



New York State
Department of
Agriculture &
Markets

Crop Insurance

FARMER SUCCESS STORY

Pasture and Hay Crop Insurance Helps Organic Dairy Manage Drought Risk

LISBON, NY – An organic dairy relies heavily on pasture and forages to feed their herd. One of Robert Zufall's biggest challenges is to ensure a continuous supply for his dairy herd of about 200 cows, calves and heifers, through rotational grazing for about seven months, and by cutting hay and baleage for winter. One of the biggest threats to his plan is drought.

"Since we're organic, if there was a year when there was a short supply of forage, it would be pretty difficult, almost impossible if there was a widespread drought, to obtain our



Robert Zufall, Organic Dairy Farmer from Lisbon, NY

forages locally," says Zufall, whose farm is located in St. Lawrence County, only a few miles from the St. Lawrence River and the Canadian border.

To manage this particular risk, Zufall purchases a type of crop insurance, called Pasture, Rangeland and Forage (PRF), which protects against drought. If a payment is triggered, this money is available to help purchase replacement feed.

The program uses 50 years of rainfall data from NOAA to determine the average monthly rainfall index for the 12 x 12 mile grid in which the pasture and/or hayland lies. With the help of a crop insurance agent, the farmer finds their

grid location, and selects a coverage level and deductible. Farmers can use historical trends for their grid, and their growing patterns, to decide on one or more two-month intervals to insure, and which acreage to insure for each of those intervals. When the actual precipitation index is less than the average for the insured two-month interval, minus the deductible, a payment is mailed automatically.

Zufall first heard about PRF at a pasture walk that he hosted at his farm, and this is his second year participating in the program.

"We have about 200 acres, more or less, in grazing land, and about 100 acres of hay land in the program at this time," he says.

To get started in the program, Zufall called a crop insurance agent, who visited the farm to complete the initial paperwork. The agent visited once again last fall, when he renewed his policy.

"It's very easy to do," said Zufall.

Because payments are based on the actual rainfall index against the historical average, as a representation of yield loss, there is no damage to assess, no meeting with an adjuster, and no reporting.

PRF crop insurance is available in every county in New York State, and must be purchased from a crop insurance agent. November 15th is the deadline to enroll in the program, or make policy changes, for the following growing year. It is important to meet with an agent well ahead of the enrollment deadline, to ensure enough time to evaluate the program and complete the necessary paperwork.

Zufall recommends the program to other farmers. "I think they need to study their own situation, of course, to get their historical data so they can deduce some patterns that will help them out. But in the long run, I think it's a good thing for anyone to have."



Risk Management Agency
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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 or call 518-457-4531. The RMA website is: www.rma.usda.gov. To find a crop insurance agent, ask a neighbor for a recommendation, contact your local Farm Service Agency (FSA) office or use the USDA RMA crop insurance agent locator tool on the web at www.rma.usda.gov/tools/agent.html