

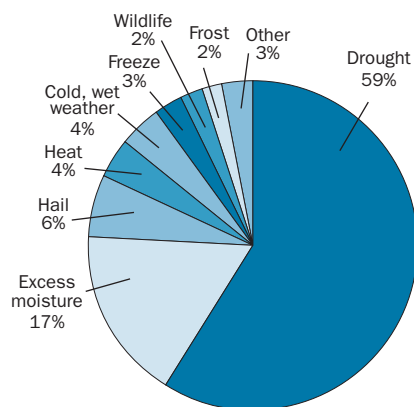


# CROP INSURANCE

FOR PENNSYLVANIA FRUIT CROPS

**M**ulti-peril crop insurance is a valuable risk management tool that allows growers to insure against losses due to adverse weather conditions and wildlife. It shifts unavoidable production risks to an insurance company for the payment of a fixed amount of premium per acre. Of the \$261 million paid for crop losses in Pennsylvania since 1981 (\$218 million in the past ten years), 59 percent was for drought (Figure 1).

**Figure 1. Why crops fail in Pennsylvania, 1981-2007.**



Participation in the crop insurance program in Pennsylvania has increased dramatically since the 1990's, with a large increase in acreage and coverage due to the severe droughts experienced in many parts of the Commonwealth in recent years. Sign up for crop insurance exceeds one million acres and protection in force exceeds \$400 million. The amount paid by for crop losses exceeded the total amount producers paid for the protection in 19 out of the past 20 years. During that time period, Pennsylvania farmers with crop insurance have received \$3.25 for crop losses for every \$1 they have paid in premiums (Figure 2).

The federal government has decided that a crop insurance program is preferable to disaster payments. Disaster programs often involve political tradeoffs that can lead to deficit spending. It is better to have an insurance program in place that is available nationwide and gives farmers the freedom to choose the level of coverage they need based on their own yield history. A minimum level of crop insurance, called CAT insurance, is available to all farmers regardless of size at no premium cost (all premiums are paid by the federal government). Higher levels of crop

insurance (buy-up protection) are also federally subsidized, with farmers nationwide paying only 33 to 62 percent of the actual cost of the insurance (depending on the level of coverage selected). Under the 2008 Farm Bill, all acreage must be covered by crop insurance or under the non-insured assistance program (NAP, available through USDA-Farm Service Agency) to be eligible for future disaster assistance programs.

The Commonwealth of Pennsylvania is a strong supporter of crop insurance and has allocated over \$19 million since 2000 to help farmers buy crop insurance. This money helps producers to better afford higher levels of buy up protection so that they are better protected when disasters occur.

Crop insurance is available for at least one commodity in every county in Pennsylvania, with a total of 27 crops represented across the state. Apples are covered by crop insurance in 45 counties and peaches/nectarines are covered in 30 counties. Pears are only covered in Adams County. Grapes are only covered in Erie County. Fruit crops account for less than 3 percent of all the acres covered by crop insurance in Pennsylvania, but represent over 12 percent of the value of insurance protection sold on a per acre basis. Over 67% of the apple acreage in Pennsylvania is covered by crop insurance; for peaches, 57% of acreage is covered. For grapes, 82% of eligible acreage is covered in Pennsylvania.

The purpose of this publication is to introduce the types of crop insurance available to fruit growers by:

- explaining how an actual production history (APH) is calculated.

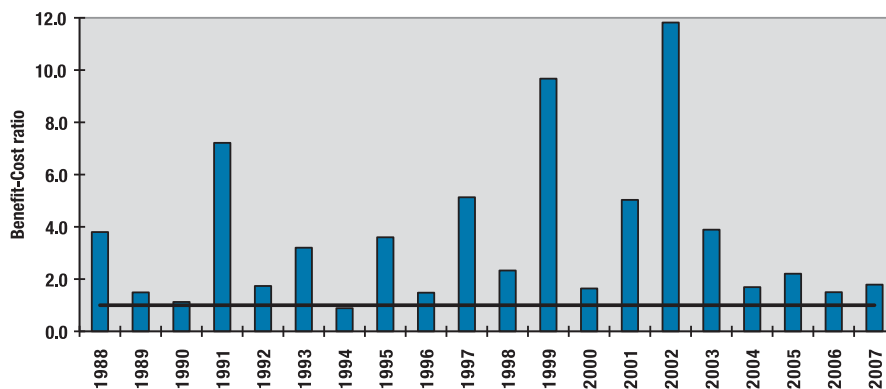
- discussing what is meant by insurance units.
- illustrating how insurance premiums and loss payments are calculated.
- comparing the cost of crop insurance and the levels of cash-flow protection available.
- listing important dates for buying fruit crop insurance in Pennsylvania.

## TYPES OF CROP INSURANCE POLICIES

Fruit growers have the choice of standard Multiple Peril Crop Insurance (MPCI) at CAT or buy-up levels for apples, grapes, nectarines, peaches, and pears. Insurance protection is also available on a whole-farm basis as Adjusted Gross Revenue (AGR) insurance in 14 counties and as AGR-Lite in every county (except Philadelphia). If crop insurance is not available for your crop in your county, coverage may still be available via a written agreement. For example, some plum and apricot growers have purchased crop insurance although they are not crops typically insured in Pennsylvania. Vinifera grapes are only insurable under a written agreement. Contact a crop insurance agent for more information on using written agreements.

Apples are not insurable until they have produced at least 150 bushels per acre. Peaches are not insurable until they have reached the fourth growing season after being set out. Pears are not insurable unless they have produced at least 3 tons per acre in at least one of the preceding four years. Grapes are not insurable until they have reached the fifth growing season (fourth season for Concord) and have produced two tons per acre in

**Figure 2. Farmer benefits from crop insurance per \$1 of premium**



at least one of the three preceding years. Vinifera grapes may be insurable under a written agreement if the grower has at least five years of production data and has produced an average yield of two tons per acre. A vineyard inspection is required to evaluate risk for all new policyholders.

Before considering a particular kind of crop insurance policy, you should first consider how much risk you are willing to accept and what you need to protect. The following are some common objectives:

- 1) reducing year-to-year income variability.
- 2) providing a minimum cash flow to cover input costs.
- 3) securing adequate credit.

### YIELD-BASED INSURANCE COVERAGE:

**Actual Production History (APH)** insurance protects producers against losses due to natural causes such as drought, excessive moisture, hail, wind, frost, insects, and disease. The APH plan is sometimes referred to as Multiple Peril Crop Insurance (MPCI). Growers select from 50 to 75 percent of the amount of their average yield to insure. Growers can also select between 55 and 100 percent of the predicted crop price established annually by the United States Department of Agriculture, Risk Management Agency (USDA, RMA). If the harvest is less than the yield insured, the grower is paid for the loss based on the difference. Loss payments are calculated by multiplying this difference by the insured percentage of the established price selected when crop insurance was purchased.

**Catastrophic crop insurance (CAT)** was introduced in 1995 to replace ad hoc disaster assistance programs enacted by Congress with an insurance-based producer safety net that reflects a grower's actual production history and insurance principles. Per acre insurance premiums for CAT are totally paid by the federal government. For a flat application fee of \$300/crop/county, producers get a crop insurance yield guarantee of 50 percent of their farm's actual production history yield, with any losses reimbursed at 55 percent of the established crop price. Compared to higher levels of coverage, CAT provides only a low level of protection against yield losses. For some diversified growers this level of coverage is enough to protect them against severe cash-flow shortfalls.

### REVENUE INSURANCE PLANS:

**Adjusted Gross Revenue (AGR and AGR-Lite)** insure the revenue of the entire farm rather than an individual crop by guaranteeing a percentage of average gross farm revenue. These plans use information from

the past five consecutive years of a producer's Schedule F tax forms to calculate the policy revenue guarantee. Depending on the number of commodities grown, producers have the choice of three coverage levels (65, 75, and 80%) and two payments rates (75 and 90%).

- **AGR** insurance is currently only available in 14 counties in Pennsylvania. Besides limited availability, a major limitation of this product is that only farms with 35 percent livestock revenue or less are eligible for coverage. An additional requirement of AGR coverage is that if crops with individual crop insurance availability exceed 50 percent of farm revenues, MPCI coverage is also required (CAT insurance can be used to meet this requirement). The maximum policy size for AGR is \$6.5 million (based on maximum adjusted gross revenues of \$13.3 million and the 65% coverage level and 70% payment rate). The sign-up deadline for AGR is January 31.
- **AGR-Lite** represents a major improvement on the original AGR product, expanding it to provide protection for all crops and animal revenues (no limitation on livestock income) and making it available to farmers statewide (except Philadelphia County). The application process for AGR-Lite is also streamlined in various ways and there

is no requirement for the purchase of MPCI (but it may be purchased at the producer's option). The maximum policy size for AGR-Lite is \$1 million (based on maximum adjusted gross revenues of \$2,051,282 and the 65% coverage level and 70% payment rate). The sign-up deadline for first-time AGR-Lite policy holders is March 15.

**Fruit losses not covered by crop insurance.** There are several types of losses that are not covered under a basic crop insurance policy. For apples, these include market fluctuations, mechanical damage, russetting, and failure of the fruit to size, shape, or color properly. Optional coverages are available in apples to cover quality related losses. Peaches and nectarines are not covered for split pits and inability to market (including quarantine, boycott, or refusal to accept production). Grapes are not covered for losses due to phylloxera or inability to market for reasons other than physical damage. If market fluctuations are a potential risk, an AGR or AGR-Lite policy may be a good option to consider.

**Determining the actual production history.** The first step in developing a crop insurance program is to establish your actual production history (APH). This is used to set the guarantees under the APH and CAT

**Table 1. Example of the cost of actual production history (APH) insurance for apples and gross returns under various yields (Adams Co., 500 bu. APH yield, \$10.10 indemnity price, \$12.00 market price).**

Type of coverage:	Level of crop insurance protection <sup>1</sup>							
	No insurance	CAT	APH	APH	APH	APH	APH	APH
Yield guarantee:	0%	50%	50%	55%	60%	65%	70%	75%
Price guarantee:	0%	55%	100%	100%	100%	100%	100%	100%
Producer premium <sup>2</sup> :	n/a	\$0.00	\$53.70	\$74.85	\$97.40	\$132.00	\$161.70	\$216.40
Administrative fee:	n/a	\$300.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00

Actual yield (cwt./A)	Gross return minus insurance cost (\$/acre)							
0	\$0	\$1,389	\$2,471	\$2,703	\$2,933	\$3,151	\$3,373	\$3,571
50	\$500	\$1,711	\$2,566	\$2,798	\$3,028	\$3,246	\$3,468	\$3,666
100	\$1,000	\$2,033	\$2,661	\$2,893	\$3,123	\$3,341	\$3,563	\$3,761
150	\$1,500	\$2,356	\$2,756	\$2,988	\$3,218	\$3,436	\$3,658	\$3,856
200	\$2,000	\$2,678	\$2,851	\$3,083	\$3,313	\$3,531	\$3,753	\$3,951
250	\$2,500	\$3,000	\$2,946	\$3,178	\$3,408	\$3,626	\$3,848	\$4,046
300	\$3,000	\$3,600	\$3,546	\$3,525	\$3,503	\$3,721	\$3,943	\$4,141
350	\$3,500	\$4,200	\$4,146	\$4,125	\$4,103	\$4,068	\$4,038	\$4,236
400	\$4,000	\$4,800	\$4,746	\$4,725	\$4,703	\$4,668	\$4,638	\$4,584
450	\$4,500	\$5,400	\$5,346	\$5,325	\$5,303	\$5,268	\$5,238	\$5,184
500	\$5,000	\$6,000	\$5,946	\$5,925	\$5,903	\$5,868	\$5,838	\$5,784
550	\$5,500	\$6,600	\$6,546	\$6,525	\$6,503	\$6,468	\$6,438	\$6,384
600	\$6,000	\$7,200	\$7,146	\$7,125	\$7,103	\$7,068	\$7,038	\$6,984
Yield guarantee (cwt./A):	0	250	250	275	300	325	350	375

1. CAT: catastrophic crop insurance (APH); available at no premium cost to the producer (flat application fee of \$300/crop/county).  
 APH: higher levels of APH insurance ("buy-up protection") available for additional premium (\$30/crop application fee).  
 2. Producer premium takes into account only federal premium subsidies. Additional state subsidies may be available.

plans of insurance. Assessing the need for production risk protection must be based on your operation's production potential and yield variability. It is a good idea to establish the APH for each insurance unit with a crop insurance agent long before the sign-up date. An APH yield is needed even if you are interested only in the catastrophic (CAT) level of coverage.

Establishing an APH yield requires a minimum of four years of records for each crop and land unit to be insured. Information used to prove crop yields include sale receipts, farm or commercial storage records, and feed consumption records. The records must be for continuous years, starting with the most recent year and continuing back in time. Once a missing year is reached, no yield data before that year may be used. Dropping out a yield from one year because of poor production is not allowed. It is not considered a missing year of records if the crop to be insured was not planted in a certain year. In that case, a zero acreage report is submitted and continuous records are maintained even without data for that year. This is especially important for growers who rotate crops.

If at least four successive years of records are not available, a transitional or "T"-yield is substituted for each missing year. Each insured crop within a county has an assigned "T"-yield. It is usually based on the latest available 10-year county average yield. Growers with no records at all are assigned 65 percent of the "T"-yield as their APH yield. Growers with one year of records receive 80 percent of the "T"-yield for the other three years to calculate their APH yield. Growers with two records receive 90 percent of the "T"-yield for the other two years. Growers with three years of records receive 100 percent of the "T"-yield for the one remaining year. Once each year has been assigned a yield, the APH is an average of the four yields. If only a couple years of yield records exist, the APH yield may be considerably below the actual expected yield because of the reduced "T"-yields.

New growers or those who have never grown the crop to be insured receive 100 percent of the "T"-yield for determining their APH yield. As production continues in future years, the "T"-yields will be replaced with the actual production each year. New growers who have previously been closely associated with a particular farming operation, such as children taking over a family farm, can use the previous operator's records to establish their APH yield.

Once at least four years of production history is available, the APH is the average of all of the yearly reported yields. Additional years of data will be averaged into the APH yield until a maximum of 5 years for apples,

nectarines/peaches, and pears or 10 years for grapes are included. Once the maximum number of years of yields are available, the APH becomes a moving average. When a new year of production history is added, the oldest record is dropped from the APH calculation.

When a new yield record is added to the APH history, the APH cannot decrease by more than 10 percent in any one year. The APH cannot fall to less than 70 percent of the "T"-yield for growers with only one year of yield records, 75 percent for growers with two to four years of yield records, and 80 percent for growers with five or more years of yield records. This "floor" prevents one year with a severe crop failure from having a disproportionately large influence on the APH yield, especially when only a few years of yield records are available. There is also an option to substitute 60 percent of the "T"-yield for actual yields that are less than 60 percent of the "T"-yield. There is a slightly higher premium when this option is selected.

#### Selecting an insurance unit for crop insurance.

You have two options on how you divide your land to determine APH yields, loss payments, and premiums under crop insurance. Each parcel of land for which claims are calculated is called an "insurance unit." Unit types include basic and optional units. One farming operation may have several insurance units. In this situation, it is possible to have a crop loss on one unit and receive a loss payment, while the other units on the same farm produce a record crop. As a result, many growers prefer to divide their land into as many units as possible. You should check with a crop insurance agent to find out how many and what type of insurance units your crops qualify for, and how this could affect your premiums.

You receive one basic unit for the land you own and cash rent within a county. You also receive one basic unit for each landlord with

whom you crop share rent. Each crop share landowner can also insure his own interest in the crop as a separate unit. Each different crop also creates a separate unit, and tracts of land in different counties must be insured as separate units. Each crop/county can have a different type of policy and level of coverage, and could receive a loss payment separate from the other units. Separate production records must be kept for each basic unit. Insuring all acres as basic units entitles producers to a 10 percent discount on their premiums.

Basic units may be divided into optional units when a crop is being grown under distinctly different production practices. For example, a grower with both irrigated and non-irrigated acres of the same crop may qualify for optional units. Other special farming types or practices may also qualify acres to be insured as separate units. Organically grown crops may also be eligible for crop insurance coverage. Premiums are adjusted to recognize any additional risk associated with covering organic crop acreage. Optional units may also be established by FSA farm serial number. Separate APH records must be reported for each optional unit, and the grower would not receive the 10 percent premium discount allowed for basic units.

#### How crop insurance premiums are calculated.

Crop insurance premiums depend on your APH yield, the coverage level selected, the price election selected, and the premium rate. Based on the level of coverage and the crop being insured, you pay between 33 and 62 percent of the calculated premium, with the federal and state government paying the balance. If you use basic units rather than optional units, you are eligible for the additional 10 percent discount.

You can select a coverage level of 50, 55, 60, 65, 70, or 75 percent of your APH yield. In a sense, this establishes your "deductible," similar to the deductible on your automo-

**Table 2. Important deadlines for fruit crop insurance in Pennsylvania.**

	Type of Insurance <sup>1</sup>	Sales Closing	Acreage Reporting	Billing Date <sup>2</sup>
Apples	APH	11/20	1/31	9/15
Grapes	APH	11/20	1/31	9/15
Peaches/Nectarines	APH	11/20	1/31	9/15
Pears	APH	11/20	1/31	9/15

1. APH—actual production history insurance, with loss payment based on deviation from APH yield. Premiums vary with APH yield.

2. Crop insurance is billed on September 15 for fruit crops. Whole farm revenue policies (AGR and AGR-Lite) are billed on December 1. Payment for any losses will be reduced by the amount of the crop insurance premium.

bile or homeowner's insurance. For example, if a coverage level of 75 percent is selected, then you "self insure" for the first 25 percent of the loss. If the loss was more than 25 percent, crop insurance would cover the difference. The level of coverage also affects the amount of protection that is available. Like other insurance, high levels of deductible have lower premiums, but also more risk. You also have some choice of the price election (percent of the established crop price), depending on the yield guarantee selected. Selecting a lower level of price election lowers premiums slightly. In practice, however, most growers select the 100 percent price election.

An important thing to remember about crop insurance premiums is that they are directly tied to the value of the crop they are insuring. If commodity prices increase, then crop insurance protection and premiums will also increase.

#### Price elections for fruit growers.

Fruit growers also have the option of using an indemnity price that reflects the market for the crop. For peaches, growers choose either a fresh-market or a processing price. Apple growers have several options, including the choice of a fresh-market, processing, or varietal group price. There is also optional coverage for fruit quality losses from hail damage to both fresh-market and processing apples. In addition, a new apple pilot quality option is available that covers losses (hail, sunburn, and failure to color properly) from fruit that fails to grade U.S. Fancy. To obtain this coverage, growers must submit their last four years of pack-out records in addition to their APH information. Indemnity prices for native grapes and French-American hybrids are divided into eleven varietal groups. Vinifera grapes are divided into five varietal groups (coverage is only available under a written agreement).

#### Some important crop insurance equations:

##### APH Plan yield guarantees and premiums:

Yield guarantee = APH yield • coverage level

Total premium/acre = Yield guarantee • price election • premium rate

Subsidy amount = (Total premium/acre • subsidy factor)

Producer premium/acre = (Total premium/acre – subsidy amount)

##### APH Plan Loss payments:

If actual yield is less than the yield guarantee:

Loss payment = (yield guarantee – actual production) • price election

If actual yield is equal to or greater than the yield guarantee:

Loss payment = 0

#### Comparing crop insurance alternatives for fruit crops.

To demonstrate the different levels of crop insurance protection available to a fruit producer, an apple grower with a 500-bushel APH yield in Adams County will be used as an example. The grower wants to compare gross returns for various levels of APH insurance (CAT and buy-up levels of protection) versus having no insurance (Table 1).

By comparing the various options you can see how farm cash flow is protected by using crop insurance. If the grower had a total crop loss, CAT would pay the grower \$1,389/A for the loss. Buy-up coverage provides even more cash-flow protection for the grower. A minimum cash flow of \$2,471 to \$3,571/A is guaranteed in exchange for a producer-paid premium of \$53.70 to \$216.40/A. Even higher levels of protection can be obtained under the various quality and variety options for an additional premium cost. As the level of crop insurance protection goes up, the grower is guaranteed a less-variable cash flow. The only advantage of having no crop insurance is saving the premium cost. Elimination of this cost would have a minor positive impact on cash flow during good years and a potentially disastrous impact on cash flow in a poor year.

Choosing a level of coverage is a personal business decision. Not everyone feels the same about production risk and everyone has different financial resources. One way to choose would be to determine how much cash-flow protection you need and pick a level and price election that accomplishes this goal.

#### How Can I Find a Crop Insurance Agent?

- Ask your neighbors for their recommendations. Other growers are one of the best sources of information on where to find a knowledgeable crop insurance agent.
- Check with the insurance agency where you purchase other types of insurance. Often you can obtain crop insurance through an agent you already use for your farm, automobile, liability, fire, health, or life insurance needs. Many insurance agencies have agents who specialize in crop insurance.
- Check with businesses or organizations you use for farm business management services. Your banker, cooperative, or a farm organization you belong to may be able to recommend insurance agencies who handle crop insurance.

- Use the USDA Risk Management Agency's Web site ([www.rma.usda.gov](http://www.rma.usda.gov)) to locate an agent in your area. This can be done by clicking on the "Agent/Company Locator" under "Quick Links" on the RMA home page.

#### Important Crop Insurance Dates

Deadlines for sales closing, final planting date, acreage reporting, and billing for Pennsylvania fruit crops are listed in Table 2. As a crop insurance user you should be aware of several important dates for filing information and reporting losses:

**Sales closing date**—last day to apply for coverage or make changes to the policy; the sign up deadline.

**Final planting date**—last day to plant with full coverage. Late planting may be insurable at reduced coverage for some crops.

**Acreage reporting date**—last day to report the acreage planted. If not reported, insurance may not be in effect.

**Date to file notice of crop damage**—within 72 hours of initial discovery of damage (but not later than 15 days after the end of the insurance period). There may be additional requirements by crop. An adjuster must have the opportunity to inspect the crop before it is destroyed or put to another use.

**End of insurance period**—date when crop insurance coverage ceases for the crop year.

**Payment due date**—last day to pay the premium without being charged interest.

**Cancellation date**—last day to request cancellation of policy for the next year (same date as sales closing date).

**Production reporting date**—last day to report production for Actual Production History (APH).

**Debt termination date**—date insurance company will terminate policy for nonpayment.

**Billing date**—date crop insurance premiums are due. Crop insurance premiums not due until after the cropping season is over and any losses have been paid.

**Crop insurance availability in Pennsylvania, by county.**

County	AGR	AGR-Lite	apple	barley	bean (proc.)	cabbage	corn (APH, CRC, IIP)	corn (GRP, GRIP)	forage prod. (GRP)	forage prod. (APH)	forage seedling (DO)	grain sorghum (APH & CRC)	grape	green pea	nursery	oats	Pasture, rangeland & forage (rainfall index)	Pasture, rangeland & forage (vegetative index)	peach	Pear	potato	soybean (APH, CRC)	sweet corn (fresh)	sweet corn (processing)	tobacco	tomato (fresh)	tomato (processing)	wheat (aph, crc)	LGM Dairy	LRP Lamb		
Adams		X	X	X	X		X	X	X	X	X				X	X			X	X		X	X					X	X	X		
Allegheny		X	X	X			X			X	X				X	X	X						X	X					X	X	X	
Armstrong		X		X			X	X	X	X	X				X	X	X						X	X					X	X	X	
Beaver		X	X	X			X	X		X	X	X			X	X	X			X			X	X					X	X	X	
Bedford		X	X	X			X	X	X	X	X	X			X	X	X			X			X	X					X	X	X	
Berks	X	X	X	X			X	X	X	X	X	X		X	X	X			X				X	X					X	X	X	
Blair		X	X	X			X	X		X	X	X			X	X			X				X	X	X				X	X	X	
Bradford		X	X	X			X	X	X	X	X	X			X	X		X	X				X	X					X	X	X	
Bucks		X	X	X			X	X		X	X	X			X	X			X				X	X					X	X	X	
Butler		X	X	X			X	X	X	X	X				X	X	X						X	X					X	X	X	
Cambria		X	X	X			X	X		X	X	X			X	X	X					X	X	X					X	X	X	
Cameron		X					X			X	X				X	X							X	X					X	X	X	
Carbon	X	X	X	X			X			X	X	X			X	X			X				X	X					X	X	X	
Centre		X	X	X	X		X	X	X	X	X	X		X	X	X							X	X	X		X	X	X	X	X	
Chester		X	X	X			X	X	X	X	X				X	X			X				X	X		X			X	X	X	
Clarion		X	X	X			X	X	X	X	X	X			X	X	X					X	X	X					X	X	X	
Clearfield		X	X	X			X			X	X	X			X	X	X						X	X					X	X	X	
Clinton		X	X	X	X		X	X		X	X	X			X	X	X						X	X	X			X	X	X	X	
Columbia	X	X	X	X	X		X	X		X	X	X			X	X			X			X	X	X	X			X	X	X	X	
Crawford	X	X		X			X	X	X	X	X	X			X	X						X	X	X					X	X	X	
Cumberland		X	X	X			X	X	X	X	X	X			X	X			X				X	X					X	X	X	
Dauphin		X	X	X			X	X	X	X	X	X		X	X	X			X			X	X	X			X	X	X	X	X	
Delaware		X		X			X			X	X				X	X							X	X					X	X	X	
Elk		X		X			X			X	X				X	X							X	X					X	X	X	
Erie	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X			X			X	X	X		X	X	X	X	X	X	
Fayette	X	X	X	X			X	X	X	X	X	X			X	X	X						X	X					X	X	X	
Forest		X					X			X	X				X	X							X	X					X	X	X	
Franklin		X	X	X			X	X	X	X	X	X			X	X			X				X	X				X	X	X	X	
Fulton		X		X			X	X		X	X	X			X	X							X	X					X	X	X	
Greene		X					X		X	X	X	X			X	X	X						X	X					X	X	X	
Huntingdon		X		X	X		X	X	X	X	X	X			X	X							X	X			X	X	X	X	X	
Indiana		X	X	X			X	X	X	X	X	X			X	X	X			X			X	X			X	X	X	X	X	
Jefferson		X		X			X	X	X	X	X				X	X	X						X	X					X	X	X	
Juniata		X	X	X			X	X	X	X	X	X			X	X			X				X	X					X	X	X	
Lackawanna	X	X					X			X	X	X			X	X		X					X	X		X	X	X	X	X	X	
Lancaster	X	X	X	X	X		X	X	X	X	X	X		X	X	X			X			X	X	X		X	X	X	X	X	X	
Lawrence		X	X	X			X	X		X	X	X			X	X	X			X			X	X					X	X	X	
Lebanon		X	X	X			X	X	X	X	X	X		X	X	X							X	X	X	X			X	X	X	
Lehigh	X	X	X	X			X	X		X	X	X			X	X			X			X	X	X				X	X	X	X	
Luzerne		X	X	X	X		X	X		X	X	X			X	X		X	X			X	X	X			X	X	X	X	X	
Lycoming		X	X	X	X		X	X	X	X	X	X			X	X			X				X	X	X			X	X	X	X	
McKean		X	X				X		X	X	X				X	X							X	X					X	X	X	
Mercer		X	X	X			X	X	X	X	X	X			X	X	X						X	X					X	X	X	
Mifflin		X	X	X			X	X		X	X	X			X	X			X				X	X					X	X	X	
Monroe	X	X	X				X			X	X	X			X	X			X				X	X					X	X	X	
Montgomery		X		X			X			X	X	X			X	X							X	X					X	X	X	
Montour		X	X	X	X		X	X		X	X	X		X	X	X					X		X	X	X				X	X	X	
Northampton	X	X	X	X			X	X		X	X	X			X	X			X				X	X					X	X	X	
Northumberland		X	X	X	X		X	X		X	X	X		X	X	X			X				X	X	X		X	X	X	X	X	
Perry		X		X			X	X	X	X	X				X	X							X	X					X	X	X	
Philadelphia															X															X	X	X
Pike		X					X			X	X				X	X		X					X	X					X	X	X	
Potter		X		X	X		X			X	X	X			X	X						X	X	X					X	X	X	
Schuylkill	X	X	X	X		X	X	X		X	X	X			X	X			X			X	X	X	X				X	X	X	
Snyder		X	X	X	X		X	X		X	X	X		X	X	X			X				X	X			X	X	X	X	X	
Somerset		X		X			X	X	X	X	X	X			X	X	X					X	X	X					X	X	X	
Sullivan		X					X			X	X	X			X	X			X				X	X					X	X	X	
Susquehanna		X					X		X	X	X	X			X	X			X				X	X					X	X	X	
Tioga		X	X	X			X	X	X	X	X	X			X	X	X			X			X	X			X	X	X	X	X	
Union		X	X	X	X		X	X		X	X	X		X	X	X							X	X			X	X	X	X	X	
Venango		X	X	X			X			X	X	X			X	X	X						X	X					X	X	X	
Warren		X					X			X	X	X			X	X							X	X					X	X	X	
Washington		X	X	X			X	X	X	X	X	X			X	X	X			X			X	X			X	X	X	X	X	
Wayne		X					X		X	X	X	X			X	X			X				X	X					X	X	X	
Westmoreland	X	X	X	X			X	X	X	X	X	X			X	X	X						X	X					X	X	X	
Wyoming		X	X				X	X		X	X	X			X	X			X				X	X			X	X	X	X	X	
York	X	X	X	X	X		X	X	X	X	X	X		X	X	X			X			X	X	X			X	X	X	X	X	
<b>Total counties</b>	<b>14</b>	<b>66</b>	<b>45</b>	<b>54</b>	<b>15</b>	<b>1</b>	<b>66</b>	<b>47</b>	<b>29</b>	<b>66</b>	<b>66</b>	<b>57</b>	<b>1</b>	<b>10</b>	<b>67</b>	<b>66</b>	<b>17</b>	<b>9</b>	<b>30</b>	<b>1</b>	<b>13</b>	<b>51</b>	<b>66</b>	<b>12</b>	<b>3</b>	<b>4</b>	<b>16</b>	<b>57</b>	<b>67</b>	<b>67</b>		

**More information on crop insurance and agricultural risk management can be found on the Internet:**

**United States Department of Agriculture,  
Risk Management Agency**  
www.rma.usda.gov

**Penn State Crop Insurance Education Web Site**  
cropins.aers.psu.edu

**Pennsylvania Department of Agriculture Web Site**  
www.pda.state.pa.us

**National Ag Risk Education Library**  
www.agrisk.umn.edu

**Northeast Center for Risk Management Education**  
www.necrme.org

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Cooperative Extension



**PENNSYLVANIA CROP INSURANCE EDUCATION & PARTICIPATION PROGRAM  
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THE PA DEPARTMENT OF AGRICULTURE, AND  
THE PENNSYLVANIA STATE UNIVERSITY**

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