



# Crop Insurance

## FARMER SUCCESS STORY

### First Year Farmer Helped by Crop Insurance

REMSSEN, NY— Chris Simons' family dairy farm is in Oneida County, New York. In 2013, he began his own grain enterprise. He contacted a crop insurance agent who lived a few miles from his house to get information about crop insurance. He signed up for 75% coverage in advance of the March 15 deadline. He planted 75 acres of organic corn and 75 acres of organic soybeans. Then, from the middle of May to the middle of June, his area received 40 inches of rain. "It's unbelievable to think that in a matter of about 3 hours, you can get 6 inches of rain... I had fields that I had planted the week before, and a few days after the rainstorm, every single furrow where I had that planter; there was an 8-inch trough— right across the field."

"If it weren't for that crop insurance," Chris continued, "I basically should have folded up right then and walked away from everything I had stuck in the ground. I harvested my soybeans on one field at 3 bushels per acre--between flooding, deer devastation and every other natural disaster you could ever think of. The soybeans I got insured at 33 bushels per acre. My crop insurance kicked back to me. It saved me. One hundred percent, if it was not for the crop insurance then, I would have lost everything."

Simons' crop insurance salesman was very helpful in getting Chris signed up. "I was amazed at how easy it was to apply for the crop insurance and how much they worked with you. If you run into an issue or a question on it, you can call them up... And he actually walked me right through it."

In spite of the paperwork, Chris says, "...the crop insurance was probably the best investment ever made. If it weren't for that, I wouldn't be standing here in front of you, right now. For the few thousand dollars it cost me to pay in, the pay-back on it and the assurance that I wasn't going to completely lose everything was worth every second of it."



*Chris Simons, Simons Family Farms, Remsen, NY*

### The New Farm Bill Offers Modifications to 2015 Crop Insurance Programs

#### ***Beginning Farmer Provisions***

Changes will exempt beginning farmers from paying the \$300 administrative fee for catastrophic policies and provide them, in certain instances, with the ability to use the production history of entities where they were previously employed or that they helped to manage. In addition, new provisions increase the premium subsidy rates for beginning farmers by ten percentage points during their first five years of farming.

#### ***Organic Expansion***

The 5 percent surcharge for organic price options has been removed. In addition, policies for organic price coverage have been extended. This has been accomplished using the Contract Price Addendum (CPA), which allows an organic producer who has a written contract from a buyer by the acreage reporting date, the ability to insure an organic crop at the contract price. Producers can now buy a Federal crop insurance guarantee that is more reflective of the actual value of their organic crop.



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The New York State Department of Agriculture and Markets has partnered with USDA Risk Management Agency (RMA) to provide crop insurance education to New York State farmers. For more information, please visit the NYS Crop Insurance Education website at [www.agriculture.ny.gov/API/CropInsurance.html](http://www.agriculture.ny.gov/API/CropInsurance.html) or call 800-554-4501. The RMA website is: [www.rma.usda.gov](http://www.rma.usda.gov). To find a crop insurance agent, ask a neighbor for a recommendation, contact your local Farm Service Agency (FSA) office or use the USDA RMA crop insurance agent locator tool on the web at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html)