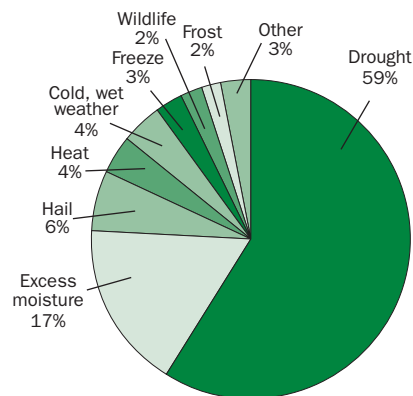


CROP INSURANCE

FOR PENNSYLVANIA VEGETABLE CROPS

Multi-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. Vegetable crops covered include processing green beans, cabbage, green peas, fresh-market and processing sweet corn, fresh-market and processing tomatoes, and potatoes.

Vegetable crops account for less than 2 percent of all the acres covered by crop insurance in Pennsylvania, but represent over 3 percent of the value of insurance coverage sold on a per acre basis.

The purpose of this publication is to introduce the types of crop insurance available to vegetable crop producers by:

- explaining how an actual production history (APH) is calculated.
- illustrating how insurance premiums are calculated.
- comparing the cost of crop insurance and the levels of cash-flow protection available.
- discussing what is meant by insurance units.
- listing important dates for buying vegetable crop insurance in Pennsylvania.

TYPES OF CROP INSURANCE POLICIES.

Vegetable growers may select from various crop insurance policies. Standard Multiple Peril Crop Insurance (MPCI) at CAT and buy-up levels are available for nine vegetable crops in many Pennsylvania counties.

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; contact a crop insurance agent for more information on using written agreements.

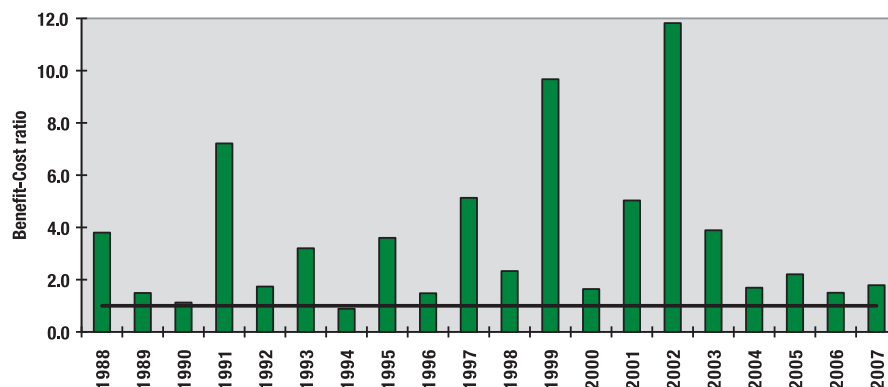
Before considering a particular kind of crop insurance policy, you should first consider how much risk you are willing to accept and what you need to protect. The following are some common objectives:

- 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. These plans are 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

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



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.

Dollar Plan (Dollar) coverage provides protection against declining value due to damage that causes a yield shortfall. The amount of insurance is based on the cost of growing a crop in a specific area. A loss occurs when the annual value of the crop is less than the amount of insurance. The maximum dollar amount of insurance is stated on the actuarial document. Growers may select a percent of the maximum dollar amount equal to CAT (catastrophic level of coverage) or additional coverage levels. The Dollar plan is available for fresh market sweet corn in every Pennsylvania county (except Philadelphia).

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.

Prevented planting coverage.

Prevented planting coverage provides protection whenever an eligible crop can not be planted because of adverse weather conditions, provided it is a conditional general to the geographic area. In Pennsylvania, prevented planting coverage is automatically part of all green pea, processing sweet corn, processing bean, and potato policies (including CAT

policies). Basic prevented planting coverage provides an amount of protection equal to 40 percent of the insurance guarantee for green peas, processing sweet corn, and processing beans (25 percent for potatoes); higher levels of protection at the 45 and 50 percent level (30 and 35 percent for potatoes) are available for additional premium.

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 plans of insurance. A proven APH yield is not required for crops insured under the dollar plan because the amount of coverage is based on the cost of growing the crop in a specific area. Assessing the need for production risk protection must be based on your farm'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 only interested in the 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. Examples of information used to prove crop yields include field records, sale receipts, and farm or commercial storage records. The records must be for continuous years, starting with the most recent year and continuing back in time.

Table 1. Example of the cost of actual production history (APH) insurance for potatoes and gross returns under various yields (Cambria Co., 220 cwt. APH yield, \$9.35 indemnity price, \$10.00 market price).

	Level of crop insurance protection ¹							
	No Insurance	CAT	APH	APH	APH	APH	APH	APH
Type of coverage:	No	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 ² :	n/a	\$0.00	\$16.30	\$21.40	\$26.00	\$36.00	\$44.60	\$60.70
Application fee:	n/a	\$300	\$30	\$30	\$30	\$30	\$30	\$30
Actual yield (bu/A)	Gross return minus insurance cost (\$/acre)							
0	\$0	\$566	\$1,012	\$1,110	\$1,208	\$1,301	\$1,395	\$1,482
25	\$250	\$687	\$1,028	\$1,126	\$1,224	\$1,317	\$1,412	\$1,498
50	\$500	\$809	\$1,045	\$1,142	\$1,241	\$1,334	\$1,428	\$1,515
75	\$750	\$930	\$1,061	\$1,159	\$1,257	\$1,350	\$1,444	\$1,531
100	\$1,000	\$1,051	\$1,077	\$1,175	\$1,273	\$1,366	\$1,460	\$1,547
125	\$1,250	\$1,250	\$1,234	\$1,229	\$1,289	\$1,382	\$1,477	\$1,563
150	\$1,500	\$1,500	\$1,484	\$1,479	\$1,474	\$1,464	\$1,493	\$1,580
175	\$1,750	\$1,750	\$1,734	\$1,729	\$1,724	\$1,714	\$1,705	\$1,689
200	\$2,000	\$2,000	\$1,984	\$1,979	\$1,974	\$1,964	\$1,955	\$1,939
225	\$2,250	\$2,250	\$2,234	\$2,229	\$2,224	\$2,214	\$2,205	\$2,189
250	\$2,500	\$2,500	\$2,484	\$2,479	\$2,474	\$2,464	\$2,455	\$2,439
275	\$2,750	\$2,750	\$2,734	\$2,729	\$2,724	\$2,714	\$2,705	\$2,689
300	\$3,000	\$3,000	\$2,984	\$2,979	\$2,974	\$2,964	\$2,955	\$2,939
Yield guarantee:	0	110	110	121	132	143	154	165

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.

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 planted the crop to be insured receive 100 percent of the “T”-yield for determining their APH yield. If they continue to plant the crop for four years, the “T”-yields will be replaced with the actual production each year. New producers 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 are 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 10 years are included. Once 10 years of yields are available, the APH becomes a moving 10-year 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 can not 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

Table 2. Example of the cost of dollar plan insurance for fresh market sweet corn and gross returns under various yields (Berks Co., \$12/box (50 ears) market price).

	Level of crop insurance protection ¹							
	No Insurance	CAT	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar
Type of coverage:	Insurance	CAT	Dollar	Dollar	Dollar	Dollar	Dollar	Dollar
Coverage level:	0%	50%	50%	55%	60%	65%	70%	75%
Producer premium ² :	n/a	\$0.00	\$29.45	\$38.65	\$46.80	\$65.05	\$80.65	\$109.45
Application fee:	n/a	\$300	\$30	\$30	\$30	\$30	\$30	\$30

Actual yield (50 ear boxes/A)	Gross return minus insurance cost (\$/acre)							
0	\$0	\$333	\$576	\$627	\$679	\$722	\$766	\$798
40	\$480	\$480	\$576	\$627	\$679	\$722	\$766	\$798
80	\$960	\$960	\$931	\$921	\$913	\$895	\$879	\$851
120	\$1,440	\$1,440	\$1,411	\$1,401	\$1,393	\$1,375	\$1,359	\$1,331
160	\$1,920	\$1,920	\$1,891	\$1,881	\$1,873	\$1,855	\$1,839	\$1,811
200	\$2,400	\$2,400	\$2,371	\$2,361	\$2,353	\$2,335	\$2,319	\$2,291
240	\$2,880	\$2,880	\$2,851	\$2,841	\$2,833	\$2,815	\$2,799	\$2,771
280	\$3,360	\$3,360	\$3,331	\$3,321	\$3,313	\$3,295	\$3,279	\$3,251
320	\$3,840	\$3,840	\$3,811	\$3,801	\$3,793	\$3,775	\$3,759	\$3,731
Dollar guarantee:	\$0	\$333	\$605	\$666	\$726	\$787	\$847	\$907

1. CAT: catastrophic crop insurance (Dollar plan); available at no premium cost to the producer (flat application fee of \$300/crop/county).

Dollar: higher levels of Dollar plan 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.

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 their 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 or by section (one square mile blocks containing 640 acres) in areas surveyed under the U.S. Rectangular Survey System. Pennsylvania is not surveyed into sections; however, optional units may be established in Pennsylvania on a section equivalent basis for annual crops. Optional units based on section equivalents must be requested through a crop insurance agent, contain a block of land at least one mile square, and be clearly indicated on a map using identifiable boundaries. 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 (or maximum dollar amount of insurance for dollar plans

crops such as fresh market sweet corn), the coverage level you select, the price election you select, and the premium rate for your county. 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 (or maximum dollar amount of insurance for Dollar plan crops). In a sense, this establishes your “deductible,” similar to the deductible on your automobile or homeowners 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 effects 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 optional coverage available for potatoes is the coverage enhancement option (CEO) pilot program. In the case of an insurable loss, the CEO reduces the deductible which results in a higher loss payment compared to a standard MPCPI policy.

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.

Some important crop insurance equations:

APH Plan yield guarantees and premiums:

Yield guarantee = APH yield
• coverage level

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

Dollar Plan amount of coverage and premiums:

Dollar guarantee = County maximum amount of coverage • coverage level

Total premium/acre = Dollar guarantee
• county premium rate

Subsidy amount = Total premium/acre
• subsidy factor

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

Dollar Plan Loss payments:

If the value of production to count is less than the dollar guarantee:

Loss payment = Dollar guarantee – value of production to count

If the value of production to count is greater than or equal to the Dollar guarantee:

Loss payment = 0

Comparing crop insurance alternatives for vegetable crops.

To demonstrate the different levels of crop insurance protection available to a vegetable producer, potatoes and fresh-market sweet corn will be used as examples. The examples compare gross returns for various levels of crop insurance coverage versus having no insurance (Tables 1 and 2).

By comparing the various options in these examples you can see how farm cash flow is protected by using crop insurance. If a potato grower (Table 1) had a total crop loss, CAT would pay \$566/A for the loss. Higher levels of coverage provide even more cash-flow protection for the grower. A minimum cash flow of \$1,012 to \$1,482/A is guaranteed in exchange for a producer-paid premium of \$16.30-\$60.70/A. If a fresh-market sweet corn grower (Table 2) had a total crop loss, CAT would pay \$333/A for the loss. Higher levels of coverage would guarantee a minimum cash flow of \$576-\$798/A in exchange for a producer-paid premium of \$29.45 to \$109.45/A. As the level of crop insurance protection goes up, growers of both crops are 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.
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- 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) 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 vegetable crops are listed in Table 3. 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).

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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	X	
Allegheny		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	X
Beaver		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
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
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	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
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
Clinton		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	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
Delaware		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
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
Franklin		X	X	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
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	X
Juniata		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
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
Lebanon		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
McKean		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
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	X
Philadelphia															X															X	X
Pike		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
Snyder		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
Susquehanna		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
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
Washington		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
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
York	X	X	X	X	X		X	X	X	X	X	X		X	X	X						X	X	X	X				X	X	X
Total counties	14	66	45	54	15	1	66	47	29	66	66	57	1	10	67	66	17	9	30	1	13	51	66	12	3	4	16	57	67	67	

Table 3. Important deadlines for vegetable crop insurance in Pennsylvania.

	Type of Insurance ¹	Sales Closing	Final Planting ²	Acreage Reporting	Billing Date ³
Cabbage (spring)	APH	3/15	5/31	6/5	10/1
Cabbage (summer)	APH	3/15	7/20	7/25	10/1
Green peas	APH	3/15	5/10 or 5/15	5/31	10/1
Potatoes	APH	3/15	6/10	7/15	10/1
Processing beans (snap and lima)	APH	3/15	7/25	7/31	10/1
Sweet corn (fresh-market)	Dollar	3/15	6/30	7/15	10/1
Sweet corn (processing)	APH	3/15	6/30	7/15	10/1
Tomatoes (fresh-market)	APH	3/15	6/20	7/15	10/1
Tomatoes (processing)	APH	3/15	6/10	7/15	10/1

1. APH—actual production history insurance, with loss payment based on deviation from APH yield. Premiums vary with APH yield.
Dollar—dollar plan, loss payment based on value of the crop relative to the dollar amount of insurance.
2. Final planting date varies throughout the state. Final planting dates for northern counties will be around 7–10 days earlier. The final planting date for lima beans is 7/10 in Lancaster and York Counties. Some crops also have initial planting dates. This date indicates the earliest a crop may be planted and still remain eligible for replanting coverage, if such coverage is available for the crop.
3. Crop insurance is billed October 1 for spring-planted 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.

Important Crop Insurance Dates *continued*

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.

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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