Crop Insurance Options for Organic Producers

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Intro Survey

• Are you a farmer?
• Are you USDA certified organic?

• What types of farm risk have you dealt with?
  a. Debts, mortgage, loan repayments
  b. Unpredictable markets or unpredictable yields
  c. Weeds, Pests, Diseases that impact your crop
  d. Catastrophic weather events that have impacted the farm

• Who here has purchased crop insurance before?
• Any one here talk to a crop insurance agent and decide crop insurance wasn’t for them?
Crop Insurance 101

Have you had experiences with crop insurance before?

Are you concerned about unpredictable weather or markets?

Do your creditors need for you to carry insurance?

Crop insurance options for organic producers have greatly improved in the past five years, it may be the time to take a look again if you were disappointed in the past…..
Consider financial risk and dependence on farm income when considering the types and premiums paid for crop insurance.

Coverage options range from the most catastrophic of events to income losses based upon price volatility and low production yields.
Crop Insurance Minimizes Financial Risk

- **Unpredictable weather** - hail, wind, fire, drought, flood, frost, heavy rains.

- **Unpredictable pests** - insects, wildlife, plant disease

- **Unpredictable yields** - seed quality problems, climatic conditions, pest problems, harvest issues

- **Unpredictable markets** - competition from foreign imports, loss of customers, tariffs

- **Unpredictable prices** - commodity pricing by global markets, economic conditions affect consumer spending, larger scale operations can drive down farm gate pricing
Does crop insurance provide value for the cost?

- Upfront cost- may not ever get a payment
- Can you survive a significant loss of income- what percentage?
- What is your personal comfort with risk?
- Can insurance dollars be used more wisely to build farm resiliency?
- Are other types of insurance more useful?
  - Liability insurance for u-pick operations
- Consider other types of insurance purchased -may never file a claim:
  - Homeowner insurance for fire or flood
  - Health insurance
Considerations

• Do you have off-farm income as a safety net?
• Do you have loans to repay?
• Are you growing perennial crops that will not provide income for a few years?
• Can you cover costs if weather conditions require replanting or delay planting which will affect final yields?
• If you cannot deliver your crop to market, will you lose your buyers permanently to others?
• Will you need to purchase a crop to meet a contract, if your production is lowered?
Assess your situation

• Has your region experienced a devastating weather event in the past 10 years?

• Are your crop susceptible to existing or new invasive pests or diseases?

• Is your production diversified to produce income, even if one or more crops are weather affected?

• Are your markets diversified to deal with lower prices by one buyer?

• Are you tracking your costs and income in a realistic way, to truly understand your vulnerabilities?
Crop Insurance Options for Various Types of Farms

- Hail Insurance
- **Multi-peril crop insurance** (commodity crop focused)
  - organic price selection
  - organic contract price addendum
- **Whole Farm Revenue Protection** (diverse farms)
- **NAP** - Non-Insured Crop Disaster Insurance Program (specialty crops) - through Farm Service Agency (FSA)
Crop Insurance 101

• Past records → On average, you earn $1,000 in revenue on the farm, so expect to earn this in 2019
• You decide to buy a policy that insures 85% of your expected revenue:
  • $1,000 * 85% = $850

Hail hits a week before harvest, wiping out 50% of the crop and leaving you with only $500 in revenue for the year.
Crop Insurance 101

• Past records → On average, you earn $1,000 in revenue on the farm, so expect to earn this in 2019
• You decide to buy a policy that insures 85% of your expected revenue:
  • $1,000 * 85% = $850

Minor flooding in a single field brings your revenue down to $900 in 2015.

$1,000 expected revenue
$900 actual revenue
$850 coverage level

NO INDEMNITY
Crop Insurance 101: What crops are covered by different policies?

There are 4 main options for organic producers. The best fit depends on your specific circumstances.

1. Multi-peril policies (MPCI) –

**Organic price election** for certain organic crops

- Actual revenue history (ARH) or actual production history (APH)
- Coverage level of up to 85% of revenue, depending on policy
- If no organic crop history, can only use 65% of county average for per commodity to determine organic yields — this type of insurance is a better option once you have an organic crop history for your yields
MPCI- Organic Price Elections

• Currently, there are 70 organic price elections for the 2019 crop year

• These organic prices are higher than conventional prices used by crop insurance agents

Almonds
Apples (Fresh Market)
Avocados and Avocado Tree
Banana and Banana Tree
Early and Midseason and Late Oranges
Barley
Blueberries
Burley Tobacco
Cabbage
Coffee and Coffee Tree
Corn
Corn Silage
Cotton
Cotton, Extra Long Staple
Cottonseed (endorsement)
Cranberries
 Cultivated Wild Rice
Dry Air Tobacco (excluding Type 37)
Dry Beans
Dry Peas
Figs
Flax
Flue Cured Tobacco
Forage Production
Fresh Apricots
Fresh Freestone Peaches
Fresh Market Beans
Fresh Market Sweet Corn
Fresh Market Tomatoes (APH Plan)
Fresh Nectarines
Grain Sorghum
Grapefruit and Grapefruit Trees
Rio Red, Star Ruby and Ruby Red Grapefruits
Pinto Beans
Hybrid Corn Seed
Hybrid Sorghum Seed
Hybrid Sweet Corn Seed
Juice Grapes
Lemons
Mandarins/Tangerines
Maryland Tobacco
Millet
Oats
Onions (Fresh Market)
Oranges and Orange Tree
Papaya and Papaya Tree
Pasture, Rangeland, Forage
Peaches
Pears
Peppermint
Pinto Beans
Pistachios
Plums
Popcorn
Potatoes
Processing Cling Peaches
Processing Tomatoes
Prunes
Raisins
Rice
Rye
Safflower
Silage Sorghum
Soybeans
Sugarcane
Sunflowers
Table Grapes
Tangelos
Walnuts
Wheat
Crop Insurance 101

Premiums are relatively high unless you are beginning producer, limited resource or underserved farmer (minorities, women)

• FREE 27.5% catastrophic coverage for these groups

Organic farmers insuring corn, as an example-
Can multiply the conventional corn price ($3.96) x 2.29 = $9.06
This is the amount you can insure your organic corn, if you are not using the contract price.
Check with crop insurance agent for the conventional price and factor for each crop when you are buying the crop insurance.
Multi-Peril Commodity Insurance with Contract price addendum coverage

✓ Tied to your contracted price and actual organic yield history– or 65% of county average yields--88 commodity crops covered--organic and transition contract pricing---some price caps apply

✓ Contract must be signed by closing date of crop insurance sales, usually mid March.

✓ Can cover average price of more than one contract with different prices, or if some is not contracted and some is, then average of all markets, such as what standard multi-peril coverage would be along with contract price --- based upon acreage planted for each market outlet.
**Contract Price Addendum Eligibility - Crop Listing**

*Only for certified organic and transitional to organic crops*

*Need signed contract with buyer by insurance closing date to use this option*

- Barley: Hulless, Malting, Waxy Hulled, and Waxy Hulless types
- Canola / Rapeseed: High Oleic Canola type
- Corn: Blue and High Amylase types
- Processing Beans: Non-organic practices for all types; Chickpeas / Garbanzo, Large Kabuli type is contract price only
- Dry Beans: Contract Seed Bean type is contract price only
- Dry Peas: Contract Seed Peas type is contract price only
- Soybeans: All Other Food Grades, High Protein, Large Seeded Food Grade, Low Linolenic Acid, Low Saturated Fat, and Small Seeded Food Grade types

<table>
<thead>
<tr>
<th>All Other Grapefruit</th>
<th>Fresh Apricots</th>
<th>Potatoes</th>
<th>Processing Apricots</th>
<th>Alfalfa Seed</th>
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<td>Apples</td>
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<td>Avocados</td>
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<td>Table Grapes</td>
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<tr>
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<td>Millet</td>
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<td>Tobacco</td>
<td>Sweet Potatoes</td>
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<tr>
<td>Cotton</td>
<td>Mint</td>
<td>Tomatoes</td>
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<td>Cranberries</td>
<td>Oats</td>
<td>Walnuts</td>
<td>Walnuts</td>
<td>Wheat</td>
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<td>Cultivated Wild Rice</td>
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<td>Dry Beans</td>
<td>Oranges (Navel, Sweet, and Valencia)</td>
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<tr>
<td>Early &amp; Midseason Oranges</td>
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<td>Forage Production</td>
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<td>Barley Hulless, Malting, Waxy Hulled</td>
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<tr>
<td>Canola</td>
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<tr>
<td>Corn-Blue and High Amylase</td>
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<tr>
<td>Processing beans: Chickpeas</td>
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<tr>
<td>Dry Peas</td>
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<td>Specialty soybeans: high protein, large seeded food grade, low linolenic acid, low saturated fat, small seeded food grade</td>
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Tabs provide various info
Price “tab” for your crop- determined by crop insurance

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<th>Types / Practices</th>
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<th>T/P 03</th>
<th>T/P 04</th>
<th>T/P 05</th>
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<th>T/P 07</th>
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<td>Stage 026</td>
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<td>Non-Irrigated 003</td>
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<td>Yes</td>
<td>Yes</td>
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Prices - Base County

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<td>Contract Price Code</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
3. Crop Hail Insurance

- Not part of the Federally subsidized crop insurance program.
- Available from private insurance providers.
- Can purchase at any time during growing season.
- Can be expanded to cover loss by fire, wind, vandalism.
- Will not cover frost, flooding, drought or low prices.

- Acre by acre coverage
- Premium cost based on hail frequency in your region.
4. Whole Farm Revenue Protection (WFRP)

• It is available EVERYWHERE in the U.S.
• It uses records you are already providing for tax purposes

• The federal insurance subsidy for your payments may be larger depending on diversification.
• Tied to the farm’s full revenue, producer rewarded with lower premium payments when farm revenue is diversified
What revenue does WFRP cover?

• this year’s expected revenue OR
  • the historic revenue adjusted for growth – can get up to 35% higher coverage if can show revenue would go up due to higher value crop, more acreage etc.

• all commodities produced on the farm including:
  • animals and animal products (up to $1 mil in livestock),
  • commodities purchased for resale (up to 50% of total) and
  • possible replant costs
What revenue does WFRP cover?

- Can insure income, if you buy crops and sell them for resale (cannot be more than 50% of your full farm income).
- Can provide coverage for the higher price received by direct market growers, or unique high value crops.
- WFRP can be useful in avoiding the lowered Actual Production History yields (65% of county average) during the first few years of organic production.
- Wide variety of crops covered.
- High risk land is covered.
- Beginning farmers need 3 (not 5) years of records, can obtain an extra 10% subsidy on premium payment.
What types of losses are NOT covered?

**Price**
- Quarantine, boycott or refusal of anyone to accept commodities
- Deterioration of commodity in storage
- Measurable decline in local prices identified as resulting from man-made causes

**Yield**
- Yield loss due to negligence, mismanagement, wrongdoing
- Act of person rather than nature
  - Chemical or GMO drift
- Breakdown of equipment not due to natural causes
- Theft and vandalism
What kind of cost am I looking at?

Ex.2. You farm corn and soybeans conventionally and cover them under MPCI, but also put some acres into 2 different high dollar crops.

- You have a diversity of 4 crops
- Your expected revenue is $120,000, but you carry $60,000 (80% coverage in MPCI corn)

At the 85% coverage level, you have $102,000 of coverage at approximately a $1700 cost, depending on specific crops covered.

But at claim time......
any MPCI payment is subtracted from WFRP payment
Relevant WFRP Dates (in Wisconsin)

- Sales Deadline  03/15
- Intended Farm Operations Report (03/15)
- Revised Farm Operations Report (07/15)
  - Oct 31 if you’re a late year fiscal filer
- Final Farm Operations Report (03/15 next year)
- File Taxes
- Claim is worked (after taxes are filed)
  - Notice of loss is still due within 72 hours of cause
Eligibility Requirements
Include, but are not limited to the following:

- Must be U.S. citizen or resident
- Must file schedule F or other tax forms that can be converted to a schedule F
- Schedule F must cover 100% or your operation. (If the tax entity only reports a portion of farming activity by partnership, corporation or joint venture, then no WFRP)
- Must derive 50% or more allowable revenue from commodities OTHER THAN THOSE purchased for resale
Required Documentation

- 5 consecutive years of tax records immediately before the insurance year
- Allowable revenues for all years
- Allowable expenses for all years
- Whole Farm History Report - Convert all years’ revenues and expenses to worksheet provided
- Farm Operations Report – Intended Quantity
Determining your Coverage Amount

Allowable Expenses include:

• Cost or basis
• Vehicle expenses, freight and trucking
• Chemicals, fertilizers, lime
• Conservation expenses
• Custom hire
• Depreciation
• Feed
• Gas, fuel, oil
• Farm and related insurance
• Certain Labor hired

• Repairs and maintenance
• Seeds and plants
• Storage
• Supplies
• Utilities
• Veterinary, breeding, medicine
• Other-related
Determining your Coverage Amount

Use the Lower of:
• Whole farm historic average revenue,
  • Includes Indexing or farm expansion
• Or
• Your total expected revenue
  • This is determined on the Farm Operations Report
Commodity Count

• Subsidy increases with commodity count
• Premium (and risk) decreases with commodity count

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Basic Subsidy-Qualifying Commodity Count: 1 to 1</th>
<th>Whole-Farm Subsidy-Qualifying Commodity Count: 2 to 2</th>
<th>Whole-Farm Subsidy-Qualifying Commodity Count: 3 to 9999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy Factor</td>
<td>0.670 0.640 0.640 0.590 0.590 0.550</td>
<td>0.800 0.800 0.800 0.800 0.800 0.800</td>
<td>0.800 0.800 0.800 0.800 0.800 0.800 0.710 0.560</td>
</tr>
</tbody>
</table>

Your highest subsidy percentage comes with 2+ commodities, at the 50%-75% coverage levels.
Qualifying Threshold Category

• When figuring the number of crops and their percentage of your crop income, you need to calculate if the crop is significant enough to be a stand-alone choice. If not, then the crop would get lumped with others in an “other crop” or “other livestock” category.

• 1 divided by the number of commodities you grow – times .333

Example: 1 divided by 5 x .333= .0666 (round to three decimals)
.067 x the projected revenue of the farm
Example .067 x $50,000= $3350

$3350 is the qualifying revenue threshold, which is the minimum revenue from that commodity in order to be listed separately, which is important in gaining diversity in order to get a higher federal subsidy for your insurance payment.
The commodity list you can choose from is extensive:

- Alfalfa-irrigated or non-irrigated
- Apples-Fresh Market
- Apples-Processing
- Aquatic Plants
- Asparagus
- Barley-irrigated or non-irrigated
- Bees (animals)
- Beets
- Bell Peppers
- Berries (Other)
- Blackberries
- Broccoli
- Broilers
- Brussel Sprouts
- Canola-irrigated or non-irrigated
- Cantaloupe
- Carrots
- Cattle-cow/calf
- Cattle-feedlot
- Cattle-stocker/feeder
- Cauliflower
- Celery
- Christmas Trees
- Clover
- Corn-irrigated or non-irrigated
- Corn-silage
- Dairy
- Dry Beans
- Dry Peas
- Eggplant
- Eggs
- Endive
- Fish
- Flax
- Flint corn-ornamental
- Flowers (Other)
- Flowers-cut
- Flowers-dried
- Flowers-potted
- Forage Production
- Furs
- Game Birds
- Garlic
- Goats
- Gooseberries
- Grain Sorghum-irrigated or non-irrigated
- Grapes
- Grass Hay-irrigated or non-irrigated
- Grass Seed
- Green Peas-Fresh Market
- Green Peas
- Greenhouse
- Greens (Other)
- Greens Collard
- Greens Turnip
- Hay (Other)
- Herbs
- Hogs-Farrow/Finish
- Hogs-Finish
- Hops
- Horseradish
- Hybrid Corn Seed
- Kernza
- Leeks
- Lettuce
- Lima Beans
- Maple Syrup
- Melons
- Millet
- Mink
- Nectarines
- Nursery
- Oats-irrigated or non-irrigated
- Onions
- Orchard Grass
- Other Animal Products
- Other Crops
- Other Crops Perennial
- Other Forage Seeds
- Other Fruits
- Other Live Animals
- Other Small Grains
- Other Vegetables-irrigated or non-irrigated
- Parsley
- Parsnips
- Peaches
- Pears
- Pecans-irrigated or non-irrigated
- Peppers (Other)
- Plums
- Popcorn
- Potatoes
- Poultry
- Pumpkins (Mini)
- Radishes
- Raspberries
- Rye
- Seasonal Potted Plants
- Seed (Other)
- Seed Vegetable
- Sheep Ewe/Lamb
- Sheep Feedlot
- Sheep Stocker/Feeder
- Snap Beans
- Soybeans-irrigated or non-irrigated
- Spinach
- Summer Squash
- Sweet Cherries
- Sweet Corn-Fresh Market
- Sweet Corn-Processing
- Sweet Potatoes
- Swiss Chard
- Table Grapes
- Timothy Grass
- Turf
- Turnips
- Vegetables-Mixed
- Watermelon
- Wheat-irrigated or non-irrigated
What kind of cost am I looking at?

Ex.2. You farm corn and soybeans conventionally and cover them under MPCI, but also put some acres into 2 different high dollar crops.
- You have a diversity of 4 crops
- Your expected revenue is $120,000, but you carry $60,000 (80% coverage in MPCI corn and SB liability)

At the 85% coverage level, you have $102,000 of coverage for $1661, depending on specific crops covered.

But at claim time any MPCI payment is subtracted from WFRP payment
Where can I look up my cost?

Input revenue amounts from Farm History Report and any liability from an MPCI policy.

Add each commodity that counts as a separate commodity and expected revenue from each.

Click the “Get Estimates” button.
Where can I look up my cost?

You can choose to display your Producer Premium Amount, which is what the farmer pays, or you can see the premium before the subsidy is applied.

From here, there is a selection to view the calculations, or worksheets.
Notice of Claim

• You must still report any cause of loss within 72 hours if it is weather related.

• Claim must be filed no later than 60 days after the original date the farm tax forms are due to the IRS for the insurance year.

• Revenue loss from market volatility is also covered
Good documentation needed if you file a claim

- Good records (your organic field activity log can be used), detailing you did their due diligence in trying to grow the crop.
  - Inputs, planting dates, use of manure, insect and disease management strategies, weed management activities
- Take photos periodically during the season of your healthy crops.
- File your midseason reports in a timely way with the crop insurance agent
- Take photos immediately of crop losses and over time as the field recovers (or not).
To be eligible for a replant payment:

- The damaged commodity must be an annual plant; and,
- damage to the commodity must be due to an insured cause of loss; and,
- The company must agree it is practical to replant and give their consent to replant the commodity; and
- The acreage replanted must be at least 20 acres or 20 percent of the insured planted acreage, applied separately to each commodity to be planted; and
- The producer must submit verifiable records showing their actual cost of replanting.
- The company may inspect the acreage prior to making the replant payment.
Pros - Whole Farm Revenue Protection

• Revenue from normally uninsurable crops is insurable
• Encourages enterprise diversification
• No higher rate on high risk land
• Can use prices significantly higher than what RMA assigns
• Possible higher government subsidies

Cons

Any loss payment cannot be calculated until after tax time the next spring.
Choosing among crop insurance options

- Do you have an organic cropping history to determine yields?
- Do you have a contract with an organic premium price?
- Do you have a nonorganic cropping history for the crops you are now growing organically?
- Would it be more advantageous to insure some crops under multi-peril single commodity insurance and the remainder under Whole Farm Revenue Protection?
- Do you have five years of filing a Schedule F, that would be useful in determining average yearly income and expenses?

- Remember, you can insure up to 35% more than your 5 year average income under Whole Farm Revenue Protection, if you can show that your crops are more valuable, such as a recent transition to organic.
Working with a Crop Insurance Agent

• Be prepared to discuss
  • What you intend to grow
  • If have contracts and at what price
  • Have you grown this crop for multiple years and the field locations
  • Are your doing a new type of production, such as organic
  • Are you adding acres

• Ask these questions
  • Are you familiar with insuring my type of crops?
  • Are you familiar with organic production?
  • Are you familiar with organic options for crop insurance?
  • Are you familiar with organic certification/documentation requirements?
  • Are you familiar with Whole Farm Revenue Protection and can you help me work through my various options?
  • Can you help me decide if I should purchase a mix of multi-peril and whole farm crop insurance?
Finding a crop insurance agent

You can use a clickable national map to find crop insurance companies that can write policies in each of the 50 states as well as Puerto Rico and the District of Columbia.

Outro Survey

- Have you learned enough about crop insurance to think about whether crop insurance is right for your operation?

- Do you plan on seeking out a crop insurance agent to speak with?