



New York State
Department of
Agriculture &
Markets

Crop Insurance

FARMER SUCCESS STORY

Crop Insurance Protects Planting Investment

WHITESVILLE, NY – Organic dairy farmer John Stoltzfus is new to using crop insurance as a risk management tool. He hasn't even had it for a full year, and he is already seeing it work.

B-A-Blessing Farm is at 2,200 feet on the New York-Pennsylvania border in Allegany County. Stoltzfus, with the help of two sons, milks approximately sixty cows and farms about five hundred acres, while his wife does the farm's bookkeeping. The herd's diet includes pasture, hay and sprouted barley for green fodder in the winter months.

Stoltzfus decided to enroll in crop insurance in fall of 2011, when they planted over a hundred forty acres of barley. He located initial information on the web, which helped him find an agent, whom he describes as "helpful." Stoltzfus sets his coverage at the 70% level, which covers their input expenses if they have a loss.

According to Stoltzfus, one appealing feature is that the premium is not due up front, but rather, at harvest time. "And it's subsidized by the government, so it's a fairly reasonable premium," he added.

Stoltzfus notes the importance of tracking important dates and deadlines, such as meeting deadlines for reporting planted acreage, and knowing the early and late planting dates for your crop. A good crop insurance agent can help a producer by sending reminder notices for important dates, and making sure the farmer follows through.

Many types of crop insurance include a late or prevented planting provision, so that yield loss may be covered if you are unable to complete planting by the late planting date.

Stoltzfus said that he was pleased to learn that organic crops are covered by crop insurance. Organic crop insurance is available for organic corn, soybeans and wheat that pays out based on the organic price for the crop, while other crops are covered using the conventional price to value the crop.

Would Stoltzfus recommend crop insurance to other farmers? "I can say I would highly recommend crop insurance," he said. "I haven't been through the whole year yet, but I would highly recommend it."



John Stoltzfus, B-A-Blessing Farm - Whitesville, NY

Crop insurance must be purchased from a licensed agent. Enrollment deadlines vary by crop. The enrollment deadline for most spring-planted field crop policies is March 15th of the growing year. The winter wheat and barley crop insurance enrollment deadline is September 30th. A special type of crop insurance for pasture and hay, to insure against drought, has an enrollment deadline of November 15th for the following growing year.

To learn more about crop insurance in New York, visit the New York State Department of Agriculture and Markets Crop Insurance and Risk Management Education website at www.agriculture.ny.gov/ap/cropinsurance.html.

A video interview of John Stoltzfus and other producers using crop insurance, as well as crop-specific fact sheets, are available on the website.



Risk Management Agency
This institution is an equal
opportunity provider.

The New York State Department of Agriculture and Markets has partnered with USDA Risk Management Agency (RMA) to provide crop insurance education to New York State farmers. For more information, please visit the NYS Crop Insurance Education website at www.agriculture.ny.gov/AP/CropInsurance.html or call 518-457-4531. The RMA website is: www.rma.usda.gov. To find a crop insurance agent, ask a neighbor for a recommendation, contact your local Farm Service Agency (FSA) office or use the USDA RMA crop insurance agent locator tool on the web at www.rma.usda.gov/tools/agent.html