



Harvesting Damaged or Stressed Grain Corn

Feature Sheet

The information in this document applies to Production Insurance customers who are considering harvesting their grain corn as silage or green chop.

How your coverage works

Production Insurance includes options for grain corn affected by adverse weather during the growing season.

If you choose to leave your crop in the field and harvest at the end of the growing season, you can receive a claim payment if the yield falls below your guaranteed production.

If you choose to harvest early as silage or green chop instead of waiting out the growing season, Agricorp may apply an adjustment factor. The factor is applied to the yield calculation to discount yield by a percentage based on your individual situation. Yield adjustments account for underdeveloped cobs and would increase the potential for a claim.

Any acres you leave in the field to harvest at the end of the growing season will still be covered under Production Insurance.

See the reverse for an example of how Agricorp applies a yield to grain corn harvested as silage or green chop.

Before you harvest

If you intend to harvest as silage or green chop, contact Agricorp so we can send out an insurance adjuster. The adjuster will contact you within 48 hours to arrange an inspection of the damage for claim purposes and to explain how your coverage works.

The sooner we inspect the crop and explain the options, the better. This allows time for you to assess the situation and make any necessary arrangements for your crop.

▶ Crops insured under the corn plan may be harvested as:

- dry-shelled grain corn
- high-moisture whole-shelled
- high-moisture ground-shelled
- silage
- cob corn
- high-moisture ground cob

EXAMPLE

Applying a yield to grain corn harvested as silage or green chop

Example scenario:

- You harvest 25 of your 75 acres of corn as silage to use as livestock feed
- Your silage yield on the 25 acres is 6 tons/acre
- Your grain yield on the remaining 50 acres is 100 bushels/acre
- After inspection, an adjuster reduces your silage yield by 20%, creating an 80% adjustment factor to be used to determine your final yield.

Adjustment factors are set on a case-by-case basis to reflect individual situations and can be as low as 80%.

In this example, Agricorp's practice for applying a yield to grain corn harvested as silage would be applied as follows:

Step 1: Determine silage yield

Convert silage to grain corn using the industry standard conversion (8 bushels for each ton)

$$6 \text{ ton/ac} \times 8 \text{ bu/ton} = 48 \text{ bu/ac}$$

Apply adjustment factor for little to no cob development, if applicable

$$48 \text{ bu/ac} \times 80\% = 38.4 \text{ bu/ac}$$

Multiply silage yield by number of acres harvested as silage

$$25 \text{ ac} \times 38.4 \text{ bu/ac} = 960 \text{ bu}$$

Step 2: Determine grain yield

Multiply grain yield by number of acres harvested as grain corn

$$50 \text{ ac} \times 100 \text{ bu/ac} = 5,000 \text{ bu}$$

Step 3: Determine final yield

Add silage yield to grain yield

$$960 \text{ bu} + 5,000 \text{ bu} = 5,960 \text{ bu}$$

In this example, Agricorp would use the final yield of 5,960 bu to determine any potential Production Insurance claim, as well as next year's average farm yield.

For more information about the Production Insurance for corn, contact Agricorp or visit agricorp.com.

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