The payable indemnity per acre would be:

$$(225 - 150) \times \$3.50 = \$262.50 \text{ per acre}$$

Table 2 contains the nine possible levels of insurable loss per acre for potatoes in Idaho. These range from \$375 per acre using a 50 percent deductible — 150 cwt per acre — and a \$2.50 price, up to \$787.50 per acre under a 25 percent deductible — 225 cwt per acre — and a \$3.50 per cwt price. Each grower must decide which dollar coverage best suits his/her risk manage-

Table 2. Insurable loss per acre, potato example.¹

Price level	Available yield coverage		
	150 cwt (50%)	195 cwt (35%)	225 cwt (25%)
1 \$2.50	\$375.00	\$487.50	\$562.50
2 3.00	450.00	585.00	675.00
3 3.50	525.00	682.50	787.50

¹Using 1988 potato prices and an APH of 300 cwt/acre.

ment needs. The objective is not to cover all the potential loss but to find a level of coverage that will prevent a catastrophic financial loss at a reasonable price. The grower must be willing to cover part of the risk; otherwise, the premium would be unacceptably high.

Table 3 has a comparable example for a wheat grower with an APH of 90 bushels. The three price levels on wheat for 1988 are \$2.00, \$2.25 and \$2.60. Insurable loss for this example ranges from \$90 to \$175.50 per acre.

Table 3. Insurable loss per acre, wheat example.¹

Price level	Available yield coverage		
	45 bu (50%)	58.5 bu (35%)	67.5 bu (25%)
1 \$2.00	\$ 90.00	\$117.00	\$135.00
2 2.25	101.25	131.63	151.88
3 2.60	117.00	152.10	175.50

¹Using 1988 wheat prices and an APH of 90 bu/acre.

What Does Multiple Peril Insurance Cost?

Premium rates are set according to the crop loss risk potential for a county area — the higher the loss, the higher the premium — and the farmer's average yield. Rates are expressed either as a percentage of the crop's insurable value or as a dollar cost per \$100 of insurance coverage. The grower can insure the crop at one of nine possible values as shown by the examples in Tables 2 and 3. The premium will vary accordingly. Insurance premiums are not payable until fall, and are, of course, a tax deductible expense.

Table 4 lists Bonneville County premium rates for wheat and potatoes during 1988. These are the premiums paid by farmers after the government subsidy is removed. As you can see, the lower the deductible, the higher the premium. The loss of the 30 percent government subsidy on 75 percent coverage (25 percent deductible) shows up clearly. You can also see that irrigated and dryland wheat have different rates. The increased risk of crop loss because of drought increases the premiums on dryland wheat. Continuous cropping of wheat under dryland conditions, not included in Table 4, would have a different level of premium rates.

Potato premium rates vary according to the type of options selected. The first set of potato premiums in Table 4 is for base coverage plus hail/fire. The next two groups of potato premiums include a quality option as well. Premium rates rise for the increased coverage provided by the quality options. With a 25 percent deductible, the premium rate is 6.4 percent of crop value

when the U.S. No. 1 quality option is selected, 5.1 per cent when the U.S. No. 2 quality option is chosen and 4 percent for base coverage that includes hail/fire.

Cost of insurance is calculated as follows:

Insurable Loss $\times$ Premium Rate = Insurance Premium

Table 5 shows the premium cost for the nine levels of insurable loss for the potato example from Table 2, and Table 6 shows the premium cost for the irrigated wheat example from Table 3. In both cases, the premium rates are taken from Table 4, and the insurance premiums are on a per-acre basis. The premium rate used in Table 5 includes hail/fire and the U.S. No. 1 quality option.

Table 4. Premium rates, Bonneville County.¹

Yield	Crop	Deductible		
		50%	35%	25%
90 bu	Irrigated wheat	1.2	1.7	3.1
40 bu	Dryland wheat ²	2.1	2.9	5.3
300 cwt	Potatoes ³	2.0	2.7	4.0
300 cwt	Potatoes (quality) ⁴	2.5	3.4	5.1
300 cwt	Potatoes (quality) ⁵	3.1	4.2	6.4

¹Premium rates are for 1988 expressed as a percent. Rates vary depending on yield.

²Premiums are for a cropping rotation using summerfallow. Continuous cropping wheat has a different set of premium rates.

³Premiums include the base rate with hail/fire.

⁴Premium includes base rate, hail/fire and the quality option for a specified percent of U.S. No. 2's (90%).

⁵Premium includes base rate, hail/fire and the quality option for a specified percent of U.S. No. 1's (50%, if potatoes go to the fresh market or into storage or 60%, if processed immediately).

Table 5. Insurance premiums, potato example.¹

Price level	Deductible		
	50%	35%	25%
1 \$2.50	\$11.63	\$20.48	\$36.00
2 3.00	13.95	24.57	43.20
3 3.50	16.28	28.67	50.40

¹Using 1988 potato prices, an APH of 300 cwt and insurance premium rates from Bonneville County, including fire/hail and the No. 1 quality option. Available coverage values are taken from Table 3.

Table 6. Insurance premiums, wheat example.¹

Price level	Deductible		
	50%	35%	25%
1 \$2.00	\$1.08	\$1.99	\$4.19
2 2.25	1.22	2.24	4.71
3 2.60	1.40	2.59	5.44

¹Using 1988 wheat prices, an APH of 90 bushels and insurance premium rates from Bonneville County, including fire/hail. Available coverage values are taken from Table 3.

The potato grower in this example would pay \$50.40 per acre to insure the crop for the maximum of \$787.50 per acre using a \$3.50 per cwt price election and a 25 percent deductible ($\$787.50 \times .064 = \50.40). The premium for a \$375 insurable loss on the potato example — a \$2.50 per cwt price election and a 50 percent deductible — would cost \$11.63 per acre ($\$375.00 \times .031 = \11.63).

Looking at the irrigated wheat example in Table 6, the farmer would pay \$2.24 per acre to insure a maximum loss of \$131.63 per acre — \$2.25 per bushel price election and 35 percent deductible ($\$131.63 \times .017 = \2.24). Remember, these insurance premiums are specific to the assumptions used in the examples. Risk factors and therefore the insurance premiums can vary substantially by crop and location.

Comparing the Alternatives

The decision to use Multiple Peril Crop Insurance as a risk management tool should be made only after a complete evaluation of your financial situation, your family's risk preference, the risk potential of a loss on various crops and the benefits and costs associated with insuring compared with not insuring. If the decision is made to insure, then thoroughly examine the different levels of coverage. Developing enterprise budgets can be a useful place to start. A cash flow projection under several scenarios can also be useful. The agricultural agent in your County Extension office can help you with these issues. Dealing with a competent insurance agent can also make the process much simpler.

Credits

This publication is adapted from a publication prepared by H. Doug Jose, University of Nebraska, and Fred Benson, University of Kentucky, and from information provided by the American Association of Crop Insurers, Washington, DC.

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Appendix A. Idaho crops insurable by county.¹

County	Winter crops*	Spring crops*	County	Winter crops	Spring crops
Ada	Wht	Bly,Crn,DyB,Oat,Pot,SuB,Wht	Idaho	Wht	Bly,DyP,Oat,Wht
Adams	Wht	Bly,Crn,Oat,Wht	Jefferson	FgP,Wht	Bly,Crn,DyP,Oat,Pot,Wht
Bannock	Wht	Bly,Crn,DyB,Oat,Pot,Wht	Jerome	Wht	Bly,Crn,DyB,DyP,GnP,Oat,Pot, SuB,SwC,Wht
Bear Lake	Wht	Bly,Oat,Wht	Kootenai	Wht	Bly,Crn,DyP,Oat,Wht
Benewah	Wht	Bly,DyP,Oat,Wht	Latah	Wht	Bly,DyB,DyP,Oat,Wht
Bingham	Wht	Bly,Crn,DyP,GrS,Oat,Pot,SuB, Wht	Lemhi	Wht	Bly,Crn,Oat,Wht
Blaine	Wht	Bly,Crn,SuB,Oat,Wht	Lewis	Wht	Bly,DyP,GnP,Oat,Wht
Boise	Wht	Bly,Oat,Wht	Lincoln	Wht	Bly,Crn,DyB,DyP,GnP,Oat,Pot, SuB,Wht
Bonner	Wht	Bly,Crn,Oat,Wht	Madison	Wht	Bly,Crn,DyP,Oat,Pot,Wht
Bonneville	Wht	Bly,Crn,DyP,Oat,Pot,Wht	Minidoka	Wht	Bly,Crn,DyB,DyP,GnP,Oat,Pot, SuB,SwC,Wht
Boundary	Wht	Bly,Oat,Wht	Nez Perce	Wht	Bly,DyB,DyP,GnP,Oat,Wht
Butte	Wht	Bly,Oat,Pot,Wht	Oneida	Wht	Bly,Crn,Oat,Wht
Camas	Wht	Bly,Oat,Wht	Owyhee	Wht	Bly,Crn,DyB,GrS,Oat,Ons,Pot, SuB,Wht
Canyon	Wht	Apl,Bly,Crn,DyB,GrS,Oat, Ons,Pot,SuB,SwC,Wht	Payette	Wht	Apl,Bly,Crn,DyB,GrS,Oat,Ons, Pot,SuB,SwC,Wht
Caribou	Wht	Bly,Crn,Oat,Pot,Wht	Power	Wht	Bly,Crn,DyP,Oat,Pot,SuB,Wht
Cassia	Wht	Bly,Crn,DyB,DyP,GnP,Oat,Pot, SuB,SwC,Wht	Shoshone	—	—
Clark	Wht	Bly,Crn,Oat,Pot,Wht	Teton	Wht	Bly,Crn,Oat,Pot,Wht
Clearwater	Wht	Bly,DyP,Oat	Twin Falls	Wht	Bly,Crn,DyB,DyP,GnP,GrS, Oat,Pot,SuB,SwC,Wht
Custer	Wht	Bly,Oat,Pot,Wht	Valley	Wht	Oat,Pot,SuB,SwC
Elmore	Wht	Bly,Crn,DyB,GrS,Oat,Pot,SuB, SwC,Wht	Washington	Wht	Bly,Crn,DyB,Oat,Ons,Pot,SuB, SwC,Wht
Franklin	Wht	Bly,Crn,Oat,Wht			
Fremont	Wht	Bly,Crn,Oat,Pot,Wht			
Gem	Wht	Apl,Bly,Crn,Oat,SuB,SwC,Wht			
Gooding	Wht	Bly,Crn,DyB,DyP,GrS,Oat,Pot, SuB,SwC,Wht			

Key to crop abbreviations: Apl = Apple, Bly = Barley, Crn = Corn, DyB = Dry Beans, DyP = Dry Peas, FgP = Forage Production, GrS = Grain Sorghum, Gra = Grapes, GnP = Green Peas, Oat = Oats, Ons = Onions, Pot = Potatoes, SuB = Sugarbeets, SwC = Sweet Corn, Wht = Wheat.

* All dryland wheat whether spring or fall planted is subject to November 30 signup deadline. Only irrigated wheat is eligible for spring signup.