



Wisconsin Report

Victor E. Cabrera
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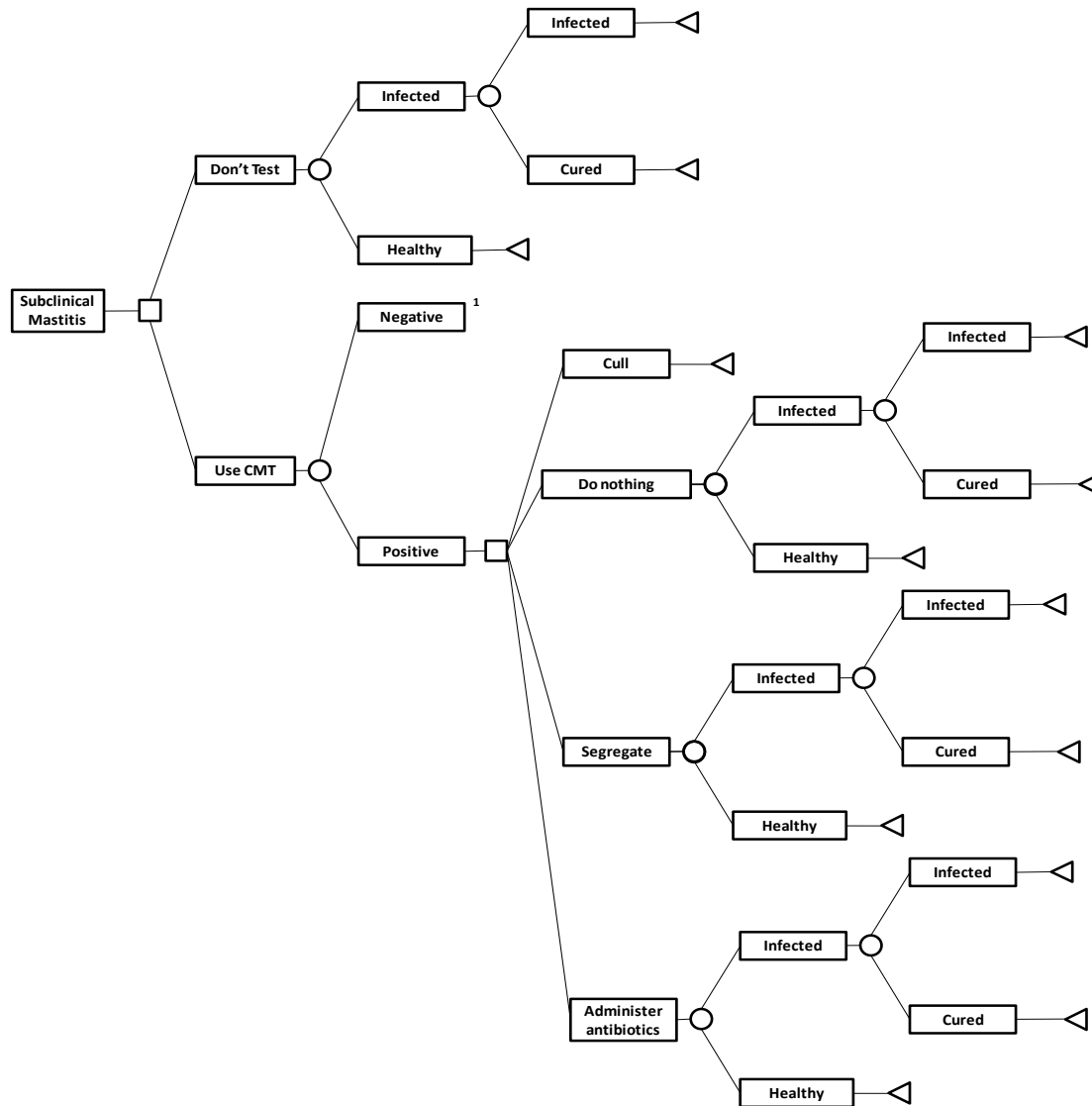


Wisconsin Champion

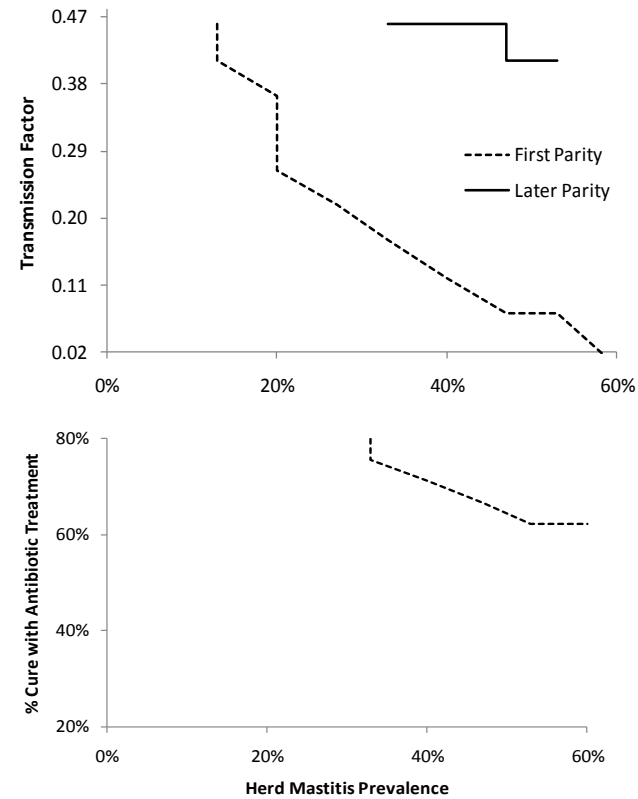
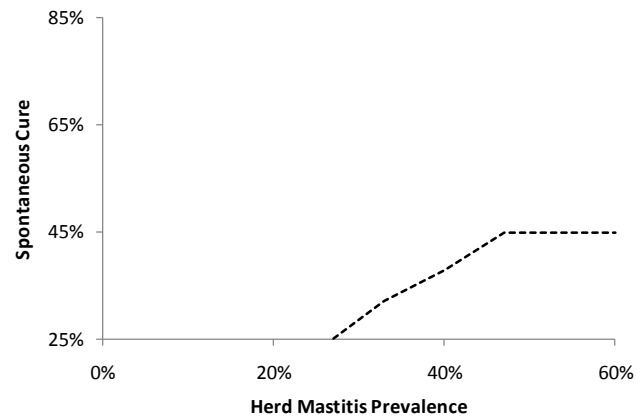
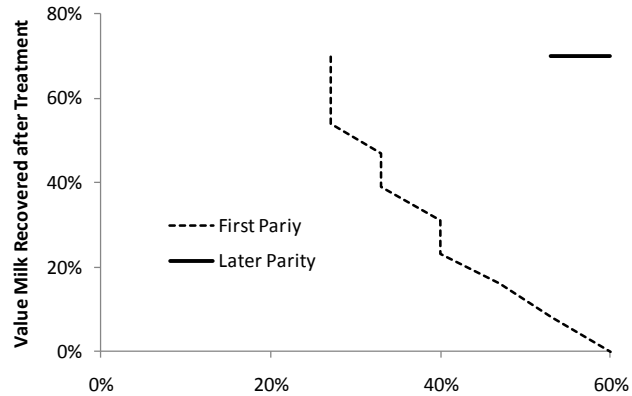
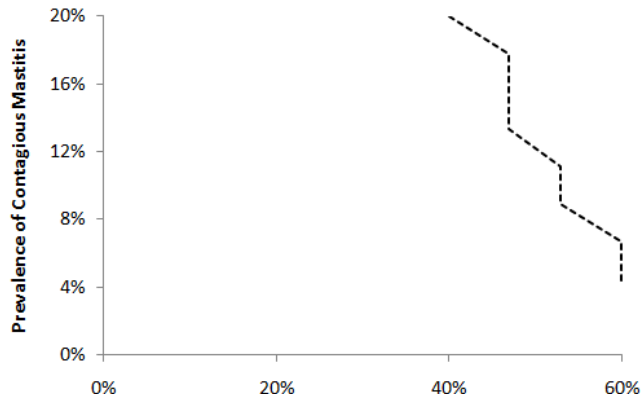
National Dairy Judging Contest

B. Kelroy, K. Sime, C. Holschbach, B. Coyne, B. Sarbacker, T. Hallbach

Subclinical Mastitis Decision-Making



Subclinical Mastitis Decision-Making



DairyMGT.info

Dairy Management UW-Extension
University of Wisconsin-Madison



- Home
 - Tools**
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 - Environment
 - Price Risk

Management Tools

A collection of state-of-the-art dairy management tool that are: user-friendly, interactive, robust, visually attractive, and self contained. All these tools have clear or self-explanatory instructions and technical support available.

Click on the Tool title to learn more.

Feeding

- Optigen® Evaluator
- Income Over Feed Supplement Cost
- The 4-State Dairy Extension Feed Cost Evaluator
- Corn Feeding Strategies
- Dairy Ration Feed Additive Break-Even Analysis

Heifers

- Cost-Benefit of Accelerated Liquid Feeding Program for Dairy Calves
- Economic Value of Sexed Semen Programs for Dairy Heifers
- Heifer Replacement
- Heifer Break-Even

Reproduction

- Economic Value of Sexed Semen Programs for Dairy Heifers
- UW-DairyRepro\$: A Reproductive Economic Analysis Tool
- Exploring Timing of Pregnancy Impact on Income Over Feed Cost

Production

- Decision Support System Program for Dairy Production and Expansion
- Economic Analysis of Switching from 2X to 3X Milking
- Lactation Benchmark Curves for Wisconsin
- Economic Evaluation of using rbST
- Alfalfa Yield Predictor: Using a Computer Application to Predict Irrigated Alfalfa Yield

Replacement

- Cow Value
- Heifer Replacement
- Heifer Break-Even

Financial

- The Wisconsin Dairy Farm Ratio Benchmarking Tool
- Decision Support System Program for Dairy Production and Expansion
- Optimum Coverage for LGM-Dairy Insurance
- LGM-Dairy Premium Sensitivity
- Return to Labor
- Estimate Your Mailbox Price
- Loan Calculator
- LGM Dairy Feed Equivalent Calculator
- Net Guarantee Income Over Feed Cost for LGM-Dairy

Environment

- Dairy Nutrient Manager
- Grazing-N: Application that Balances Nitrogen in Grazing Systems
- Seasonal Prediction of Manure Excretion
- Dynamic Dairy Farm Model

Price Risk

- LGM-Dairy Premium Sensitivity
- Optimum Coverage for LGM Insurance
- LGM Premium
- LGM Dairy Feed Equivalent Conversion

Misc

- LGM-Dairy Premium Sensitivity
- Estimate Your Mailbox Price
- Milk Component Price Analysis

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Evaluation of Reproductive Programs

UW-Dairy Management
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UW-Dairy Repro\$
Victor E. Cabrera & Julio O. Giordano
Department of Dairy Science



Farm Name **Crave Brothers Farm** Location **Waterloo, WI**

1. Productive Parameters

Lactating Cows	(#)	960
Rolling Herd Average (RHA)	(lb/cow/y)	24000
Involuntary Culling Rate	(%/y)	14.3%
Mortality Rate	(%/y)	8.00%
Stillbirth Rate	(%)	9.4%

2. Lactation Curves

	Lact. 1	Lact. 2	Lact. > 2
Cow Number	363	244	353
Body Weight (lb/cow)	1,350	1,400	1,450
Test	DIM	Define Lactation Curves Below	
1	15	77	105
2	45	91	120
3	75	94	120
4	105	94	116
5	135	93	112
6	165	91	107
7	195	89	98
8	225	87	91
9	255	83	82
10	285	79	75
11	315	76	68
12	345	72	61
13	375	70	57
14	405	60	53
17	495	56	45
18	525	57	45
19	555	54	29

3. Economic Parameters Check if total breeding costs are known

Milk Price	(\$/cwt)	16.00
Cost Feed Lactating (DM)	(\$/lb)	0.10
Dry Period Fixed Cost	(\$/d)	2.20
Female Calf Value	(\$/calf)	300
Male Calf value	(\$/calf)	75
Heifer Replacement Value	(\$/heifer)	1,600
Salvage Value	(\$/cow)	780
Labor Cost for Injection	(\$/hr)	15.00
Heat Detection Cost	(\$/hr)	15.00
Artificial Insemination Cost	(\$/cow)	17.00
Interest Rate	(%/y)	6.5%

4. Pregnancy Diagnosis Cost

	Current	Alternative	100% HD
Palpation (\$/hr)	90		90
Ultrasound (\$/hr)		90	
Blood Test (\$/cow)			

	Current	Start day	Alternative	Start day
1 st Service Postpartum	Double-Ovsynch	Sat	Double-Ovsynch	Sat
2 nd and Subsequent Services	Ovsynch	Tue	Ovsynch	Tue
Resynch before preg check	NO		YES	

5.b. Reproductive Program Parameters

	Current	Alternative	100% HD
Voluntary Waiting Period (d)	85	85	50
Estrus Cycle Duration (d)		22	
Maximum DIM for Breeding		330	
DIM to 1 st TAI (d)	85	85	
Interbreeding Interval (d)	49	42	
Heat Bred Before 1 st TAI (%)	55%		55%
CR Heat Bred Before 1 st TAI (%)	33%		33%
Heat Bred After 1 st TAI (%)	55%		55%
CR Heat Bred After 1 st TAI (%)	30%		30%
CR 1 st Service TAI (%)	47%	47%	
CR 2 nd + Services TAI (%)	32%	30%	
Calving Interval (mo)		14.1	
Dry Period (d)		62	

5.c. Hormones Cost

Hormone	Brand	Vial Cost	Doses
GnRH	Fertagyl	19	10
PGF	Lutalyse	40	20
CIDR			
hCG	Chorulon	17.4	5

5.d. Injections and Pregnancy Diagnosis Labor Cost: Current Program

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Inject. Laborers hr/d		3		1		2	
Cows Treated		3.5		1.5		1	
Preg. # Cows		165		45		20	
Diag. hr/d		45		0		0	
		2.75		0		0	

5.e. Injections and Pregnancy Diagnosis Labor Cost: Alternative Program

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Inject. Laborers hr/d		3		1		2	
Cows Treated		3.75		1.5		1	
Preg. # Cows		195		40		20	
Diag. hr/d		40		0		0	
		2.75		0		0	

5.f. Heat Detection Labor Cost

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Heat Detect Laborers hr/d	1	1	1	1	1	1	1
Preg. # Cows	3	3	3	3	3	3	3
Diag. hr/d	30	0	0	0	0	0	0
	2	0	0	0	0	0	0

Show Results for Parity

Evaluation of Reproductive Programs

UW-Dairy Management
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UW-Dairy Repro\$
Victor E. Cabrera & Julio O. Giordano
Department of Dairy Science



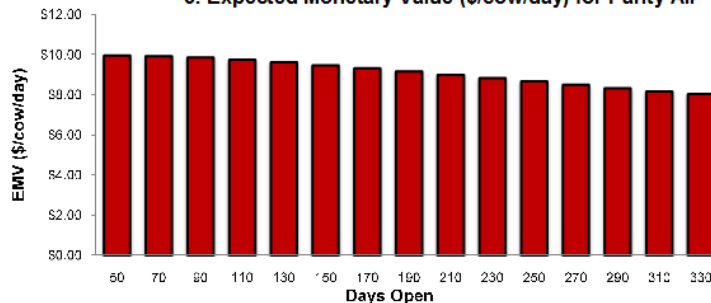
1. Productive and Economic Parameters Summary

Lactating Cows in Parity All	(#)	960
Rolling Herd Average (RHA)	(lb/cow/yr)	24000
Milk Price	(\$/cwt)	16.00
Average Value New Born	(\$)	187.5
Heifer Replacement Value	(\$)	1,600
Salvage Value	(\$)	780

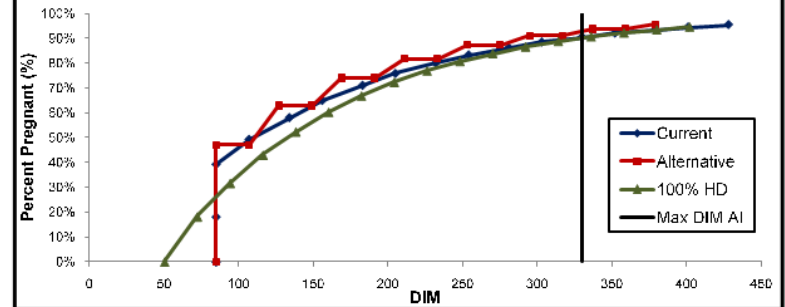
2. Reproductive Programs Summary

	Current	Alternative	Baseline
	Double-Ovsynch	Double-Ovsynch	Heat Breeding
1 st Service Postpartum	Double-Ovsynch	Double-Ovsynch	Heat Breeding
2 nd and Following Services	Ovsynch	Ovsynch	Heat Breeding
Voluntary Waiting Period	85d	85d	50d
Maximum DIM for Breeding		330d	
DIM 1 st TAI	85d	85d	
Interbreeding Interval	49d	42d	22d
Heat Bred Before 1 st TAI	55%	0%	55%
CR Heat Bred Before 1 st TAI	33%	0%	33%
Heat Bred After 1 st TAI	55%	0%	55%
CR Heat Bred After 1 st TAI	30%	0%	30%
CR 1 st Service TAI	47%	47%	
CR 2 nd + Services TAI	32%	30%	
Cost 1 st Service Breeding	\$40.46	\$40.95	
Cost Resynch Breedings	\$30.71	\$31.28	
Cost Heat Breedings	\$22.56	\$23.19	\$23.00
Pregnancy Diagnosis Method	Palpation	Ultrasound	Palpation
Pregnancy Diagnosis Cost	\$5.50	\$6.19	\$6.00

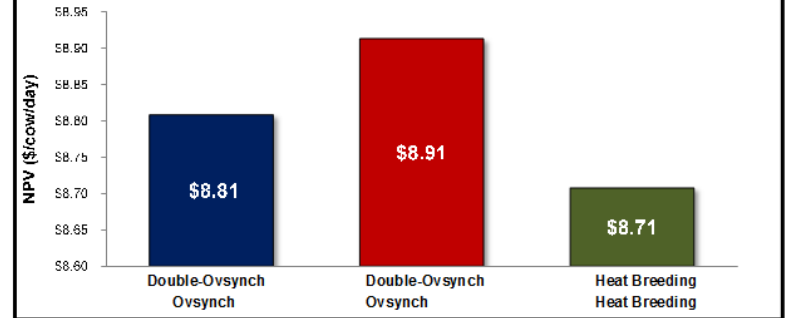
3. Expected Monetary Value (\$/cow/day) for Parity All



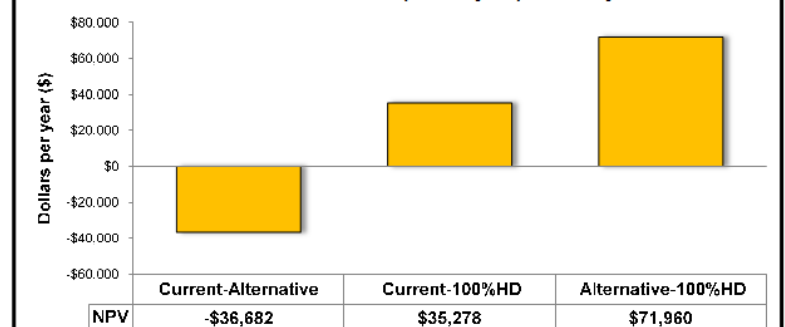
4. Survival Curves for Pregnancy for Parity All



5. Net Present Value (\$/cow/day) for Parity All



6. Difference in NPV (\$/herd/year) for Parity All



Improving Dairy Cow Fertility

Repro Money is not about telling you what to do and how to do it. It is about providing you with the resources and tools needed to make better management decisions regarding the reproductive management of your dairy farm.



United States Department of Agriculture
National Institute of Food and Agriculture

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Welcome to



REPRO MONEY

**A team-based program to
improve the reproductive
performance of your herd**

Improving Dairy Cow Fertility



FINANCIAL IMPACT OF REPRODUCTIVE PERFORMANCE: MEETING ONE

Meeting One date _____ Farm _____

Improving the 21-day pregnancy risk (21-d PR) in your herd will improve your operation's net income. The value of this improvement can be calculated by the difference between the expected monetary value of an improved 21-d PR (see table) and the expected monetary value of the current 21-d PR of your herd. More important than the absolute expected monetary values in the table are the differences between the goal and the current pregnancy risks for a given rolling herd average.

Calculate the value (potential gain) for improving your reproductive performance.

1. What is your rolling herd average?
_____ lb/cow/year
2. What is your current 21-d PR?
_____ %
3. The expected monetary value of your current 21-d PR using the value in the table closest to your current rolling herd average: _____ \$/cow/year
4. What is a realistic goal for your herd's 21-d PR? _____ %
5. The expected monetary value of your 21-d PR goal using the value in the table closest to your current rolling herd average: _____ \$/cow/year

Expected monetary value (\$/cow/year) in improving 21-d PR beyond 10%*													
Current Rolling Herd Average (lb/cow/yr)													
PR (%)	18K	19K	20K	21K	22K	23K	24K	25K	26K	27K	28K	29K	30K
11	13	11	10	9	9	10	10	11	11	12	13	14	
12	24	22	20	18	17	18	20	20	21	22	24	26	
13	35	32	29	27	24	26	28	29	30	31	32	34	37
14	46	42	38	35	32	34	36	37	38	39	41	44	47
15	55	50	46	42	38	41	44	45	46	47	49	52	55
16	64	58	53	49	45	48	51	52	53	54	56	60	63
17	73	67	60	56	51	54	57	58	59	61	62	66	70
18	81	74	67	62	57	60	63	64	65	67	68	72	76
19	89	81	73	68	62	65	69	70	71	72	74	78	82
20	96	88	79	73	67	71	74	75	76	77	79	83	87
21	103	94	85	78	72	75	79	80	80	82	83	87	91
22	109	100	90	83	76	80	84	84	85	86	87	91	95
23	115	105	95	88	80	84	88	88	88	90	91	95	99
24	121	110	100	92	84	88	92	92	92	93	94	98	102
25	126	115	104	96	88	92	95	95	95	96	97	101	104
26	131	120	109	100	92	95	99	99	99	99	100	103	107
27	136	124	113	104	95	98	102	102	101	102	103	106	109
28	141	129	117	107	98	102	105	104	104	104	105	108	110
29	145	133	120	111	101	104	108	107	106	106	107	110	112
30	149	136	124	114	104	107	110	109	108	108	109	111	113

6. Find the value of improving your 21-d PR by calculating the difference between the expected monetary value of your goal and the current herd pregnancy risk:
_____ - _____ = _____ \$/cow/year
Value for goal PR (from 3) Value for current PR (from 5)

5. Find the overall value (potential gain) of your herd for improving your reproduction performance by multiplying the number of cows in your herd (milking and dry) by the value of improving your 21-d PR per cow:
_____ - _____ = _____ \$/herd/year
Value of improving a cow pregnancy risk (from 6) Total milking and dry cows in your herd (in pounds)

* Calculated in a monthly model for nine lactations for \$15/cwt milk price, \$10/cwt feed price, \$600 cow salvage value, and \$1,200 heifer replacement value, using industry standard lactation curves and culling rates and assuming same costs for different levels of pregnancy rates. For additional information, please visit: DairyMGTinfo.



Feed Supplementation for Grazing

Feeding Strategies on Wisconsin Dairy Farms: Economic, Production, and Environmental Outcomes



Participation in the study is **voluntary**. All answers to questions in this survey will be kept **strictly confidential**, and the results will only be used in statistical summaries. Individual farm information will not be identified in any publication. University of Wisconsin-Madison, Social and Behavioral Sciences, IRB Protocol Number SE-2009-0401.

Consent forms need to be signed prior to the start of the interview

We welcome your comments and suggestions
 Contact: Victor E. Cabrera 608-265-8506 vcabrera@wisc.edu
 Contact: Brad Barham 608-265-3090 barham@aae.wisc.edu

ENUMERATOR: _____
 DATE OF SURVEY: _____
 SURVEY STARTING TIME: _____ SURVEY ENDING TIME: _____
 FARMER ID#: _____

A. FARM BUSINESS STRUCTURE AND DECISION MAKERS

- A.1. How is your farm business managed? In other words, how are the day to day farm decisions made? (Check the one choice that applies best from the following list)
 1 = Individual
 2 = Partnership;
 3 = Hired management;
 4 = Other (specify: _____).
- A.2. Are you an important decision maker on the farm?
 1 = YES, for how many years? _____
 0 = NO
- A.3. How many other people are important decision makers on this operation? _____
- A.4. Do you milk your dairy cattle at more than one location?
 1 = YES
 0 = NO, **SKIP TO A.5**
- A.4.1. Do you consider the cows in the different location(s) part of the same herd?
 YES, for the rest of the survey we would like you to answer the questions for the whole herd. **SKIP TO A.5**
 NO, continue
- A.4.2. Do you use the same land to feed those different herds?
 YES, for the rest of the survey we would like you to talk about the different herds as if they would be only one and tell us about all of the land used for the different herds.
 NO, for the rest of the survey we would like you to focus only on your main herd and the land you use to feed it.
 How many cows you milk at the other location? _____
 How far away is the other location? _____
- A.5. Do you use grazing?
 1 = YES, continue to A.6
 0 = NO, **SKIP TO A.7** if they do not graze
- A.6. How often are cows moved to a fresh pasture during the primary grazing season (May 1 to Oct 15)? _____

- A.7. Are you or have you been certified organic?
 0 = No, we have never been certified
 1 = Yes, we are currently certified organic. What year did your farm become certified? _____
 2 = We are transitioning into organic. What year did you start transitioning? _____
 3 = We used to be certified, but are no longer certified as of (month and year) _____



Feed Supplementation for Grazing



Benchmarking IOFC

DAIRY EXTENSION FEED COST EVALUATOR

UWEX-DAIRY MANAGEMENT

Farms | Ingredients | Rations | Summary | Analysis

DAIRY EXTENSION FEED COST EVALUATOR

UWEX-Dairy Management

Username

Password

Login

Create New Account

[Change Password](#)

©Dairy Management

IOFC

Income Over Feed Supplement Cost Database is a novel Application to allow agents/farm owners to enter farm details and perform analysis on individual as well as multiple farms depending on herd size, month and year

UWEX

DairyMGT Home

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Benchmarking IOFC

ANALYSIS

(Perform Analysis on Multiple Farms)

Farm	Milking Cows	Month
Farm6	Less than 100	October 2010
Farm7	100 to 350	September 2010
Farm8	350-500	August 2010
Farm9	Greater than 500	July 2010
Farm10		June 2010

(Ctrl + Click to Make Multiple Selection)

Standardized Fam/Mailbox

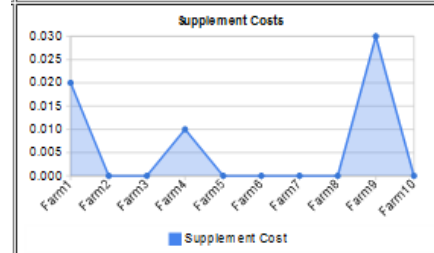
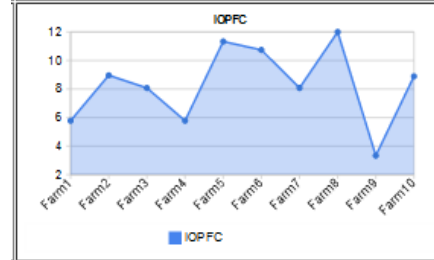
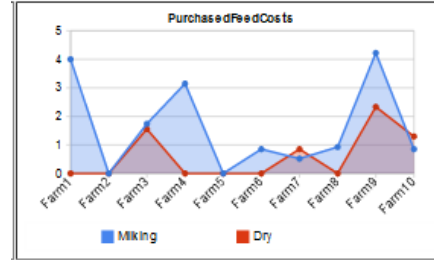
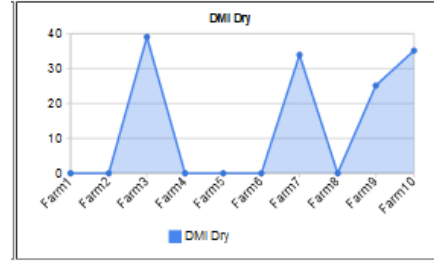
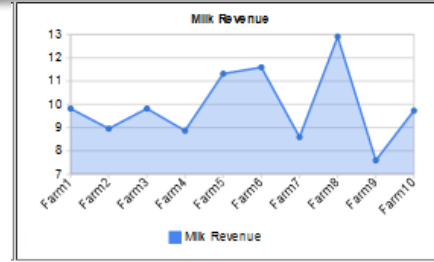
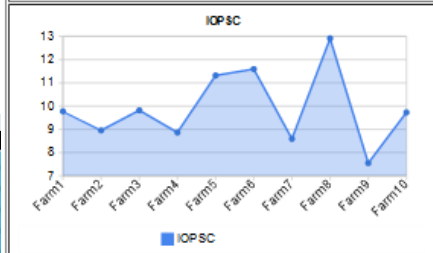
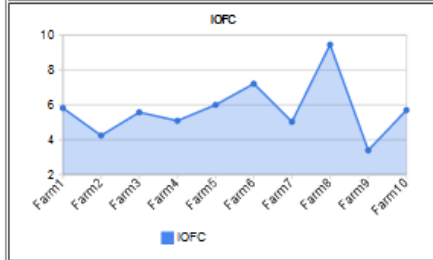
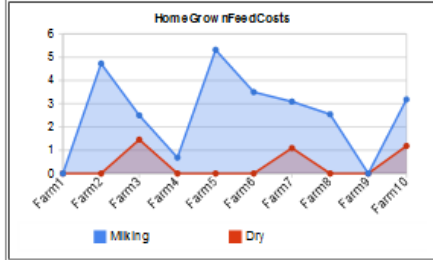
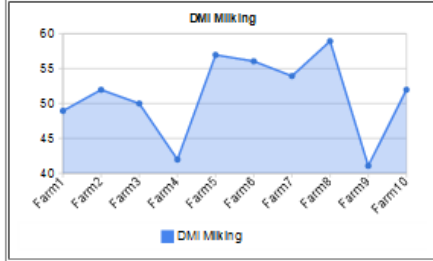
Include in Analysis	Ingredient	%DM	Effective Price As Fed (\$/ton)	Price As Fed (\$/ton)	Price DM (\$/ton)
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<input type="checkbox"/>	Hay Forage		0		
<input type="checkbox"/>	Haylage		0		
<input type="checkbox"/>	Corn CGG		0		
<input type="checkbox"/>	SoybeanMeal SBM		0		
		\$/cwt			
<input type="checkbox"/>	Milk Price	15			

Analyze

Clear Selections



Benchmarking IOFC



Wisconsin Dairy Ratio Benchmarking

Wisconsin Dairy Farm Ratio Benchmarking

Victor E. Cabrera & Jenny Vanderlin



Year

Herd Size

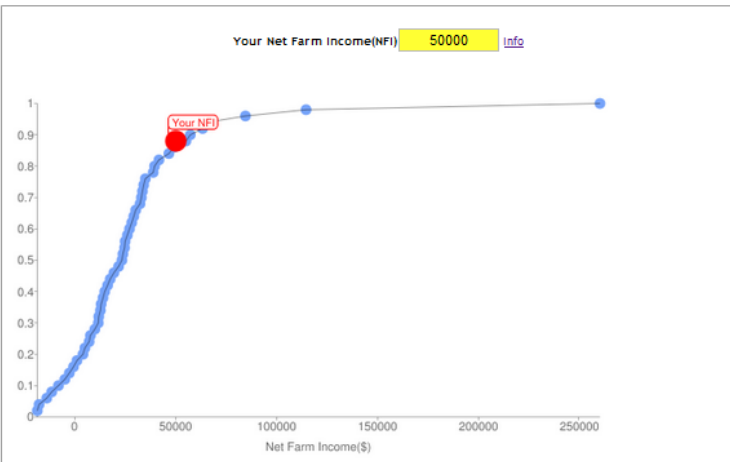
Inc/Cow

Milk/Cow

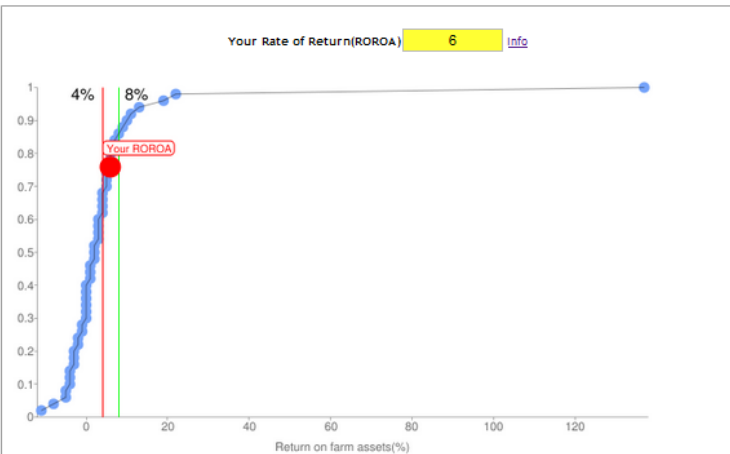
- Overview
- Liquidity
- Solvency
- Profitability
- Repayment
- Efficiency
- Du Pont
- Summary
- Definitions

Profitability

Net Farm Income (NFI)



Rate of Return on Farm Assets (ROROA)



- Liquidity
- Solvency
- Profitability
- Repayment
- Efficiency
- Du Pont
- Summary

Ratio	Wisconsin Ratio	Your Ratio	Percentile
Current Ratio (CR)	5.56	1.5	22
Net Working Capital (NWC)	141797.08	50000	26
Debt/Asset Ratio (D/A)	24.16	35	28
Equity Asset Ratio (E/A)	77.86	65	24
Net Farm Income (NFI)	28614.42	50000	86
Return on Farm Assets (ROROA)	5.14	6	74
Return on Farm Equity (ROROE)	1.6	5	76
Operating Profit Margin (OPM)	5.92	15	70
Term Debt Coverage Ratio (TDCR)	152.34	140	58
Replacement Margin (RM)	18381.32	50000	84
Asset Turnover Ratio (ATO)	36.9	40	80
Operating Expenses Ratio (OER)	67.7	70	38
Depreciation Expenses Ratio (DER)	11.1	10	60
Interest Expense Ratio (IER)	3.48	8	16
Net Farm Income Ratio (NFIR)	18.94	15	36



Decision Support for Expansion



DE - DSS Data Entry Center



General Information

Inputs

Milk Price (\$ per cwt)

Feed Cost (\$ per lb of DM)

Labor Cost (\$ per Hour)

Bulk Tank Butterfat (%)

Average Body Weight per Cow (lbs)

Miscellaneous Enterprise Expenses (\$ per Year)

Percentage of Heifer Calves

Cattle Purchasing & Sales

Inputs

Expected Price per Cull Cow (\$)

Price per Purchased Heifer (\$)

Price per Sold Heifer (\$)

Loan Ammortization

Inputs

Loan Amount (\$)

Annual Interest Rate (%)

1st Lactation Monthly Production, Cow Flow, & IOVC

Month	1	2	3	4	5	6
Lactation #1 Cows	78	77	73	69	69	65
Monthly Milk Production (lbs)	148595.10	146460.26	138833.25	130494.12	127684.28	120272.57
Projected Feed Intake (lbs DM)	100412.77	98975.87	93824.33	88208.82	86335.20	81331.49
Feed Cost (\$)	9037.15	8907.83	8444.19	7938.79	7770.17	7319.83
Labor Cost (\$)	5372.34	5295.16	5019.41	4717.92	4616.33	4348.36
Milk Income (\$)	22289.27	21969.04	20824.99	19574.12	19152.64	18040.88
Loan Ammortization (\$)	0.00	0.00	0.00	0.00	0.00	0.00
% 1st Lact. Cows in Herd	36.6%	36.2%	35.5%	34.5%	34.4%	32.9%
IOVC for each Lact. 1 Cow (\$)	101.02	100.77	100.64	99.64	98.37	97.96
IOVC for all Lact. 1 Cows (\$)	7879.77	7766.05	7361.39	6917.41	6766.14	6372.69
% of Total Income	65.4%	63.5%	66.9%	58.6%	65.5%	61.2%

2nd Lactation Monthly Production, Cow Flow, & IOVC

Month	1	2	3	4	5	6
Lactation #2 Cows	80	78	76	75	72	72
Monthly Milk Production (lbs)	175953.00	171713.63	164244.87	162681.52	161172.26	156213.36
Projected Feed Intake (lbs DM)	118528.98	115662.74	110695.07	109625.01	108531.41	105250.67
Feed Cost (\$)	10667.61	10409.65	9962.56	9866.25	9767.83	9472.56
Labor Cost (\$)	6361.45	6208.18	5938.15	5881.63	5827.06	5647.78
Milk Income (\$)	26392.95	25757.04	24636.73	24402.23	24175.84	23432.00
Loan Ammortization (\$)	0.00	0.00	0.00	0.00	0.00	0.00
% 2nd Lact. Cows in Herd	37.6%	36.5%	37.1%	37.4%	36.0%	36.3%
IOVC for each Lact. 2 Cow (\$)	117.05	117.58	114.27	115.12	119.31	115.98
IOVC for all Lact. 2 Cows (\$)	9363.89	9139.22	8736.02	8654.35	8580.95	8311.67
% of Total Income	77.7%	62.9%	67.6%	73.3%	83.1%	79.9%

3rd Lactation(+) Monthly Production, Cow Flow, & IOVC

Month	1	2	3	4	5	6
Lactation #3 Cows	55	58	57	57	59	61
Monthly Milk Production (lbs)	124659.25	128494.42	131960.34	138499.12	147730.34	146231.63

LGM-Dairy

LGM Analyzer

Documentation

Premium Estimator

Least Cost Optimizer

If you have saved CSV data from a previous run, you can upload it instead of typing in your farm's data again

Upload a file

Input

Insurance contract month: 2010 Oct

Choose your deductible level \$ 1.0 /cwt

Feed Values: Enter Manually Lowest Allowed Default Highest Allowed

Coverage Month	Production (cwt)		Corn Equiv (tons)		Soybean Equiv (tons)		% covered	Gross Margin Guarantee		
	Month Year	Milk Qty. Covered Milk × Expected Price = Milk Revenue	Corn Qty. Covered Corn × Expected Price = Corn Cost	Soybean Qty. Covered Soybean × Expected Price = Soybean Cost	Milk Revenue - Corn Cost - Soybean Cost - (Deductible × Milk Qty.)	\$/cwt of Farm Milk		\$/cwt of Covered Milk		
<input checked="" type="checkbox"/> Dec 2010	4113.0	4113.00 cwt × \$15.10/cwt = \$62106.30	95.8	95.80 tons × \$4.78/bu = \$16354.43	21.1	21.10 tons × \$296.37/ton = \$6253.41	100.0	35385.46	8.60	8.60
<input checked="" type="checkbox"/> Jan 2011	4340.0	4340.00 cwt × \$14.40/cwt = \$62496.00	101.1	101.10 tons × \$4.82/bu = \$17403.64	22.3	22.30 tons × \$297.93/ton = \$6643.84	100.0	34108.52	7.86	7.86
<input checked="" type="checkbox"/> Feb 2011	4188.0	4188.00 cwt × \$13.88/cwt = \$58129.44	97.6	97.60 tons × \$4.86/bu = \$16940.57	21.5	21.50 tons × \$299.32/ton = \$6435.38	100.0	30565.49	7.30	7.30
<input checked="" type="checkbox"/> Mar 2011	4240.0	4240.00 cwt × \$13.81/cwt = \$58554.40	98.8	98.80 tons × \$4.90/bu = \$17290.00	21.8	21.80 tons × \$300.72/ton = \$6555.70	100.0	30468.70	7.19	7.19
<input checked="" type="checkbox"/> Apr 2011	4188.0	4188.00 cwt × \$13.84/cwt = \$57961.92	97.6	97.60 tons × \$4.93/bu = \$17184.57	21.5	21.50 tons × \$301.29/ton = \$6477.74	100.0	30111.61	7.19	7.19
<input checked="" type="checkbox"/> May 2011	4023.0	4023.00 cwt × \$13.94/cwt = \$56080.62	93.7	93.70 tons × \$4.96/bu = \$16598.29	20.7	20.70 tons × \$301.86/ton = \$6248.50	100.0	29210.83	7.26	7.26
<input checked="" type="checkbox"/> Jun 2011	4075.0	4075.00 cwt × \$13.99/cwt = \$57009.25	94.9	94.90 tons × \$4.97/bu = \$16844.75	20.9	20.90 tons × \$302.46/ton = \$6321.41	100.0	29768.09	7.31	7.31
<input checked="" type="checkbox"/> Jul 2011	4038.0	4038.00 cwt × \$14.45/cwt = \$58349.10	94.1	94.10 tons × \$4.99/bu = \$16769.96	20.8	20.80 tons × \$303.05/ton = \$6303.44	100.0	31237.70	7.74	7.74
<input checked="" type="checkbox"/> Aug 2011	4063.0	4063.00 cwt × \$14.87/cwt = \$60416.81	94.7	94.70 tons × \$4.90/bu = \$16572.50	20.9	20.90 tons × \$300.31/ton = \$6276.48	100.0	33504.83	8.25	8.25
<input checked="" type="checkbox"/> Sep 2011	4149.0	4149.00 cwt × \$15.05/cwt = \$62442.45	96.7	96.70 tons × \$4.81/bu = \$16611.68	21.3	21.30 tons × \$295.05/ton = \$6284.57	100.0	35397.20	8.53	8.53
Total	Farm	41417.00	965.00	212.80	100.00%	GMG 319,758	7.72	7.72		
	Covered	41417.00	965.00	212.80						

Save Data

Calculate LGM Premium

LGM-Dairy

LGM Analyzer

Documentation

Premium Estimator

Least Cost Optimizer

If you have saved CSV data from a previous run, you can upload it instead of t

Upload a file

Input

Insurance contract month: 2010 Oct

Choose your deductible level \$ 1.0 /cwt

Feed Values: Enter Manually Lowest Allowed Default Highest Allowed

Target NIOFC: \$ 5.0 /cwt

<input checked="" type="checkbox"/> Coverage Month	Production (cwt)	Corn Equiv (tons)	Soybean Equiv (tons)
Month Year	Milk Qty.	Corn Qty.	SBM Qty.
<input checked="" type="checkbox"/> Dec 2010	4113.0	57.6	8.2
<input checked="" type="checkbox"/> Jan 2011	4340.0	60.8	8.7
<input checked="" type="checkbox"/> Feb 2011	4188.0	58.6	8.4
<input checked="" type="checkbox"/> Mar 2011	4240.0	59.4	8.5
<input checked="" type="checkbox"/> Apr 2011	4188.0	58.6	8.4
<input checked="" type="checkbox"/> May 2011	4023.0	56.3	8
<input checked="" type="checkbox"/> Jun 2011	4075.0	57.1	8.2
<input checked="" type="checkbox"/> Jul 2011	4038.0	56.5	8.1
<input checked="" type="checkbox"/> Aug 2011	4063.0	56.9	8.1
<input checked="" type="checkbox"/> Sep 2011	4149.0	58.1	8.3
Total	41417.00	579.90	82.90

Save Data

Optimize Coverages for Least Premium

50% Allocation

Summary

Unit	Premium	GMG	NIOFC
Total	7,278	303,856	296,579
Per cwt of Farm Milk	0.12	5.06	4.94
Per cwt of Covered Milk	0.24	10.13	9.89

Least Cost

Summary

Unit	Premium	GMG	NIOFC
Total	5,226	301,653	296,428
Per cwt of Farm Milk	0.09	5.03	4.94
Per cwt of Covered Milk	0.18	10.21	10.03

Thanks

