



Dyson
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Crop Insurance and Record Keeping for Beginning Farmers

agriskmanagement.cornell.edu



“It’s farming, so it’s not easy that’s for sure. The weather and the changing variability in the weather in recent years has been a real challenge, with wet to dry extremes”

-NY organic grain farmer in 2016 testimonial for NYSDAM

Is Farming Risky?

Adapted from Stephen Hadcock's is Farming Risky
presentation

Risk Management

- Need for risk management
- Types of risk on a farm
- How risky are you after all?
- Discussion of mitigation
- Action plan to mitigate risk

Why Not Address It?

TOP TEN REASONS WHY FARMERS DON'T MANAGE RISK

10. There's no free cap or jacket
9. I'm waiting for my neighbors to try it
8. The media created El Niño
7. Crop failures build character
6. It's more fun to keep my lender guessing about my ability to repay
5. I probably deserve a total crop loss
4. Sleeping too soundly would make my spouse wonder . . .
3. The IRS would take the profits anyway
2. My children would just fight over the estate
1. Life would be dull without daily doses of fear

SOURCE: FARM FUTURES



Farm Risks



Production Risk

- Weather
- Supplies
- Machinery
- Others?

Marketing Risks

- Loss of markets
- Decline in price received
- Weather
- Others?

Financial Risk

- Decline in profits
- Not securing financing
- Other?

People Risk

- Labor
- Other people
- Others?

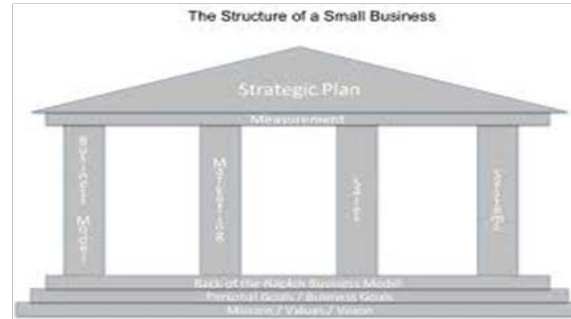
Legal Risk

- Lawsuits
- Regulations
- Others?

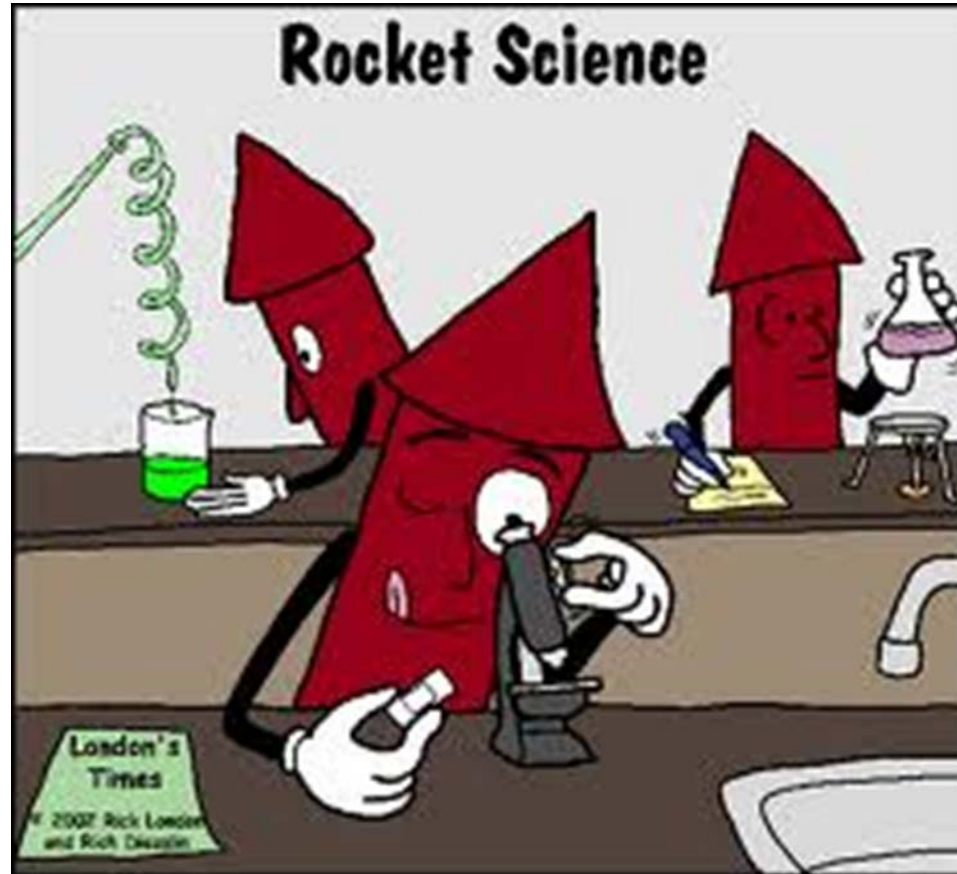
Skills Assessment

- Look over and start to complete
- Does anything jump out to you?

What Can Help to Address This?



Brainstorm for Risks



Crop Insurance 101

Managing price and yield risk through RMA's
crop insurance products

What is crop insurance?

Crop insurance helps producers **manage risk**.

You pay an annual **premium** (the cost is shared with the Federal government) to buy an insurance policy.

Crop insurance is purchased from private agents

If your yields or revenues fall below a certain level due to a “covered cause”, you receive an **indemnity** payment.



How does crop insurance work?

- It is similar to other types of insurance, such as car insurance:
 - You pay a premium to buy a policy
 - If something bad happens, you file a claim
 - Indemnity payment helps make you whole



Single Crop “Multi-Peril” Insurance

Most commonly, farmers buy crop insurance policies for one **single** crop at a time

Single crop policies are available as either **yield** or **revenue** insurance

In New York, single crop policies are available for:

Field crops: Barley, Corn (silage and grain), Forage, Grain Sorghum, Oats, Soybeans, Wheat;

Vegetables: Cabbage, Dry Beans, Green Beans (fresh and processing), Green Peas, Onions, Potatoes, Sweet Corn, Tomatoes;

Fruit: Apples, Grapes, Peaches, Tart Cherries.

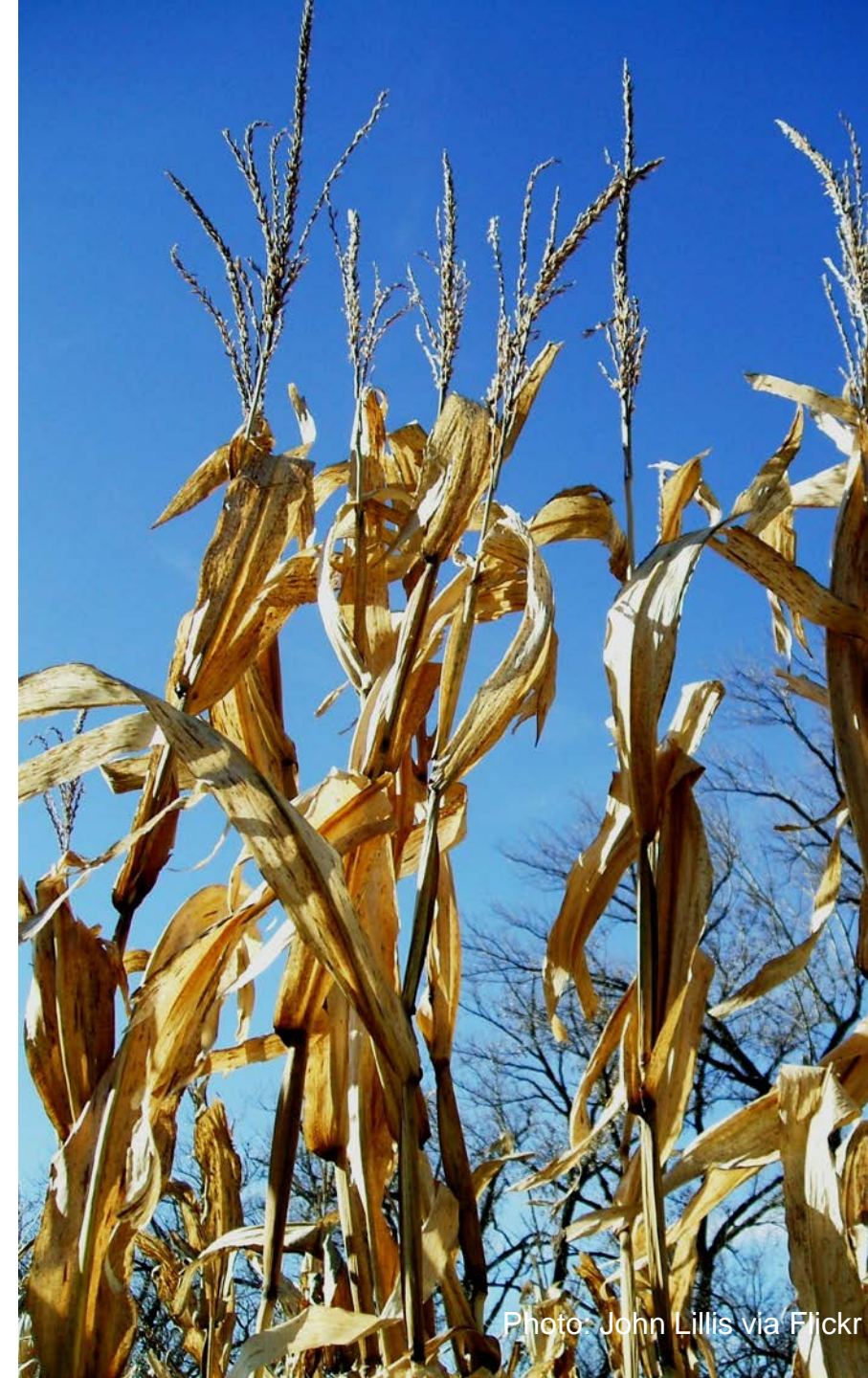


Photo: John Lillis via Flickr



What coverage level to buy?

Catastrophic or “CAT” level

- Cheapest option: free coverage with \$300 administrative fee
- Only provides an indemnity payment when the grower loses 50% or more of the harvest
 - Indemnity only covers 55% of insured price
- 12% of NY policies in 2017 were for CAT-level crop insurance
 - Indemnities are relatively rare

Buy-up

- Growers can choose to purchase more coverage, up to 85% of yields or revenues
- Premium subsidies decrease as coverage increases
- Coverage decisions balances higher premium costs with higher likelihood of indemnity when a covered yield or revenue loss occurs

Prevented Planting

What happens if I can't get my crop in? Or need to replant it?

Most policies include special provisions related to **prevented planting** and **replant**

(Exceptions: group risk policies like (GRP, GRIP, and ARPI) and catastrophic-level ("CAT") policies)

The **prevented planting guarantee payment** for most crops is typically 60% of the production guarantee purchased for "timely planted acreage"

In some cases higher prevented planting protection levels can be purchased

The **replant payment** is typically equal to the lesser of either (1) your actual costs of replanting or (2) a formula provided in your crop insurance policy

For example: for corn, the per-acre replant payment equals the projected price/bushel x 8 bushels

Pasture, Rangeland, and Forage (PRF)

PRF insures livestock growers against **lack of precipitation (rain or snow)** relative to historic levels

Using a grid system, USDA tracks precipitation in an area, and **sends payments automatically** when levels are low

Enables producers to buy feed when forage is limited

No record keeping required!

Important consideration: if you experience low rainfall in your fields but the grid rainfall levels are different, there is a chance you may not receive an indemnity

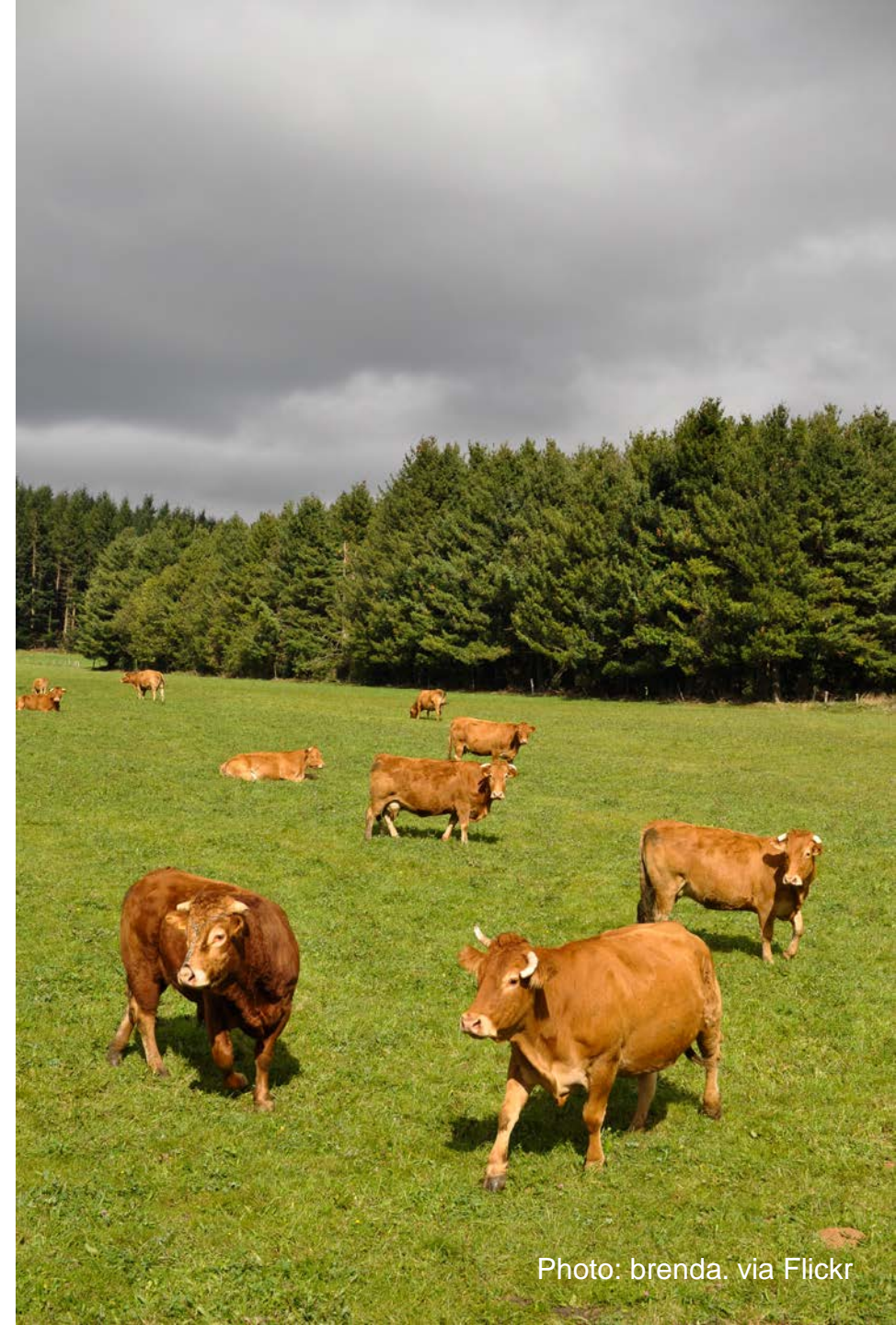


Photo: brenda. via Flickr

Insurance Options for Beekeepers

PRF insurance (which insures against drought or low precipitation) is available to beekeepers under the name **API**

Colonies are insured instead of acres, otherwise similar to PRF
3 policies sold in NY in 2017

Beekeepers can insure using **Whole Farm Revenue Protection**

Honey and colonies sold to other operations may be insurable, “rental activities” are not

Livestock and livestock products coverage is capped at \$1 million in revenue





Actual Production History (APH) Insurance

Most NY produced crops are covered by APH policies!

What is covered?

- This is a single crop policy that offers protection for various crops.
- Covers yield losses that cause production to fall below your historical production levels.
- Protected losses may be caused by:
 - adverse weather
 - fire
 - wildlife
 - insects or plant disease (when not due to insufficient control measures)

What is NOT covered?

- Protection is only for yield risk and NOT price risk!
- Failure to market your cabbage is NOT covered!
- Losses due to poor management practices are NOT covered!

APH Cabbage Insurance - Example

Assume a Niagara Co. producer with a fresh green cabbage APH yield of 400 cwt/acre is insuring at the 65% coverage level.

The premium for this producer would be approximately \$79/acre

The yield guarantee would equal 260 cwt/acre (65% X 400 cwt/acre)

What would happen if this producer experienced an exceptionally poor season with a yield of only 240 cwt/acre?

260 cwt/acre yield guarantee – 240 cwt/acre actual yield = 20 cwt/acre loss per acre

20 cwt/acre loss per acre X \$16.25/cwt price election = \$325/acre indemnity

Total Payout: \$325/acre indemnity - \$79/acre premium = \$246/acre payout

Estimated premium used for educational purposes only. Only insurance agents can quote actual rates.

Whole Farm Revenue Protection (WFRP)

WFRP allows **diversified farmers** to insure their whole operation with just one policy

More diversified farms benefit from **higher premium subsidies** and **lower premium rates**

Schedule F tax records for farm activities over past 5 years are required

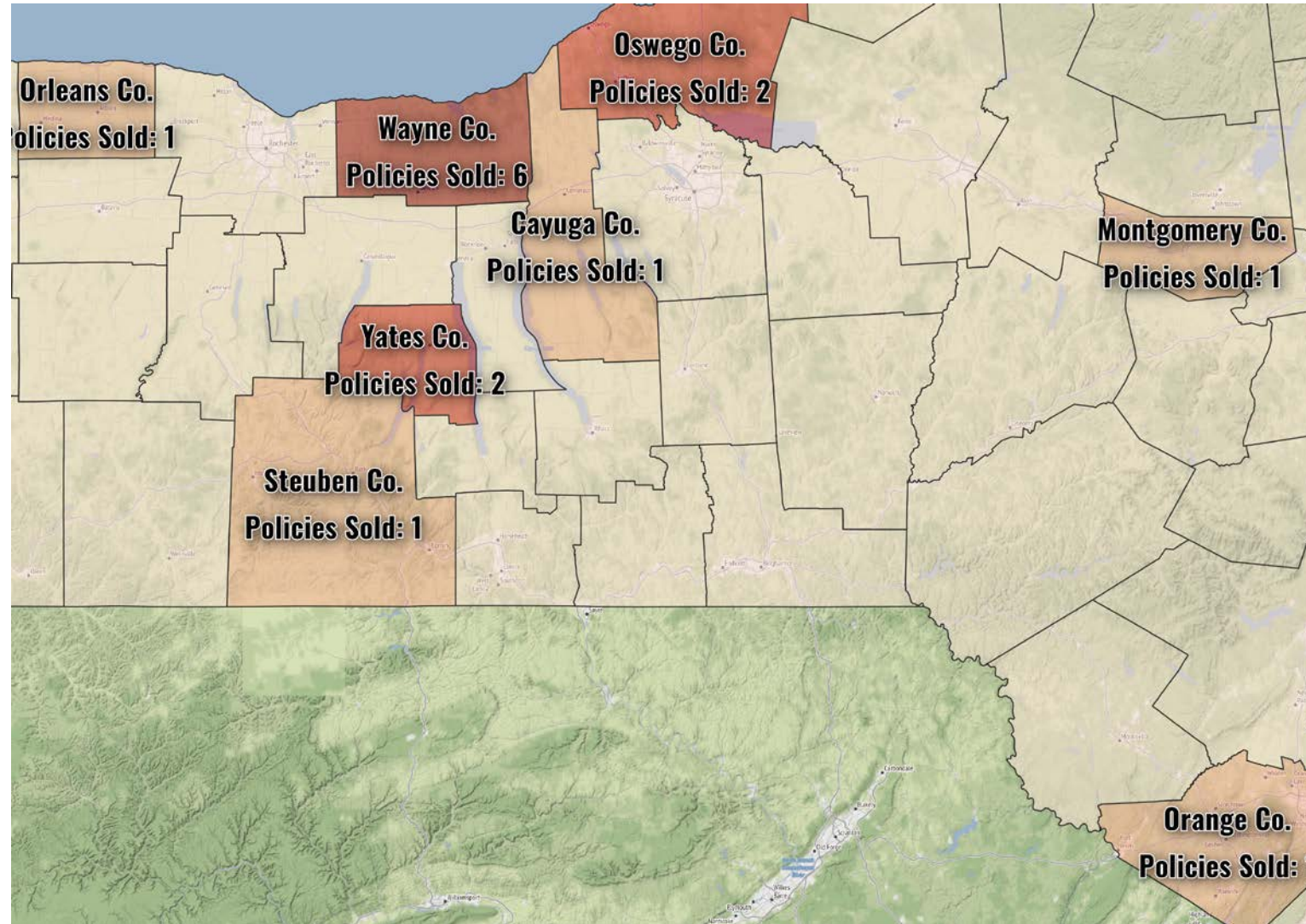
WFRP policies cover *all* crops or livestock produced by a farm

Record keeping requirements may be a challenge for “highly diversified” farms

So far, NY usage is low: 15 total policies sold in 2017



Whole Farm Revenue Protection (WFRP) – NY Participation 2017



Whole Farm Revenue Protection (WFRP)

Things to be aware of...

- WFRP is available in all New York Counties
- Important Dates:
 - Sales Closing Date: March 15th (early fiscal filers) November 20th (late fiscal filers)
 - Acreage Reporting: July 15th
 - Billing Date: August 15th
- The insurable period coincides with the duration of the producer's tax year.
- CAT coverage is NOT available.
- This policy provides replant coverage for:
 - For annual crops, except those covered by another Federal crop insurance policy
 - Equal to the cost of replanting up to a maximum of 20 percent of the expected revenue
 - When 20 percent or 20 acres of the crop needs to be replanted.



Whole Farm Revenue Protection (WFRP)

Diversified Producer Case

- Suppose you are a diversified New York farm with the following average revenues.

Crop	Acres	Yield	Price	Revenue
Snap Beans	20	3.6 tons/acre	\$300/ton	\$21,600
Sweet Corn	30	95 cwt/acre	\$20.75/cwt	\$59,137.50
Dry Beans	20	15 cwt/acre	\$37.00/cwt	\$11,100
Barley	30	45 bu/acre	\$4.25/bu	\$5,737.50
Cabbage	20	380 cwt/acre	\$17.50/cwt	\$133,000
			Total:	\$230,575

- Upon purchasing a WFRP policy, you qualify as a diversified operation and are able to protect your approved revenue of \$230,575 at the 85% level and receive the diversified operation premium subsidy.
- With this policy you have an insured revenue of \$195,989 ($\$230,575 \times 85\%$) with an estimated producer premium of \$11,469.

Estimated premium used for educational purposes only. Only insurance agents can quote actual rates.

Whole Farm Revenue Protection (WFRP)

Example – One crop losses and no payout triggered

- Your operation experiences a case of aphids and has a sweet corn yield loss of 50%, all other crops experience average yields and prices remain average.

Crop	Acres	Yield	Price	Revenue
Snap Beans	20	3.6 tons/acre	\$300/ton	\$21,600
Sweet Corn	30	47.5 cwt/acre [95 X (1-50%)]	\$20.75/cwt	\$29,568.75
Dry Beans	20	15 cwt/acre	\$37.00/cwt	\$11,100
Barley	30	45 bu/acre	\$4.25/bu	\$5,737.50
Cabbage	20	380 cwt/acre	\$17.50/cwt	\$133,000
			Total:	\$201,006.25

- Although you incurred significant losses in your sweet corn crop, your revenue is still \$5,018 above the insured revenue value of \$195,989. You do not receive an indemnity payment.

Whole Farm Revenue Protection (WFRP)

Loss Example – One crop losses that trigger payout.

- Your operation experiences a case of worms that reduce cabbage yields by 30%, all other crops experience average yields and prices remain average.

Crop	Acres	Yield	Price	Revenue
Snap Beans	20	3.6 tons/acre	\$300/ton	\$21,600
Sweet Corn	30	95 cwt/acre	\$20.75/cwt	\$59,137.50
Dry Beans	20	15 cwt/acre	\$37.00/cwt	\$11,100
Barley	30	45 bu/acre	\$4.25/bu	\$5,737.50
Cabbage	20	152 cwt/acre [380 X (1-60%)]	\$17.50/cwt	\$53,200
			Total:	\$150,775

- You incurred significant losses in your cabbage crop, which caused your operation's revenue to decrease to \$150,775, or \$45,214 below your insured revenue value of \$195,989. You will receive a payout of \$33,745 (\$45,214 - \$11,469) for that year.

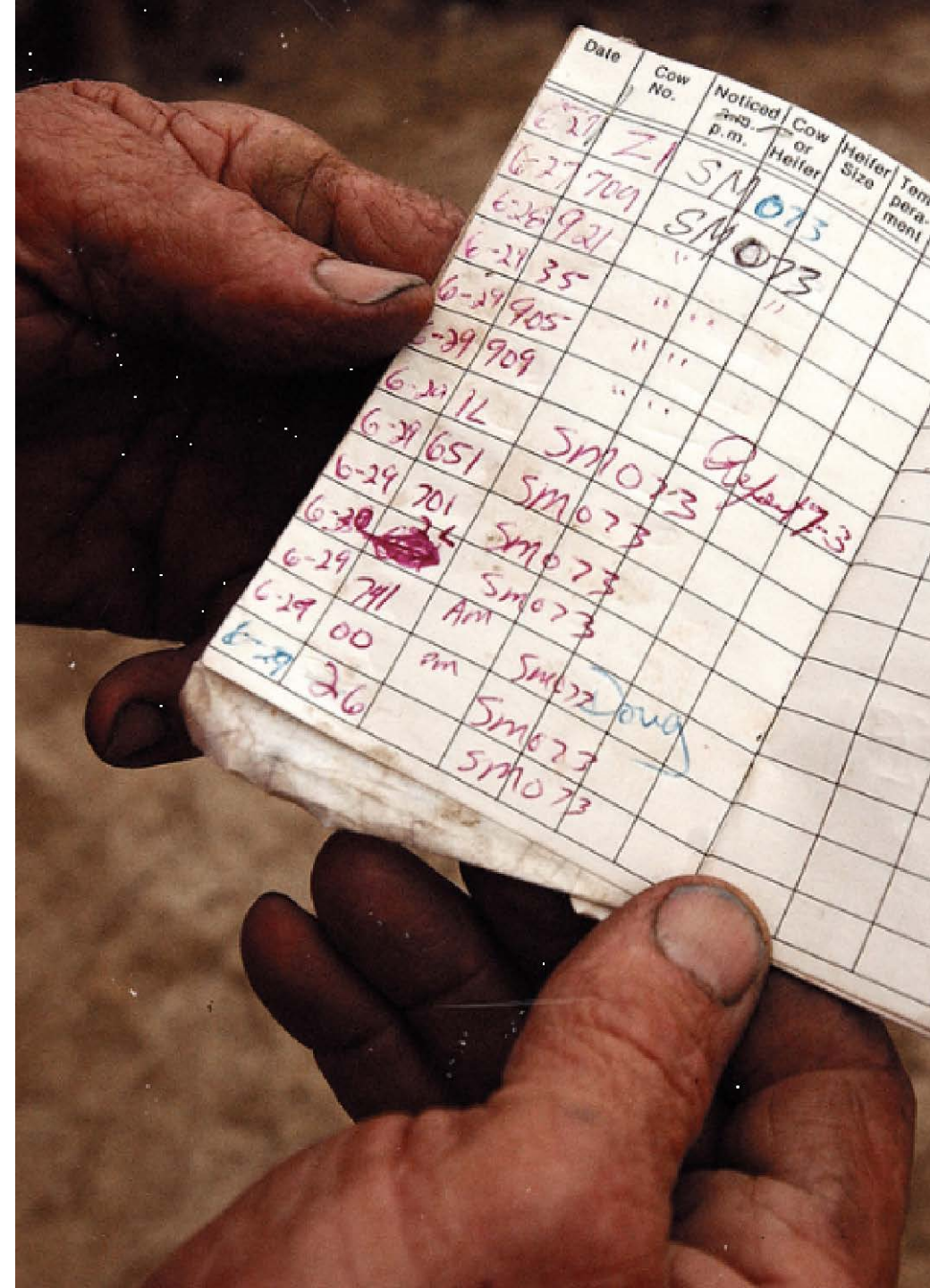
Other things to know

- Farms without a “production history” generally have to rely on county yields to set crop insurance guarantee.
- “Quality loss” indemnities are possible for many commodities grown in NY: for example damage to apples prevents selling in fresh markets.
- NY had record drought-related indemnities (over \$28 million) in 2016. Other than 2016 and 2012, cold weather and excess moisture were the major causes of loss.
- Lenders like crop insurance!
- Not all single crop insurance products are available in every county for every crop. A “written agreement” is an option in this case:
(<https://www.rma.usda.gov/pubs/rme/requestinginsurance.pdf>)
- Interested farms can contact a crop insurance agent
(<https://www.rma.usda.gov/tools/agent.html>)

Having a good relationship with your agent is critical. There are many deadlines and specific procedures to be followed when making a claim!

Record Keeping for Crop Insurance

Adapted from Dr. Laurence M. Crane's November 6, 2014 presentation given on behalf of National Crop Insurance Services



Records for Crop Insurance – Why is it important?

- Many RMA crop insurance products are based on YOUR recorded production history. This is your Actual Production History (APH).
- Detailed records may help ensure that indemnity payments are made in a timely manner.
- They provide evidence that the policy holder consistently follows good farm management practices.
- **Keeping records of inputs, yields, revenue, and losses is a good general management practice that many crop insurance products require!**

Records for Crop Insurance – What is APH yield?

- It is either:
 - 4-10 year actual yield history (if available)
 - T-yield based on 10-year county average (when your actual yield history is not available)
- If producer has less than 4 years of actual records, a variable T-yield is used:
 - No records, but has grown the crop, 65% of T-yield
 - 1 year of records and three 80% T-yields
 - 2 years of records and two 90% T-yields
 - 3 years of records and one 100% T-yield
- New Producers receive 100% of the T-yield
 - For many producers the T-yield (county average) is not as favorable as their own historical yield!

Records for Crop Insurance

- Federal crop insurance requires producers to be able to document (if needed) what, where, when, and how they planted and harvested a crop.
- These records need to be at a crop insurance unit and/or field level, by type, practice and share.
- Documentation needs to be contemporary (current and up-to-date), reliable, and verifiable.
- Specific requirements vary by crop and are specified in the Crop Insurance Handbook (CIH)

Records for Crop Insurance

- Some examples of records that may be used to separate and document the production from different units, and to account for total production for the crop year include:
 - field harvest records, which show production determined from truck or grain wagon loads that is documented by weight tickets or by conveyance measurements
 - separate measurements of unit production when placed in farm storage structures
 - cotton module measurements
 - livestock feeding records

Records for Crop Insurance

- Verifiable production reports are reports that are either:
 - Supported by records from a:
 - marketing outlet
 - processor
 - packer
 - first handler
 - etc.
 - Or measurements of production stored on the farm by an authorized person from:
 - an approved crop insurance provider
 - the Farm Service Agency
 - Risk Management Agency regional office.

Records for Crop Insurance

- Substantiated evidence for acceptable crop insurance records include:
 - copies of elevator or warehouse receipts
 - ledger sheets
 - load summaries
 - settlement sheets
 - Commodity Credit Corporation loan documents

Records for Crop Insurance

- Must include the following information:
 - Commodity
 - Name of the buyer, storage facility, or marketing outlet
 - Crop year produced and transaction date
 - Insurance holder's name
 - Practice/type/variety (when applicable) and production quantity that can be converted to the proper unit of measure, if necessary.

Records for Crop Insurance

- For fruit, nuts, and vegetable crops a photocopy of the complete pick records for the crop year must be submitted to your crop insurance agent.
- These pick records must:
 - indicate the names of individuals paid by the grower (crew leader or picker)
 - be accompanied by verifiable receipts
 - include the calculations used to determine total production
- The RMA or your crop insurance agent must be able to verify all of your calculations!

Records for Crop Insurance

- Feeding production to livestock:
 - If you do not keep acceptable records (e.g., bin measurements, ledger sheets, weight tickets, load records, etc.) that account for all harvested production of the insured crop, and some or all of your production is then fed, you must keep acceptable written records of the fed production to prove your actual production history.
 - You must keep records of each feeding (daily, weekly, bi-weekly), so you can prove the production you fed to livestock and the time feeding occurred.
 - If you feed livestock from a previous year's inventory and the current year's production will be added to this inventory, the amount of the previous year's production must be measured before you begin to harvest.

Cornell Crop Insurance & Risk Management Education Project Resources Website: agriskmanagement.cornell.edu

Currently available

- Newly updated website including
 - Articles
 - Fact sheets
 - Presentations
 - Videos
 - Farmer testimonials

Coming soon

- Risk management podcast series
- More NY case studies
- More fact sheets
- Whole Farm Revenue Protection examples

Cornell University delivers crop insurance education in New York State in partnership with the USDA Risk Management Agency.

Diversity and Inclusion are a part of Cornell University's heritage. We are an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individuals with Disabilities.



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Crop Insurance for Tree Fruit Producers



“It’s farming, so it’s not easy that’s for sure. The weather and the changing variability in the weather in recent years has been a real challenge, with wet to dry extremes”

-NY organic grain farmer in 2016 testimonial for NYSDAM



What is crop insurance?

Crop insurance helps producers **manage risk**.

You pay an annual **premium** (the cost is shared with the Federal government) to buy an insurance policy.

Crop insurance is purchased from private agents

If your yields or revenues fall below a certain level due to a “covered cause”, you receive an **indemnity** payment.



Single Crop “Multi-Peril” Insurance

Most commonly, farmers buy crop insurance policies for one **single** crop at a time

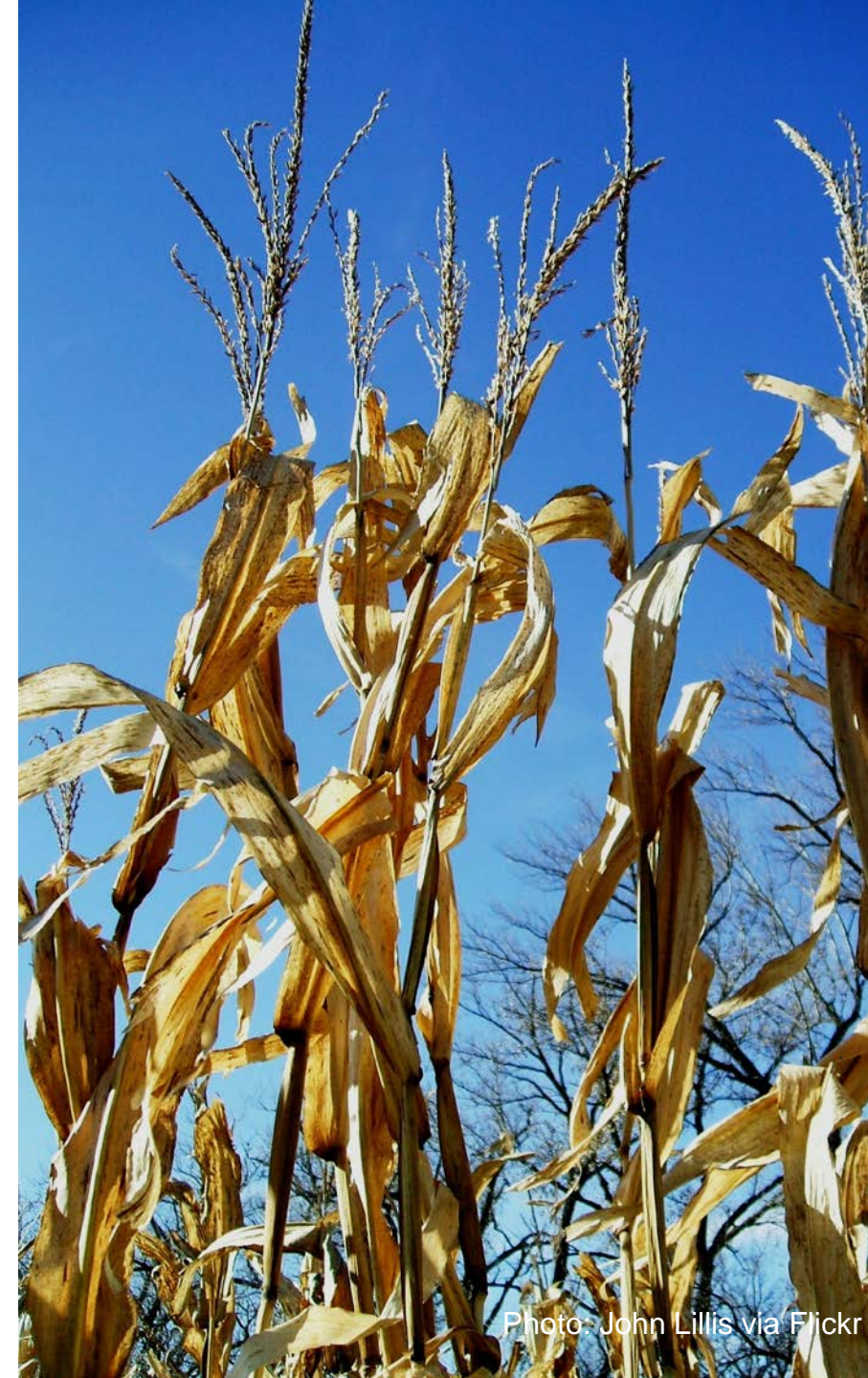
Single crop policies are available as **yield, revenue** or **dollar plan** insurance

In New York, single crop policies are available for:

Field crops: Barley, Corn (silage and grain), Forage, Grain Sorghum, Oats, Soybeans, Wheat;

Vegetables: Cabbage, Dry Beans, Green Beans (fresh and processing), Green Peas, Onions, Potatoes, Sweet Corn, Tomatoes;

Fruit: Apples, Grapes, Peaches, Tart Cherries.





Actual Production History (APH) Insurance

What is covered?

- In New York state the following fruits are covered by APH policies: **Apples, Grapes, Peaches.**
- Covers yield losses that cause production to fall below your historical production levels.
- Irrigated and non-irrigated practices are often available, as well as organic and transitional
- Protected losses may be caused by:
 - adverse weather
 - fire
 - wildlife
 - Insects or plant disease (when not due to insufficient control measures)

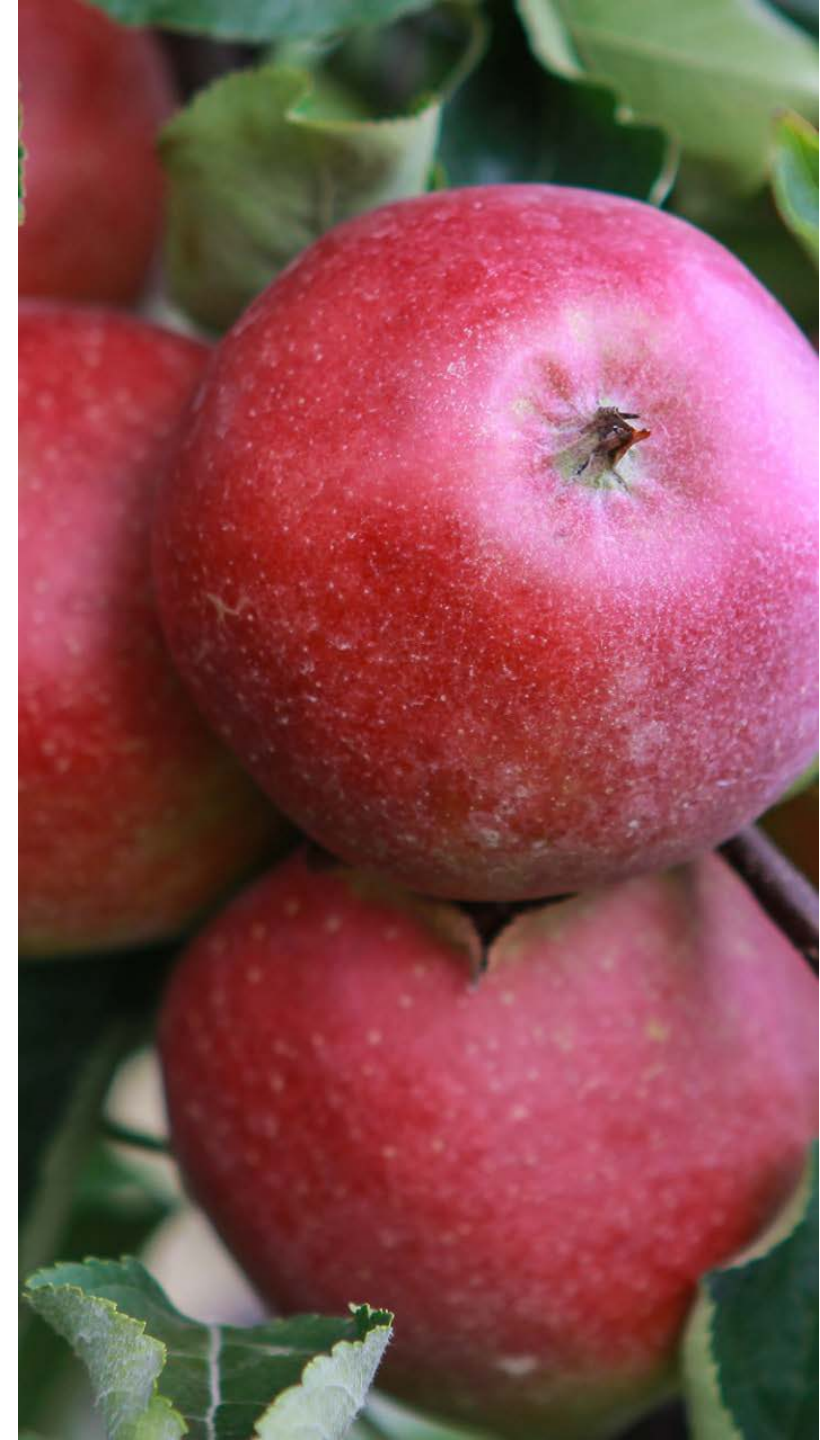
What is NOT covered?

- Protection is only for yield risk and NOT price risk
- Failure to market your crop is NOT covered
- Losses due to poor management practices are NOT covered

Crop Insurance for Apples

Things to be aware of...

- Important Dates:
 - Sales Closing Date: November 20th
 - Acreage Reporting: January 15th
 - Billing: August 15th
 - End of insurance period: December 31st
- Apples are insurable if:
 - They are grown on tree varieties that are adapted to the area
 - Acreage has produced at least 150 bushels per acre in 1 of the past 4 years
 - They are grown for fresh apple production or processing apple production



Crop Insurance for Apples

Things to be aware of...

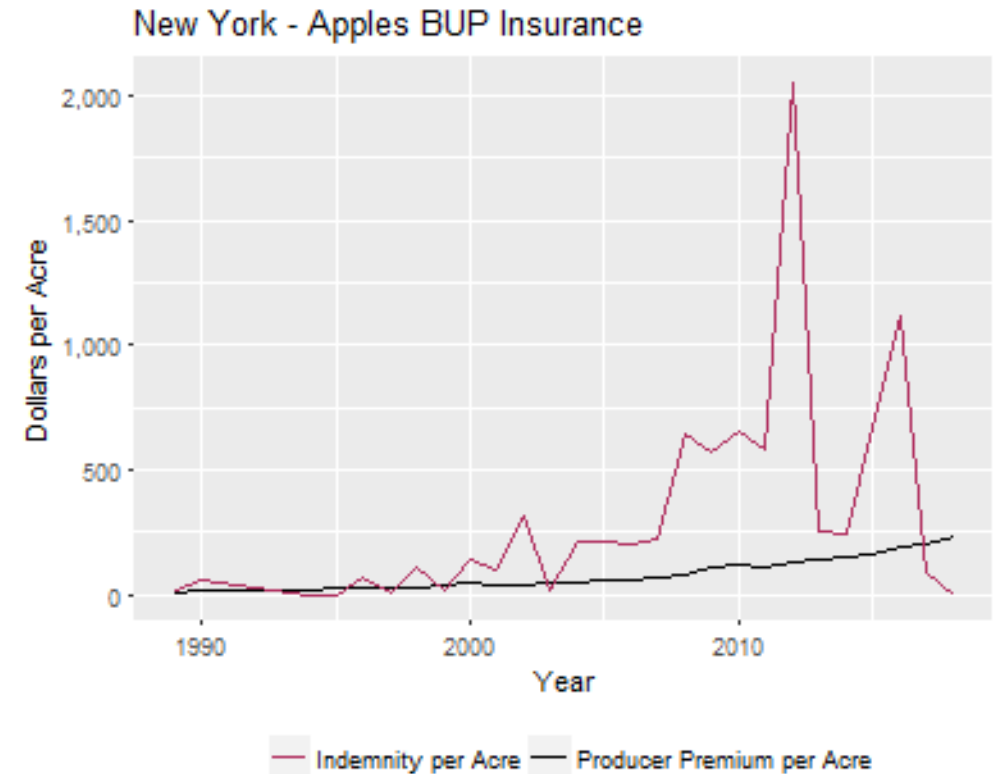
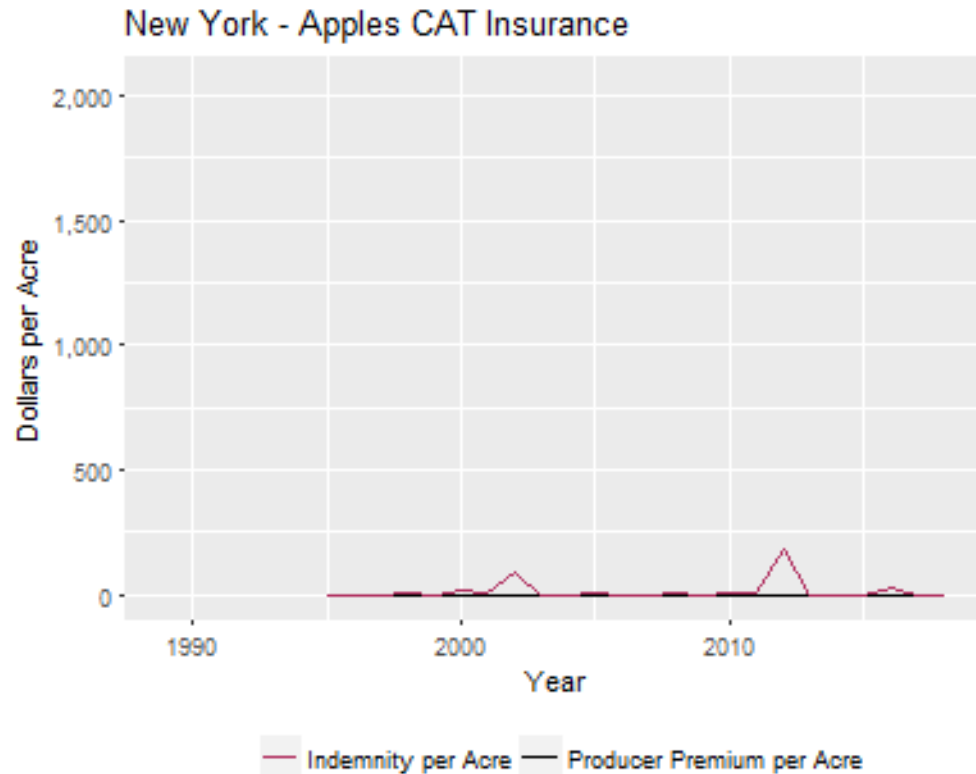
- Projected prices are different for the different varietal groups, but you must have separate APH records for each of the varietal groups.
- Additional coverage options:
 - Quality Adjustment – provides protection for loss of quality when apples do not grade below U.S. fancy.
 - Supplemental Coverage Option (SCO) – offers additional coverage based on county yields.
 - Yield Exclusion – available in some counties and allows producer to exclude some poor yields from the APH.



Apples APH Historic Experience

New York Apples Crop Insurance Trends (CAT and BUYUP) per Acre Enrolled

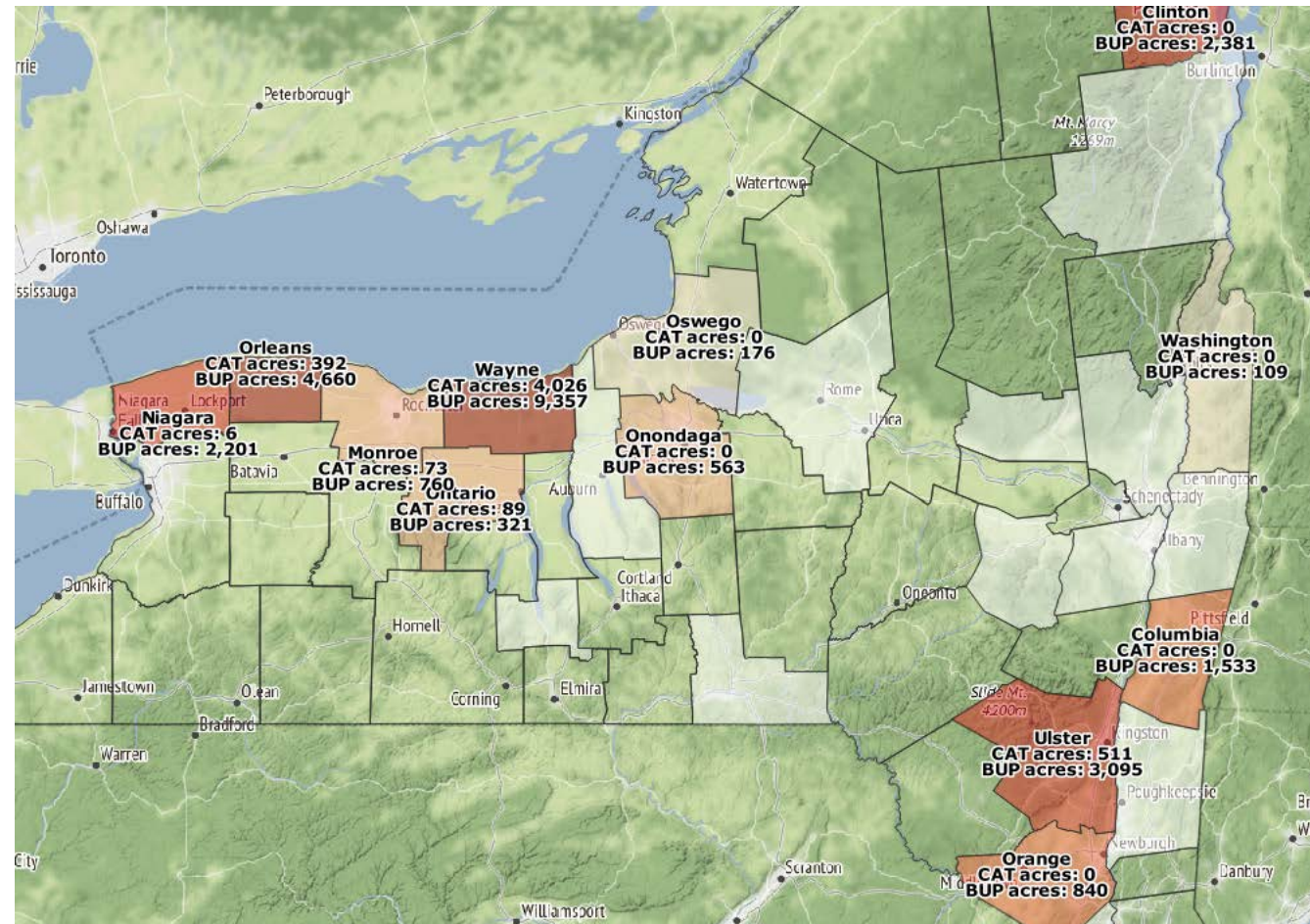
Please Note: Plots begin at first year with enrollments, CAT coverage has no premium other than administrative fee, 2017 indemnities are as of November 2017.



Source: USDA, Risk Management Agency

Apple APH Participation

New York Apple APH 2017 Reported Acres (all counties where available shown)



Source: USDA, Risk Management Agency

Whole Farm Revenue Protection (WFRP)

WFRP allows **diversified farmers** to insure their whole operation with just one policy

More diversified farms benefit from **higher premium subsidies** and **lower premium rates**

Schedule F tax records for farm activities over past 5 years are required

WFRP policies cover *all* crops or livestock produced by a farm

Record keeping requirements may be a challenge for “highly diversified” farms

Crops or livestock not on specified in RMA’s WFRP commodity list can typically be covered as “other”

So far, NY usage is low: 15 total policies sold in 2017



Whole Farm Revenue Protection (WFRP)

Things to be aware of...

- \$8.5 million insured revenue is maximum that can be covered.
- WFRP is available in all New York counties
- Important Dates:
 - Sales Closing Date: March 15 (calendar and early fiscal filer), November 20 (late fiscal filer)
 - Acreage Reporting: July 15th
 - Billing Date: August 15th
- The insurable period coincides with the duration of the producer's tax year.
- CAT coverage is NOT available.
- This policy provides replant coverage under some conditions



Whole Farm Revenue Protection (WFRP) with APH policy:

- Suppose you are a Niagara Co. apple producer with the following expected revenue:

Crop	Acres	Yield	Price	Revenue
Honeycrisp	25	800 bu/acre	\$40/bu	\$800,000
Empire	25	800 bu/acre	\$10/bu	\$200,000
Processing	50	22 tons/acre	\$275/ton	\$302,500
			Total:	\$1,302,500

- You decide to protect against both yield and price risk. Following industry practice, you will be purchasing varietal APH policies for the fresh-market apples, but not the processing apples. You will also protect your operation's total revenue with a Whole Farm Revenue Protection policy, which offers some protection from losses due to both low yields and low prices.

(Yields are rough estimates based on data found in apple literature for the purpose of use in this example. Prices are rough estimates based on information provided by NY apple producers)

Whole Farm Revenue Protection (WFRP) – APH ONLY calculation

- Honeycrisp (Varietal Group A) and Empire (Varietal Group B) are both insured at the 65% level

Crop	Acres	Yield	Projected Price	Guaranteed Yield	Producer Premium
Honeycrisp	25	800 bu/acre	\$51.50/bu	520 bu/acre	\$19,022
Empire	25	800 bu/acre	\$15.60/bu	520 bu/acre	\$5,762
				Total:	\$24,784

- Thus far you have protected yourself from some of the losses that would arise from low yields. Now let us see how a Whole Farm Revenue Protection policy would look for this operation.

Estimated premium used for educational purposes only. Only insurance agents can quote actual rates.

Whole Farm Revenue Protection (WFRP) Policy Calculation

- You purchase a WFRP policy for your operation using the following scheme:

Crop	WFRP Commodity Code	Acres	Yield	Price	Revenue
Honeycrisp	Apples (fresh market) 0853	25	800 bu/acre	\$40/bu	\$800,000
Empire	Apples (fresh market) 0853	25	800 bu/acre	\$10/bu	\$200,000
Processing	Apples (processing) 0854	50	22 tons/acre	\$275/ton	\$302,500
				Total:	\$1,302,500

- You have two commodities and receive a higher subsidy. You insure at the 75% level. The premium you pay is **\$16,021** for a STANDALONE WFRP policy that guarantees revenue of **\$976,875** ($\$1,302,500 \times 75\%$ coverage level)
- If you were to pair this WFRP with the additional APH insurance the premium you owe would be **\$8,010** for the same revenue guarantee.

Estimated premium used for educational purposes only. Only insurance agents can quote actual rates.

Whole Farm Revenue Protection (WFRP) with APH policy: Yield Loss Example

- A spring freeze causes yield losses of 50% for all your crops:

Crop	Acres	Yield	Price	Revenue
Honeycrisp	25	400 bu/acre	\$40/bu	\$400,000
Empire	25	400 bu/acre	\$10/bu	\$100,000
Processing	50	11 tons/acre	\$275/ton	\$151,250
			Total:	\$651,250

- Your varietal APH policies will have the following payouts:

Crop	Acres	Guaranteed Yield - Yield	Projected Price	Indemnity	Producer Premium	Payout
Honeycrisp	25	120 bu/acre	\$51.60/bu	\$154,800	\$19,022	\$135,778
Empire	25	120 bu/acre	\$15.60/bu	\$46,800	\$5,560	\$41,240
			Total:	\$201,600	\$24,582	\$177,018

Whole Farm Revenue Protection (WFRP) with APH policy: Yield Loss Example

- Standalone APH has an indemnity of **\$201,600** and a payout of **\$177,018** (\$201,600 indemnity - \$24,582 producer premium)
- Standalone WFRP policy would have an indemnity of **\$325,625** (\$976,875 guaranteed revenue - \$651,250 actual revenue). The payout would be **\$309,604** (\$325,625 indemnity - \$16,021 producer premium)
- The WFRP portion of a combined WFRP with APH policy would have an indemnity of **\$124,025** [\$976,875 guaranteed revenue - (\$651,250 actual revenue + \$201,600 APH indemnity)]. The payout would be **\$116,015** (\$124,025 indemnity – \$8,010 producer premium). The payout of the APH portion of this policy remains the same at **\$177,018**. The total payout of the WFRP with APH policy is **\$293,033**.

Whole Farm Revenue Protection (WFRP) with APH policy Outcome Comparison

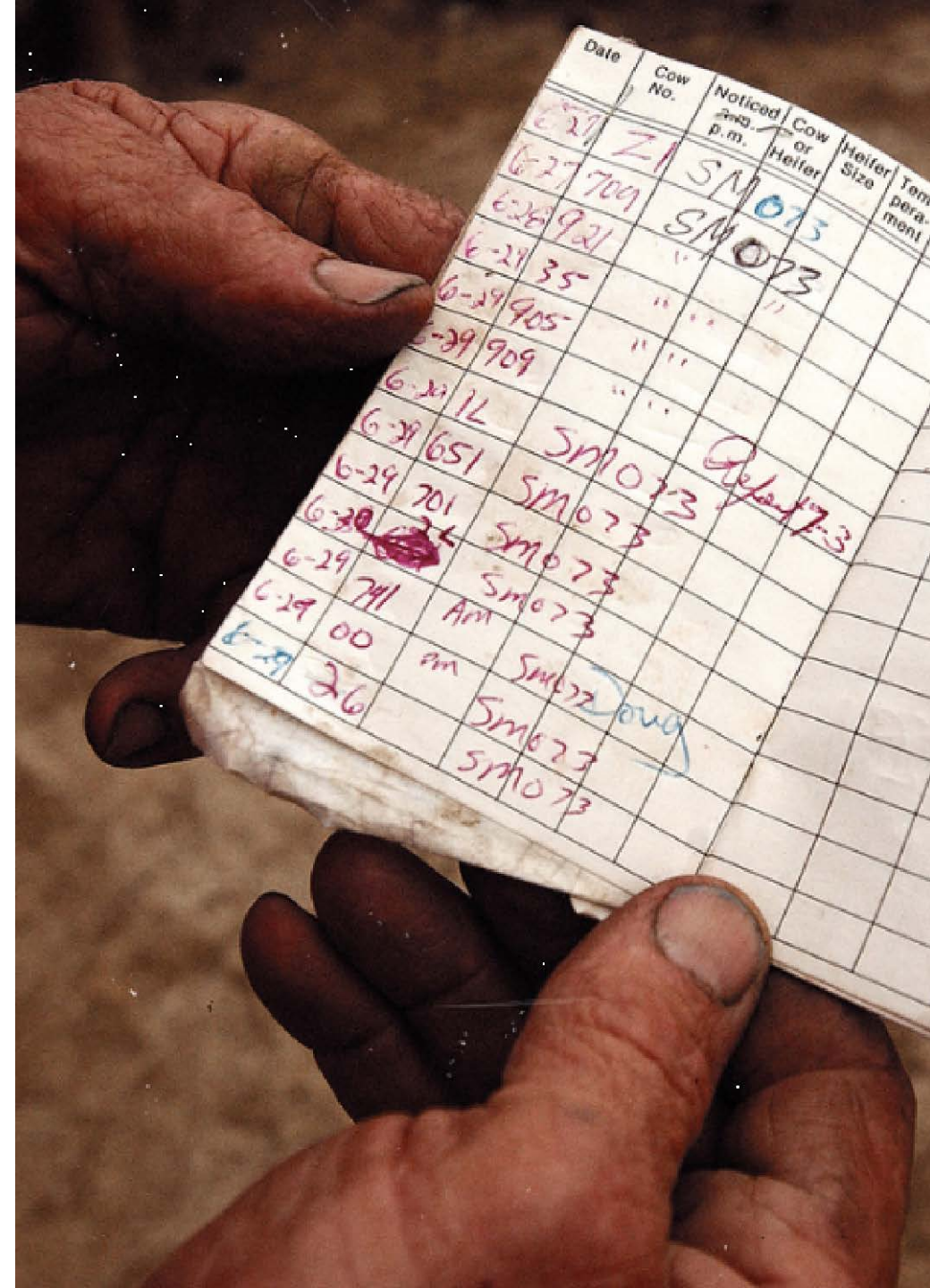
Policy	Payout
Standalone APH	\$177,018
Standalone WFRP	\$309,604
Combined WFRP and APH	\$293,033

- We see that even in this example where the producer only incurred a yield loss, the standalone WFRP had slightly better coverage than the combined WFRP and APH scheme.
- If the producer were to only incur a price loss, the WFRP schemes would provide coverage while the standalone APH would not.

Crop insurance record keeping

Keeping records of inputs, yields, revenue (including sales receipts and weight tickets) and losses is a good general management practice that many crop insurance products require

For Whole Farm Revenue Protection, having historical tax records (Schedule F) for farming activities is essential



Benefits for Beginning Farmers

In some cases can **use records from other operations** you managed

Extra 10% **premium subsidy**

May use **3 years of tax records (plus “gap year”)** instead of 5 for WFRP

“Beginning farmer” = ≤ 5 years of “insurable interest” in a farming operation



Photo: USDA

In conclusion: other things to know

Farms without a “production history” generally have to rely on county yields (RMA t-yields, not FSA county yields) to set crop insurance guarantee

“Quality loss” indemnities are possible for many commodities grown in NY: for example damage to apples insured under the fresh fruit option prevents selling in for fresh markets

NY had record drought-related indemnities (over \$28 million) in 2016. Other than 2016 and 2012, cold weather and excess moisture were the major causes of loss.

Lenders like crop insurance!

Not all single crop insurance products are available in every county for every crop. A “written agreement” is an option in this case: (<https://www.rma.usda.gov/pubs/rme/requestinginsurance.pdf>)

Interested farms can contact a crop insurance agent (<https://www.rma.usda.gov/tools/agent.html>)

Having a good relationship with your agent is critical. There are many deadlines and specific procedures to be followed when making a claim!

Cornell Crop Insurance & Risk Management Education Project Resources Website: agriskmanagement.cornell.edu

Currently available

- Newly updated website including
 - Articles
 - Fact sheets
 - Presentations
 - Videos
 - Farmer testimonials

Coming soon

- Risk management podcast series
- More NY case studies
- More fact sheets
- Whole Farm Revenue Protection examples

Cornell University delivers crop insurance education in New York State in partnership with the USDA Risk Management Agency.

Diversity and Inclusion are a part of Cornell University's heritage. We are an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individuals with Disabilities.



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