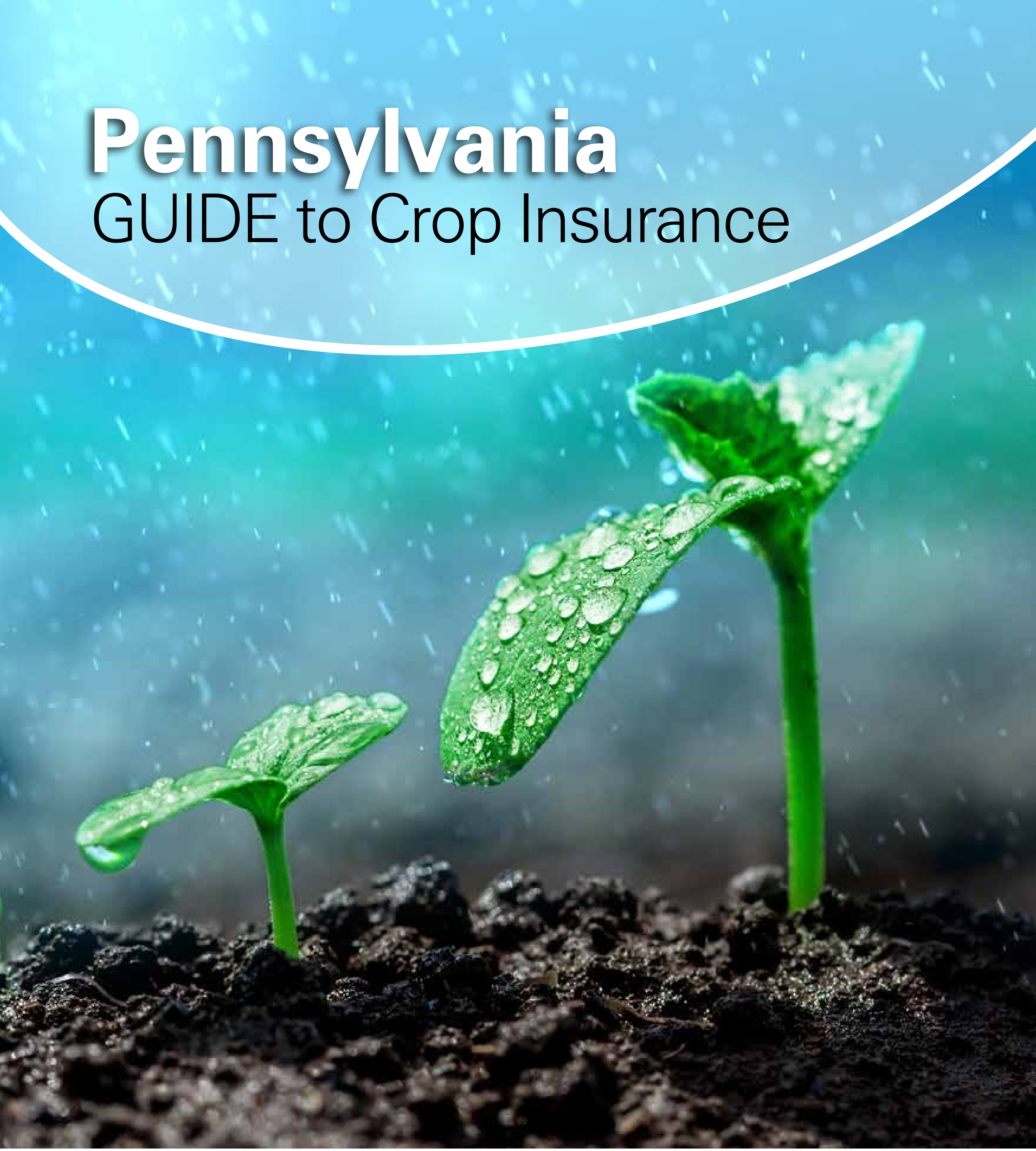
Pennsylvania
GUIDE to Crop Insurance



Publication of National Crop Insurance Services®

Pennsylvania
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Publication of National Crop Insurance Services®

National Crop Insurance Services (NCIS) is a not-for-profit crop insurance industry trade association located in Overland Park, Kansas. This GUIDE to Crop Insurance in Pennsylvania is intended to be a general introduction to crop insurance for Pennsylvania farmers and ranchers. Partial funding to create and distribute this publication was provided to National Crop Insurance Services through a competitively awarded Commodity Partnership Agreement from the USDA Risk Management Agency.

NCIS
National Crop Insurance Services

USDA
U.S. Department of Agriculture
Risk Management Agency

Laurence M. Crane, Editor
Laurie Langstraat, Assistant Editor
NCISWebsite: http://www.ag-risk.org
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by Cogent Ideas Inc
www.CogentIdeasInc.com

Editor's Note

Guide to Crop Insurance in Pennsylvania

Dr. Laurence M. Crane, NCIS

This publication was assembled to help farmers in Pennsylvania learn how crop insurance works as a tool to mitigate risk. Unlike other United States Department of Agriculture (USDA) programs that are delivered through a USDA Agency, federal crop insurance is delivered by the private insurance industry through the services of crop insurance agents. Thus, to make an informed purchase decision one needs to understand how crop insurance works and engage the service of a licensed crop insurance agent. The goal of this publication is to help farmers prepare to visit with a crop insurance agent.

Accompanying Crop Insurance Webinars

There is a series of 24 recorded webinars that accompany this *GUIDE to Crop Insurance in Pennsylvania*. The objective of these webinar sessions is to help Pennsylvania farmers and ranchers manage risk by understanding crop insurance products sufficiently to make informed purchase decisions. A recording of each webinar is viewable at **https://cropinsuranceinamerica.org/pennsylvania-crop-insurance-webinars/**

There are hundreds of commodity specific crop insurance coverage options available in Pennsylvania. And more than 100 crops and livestock are also covered by the Whole Farm Revenue Protection (WFRP) policy. Moreover, private peril-specific products such as crop hail insurance are also available as risk management tools. Webinars are available for each of these insurance products.

Finding a Crop Insurance Agent

It is important to establish a relationship with a crop insurance agent to discover how to best manage your risk. All crop insurance products, including Catastrophic (CAT) endorsements, are available from private crop insurance agents.

A list of crop insurance agents is available on the RMA website. Go to the RMA website, **www.rma.usda.gov/**, and click on 'Find an Agent' on the top of the screen. Click on the highlighted RMA Agent Locator. The user may choose to filter their choices by distance, specialty, language, and agent name.

Contact a local crop insurance agent before the Sales Closing Date (March 15, for spring crops; September 30, for fall crops) and discuss

- Crop insurance plans and how they fit your risk management needs
- Calculate coverage and cost to determine the coverage that is right for you
- Complete an application

Relationship Between RMA, AIPs, Agents and the Insured

The Federal Crop Insurance Corporation's (FCIC) role is to establish provisions, rules, regulations, and rates. The Risk Management Agency (RMA) oversees the crop insurance programs, administers premium discounts, and provides support and outreach.

Approved Insurance Providers (AIP) contract with licensed agents to market crop insurance and the agent receives commission. AIPs sign a reinsurance agreement with RMA to sell and service the crop product.

Crop insurance agents provide product and premium information to the insured. Their responsibilities include collecting information pertaining to the application and production and acreage reports. Each agent is required to attend mandatory training every year for updates to the crop insurance program.

The insured (farmer) must report required information as found in the contract. Premiums and fees must be paid by set deadlines. It is important that farmers follow appropriate good farming practices and timely notify the AIP in the event of a loss.

National Crop Insurance Services

National Crop Insurance Services (NCIS) is an international not-for-profit organization representing the interests of the crop insurance industry. NCIS member companies write Crop-Hail Insurance, Multiple Peril Crop Insurance (MPCI), which is the federally subsidized risk management program; and, privately developed crop insurance products. NCIS member companies service all farmers participating in the federal program, including limited-resource and socially disadvantaged farmers. In partnership with the government, these private companies are the safety net that equitably provides risk management to the America's farmers and ranchers.

Acknowledgment

This material was developed by National Crop Insurance Services (NCIS) as part of a Targeted States Agreement with USD/RMA, under award number RM18RMETS524C019.

Disclaimer

This publication gives only a general overview of the crop insurance program and is for informational purposes only. For further information and an evaluation of your risk management needs, contact a licensed crop insurance agent. Information in this publication is current as of June 1, 2020.

Crop Insurance Basics

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Provide farmers with tools to manage their risk.
- Assist the farmer in making an informed decision.
- Provide information on how to contact and engage the services of a crop insurance agent.

Summary of Top Crops in Pennsylvania

Based on the 2019 Risk Management Agency (RMA) statistics, more than 650,000 acres were planted to corn in Pennsylvania, followed by soybeans, pasture, rangeland, forage (PRF), and wheat. Liability for corn is more than $258 million followed by soybeans with $102 million. The apple crop places third in liability with more than $44 million in liability.

Basic Insurance Definitions

Since this is a Crop Insurance Basics fact sheet it is important to review basic insurance definitions and how those terms relate to crop insurance.

By definition, insurance is the means of protecting against unexpected loss. Everyone has insurance, either you buy insurance from an insurance company, or you insure yourself.

Insurance is the pooling or combining of enough small unpredictable risks so that, over time, the losses for the combined group become statistically predictable. The basis of any insurance is the "law of large numbers." This basic law of mathematics means that as the number of exposures or participants increases, or as the size of the pool increases, the average results become more stable. Hence, what is a risky, uncertain, and burdensome possibility for an individual becomes in the combined pool a measurable, relatively constant, and manageable event that can be statistically estimated.

By paying a proportionate share of the loss for the group as a whole, it is possible for an individual to avoid a loss that, if borne alone, potentially could cause major financial problems or complete business failure. The relatively small premium paid by the individual is considered the expense of avoiding the full adverse effects of the particular risk being insured.

As discussed above, insurance is the pooling of small unpredictable risks. Certain criteria must be met for risks to be insurable:

- The loss would result in economic hardship.
- Sufficient number/quality of units must be exposed to the same peril.
- Occurrences must be accidental or unintentional.
- The loss must be definite in time and place and must be capable of being measured with reasonable accuracy.

Federal Crop Insurance 'Primer'

The purpose of insurance is to provide protection against economic loss arising from adverse events. For crop insurance adverse events may be drought, hail, heat & other causes of loss.

RMA offers different plans of insurance, so the farmer can choose the best type of protection to cover his/her risk. The plans of insurance are

- Yield Protection
- Revenue Protection
- Revenue Protection with Harvest Price Exclusion
- Whole-Farm Revenue Protection
- Actual Production History
- Area Yield Protection
- Area Revenue Protection
- Area Revenue Protection with Harvest Price Exclusion

Each plan is a contract and is an agreement between the insured and the Approved Insurance Provided (AIP). Under this contract, the insured agrees to insure all eligible acreage of the crop planted in the county and the provider agrees to indemnify the insured against covered losses that occur during the crop year. Losses must be due to unavoidable perils. For Yield or Revenue protection, insurance covers loss of yield or revenue exceeding a deductible amount.

Relationship Between RMA, AIPs, Agents and the Insured

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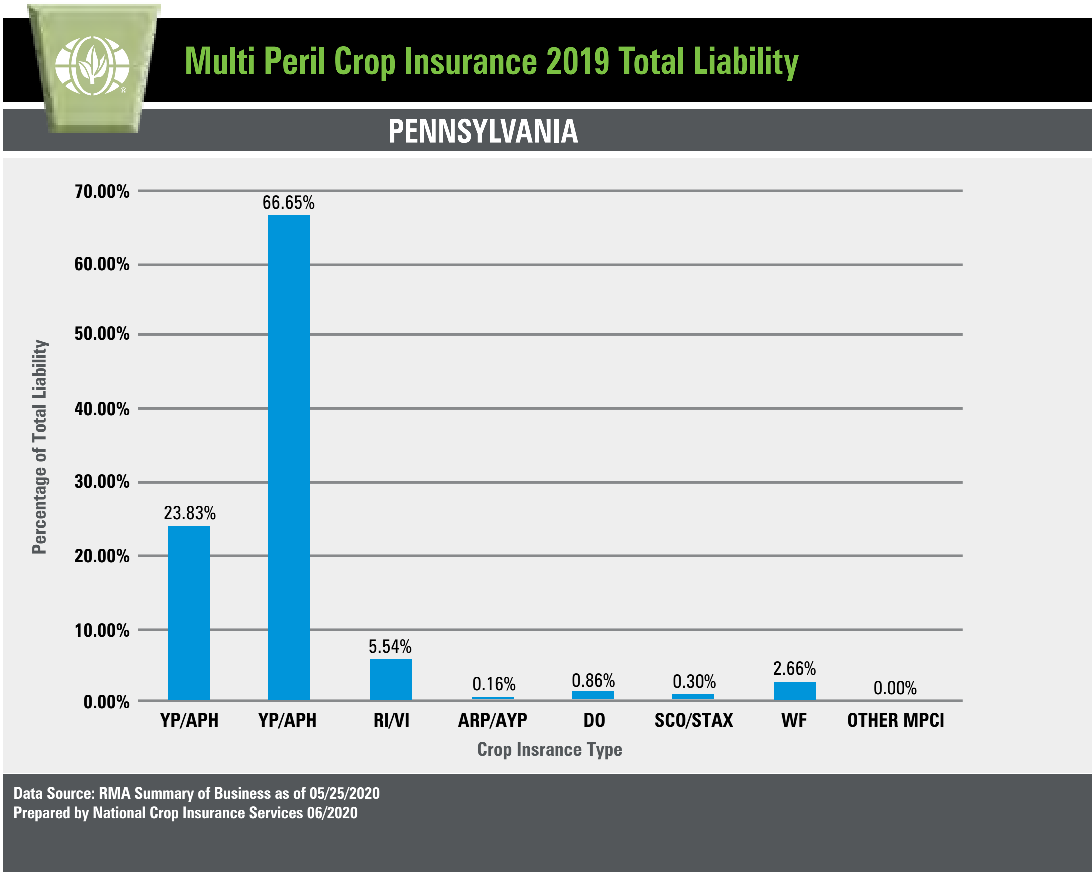
Approved Insurance Providers (AIP) contract with licensed agents to market crop insurance and the agent receives commission. AIPs sign a reinsurance agreement with RMA to sell and service the crop product.



Crop insurance agents provide product and premium information to the insured. Their responsibilities include collecting information pertaining to the application, production, and acreage report. Each agent is required to attend mandatory training every year for updates to the crop insurance program.

The insured (farmer) must report required information as contained in the contract. Premiums and fees must be paid by set deadlines. It is important that farmers follow appropriate farming practices and notify the AIP in the event of a loss.

Insurance Plans

Actual Production History plan provides protection against a loss in yield due to nearly all natural disasters. This plan guarantees a yield based on the individual farmer's actual production history. Actual production history is four to ten years of historical yields for the insured unit. Price elections for the Actual Production History plan are established by the RMA.

Catastrophic Risk Protection (CAT) is not a coverage plan, but an endorsement that provides the minimum level of coverage offered by RMA. The coverage level is limited to 50 percent and only 55 percent of the price election is provided. An administrative fee of $655 is charged for each crop planted in each county insured.

The Yield Protection (YP) plan protects against a loss of production. This plan works the same as the APH plan but the price is established according to the crop's commodity board of trade/exchange.

Revenue Protection provides protection against a loss of revenue caused by price increase or decrease, low yields or a combination of both. Coverage guarantees an amount based on the farmer's APH and the greater of the projected price or harvest price. Both prices are established using the applicable board of trade/exchange.

Indemnities may be due when the calculated revenue (farmer's production times the harvest price) is less than the revenue protection guarantee for the crop acreage.

An additional revenue plan excludes the harvest price. The farmer does not receive the benefit of upward price movement with the Revenue Protection with Harvest Price Exclusion plan. Again, like the Revenue Protection plan, this product provides protection against low yields; however, protection is only provided against a price decrease.

Generally, crops such as corn, soybeans, and wheat (check with a crop insurance agent for other crops) are covered under both revenue plans.

Whole-Farm Revenue Protection (WFRP) is the final individual plan of insurance. All farm revenue is insured together under one policy. Individual commodity losses are not considered, it is the overall farm revenue that determines losses. Revenue from all commodities produced on the farm during the insurance year is covered. This includes animal and animal products and commodities purchased for resale. Premium subsidy is available and depends on farm diversification.

This product is well-suited for

- Highly diverse farms
- Farms with specialty commodities
- Farms selling to direct markets, specialty markets, regional or local markets, and farm-identity preserved markets

Upon enrollment farmers will need to turn in five years of farm tax forms, supporting records such as organic certification, inventory or accounts receivable information along with beginning inventories of stored commodities and livestock.

Other plans of insurance include area plans. This type of coverage is based on the experience of an entire area, generally a county. Area plans provide protection against widespread loss of revenue or loss of yield in a county. It is important to note that individual farm revenues and yields are not considered under area plans. The National Agricultural Statistical Service (NASS) county data is used to set the expected and actual county yields used for this plan.

Crop Insurance Cycle

The insurance cycle begins with the application process. A crop insurance agent will assist the farmer in completing the crop insurance application no later than the sales closing date. Coverage is continuous, from year to year, and can be canceled by providing a written notice. For successive years, changes to coverage must be made on or before the sales closing date.

Coverage requirements are next in the cycle. Farmers must report actual production history, along with crop acreage information to establish the amount of coverage and premium for each insured crop. Deadlines must be adhered to.

The cycle continues with premium billing. Annual premium is earned and payable at the time insurance coverage begins. Generally, premium is not owed in advance of the policy providing coverage until after harvest. A bill is issued based upon the information contained in the acreage report. The bill will contain both premium and administrative fees that may be due.

The claims process marks the next continuation in the cycle. Notice of damage or loss of production must be filed for each unit by the farmer within 72 hours of initial discovery, but not later than 15 days after the end of the insurance period. The end of the insurance period is the last date the insurance coverage ceases for the crop

The final process in the insurance cycle are program changes. Crop insurance policy changes may be made by RMA from one year to the next. Farmers may review the changes with their crop insurance agent and continue coverage, change the policy coverage or cancel insurance. Policy updates must be by written notice on or before the sales closing date.

Duties in the Event of Damage or Loss

If you believe you have a loss, you should:

a. Protect the crop from further damage by providing sufficient care and

b. Notify your crop insurance agent if

• damage occurs 15 days or more prior to the beginning of harvest, give notice within 72 hours of discovery

• damage occurs within 15 days of harvest or during harvest, give notice immediately so that a crop inspection can be performed and leave three rows of unharvested crop per field for sampling

• any acreage on the unit will not be harvesed, give notice at least 15 days before harvest would normally begin

• any acreage will be put to a use other than the use identified on the acreage report give notice at the beginning of harvest.

Representative samples must be at least three rows wide and extend the entire length of each field in the unit and must not be harvested or destroyed until the earlier of our inspection or 15 days after completion of harvest on the unit.

The Adjuster's Actions

The crop insurance adjuster will determine the loss using RMA Loss Adjustment procedures, and your crop insurance company will ensure timely payment after you and the company reach an agreement.

Your adjuster will

- Set up an appointment to visit your farm location(s) to inspect the damaged acreage
- Determine the causes of loss and how many acres are damaged by each
- Determine the percentage of damage
- Take actual plant counts from representative parts of the field to determine the amount of damage
- Consider different factors based on the crop and the stage of growth
- Photograph the damage, often with a ruler or other measurable object in the picture for scale
- Your adjuster may request paperwork from you (contract, production records and sales, etc.)
- Complete all needed paperwork
- Explain what he or she did and the findings and walk you through the adjustment worksheet

You and the adjuster will sign documents in agreement of the loss adjustment findings.

Basic Provision Highlights

The Basic Provisions, generally known as the Common Crop Insurance Policy, details the rules and regulations set forth by the RMA. Policyholders should read the policy thoroughly to understand the requirements and the policy language.

Finding a Crop Insurance Agent

It is important to establish a relationship with a crop insurance agent to discover how to best manage your risk. All crop insurance products, including CAT endorsements, are available from private crop insurance agents.

A list of crop insurance agents is available on the RMA website. Go to the RMA website, **www.rma.usda.gov/**, and click on 'Find an Agent' on the top of the screen. Click on the highlighted RMA Agent Locator. The user may choose to filter their choices by distance, specialty, language, and agent name.

Contact a local crop insurance agent before March 15 and discuss

- Crop insurance plans and how they fit your risk management needs
- Calculate coverage and cost to determine the coverage that is right for you
- Complete an application

View the Recorded Webinar

To view a recording of the accompanying **Crop Insurance Basics Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvania-crop-insurance-webinars/**

Crop-Hail Insurance

Fact Sheet and Webinar Objectives

This fact sheet and accompanying webinar on Crop-Hail insurance will provide basic information about privately-developed (non-Federal) Crop-Hail insurance in Pennsylvania including

- Types of crop-hail coverage, when insurance begins, crops and perils covered
- When you can purchase a policy and coverage choices
- Liability and premium calculations
- What to do if a loss occurs

Crop-Hail Overview

Crop-Hail policies are not part of the Federal crop insurance program. Private crop insurance companies use the National Crop Insurance Services (NCIS) historical data analysis and policy documents to develop and offer Crop-Hail and related peril coverages directly to farmers.

Crop-Hail insurance provides state-regulated supplemental acre-by-acre protection up to the actual cash value of a commodity when direct physical damage is due to hail or other named perils.

The farmer selects the number of acres to insure, the deductible, the amount of insurance per acre, and any optional coverage endorsements the company offers.

Crop-Hail Commodities in Pennsylvania

In 2019, Pennsylvania's top crops with crop-hail insurance were corn, tobacco, soybeans and pumpkins.

Private crop insurance companies offer hail insurance on several additional commodities, including fruits and vegetables.

Causes of Loss

Crop-Hail insurance protects against the following perils

- Hail
- Fire and lightning (except tobacco)
- Transit coverage (except tobacco)
- Fire Department service charge
- Wind with hail (tobacco only)

A company may offer optional coverage for perils, such as:

- Tobacco fire
- Corn green snap and wind/lodging
- Additional replanting coverage
- Wheat wind and tornado
- Vandalism and malicious mischief

Some perils and causes of damage are excluded from Crop-Hail and related coverage, such as:

- Animals trampling a crop
- Consequential or indirect damage, such as plant disease, poor seed germination, insect infestation, loss of market opportunity, or delayed maturity and failure to harvest
- Neglect/failure to care for the crop or malicious damage
- Nuclear reaction, radiation, radioactive, or pollutant contamination

Crop-Hail Insurance 2019 Liability Crop Percentage

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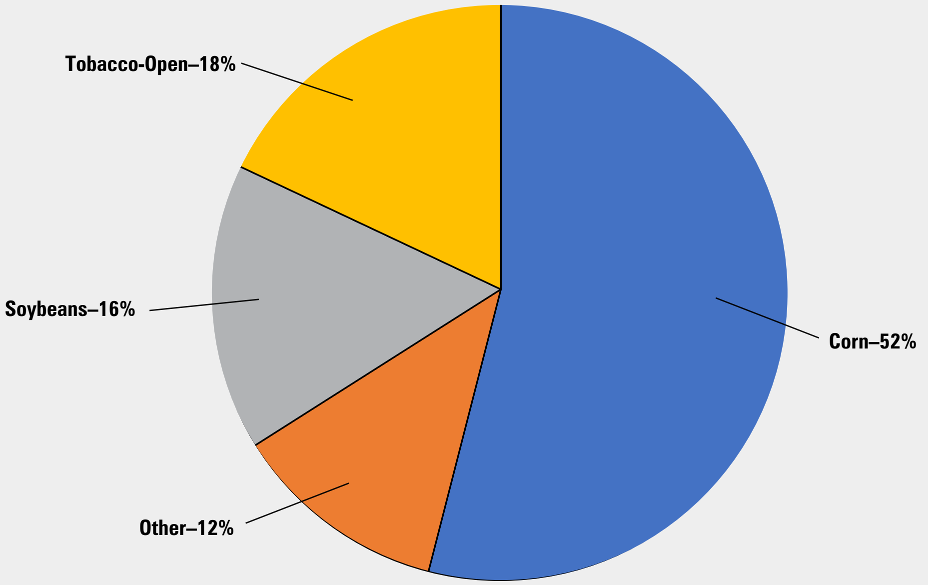


Data Source: NCIS 6-B Company Accepted Totals as of 06/2020
National Crop Insurance Services 06/2020

Insurance Period

Crop-Hail insurance covers the crops at the specific locations listed on the application. Coverage starts when the crop is "clearly visible" above ground and ends when the crop is harvested, with specific start and end requirements set in the general and special provision documents.

The insurance period differs by company.

- The standard start date and time in Pennsylvania is 12:01 a.m. the second day following the date the applicant and agent sign the application. Some companies allow insurance to begin two hours after the application signature.
- Some crops require an additional waiting period.
- The standard end date and time in Pennsylvania is 12:01 a.m. November 15 or the date the crop is harvested, whichever is earlier.

Work with your agent to understand insurance effective and end dates.

Policy Documents

The documents that make up a Crop-Hail policy depend on the coverage and options you select. In general they include

- Policy Jacket
- General and Special Provisions
- Pennsylvania Amendatory Endorsement
- Other mandatory endorsements based on the crop insured
- Optional endorsements
- Application and Schedule of Insurance

Endorsements and Bundled Coverage

Endorsements vary by crop and company.

Mandatory endorsements in Pennsylvania are crop-specific, including one for tomato, truck and vine crops and one for tree fruit, grape, bush fruit, and berries.

Some endorsements may be mandatory or optional depending on the company. Examples include harvested stored grain and coverage binder endorsements.

Optional endorsements may include bundled or combo coverages; corn wind, green snap, or extra harvest expense or a combination of these; wheat wind and tornado; additional fire coverage; canning reject; early planting; and additional replant and prevented planting coverages (also linked to a Federal crop insurance policy).

Application Choices and Requirements

When you apply for Crop-Hail insurance, you will make several choices, including:

- The crops and number of acres to insure
- Type of coverage (deductible and payout schedule if a loss occurs)
- Amount of coverage per acre (Insurance per Acre)
- Adding optional endorsement coverage

You will also complete underwriting questions.

Work with your agent to understand the deductibles, amounts of insurance per acre for your crops, and endorsements available to you, and the total coverage and premium cost.

Coverage Amount and Premium

Basic Coverage Amount Calculation

- Insured Acres x Insurance per Acre = Liability (Limit of Insurance)

Basic Premium Calculation

- Liability x (listed Premium Rate / 100) = Gross Premium
- Gross Premium – Applicable Discounts = Total Premium Due

Possible Premium Discounts and Minimum Premium

Some companies offer a lower rate when you purchase a 'bundle' of coverages.

Most companies also offer a cash discount for paying premium by a set deadline. The discount may be three percent or five percent off your calculated premium bill.

Companies may have a minimum premium amount requirement, meaning that if your calculated premium is lower than their stated minimum, you will be billed for the minimum. For example, a company may have a $25 per crop or $75 per policy minimum premium.

Increasing Coverage

When you add coverage, it is generally effective at 12:01 a.m. the second day following the date the company accepts your revised application.

The effective date and time vary by company. Unless your company agrees in writing to allow, no increase is allowed if damage by an insured peril has already occurred.

Decreasing Coverage

When you decrease coverage or cancel a portion or all of your coverage, that decrease or cancellation is effective at 12:01 a.m. on the date you make your request.

Duties in the Event of Damage or Loss

Losses are worked using NCIS Crop Loss Adjustment Procedures, or similar procedures set by the company when no NCIS procedures exist for your insured crop.

Reporting Claims

Report suspected damage as soon as possible after it occurs. Generally, you must report in writing—for each storm—10 days or less after the date of the event.

Keep caring for the damaged acreage and allow your company crop-hail loss adjuster to examine the damaged acreage as often as needed to complete the claim.

If the adjuster requests, provide harvesting and marketing records for the damaged crop. Provide the adjuster any claims documents from any other insurance adjustment for the current damage event on the damaged acreage.

The Adjuster's Actions

The adjuster will work the loss and ensure timely payment to you after you and the company reach an agreement.

The adjuster will

- Set up an appointment to visit your farm location(s) to inspect the damaged acreage
- Determine the causes of loss (may be more than one (e.g., hail and wind) and how many acres are damaged by each
- Determine the percentage of damage (e.g., 20 acres with 16 percent damage from hail) —will defer the loss adjustment if can't determine the percent of loss; will revisit and reinspect after the deferral period
- Take actual plant counts from representative parts of the field to determine the amount of damage
- Consider different factors based on the crop and the stage of growth
- Photograph the damage, often with a ruler or other measurable object in the picture for scale
- Complete all needed paperwork
- Explain what he or she did and the findings and walk you through the adjustment worksheet
- The adjuster may request documentation from you
- You and the adjuster may defer the adjustment if the damage occurred early in the season and the adjuster wants to allow the plants to progress to better determine the loss percent
- You and the adjuster will sign documents in agreement of the loss adjustment findings

Minimum Loss

In Pennsylvania, losses are not covered until the loss percent per acre is 5 percent or greater for the crop.

Basic Calculation

Liability per acre in effect on date of loss x Payable Loss Percent = Per-acre Payment

Per-acre Payment x Damaged Acres = Total Payment

(Adjuster-determined loss percent is reduced by policy loss occurrence deductible)

Crop Value and Remaining Liability Limit on Loss

A loss payment cannot exceed the actual cash value of the portion of the crop destroyed by an insured peril on the date the damage occurred.

A loss payment cannot exceed the amount of liability in effect when the damage occurred. For example, if a company paid 20 percent of your available liability on a first loss, then only 80 percent of the original liability remains for a subsequent loss.

Additional Loss Provisions

Crop-Hail policies include several additional loss-related provisions. These include recovery of losses from a third-party (subrogation), appraisal processes when you and your company are unable to come to an agreement on the percent of damage, replanting procedures, and payments, and legal action.

Review all policy provisions with your agent before damage occurs to ensure you understand what you need to do and what actions to expect from your company.

Get Covered: Find an Agent

A crop insurance agent is your local expert and best resource on how, when, and what kind of private crop coverage to add to your risk management toolkit. Crop-Hail insurance is available through independent crop insurance agents licensed in your state. Most Federal crop insurance agents also offer Crop-Hail and other named peril policies.

If you need an agent, two resources are available: the Risk Management Agency's Agent Locator (**https://bit.ly/2sohz1f**) (most agents offering Federal crop insurance offer private coverages), and the Pennsylvania Insurance Department's "Find an Insurance Professional" tool (**https://bit.ly/2QIoKLL**).

View the Recorded Webinar

To view a recording of the accompanying **Crop-Hail Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvania-crop-insurance-webinars/**

Apiculture-Rainfall Index

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the Federal crop insurance structure
- Review elements of the Rainfall Index (RI) plan of insurance
- Discuss Apiculture coverage under RI, your duties to obtain coverage, and how an indemnity is determined

The Plan of Insurance and Insured Crop

The Rainfall Index plan of insurance is an area-based plan designed to insure against a decline in an index value based on long-term historical average precipitation in a latitude/longitude structured grid for a specific two-month period. For apiculture, this coverage protects a beekeeper's operation by covering outside-of-historical-normal precipitation for a specific grid (area) with the understanding that lack of precipitation at given times will lead to lack of blooming plants and crops for bees to use in making honey, collecting pollen and wax, and maintaining breeding stock for the health and future of the colony. This lack of food for bees means lack of end product for beekeepers.

To purchase insurance, you will report your number of colonies (housed in beehives), a productivity factor, and choose at least two 2-month time periods, called Index Intervals. Selection of index intervals is critical to the effectiveness of the RI plan of insurance as a risk management tool. Factors to be considered when determining which index intervals to select include, but are not limited to, the type of forage or plant to be pollinated, the location, elevation, and the time period when precipitation is needed under normal conditions for the crop in the field to thrive so your bees have food when they need it.

You will also identify the grid(s) where the acreage you're your bees will pollinate is physically located. Rainfall Index insurance uses grid areas and data from the National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center (CPC) to calculate normal

precipitation and deviations from normal for each specific grid. Precipitation data used for the Rainfall Index plan for apiculture coverage does not measure, capture, or use actual crop production and it does not use local weather or on-farm rain gauges in any historical or current-year results. This means the results you have in a particular location might not match the overall historical-data-based area results used in this program.

Coverage Availability

Details of the apiculture coverage offered in each state, including types, practices, dates, and special provisions of insurance, are available through the Risk Management Agency's **Actuarial Information Browser** at **https://bit.ly/2NZo44f**.

Contact a licensed crop insurance agent to explore your coverage options.

Definitions

The raising and care of honey bees for agricultural crop production purposes, including but not limited to, honey production, collection of pollen and wax, and breeding purposes.

Colony—A group of honey bees housed in a managed hive used for apiculture, which does not include wild or feral honey bees.

Dollar Amount of Protection per Colony—The dollar amount of protection per colony is the apiculture "guarantee." To calculate it, take the County Base Value per Acre from the actuarial documents times the coverage level you selected times the productivity factor you selected.

Expected Grid Index—An expected grid index is determined for each grid ID and index interval using the long-term historical gridded precipitation data for the grid ID and index interval. The expected grid index represents the average precipitation for that grid ID during the index interval based on NOAA CPC data from 1948 to two years prior to the crop year.

Final Grid Index—A final grid index is based on NOAA CPC precipitation data, and is expressed as a percentage. An index of 100 represents average precipitation, below 100 represents below average precipitation, and above 100 represents above average precipitation. Only the precipitation received during the index interval is used to determine a final grid index. Precipitation received during a previous index interval has no effect on the final grid index for any subsequent index intervals.

Grid—An area identified by longitude and latitude used to determine the expected grid index, final grid index, premium and indemnity. A grid is a 0.25-degree gridded area, or a successor area, established by the NOAA CPC.

Grid Identification Number—A grid identification number (grid ID) is a specific number assigned by NOAA CPC to each grid.

Honey bees—Bees of the species *Apis mellifera, sp* which produce and store honey.

Index Interval—A 2-month period of time designated in the Actuarial Documents during which NOAA CPC precipitation data is collected. You must choose at least two for apiculture insurance and place a portion of risk—your percent of value—into each 2-month period.

Lease—A written document granting use or occupation of property for a specified compensation, during a specified period of time. Compensation may include, but is not limited to, cash, share of insured crop, proceeds, labor, calf crop, honey, services, etc. In all situations where you do not own the land on which you will place your colonies, it is critical to have a valid lease in place for apiculture insurance.

Percent of Value—The percentage of the total insured value you allocate, in whole numbers, in accordance with the Crop Provisions, to the index intervals selected by you. The minimum percent of value in Pennsylvania is 10 percent and the maximum is 60 percent.

Point of Reference—The location provided by you of the insured acreage. The point of reference must be provided using the maps contained on RMA's web site, or successor web site.

Productivity Factor—The percentage factor you select that allows you to individualize your coverage based on the productivity of the acreage of the insured crop.

Trigger Grid Index—The result of multiplying the expected grid index by the coverage level you selected.

TABLE 1 **Important Dates**

Sales Closing Date	November 15
Cancellation Date	November 15
Colony Reporting Date	November 15
End of Insurance Date	December 31
Premium Billing Date	September 1
Termination Date	November 15

Insurance Period

The Insurance Period for apiculture is January 1 to December 31 of the crop year. Insurance attaches for all 12 months even if you do not select index intervals covering all 12 months. Although insurance attaches to all 12 months, you are only eligible to have policy protection and potentially receive an indemnity for the index intervals you selected.

County Base Value per Colony

The county base value per acre is an FCIC-determined value of the crop in the county published in the actuarial documents. You can decrease or increase this value by selecting a productivity factor above or below 100. The County Base Value uses a 5-year rolling average of honey production from USDA National Agricultural Statistics Service (NASS) data; yield data is based on NASS state honey production averages; and, prices are based on the national average honey price for a given year.

Coverage Levels and Premium Discounts

Coverage levels range from 70 percent to 90 percent and are discounted as shown in Table 1. Apiculture currently does not allow Catastrophic Risk Protection (CAT) coverage.

Unit Structure

Apiculture does not have unit structure options as there are under row or perennial crop policies. A unit, for apiculture, is the insured colonies by index interval, share, and county within or assigned to a grid.

TABLE 2 **Coverage Levels and Premium Discounts**—Apiculture

ITEM	Percent				
Coverage Level	70	75	80	85	90
Premium Discount	59	59	55	55	51
Your Premium Share	41	41	45	45	49

Application and Colony Reporting

A colony report is the apiculture equivalent to an acreage report for row or perennial crops. You must complete a colony report the same time as your apiculture insurance application.

In addition to standard crop insurance application data, your apiculture application will include grid IDs for the locations insured, a point of reference per grid ID, your share percent for acreage in each grid, and at least two index intervals along with a percent of value allocation for each index interval.

Your colony report will include the total number of colonies in the United States that you have a share and, by grid ID, the number of insured colonies assigned to that grid ID and your share in those colonies.

Coverage Calculations

- **Dollar Amount of Protection per Colony** = county base value x coverage level x productivity factor
- **Policy Protection per Index Interval** = dollar amount of protection per colony x number of insured colonies x percent of value x share
- *Sum the per Index Interval policy protections to arrive the total coverage on the policy.*

Causes of Loss

An apiculture policy only covers a decline from the long-term historical normal interpolated precipitation for a grid and index interval.

Apiculture does not cover other perils such as, but not limited to, bee mortality, loss of or lack of market for honey or wax, flood, fire, and hail.

Losses

Indemnity payments are earned by eligible insureds only when the final grid index is less than the trigger grid index. The amount of honey, wax, or pollen production is not considered when determining eligibility for an indemnity payment.

Because the Rainfall Index plan of insurance is an area plan and does not measure, capture, or use any actual crop production, an insured may experience a loss of production and not receive an indemnity payment. It is also possible to receive an indemnity payment without suffering a loss of actual production.

Indemnity Calculation Components

- **Trigger Grid Index** = expected grid index x coverage level
- **Final Grid Index** = as published by RMA using NOAA CPC values
- **Payment Calculation Factor** = (trigger grid index – final grid index) / trigger grid index
- **Indemnity** = payment calculation factor x policy protection

Basic Indemnity Calculation Example

A beekeeper with 100 percent share is insuring apiculture in grid ID 25411. They placed risk in the February-March and April-May Index Intervals with 40 percent value in February-March and 60 percent value in April-May.

The February-March Index Interval has:

- Trigger grid index = 1.2060
- Final grid index = 0.8870
- Policy Protection = $14,094

The April-May Index Interval has:

- Trigger grid index = 1.4620
- Final grid index = 1.6050
- Policy Protection = $21,141

1. (1.2060 – 0.8870) / 1.2060 = 0.2645 Feb-Mar payment calculation factor
2. 0.2645 x $14,094 = $3,728 Feb-Mar indemnity
3. (1.4620 – 1.6050) / 1.4620 = -0.0978 Apr-May payment calculation factor
4. -0.0978 x $21,141 = -$2068 Apr-May indemnity ***(NO INDEMNITY)***
5. Total grid ID 25411 indemnity = **$3,728**

View the Recorded Webinar

To view the recording of this **Apiculture Webinar** visit **https://cropinsuranceinamerica.org/pennsylvania-crop-insurance-webinars/**

Apples

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Provide information on apples to help manage their risk
- Present general crop insurance basic information to better understand the expectations of a crop insurance policy

Crop Practices and Intended Use

The actuarial documents for apples allow for Fresh and Processing as the intended use. Apple crop practices include irrigated, non-irrigated, certified organic, and transitional organic.

For types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

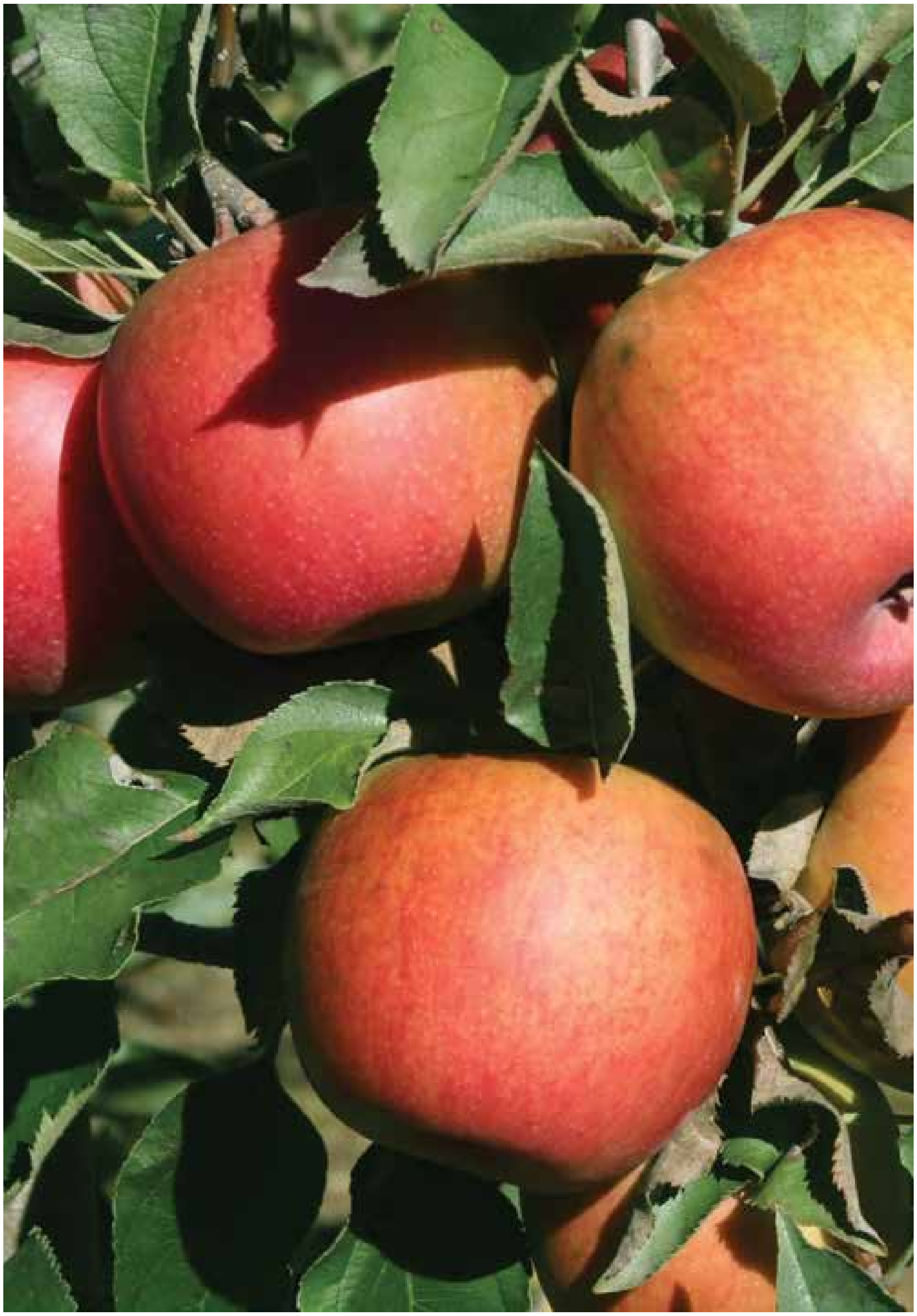
Crop Types

The following crop types are available for coverage

- Varietal Group A
- Varietal Group B
- Varietal Group C
- Fresh
- Processing

Insurable varieties for Group A are:

- Honeycrisp
- Pazazz
- SweeTango/Minneiska
- Insurable varieties for Group B include Cortland, Empire, Fuji, Gala, Jonagold, Macoun, McIntosh, Ozark Gold, Paula Red, Cripps Pink, Red Rome, RubyFrost, SnapDragon, and Zestar
- Varietal Group A and B will include all commercially recognized selections and brand



Multi Peril Crop Insurance 2019 Statistics

PENNSYLVANIA

CROP ABBR	INSURANCE TYPE	POLICIES EARNING PREMIUM	POLICIES INDEMNIFIED	NET ACRES	LIABILITY	TOTAL PREMIUM	INDEMNITY	LOSS RATIO
ALL OTHER	APH	107	35	5,025	8,000,842	1,038,028	1,473,540	141.96
APPLES	APH	121	43	11,152	43,729,699	12,181,496	8,541,187	70.12
CABBAGE	APH	1	0	2	3,201	376	0	0.00
FILLER TOB	APH	6	0	63	207,490	2,916	0	0.00
FORAGEPROD	APH	1	0	253	58,477	999	0	0.00
FR MKT TOM	APH	3	0	3	10,872	2,471	0	0.00
GRAPES	APH	114	19	8,172	10,459,728	1,136,620	218,440	19.22
OATS	APH	140	54	5,259	458,765	50,057	79,213	158.25
PEACHES	APH	57	12	1,238	2,767,575	279,929	97,024	34.66
POTATOES	APH	14	2	1,492	2,710,635	520,521	129,321	24.84
PROC BEANS	APH	29	9	3,685	1,961,124	225,112	173,440	77.05
ALL OTHER	AYP	9	0	788	296,845	3,178	0	0.00
FORAGEPROD	AYP	15	0	1,216	488,250	3,422	0	0.00
ALL OTHER	DO	42	13	906	3,920,597	113,946	64,092	56.25
FM SWT CRN	DO	21	5	327	232,078	41,020	83,244	202.94
FORAGE SD	DO	8	4	199	54,215	7,538	25,577	339.31
ALL OTHER	RI	41	32	7,999	2,858,624	302,386	138,056	45.66
PRF	RI	404	345	53,812	24,226,607	2,522,001	1,530,049	60.67
ALL OTHER	RP	137	62	19,607	6,542,283	687,992	730,956	106.24
BARLEY	RP	32	5	1,158	181,385	17,825	1,379	7.74
COR	RP	2,754	716	527,316	218,994,932	24,830,086	10,468,153	42.16
GRAIN SORG	RP	8	1	473	94,314	16,216	6,868	42.35
SOYBEANS	RP	2,016	537	280,909	87,947,369	8,130,635	5,043,117	62.03
WHEAT	RP	407	138	34,095	9,025,512	870,144	1,009,776	116.05
ALL OTHER	RPHPE	0	0	0	0	0	0	0.00
BARLEY	RPHPE	3	0	87	10,881	482	0	0.00
CORN	RPHPE	49	24	5,086	1,911,154	200,945	149,640	74.47
GRAIN SORG	RPHPE	0	0	0	0	0	0	0.00
SOYBEANS	RPHPE	35	16	3,439	1,003,924	95,586	134,743	140.97
WHEAT	RPHPE	4	3	111	15,662	1,804	5,611	311.03
CORN	SCO-RP	45	0	0	528,507	170,335	0	0.00
SOYBEANS	SCO-RP	32	0	0	194,654	48,715	0	0.00
WHEAT	SCO-RP	0	0	0	0	0	0	0.00
APPLES	SCO-YP	2	2	0	251,253	17,993	92,260	512.75
CORN	SCO-YP	1	0	0	307,971	55,588	0	0.00
PEACHES	SCO-YP	6	0	0	162,872	19,828	0	0.00
SOYBEANS	SCO-YP	1	0	0	914	166	0	0.00
ALL OTHER	WFRP	9	1	0	12,998,845	742,985	378,237	50.91
ALL OTHER	YP	56	13	6,921	1,701,455	112,904	69,997	62.00
BARLEY	YP	38	8	1,451	205,460	14,178	13,427	94.70
CORN	YP	681	139	118,376	30,860,526	2,055,331	789,478	38.41
GRAIN SORG	YP	6	0	630	55,470	6,249	0	0.00
SOYBEANS	YP	380	63	54,251	10,633,264	540,311	361,694	66.94
WHEAT	YP	90	23	12,044	2,603,477	150,216	59,270	39.46
State Totals		**7,925**	**2,324**	**1,167,545**	**488,677,708**	**57,218,530**	**31,867,789**	**55.69**

Data Source: RMA Summary of Business as of 05/25/2020
Please Note: Net acre totals also include additional quantities including Clams, Colonies, Ton, Trees and Not Reported.
Prepared by National Crop Insurance Services 06/2020

names, mutations, or sports; but, does not include hybrids created by crosses between the stated variety and any other varieties

- Insurable varieties for Group C include all other apple varieties not specified in Group A or B

Apple Production

Fresh apple production includes apples

- That are sold, or could be sold, for human consumption without undergoing any change in the basic form, such as peeling, juicing, crushing, etc.
- From acreage that is designated as fresh apples on the acreage report
- That follow the recommended cultural practices generally in use for fresh apple acreage in the area in a manner generally recognized by ag experts
- From certified acreage with verifiable records to support, that at least 50 percent of the production from acreage reported as fresh apple acreage from each unit, was sold as fresh apples in one or more of the four most recent crop years

Processing apple production are apples from insurable acreage failing to meet the insurability requirement for fresh apple production that are:

- Sold or could be sold for the purpose of undergoing a change to the basic structure such as peeling, juicing, crushing, etc. or
- From acreage designated as processing apples on the acreage report

Definitions

Bin—A container that contains a minimum of 875 pounds of apples or another quantity as designated in the Special Provisions.

Box—A container that contains 35 pounds of apples or another quantity as designated in the Special Provisions.

Bushel—In all states except Colorado, 42 pounds of apples. In Colorado, 40 pounds of apples.

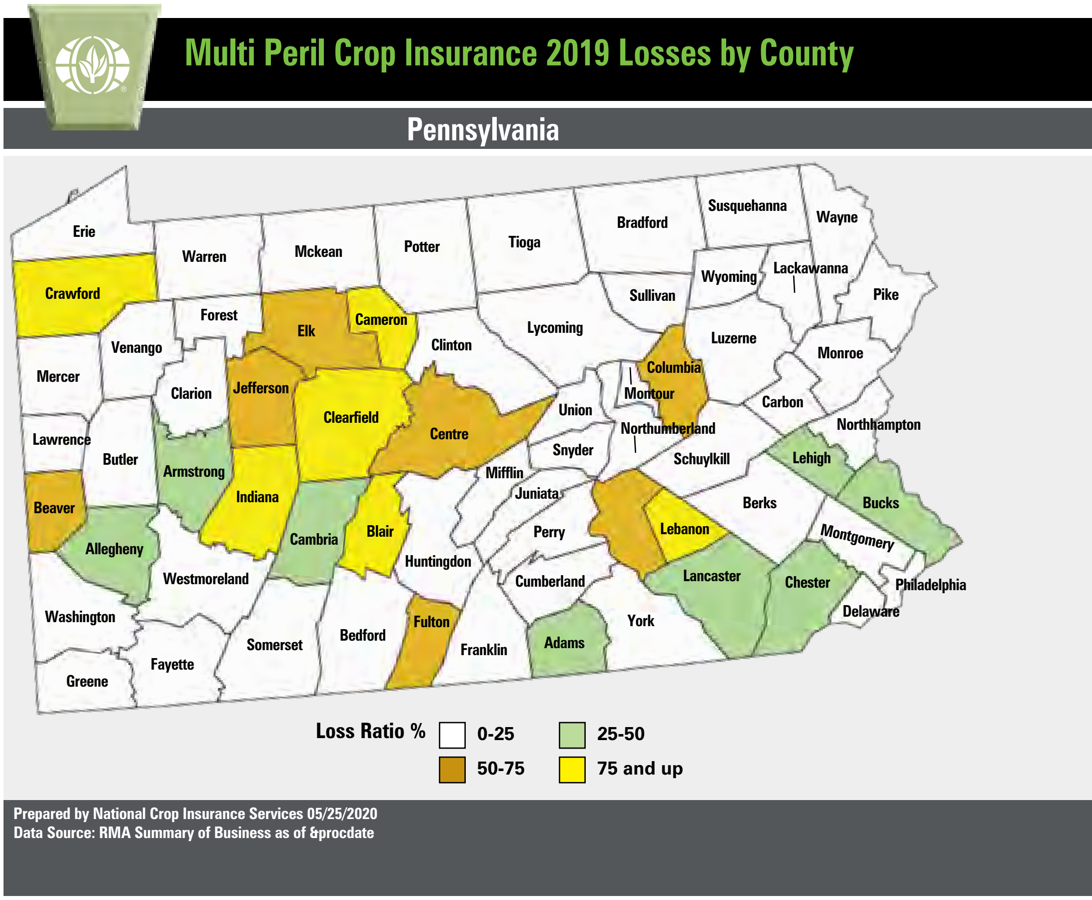
Direct marketing—Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, buyer, or broker. Examples of direct marketing include selling through an on-farm or roadside stand, or a farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

Harvest—The picking of mature apples from the trees or collecting of mature apples from the ground. Apples collected from the ground that cannot be sold for human consumption will not be considered harvested.

Marketable—Apple production that is not damaged apple production.

Russeting—A defect on the surface of the apple as described in the grade standards.

Sunburn—A defect as described in the grade standards.



Unit Division Guidelines

A basic unit includes all your insurable apple acreage in the county in which you have 100 percent share or which is owned by one person and operated by another person on shares.

Optional units may be established if you can provide separate records for each unit and may be established by non-contiguous land, Farm Service Agency Farm Serial Numbers, irrigated or non-irrigated practice or by type; fresh, processing, varietal Group A, B, or C.

Crop Insured

All apples in a county are insurable if:

- A premium rate is provided by the actuarial documents
- You have a share
- That are grown on tree varieties that are adapted to the area
- Acreage has produced at least 150 bushels per acre in one of the past four years
- They are grown for fresh apple production or processing apple production
- That are grown in an orchard that, if inspected, is considered acceptable by us

TABLE 1 **Important Dates**

Sales Closing Date	November 20
Cancellation Date	November 20
Production Date	January 15
Acreage Reporting Date	January 15
Premium Billing Date	August 15
Contract Change Date	August 31
End of Insurance Date	November 5

County Availability

Apple coverage is available in 37 counties in the state of Pennsylvania.

If coverage is not available, the crop may be insurable by written agreement if specific criteria are met. Contact a licensed crop insurance agent for assistance with a written agreement.

Plan Availability

The Actual Production History (APH) [Plan 90] is available for apples. The plan provides protection against a loss in yield due to nearly all unavoidable, naturally occurring events. The plan guarantees a yield based on the individual producer's actual production history. The insurance guarantee is calculated by multiplying the approved average yield per acre by the elected coverage level. An indemnity may be due if production is less than the guaranteed amount. The price elections are established by the Risk Management Agency (RMA) for this plan.

Coverage levels available for apples are 50, 55, 60, 65, 70 or 75 percent.

Price Elections

- Only one price election for all the apples in the county may be selected unless the Special Provisions provide different price elections by type
- An established price is used to calculate your premium and indemnity

Causes of Loss

The causes of loss for apples are

- Adverse weather conditions including hail, frost, freeze, wind, drought, excess precipitation, and excess sun causing sunburn
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard
- Insects, but not damage due to insufficient or improper application of pest control measures
- Plant disease, but not damage due to insufficient or improper application of disease control measures
- Earthquake
- Volcanic eruption
- Wildlife

There will be no insurance for apples against damage or loss of production due to inability to market the apples for any reason other than actual physical damage from an insurable cause.

Insurance Period

For new insureds, coverage begins on or after November 21. For carryover insureds coverage begins on the day immediately following the end of the insurance period for the previous crop year.

For all insureds, coverage ends with the earliest occurrence of one of the following

- Total destruction of the crop
- Harvest of the insured crop
- Final adjustment of a claim
- Abandonment of the crop
- November 5

Reporting Requirements for Application, Production Reporting, and Acreage Reporting

The farmer is required to file certain paperwork with the agent by the deadlines discussed earlier. November 20 is the sales closing deadline and an application must be completed by that date to secure coverage for the crop year. The application is fairly detailed and must include coverage plan, county/crops, coverage level, price, entity type, and other pertinent information.

Generally, the acreage reporting deadline for apples in Pennsylania is January 15. A report of planted acreage must be filed with your agent by the deadline. The number of acres for each insured crop/county, share in the crop, acreage location, farming practice, and types/varieties are also needed in order for the acreage report to be submitted.

Additional Crop Information

The Optional Coverage for Fresh Fruit Quality Adjustment along with Yield Exclusion and Supplemental Coverage Option are available for apples if elected on or before sales closing date.

View the Recorded Webinar

To view a recording of the accompanying **Apple Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvania-crop-insurance-webinars/**

Barley

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and keys to basic principles and forms, as well as the barley plan of insurance.
- Discuss where coverage is available and review types and practices insured.

The Insured Crop

Barley is insurable if it is in a county that is on insurable acreage, where premium rates are provided. Barley must be planted on insurable acreage for harvest grain.

This crop is insured by type and practice. In Pennsylvania, the spring type is insurable. Available practices are non-irrigated, irrigated, certified organic, and transitional organic.

Coverage Availability

For the 2020 crop year, barley is insurable in many of Pennsylvania's counties. Details of the coverage available, including types, practices, rates, prices, dates, options, coverage levels, and special provisions, can be found through the Risk Management Agency's Actuarial Information Browser at **https://bit.ly/2NZo44f**. Contact a licensed crop insurance agent to explore your options.

Definitions

Adequate stand—A population of live plants per unit of acreage which will produce at least the yield used to establish your production guarantee

Harvest—Combining or threshing the insured crop for grain or cutting for hay or silage on any acreage. A crop which is swathed prior to combining is not considered harvested.

Initially planted—The first occurrence of planting the insured crop on insurable acreage for the crop year.

Latest final planting date—The final planting date for spring-planted acreage in all counties for which the Special Provisions designate a final planting date for spring-planted acreage only.

TABLE 1 Important Dates

SPRING	
Sales Closing Date	March 15
Final Planting Date	May 10
Acreage Reporting Date	June 15
Premium Billing Date	July 1
Termination Date	September 30
Production Reporting Date	November 11
WINTER	
Sales Closing Date	September 30
Final Planting Date	October 10
Acreage Reporting Date	November 14
Premium Billing Date	July 1
Termination Date	September 9
Production Reporting Date	November 11

Insurance Period

The insurance period begins at the later of when Risk Management Agency accepts your application or the date the crop is planted. The period ends at the earliest occurrence of the following

- Complete destruction of the crop
- Harvest of the crop
- Final adjustment of a claim
- Abandonment of crop
- End of period

Prices

The price election is the price published in the actuarial documents or the contract price stated in the processor contract.

Coverage Levels and Premium Discounts

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

TABLE 2 Coverage Levels and Premium Discounts—Barley

ITEM	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

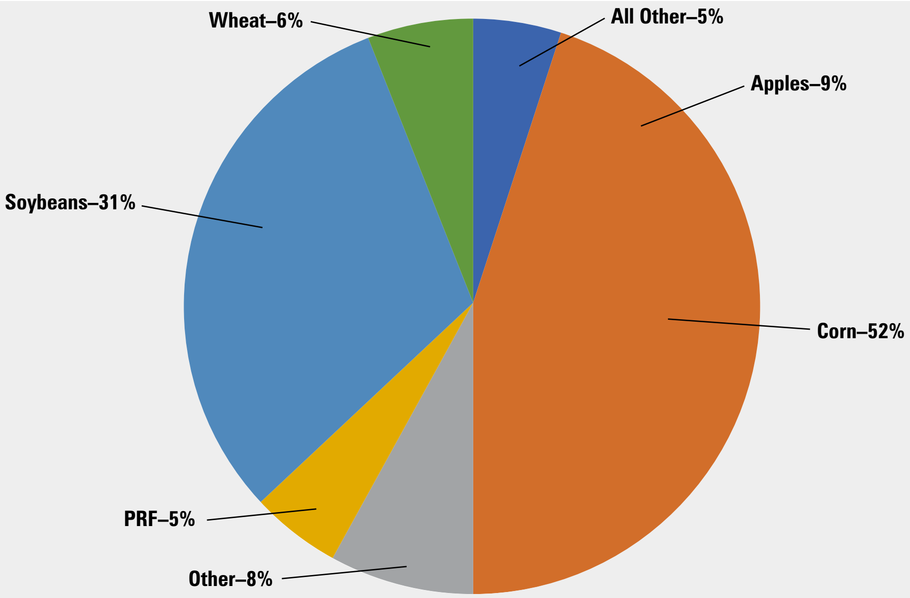
Available Unit Structure

Barley automatically qualifies for basic units. A basic unit covers all acreage in a county you own/ operate 100 percent and land owned by one person and operated by another person on a share basis.

Optional Units may also be established by sections or section equivalents in most areas and may be available by irrigated and non-irrigated practices within a single section.

Multi Peril Crop Insurance–Policies Earning Premium Percentage 2019

PENNSYLVANIA



Data Source: RMA Summary of Business as of 05/25/2020
Prepared by National Crop Insurance Services 06/2020

Causes of Loss

The policy protects against the following

- Unfavorable weather conditions including hail, frost, freeze, wind, drought, and excess moisture
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Insect damage and plant disease, excluding insufficient or improper application of control measuresr
- Wildlife

Acreage Reporting Requirements

An acreage report is a report of all insured acreage of your barley crop. A report must be submitted to your crop insurance agent on or before the acreage reporting date.

View the Recorded Webinar

To view a recording of the accompanying **Barley Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Cabbage

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision principals and forms, as well as the cabbage plan of insurance
- Discuss where coverage is available and review types and practices insured

TABLE 1 Important Dates

Sales Closing Date	March 15
Termination Date	April 29
Production Reporting Date	July 20
Final Plant Date	August 15
Acreage Reporting Date	September 15
Premium Billing Date	October 31

Crop Insured

Cabbage is planted with inspected transplants or direct seeded with hybrid seed. Cabbage is harvested and sold as fresh cabbage or grown and sold as processing cabbage. If special provisions allow, this crop may be sold through direct marketing. To be insurable, the farmer must be aware of rotation requirements contained in the special provisions. Contracts for processing cabbage are available based on acreage or production and must be submitted to your agent on or before the crop insurance acreage reporting deadline. Currently, Pennsylvania only insures fresh cabbage.

In Pennsylvania, cabbage is insured under the Actual Production History plan of insurance, which is based on the farmer's historic production and provides a yield-based guarantee. Your crop is measured in hundredweight.

Coverage Availability

For the 2020 crop year, cabbage is insurable only in Indiana and Schuylkill counties although insurance may be available in other counties

TABLE 2 Coverage Levels and Premium Discounts–Cabbage

ITEM	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

through a written agreement if specific criteria are met. Details of the coverage offered, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's Actuarial Information browser at **https://bit.ly/2NZo44f.** Contact a licensed crop insurance agent to explore your coverage options.

Definitions

Direct Marketing—Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

Planted Acreage—Cabbage plants and seeds must initially be planted in rows wide enough to permit mechanical cultivation. Cabbage planted or seeds planted in any other manner will not be insurable unless otherwise provided by the Special Provisions, actuarial documents, or by written agreement.

Inspected Transplants—Cabbage plants that have been found to meet the standards of the public agency responsible for the inspection process within the State in which they are grown.

Harvest—Cutting of the cabbage plant to sever the head from the stalk.

Marketable Cabbage—Cabbage that is sold or grades at least:

- U.S. Commercial for fresh market cabbage; or
- U.S. No. 2 for processing cabbage

Insurance Period

Coverage begins the later of the date of application or when the cabbage is planted and ends with the earliest occurrence of one of the following

- Harvest of the crop
- The date the crop should have been harvested
- Final adjustment of a claim
- Abandonment of the crop
- Total destruction of the crop
- November 25

Prices

The price election is the price published in the actuarial documents or the contract price stated in the processor contract.

2020 Prices

- Established Price for Red or Green – Fresh = $19.20
  - Catastrophic price = $10.56
- Certified Organic established price = $48.00
  - Catastrophic price = $26.40
  - Maximum contract price = $64.875
- Transitioning to Organic established price = $19.20
  - Catastrophic price = $10.56
  - Maximum contract price = $38.40

Coverage Levels and Premium Discounts

Coverage levels range from 50 percent to 75 percent of the average yield and are subsidized as shown in Table 2.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Cabbage automatically qualifies for basic units and can be divided into additional basic units by planting period if separate planting periods are designated in the Special Provisions.

A basic unit covers all acreage in a county you own/operate 100 percent and land owned by one person and operated by another person on a share basis.

Optional units may also be established by type if separate types are designated in the Special Provisions.

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

This policy does not cover quarantine, boycott, refusal of buyer to accept production, or any other failure to market the cabbage, other than actual physical damage from an insured cause of loss or damage that occurs or becomes evident after the end of the insurance period, including damage that occurs or becomes evident after the cabbage is placed in storage.

Acreage Reporting Requirements

An acreage report is a report of all insured acreage of your cabbage crop. A report and a copy of your processor contracts must be submitted to your crop insurance agent on or before the acreage reporting date.

Indemnity Calculation Components

- Acres
- Total Production Guarantee (hundredweight)
- Price
- Your share in the crop
- Production to count (PTC)

1. Multiply acreage by the production guarantee, by type, if applicable.
2. Multiply the result of the above by the price election. Total the results.
3. Multiply the total production to count, by type, by the price election.
4. Subtract the results from the third step from the results of the second step and the multiply the result by your share in the crop.

Indemnity Calculation Example

100 percent share
260 production guarantee for the unit
$19.20 price election
160 production to count for the unit
15 acres

1. 260 X 15 acres = 3900 (value of guarantee)
2. 3900 X $19.20 price election = $74,880
3. 160 PTC X 15 acres X $17.30 = $41,520
4. $67,470 - $41,520 = $28,800 gross loss
5. $28,800 X 1.00 share - $28,800 indemnity payment

View the Recorded Webinar

To view a recording of the accompanying **Cabbage Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Coarse Grains

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Provide information on coarse grains to help manage their risk
- Present general crop insurance basic information to better understand the expectations of a crop insurance policy

Crop Types

Coarse grains are insurable if

- Premium rates are provided by the actuarial documents
- It is a type listed in the actuarials
- It is adapted to the area
- Grown on insurable acreage

Specifically, for corn, both grain and silage, all insurable acreage will be insured as the type or types reported by the farmer on or before the acreage reporting date. The corn crop insured will be all corn that is yellow dent or white corn, including mixed yellow and white, waxy or high-lysine corn, high-oil corn blends containing mixtures of at least 90 percent high yielding yellow dent female plants with high-oil male pollinator plants, or commercial varieties of high protein hybrids.

Grain sorghum allows acreage that is planted for harvest as grain, that is a combine-type hybrid grain sorghum (grown from hybrid seed), and that is not a dual-purpose type.

The crop insured for soybeans will be the soybeans in the county that are planted for harvest as beans.

For types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Crop Usage

Coarse grains have many industrial uses as well as adding to our nation's food supply. Soybean oil can be converted into products like paints, plastics and cleaners. Corn and soybeans can both be processed into cooking oils, as well as food for human consumption.

Types of Coverage Available

Four types of coverage are available for Coarse Grains in Pennsylvania

1. Yield Protection
2. Revenue Protection
3. Revenue Protection – Harvest Price Exclusion
4. Whole Farm Revenue Protection

The Yield Protection (YP) plan protects against a loss of production. This plan works the same as the Actual Protection History (APH) plan but the price is established according to the crop's commodity board of trade/exchange.

Revenue Protection (RP) provides protection against a loss of revenue caused by price increase or decrease, low yields or a combination of both. This coverage guarantees an amount based on the farmer's APH and the greater of the projected price or harvest price. Both prices are established using the applicable board of trade/exchange.

Indemnities may be due when the calculated revenue (farmer's production times the harvest price) is less than the revenue protection guarantee for the crop acreage.

An additional option is to exclude the harvest price. The farmer does not receive the benefit of upward price movement with the Revenue Protection with Harvest Price Exclusion (RP-HPE) plan. Again, like the Revenue Protection plan, this product provides protection against low yields; however, protection is only provided against price decreases.

Whole-Farm Revenue Protection (WFRP) is the final individual plan of insurance. All farm revenue is insured together under one policy. Individual commodity losses are not considered, it is the overall farm revenue that determines losses. Revenue from all commodities produced on the farm during the insurance year is covered. This includes animal and animal products and commodities purchased for resale. Premium subsidy is available and depends on farm diversification.

This product is well-suited for

- Highly diverse farms
- Farms with specialty commodities
- Farms selling to direct markets, specialty markets, regional or local markets, and farm-identity preserved markets

Upon enrollment farmers will need to turn in five years of farm tax forms, supporting records such as organic certification, inventory or accounts receivable information along with beginning inventories of stored commodities and livestock.

Important Dates

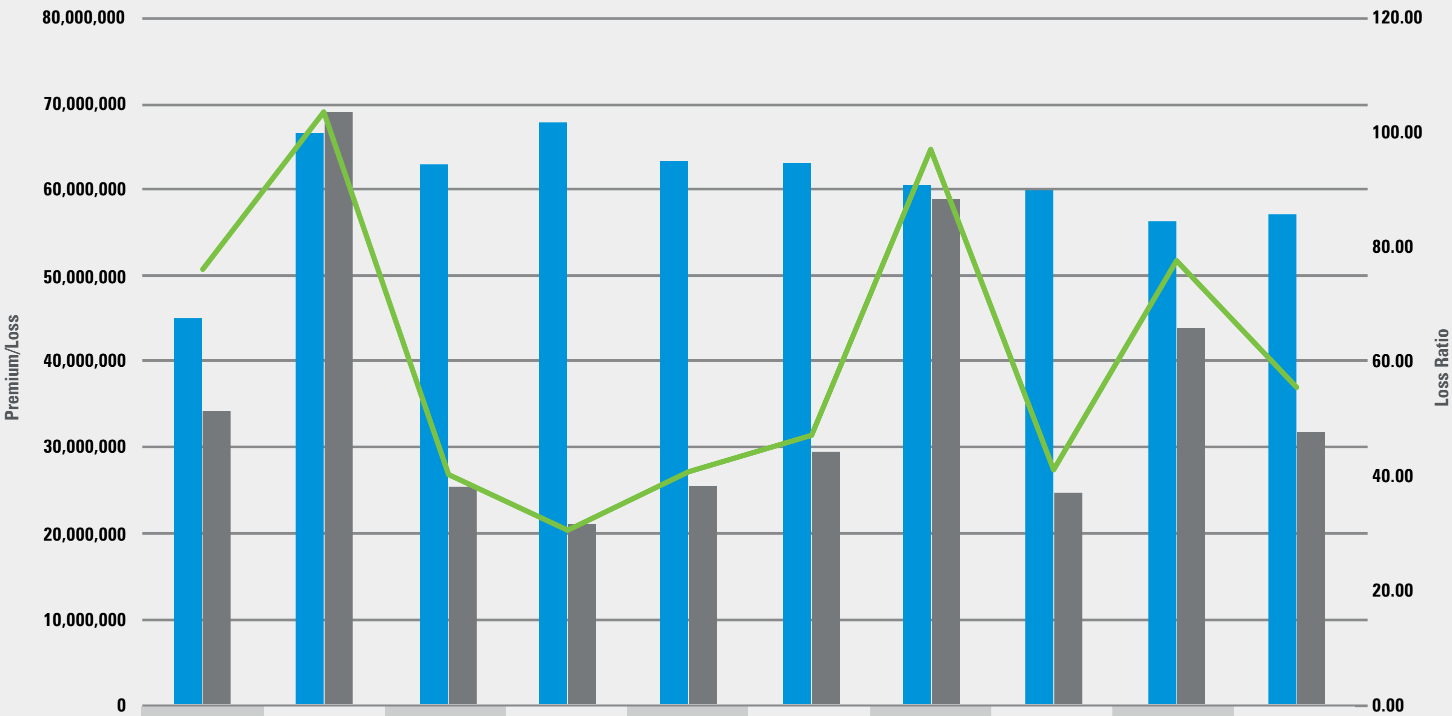
Deadlines must be adhered to, otherwise a farmer's coverage may be jeopardized. In Pennsylvania, the sales closing date for coarse grains is March 15. Generally, the production and acreage reporting date are the same for coarse grains:

- Production reporting date–April 29
- Acreage reporting date–July 15

Planting dates, such as the earliest planting date and final planting date differ for each crop. Is it important to consult with your agent to discuss the important of dates and deadlines so as to not jeopardize your coverage.

Multi Peril Crop Insurance–Premium and Loss Totals 2010-2019

PENNSYLVANIA



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Premium	45,128,393	66,607,177	62,923,156	67,889,771	63,406,939	63,062,527	60,506,967	60,053,113	56,398,943	57,218,530
Loss	34,193,653	68,798,243	25,572,029	21,056,087	25,618,625	29,612,430	58,851,501	24,754,028	43,909,752	31,867,789
LR	75.77	103.29	40.64	31.02	40.40	46.96	97.26	41.22	77.86	55.69

Data Source: Insured Crop Summary for 2010 through 2018 data.
NCIS 6-B Adjusted Verified Totals for 2019 data as of 02/19/2020
National Crop Insurance Services 02/2020

Reporting Requirements for Application, Production Reporting, and Acreage Reporting

The farmer is required to file certain paperwork with the agent by the deadlines discussed earlier. March 15 is the sales closing deadline and an application must be completed by that date to secure coverage for the crop year. The application is fairly detailed and must include coverage plan, county/crops, coverage level, price, entity type, and other pertinent information.

The farmer must report past production and acres by the earlier of the acreage report or 45 days after sales closing date. It is important to have acceptable production evidence to support the information on the production report. Measurements from farm stored production are also acceptable for certain crops. Separate measurements of production, by unit, when placed in farm storage structures are required.

Generally, the acreage reporting deadline for coarse grains in Pennsylvania is July 15. A report of planted, and any prevented planted, acreage must be filed with your agent by the deadline. The number of acres for each insured crop/county and any prevented planted acreage, share in the crop, acreage location, farming practice, and types/varieties are also needed in order for the acreage report to be submitted.

Additional Coarse Grains Requirements

The end of the insurance period is the date the insurance coverage ceases for the crop. This date is determined based on the earliest of the following events

- Total destruction of the insured crop
- Harvest of the insured crop
- Final adjustment of a loss on a unit
- The calendar date contained in the crop or special provisions

Duties in the event of damage or loss are part of the Coarse Grains Crop Provisions and the farmer must protect the crop from further damage by providing sufficient care, notify the agent within 72 hours of initial discovery of damage (but not later than 15 days after the end of the insured period), and leave representative samples intact for each field of the damaged unit.

For revenue protection coverage, if there is no damage or loss of production, a revenue loss should be reported no later than 45 days after the latest date the harvest price is released.

The Coarse Grains provisions provide for a reduction in the production to count when the quality of the mature appraised and/or harvested production is reduced due to insurable causes of loss. Determinations of deficiencies, substances or conditions are made using samples of the production obtained by an insurance provider or by a disinterested third party.

View the Recorded Webinar

To view a recording of the accompanying **Coarse Grains Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

Dairy Revenue Protection (DRP)

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Provide information on Dairy Revenue Protection to help manage their risk
- Review the federal crop insurance structure as it relates to a livestock policy

Dairy Revenue Protection Product Overview

Dairy Revenue Protection (DRP) provides protection against declines in quarterly revenue from milk sales. Quarterly coverage can be sold up to five quarters with the exception of the last sales period with the availability of only four quarters. Class price and component pricing are the options available to farmers to choose from based on their farming operation. Farmers also choose how much milk production to cover during the quarter along with the choice of 80-95 percent coverage levels in five percent increments.

Once the monthly milk and component prices are announced for the quarter and USDA's milk production report identifies the actual milk production per cow for each state, the state-indexed actual revenue will be compared against the revenue guarantee. If the actual revenue is below the guarantee, the farmer is paid a policy indemnity based on the difference.

Basically, the farmer has five decisions

- The value of milk protected
- The amount of milk production to cover
- The level of coverage (80-95 percent of the revenue guarantee)
- Which quarterly contracts you wish to purchase
- Protection factor

TABLE 1 Important Dates

Contract Change Date	April 30
Cancellation Date	June 30
Termination Date	December 31
End of Insurance Date	Final Date of Quarterly Insurance Period

DRP Sales

A farmer may purchase coverage each day prices are made available; this is referred to as a sales closing date. A quarterly endorsement may only be purchased when coverage prices and rates are validated and ends at 9:00 AM CST the following business day. If expected milk and dairy commodity prices are not available on the Risk Management Agency (RMA) website by 4:00 PM CST., the product will not be offered for sale.

Quarterly endorsements may be bought for the next quarter or up to five quarters with the exception of the last sales period. Actuarial documents contain a date citing the first date coverage for a specific quarterly insurance period becomes available and farmers may begin purchasing endorsements at that time. Endorsement purchase periods are limited.

Application Submission

Applications can be submitted at any time during the crop year but must be received by the agent no later than the sales closing date for which coverage is requested under a quarterly coverage endorsement. Completing the application will ensure eligibility to purchase a quarterly coverage endorsement and will also confirm conservation provisions compliance and beginning farmer, rancher or veteran, if applicable.

Your agent may want to review records to verify

- Entity
- Tax ID
- Record retention—in the event of a possible future loss. Records are not required with the application.

Quarterly Coverage Endorsement

In order to obtain DRP coverage, the quarterly coverage endorsement must be submitted within the chosen sales period for EACH quarterly insurance period you elect coverage. Multiple endorsements for the same quarterly insurance period may be submitted but cannot cover the same pounds of milk.

The quarterly insurance period refers to the quarter or three-month period selected for coverage. A farmer may purchase up to five quarters into the future on any sales closing date. There are eight unique quarterly insurance periods available during the crop year. Throughout the year, there are always five quarterly insurance periods available for quoting premium and obtaining coverage with the exception of June 16-30, when only four quarterly insurance periods are available. For example, the eight quarters available during the 2020 crop year begin with October-December 2019 and end with July-September 2021. The available quarterly insurance periods can be viewed on the actuarial information browser available on the RMA website.

It is possible to have multiple quarterly coverage endorsements providing coverage for the same quarterly insurance period with different crop years.

To establish liability and calculate premium the farmer must declare the number of pounds of covered milk production on the endorsement. Different amounts of declared covered milk production may be chosen for each different pricing option.

A protection factor must be chosen for each type between 1.00 and 1.50, in 0.05 increments. The factor is used to calculate the policy protection and impacts both the premium and indemnity proportionally. Again, a different protection factor for each type may be chosen.

Additional information will be needed for the quarterly coverage endorsement

- Declared share—the percentage interest in the insured milk as an owner at the time insurance attaches
- Name of other person(s) sharing in the milk—if less than 100 percent interest in the milk, must list each person with an ownership share
- Expected milk production per cow is the expected milk production in pounds per cow. This information is posted in the actuarial documents on the RMA website for the quarterly insurance period and for the pooled production region in which the dairy operation is insured. Pooled production regions are shown in the Commodity Exchange Endorsement. The endorsement is part of the DRP policy and is also available through your livestock agent

Pricing Options

The two pricing options are designed to allow farmers to customize their price elections to reflect their price risk.

Class Pricing Option–This option uses a combination of class III and class IV milk prices based on the farmer's declared class price weighting factor.

Component Pricing Option–This option uses a combination of butterfat, protein and other solids values. It is based on the farmer's declared butterfat and protein test.

You may purchase separate endorsements for the same quarterly insurance period with different elections, including switching between the class pricing option and the component pricing option.

The Class Pricing option for the expected class III and class IV milk prices will be published in the RMA's actuarials on each day that sales are offered. The insured chooses a weighted average mix of class III or class IV milk futures.

For the Component Pricing Option, the farmer reviews the expected values per pound for butterfat, protein, and other solids published in the actuarial documents for the chosen quarterly insurance period(s). These elections allow the insured to establish coverage for prices to mirror their expected milk components. The farmer must declare both their butterfat and protein test pounds on the quarterly coverage endorsement.

Duties in the Event of a Loss

This policy provides insurance only for the difference between the final revenue guarantee and actual milk revenue, times the actual share and protection factor. Your insurance provider will send the notice generally ten days after all DRP data for the quarterly insurance period is released. The indemnity payment will be made within 30 days following receipt of the claim form, milk marketing records and milk production worksheet.

To receive an indemnity, you must submit a claim on the insurance provider's form and include all required documents within 60 days after the notice is issued. In the event of a loss, the milk production worksheet must accompany the notice of probable loss and marketing records. It is the farmer's responsibility to provide records from the dairy operation's milk cooperative or milk handler that corresponds to the quarter insured and if the component pricing option was chosen, records must show component levels in the milk sold.

Sales Suspension

Sales may be suspended due to the following situations if

- Unforeseen and extraordinary events occur that interfere with the effective functioning of the milk commodity markets or milk production reports
- On calendar days on which USDA releases the Milk Production report, the Cold Storage report or the Dairy Product report
- In the event of a limit movement of any milk futures expiring during the insured period
- Any other days that for any reason DRP offer prices are not published in the actuarial documents

Expected Prices

- Daily Chicago Mercantile Exchange futures prices for Class III Milk and Class IV Milk for the months within the Quarterly Insurance Period will be used to calculate the Expected Prices
- The Expected Price will be the simple average of the corresponding futures prices for those months falling within a given quarter of a Quarterly Coverage Endorsement

Covered Causes of Loss

This policy provides insurance only for the difference between the final revenue guarantee and actual milk revenue, times your actual share and protection factor. The loss must be caused by natural occurrences in market prices and yields in the pooled production region.

The policy does not insure against the death or other loss or destruction of your dairy cattle, or against any other loss or damage of any kind whatsoever.

Premium Quoting

It is important to talk with your livestock agent about class pricing and component options, current pricing information, and costs associated with this product. Your operation and the options available to you will make a difference in the premium amount paid. The RMA Quoting tool is available at: **https://ewebapp.rma.usda.gov/apps/costestimator/Estimates/QuickEstimate.aspx**

View the Recorded Webinar

To view a recording of the accompanying **Dairy Revenue Protection Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

Forage Production

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Create an understanding of the type of coverage provided and the commodity insured under the Forage Production policy
- Review the required information to report acreage to be insured, insurable types of forage, important dates, and the coverage provided

The Insured Crop

Forage Production is insurable if it is grown in a county on insurable acreage and where premium rates are provided. The Forage Production crop is insurable if it has an adequate stand at the beginning of the insurance period, is grown during one or more years after the year of establishment, and is not grown with a non-forage crop.

The forage may be a stand of pure alfalfa; alfalfa and perennial grasses where 60 percent or more of the ground cover is alfalfa; or mixed alfalfa and perennial grasses where alfalfa makes up more than 25 percent but less than 60 percent of the ground cover.

In Pennsylvania, Forage Production is insured under the Actual Production History plan of insurance, which is based on the farmer's historic production and provides a yield-based guarantee. The crop is measured in tons.

Coverage Availability

For the 2020 crop year, Forage Production is insurable in every county except Philadelphia county although insurance may be available through a written agreement if specific criteria are met. Details of the coverage offered, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's Actuarial Information browser at **https://bit.ly/2NZo44f**. Contact a licensed crop insurance agent to explore coverage options.

Definitions

Adequate Stand—A population of live forage plants that equals or exceeds the minimum required number of plants per square foot as shown in the Special Provisions. (See Table 1.)

Air-dry forage—Forage that has dried in windrows by natural means to less than 13 percent moisture before being put into stacks or bales.

Fall planted—A forage crop seeded after June 30.

Sprint planted—A forage crop seeded before July 1.

Harvest—Removal of forage from the windrow or field. Grazing will not be considered harvested.

Year of establishment—The period between seeding and when the forage crop has developed an adequate stand. Insurance during the year of establishment may be available under the forage seeding policy. Insurance under this policy does not attach until after the year of establishment. The year of establishment is determined by the date of seeding. The year of establishment for spring planted forage is designated by the calendar year in which seeding occurred. The year of establishment for fall planted forage is designated by the calendar year after the year in which the crop was planted.

Insurance Period

Coverage begins (insurance attaches)

- Spring-seeded: May 22nd following the year of seeding and October 16 for all subsequent
- Fall-seeded: October 16 of the calendar year following the calendar year of seeding and October 16 for all subsequent years

Coverage ends the earliest of

- Total destruction of the crop
- Removal from the windrow or the field for each cutting
- Final adjustment of a loss
- The date grazing commences
- Abandonment
- October 15

Prices

The price election is the price published in the actuarial documents or the contract price stated in your processor contract for an organic practice.

2020 Prices

- Established Price = $189/ton
  - Catastrophic price = $110/ton
- Organic Maximum Contract Price Factor = 1.5
  - Maximum contract price = $300/ton

Coverage Levels and Premium Discounts

Coverage levels range from 50-85 percent of your average yield and are subsidized as shown in Table 3.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Forage Production automatically qualifies for basic units. A basic unit covers all acreage in a county you own/operate 100 percent and land owned by one person and operated by another person on a share basis.

Optional units may also be established by sections or section equivalents in most areas. Optional units are not available for CAT coverage policies.

Causes of Loss

The crop is protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

Reporting Requirements

A Forage Production underwriting report must be completed and submitted to your agent before insurance attaches on the dates specified above.

An acreage report is a report of all insured acreage of your Forage Production crop. A report must be submitted to your crop insurance agent on or before the acreage reporting date.

A production report of the total production harvested from insurable acreage for all cutting for each unit must be reported by the November 14 production reporting date.

Indemnity Calculation Components

- Acres
- Total Production Guarantee (tons)
- Price
- Your share in the crop
- Production to count (PTC)

1. Multiply acreage by the production guarantee, by type, if applicable
2. Multiply the result of the above by the price
3. Multiply the total production to count, by type, by the price election
4. Subtract the results from step three from the results of step two and the multiply the result by your share in the crop

Indemnity Calculation Example

- 100 percent share
- 150.0 ton production guarantee for the unit
- $189.00 price election
- 50.0 (1.0 tons/acre) tons production to count (PTC) for the unit
- 50 acres of alfalfa type

TABLE 1 **Forage Plants Minimum Number of Plants Per Square Foot**

	Year 1	Year 2	Year 3/+
Alfalfa	9	6	4.5
Alfalfa-Grass Mixture	6	4	3

TABLE 2 **Important Dates**

Sales Closing Date	September 30
Production Reporting Date	November 14
Acreage Reporting Date	November 15
Premium Billing Date	July 1
Termination Date	September 30
End of Insurance Date	October 15

TABLE 3 **Coverage Levels and Premium Discounts**–Forage

ITEM	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

1. 3.0 tons X 50 acres = 150.0 (production guarantee)
2. 150.0 tons X $189 price election = $28,350
3. 1.0 tons PTC X 50 acres X $189 = $9,450
4. $28,350 - $9,450 = $18,900 gross loss
5. $18,900 X 1.00 share - $18,900 indemnity payment

View the Recorded Webinar

To view a recording of the accompanying **Forage Production Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

Fresh Market Sweet Corn

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision tenets and forms, as well as the primary fresh market sweet corn plan of insurance
- Discuss where coverage is available for this crop
- Review types and practices insured and policy provisions and options available

Crop Insured

Fresh market sweet corn is a container crop with a dollar guarantee. The crop is high-sugar corn that grades U.S. No. 1 or higher, grown for sale as fresh sweet corn for human consumption. To be insurable, you must have grown or managed a fresh market sweet corn operation for commercial sale in at least one of the three previous crop years. Direct marketing is not covered unless allowed by the special provisions.

In Pennsylvania, fresh market sweet corn is insured under the Dollar Plan of insurance, which protects against declining value from damage that causes a yield shortfall and provides an amount of insurance based on the cost of growing a crop in a specific area (amount of insurance set by the Risk Management Agency). The crop is measured in containers.

Coverage Availability

For the 2020 crop year, fresh market sweet cron is insurable in almost all Pennsylvania counties.

Details of the coverage offered in each county, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's Actuarial Information Browser at **https://bit.ly/2NZo44f**.

Contact a licensed crop insurance agent to explore your coverage options.

TABLE 1 Important Dates

Sales Closing Date	March 15
Final Plant Date	June 30
Acreage Reporting Date	July 15
Premium Billing Date	August 15

Definitions

Allowable Cost—The dollar amount per container for harvesting, packing, handling, and marketing costs (e.g., picking, hauling, packing, shipping) as shown in the special provisions. The value is currently $3.05 per container. The allowable cost is subtracted from the price received for each container of sweet corn to determine the value of your sold production.

Amount of Insurance (per acre)—The dollar amount of coverage determined by multiplying the reference maximum dollar amount in the actuarial documents by the coverage level percentage you elect.

Average Net Value per Container—The total of the net values of all containers of sweet corn sold divided by the total number of containers of all sweet corn sold.

Container—The unit of measure for this crop policy. A container is currently defined as fifty (50) ears of fresh market sweet corn.

Direct Marketing—The sale of fresh market sweet corn directly to consumers without intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples: selling through on-farm or roadside stands, farmer's markets, or permitting the general public to enter the field for the purpose of picking a portion of the crop (U-Pick).

NOTE: Crop provisions do not allow coverage for direct marketing, but some Pennsylvania counties allow direct marketed sweet corn to be insured through the special provisions of insurance. Work with your crop insurance agent to determine what is allowed in your county.

Minimum Value—The dollar amount per container used to value marketable production to count shown in the special provisions. The value is currently $5.75 per container.

The $5.75 per container is applied to any sold production that is valued at *less than* $5.75 after subtracting the allowable cost ($3.05). Unsold appraised production is also valued at the minimum value.

- **Example A:** Receive $10.50 per container. $10.50 - $3.05 = $7.45 per container value of production (the "net value"). This is greater than the minimum value, so use the calculated value of production.
- **Example B:** Receive $7.50 per container. $7.50 – 3.05 = $4.45 per container value of production (again, the "net value"). This is less than the minimum value, so use the minimum value of $5.75.

Reference Maximum Dollar Amount

The value per acre established for the state (currently $1,305 per acre). The dollar guarantee

TABLE 2 Coverage Levels & Premium Discounts–Fresh Market Sweet Corn

ITEM	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

is determined by multiplying the reference maximum dollar amount by the coverage level percentage you elect.

Insurance Period

Insurance on fresh market sweet corn begins the later of the date your insurance provider accepts your application or the date the crop is planted and ends the earliest of

- By unit, the date the sweet corn is destroyed, abandoned, harvested, or should have been harvested but was not
- Final loss adjustment
- 100 days after the date of planting/replanting or September 30

Prices

All reference, minimum and maximum prices are published in the actuarial documents.

2020 Prices

- Reference Maximum Dollar Amount = $1,215/acre
- Maximum Dollar Amount = $911/acre
- Minimum Dollar Amount = $608/acre
- Catastrophic Dollar Amount = $335/acre
- Allowable Cost Price = $3.05/acre

Coverage Levels and Premium Discounts

Coverage levels range from 50-85 percent of your average yield and are subsidized as shown in the Table 2.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Fresh Market sweet corn only allows a basic unit structure. A basic unit covers all acreage in a county you own/operate 100 percent and basic unit for each other person or entity you share with.

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

This policy does not cover any damage or loss due to your failure to harvest in a timely manner or to market sweet corn, unless such failure is due to actual physical damage from an insured cause of loss.

Stage Guarantee at Loss Time

The fresh market sweet corn price is applied in stages, based crop growth, resulting in a percentage of your full price election applying at loss time based on your crop's maturity. Staging is intended to reflect the absence of harvesting cost and other maintenance expenses not incurred at earlier points in the growing season. (See Table 3)

Indemnity Calculation Components

- Acres
- Per-acre dollar amount of insurance (final stage value)
- Stage percentage (if not final; otherwise, 100 percent)
- $5.75 minimum value
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation *(by stage, then sum for unit)*

1. Total guarantee x price = value of guarantee
2. Final stage per-acre dollar amt of insurance x acres
3. Result of 1 x stage percentage
4. If more than one stage, total results for each stage
5. Result of 3 – total value of PTC
6. Result of 4 x your share = indemnity payment

Indemnity Calculation Example

75 percent share in 80 acres

All acres at final stage (100 percent)

$911 per-acre dollar amount of insurance

7,985 containers harvested and sold at $6.45 (greater than min. value) = $51,503 PTC

1. $911 x 80 = $72,880
2. $72,880 x 1.00 stage percent = $72,880
3. Only one stage for the unit acres.
4. $72,880 - $51,503 = $21,377 loss
5. $21,377 x 0.75 = $16,033 indemnity payment

View the Accompanying Webinar

A recording of this **Pennsylvania Processing Bean and Fresh Market and Processing Sweet Corn and Tomatoes Webinar** can be viewed at **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

TABLE 3 Stage Guarantee at Loss Time

STAGE	Percent of Amount of Insurance per Acre	Length of Time
1	65	Planting through beginning of tassel
Final	100	Tassel until acreage is harvested

Fresh Market Tomatoes

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision tenets and forms, as well as the primary fresh market and tomato plan of insurance
- Discuss where coverage is available for this crop
- Review types and practices insured and policy provisions and options available

The Insured Crop

Fresh market tomatoes are grown for sale as fresh tomatoes for human consumption and are planted as seedlings (direct seeded tomatoes are not covered). To be insurable, the tomatoes must follow a strict crop rotation requirement, and you must have grown or managed a fresh market tomato operation for commercial sale in at least one of the three previous crop years. Direct marketing is not covered unless allowed by the special provisions. A packing contract is not required, but if a packing contrct exists, it must be in place by the acreage reporting date.

In Pennsylvania, fresh market tomatoes are insured under the Actual Production History plan of insurance, which is based on your historic production and provides a yield-based guarantee. The crop is measured in cartons.

Coverage Availability

Fresh market tomatoes are insurable in Erie, Lackawanna, Luzerne, and Wyoming counties in Pennsylvania. Insurance may be available in other counties thorugh a written agreement if specific criteria are met.

Details of the coverage offered in each county, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's **Actuarial Information Browser** at **https://bit.ly/2NZo44f**. Work with a licensed crop insurance agent to explore your coverage options.

Definitions

Carton—A container holding 25 pounds of fresh tomatoes.

Direct Marketing—Sale of fresh market tomatoes directly to consumers without intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer.

Examples: selling through on-farm or roadside stands, farmer's markets, or permitting the general public to enter the field for the purpose of picking a portion of the crop (U-Pick).

Insurance Period

Insurance on fresh market tomatoes begins the later of the date the insurance provider ac-

TABLE 1 Important Dates

Sales Closing Date	March 15
Production Reporting Date	April 29
Earliest Planting Date	May 10
Final Plant Date	June 20
Acreage Reporting Date	July 15
Premium Billing Date	August 15

cepts your application or the date the crop is planted and ends the earliest of

- Total destruction of the tomatoes
- Discontinuance of harvest, completion of harvest, or the date harvest should have started on acreage not harvested
- Final loss adjustment
- 120 days after the date of planting or replanting or October 15

Prices

The price election is the price published in the actuarial documents or the contract price stated in your fresh market tomato packer contract (optional).

2020 Prices

- Conventional/Transitional established price = $8.85/carton
- Certified Organic established price = $14.25/carton
- Conventional/Transitional CAT price = $4.87/carton
- Certified Organic CAT price = $7.84/carton
- Transitional Organic max contract price = $17.70/carrton
- Certified Organic max contract price = $21.38/carton

Coverage Levels and Premium Discounts

Coverage levels range from 50-75 percent of your average yield and are subsidized as shown in the table below.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

A basic unit is always available and covers all acreage in a county you own/operate 100 percent and basic unit for each other person or entity you share with.

An optional unit is available by section, section equivalent, or FSA farm number.

Optional Coverages

Replant Exclusion (RE) removes the replanting reimbursement provisions from your policy and waives your right to any replanting coverage. Taking this option will reduce your premium.

Actual Production History (APH) Yield Exclusion (YE) is available in some fresh market tomato counties. YE allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish your crop insurance coverage.

TABLE 2 **Coverage Levels and Premium Discounts**—Fresh Market Tomatoes

ITEM	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

This policy does not cover any damage or loss of production that occurs or becomes evident after tomatoes are harvested.

Replanting Reimbursements

Unless you elect the replant exclusion option, you may be eligible for replanting payments if your tomoatoes are damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss in excess of 50 percent of the plant stand. The maximum amount of replanting payment per acre is 70 cartons multiplied by your price.

Stage Guarantee at Loss Time

The fresh market tomato production guarantee increases by crop growth stage at set intervals until the full production guarantee applies in the fourth stage. Staging is intended to reflect the absence of harvesting cost and other maintenance expenses not incurred at earlier points in the growing season.

Indemnity Calculation Components

- Acres
- Total production guarantee (in tons)
- Price (may be reduced from 'full' if not at final stage)
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation (by type, then sum for unit)

1. Total guarantee x price = value of guarantee
2. Total PTC x price = value of PTC
3. Value of guarantee – value of PTC = gross loss
4. Gross loss x your share = indemnity payment

Indemnity Calculation Example

100 percent share in 80 acres
All acres at final stage (100 percent)
345 carton guarantee per acre; 27,600 unit total
$18 organic contract price per carton
275 carton PTC per acre; 22,000 unit total

1. 27,600 x $18 = $496,800 value of guarantee
2. 22,000 x $18 = $396,000 value of PTC
3. $ 496,800 - $ 396,000 = $100,800 gross loss
4. $ 100,800 x 1.00 share = $ 100,800 indemnity pmt

View the Accompanying Webinar

A recording of this **Pennsylvania Processing Bean and Fresh Market and Processing Sweet Corn and Tomatoes Webinar** can be viewed at **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

TABLE 3 **Stage Guarantee at Loss Time**

STAGE	Percent of Stage 4 (final) Production Guarantee	Length of Time
1	50	Planting until qualify for Stage 2
2	75	Earlier of stakes driven, one tie and pruning, or 30 days after planting until qualify for Stage 3
3	90	Earlier of end of Stage 2 or 60 days after planting until qualify for Stage 4
4	100	Earlier of 75 days after planting or beginning of harvest

Grapes

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision and crop provision tenets
- Discuss where coverage is available
- Review types and practices insured and options available

The Insured Crop

Grapes insurable under the federal crop insurance grape crop provisions are those grapes that are grown in a vineyard for wine, juice, raisins, or canning. To be insurable, all native and hybrid grape varieties must have reached four growing seasons after initial set-out or grafting. Additionally, your vines must have produced an average of two tons per acre in at least one of the three crop years immediately preceding the insured crop year, unless your crop insurance company inspects the vineyard and allows insurance on lower-producing acreage.

Grapes are insured under the Actual Production History plan of insurance, where your historic production is used to develop a production (yield) -based guarantee in tons.

Coverage Availability

Grapes are insurable in Adams, Berks, Chester, Erie, Lancaster, and Schuylkill counties in Pennsylvania. Insurance may be available in other counties through a written agreement if specific criteria are met.

Details of the coverage offered in each county, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's **Actuarial Information Browser** at **https://bit.ly/2NZo44f**. Work with a licensed crop insurance agent to explore your coverage options.

Definitions

Graft—To graft is to unite a shoot or bud (scion) with a rootstock or an existing vine in accordance with recommended practices to form a living union.

Harvest—Harvest is removing the mature grapes from the vines either by hand or machine.

Inter-planted—Inter-planted means acreage on which two or more crops are planted in any form of alternating or mixed pattern.

Set Out—Set out is physically planting the grape plants in the vineyard.

Type—A type is a category of grapes (one or more varieties) identified as a type in the Special Provisions.

Variety—A variety is a kind of grape that is distinguished from any other by unique characteristics such as, but not limited to, size, color, skin thickness, acidity, flavors, and aromas. Examples in Pennsylvania include Catawba, Delaware, Geneva Red, Niagara, and Vidal Blanc. In the Special Provisions, these 'varieties' are listed as types.

Insurance Period

Insurance on grapes begins on November 21. In the initial year of application, however, insurance will attach on the 20th day after your insurance company receives your application (a 'waiting period'), unless your company inspects the acreage during that waiting period and determines it does not meet the policy insurability requirements.

Insurance on grapes ends the earliest of

- Date the grapes are destroyed, abandoned, or harvested
- Final loss adjustment
- November 20

Prices

The price election is a price published in the Federal crop insurance actuarial documents.

Grapes are priced by ton, and each grape type (variety) has a different established and catastrophic price. In Pennsylvania, 2020 crop year prices do not differ between conventional, organic certified, and transitioning to organic practices.

Pennsylvania grape price actuarial documents also include a "harvest cost amount." This is used to reduce your price when calculating an indemnity on unharvested acreage.

Coverage Levels and Premium Discounts

Coverage levels range from 50-85 percent of your average yield and are discounted as shown in the Table 2. For example, an average yield of 6.2 tons per acre results in a guarantee of 5.18 tons at the 75 percent coverage level.

Catastrophic Risk Protection (CAT) coverage

TABLE 1 Important Dates

Sales Closing Date	November 20
Production Reporting Date	January 15
Acreage Reporting Date	January 15
Premium Billing Date	August 15
End of Insurance	November 20

is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Grapes can have a basic or optional unit structure.

A basic unit is always available and covers all acreage in a county you own/operate 100 percent and a basic unit for each share arrangement you have with another person or entity. Basic units offer an additional premium discount.

An optional unit is available by section, section equivalent, or FSA farm number. For grapes in Pennsylvania, an optional unit may also be established when on non-contiguous land or by type.

Endorsements & Options

If you want one or more of the available endorsements or options on your grape policy, you need to select it by the sales closing date.

Supplemental Coverage Option (SCO) is available for processing beans in some counties. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible. ***For the 2020 crop year, only available in Erie and Lancaster Counties.***

Actual Production History (APH) Yield Exclusion (YE) is available in some processing bean counties. YE allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish your crop insurance coverage. ***For the 2020 crop year, only available in Erie County.***

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, unless due to insufficient or improper application of control measures
- Wildlife
- Earthquake
- Volcanic eruption

This policy does not cover any loss of production due to damage from Phylloxera (regardless of cause) or the inability to market grapes for any reason other than actual physical damage for an insurable cause of loss.

Basic Indemnity Calculation Components

- Acres
- Total production guarantee (in tons)
- Price
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation

All calculations are computed by grape type for a unit. Note the interim summing below.

1. Insured acreage of type x production guarantee of type = Type Total Guarantee
2. Type total guarantee x price for type = Type Value of Guarantee
   - If multiple types, sum all value of guarantees for a Total Value of Guarantee
3. Total production to count for type x price for type = Type Value of PTC
   - If multiple types, sum all PTC amounts for a Total Value of PTC
4. Total Value of Guarantee – Total Value of PTC = Gross loss
5. Gross loss x your share = indemnity payment

Basic Indemnity Calculation Example

100 percent share in 100 acres of Labrusca grapes (no other types in unit)
518 ton total production guarantee for the unit
$213.00 price per ton

All acres harvested, with 469 tons harvested from the unit

1. 518 x $213.00 = $110,334 value of guarantee
2. 469 x $213.00 = $99,897 value of PTC
3. $110,334 - $99,897 = $10,437 gross loss
4. $10,437 x 1.000 share = $10,437 indemnity payment

View the Recorded Webinar

To view a recording of the accompanying **Grape Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

TABLE 2 **Coverage Levels & Premium Discounts**–Grapes

ITEM	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Discount	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

LGM Dairy Cattle and Swine

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure
- Review LGM basic provision tenets and choices for insuring dairy cattle or swine under LGM

The Insured Crop

Livestock Gross Margin (LGM) for Dairy Cattle (LGM Dairy) or Swine (LGM Swine) insures against loss of market value of the commodity – milk for LGM Dairy and swine ready for slaughter for LGM Swine – minus feed costs. In other words, LGM covers your "gross margin."

LGM policies use Chicago Mercantile Exchange (CME) Group futures contracts prices for class III milk (LGM Dairy), lean hogs (LGM Swine), corn and soybean meal. LGM does not consider any prices you receive at your local market or under contract.

LGM Dairy insures hundredweight of milk production intended for commercial or private sale, primarily for human consumption. The amount of milk intended for sale during a given month in your 11-month Insurance Period constitutes your milk "target marketings". The LGM Dairy policy provides you a range within which to tailor the tons of corn and soybean meal, or equivalent energy and protein feeds, you must feed your herd to produce the hundredweight of milk insured.

LGM Swine insures head of hogs you intend to sell for slaughter during a given month in your six-month Insurance Period. The LGM Swine policy uses a pre-set feed equation based on an optimal feeding ration developed through Iowa State University, and intended to ensure swine reach a weight of 260 pounds (2.6 hundredweight). You can insure under three different operation types: Farrow-to-Finish, Feeder Pig Finishing, or Segregated Early Weaned (SEW) Pig Finishing.

Coverage Availability

LGM Dairy and LGM Swine

Details of the LGM coverage offered in each state, including types, practices, dates, and special provisions of insurance, are available through the Risk Management Agency's **Actuarial Information Browser** at **https://bit.ly/2NZo44f**.

Contact a licensed livestock crop insurance agent to explore your coverage options.

Definitions

Actual Total Gross Margin—The sum of your actual gross margin per month or per swine for your Insurance Period.

Actual Marketings—Your actual marketings are the total amount of milk or swine sold by you in each month of the insurance period and for which you have proof of sale.

Actual marketings are used to verify ownership of milk or swine and determine approved target marketings.

Expected Total Gross Margin—For LGM Swine, you'll find the expected gross margin per swine by multiplying the applicable swine price by the policy yield factor of 0.74—a value used to convert lean hog prices to live hog prices—by the assumed weight at marketing (2.6 cwt) minus the applicable month's expected cost of feed. The specific prices used in this calculation depends on the type of operation.

For LGM Swine, you'll find the expected gross margin per month by multiplying the expected gross margin per swine by the target marketings for each month in an insurance period.

For LGM Dairy, you'll find the expected gross margin per month by subtracting the expected cost of feed for a month from the expected revenue for that month.

To arrive at the expected total gross margin for an insurance period, take each month's target marketings times the expected gross margin per month (Dairy) or per swine (Swine) and add up the per-month results.

Gross Margin Guarantee—The expected total gross margin for an insurance period minus the deductible.

Insurance Period—The eleven-month (LGM Dairy Cattle) or six-month (LGM Swine) period designated in the summary of insurance to which this policy is applicable. The Commodity Exchange Endorsement for each commodity provides significant detail about insurance periods.

The first month of an insurance period is a "no coverage" or "waiting period" month; you won't designate any coverage in that month.

Marketing Report—The marketing report is a report submitted by you on our form showing, for each month insured in the Insurance Period, your actual milk or swine marketings. The marketing report must be accompanied by copies of sales receipts that provide records of the actual marketings shown on the marketing report.

Notice of Probable Loss—A Notice of Probable Loss is your insurance company's notice to you of a probable loss on your insured milk or swine for a given Insurance Period. The company will review the actual values released by RMA. Then, using your target marketings values in place of "actual" marketings (what you actually sold), the company will calculate what your actual total gross margin might be. If the company's estimated calculation of your gross margin guarantee minus your (potential) actual total gross margin is a positive value, the company will send

a Notice of Probable Loss.

Sales Period—The period that begins on the last business Friday of the month after validation of prices and rates and ends at 8:00 PM Central Time of the following day.

Share—The lesser of your percentage interest in the insured milk or swine as an owner at the time insurance attaches and at the time of sale. Persons who lease or hold some other interest in the milk or swine other than as an owner are not considered to have a share in the milk or swine. LGM policies are insured at 100% share.

Target Marketings—Your determination as to the number of hundredweight of milk or number of swine you determine you will sell (market) and want to insure each coverage month of the insurance period. For LGM Dairy Cattle, you also report target feed (your inputs) within the limits provided in the policy documents.

Insurance Period

Coverage begins on the first day of the second calendar month following the month of the sales closing date, unless otherwise specified in the Special Provisions. For example, for the upcoming sales period starting May 31, coverage will begin on June 1.

Coverage ends at the *earliest* of:

- The last month of the insurance period in which you have target marketings
- As otherwise specified in the policy
- If the end date is on a Saturday, Sunday, or federal holiday or, if for any reason the relevant report is not available to us for that day or any other day of the ending period, then the actual ending value will be based on the most recent reports made prior to that date

2020 Important Dates

There are several very important sales closing, cancellation, termination, and premium billing dates for the LGM Dairy Cattle and Swine policy. It is very important that you know and understand those dates. Work with your crop insurance agent to learn what these important deadlines are for your policy.Expected and Actual Gross Margins

The expected—what goes into your insured value—and actual—the ending value—gross margins are published in the federal crop insurance actuarial documents and in the Livestock Reports. For LGM Dairy, you'll see per-month expected and actual prices for corn and soybean meal—your inputs—and for milk—your output or revenue stream (what you're insuring). For LGM Swine, you'll see per-month expected gross margins and actual gross margins. Find the Livestock Reports here: **https://bit.ly/2LG8I7D.**

Premium Discounts *[LGM Dairy Only]*

A premium discount amount is only available if you have 'pooled' coverage; in other words, you have to insure target marketings in at least two coverage months in your insurance period.

The premium discount is determined by a dollar deductible the you choose. Deductibles range from $0-$2 in $0.10 increments. If you choose a $0 deductible you receive a lower premium subsidy (18 percent) and if you choose the highest deductible of $2 you receive a higher premium subsidy (50 percent).

Causes of Loss

LGM only covers the difference between the actual gross margin (what you produced for sale) and your gross margin guarantee (what you said you'd produce; the amount you insured) due to unavoidable natural occurrences.

The LGM policy **does *not* cover**

- Death, disease, physical damage, or destruction
- Lack of available feed or an unexpected increase in feed use
- For dairy, a decline in milk production
- Individual marketing decisions
- Local price aberrations
- Anticipated or multiple-year declines in milk or hog prices
- Anticipated or multiple-year increases in feed costs

Losses

An LGM indemnity is due when the difference between your gross margin guarantee and actual gross margin for that insurance period is a positive value. A loss situation is determined once your Insurance Period ends.

If your total of actual marketings are less than 75% of the total of all of your targeted marketings for the insurance period, indemnities are reduced by the percentage by which the total of actual marketings for the insurance period fell below the total of target marketings for the period.

Losses Determination is Different under LGM

- Your insurance company sends you a Notice of Probable Loss approximately 10 days after all actual gross margins (Swine) or actual component prices (milk, corn, soy for Dairy) are released by RMA.
- You submit a Marketing Report and supporting sales records within 15 days of receiving the Notice.
- Your insurance company settles your claim by subtracting the actual total gross margin from your gross margin guarantee. If the result is greater than zero and you have met all other policy criteria, an indemnity payment is issued.

Indemnity Calculation Components

Actual Gross Margin per Month = For a given month, (Target Marketings x Actual Milk Price)—Actual Cost of Feed

NOTE: *target marketings x actual milk price for a given month is also called the Actual Milk Revenue*

Actual Total Gross Margin = Sum of Actual Gross Margin per Month results for the Insurance Period

Indemnity = Gross Margin Guarantee – Actual Total Gross Margin

Basic Indemnity Calculation Example

May 2019-March 2020 Insurance Period

Only one month has target marketings in the Insurance Period (June 2019)

Target Marketings = 1,560 cwt., with $13.49 actual milk price

Corn Equivalent = 20.5 tons, with a $3.30 actual price

Soybean Meal Equivalent = 6 tons, with a $360.55 actual price

Actual Cost of Feed = $4,579.37

Gross Margin Guarantee = $20,809.77

1. (1,560 x $13.49) – $ 4,579.37 = $16,465.03 Actual Gross Margin (per Month and Total)
2. $ 20,809.77 – $16,465.03 = $4,344.74 Indemnity *(rounded to $4,345)*

View the Recorded Webinar

To view a recording of the accompanying **LGM Dairy and Swine Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Livestock Risk Protection—Lambs

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Provide information on Livestock Risk Protection for Lambs to help manage risk
- Review the federal crop insurance structure as it relates to a livestock policy

The Insured Lamb Commodity

Livestock Risk Protection (LRP) Lamb insurance protects lamb producers against a decline in prices below the established coverage price. An indemnity is paid if the weekly settlement value is less than the expected price for a specific coverage level. The weekly settlement value is a five-week average (current week and previous four weeks) of actual national weekly average slaughter lamb prices using weekly "calculated formula live prices". The price that the producer receives for their own lambs is not part of the calculations.

Farmers may choose from a variety of coverage levels and insurance periods that match general feeding, production and marketing practices.

The lambs covered under the policy are feeder or slaughter lambs that are currently owned and already born.

By the ending period, the insured lambs are expected to weigh between 50 and 150 pounds and be of an age that qualifies for the USDA/Agriculture Marketing Services grade standards definition of live lambs.

Coverage Availability

Any producer who owns lambs in the following 28 states is eligible for LRP-Lamb coverage: Arizona, California, Colorado, Iowa, Idaho, Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, Montana, Nebraska, New Mexico, Nevada, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Texas, Utah, Virginia, Wisconsin and Wyoming.

LRP-Lamb Sales

LRP-Lamb will be offered for sale each week following the posting of rates Monday morning through 7:00 PM cst. When Monday falls on a federal holiday, LRP-Lamb will be offered on Tuesday during the same hours.

Insurance coverage prices and rate estimates may be available for review beginning on the previous Friday evening. However, rates and coverage values may be modified prior to sales beginning on Monday morning. Final rates and coverage values may differ somewhat from the previously posted estimates.

Endorsement Length and Coverage Levels

Farmers can purchase as little as 80 percent coverage and as much as 95 percent coverage of the price in five percent increments. Coverage prices will be listed for each coverage level for each of the endorsements during the sales period each week.

Insurance is offered for 13, 26, or 39-week periods. The time closest to the time the lambs will be marketed should be chosen.

Subsidy (Premium Discount)

Subsidy, or premium discount, is based on the endorsement length. If the 13-week endorsement length is chosen the subsidy factor is 0.200, 26-week endorsement is 0.350, and lastly, the 39-week endorsement is 0.380.

Coverage Prices and Rates

The LRP Coverage Prices, Rates and Actual Ending Values report are released in the weekly actuarial documents found on the RMA website for the LRP program. The report can be found at the following RMA website: **https://www.rma.usda.gov/Information-Tools/Livstock-Reports**

Coverage prices change weekly and must be referred to at the time of sale for each endorsement.

Refer to the report: the farmer must first determine the endorsement length that best fits their operation (13, 26, or 39 weeks). Once the endorsement length is determined, focus on the Expected End Value column. This is the expected end value at the end of the endorsement period. The expected end value is a live weight value and is used in calculations on a dollars per hundredweight basis to determine coverage prices. Choose the corresponding coverage level (95, 90, or 85) for each endorsement length that best fits your risk. The rate is used to calculate the premium. The Actual End Value will be filled in based on the price at the end of the insurance period.

If the Actual End Value Is LESS than the Expected End Value, an indemnity will be paid for the difference between the Expected Price and Actual Ending Value.

The farmer must remember that the Actual End Value has nothing to do with the price the farmer gets at market or slaughter.

This price series is found in the AMS "NATIONAL WEEKLY SLAUGHTER SHEEP REVIEW" (AMS Report Number: LM_LM352). This price series can also be found on the AMS website at www.ams.usda.gov/mnreports/lm_lm352.txt, or a successor website. The reports used to calculate the actual ending value will be a simple moving average of the prices from these five reports published each of the four preceding weeks leading up to and including the end date for the Specific Coverage Endorsement that contains the Friday report on or just prior to the end date.

Application Process

An application is required to purchase LRP coverage. The application establishes eligibility and identifies the insured and the classes of livestock or livestock product to be insured. Insurance coverage does not attach to the application until the farmer submits a Specific Coverage Endorsement.

Coverage Limitations

The LRP policy does not cover any other peril except change in price. Perils not covered include mortality, condemnation, physical damage, disease, individual marketing decisions or local price aberrations.

Applications or Specific Coverage Endorsements will not be approved if

- The RMA website (or premium calculator) is not operational
- The data used for establishing rates or coverage prices are not available because futures did not trade, insufficient trading volume, or rates or coverage prices are not timely provided to RMA

TABLE 1 **Important Dates**

Cancellation Date	June 30
Termination Date	June 30
Contract Change Date	April 30

- A news report, announcement or other event that occurs during or after trading hours that result in market conditions significantly different than those used to rate the LRP-Lamb program
- Sales are suspended or terminated for insufficient capacity as determined by RMA
- CME market settlement information, for at least four of the relevant CME futures contracts have a daily price change equal or exceeding the Daily Price Limit for two consecutive days

Specific Coverage Endorsement (SCE)

The Specific Coverage Endorsement (SCE) is used to initiate LRP coverage for a specific group of lambs to be slaughtered on or near the end date of the endorsement. A producer may have multiple endorsements.

A limitation of 2,000 head of lambs may be insured under any one endorsement.

The annual limitation of the number of head of lambs that may be covered during the crop year is 28,000 head. For the insured entity, the number of insured lambs will be totaled and may not be more than 28,000 head. The Substantial Beneficial Interest form will be used to determine the total head insured by any individual. For example, Smith Farms has 2,000 head insured under LRP. John Smith has a substantial beneficial interest in Smith Farms and has 90 percent interest (2,000 * .90 = 1,800 head). John Smith also has lambs under his own name and wants to insure 1,000 head. The total lambs insured by John Smith are: 1,800 + 1,000 = 2,800 head which is below the crop year limit of 28,000 head.

Premium must be paid on the day LRP-Lamb coverage insurance is purchased for coverage to be provided.

Cost Example

Assume the following

- Adams County, Pennsylvania
- Endorsement Length – 26 weeks
- Target weight – 1.25
- Number of head covered – 1000
- Ownership share – 1.000

The insured value = number of head multiplied by the target weight (live weight in hundredweight) multiplied by the coverage price multiplied by insured share. The insured value is rounded to the nearest whole dollar.

- 1000 head X 1.25 target weight X $144.28 coverage price X 1.000 insured share = $180,346 at the 95 percent coverage level.

The total premium = insured value multiplied by the rate. Total premium is rounded to the nearest whole dollar.

- $180,346 insured value X 0.042720 rate = $7,704 at the 95 percent coverage level.

The subsidy (premium discount) = total premium multiplied by the subsidy rate. The subsidy depends on the endorsement length and is rounded to the nearest whole dollar.

- $7,704 total premium X 0.350 subsidy based on the 26 week endorsement length = $2,696 for the 95 percent coverage level.

The producer premium = total premium – subsidy.

- $7,704 total premium - $2,696 subsidy = $5,008 producer premium for the 95 percent coverage level.

Indemnity Example

Assume the following

- 1000 head of lamb
- Target weight of 1.25 cwt
- 1.000 insured share
- Coverage price of $144.28
- Actual ending value of $138

Indemnity calculation example for 95 percent coverage level

- 1000 head X 1.25 cwt target weight = 1,250 cwt
- $138 actual ending value—$144.28 coverage price = $6.28/cwt
- 1,250 cwt X $6.28/cwt = $7,850
- $7,850 X 1.000 insured share = $7,850 indemnity payment

View the Recorded Webinar

To view a recording of the accompanying **Livestock Risk Protection for Lambs Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Nursery

Fact Sheet and Webinar Objectives

The objective of this fact sheet and accompanying webinar is to help nursery growers manage risk, by understanding crop insurance products sufficiently to make informed purchase decisions.

Insurance Availability

Nursery crop insurance is available in all counties for which a premium rate is provided in the actuarial documents to all persons operating nurseries that meet certain criteria.

Criteria includes

- Plants must be on the EPLPPS
- Are grown in a nursery that receives at least 40 percent of its gross income from the wholesale marketing of nursery plants
- Meet all the requirements for insurability
- Are grown in an appropriate medium

TABLE 1 Nursery

ITEM	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

- Are grown and sold with the root system attached

Your nursery must be inspected and approved as acceptable before insurance coverage can begin.

Insurance Period

Nursery has year-round sales which means that coverage attaches on the 31st day after all acceptable documents are received.

Coverage ends with the earliest occurrence of one of the following

- The date a claim is finalized that equals the amount of insurance
- Removal of bare root nursery plant material from the field
- Removal of all other insured plant material from the nursery
- Abandonment of the unit
- May 31

Coverage

Insurance coverage applies, by practice (field-grown or container), to all your nursery plants in a county for which you have a share.

Coverage levels range from 50-75 percent of

your plant inventory value. Crop insurance premiums are subsidized as shown in the following table.

For example, if you selected the 75-percent coverage level, your premium share would be 45 percent of the base premium. The catastrophic coverage level is fixed at 27.5 percent of your plant inventory value.

Units

Unit structure for nursery crop insurance allows for basic units. Basic units may be divided by container grown practice, field grown practice and by plant type.

Basic units by non-contiguous land is available for the field grown practice and, when allowed for in the Special Provisions, container grown practice.

Plant Inventory Valuation Report (PIVR)

A PIVR is generally due to your crop insurance agent by the sales closing deadline. Due to Nursery having year-round sales, means that if you do not provide the PIVR by the SCD, then coverage attaches on the 31st day after all acceptable documents are received.

The PIVR must include all acreage (insurable and uninsurable) in which you have a share. Your agent will help you access the plant and pricing lists in order to create this report.

Endorsements

There are three endorsements available that provide additional coverage to existing buy-up coverage nursery policies. These endorsements are not available with the catastrophic coverage level.

The Peak Inventory Endorsement provides increased coverage during certain peak periods when your inventory value may be significantly higher than your annual plant inventory value.

The Rehabilitation Endorsement provides reimbursement for your expenditures on labor and material for pruning and setup (righting, propping, and staking) of field-grown plants that are damaged by an insured cause of loss and have a reasonable expectation of recovery.

The Pilot Nursery Grower's Price Endorsement insures specific plants at prices higher than those shown on the EPLPPS. You must buy this at the time you apply for coverage or, on or before the sales closing date.

Contact your crop insurance agent for more details if you are interested in these endorsements.

Causes of Loss

Your nursery crop is protected against loss due to weather events like hail, frost, freeze, wind, drought and excess precipitation. Fire, wildlife, earthquake and volcanic eruption are also covered.

Protection is also available when a loss in plant values occurs because of an inability to market such plants, failure of the irrigation water supply or failure of, or reduction in, the power supply.

Loss Reporting & Claims

Indemnities are triggered when the amount of loss exceeds the deductible, which is determined based on your selected coverage level on the application you filled out with your agent.

You must provide your loss information to your agent no more than 72 hours from when you became aware of the damage.

Written consent is required prior to destroying, selling or otherwise disposing of any plant inventory that is damaged or to change or discontinue your normal growing practices with respect to care and maintenance of the insured plants.

You must submit a claim for indemnity, not later than 60 days after the date of your loss, but in no event later than 60 days after the end of the insurance period.

View the Recorded Webinar

To view a recording of the accompanying Nursery Webinar, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Oats

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision principals and forms, as well as the oats plan of insurance
- Discuss where coverage is available and review types and practices insured

The Insured Crop

Oats are insurable if they are grown in a county on insurable acreage, where premium rates are provided. Oats must be planted on insurable acreage for harvest as a grain.

This crop is insured by type and practice. In Pennsylvania the spring type is insurable. Available practices are non-irrigated, irrigated, certified organic along with transitional.

In Pennsylvania, oats are insured under the Actual Production History plan of insurance, which is based on the farmer's historic production and provides a yield-based guarantee. Your crop is measured in bushels.

Coverage Availability

For the crop year, oats are insurable in every county except Philadelphia county although insurance may be available through a written agreement if specific criteria are met. Details of the coverage offered, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's Actuarial Information browser at **https://bit.ly/2NZo44f**. Work with a licensed crop insurance agent to explore your coverage options.

Definitions

Small Grains—Wheat, including only common wheat (Triticum aestivum), club wheat (T. compactum), durum wheat (T. durum) and Khorasan (T. turanicum); barley (Hordeum vulgare), including hull-less barley and excluding black barley; oats (Avena sativa, and A. byzantina), and hull-less oats (A. Nuda); rye (Secale cereale); flax (Linum usitatissimum); and buckwheat (Fagopyrum esculentum).

Adequate Stand

A population of live plants per unit of acreage which will produce at least the yield used to es-

TABLE 1 Important Dates

Sales Closing Date	March 15
Production Reporting Date	April 30
Final Plant Date	May 10
Acreage Reporting Date	June 15
Premium Billing Date	August 15
Termination Date	March 15

TABLE 2 **Oats**

ITEM	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

tablish your production guarantee.

Harvest—Combining or threshing the insured crop for grain or cutting for hay or silage on any acreage. A crop which is swathed prior to combining is not considered harvested.

Initially planted—The first occurrence of planting the insured crop on insurable acreage for the crop year

Latest final planting date—The final planting date for spring-planted acreage in all counties for which the Special Provisions designate a final planting date for spring-planted acreage only.

Insurance Period

Coverage begins the later of the date of application or when the oats are planted and ends with the earliest occurrence of one of the following

- Harvest of the crop
- The date the crop should have been harvested;
- Final adjustment of a claim
- Abandonment of the crop
- Total destruction of the crop
- October 31

Prices

The price election is the price published in the actuarial documents or the contract price stated in your processor contract.

2020 Prices

- Established Price for spring type (irrigated or non-irrigated) = $2.75
  - Catastrophic price = $1.52
- Certified Organic established price = $5.34
  - Catastrophic price = $2.94
  - Maximum contract price = $13.35
- Transitioning to Organic established price = $2.75
  - Catastrophic price = $1.52
  - Maximum contract price = $5.50

Coverage Levels and Premium Discounts

Coverage levels range from 50-85 percent of your average yield and are subsidized as shown in Table 2.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Oats automatically qualifies for basic units. A basic unit covers all acreage in a county you own/operate 100 percent and land owned by one person and operated by another person on a share basis.

Optional units may also be established by sections or section equivalents in most areas and may be available by irrigated and non-irrigated practices within a single section.

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

Indemnity Calculation Components

- Acres
- Total Production Guarantee (hundredweight)
- Price
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation Components

- Multiply acreage by the production guarantee, by type, if applicable.
- Multiply the result of the above by the price election. Total the results.
- Multiply the total production to count, by type, by the price election.
- Subtract the results from 3 from the results of 2 and the multiply the result by your share in the crop.

Indemnity Calculation Example

100 percent share
45 production guarantee for the unit
$2.75 price election
35 production to count for the unit
50 acres

1. 45 X 50 acres = 2250 (value of guarantee)
2. 2250 X $2.75 price election = $6,075
3. 35 PTC X 50 acres X $2.75 = $4,812.50
4. $5,400 - $4,200 = $1,262.50 gross loss
5. $1,262.50 X 1.00 share - $1,262.50 indemnity payment

View the Recorded Webinar

A recording of the accompanying Pennsylvania **Oats Webinar** is viewable at: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Pasture, Rangeland, Forage (PRF)—Rainfall Index

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure
- Review elements of the Rainfall Index plan of insurance
- Discuss PRF coverage under RI, your duties to obtain coverage, and how an indemnity is determined

TABLE 1 Important Dates

Sales Closing Date	November 15
Cancellation Date	November 15
Colony Reporting Date	November 15
End of Insurance Date	December 31
Premium Billing Date	September 1
Termination Date	November 15

The Plan of Insurance and Insured Crop

The Rainfall Index (RI) plan of insurance is an area-based plan designed to insure against a decline in an index value based on long-term historical average precipitation in a latitude/longitude structured grid for a specific two-month period. For Pasture, Rangeland, Forage (PRF), this coverage protects a rancher's operation by covering outside-of-historical-normal precipitation for a specific grid (area) with a specific intended use—grazing or haying—with the understanding that lack of precipitation at given times will lead to lack of thriving crops for feeding livestock.

To purchase insurance, you will report your number of insurable acres in a county, number of insured acres by grid ID (can insure all or some eligible acres), the intended use for those acres (grazing or haying), a productivity factor, a coverage level, your share in the acreage (haying) or livestock on range (grazing), and choose at least two 2-month time periods, called Index Intervals. Selection of index intervals is critical to the effectiveness of the Rainfall Index plan of insurance as a risk management tool. Factors to be considered when determining which index intervals to select include, but are not limited to, the type of forage and whether it is for haying

or grazing and when it will be hayed or grazed during a given year. You'll also want to consider the location, elevation, and the time period when precipitation is needed under normal conditions for the crop in the field to thrive so your livestock have food when they need it.

You will also identify the grid(s) where your insured acreage is physically located. Rainfall Index insurance uses grid areas and data from the National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center (CPC) to calculate normal precipitation and deviations from normal for each specific grid. This precipitation data does not measure, capture, or use actual crop production and it does not use local weather or on-farm rain gauges in any historical or current-year results. This means the results you have in a particular location might not match the overall historical-data-based area results used in this program.

Coverage Availability

Details of the PRF coverage offered in each state, including types, practices, dates, and special provisions of insurance, are available through the Risk Management Agency's **Actuarial Information Browser** at **https://bit.ly/2NZo44f**.

Work with a licensed crop insurance agent to explore your coverage options.

Definitions

Dollar Amount of Protection per Acre—The dollar amount of protection per acre is the PRF "guarantee." To calculate it, take the County Base Value per Acre from the actuarial documents times the coverage level you selected times the productivity factor you selected.

Expected Grid Index—An expected grid index is determined for each grid ID and index interval using the long-term historical gridded precipitation data for the grid ID and index interval. The expected grid index represents the average precipitation for that grid ID during the index interval based on NOAA CPC data from 1948 to two years prior to the crop year.

Final Grid Index—A final grid index is based on NOAA CPC precipitation data, and is expressed as a percentage. An index of 100 represents average precipitation; below 100 represents below average precipitation; and above 100 represents above average precipitation. Only the precipitation received during the index interval is used to determine a final grid index. Precipitation received during a previous index interval has no effect on the final grid index for any subsequent index intervals.

Forage—Plants grown for haying or grazing.

Grazing—Acreage used solely as pasture for livestock to roam and feed on.

Grid—An area identified by longitude and latitude used to determine the expected grid index, final grid index, premium and indemnity. A grid is a 0.25-degree gridded area, or a successor area, established by the NOAA CPC.

Grid Identification Number—A grid identification number (grid ID) is a specific number assigned by NOAA CPC to each grid.

Index Interval—A 2-month period of time designated in the Actuarial Documents during which NOAA CPC precipitation data is collected. In Pennsylvania, you must choose at least two Index Intervals for PRF insurance and place a portion of risk – your percent of value – into each 2-month period.

Lease—A written document granting use or occupation of property for a specified compensation, during a specified period of time. Compensation may include, but is not limited to: cash, share of insured crop, proceeds, labor, calf crop, honey, services, etc. Leases are particularly critical when PRF insured acreage has a grazing intended use.

Livestock—Domesticated animals, including but not limited to, cattle, sheep, horses, swine, goats, and poultry.

Pasture—A community of plants grown for haying or grazing.

Percent of Value—The percentage of the total insured value you allocate, in whole numbers, to the index intervals you selected. The minimum percent of value in Pennsylvania is 10 percent and the maximum is 60 percent.

Point of Reference—The location provided by you of the insured acreage. The point of reference must be provided using the maps contained on RMA's website, or reinsured company mapping software. The latitude and longitude for the selected point of reference must be included on your acreage report.

Productivity Factor—The percentage factor you select that allows you to individualize your coverage based on the productivity of the acreage of the insured crop.

Forage—A community of plants composed primarily of native plants grown for grazing.

Trigger Grid Index—The result of multiplying the expected grid index by the coverage level you selected.

Insurance Period

The Insurance Period for PRF is January 1 to December 31 of the crop year. Insurance attaches for all 12 months even if you do not select index intervals covering all 12 months. Although insurance attaches to all 12 months, you are only eligible to have policy protection and potentially receive an indemnity for the index intervals you selected.

County Base Value per Acre

The PRF county base value per acre is an FCIC-determined value of the crop in the county published in the actuarial documents. You can decrease or increase this value by selecting a productivity factor above or below 100.

Coverage Levels and Premium Discounts

Coverage levels range from 70-90 percent and are discounted as shown in Table 2. PRF currently does not allow Catastrophic Risk Protection (CAT) coverage.

Unit Structure

PRF does not have unit structure options we find under row crop or perennial crop policies. A unit, for PRF, is the insured acres by intended use, index interval, share, irrigated practice (haying intended use only), and county within or assigned to a grid.

Application and Acreage Reporting

You must complete an acreage report the same time as your PRF insurance application.

In addition to standard crop insurance application data, your PRF application will include at least two index intervals, and a percent of value allocation for each index interval.

Your PRF acreage report will include grid ID numbers for the locations insured; a point of reference per grid ID and intended use and that point of reference's latitude and longitude; your share percent for acreage in each grid by intended use; the total number of insurable (eligible for insurance) acres in the county in which you have a share; the insured acres by grid ID and intended use; the intended use of grazing or haying; for haying intended use, the irrigation practice; and the land identifiers associated to your insured acreage (FSA common land unit or RMA resource land unit).

Coverage Calculations

- **Dollar Amount of Protection per Acre** = county base value x coverage level x productivity factor
- **Gross Premium** = dollar amount of protection per acre x premium rate (for the coverage level and index interval selected) x insured acres x percent of value x share
- **Policy Protection per Unit** = dollar amount of protection per acre x number of insured acres x percent of value x share
  - *Sum all policy protection per unit amounts to arrive at a total policy protectio.*

TABLE 2 **Coverage Levels and Premium Discounts**–PRF

ITEM	Percent				
Coverage Level	70	75	80	85	90
Premium Discount	59	59	55	55	51
Your Premium Share	41	41	45	45	49

- **Gross Premium** = dollar amount of protection per acre x premium rate (for the coverage level and index interval selected) x insured acres x percent of value x share
  - *Alternative: policy protection per unit x applicable premium rate*

Causes of Loss

A PRF policy only covers a decline from the long-term historical normal interpolated precipitation for a grid and index interval.

PRF does not cover other perils such as, but not limited to, livestock mortality, loss of or lack of market, flood, fire, or hail.

Additionally, Rainfall Index coverage is not "drought insurance." It does not insure against abnormally high temperatures or windy conditions. While a drought may cause a decline in the index value to the point that an indemnity payment is issued to eligible insured producers, a drought being declared in a state, county or area does not, by itself, trigger an indemnity payment under the RI program.

Losses

Indemnity payments are earned only when the final grid index is less than the trigger grid index. Your amount of forage or hay production or the productivity of your rangeland is not considered when determining eligibility for an indemnity payment.

Because the Rainfall Index plan of insurance is an area plan and does not measure, capture, or use any actual crop production, you may experience a loss of production and not receive an indemnity payment. It is also possible to receive an indemnity payment without suffering a loss of production.

Indemnity Calculation Components

- **Trigger Grid Index** = expected grid index x coverage level
- **Final Grid Index** = as published by RMA using NOAA CPC values
- **Indemnity Payment Calculation Factor** = (trigger grid index – final grid index) / trigger grid index
- **Indemnity** = indemnity payment calculation factor x policy protection

Basic Indemnity Calculation Example

A rancher with 100 percent share is insuring forage as haying intended use in grid ID 25400. Their coverage level is 90 percent and productivity factor is 150 percent. They place a portion of the insured acre risk into the March-April, May-June, and September-October Index Intervals with 30 percent of the total value – or 'risk' – allocated to the March-April and September-October Index Intervals, and 40 percent allocated to May-June.

The March-April Index Interval has:

- Trigger grid index = 1.2040
- Final grid index = 0.8890
- Policy Protection = $167,063

The May-June Index Interval has:

- Trigger grid index = 1.4610
- Final grid index = 1.6030
- Policy Protection = $222,750

The September-October Index Interval has:

- Trigger grid index = 1.6060
- Final grid index = 1.0920
- Policy Protection = $167,063

1. (1.2040 – 0.8890) / 1.2040 = 0.3150 Mar-Apr payment calculation factor
2. 0.3150 x $167,063 = $52,625 Mar-Apr indemnity
3. (1.4610 – 1.6030) / 1.4610 = -0.0972 May-Jun payment calculation factor
4. -0.0972 x $222,750 = -$21,651 May-Jun indemnity (NO INDEMNITY)
5. (1.6060 – 1.0920) / 1.6060 = 0.3200 Sep-Oct payment calculation factor
6. 0.3200 x $167,063 = $53,460 Sep-Oct indemnity
7. Total PRF haying grid ID 25400 indemnity = $106,085

View the Recorded Webinar

To view a recording of the accompanying **PRF Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Peaches and Pears

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Provide information on peaches and pears to help manage their risk
- Present general crop insurance basic information to better understand the expectations of a crop insurance policy

Crop Types

Peach crop practices include certified organic and transitional. The actuarial documents list no specific practices for this crop. Intended uses for the crop include fresh and processing.

Pear crop practices include non-irrigated, irrigated, certified organic, along with transitional organic. There are two categories for pear types

- Winter
- Summer and Fall

It is important that you reference the Provisions for specific crop types.

For types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Definitions

Peach crop

Bearing Tree—A tree in at least the 4th growing season after set out.

Bushel—Fifty pounds of ungraded peaches.

Direct marketing—Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, or permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

Harvest—The picking or removal of mature peaches from the trees either by hand or machine.

Packing Shed—A facility where peaches are graded, packed, and cooled in preparation for shipment to a wholesale market.

Post Production Cost—The costs, as spec-

TABLE 1 Important Dates

Sales Closing Date	November 20
Cancellation Date	November 20
Production Reporting Date	January 15
Acreage Reporting Date	January 15
Premium Billing Date	August 15
Contract Change Date	August 31
End of Insurance Date	September 30 for peaches October 15 for pears

ified in the Special Provisions, associated with activities that occur during harvesting, packing, transportation, and marketing, as determined by FCIC using regional peach price data of peach production budgets from regional respective universities extension, other USDA agencies, and other third party resources.

Pear crop

Direct Marketing—Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

Harvest—The picking of mature pears from the trees or the collecting of marketable pears from the ground.

Interplanted—Acreage on which two or more crops are planted in any form of alternating or mixed pattern.

Marketable—Pear production that grades U.S. Number 2 processing or better, unless otherwise provided in the Special Provisions, or that is sold (even if failing to meet any U.S. or applicable state grading standard).

Ton—Two thousand (2,000) pounds avoirdupois.

Peach Production

Fresh Peach Production—Insurable acreage that is sold, or could be sold, for human consumption without undergoing any change in the basic form. The crop should grade at least U.S. Extra No 1 or better and 2 ¼ inch minimum diameter.

Processing Peach Production—From insurable acreage that is sold, or could be sold, for the purpose of undergoing a change to its basic structure such as peeling, juicing, crushing, etc. or from acreage designated as processing peaches on the acreage report.

Unit Division Guidelines

A basic unit includes all your insurable peach/pear acreage in the county in which you have 100 percent share or which is owned by one person and operated by another person on shares.

Optional units for peaches may be established if you can provide separate records for each unit and may be established by non-contiguous land, Farm Service Agency Farm serial numbers or by type [fresh or processing]. The same guidelines apply to pear in addition to irrigated and non-irrigated practice; or by type; summer and fall, or winter.

Crop-Hail Insurance 2019 Crop Totals

PENNSYLVANIA

CROP	LIABILITY	PREMIUM	LOSSES	LR
WHEAT	61,994	446	0	0.00
CORN	5,650,661	26,753	10,926	40.84
SOYBEANS	1,698,458	12,741	0	0.00
HEMP	5,000	340	0	0.00
SWEET CORN	331,400	2,961	0	0.00
TOBACCO-OPEN	1,829,400	71,214	39,994	56.16
TOBACCO DARK	359,750	14,390	2,380	16.54
APPLES	47,300	3,246	0	0.00
PEACHES	7,650	597	0	0.00
PEARS	3,000	192	0	0.00
STRAWBERRIES	7,200	331	2,871	867.37
BEANS GPC	250	8	105	1312.50
WATERMELONS	21,300	723	805	111.34
CANTALOUPES	2,000	64	0	0.00
CUCUMBERS	500	25	14	56.00
SQUASH	500	25	216	864.00
PUMPKINS	368,500	12,932	0	0.00
PEPPERS	500	25	465	1860.00
TOMATOES FM	3,000	150	2,562	1708.00
State Totals	**10,398,363**	**147,163**	**60,338**	**41.00**

Data Source: National Crop-Hail 6-B Company Accepted Totals as of 06/01/2020 contains All Crops (including Companion Plan) and all losses for NCIS Member companies only.
National Crop Insurance Services 06/2020

Crop Insured

Peaches

All peaches, including nectarines, in a county are insurable if

- A premium rate is provided by the actuarial document
- They are a variety grown for the production of fresh or processing peaches
- They are from tree varieties that have a chilling hour requirement appropriate for the area
- In an orchard that is considered acceptable
- They are on trees that have reached at least the fourth growing season after being set out

Pears

All pears in the county for which a premium rate is provided by the actuarial documents, are a variety adapted to the area, and have produced at least three tons of pears per acreage in at least one of the previous four years.

County Availability

Peach coverage is available in 30 counties in the state of Pennsylvania; whereas pear coverage is only available in Adams County, Pennsylvania.

If coverage is not available, the crop may be insurable by written agreement if specific criteria are met. Contact a local crop insurance agent for assistance with a written agreement.

Plan Availability

The Actual Production Hsitory (APH) [Plan 90] is available for either peaches or pears. The plan provides protection against a loss in yield due to nearly all unavoidable, naturally occurring events. The plan guarantees a yield based on the individual producer's actual production history. The insurance guarantee is calculated by multiplying the approved average yield per acre by the elected coverage level. An indemnity may be due if production is less than the guaranteed amount. The price elections are established by the Risk Management Agency (RMA) for this plan.

Coverage levels available for peaches or pears are 50, 55, 60, 65, 70 or 75 percent.

Price Elections

Only one price election for all the peaches in the county may be selected unless the Special Provisions provide different price elections by fresh and processing peaches.

For peaches, an established price is used to calculate your premium and indemnity.

Crop-Hail 2019 Losses by County

Pennsylvania

Loss Ratio % 0-35 35-65 100 and up

Prepared by National Crop Insurance Services 06/2020
Data Source: NCIS Crop-Hail 6-B Company Accepted Totals 06/2020

For pears, you may select a different percent of price elections for each type in the county as specified in the Special Provisions. The price election is the price of compensation paid, per ton, in the event of a loss.

Causes of Loss

The causes of loss for pears and peaches are

- Adverse weather conditions including hail, frost, freeze, wind, drought, and excess precipitation
- Failure or irrigation water supply, if caused by an insured peril during the insurance period
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard
- Insects, but not damage due to insufficient or improper application of pest control measures
- Plant disease, but not damage due to insufficient or improper application of disease control measures
- Earthquake
- Volcanic eruption
- Wildlife

There will be no insurance for pears against damage or loss of production due to failure of the fruit to color properly, or inability to market the pears for any reason other than actual physical damage from an insurable cause specified.

For peaches, there will be no insurance against damage or loss of production due to split pits, regardless of cause; or inability to market the peaches for any reason other than actual physical damage from an insurable cause.

Reporting Requirements for Application, Production Reporting and Acreage Reporting

The farmer is required to file certain paperwork with the agent by the deadlines discussed earlier. November 20 is the sales closing deadline and an application must be completed by that date to secure coverage for the crop year. The application is fairly detailed and must include coverage plan, county/crops, coverage level, price, entity type and other pertinent information.

Generally, the acreage reporting deadline for peaches/pears in Pennsylvania is January 15. A report of planted acreage must be filed with your agent by the deadline. The number of acres for each insured crop/county, share in the crop, acreage location, farming practice and types/varieties are also needed in order for the acreage report to be submitted.

Additional Crop Information

The Fresh Pear Quality Adjustment Endorsement is available for pears if elected on or before sales closing date.

The Supplemental Coverage Option (SCO) and Yield Exclusion are available for peaches.

View the Accompanying Webinar

A recording of the **Pennsylvania Tree Fruit [Peaches and Pears] Webinar** is viewable at: **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

Potatoes

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision tenets and forms
- Discuss where coverage is available
- Review types and practices insured and policy provisions and options available

The Insured Crop

Potatoes, under the Northern Potato crop provisions, are grown for harvest as certified seed stock for the following year's crop, or human consumption (processed or whole). The insured potatoes are planted with certified seed potatoes. To insure potatoes under a processing quality endorsement, the potatoes must be under a processor contract, and that contract must be in place before the acreage reporting date. To grow potatoes for certified seed, the potatoes must be grown under the certified seed program in Pennsylvania.

Potatoes are insured under the Actual Production History plan of insurance, which is based on your historic production and provides a yield-based guarantee in hundredweight.

Coverage Availability

Potatoes are insurable in Cambria, Clarion, Columbia, Crawford, Dauphin, Erie, Lancaster, Lehigh, Luzerne, Northumberland, Potter, Schuylkill, Somerset, and York counties in Pennsylvania. Insurance may be available in other counties through a written agreement if specific criteria are met.

Details of the coverage offered in each county, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's **Actuarial Information Browser** at **https://bit.ly/2NZo44f**. Contact a licensed crop insurance agent to explore your coverage options.

Definitions

Buyer—A business entity that buys or processes potatoes and possesses all licenses and permits required in Pennsylvania, and has facilities to accept the potatoes purchased.

Certified Seed—Potatoes entered into the potato certified seed program that meet all requirements for production to be used to produce a seed crop for the next crop year or a potato crop for harvest for commercial uses in the next crop year.

Grade Inspection—An inspection in which samples of production are obtained by the crop insurance company or a third party your company chooses, before sale, storage, or disposal of any lot or portion of a lot of potatoes. Potatoes are evaluated and quality (grade) determinations made by the company, a lab approved by the company, or a potato grader licensed and certified in Pennsylvania or by the USDA. Potato deficiency determination is based on the potato type or end use using standards set by U.S. standards bodies. The quantity and number of samples required are determined in accordance with procedures issued by the Federal Crop Insurance Corporation.

Potato Certified Seed Program—The state program administered by a public agency responsible for the seed certification process in Pennsylvania.

Tuber Rot—Soft, mushy, or leaky condition of potato tissue; a soft rot or wet breakdown as defined in the U.S. Standards for Grades of Potatoes. Tuber rot includes, but is not limited to, a breakdown caused by Southern Bacterial Wilt, Ring Rot, or Late Blight.

Broker (*from the Certified Seed Endorsement*)—A business enterprise regularly engaged in buying and selling processing potatoes that possesses all licenses and permits required by Pennsylvania and, where required, has the necessary facilities with enough equipment to accept and transfer processing potatoes to the processor within a reasonable amount of time after harvest or after the typical storage period.

Processor (*from the Certified Seed Endorsement*)—A business enterprise regularly engaged in processing potatoes for human consumption that possesses all licenses and permits for processing potatoes in the state of Pennsylvania. This business possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process potatoes grown under a processing contract within a reasonable amount of time after harvest or after the typical storage period.

Processor Contract (*from the Certified Seed Endorsement*)—A written agreement between the producer and processor, or between the producer and a broker, containing at a minimum

- Producer's commitment to plant and grow processing potatoes and to deliver the potato production to the processor or broker
- Processor's or broker's commitment to purchase all the production stated in the processing contract
- A price or pricing mechanism to determine the value of delivered production

TABLE 1 **Important Dates**

Sales Closing Date	March 15
Production Reporting Date	April 29
Final Plant Date	June 10
End of Late Planting Period	July 5
Acreage Reporting Date	July 15
Premium Billing Date	August 15

Insurance Period

Insurance on potatoes begins when the crop is planted using certified seed potatoes and ends the earliest of

- Date the potatoes are destroyed, abandoned, or harvested
- Final loss adjustment
- October 31

Prices

The price election is a price published in the Federal crop insurance actuarial documents or your processing contract price, if applicable, capped at a maximum contract price also published in the actuarial documents.

2020 prices

- Conventional/Transitional established price = $12.85/cwt
- Certified Organic established price = $29.55/cwt
- Conventional/Transitional CAT price = $7.07/cwt
- Certified Organic CAT price = $16.26/cwt
- Transitional Organic max contract price = $25.70/cwt
- Certified Organic max contract price = $44.325/cwt

Coverage Levels and Premium Discounts

Coverage levels range from 50-85 percent of your average yield and are discounted as shown in Table 2. For example, an average yield of 260 hundredweight per acre results in a guarantee of 195 at the 75 percent coverage level.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Potatoes can have a basic or optional unit structure.

A basic unit is always available and covers all acreage in a county you own/operate 100 percent and a basic unit for each share arrangement you have with another person or entity. Basic units offer an additional premium discount.

An optional unit is available by section, section equivalent, or FSA farm number.

Endorsements & Options

If you want one or more of the available endorsements or options on your potato policy, you need to select it by the sales closing date.

Quality Endorsement

Provides quality protection for production with internal defects that cannot be sorted from undamaged production, as well as external defects. In Pennsylvania, the Quality Endorsement uses U.S. No. 2 or better Grade Standards. Coverage on acreage grown for the production of seed is excluded. Production harvested or appraised by an insurance company adjuster prior to reaching full maturity that does not meet the U.S. Grade selected by an insured, solely as a result of size, will be considered to have met the U.S. Grade.

Processing Quality Endorsement

This endorsement attaches to and amends the standard Quality Endorsement, and provides additional quality protection for unacceptable levels of specific gravity, sugar ends, as well as poor fry or chip color. You must have a processing potato contract with a broker or directly with a processor to elect this endorsement. Your insured processing potato acreage may be revised based on the contract structure. The endorsement uses a damaged crop value comparison to the maximum price election. Appraised and harvested production is adjusted in proportion to the crop's relative value of the Federal crop insurance price.

Certified Seed Endorsement

Covers loss of production and loss of certification. Certified seed coverage is limited to no greater than 125 percent of the average number of acres entered into, and passing, state certification during the three previous years (unless a written agreement allows more acreage to be insured). Rotation requirement and standards for parent seed are according to state certification regulations. An additional value of protection applies to seed producers with acreage within state-sanctioned seed management areas or isolation districts.

Storage Coverage Endorsement

Extends the discovery period for damage that occurs within the insurance period, but that does not become evident until a later time (up to 60 days, following harvest). Extension allowed if damage results in tuber rot; certain internal defects (only available if you also elected Quality Endorsement); or unacceptable specific gravity, sugar ends or poor fry or chip color (only available if you also elected the Processing Quality Endorsement).

Supplemental Coverage Option (SCO) is available for processing beans in some counties. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible.

Actual Production History (APH) Yield Exclusion (YE) is available in some processing bean counties. YE allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish your crop insurance coverage.

TABLE 2 Potatoes

ITEM	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Discount	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, unless due to insufficient or improper application of control measures
- Wildlife

This policy does not cover any loss of production due to damage that occurs or becomes evident after the end of the insurance period, including, but not limited to, any damage that becomes evident in storage. Additionally, this policy does not cover causes, such as freeze after certain dates, if limited by the special provisions of insurance.

Other perils are included or excluded if you select one or more optional potato endorsements. For example, the Certified Seed Endorsement considers any loss on potatoes because the crop did not qualify as certified seed due to varietal mixing or failure to meet certified seed program requirements an uninsured cause of loss.

Basic Indemnity Calculation Components

- Acres
- Total production guarantee (in cwt)
    - Harvested and unharvested acreage determined separately, then summed
- Price
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation

1. Total guarantee x price = value of guarantee
2. Total PTC x price = value of PTC
3. Value of guarantee – value of PTC = gross loss
4. Gross loss x your share = indemnity payment

Basic Indemnity Calculation Example

100 percent share in 160 acres of potatoes (not cert. seed)

All acres harvested

31,200 cwt total production guarantee for the unit

$12.85 price per cwt

29,820 cwt harvested from the unit

1. 31,200 x $12.85 = $400,920 value of guarantee
2. 29,820 x $12.85 = $383,187 value of PTC
3. $ 400,920 - $ 383,187 = $17,733 gross loss
4. $ 17,733 x 1.00 share = $ 17,733 indemnity payment

View the Recorded Webinar

To view a recording of the accompanying **Pennsylvania Northern Potato Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Processing Bean

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision tenets and forms, as well as the primary processing bean plan of insurance
- Discuss where coverage is available for this processing crop
- Review types and practices insured and policy provisions and options available

The Insured Crop

Processing beans are snap or lima beans grown for canning or freezing for human consumption. To have insurance, the crop must be produced under one or more commercial processor contract(s). The farmer must have all contracts in place by the crop insurance acreage reporting date.

TABLE 1 Important Dates

Sales Closing Date	March 15
Production Reporting Date	April 29
Lima Bean Final Planting Date	July 10
All Other Types Final Planting Date	July 25
Acreage Reporting Date	August 15
Premium Billing Date	September 15

In Pennsylvania, processing beans are insured under the Actual Production History plan of insurance, which is based on the farmer's historic production and provides a yield-based guarantee. Your crop is measured in tons produced and the coverage provided uses information such as price and tons to be delivered found in the processor contract(s).

Coverage Availability

Processing beans are insurable in Adams, Centre, Clinton, Columbia, Erie, Huntingdon, Lancaster, Luzerne, Lycoming, Montour, Northumberland, Potter, Snyder, Union, and York counties in Pennsylvania. Lima beans are only insurable in Adams, Lancaster, and York counties. Insurance may be available in other counties through a written agreement if specific criteria are met.

Details of the coverage offered in each county, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's Actuarial Information Browser at **https://bit.ly/2NZo44f**. Contact a licensed crop insurance agent to explore your coverage options.

Definitions

Base Contract Price—The price on the processor contract without regard to discounts or incentives. For beans, price may be by grade factor or sieve size.

Broker—An enterprise with appropriate licenses and permits in Pennsylvania that has a long-term agreement in writing with a processor to purchase and deliver the processing beans grown under the processor's contract.

Bypassed Acreage—Land on which production is ready for harvest but the processor elects not to accept such production, so that acreage is not harvested.

Processor—Any business enterprise regularly engaged in canning or freezing processing beans for human consumption. The processor must possess all licenses and permits for canning, and freezing the crop in Pennsylvania, and must possess facilities or has contractual access to facilities, with enough equipment to accept and process the contracted crop within a reasonable amount of time after harvest.

Processor Contract—A written agreement between you and a processor that must contain, at a minimum

- Your commitment to plant and grow the processing crop and deliver that production to the processor (or broker)
- The processor's (or broker's) commitment to purchase all the production stated in the processor contract
- A base contract price

Multiple contracts with the same processor that specify amounts of production are considered a single processor contract unless the contracts are for different types.

Insurance Period

Insurance on processing beans begins when the crop is planted and ends the earliest of

- Date the processing beans are destroyed, abandoned, harvested, or should have been harvested but were not (may have been bypassed)
- Date you harvest enough beans to fulfill your contract
- Final loss adjustment
- September 20 for snap beans or October 5 for lima beans

Prices

The price election is the price published in the actuarial documents or the contract price stated in your processor contract.

2020 Prices for Lima Type

- Established price = $475/ton
- Catastrophic (CAT) price = $261.25/ton
- Conventional maximum contract price = $712.50/ton
- Organic maximum contract price = $950/ton

2020 Prices for All Other Types

- Conventional/Transitional established price = $245/ton
- Certified Organic established price = $430/ton
- Conventional/Transitional CAT price = $134.75/ton
- Certified Organic CAT price = $236.50/ton
- Conventional maximum contract price = $367.50/ton
- Transitional Organic max contract price = $490/ton
- Certified Organic max contract price = $860/ton

TABLE 2 **Coverage Levels and Premium Discounts**–Processing Bean

ITEM	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Coverage Levels and Premium Discounts

Coverage levels range from 50-75 percent of your average yield and are subsidized as shown in Table 2.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Processing beans can have a basic or optional unit structure depending on whether the processor contract stipulates an amount of production or number of acres to be planted.

A basic unit is always available and covers all acreage in a county under contract by processor (not by processor contract).

An optional unit is allowed if a processor's contract(s) stipulate the number of acres to be planted.

Optional Coverages

- **Supplemental Coverage Option (SCO)** is available for processing beans in some counties. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible.
- **Actual Production History (APH)** Yield Exclusion Yield Exclusion (YE) is available in some processing bean counties. YE allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish your crop insurance coverage.

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

This policy does not cover any loss of production due to bypassed acreage because of the breakdown or non-operation of equipment or facilities, or your failure to follow the requirements contained in the processor contract.

Indemnity Calculation Components

- Acres
- Total production guarantee (in tons)
- Price
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation *(by type, then sum for unit)*

1. Total guarantee x price = value of guarantee
2. Total PTC x price = value of PTC
3. Value of guarantee – value of PTC = gross loss
4. Gross loss x your share = indemnity payment

Indemnity Calculation Example

75 percent share in 80 acres of lima beans
168 tons total production guarantee for the unit
$475 price per ton
147 tons harvested from the unit

1. 168 x $475 = $79,800 value of guarantee
2. 147 x $475 = $69,825 value of PTC
3. $ 79,800 - $69,825 = $9,975 gross loss
4. $ 9,975 x 0.75 share = $7,481.25 indemnity payment

View the Accompanying Webinar

A recording of the **Pennsylvania Processing Bean and Fresh Market and Processing Sweet Corn and Tomatoes Webinar** is viewable at: **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

Processing Sweet Corn

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

a. Review the federal crop insurance structure and key basic provision tenets and forms, as well as the primary processing sweet corn plan of insurance
b. Discuss where coverage is available for this fresh market and processing crop
c. Review types and practices insured and policy provisions and options available

The Insured Crop

Processing sweet corn is grown for canning or freezing for human consumption. To have insurance, the crop must be produced under one or more commercial processor contract(s). The farmer must have all contracts in place by the crop insurance acreage reporting date.

In Pennsylvania, processing sweet corn is insured under the Actual Production History plan of insurance, which is based on the farmer's historic production and provides a yield-based guarantee. Your crop is measured in tons produced and the coverage provided uses information such as price and tons to be delivered found in the processor contract(s).

Coverage Availability

Processing sweet corn is insurable in Blair, Centre, Clinton, Columbia, Dauphin, Lebanon, Lycoming, Montour, Northumberland, Potter, Schuylkill, and York counties in Pennsylvania. Insurance may be available in other counties through a written agreement if specific criteria are met.

Details of the coverage offered in each county, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's Actuarial Information Browser at **https://bit.ly/2NZo44f**. Work with a licensed crop insurance agent to explore your coverage options.

Definitions

Base Contract Price—The price on the processor contract without regard to discounts or incentives.

Bypassed Acreage—Land on which production is ready for harvest but the processor elects not to accept such production, so that acreage is not harvested.

Processor—Any business enterprise regularly engaged in canning or freezing processing sweet corn for human consumption. The processor must possess all licenses and permits for canning, and freezing the crop in Pennsylvania, and must possess facilities or has contractual access to facilities, with enough equipment to accept and process the contracted crop within a reasonable amount of time after harvest.

Processor Contract—A written agreement between you and a processor that must contain, at a minimum

- Your commitment to plant and grow the processing crop and deliver that production to the processor
- The processor's commitment to purchase all the production stated in the processor contract
- A base contract price

Multiple contracts with the same processor that specify amounts of production are considered a single processor contract unless the contracts are for different types.

Your base contract price will be the weighted average of all applicable base contract prices.

Insurance Period

Insurance on processing sweet corn begins when the crop is planted and ends the earliest of

- Date the processing sweet corn is destroyed, abandoned, harvested, or should have been harvested but was not (may have been bypassed)
- Date you harvest enough sweet corn to fulfill your contract
- Final loss adjustment
- September 20

Prices

The price election is the base contract price stated in your processor contract.

The 2020 maximum contract prices by practice are:

- Conventional/Transitioning to Organic: $197 per ton
- Certified Organic: $295 per ton

TABLE 1 **Important Dates**

Sales Closing Date	March 15
Production Reporting Date	April 29
Final Plant Date	June 30
Acreage Reporting Date	July 15 (with contracts)
Premium Billing Date	August 15

Coverage Levels and Premium Discounts

Coverage levels range from 50-85 percent of your average yield and are subsidized as shown in the Table below. For example, an average yield of 5 tons/acre results in a guarantee of 3 tons/acre at the 60 percent coverage level.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Processing sweet corn can have a basic or optional unit structure depending on whether the processor contract stipulates an amount of production or number of acres to be planted.

A basic unit is always available and covers all acreage in a county under contract by processor (not by processor contract).

An optional unit is allowed if a processor's contract(s) stipulate the number of acres to be planted.

Endorsements

Supplemental Coverage Option (SCO) is available for processing sweet corn in some counties. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible.

Causes of Loss

You are protected against the following

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

This policy does not cover any loss of production due to bypassed acreage because of the breakdown or non-operation of equipment or facilities, or your failure to follow the requirements contained in the processor contract.

Indemnity Calculation Components

- Acres
- Total production guarantee (in tons)

TABLE 2 **Coverage Levels & Premium Discounts**–Processing Sweet Corn

ITEM	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

- Price
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation *(by type, then sum for unit)*

1. Total guarantee x price = value of guarantee
2. Total PTC x price = value of PTC
3. Value of guarantee—value of PTC = gross loss
4. Gross loss x your share = indemnity payment

Indemnity Calculation Example

100 percent share in 100 acres
495 tons total production guarantee for the unit
$197 conventional max contract price per ton
446 tons harvested from the unit

1. 495 x $197 = $97,515 value of guarantee
2. 446 x $197 = $87,862 value of PTC
3. $ 97,515 - $ 87,862 = $9,653 gross loss
4. $ 9,653 x 1.00 share = $ 9,653 indemnity payment

View the Accompanying Webinar

A recording of the **Pennsylvania Processing Bean and Fresh Market and Processing Sweet Corn and Tomatoes Webinar** is viewable at: **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

Processing Tomatoes

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Review the federal crop insurance structure and key basic provision tenets and forms, as well as the primary processing tomato plan of insurance
- Discuss where coverage is available for this fresh market and processing crop
- Review types and practices insured and policy provisions and options available

The Insured Crop

Processing tomatoes are grown for processing for human consumption and are planted as seedlings. To be insurable, the tomatoes cannot be planted on acreage on which you planted tomatoes in the two previous years. To have insurance, the crop must be produced under a commercial processor contract. Have the contract in place by the crop insurance acreage reporting date.

In Pennsylvania, processing tomatoes are insured under the Actual Production History plan of insurance, which is based on the farmer's historic production and provides a yield-based guarantee. Your crop is measured in tons produced and the coverage provided uses information such as price and tons to be delivered found in the processor contract.

Coverage Availability

Processing tomatoes are insurable in Centre, Clinton, Columbia, Dauphin, Erie, Franklin, Huntingdon, Indiana, Lackawanna, Lancaster, Lehigh, Luzerne, Lycoming, Northumberland, Snyder, and Union counties in Pennsylvania. Insurance may be available in other counties through a written agreement if specific criteria are met. Details of the coverage offered in each county, including types, practices, rates, prices, dates, options, coverage levels, and special provisions of insurance, are available through the Risk Management Agency's Actuarial Information Browser at **https://bit.ly/2NZo44f**. Contact a licensed crop insurance agent to explore your coverage options.

Definitions

Broker—An enterprise with appropriate licenses and permits in Pennsylvania that has a long-term agreement in writing with a processor to purchase and deliver the processing tomatoes grown under the processors contract.

Bypassed Acreage—Land on which production is ready for harvest but the processor elects not to accept such production, so that acreage is not harvested.

Processor—Any business enterprise regularly engaged in processing tomatoes for human consumption. The processor must possess all licenses and permits for processing the crop in Pennsylvania, and must possess facilities or has contractual access to facilities, with enough equipment to accept and process the contracted crop within a reasonable amount of time after harvest.

Processor Contract—A written agreement between you and a processor that must contain, at a minimum

- Your commitment to plant and grow the processing crop and deliver that production to the processor (or broker)
- The processor's (or broker's) commitment to purchase all the production stated in the processor contract
- A price per ton that will be paid for the tomatoes produced

Insurance Period

Insurance on processing tomatoes begins when the crop is planted and ends the earliest of

- Date the processing tomatoes are destroyed, abandoned, harvested, or should have been harvested but were not (may have been bypassed)
- Date you harvest enough tomatoes to fulfill your contract
- Final loss adjustment
- October 10

Prices

The price election is the price published in the actuarial documents or the contract price stated in your processor contract.

2020 Prices

- Conventional/Transitional established price = $106/ton
- Certified Organic established price = $159/ton
- Conventional/Transitional CAT price = $58.30/ton
- Certified Organic CAT price = $87.45/ton
- Transitional Organic max contract price = $212/ton
- Certified Organic max contract price = $238.50/ton

TABLE 1 Important Dates

Sales Closing Date	March 15
Production Reporting Date	April 29
Earliest Planting Date	May 10
Final Planting Date	June 10
Acreage Reporting Date	August 15
Premium Billing Date	September 30

Coverage Levels and Premium Discounts

Coverage levels range from 50-75 percent of your average yield and are subsidized as shown in Table 2.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The 2020 cost for CAT coverage is an administrative fee of $655.

Available Unit Structure

Processing tomatoes can have a basic or optional unit structure depending on whether the processor contract stipulates an amount of production or number of acres to be planted.

A basic unit is always available and covers all acreage in a county you own/operate 100% and Basic Unit for each other person or entity you share with.

An optional unit is available by section, section equivalent, or FSA farm number.

Causes of Loss

You are protected against the following

- Adverse weather conditions, including nat-

TABLE 2 Coverage Levels and Premium Discounts–Processing Tomatoes

ITEM	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

ural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

This policy does not cover any loss of production due to bypassed acreage because of the breakdown or non-operation of equipment or facilities, your failure to timely harvest (unless directly due to an insured peril) or your failure to follow the requirements contained in the processor contract.

Stage Guarantee at Loss Time

The processing tomato price is applied in stages, based crop growth, resulting in a percentage of your full price election applying at loss time based on your crop's maturity. Staging is intended to reflect the absence of harvesting cost and other maintenance expenses not incurred at earlier points in the growing season.

Note on Indemnity Limit: Once harvest starts on any acreage covered by a processor contract that specifies the number of tons to be delivered, the total indemnity payable is limited to the lesser of the guaranteed tons or the tons remaining unfulfilled under the processor contract.

TABLE 3 **Stage Guarantee at Loss Time**

Processing Tomato Stage	Percent of Amount of Insurance Per Acre	Length of Time
1	50	Planting until first fruit set
2	80	First fruit set until harvest
3	100	Harvest acreage

Indemnity Calculation Components

- Acres
- Total production guarantee (in tons)
- Price (may be reduced from 'full' if not at final stage)
- Your share in the crop
- Production to count (PTC)

Indemnity Calculation *(by type, then sum for unit)*

1. Total guarantee x price = value of guarantee
2. Total PTC x price = value of PTC
3. Value of guarantee – value of PTC = gross loss
4. Gross loss x your share = indemnity payment

Indemnity Calculation Example

100 percent share in 50 acres
All acres at final stage (100 percent)
940 tons total production guarantee for the unit
$200 organic contract price per ton
735 tons harvested from the unit

1. 940 x $200 = $188,000 value of guarantee
2. 735 x $200 = $147,000 value of PTC
3. $ 188,000 - $ 147,000 = $41,000 gross loss
4. $ 41,000 x 1.00 share = $ 41,000 indemnity pmt

View the Accompanying Webinar

A recording of the **Pennsylvania Processing Bean and Fresh Market and Processing Sweet Corn and Tomatoes Webinar** is viewable at: **https://cropinsuranceinamerica.org/pennsylvaniacrop-insurance-webinars/**

Tobacco—Cigar Filler and Maryland Types

Fact Sheet and Webinar Objectives

The objective of this fact sheet and accompanying webinar is to help Pennsylvania farmers and ranchers manage risk by understanding crop insurance products sufficiently to make informed purchase decisions.

Coverage Availability

Two types of tobacco are insurable in Pennsylvania

- Cigar Filler tobacco is insurable in Chester, Lancaster, and Lebanon counties
- Maryland tobacco is insurable in Lancaster County

Tobacco in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Policy Types and Options

Tobacco is available under the Actual Production History Plan. Also known as the APH plan, it provides protection from loss of production for crops for which revenue protection is not available.

Coverage options range from 50 to 75 percent of your average yield and are subsidized as shown in Table 1.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $655.

Application Process

Sales Closing Date is March 15. Meet with a crop insurance agent to submit an application for insurance.

TABLE 1 **Coverage Levels and Premium Discounts**–Tobacco

ITEM	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

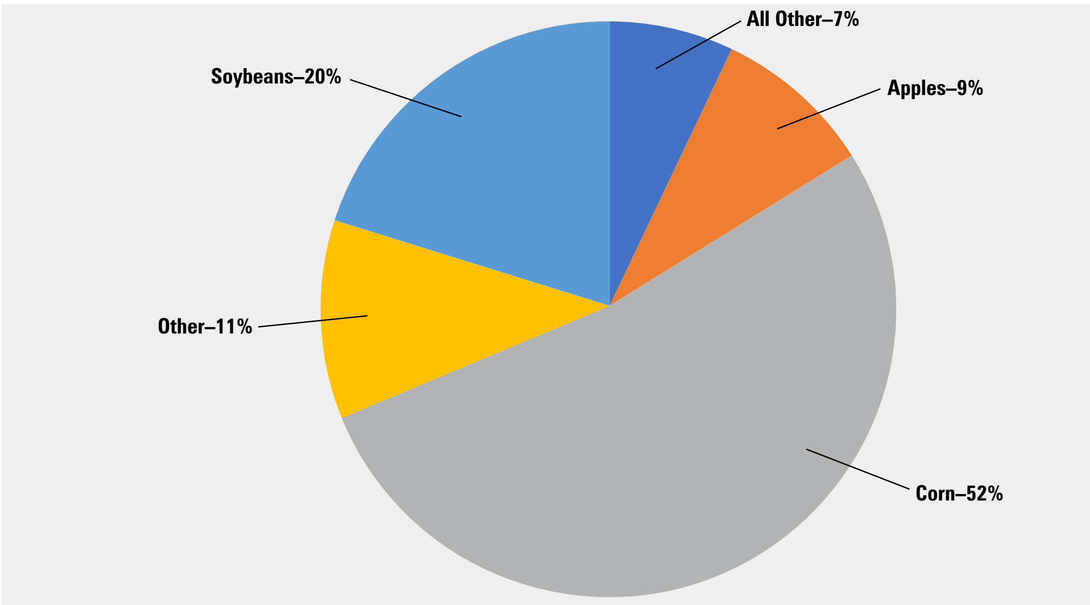
Insurance Period

Coverage begins at transplanting and ends with the earliest occurrence of one of the following

- Total destruction of the tobacco on the unit
- Removal of the tobacco from the unit where grown, except for curing, grading, and packing

Multi Peril Crop Insurance 2019 Liability Percentage

PENNSYLVANIA

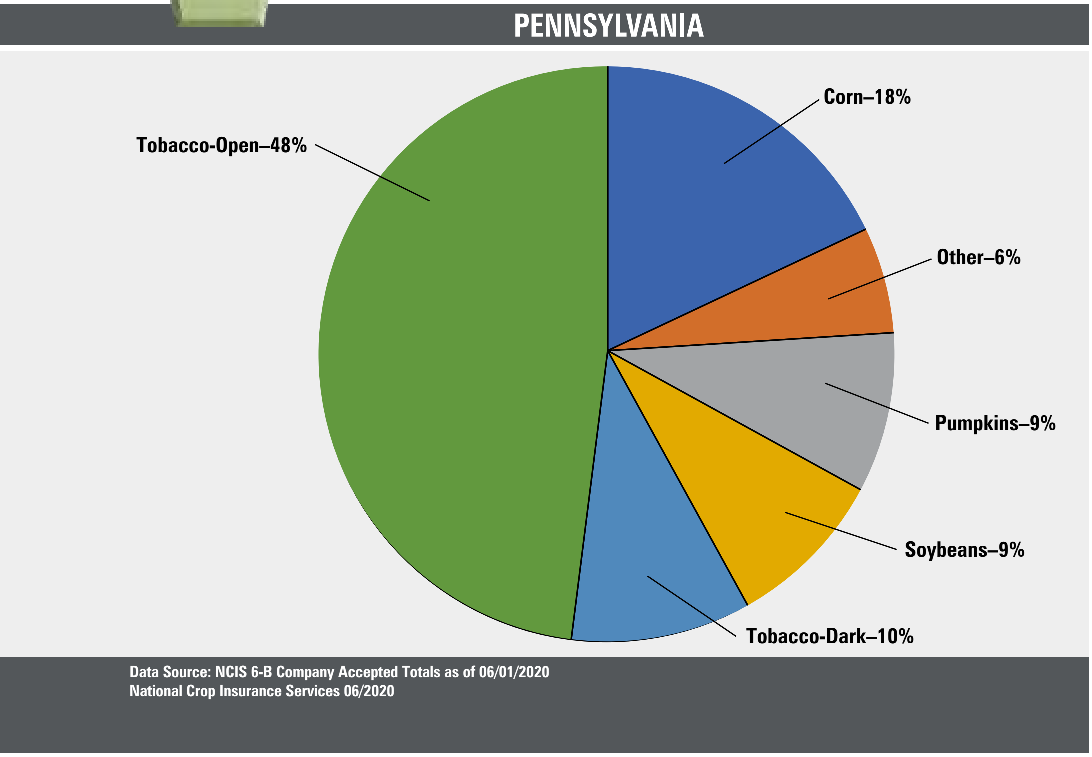


Data Source: RMA Summary of Business as of 05/25/2020
Prepared by National Crop Insurance Services 06/2020

TABLE 2 Important Dates

Type	Cigar Filler	Maryland
Application/SCD	March 15	March 15
Final Planting	June 30	June 30
End of Late Planting	July 15	July 15
Acreage Reporting	July 15	July 15
Premium Billing	January 1	January 1
Production Reporting	April 29	April 29

Crop-Hail Insurance 2019 Premiums Crop Percentage



Data Source: NCIS 6-B Company Accepted Totals as of 06/01/2020
National Crop Insurance Services 06/2020

- Abandonment of the crop on the unit
- Final adjustment of the loss on the unit
- April 30, for Cigar Filler
- May 15 for Maryland tobacco

Acreage Report

An acreage report is due to your crop insurance agent by July 15. It must include all acreage (insurable and uninsurable) in which you have a share. You should provide a copy of all processor contracts to your crop insurance agent with your acreage report.

Unit Selection

Basic Unit structure is available for tobacco.

A basic unit is all insurable acreage of an insurable type of tobacco in the county in which you have a share on the date of planting for the crop year and that is identified by a single farm serial number at the time insurance begins under the provisions for the crop year.

Organic

Both Cigar Filler and Maryland type tobacco are available for organic certified and organic transitional practices.

Causes of Loss

The tobacco policy protects against many perils

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if caused by an insured peril during the insurance period
- Insect damage and plant disease, except for insufficient or improper application of control measures
- Wildlife

View the Recorded Webinar

To view a recording of the accompanying **Tobacco Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Wheat

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

- Provide information on wheat to help manage risk
- Present general crop insurance basic information to better understand the expectations of a crop insurance policy

Wheat Statistical Overview

Based on the 2020 Risk Management Agency (RMA) statistics, in Pennsylvania, 520 wheat policies were sold with a total premium amount of of just over $1 million. The liability carried on wheat totaled more than $12 million.

Crop Types

Wheat is insurable if

- Premium rates are provided by the actuarial documents
- It is a type listed in the actuarials
- It is adapted to the area
- Grown on insurable acreage and planted for harvest as grain

Specifically, for wheat, insurable practices include irrigated, non-irrigated as well as certified organic. Certified organic includes transitional and buffer zone acreage.

For types or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Crop Usage

Wheat has many uses and it is most commonly used to make bread. Winter wheat has a higher gluten protein content than other wheats. It is used to make flour for yeast breads or blended with soft spring wheats to make the all-purpose flour used in a wide variety of baked products.

Wheat is also used for cattle, poultry and other livestock feed. This grain also forms the base for certain alcoholic drinks.

Types of Coverage Available

Four types of coverage are available for wheat in Pennyslvania

- Yield Protection
- Revenue Protection
- Revenue Protection – Harvest Price Exclusion
- Whole Farm Revenue Protection

The Yield Protection (YP) plan protects against a loss of production. This plan works the same as the Actual Production History (APH)

plan but the price is established according to the crop's commodity board of trade/exchange.

Revenue Protection (RP) provides protection against a loss of revenue caused by price increase or decrease, low yields or a combination of both. This coverage guarantees an amount based on the farmer's APH and the greater of the projected price or harvest price. Both prices are established using the applicable board of trade/exchange.

Indemnities may be due when the calculated revenue (farmer's production times the harvest price) is less than the revenue protection guarantee for the crop acreage.

An additional revenue plan excludes the harvest price. The producer does not receive the benefit of upward price movement with the Revenue Protection with Harvest Price Exclusion plan. Again, like the Revenue Protection plan, this product provides protection against low yields; however, protection is only provided against price decreases.

Whole-Farm Revenue Protection (WFRP) is the final individual plan of insurance. All farm revenue is insured together under one policy. Individual commodity losses are not considered, it is the overall farm revenue that determines losses. Revenue from all commodities produced on the farm during the insurance year is covered. This includes animal and animal products and commodities purchased for resale. Premium subsidy is available and depends on farm diversification.

This product is well-suited for

- Highly diverse farms
- Farms with specialty commodities
- Farms selling to direct markets, specialty markets, regional or local markets, and farm-identity preserved markets

Upon enrollment farmers will need to turn in five years of farm tax forms, supporting records such as organic certification, inventory or accounts receivable information along with beginning inventories of stored commodities and livestock.

Important Dates

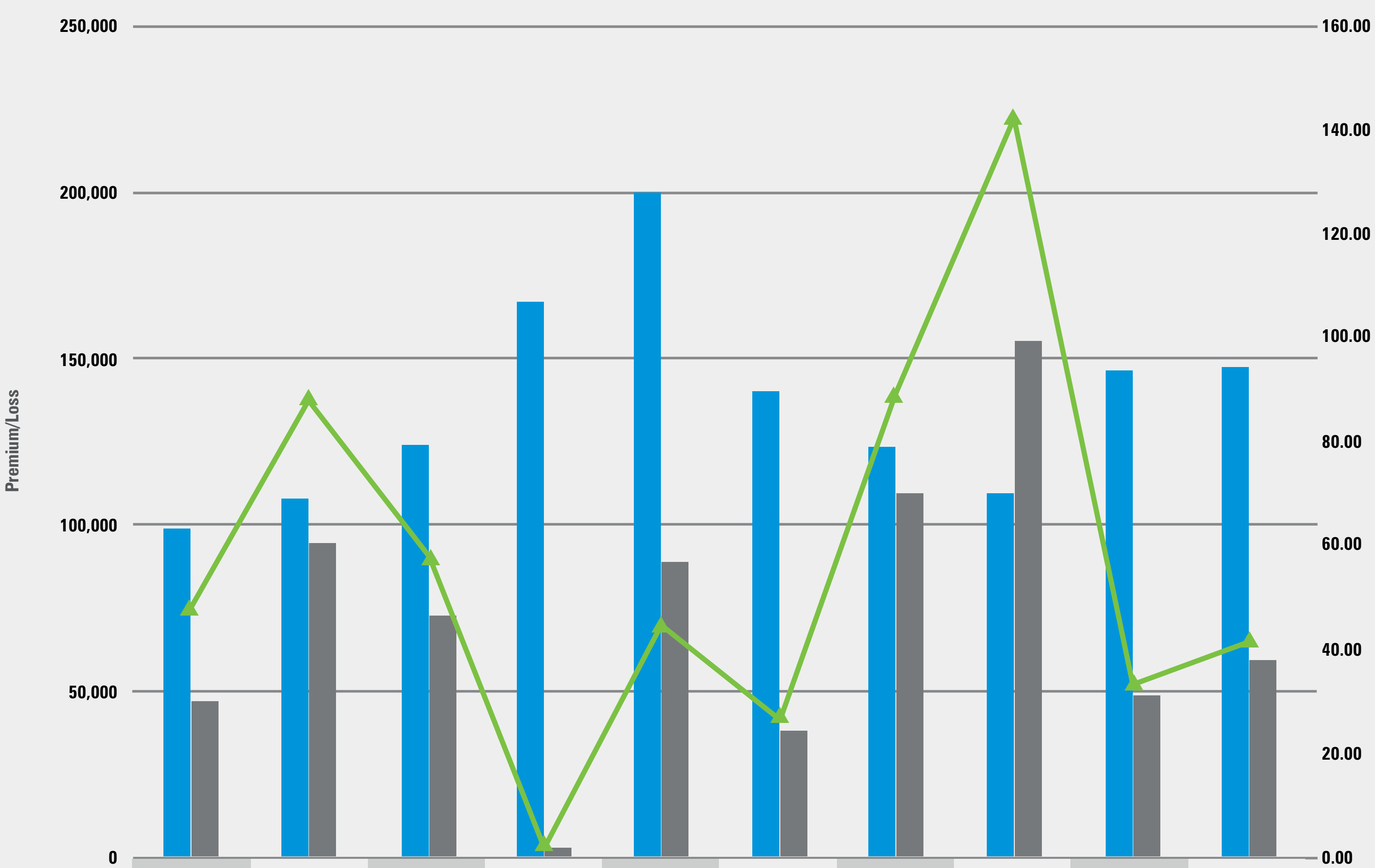
Deadlines must be adhered to, otherwise a farmer's coverage may be jeopardized. In Pennsylvania, the sales closing date for wheat is September 30. Production as well as acreage information must be reported by the following dates

- Production reporting date—November 14
- Acreage reporting date—November 15

The final planting date is October 31 and for farmers who need additional time related to weather issues, the end of the late planting period is November 15. Although there is a loss of guarantee should your crop be planted during the late planting period. It is important to consult with your agent to discuss the importance of dates and deadlines so as to not jeopardize your coverage.

Crop-Hail Insurance Premium and Loss Totals 2010-2019

PENNSYLVANIA



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Premium	98,422	107,640	123,903	166,595	200,147	140,018	123,550	109,511	146,405	147,163
Loss	47,002	94,450	72,870	3,426	88,958	38,196	109,012	155,002	48,993	60,338
LR	47,76	87,75	58,81	2.06	44,45	27,28	88,23	141,54	33,46	41,00

Data Source: Insured Crop Summary for 2010 through 2018 data.
NCIS 6-B Adjusted Verified Totals for 2019 data as of 06/01/2020
National Crop Insurance Services 06/2020

Reporting Requirements for Application, Production Reporting and Acreage Reporting

The farmer is required to file certain paperwork with the agent by the deadlines discussed earlier. September 30 is the sales closing deadline and an application must be completed by that date to secure coverage for the crop year. The application is fairly detailed and must include coverage plan, county/crops, coverage level, price, entity type and other pertinent information.

The farmer must report past production and acres by the earlier of the acreage report or 45 days after sales closing date. It is important to have acceptable production evidence to support the information on the production report. Measurements from farm stored production are also acceptable for certain crops. Separate measurements of production, by unit, when placed in farm storage structures are required.

Generally, the acreage reporting deadline for wheat in Pennsylania is November 15. A report of planted and any prevented planted acreage must be filed with your agent by the deadline. The number of acres for each insured crop/county and any prevented planted acreage, share in the crop, acreage location, farming practice and types/varieties are also needed in order for the acreage report to be submitted.

Additional Wheat Requirements

The end of the insurance period is the date the insurance coverage ceases for the crop. This date is determined based on the earliest of the following events

- Total destruction of the insured crop
- Harvest of the insured crop
- Final adjustment of a loss on a unit
- The calendar date contained in the crop or special provisions

View the Recorded Webinar

To view a recording of the accompanying **Wheat Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Comparison of Federal Crop Insurance to Private Crop-Hail Insurance

PENNSYLVANIA

	FEDERAL CROP INSURANCE *	PRIVATE CROP-HAIL INSURANCE
Regulator	Risk Management Agency of USDA.	State Departments of Insurance
Premium Rates	Established by the Risk Management Agency of the USDA.	Filed by individual insurance company and approved by state insurance departments.
Deadlines for Purchase	Initial applications or requests for changes in coverage levels must be made by the Sales Closing Date stated in the special provisions of insurance.	There is not an established deadline to purchase hail insurance; however, coverage is not effective until 12:01 a.m. of the second day following the date the insured and agent sign the application.
Basis of Indemnity	Determine the amount of crop remaining (revenue to count for revenue plans and value to count for dollar plans).	Determine the percent of loss.
Continuous or Annual Coverage	Federal Crop Insurance policies are continuous subject to the insured meeting all policy requirements to report acreage and production history. Action is required by the insured or insurer to cancel a policy, change coverage levels, or select different price elections.	Annual. Policy term is only for the crop year specified on the application.
Requirement to Insure All Acreage of a Crop?	Generally, Federal Crop Insurance policies require that all insurable acreage of a crop in a county be insured. The Federal Livestock products would be an exception because they place a limit on the number of livestock that an insured may insure during an insurance period.	Private crop-hail insurance allows an insured to choose which and how much acreage to insure.
Insurance Unit	Generally all of the insurable acreage in a county of the insured crop by share determines a unit. Units may be further divided by farming practices (i.e., irrigated and non-irrigated), crop types, and section or section equivalents if allowed by policy provisions. In order for an insured to receive an indemnity, the entire unit's production (harvested and/or appraised) must be less than the unit's guarantee.	Each acre constitutes a unit of insurance. An insured may receive an indemnity payment if damage occurs to only a few insured acres or even 1 insured acre.
Reporting Requirements to Obtain and Maintain Coverage.	In the most common form of Federal Crop Insurance, an insured is required to report acreage and production history by established reporting dates to establish an Actual Production History (APH) which is used to establish the insurance guarantee. Other Federal Crop Insurance programs may require reporting of revenue history (Whole-Farm Revenue) or a Plant Inventory Value Report (Nursery). Producers who do not provide verifiable records may be assigned yields according to Federal Crop Insurance Underwriting guidelines. Producers who do not meet the reporting deadlines (some exceptions) may have their coverage reduced or voided for the current crop year.	Complete an application.
Perils Covered	Federal Crop Insurance, with a few exceptions, offers coverage on an all-risk basis. The Federal Crop Insurance Act stipulates that causes of loss must be due to natural causes. However, some products provide protection against declines in revenue. Two examples of products that protect against declines in revenue would be the Whole-Farm Revenue Protection program or the Livestock Risk Protection and Gross Margin programs.	Named perils policy. The crop is insured for direct losses resulting from hail, and in most cases other named perils such as fire, lightning, transit, etc. Indirect losses and perils not named are not covered.
Limits of Insurance	For most Federal Crop Insurance products, amounts of insurance are limited by multiplying the approved yield (determined by the insurance company according to RMA guidelines) by the selected coverage level and price (value of bushel, pound, carton, etc.) established by RMA. Insureds select by the Sales Closing Date which coverage level and what percentage of the established price (price election) to determine their insurance guarantee. Federal Crop Insurance generally does not allow increases in coverage during the crop year. One exception would be the nursery program which allows increases during the crop year that are limited and subject to a waiting period.	Cannot insure a crop for more than its value. However, coverage may be increased during the year if the value of the crop is greater than anticipated when the insurance was purchased.
Indemnity Determinations	Difference between the unit guarantee and the actual or appraised production for the unit. For example, in a unit consisting of 640 acres, the production from the entire 640 acres must be less than the production guarantee of the entire 640 acres before an indemnity would be paid. For Federal Crop Insurance plans offering guarantees of expected revenue or a stated value, indemnities would be based the difference in determined revenue or value and the final guaranteed amount of protection.	Percentage of loss multiplied by the limit of insurance per acre subject to any excess over loss or deductible provisions elected by the insured. For example, if a producer insured 640 acres and only 40 acres were damaged, the producer would receive an indemnity on the damaged 40 acres in the amount of the determined percent of loss multiplied by the limit of insurance on those 40 acres.

***The information contained herein is only intended to provide a general understanding of Federal Crop Insurance program and is not all-inclusive of every plan and option available.**

Prepared by National Crop Insurance Services, Inc.

Pennsylvania Insurable Crops

Locations & Plans

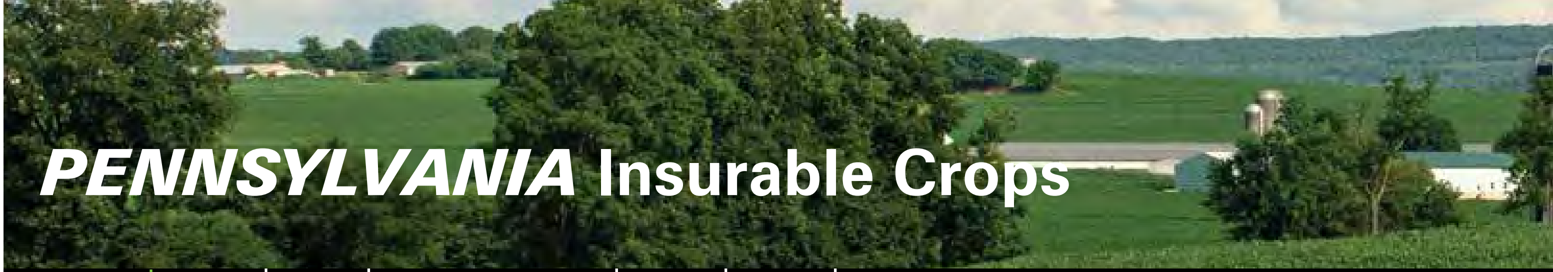
The following pages contain a list of all federally subsidized insurable crops, what states they are insurable in, under what plan(s) of insurance, and the number of counties where they are insurable. Please note this information is current as of June 1, 2020. Changes are constantly occurring in the crop insurance program and you should contact your crop insurance agent for the most up-to-date information.

The numbers in the matrix refer to specific insurances plans by the plan number as identified by the Risk Management Agency (RMA). A number containing a dash indicates that the crop is not insurable in every county in the state. The number following the dash represents the number of counties in that state the crop is insurable under the plan of insurance indicated by the number before the dash. For example, the code 01-16 means that specific crop is insurable under the Yield Protection (YP) plan of insurance in sixteen counties in the state. If the number does not contain a dash, it is insurable in every county in the state. A number including (P) indicates a pilot program.

01 = **YP-**Yield Protection
02 = **RP-**Revenue Protection
03 = **RPHPE-**Revenue Protection with Harvest Price Exclusion
13 = **RI-**Rainfall Index
31 = **SCO-YP-**Supplemental Coverage Option–Yield Protection
32 = **SCO-RP-**Supplemental Coverage Option–Revenue Protection
33 = **SCO-RPHPE-**Supplemental Coverage Option–Revenue Protection with Harvest Price Exclusion
50 = **DO-**Dollar Amount Of Insurance
76 = **WFRP-**Whole Farm Revenue Protection
81 = **LRP-**Livestock Risk Protection
82 = **LGM-**Livestock Gross Margin
83 = **DRP-**Dairy Revenue Protection
90 = **APH-**Actual Production History

Pilot Option Rate Programs

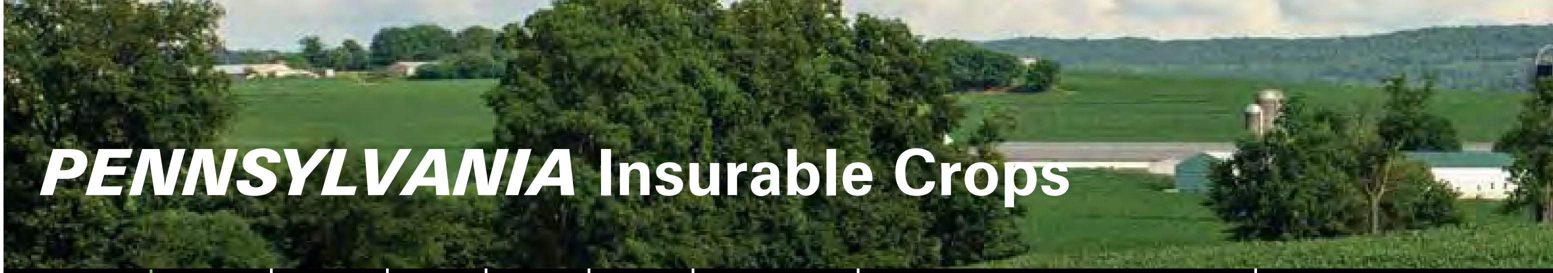
PO = Price Endorsement Option
RC = Revenue Cup
RS = Revenue Substitution 60%
RX = Revenue Exclusion
TA = Trend Adjustment



PENNSYLVANIA Insurable Crops

COUNTY	APICULTURE	APPLES	BARLEY	BEANS	CABBAGE	CORN		
				Processing		Corn	Fresh Market	Sweet
Adams	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Allegheny	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Armstrong	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Beaver	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Bedford	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Berks	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Blair	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Bradford	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Bucks	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Butler	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Cambria	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Cameron	(P)13					(P)01,(P)02,(P)03,(P)31,(P)32,(P)33	50	
Carbon	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Centre	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Chester	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Clarion	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Clearfield	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Clinton	(P)13		01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Columbia	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Crawford	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Cumberland	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Dauphin	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Delaware	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01,(P)02,(P)03,(P)31,(P)32,(P)33	50	
Elk	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Erie	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Fayette	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Forest	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Franklin	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Fulton	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Greene	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Huntingdon	(P)13		01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Indiana	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Jefferson	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Juniata	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Lackawanna	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Lancaster	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Lawrence	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Lebanon	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Lehigh	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Luzerne	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Lycoming	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Mc Kean	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Mercer	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Mifflin	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Monroe	(P)13	(P)31,90				(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Montgomery	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Montour	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Northampton	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Northumberland	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Perry	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Philadelphia	(P)13							
Pike	(P)13					(P)01,(P)02,(P)03,(P)31,(P)32,(P)33	50	
Potter	(P)13		01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Schuylkill	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90
Snyder	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Somerset	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Sullivan	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Susquehanna	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Tioga	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Union	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Venango	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Warren	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Washington	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Wayne	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Westmoreland	(P)13		01,02,03,(P)31,(P)32,(P)33			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
Wyoming	(P)13					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	
York	(P)13	(P)31,90	01,02,03,(P)31,(P)32,(P)33	(P)31,90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	50	(P)31,90

COUNTY	FORAGE		GRAPES	HEMP	LIVESTOCK					MILK	NURSERY	OATS
	Forage Production	Forage Seeding	Grapes		CATTLE Dairy	Fed	Feeder	LAMB	SWINE			
Adams	04,(P)31,90	50	90	(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Allegheny	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Armstrong	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Beaver	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Bedford	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Berks	04,(P)31,90	50	90	(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Blair	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Bradford	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Bucks	(P)31,90	50		(P)37,(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Butler	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Cambria	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Cameron	(P)31,90	50			(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Carbon	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Centre	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Chester	04,(P)31,90	50	90	(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Clarion	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Clearfield	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Clinton	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Columbia	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Crawford	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Cumberland	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Dauphin	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Delaware	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Elk	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Erie	04,(P)31,90	50	(P)31,90	(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Fayette	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Forest	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Franklin	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Fulton	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Greene	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Huntingdon	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Indiana	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Jefferson	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Juniata	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Lackawanna	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Lancaster	04,(P)31,90	50	(P)31,90	(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Lawrence	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Lebanon	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Lehigh	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Luzerne	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Lycoming	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Mc Kean	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Mercer	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Mifflin	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Monroe	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Montgomery	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Montour	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Northampton	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Northumberland	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Perry	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Philadelphia					(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	
Pike	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Potter	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Schuylkill	(P)31,90	50	90	(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Snyder	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Somerset	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Sullivan	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Susquehanna	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Tioga	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Union	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Venango	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Warren	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Washington	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Wayne	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Westmoreland	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
Wyoming	(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90
York	04,(P)31,90	50		(P)90	(P)82	(P)81	(P)81	(P)81	(P)81,(P)82	(P)83	(P)50PO	(P)31,90



PENNSYLVANIA Insurable Crops

COUNTY	PASTURE RANGELAND FORAGE	PEACHES	PEARS	PEAS	POTATOES	SORGHUM	SOYBEANS	TOBACCO	
				Green		Grain Sorghum		Cigar Filler	Maryland
Adams	(P)13	(P)31,90	90			01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Allegheny	(P)13								
Armstrong	(P)13					01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Beaver	(P)13	(P)31,90				01,02,03	01,02,03,(P)31,(P)32,(P)33		
Bedford	(P)13	(P)31,90				01,02,03	01,02,03,(P)31,(P)32,(P)33		
Berks	(P)13	(P)31,90		90		01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Blair	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Bradford	(P)13	(P)31,90				01,02,03	01,02,03		
Bucks	(P)13	(P)31,90				01,02,03	01,02,03,(P)31,(P)32,(P)33		
Butler	(P)13						(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Cambria	(P)13				90	01,02,03	01,02,03,(P)31,(P)32,(P)33		
Cameron	(P)13								
Carbon	(P)13	(P)31,90				01,02,03	01,02,03,(P)31,(P)32,(P)33		
Centre	(P)13			90		01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Chester	(P)13	(P)31,90					(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	90	
Clarion	(P)13				90	01,02,03	01,02,03,(P)31,(P)32,(P)33		
Clearfield	(P)13					01,02,03			
Clinton	(P)13					01,02,03	01,02,03,(P)31,(P)32,(P)33		
Columbia	(P)13	(P)31,90			90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Crawford	(P)13				90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Cumberland	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Dauphin	(P)13	(P)31,90		90	90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Delaware	(P)13						01,02,03,(P)31,(P)32,(P)33		
Elk	(P)13								
Erie	(P)13	(P)31,90			90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Fayette	(P)13					01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Forest	(P)13								
Franklin	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Fulton	(P)13					01,02,03	01,02,03,(P)31,(P)32,(P)33		
Greene	(P)13					01,02,03			
Huntingdon	(P)13					01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Indiana	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Jefferson	(P)13						01,02,03,(P)31,(P)32,(P)33		
Juniata	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Lackawanna	(P)13					01,02,03			
Lancaster	(P)13	(P)31,90		90	90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	90	90
Lawrence	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Lebanon	(P)13			90		01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	90	
Lehigh	(P)13	(P)31,90			90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Luzerne	(P)13	(P)31,90			90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Lycoming	(P)13	(P)31,90				01,02,03	01,02,03,(P)31,(P)32,(P)33		
Mc Kean	(P)13					01,02,03	01,02,03		
Mercer	(P)13					01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Mifflin	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Monroe	(P)13	(P)31,90				01,02,03	01,02,03,(P)31,(P)32,(P)33		
Montgomery	(P)13					01,02,03	01,02,03,(P)31,(P)32,(P)33		
Montour	(P)13	(P)31,90		90		01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Northampton	(P)13	(P)31,90				01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Northumberland	(P)13	(P)31,90		90	90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Perry	(P)13					01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Philadelphia	(P)13								
Pike	(P)13								
Potter	(P)13				(P)31,90	01,02,03	01,02,03		
Schuylkill	(P)13	(P)31,90			90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Snyder	(P)13	(P)31,90		90		01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Somerset	(P)13				90	01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Sullivan	(P)13					01,02,03	01,02,03		
Susquehanna	(P)13					01,02,03	01,02,03		
Tioga	(P)13					01,02,03	01,02,03,(P)31,(P)32,(P)33		
Union	(P)13			90		01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Venango	(P)13					01,02,03	01,02,03,(P)31,(P)32,(P)33		
Warren	(P)13					01,02,03			
Washington	(P)13	(P)31,90				01,02,03	01,02,03,(P)31,(P)32,(P)33		
Wayne	(P)13					01,02,03			
Westmoreland	(P)13					01,02,03	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		
Wyoming	(P)13					01,02,03	01,02,03,(P)31,(P)32,(P)33		
York	(P)13	(P)31,90		90	90		(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33		

COUNTY	TOMATOES		WEAT	WHOLE FARM REVENUE PROTECTION
	Fresh Market	Tomatoes		
Adams			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Allegheny			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Armstrong			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Beaver			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Bedford			01,02,03,(P)31,(P)32,(P)33	(P)76RS
Berks			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Blair			01,02,03,(P)31,(P)32,(P)33	(P)76RS
Bradford			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Bucks			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Butler			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Cambria			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Cameron				(P)76RC
Carbon			01,02,03,(P)31,(P)32,(P)33	(P)76RS
Centre		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Chester			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Clarion			01,02,03,(P)31,(P)32,(P)33	(P)76RX
Clearfield			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Clinton		90	01,02,03,(P)31,(P)32,(P)33	(P)76RX
Columbia		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Crawford			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Cumberland			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Dauphin		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Delaware				(P)76RC
Elk				(P)76RX
Erie	90	90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Fayette			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Forest				(P)76RC
Franklin		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Fulton			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Greene			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Huntingdon		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Indiana		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Jefferson			01,02,03,(P)31,(P)32,(P)33	(P)76RS
Juniata			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Lackawanna	90	90	01,02,03,(P)31,(P)32,(P)33	(P)76RX
Lancaster		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Lawrence			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Lebanon			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Lehigh		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Luzerne	90	90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Lycoming		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Mc Kean				(P)76RX
Mercer			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Mifflin			01,02,03,(P)31,(P)32,(P)33	(P)76RX
Monroe			01,02,03,(P)31,(P)32,(P)33	(P)76RS
Montgomery			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Montour			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Northampton			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Northumberland		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC
Perry			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Philadelphia				(P)76RS
Pike				(P)76RX
Potter			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Schuylkill			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Snyder		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RS
Somerset			01,02,03,(P)31,(P)32,(P)33	(P)76RS
Sullivan				(P)76RC
Susquehanna				(P)76RC
Tioga			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Union		90	(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RX
Venango			01,02,03,(P)31,(P)32,(P)33	(P)76RC
Warren				(P)76RC
Washington			01,02,03,(P)31,(P)32,(P)33	(P)76RX
Wayne			01,02,03,(P)31,(P)32,(P)33	(P)76RX
Westmoreland			01,02,03,(P)31,(P)32,(P)33	(P)76RS
Wyoming	90		01,02,03,(P)31,(P)32,(P)33	(P)76RX
York			(P)01TA,(P)02TA,(P)03TA,(P)31,(P)32,(P)33	(P)76RC

Whole Farm Revenue Protection (WFRP)

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar are to

1. Create a better understanding of the features and benefits of WFRP
2. Explain the documentation required by the program for each step of the insurance cycle

Availability

Whole-Farm Revenue Protection is available in every Pennsylvania county.

Insurance Period

Coverage is provided for the duration of the producer's tax year (insurance period). The insurance period is a calendar year if taxes are filed by calendar year, or a fiscal year if taxes are filed by fiscal year.

Eligibility

Eligibility for WFRP coverage requires you to

- Be eligible to receive federal benefits
- Be a U.S. citizen or resident
- File either a Schedule F tax form or other farm tax form that can be converted to a Substitute Schedule F for a specified number of years
- Have no more than $8.5 million in insured revenue, which is the farm revenue allowed to be insured under the policy multiplied by the coverage level you select (see table 2)
- Have no more than $1 million expected revenue from animals and animal products
- Have no more than $1 million from greenhouse and nursery
- Have no more than 50 percent of total revenue from commodities purchased for resale
- Have 'buy-up' coverage levels on any Federal crop insurance plans you choose in addition to the WFRP insurance plan
- Meet the diversification requirements of the policy by having two or more commodities if a commodity you are raising has revenue protection or actual revenue history insurance available
- Meet the diversification requirements of the policy by having two or more commodities if there are potatoes on the farm

Coverage

WFRP protects your farm against the loss of farm revenue that you earn or expect to earn from

- Commodities you produce during the insurance period, whether they are sold or not
- Commodities you buy for resale during the insurance period
- All commodities on the farm except timber, forest, and forest products; and animals for sport, show, or pets

The policy also provides replant coverage

- For annual crops, except those covered by another Federal crop insurance policy
- Equal to the cost of replanting up to a maximum of twenty percent of the expected revenue
- When 20 percent or 20 acres of the crop needs to be replanted

The approved revenue amount is determined on your Farm Operation Report and is the lower of the expected revenue or your whole-farm historic average revenue. Coverage levels range from 50 percent to 85 percent. Catastrophic Risk Protection (CAT) coverage is not available.

The number of commodities produced on the farm are counted using a calculation that determines

- If the farm has the diversification needed to qualify for the 80 and 85 percent coverage levels (there is a three-commodity requirement)
- The amount of premium rate discount you will receive due to farm diversification
- The subsidy amount. Farms with two or more commodities will receive a whole-farm subsidy and farms with one commodity will receive a basic subsidy

You can buy WFRP alone or with other buy-up level (additional coverage) federal crop insurance policies. When you buy WFRP with another federal crop insurance policy, the WFRP premium is reduced due to the coverage provided by

TABLE 1 Important Dates

Intended Farm Operation Report	
Calendar Year and Early Fiscal Year Filers	March 15
Late Fiscal Year Filers	November 20
Revised Farm Operation Report	
All Filers	July 15
Contract Change Date	**August 31**

the other policy. If you have other federal crop insurance policies at catastrophic coverage levels you do not qualify for WFRP.

WFRP 'insured revenue' is the total amount of insurance coverage provided by this policy. Your crop insurance agent and approved insurance provider determine the farm's 'approved revenue' using the following information

- Whole-Farm History Report
- Farm Operation Report
- Information regarding growth of the farm
- The coverage level you choose (50-85 percent) multiplied by the approved revenue is the insured revenue amount

The Commodity Count in the table above is a measure of the farm's diversification, determined by the policy. The calculation determines the minimum proportion of revenue a commodity must contribute to the farm to be considered a commodity for WFRP. A farm's revenue would be evenly distributed if an equal percentage of revenue came from each commodity produced, for example, 25 percent from corn, 25 percent from soybeans, 25 percent from spinach, and 25 percent from carrots. The minimum proportion to be considered a countable commodity is one-third of that amount. In this example, for corn, soybeans, spinach, or carrots to each county, each commodity would have to make up at least 8.3 percent of the total revenue of the farm to count as a commodity under WFRP. Commodities with revenue below the minimum will be grouped together in order to recognize farm diversification (this will make the commodity count higher). The Maximum Farm Approved Revenue represents the maximum approved revenue for a farm to be eligible for WFRP given the $8.5 million maximum liability allowed.

TABLE 2 **Coverage Level**

Coverage Level	Commodity Count (Minimum Required)	Maximum Farm Approved Revenue
85	3	$10,000,000
80	3	$10,625,000
75	1	$11,333,333
70	1	$12,142,857
65	1	$13,067,923
60	1	$14,166,167
55	1	$15,454,545
50	1	$17,000,000

Information You Provide

There are certain documents you must provide to your crop insurance agent to get Whole-Farm Revenue Protection insurance. For the Whole-Farm History Report you must provide

- Five consecutive years of Schedule F or other farm tax forms (it must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F). For the 2020 policy year, tax forms from 2014-2018 are required except

▪ If you qualify as a Beginning Farmer or Rancher (BFR) under our procedures, you may qualify with three consecutive years of Schedule F or other farm tax forms if you also farmed during the past year (it must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F). For the 2020 insurance year, tax forms from 2016-2018 are required and you also must have farmed during 2019

▪ If you were physically unable to farm for one of the five required historic years but were farming the past year, you may qualify

▪ If you are a tax-exempt entity (such as a Tribal entity) and have acceptable third-party records available that can be used to complete

- Substitute Schedule F tax forms for the five-year history
- Information supporting expansion if you want the farm to be considered as an expanding operation due to the farm operation physically expanding last year or the coming year, including increased acres, added equipment such as a greenhouse, new varieties or planting patterns, or anything else that expands production capacity (other than just a change in price)
- Any supporting information required, including other signed tax forms, to show the farm tax forms are accurate and were filed with the IRS

Prices and Yields

Prices used to value commodities must be based on the guidelines for prices in the policy. Organic prices that meet the policy requirements are allowed for valuing organic commodities. Yields used for commodities must be established based on the guidelines for yields in the policy.

Market Readiness Operation and Post Production Costs

Market readiness operations such as on-farm activities that occur in or near the field and are the minimum needed to remove the commodity from the field and make it market ready can be left in the allowable revenue and expenses. The cost from all other post production operations not considered market readiness operations must be removed from the allowable revenue and expenses, including activities that increase the value of a commodity such as canning, freezing, and processing activities.

Losses

Claims are settled after taxes are filed for the policy year. A loss under the WFRP policy occurs when the WFRP revenue-to-count for the insured tax year falls below the WFRP insured revenue. Revenue-to-count for the insured tax year is

- Revenue from the tax form that is 'approved revenue' according to the policy
- Adjusted by excluding inventory from commodities sold that were produced in previous years
- Adjusted by including the value of commodities produced during the tax year that have not yet been harvested or sold
- Any other adjustments required by the policy such as those from uninsured causes of loss

If the farm operation does not have expenses during the insurance period of at least 70 percent of the "approved expenses" the insured revenue amount will be reduced by one percent for each percentage point the actual approved expenses are below 70 percent of the approved expenses.

Premium Subsidy

Farms with two or more commodities will receive a whole-farm premium subsidy as long as the minimum diversification requirements are met. Farms with one commodity will receive the basic level of premium subsidy.

Buying Whole-Farm Revenue Protection

You can buy Whole-Farm Revenue Protection from a crop insurance agent by the sales closing date shown for each county in the Actuarial documents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at the Agent Locator.

View the Recorded Webinar

To view a recording of the accompanying **WFRP Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

Written Agreement

Fact Sheet and Webinar Objectives

The objectives for this fact sheet and accompanying webinar is to help Pennsylvania farmers and ranchers manage risk, by understanding crop insurance products sufficiently to make informed purchase decisions.

Specifics

A Written Agreement (WA) is a document designed to provide crop insurance for insurable crops when coverage or rates are unavailable or to modify existing terms and conditions in the crop insurance policy when specifically permitted by the policy.

You will work with a crop insurance agent to complete the required forms and submit documentation. The agent will forward your request to the Approved Insurance Provider (AIP) who will seek approval from the RMA Regional Office.

Tools

Handbooks, crop provisions, and special provisions will be your best information resource along with consulting a crop insurance agent. The following are available on the Risk Management Agency Website

- Written Agreement Handbook
- Crop Provisions
- Special Provisions

Common Written Agreement Types Requested in Pennsylvania

There are 15 types of Written Agreements offered; however, three are the most common to Pennsylvania.

PE type is for ***Policy Exceptions***. This type is mainly used for perennial crops like underage peaches or low-yield grapes. In some cases, a determined yield request may be more appropriate than submitting a Written Agreement request. More information can be found in the Written Agreement Handbook.

UA type is for ***Written Unit Agreement***. This type of request has recently become more significant to Pennsylvania due to FSA Farm Serial Number reconstitutions. This type allows the farmer to create new unit structures based on oversized FSA Farm Numbers or geographic dispersion of their land. Farmers often use this type of request to create optional units and qualify for enterprise units.

XC type is for ***County without Actuarial Documents***. Some counties may not have an insurance offer available for a crop even though the crop has a national insurance program. For any crop that is insurable, you can ask for insurance if it is not already available in your county. Be sure to work with a crop insurance agent to determine what applies.

Need to know

The Written Agreement process can be identified in three parts: the request, the offer, and acceptance or rejection of the offer. Deadlines vary by type and other factors. Meet with a crop insurance agent before Sales Closing Date (SCD) and discuss Written Agreement options.

Prepare your documentation as much as possible before meeting with an agent. Production records, land descriptions, farm numbers, and maps will be required.

After meeting with an agent, it is essential that all forms are signed and submitted timely.

The Request for Written Agreement

Written Agreement requests fall into four categories: new, renewal, combined, and multi-year. Any established agreement that requires no changes is considered a renewal. All other requests are considered new. A combined request includes both a new and renewal request. Sometimes multi-year agreements are offered, but typically the agreements are for one-year terms.

The Written Agreement Offer

If all forms and documentation have been submitted completely and timely, the RMA Regional Office may issue a Written Agreement offer. The Regional Office will send notice to the farmer by regular mail. Sometimes a crop inspection is required. Be sure to follow-up with your agent after receiving the offer.

Acceptance of the Written Agreement Offer

The farmer has the choice to accept or reject the offer in its entirety. To accept the offer, the farmer and AIP must sign the offer and submit to the Regional Office prior to the deadline.

Rejection of the Written Agreement Offer

The farmer can reject the offer. Ways to reject the offer are to sign in the rejection area of the offer or let the offer expire.

Deadlines

Signatures and deadlines are the most important elements of the request process. It is a must that all required forms and documentation be signed, dated, and submitted in an acceptable format by the deadline or the request will not be accepted.

Deadlines differ depending on type of request and other elements. In general, the request for Written Agreement is due on or before Sales Closing Date for new and renewal requests. An exception is made if the insured is physically incapable to apply before SCD, the insured has until Average Reporting Date to request the WA.

Deadlines can be found in the Special Provisions, Crop Provisions or in the Written Agreement Handbook. The deadlines for a new request of the more common request types in Pennsylvania are

- The PE type (Policy Exception) is due by Sales Closing Date unless another date is specified in the Crop or Special Provisions
- The UA type (Written Unit Agreement) is due by the Acreage Reporting Date
- The XC type (County Without Actuarial Documents) is due by the Cancellation Date unless another date is specified in the Crop or Special Provisions

Renewal requests for the above listed types are all due by Sales Closing Date.

Summary

Meet with a crop insurance agent before the Sales Closing Date and discuss Written Agreement options. Have all crop production and land documentation readily available for your meeting with an agent. Be sure to know your deadlines and sign all forms timely.

View the Recorded Webinar

To view a recording of the accompanying **Written Agreement Webinar**, visit: **https://cropinsuranceinamerica.org/pennsylvaniacropinsurance-webinars/**

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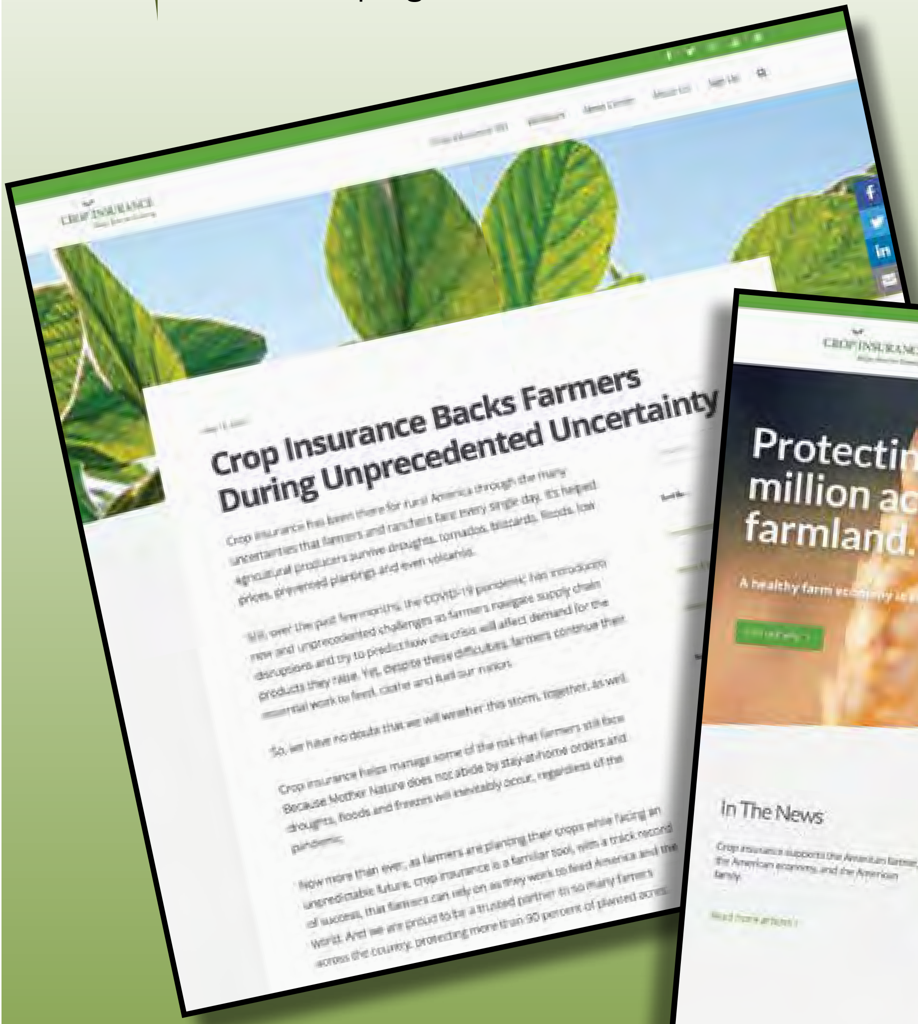

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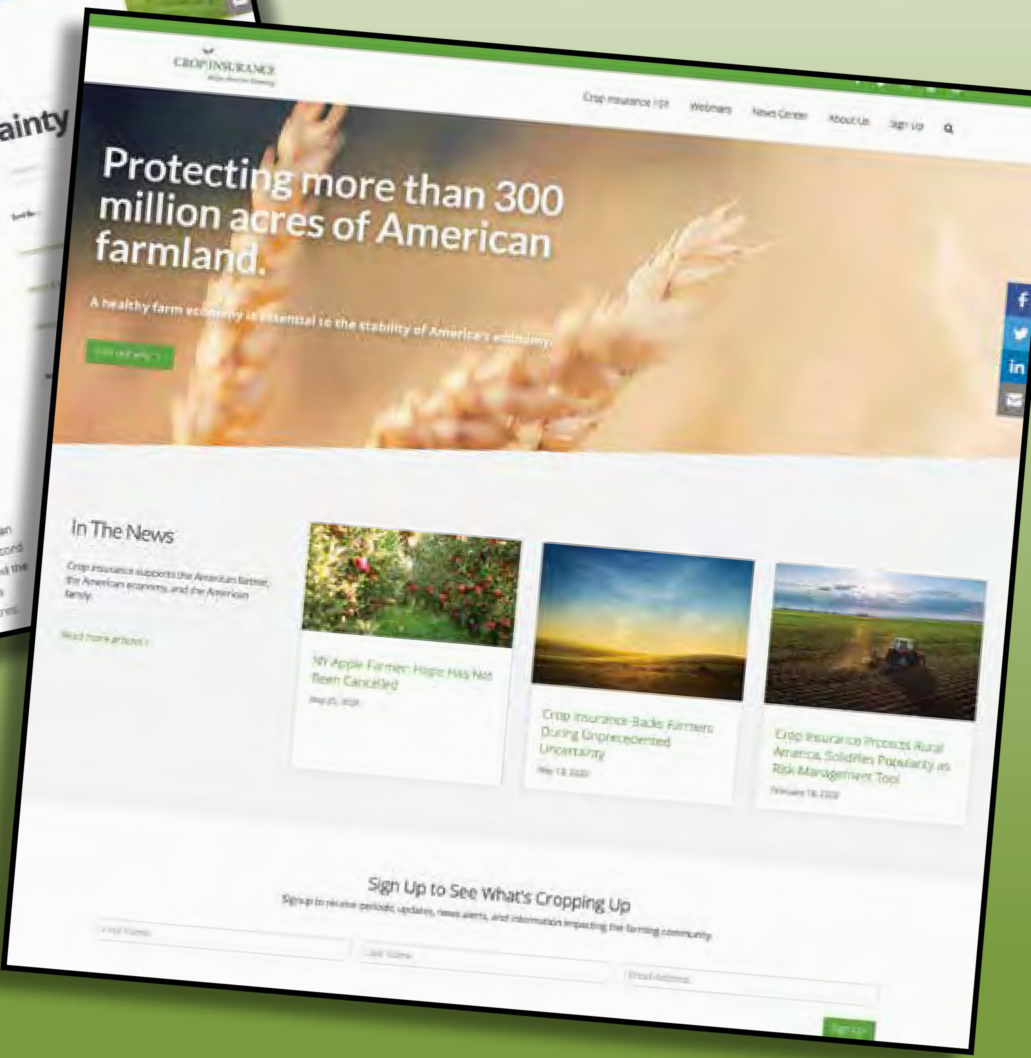

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Pennsylvania crops contribute **$7.8 billion** to the economy

Crop Insurance Is Vital to Pennsylvania's Agricultural Sector

Crop Insurance covers **1.2 million acres** and provides **$489 million** in protection

Farmers paid **$18.5 million** for insurance coverage

Insurers paid **$28.5 million** to cover losses

The private crop-hail insurance product provided an additional $10.4 million in liability protection on growing crops in Pennsylvania.