

BARNYARDS & BACKYARDS

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Insurance options available for crop producers

Pasture, Rangeland, Forage Insurance - Rainfall Index (RI-PRF) is a policy available to Wyoming forage producers.

RI-PRF policies use precipitation data from 1948 to present day, rather than satellite images, to create an index for forage productivity in a grid area.

A grid area is 0.25 degrees in latitude by 0.25 degrees in longitude (approximately 17 by 17 square miles at the equator). Users purchase coverage for two-month time periods or intervals and may select a productivity factor between 60 percent and 150 percent of the county base value and up to 90 percent coverage.

Indemnities are paid when the rainfall index drops below the trigger index for the insured grid. For a detailed look at how RI-PRF may work in your operation, visit RightRisk.org and select Resources to view Risk Management Profiles with RI-PRF examples.

Forage insurance is available for alfalfa and alfalfa-grass producers. Stand populations must meet minimum requirements, and coverage is

available from 50 to 75 percent of established yield at the determined price based on the existing stand.

Coverage begins on October 16 for fall plantings and has a November 15 acreage reporting deadline. Catastrophic protection (CAT) coverage is available under this policy as well; for a \$300 premium, a producer may insure 50-percent yield coverage at 55 percent of the approved price.

Revenue and Yield Protection Insurance for Wheat and Other Fall Crops

Crop producers have tools available to manage production and price risk. Winter wheat producers can utilize Yield Protection (YP) and Revenue Protection (RP) insurance, based on a producer's actual production history (APH) yield.

YP policies cover against losses in yield, while RP policies can cover losses due to changes in price or yield based on the revenue guarantee. RP policies can be purchased with or without harvest price exclusion.

Two dates are important to remember: purchase coverage by September 30 and the final planting date (October 5-31 depending on your location). Remember also that operators who do not plant by the final planting date may still purchase coverage if the request for coverage is made by March 15. A crop insurance agent will need to determine that a verified adequate stand exists to qualify.

Several additional insurance coverage options are available, all in differing specific counties; check for availability in your area:

- The ability to drop exceptionally low yields from an APH yield.
- Supplemental Coverage option (SCO) may be available to add up to 86 percent coverage, based on yields for a specific area.

• The trend-adjusted yield option, where available, allows producers to increase yields used to determine the production guarantee based on area yield trends.

• A winter coverage endorsement option may allow the option to cover against winter-kill losses on at least 20 acres or 20 percent of the total acreage where there is not enough stand population to produce 90 percent of the production guarantee.

Check with a local crop insurance agent for more details on basic policy details or for more information on options available.

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Important dates to remember:

- Winter wheat sales deadline, September 30, 2016 (final planting date varies by state and county)
- Forage insurance sales deadline, September 30, 2016
- RI-PRF insurance sales deadline, November 15, 2016
- Forage insurance acreage reporting deadline, November 15, 2016
- Spring planted crops sales deadline, March 15, 2017

For more information

The sign-up period is fast approaching for fall-planted crops and other forage insurance programs. Whether a crop or livestock producer, there is probably a crop insurance product available to fit your risk management needs.

Your local crop insurance agent has more information about specific programs and planting deadlines for your area.

RightRisk.org is another resource for risk management planning, with tools, producer profiles, strategies, and courses designed to assist producers at any stage of their risk management planning.

Growers use cover crops for grazing in Wyoming

A cover crop is grown expressly for improving and protecting soil, controlling pests, or providing nutrients for subsequent crops.

Typically, cover crops are planted between cash crops and in some cases are also grazed with livestock. As plants convert carbon dioxide from the air into carbohydrates used for energy and tissue, their roots secrete carbohydrates into the soil that feed bacteria and fungi.

These roots also help hold the soil in place, reduce compaction, build soil organic matter, and in some cases, can fix nitrogen or break disease cycles.



This cover crop grew in Weston County despite this year being the driest on record for some parts of the county.

Diverse plant species support diverse soil microbial populations, making the soil more resilient to stress and crops more resistant to diseases.

Cover crops in dryland production systems are not yet as common as irrigated cover crops. Nevertheless, there are some good examples of farmers and ranchers incorporating cover crops into livestock and crop production on non-irrigated land in Wyoming.

The Rankin Ranch in Weston County uses cover crops to rejuvenate hayfields and provide summer forage for cattle. After spraying fields with an herbicide, a cover crop mix is planted the end of May, using a no-till planter to minimize soil disturbance, and grazed during the summer. Following two years of cover crops, fields are planted back to grass and alfalfa.

This year, the Rankins planted a nine species mix that included oats, cow peas, turnips, sunflower, and corn. Results have been promising but vary year-to-year based on available moisture. This year was the driest June on record for parts of Weston County. Even in an extreme drought year, the cover crop still grew (see photograph, left).

We can also look at examples from dryland farmers in Montana. In Yellowstone County, 10-11 inches of precipitation per year, USDA-NRCS reports show 0.9 tons per acre of forage produced from a

multi-species cover crop following 35 bushel/acre malt barley. The cover crop was planted in June and grazed in August and included millet, turnips, lentils, peas, and buckwheat.

Dryland wheat production often relies on summer fallow to conserve moisture and control weeds; however, we now know summer fallow is not very efficient at conserving soil moisture.

Research by a team from the University of Wyoming found that including winter peas (grazed by sheep) into a dryland wheat-fallow cropping system in southeast Wyoming led to comparable yields and higher grain protein than conventional fallow. The study also found that including grazed peas into the wheat-fallow rotation increased the rate of return from 2.8 percent to 5.2 percent.

Cover crops can be successfully incorporated into dryland production systems. By including livestock grazing, the soil and economic benefits of cover crops can be even more significant. For a copy of the reports mentioned in this article or to discuss dryland cover crop options, contact me at 307-347-3431 or cyoungqu@uwyo.edu.

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