



New York State
Department of
Agriculture &
Markets

Crop Insurance

FARMER SUCCESS STORY

Crop Insurance is One Way to Manage Organic Risk



Kurt Forman, Organic Farmer Palmyra, NY

PALMYRA, NY – Kurt Forman of Clearview Farm started using crop insurance nearly twenty years ago, when Farm Services Agency (FSA) compensated him for some crop losses on

the condition that he enroll. He has been in the program continuously ever since.

“With the weather the way it’s been, it just seems like more of a necessity,” said Forman. “Last year in particular it definitely helped.”

Located in Wayne County, east of Rochester, Forman grows field corn, soybeans, oats and forages, and at least 100 different varieties of vegetable crops, all organically. He sells his products at two farmer’s markets, to organic co-ops, through a multi-farm CSA, and this year he is experimenting with his own joint CSA with a poultry and egg farmer.

In 2011, heavy spring rains brought flooding to key New York State agricultural regions. Heavy rains from Hurricane Irene in late August, followed by Tropical Storm Lee about a week later, caused widespread and catastrophic flooding of rivers and streams. Farmers on higher ground still battled excess moisture and fungal diseases.

“I came up with some income [from crop insurance] that I wouldn’t have otherwise. It wasn’t like having a normal crop because it covered 60-70 percent of the crop, but still it was a help. It helped me get through,” said Forman.

As an organic grower, Forman has found the new organic crop insurance to be helpful. Crop insurance is available for certified organic, transitional and buffer zone acreage, for crops that have an organic premium set by USDA Risk Management Agency that recognizes additional risk associated with organic practices.

In New York, organic price elections, insurance amounts, projected prices and harvest prices are available for corn, soybeans and processing tomatoes. Other crops may be insured if there is a crop insurance program, but the organic crop is insured using the same pricing and insurance amount structure as the conventionally-grown crop.

What would Forman tell other farmers about crop insurance?

“Well, I tell them definitely to try it,” he said. “If they haven’t used it before and they’re concerned about how much money they spend, they might want to go with some of the lower levels of coverage. Maybe they just want to try that one crop, a crop that they’ve had more challenges with than other crops. Pick that one crop, insure it, and see how it works for you.”



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