



If the actual revenue calculation is below the SURE guarantee, the producer will be paid 60 percent of the difference. There is a payment limit of \$100,000 per year per eligible producer, based on the same rules outlined for other commodity programs in the 2008 farm bill.

### Insure all Crops

To be eligible for SURE payments a producer must insure all eligible crops. Approximately 90 percent of the corn and soybeans in Iowa are covered by crop insurance each year. However, only a small percent of other crops such as oats, wheat and hay are typically insured. Crops can be insured with a catastrophic (CAT) level policy for \$300 per crop.

Crops not eligible for private insurance but that are eligible for the NAP offered through FSA also need to be covered. These include many horticultural crops, as well as some forage crops. The NAP fee is \$250 per crop.

Pasture is not included in the crops that have to be insured. Other exceptions include any crop that makes up less than 5 percent of the expected value

of all crops grown on the farm, and crops for which the Noninsured Assistance Program (NAP) premium is more than 10 percent of the value of the insurance coverage offered.

The maximum charge is \$900 for insurable crops (CAT) and \$750 for non-insurable crops (NAP) per producer per county. All crops must be insured by the sales closing date, which is March 15 for most Iowa crops. Fall seeded crops such as hay and wheat have a Sept. 30 deadline for CAT or "buy-up" insurance, and a Dec. 1 deadline for NAP. If all crops are already insured, no other sign-up is necessary.

No prior sign-up is required for SURE. Stay in touch with your local FSA office for more details on applying for benefits.

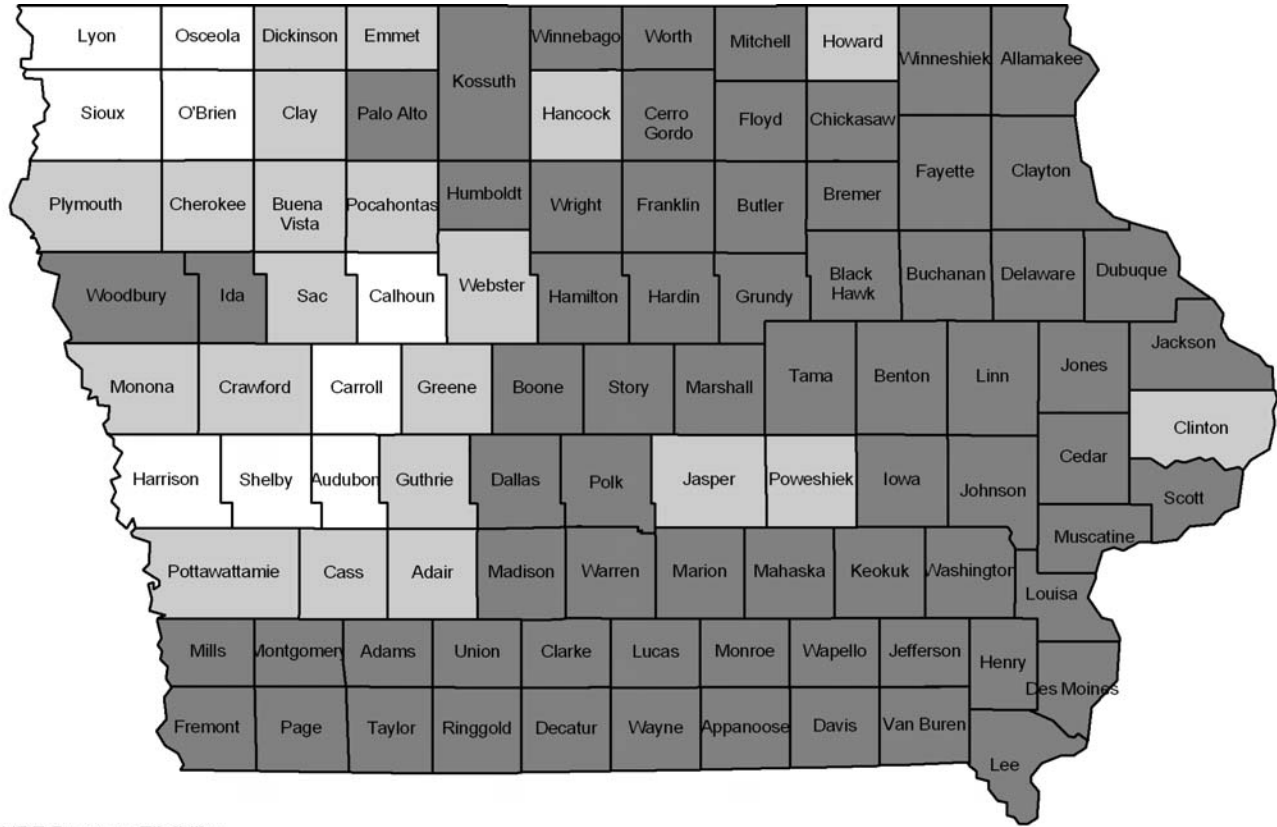
Use the Decision Tool SURE Payment Calculator to estimate payments for Supplemental Revenue Assistance (SURE).

### Supplemental Revenue Assistance (SURE) Example (2008 crops)

	Corn	Soybeans	Total
Planted acres	500 acres	500 acres	1,000 acres
APH crop insurance yield	160 bu.	50 bu.	
Crop insurance indemnity price	\$5.40	\$13.36	
Crop insurance guarantee level	75%	75%	
Crop insurance revenue guarantee (acres x yield x price x % guarantee)*	\$324,000	\$250,500	\$574,500
Harvested acres	500 acres	500 acres	
Harvested yield	150 bu.	40 bu.	
Actual bushels harvested	75,000 bu.	20,000 bu.	
Harvest time insurance price	\$3.74	\$9.22	
Actual revenue for crop insurance (bu. x price)	\$280,500	\$184,400	\$464,900
Crop insurance indemnity payment (payment guarantee less actual revenue)*			\$109,600
SURE guarantee (120% of insurance guarantee)*			\$689,400
Marketing year average cash price (estimated)	\$4.00	\$10.00	
Actual revenue for SURE (bu. x market yr. price)	\$300,000	\$200,000	\$500,000
Crop insurance indemnity payment			\$109,600
15% of USDA direct payment (\$17,500)			\$2,625
Total crop revenue for SURE			\$612,225
Revenue shortfall for SURE (guarantee less actual)			\$77,175
SURE payment (60% of shortfall)			\$46,305

\* Assumes basic revenue insurance. For CRC or RA-HPO the final guarantee could be higher if the harvest price exceeds the initial indemnity price.

2008 "Secretarial Designated" Disaster Counties



SURE Program Eligibility

- Not Eligible
- Secretarial Disaster County
- Contiguous County

... and justice for all

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eration with the U.S. Department of Agriculture. Jack M. Payne, director, Cooperative Extension Service, Iowa State University of Science and Technology, Ames, Iowa.

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