



Risk Management Agency

**Risk
Management
Agency**

rma.usda.gov



United States
Department of
Agriculture



Risk Management Agency
U.S. DEPARTMENT OF AGRICULTURE



GETTING CROP INSURANCE



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STEP 1.

Use RMA's Agent Locator Tool to find a crop insurance agent near you.

Alternatively, find an agent through your network.
Consider asking other farmers to recommend an agent.



[https://www.rma.usda.gov/en/
Information-Tools/Agent-Locator](https://www.rma.usda.gov/en/Information-Tools/Agent-Locator)

STEP 2.

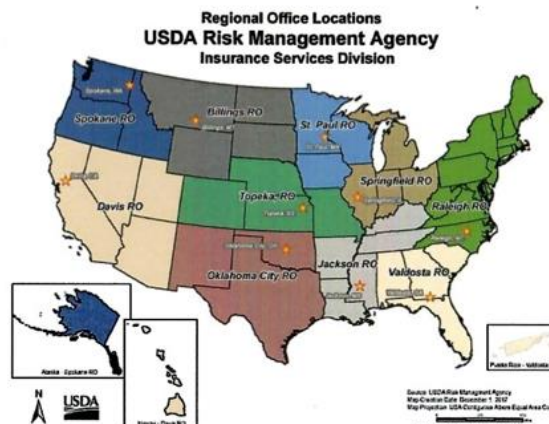
Meet with the agent to learn about crop insurance products that could work well for your farm.



MORE QUESTIONS?

Contact your local RMA Regional Office.

<https://www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices>



**Risk
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[rma.usda.gov](https://www.rma.usda.gov)

William (Bill) Ferris
Risk Management Specialist
Raleigh Regional Office
Beginning Farmers, Ranchers and Veterans
Team member in
NC, ME, NH, VT, MA, RI, NY, CT, PA, MD, NJ, DE, WV and VA.

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(919) 875-4880

Cell (919) 621-9047



Raleigh, North Carolina Regional Office

Working as a Team –

Risk Management Agency,
Farm Service Agency,
Natural Resources Conservation Service,
Rural Development.



Supporting the USDA's effort to increase Beginning Farmers and Ranchers outreach, access and success, across USDA programs.



[Outreach and Education](#)

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Risk Management Agency

- **Serving America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities.**



[Manage Your Farm
Risk | RMA
\(usda.gov\)](#)

[Insurance Resources |
RMA \(usda.gov\)](#)

[Outreach and Education |
RMA \(usda.gov\)](#)

[Beginning Farmers, Ranchers, Veterans |
RMA \(usda.gov\)](#)

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RMA Organization

- **RMA has Three Divisions**

- **Insurance Services**

Ensures that the insurance policies being developed benefit local farms and local community needs.

Also works to determine how cost effective these programs will be for the taxpayer. Regional Offices are part of this division.

- **Product Management**

Works to develop, test, and review crop insurance products to make sure they are cost effective and actuarial sound.

- **Compliance**

Works to safeguard the crop insurance program by evaluating and investigating programs for fraud, waste, and abuse. Recommends program changes to resolve issues.

Raleigh Regional Office

RMA Regional Offices (RO)

- RMA's eyes in the field, keeping in close contact with local producers, grower groups, universities, and government agencies.
- ROs provide information on local pilot programs, growing conditions, and participating crop reinsurance companies/agents.

Raleigh Regional Office
4405 Bland Rd, Suite 160
Raleigh, NC 27609-6293
rsonc@usda.gov
(919) 875-4880



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RMA Regional Offices



RMA Regional Offices

- Valdosta, GA ① Alabama, Florida, Georgia, Puerto Rico, South Carolina
- Spokane, WA ② Alaska, Idaho, Oregon, Washington
- Davis, CA ③ Arizona, California, Hawaii, Nevada, Utah
- Jackson, MS ④ Arkansas, Kentucky, Louisiana, Mississippi, Tennessee
- Topeka, KS ⑤ Colorado, Kansas, Missouri, Nebraska
- Springfield, IL ⑥ Illinois, Indiana, Michigan, Ohio
- St. Paul, MN ⑦ Iowa, Minnesota, Wisconsin
- Billings, MT ⑧ Montana, North Dakota, South Dakota, Wyoming
- Oklahoma City, OK ⑨ New Mexico, Oklahoma, Texas
- Raleigh, NC ⑩ Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia

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<https://www.rma.usda.gov/RMALocal/Field-Offices/Regional-Offices>

[rma.usda.gov](https://www.rma.usda.gov)

Risk Management in Agriculture

Risk management and crop insurance helps farmers prepare for uncertainty about:

- **Weather**
- **Commodity Prices**
- **Commodity Yields**
- **Government Policies**
- **Foreign Markets and Trading**



Policy & Procedure - RMA Local - Commodities - Tools - Topics -

Crop Insurance For American Farmers and Ranchers



Manage Your Farm Risk

Resources for farmers and ranchers.

Get Connected >



Insurance Resources

Policies, handbooks, and more.

Find Resources >



Outreach and Education

Partner with RMA.
Find training opportunities.

Learn More >



Beginning Farmers

Resources and tools for those just starting out.

Get Started >

AskUSDA

One central entry point for you to access information and help from USDA.

Ask.USDA.gov 1-833-ONE-USDA askusda@usda.gov

Ask a question



<https://www.rma.usda.gov/>

Livestock Roadshow



LEARN MORE ABOUT THE LIVESTOCK ROADSHOW

- Learn more about the virtual and in-person informational sessions.

Highlighted Initiatives

- Conservation
- Prevented Planting
- Specialty Crops
- Whole-Farm Revenue Protection
- Double Cropping Initiative
- Hurricane Insurance Protection Wind Index
- RMA 2023 Accomplishments
- Stacked Income Protection Program
- Supplemental Coverage Option

Latest Updates



Find out what's new on the RMA website >

State Specific Information

<https://www.rma.usda.gov/en/RMALocal/Pennsylvania>

Pennsylvania

Policy & Procedure ▾

RMALocal  Commodities ▾

Tools ▾

Topics ▾

	Alabama	Florida	Kentucky	Missouri	North Carolina	South Carolina	West Virginia
	Alaska	Georgia	Louisiana	Montana	North Dakota	South Dakota	Wisconsin
	Arizona	Hawaii	Maine	Nebraska	Ohio	Tennessee	Wyoming
	Arkansas	Idaho	Maryland	Nevada	Oklahoma	Texas	
	California	Illinois	Massachusetts	New Hampshire	Oregon	Utah	
	Colorado	Indiana	Michigan	New Jersey	Pennsylvania 	Vermont	
	Connecticut	Iowa	Minnesota	New Mexico	Puerto Rico	Virginia	
	Delaware	Kansas	Mississippi	New York	Rhode Island	Washington	

[Resources for farmers and ranchers.](#) [Policies, handbooks](#)

Policy & Procedure ▾

RMALocal ▾

Commodities ▾

Tools ▾

Topics ▾

[RMALocal](#) / [Pennsylvania](#)



Pennsylvania




Pennsylvania

[Pennsylvania News](#)

[State Profile](#)

[Underwriting Guidelines](#)

...

 Lookup Commodity or State

Choose a Commodity...

Pennsylvania

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<https://webapp.rma.usda.gov/apps/actuarialinformationbrowser/CropCriteria.aspx>

Actuarial Information Browser

Policy & Procedure ▾

RMA Local ▾

Commodities ▾

Tools ▾

Topic 1



Summary of
Business

Actuarial Information Browser
Agent Locator
AIP Companies
Associated Agencies and Partners
Cause of Loss



Agent Locator

Cost Estimator
County Programs
Crop Indemnity Maps
Crop Weather
FTP File Access



Actuarial Info
Browser

Livestock and Dairy Participation
Livestock Reports (LRP and LGM)
Nursery Software (EPLPPS)
Other Sites



RMA Map
Viewer

Price Discovery Reporting
Reinsurance Reports
RMA Information Reporting System
RMA Map Viewer



Cost Estimator

[Get Connected >](#)

[Find Resources](#)

[Information Tools](#) > [AIB](#) > [Crop](#)

Crop

1	Reinsurance Year:	<input type="text" value="Select a Reinsurance Year"/>
2	Commodity:	<input type="text" value="Select a Commodity"/>
3	Commodity Year:	<input type="text" value="Select a Commodity Year"/>
4	Insurance Plan:	<input type="text" value="Select a Insurance Plan"/>
5	State:	<input type="text" value="Select a State"/>
	County:	<input type="text" value="Select a County"/>



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1 Reinsurance Year: 2024
2 Commodity: Corn (0041)
3 Commodity Year: 2024
4 Insurance Plan: Revenue Protection (02)
5 State: Pennsylvania (42)
County: Bucks (017)

Types / Practices Unit Structure Prices T-Yield Yield Exclusion Dates Rates Subsidy Factors Prevented Planting Coverage Level Special Provisions SCO Prices and Yields SCO Rates SCO Subsidy Factors ECO Prices and Yields ECO Rates ECO Subsidy Factors

HIP-WI Rates and Payments HIP-WI Subsidy Factors HIP-WI Dates Links

1 of 1 100% Find | Next

Types/Practices Selection Criteria

Year: 2024 Commodity: Corn (0041) State: Pennsylvania (42)
Data Released Plan: Revenue Protection (02) County: Bucks (017)

Types / Practices	T/P 01	T/P 02	T/P 03	T/P 04	T/P 05	T/P 06	T/P 07	T/P 08	T/P 09	T/P 10	T/P 11	T/P 12
Type	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026
Practice	Non-Irrigated 003	Non-Irrigated 003	Irrigated 002	Irrigated 002	Organic(Certified) Non-Irr. 713	Organic(Certified) Non-Irr. 713	Organic(Certified) Irr. 702	Organic(Certified) Irr. 702	Organic(Transitional) Non-Irr. 714	Organic(Transitional) Non-Irr. 714	Organic(Transitional) Irr. 712	Organic(Transitional) Irr. 712

Types / Practices Unit Structure Prices T-Yield Yield Exclusion Dates Rates Subsidy Factors Prevented Planting Coverage Level Special Provisions SCO Prices and Yields SCO Rates SCO Subsidy Factors ECO Prices and Yields ECO Rates ECO Subsidy Factors

HIP-WI Rates and Payments HIP-WI Subsidy Factors HIP-WI Dates Links

1 of 1 100% Find | Next

Dates Selection Criteria

Year: 2024 Commodity: Corn (0041) State: Pennsylvania (42)
Data Released Plan: Revenue Protection (02) County: Bucks (017)

Types / Practices	T/P 01	T/P 02	T/P 03	T/P 04	T/P 05	T/P 06	T/P 07	T/P 08	T/P 09	T/P 10	T/P 11	T/P 12
Type	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026	Grain 016	Silage 026
Practice	Non-Irrigated 003	Non-Irrigated 003	Irrigated 002	Irrigated 002	Organic(Certified) Non-Irr. 713	Organic(Certified) Non-Irr. 713	Organic(Certified) Irr. 702	Organic(Certified) Irr. 702	Organic(Transitional) Non-Irr. 714	Organic(Transitional) Non-Irr. 714	Organic(Transitional) Irr. 712	Organic(Transitional) Irr. 712
Base County Dates												
Sales Closing Date	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024
Cancellation Date	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024	03/15/2024
Earliest Planting Date	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024	04/11/2024
Final Planting Date	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024	08/10/2024
End of Late Planting Period Date	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024	07/05/2024
Acreage Reporting Date	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024	07/15/2024
Premium Billing Date	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024	08/15/2024
End Of Insurance Date	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024	12/15/2024
Termination Date	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025	03/15/2025
Contract Change Date	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024	11/30/2024
Production Reporting Date	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024	04/29/2024
Insured Production Reporting Date	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025	04/29/2025

Types / Practices Unit Structure Prices T-Yield Yield Exclusion Dates Rates Subsidy Factors Prevented Planting Coverage Level Special Provisions SCO Prices and Yields SCO Rates SCO Subsidy Factors ECO Prices and Yields ECO Rates ECO Subsidy Factors

HIP-WI Rates and Payments HIP-WI Subsidy Factors HIP-WI Dates Links

ReportDisplay.aspx

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Special Provisions							
2024 and Succeeding Crop Years							
Year: 2024	Commodity: Corn (0041)					State: Pennsylvania (42)	
Date: 11/15/2023	Plan: Yield Protection (01) Revenue Protection (02) Revenue Pro with Harvest Price Exclusion (03)					County: Bucks (017)	
Program Dates for Insurance Types and Practices							
Sales Closing Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date	Premium Billing Date	End of Insurance Date	
9/15/2024	4/11/2024	8/10/2024	7/05/2024	7/15/2024	8/15/2024	12/15/2024	
T/P 01	Grain 016						Non-Irrigated 003
T/P 03	Grain 016						Irrigated 002
T/P 05	Grain 016						Organic(Certified) Non-Irr: 713 'S
T/P 07	Grain 016						Organic(Certified) Irr: 702 'S
T/P 09	Grain 016						Organic(Transitional) Non-Irr: 714
T/P 11	Grain 016						Organic(Transitional) Irr: 712
Sales Closing Date	Earliest Planting Date	Final Planting Date	End of Late Planting Period Date	Acreage Reporting Date	Premium Billing Date	End of Insurance Date	
9/15/2024	4/11/2024	8/10/2024	7/05/2024	7/15/2024	8/15/2024	12/15/2024	
T/P 02	Silage 005						Non-Irrigated 003



MPCI Policies

Multi-Peril Crop Insurance (MPCI)

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MPCI versus Private Policies

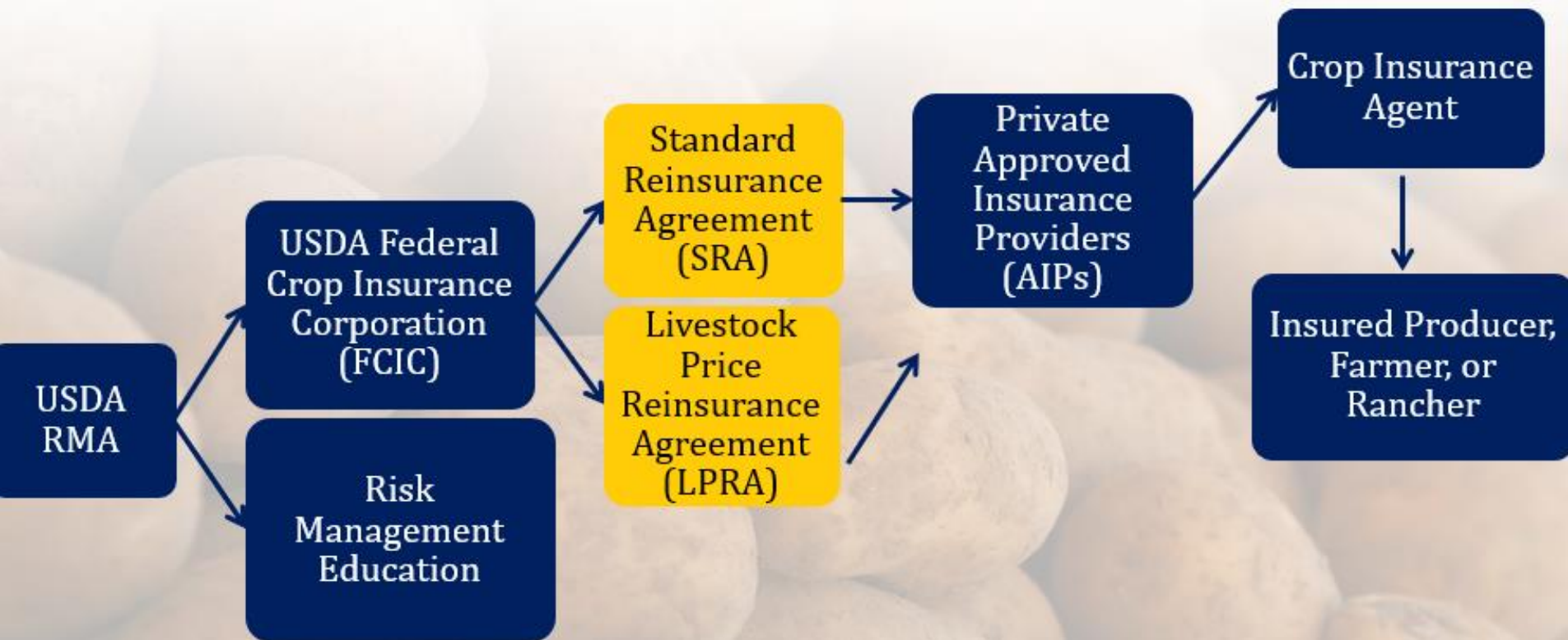
Multiple types of crop insurance:

- Federal Multi-Peril Crop Insurance (MPCI)
 - Multiple perils covered
 - Administered by private insurance companies under contract with Federal government
 - Backed by the Federal government
 - Premium subsidized by the Federal government
- Privately developed policies
 - Typically a specific named peril (e.g., hail, business interruption)
 - Developed & administered by private insurance companies who may sell & service MPCI
 - Not backed by the Federal government, may be backed by state insurance regulators
 - No premium subsidies



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Entities in Federal Crop Insurance Program

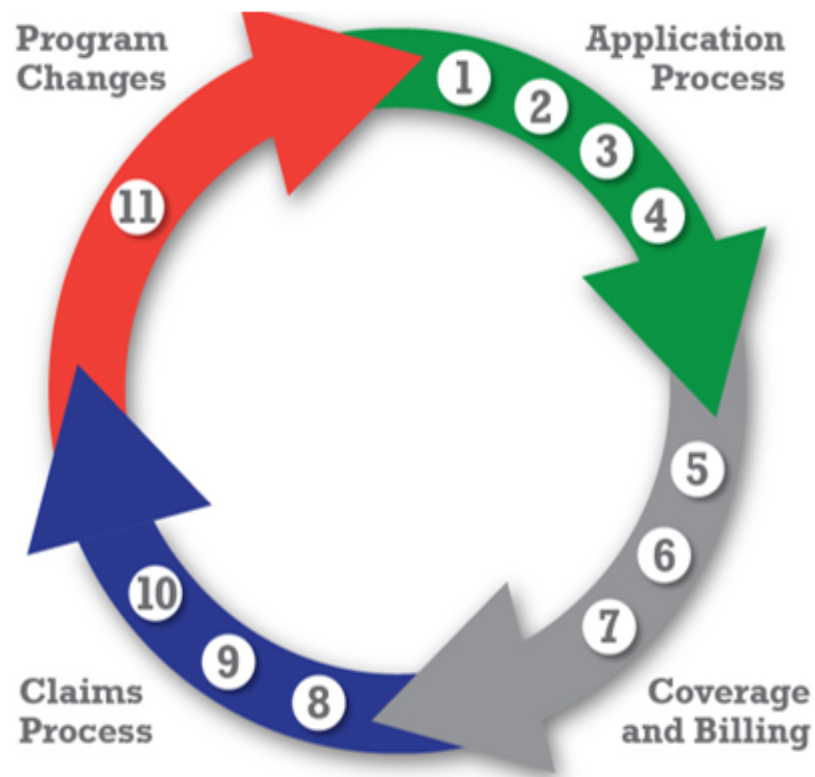


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The Policy Cycle

1. Policy Application, Renewal, Change
2. Sales Closing, Cancellation, Termination Dates
3. Acceptance
4. Insurance Attaches
5. Acreage Reports
6. Summary of Coverage
7. Premium Billing
8. Notice of Damage or Loss
9. Inspection
10. Indemnity Claim
11. Contract Change Date



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Important Dates

Date	Date by Which:
Sales Closing Date (SCD)	An application for coverage must be submitted.
Cancellation Date	A request for cancellation must be submitted
Earliest Planting Date	Crop can be planted & still be eligible for replant payments.
Final Planting Date	The crop must initially be planted to be insured for the full guarantee.
Acreage Reporting Date	An acreage report must be filed.
Premium Billing Date	Earliest date you will be billed for insurance.
End of Insurance Date	Coverage ceases for the crop year.
Termination Date	The policy ceases to be in effect because of non-payment.
Contract Change Date	Changes to the policy, if any, will be published.

Premium & Administrative Fee

- Administrative Fee
 - \$30 per crop/per county
 - \$655 per crop/per county for policies with a Catastrophic Risk Protection Endorsement (premium is subsidized at 100%)
 - Beginning or Veteran Farmers & Ranchers are exempt from paying administrative fees
- Premium
 - Calculated on the policy liability & reduced by the premium subsidy factor
 - All AIPs use the same premium rates published by RMA. Selection of an AIP/agent will have no impact on the premium rate



United States
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Agriculture

Risk Management Agency Fact Sheet

Coarse Grains: Corn, Grain Sorghum, and
Soybeans

Sales Closing Dates*

Crop Insured

Insurance Period

Acreage Reporting Requirements

Causes of Loss

Duties in the Event of Damage or Loss

Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

	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

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, per crop per county.

Insurance Units

Coverage Options

Insurance Plans | RMA (usda.gov)

Contact a Crop Insurance Agent for More Information

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website [Agent Locator](#).

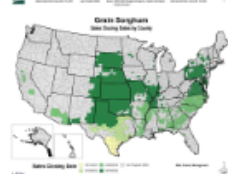
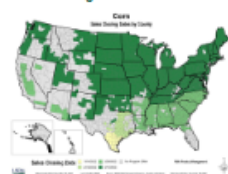
National Fact Sheets

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Coarse Grains: Corn, Grain Sorghum, and Soybeans

Sales Closing Dates*



*The closing date for the availability of coverage. Closing may vary by RMA/Policyholder.

Crop Insured

- Premium rates are provided by the relevant insurance company.
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- Premium rates are provided by the relevant insurance company.

For more information, contact your crop insurance agent for more information.

Insurance Period

- Coverage begins at the later of when an actual application is filed or the date when the crop is planted.
- Coverage ends at the later of when the crop is harvested or the date when the crop is sold.
- Coverage ends at the later of when the crop is harvested or the date when the crop is sold.
- Coverage ends at the later of when the crop is harvested or the date when the crop is sold.

For more information, contact your crop insurance agent for more information.

Acreage Reporting Requirements

- Acreage reporting is required for all crops insured under a policy.
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- Acreage reporting is required for all crops insured under a policy.

Causes of Loss

- There are potential causes for the following:
- There are potential causes for the following:
- There are potential causes for the following:
- There are potential causes for the following:

Duties in the Event of Damage or Loss

- If a loss occurs, you must:
- If a loss occurs, you must:
- If a loss occurs, you must:
- If a loss occurs, you must:

Coverage Levels and Premium Subsidies

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

Insurance Units

- Basic units, including, but not limited to, the following:
- Basic units, including, but not limited to, the following:
- Basic units, including, but not limited to, the following:
- Basic units, including, but not limited to, the following:

Coverage Options

- The following coverage options are available:
- The following coverage options are available:
- The following coverage options are available:
- The following coverage options are available:

Contact a Crop Insurance Agent for More Information

- **Useful Links**
- **Useful Links**
- **Useful Links**
- **Useful Links**

For more information, contact your crop insurance agent for more information.

Acreage Reporting Requirements

- Acreage reporting is required for all crops insured under a policy.
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Insurance Period

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Acreage Reporting Requirements

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Plans of Insurance

- 
- Actual Production History (APH)
 - Rainfall Index (RI)
 - Whole Farm Revenue Protection (WFRP)
 - Dairy Revenue Protection (DRP)
 - Livestock Gross Margin (LGM)
 - Livestock Risk Protection (LRP)
 - Dollar Plans (DO)
 - Revenue Protection (RP)
 - Revenue Protection with Harvest Price Exclusion (RH-HPE)
 - Popcorn Revenue (PRC)
 - Margin Protection (MP)
 - Area Risk Protection with Harvest Price Exclusion (ARPI-HPE)
 - Area Risk Protection (ARPI)
 - Actual Revenue History (ARH)
 - Group Risk Protection (GRP)
 - Yield Protection (YP)
 - Production & Revenue History (PRH)
 - Stacked Income Protection Plan (STAX)

Actual Production History (APH)



Only covers yield losses (*not a decline in price*)



Based on producer's average actual historic yields (*4-10 years*)



Producer elects % of their approved yield to insure



Lost production paid at RMA established price

APH Crops


Almonds, Apples, Apricots, Avocados, Beans (Dry, Fresh Market & Processing), Blueberries, Buckwheat, Cabbage, Camelina, Caneberry, Citrus, Clary Sage, Cotton, Cranberries, Cucumbers (Pickling Machine Harvested), Cultivated Wild Rice, Figs, Flax, Forage, Grapes, Grass Seed, Hawaiian Tropical Fruit, Hemp, Macadamia Nut, Millet, Mint, Mustard, Nectarines, Oats, Olives, Onion, Peaches, Pears, Peas, Pistachios, Plums, Popcorn, Potatoes, Processing Pumpkins, Prunes, Rye, Safflower, Sesame, Sugar Beets, Sugarcane, Sweet Corn, Sweet Potatoes, Tobacco, Tomatoes, Triticale, Walnuts

[Insurance Plans | RMA \(usda.gov\)](#)


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Revenue Protection (RP)



Revenue Protection (RP) provides coverage against a loss in revenue due to a loss in production (*yield*), decrease in price, or both



Prices determined by RMA based on futures contracts



Projected Price = “Beginning of season price”



Harvest Price = “End of season price”

[Insurance Plans](#) | [RMA \(usda.gov\)](#)

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Rainfall Index (RI)

Provides coverage for lack of rainfall within a given area (grid) during a given time (interval)

- Rainfall values are based on National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center (CPC) & may not reflect what happens on your farm
- Intervals are two-month periods & you must insure at least two intervals (intervals cannot overlap)
- **RI Crops:** Annual Forage (AF), Apiculture (bees), Pasture, Rangeland, Forage (PRF)
- **PRF Support Tool:** <https://public-rma.fpac.usda.gov/apps/PRF#>
- **Tennessee Sales Closing Date: 12/1**



United States Department of Agriculture
Risk Management Agency

[PRF Rainfall \(usda.gov\)](https://usda.gov)

Pasture, Rangeland, Forage Support Tool

Grid Locator

Historical Indexes

Decision Support Tool

Estimated Indemnities

The screenshot displays the 'Pasture, Rangeland, Forage Support Tool' interface. The top navigation bar includes four tabs: 'Grid Locator', 'Historical Indexes', 'Decision Support Tool', and 'Estimated Indemnities'. The main map area shows a topographic view of Perry, PA, with a blue line indicating a specific location. A blue arrow points from the 'Grid Locator' tab to the map, and another blue arrow points from the 'Historical Indexes' tab to the 'Historical Indexes' section below the map.

Historical Indexes Section:

Location Information

State: Pennsylvania County: Perry Grid ID: 24512 OR Search By Grid ID: Enter Grid ID Search

Historical Filter

Year Range: End: 2023 Start: 1948

Index Values - Percent of Normal

Year	Jan-Feb	Feb-Mar	Mar-Apr	Apr-May
2023	69.0	61.7	89.6	66.4
2022	107.8	89.7	75.5	129.2
2021	79.6	105.9	88.8	84.0
2020	86.3	96.1	102.8	103.1
2019	169.4	142.0	135.6	141.8

Protection Information

Intended Use: Haymaking
Irrigation Practice: Non-irrigated
Organic Practice: Not Organic
Coverage Level: 70%
Productivity Factor: 100%
Insurable Interest: 100%
Insured Acres: 100
Sample Year: 2023

Protection Table

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per \$100	Total Premium
Jan-Feb	Enter %			
Feb-Mar	Enter %			
Mar-Apr	Enter %			
Apr-May	Enter %			
May-Jun	Enter %			
Jun-Jul	Enter %			
Jul-Aug	Enter %			
Aug-Sep	Enter %			

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Livestock Policies

Policies are designed to insure against unexpected declines in revenue from the sale of livestock or milk.

- Policies do not cover death, loss, or destruction of the livestock.
- Available policies include:
 - Livestock Risk Protection (LRP) for Fed Cattle, Feeder Cattle, Swine
 - Livestock Gross Margin (LGM) for Cattle, Dairy, Swine
 - Dairy Revenue Protection (DRP) Milk products

[Livestock Insurance Plans | RMA \(usda.gov\)](https://www.usda.gov/rma/livestock)

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Livestock Insurance Programs

- Provide protection against declines in revenue, loss of gross margin, or price declines.
- Cover dairy; feeder and fed cattle; and swine.

Dairy Revenue Protection (DRP)

DRP is designed to insure against unexpected declines in the quarterly revenue from milk sales relative to a guaranteed coverage level. Producers may cover 80 percent to 95 percent of their expected quarterly revenue in five percent increments and may purchase coverage up to five nearby quarters and have multiple endorsements for the same quarterly insurance period.

Livestock Gross Margin (LGM)

LGM provides protection against loss of gross margin, or the market value of livestock minus the feed costs. The policy covers the difference between the gross margin guarantee and the actual gross margin at the end of the insurance period. Futures prices are used to determine the expected gross margin and the actual gross margin. LGM does not insure against death or other loss or destruction of livestock.

Livestock Risk Protection (LRP)

LRP provides protection against livestock price declines. Producers may buy LRP insurance throughout the year, with coverage prices ranging from 70 to 100 percent of the expected ending value of their animals. At the end of the insurance period, if the actual ending value is below the coverage price, producers will be paid an indemnity for the difference. Premium rates, coverage prices, and actual ending values are posted online daily.

Weaned Calf Risk Protection (WCRP)

WCRP is designed to offer beef cow-calf producers revenue coverage for their calves from birth through weaning. WCRP is unique among other livestock insurance plans by providing both yield and price protection. Coverage is based on the average weaning weight per calf with T-Yields available. Program projected and harvest prices are based on the CME Feeder Cattle Futures Contract and adjusted according to weight utilizing a price slide. Notice/reporting requirements and exclusions apply.

Scan the QR code
for more information



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Whole-Farm Revenue Protection

USDA Risk Management Agency

Whole-Farm Revenue Protection (WFRP) provides a risk management safety net for all commodities on the farm under one insurance policy and is available in all counties nationwide. This insurance plan is tailored for any farm with up to \$17 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or farms selling to local, regional, farm-identity preserved, specialty, or direct markets.

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Highlights

- Available nationwide with coverage levels from 50% to 85%
- All revenue from crops and livestock insured under one insurance policy
- Covers up to \$17 million of approved revenue
- Cost of a policy is reduced by an additional subsidy of the insurance premium
- Covers up to \$2 million in expected revenue for each of the following:
 - animals and animal products
 - nursery and greenhouse products
- Historic Revenue may be adjusted upward based on growth trends or physical expansion of the farm operation

What Is Insurable

- Farm revenue that you earn or expect to earn from:
 - all commodities on your farm except timber, forest, and forest products; and animals for sport, show, or pets
 - commodities you produce during the insurance period, whether they are sold or not
 - commodities you buy for resale during the insurance period
- Replanting for some annual crops

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Information Needed to Apply

Five (5) 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.

Exceptions may be provided for:

- a qualifying Beginning Farmer or Rancher and who can provide three (3) consecutive years of Schedule F or other tax forms if you also farmed during the past year;
- those who were physically unable to farm for one of the five years required years but were farming the past year; or
- tax exempt entities (such as a Tribal entity) that have acceptable third-party records available that can be used to complete Substitute Schedule F tax forms for the past five years.

Scan the QR code for
more information



Contact a crop insurance agent or a RMA regional office
if you have any questions.

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Risk Management Agency
U.S. DEPARTMENT OF AGRICULTURE



Micro Farm Program

USDA Risk Management Agency

Micro Farm program provides a risk management safety net for all commodities on your farm under one insurance policy. This insurance plan is tailored for any farm with up to \$350,000 in approved revenue, including farms with specialty or organic commodities (both crops and livestock), or those selling to local, regional, farm-identify preserved, specialty, or direct markets.

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Micro Farm Features

- Available nationwide with coverage levels available from 50% to 85%.
- All revenue from crops and livestock insured under one insurance policy
- Covers up to \$350,000 in approved revenue (or up to \$400,000 in approved revenue if you had a Micro Farm policy the past year)
- Cost of a policy is reduced by an additional subsidy of the insurance premium
- Protects your farm against the loss of farm revenue that you earn or expect to earn from:
 - all commodities on your farm except timber, forest, and forest products; and animals for sport, show, or pets;
 - commodities you produce during the insurance period, whether they are sold or not; and
 - commodities you buy for resale during the insurance period

Information Needed to Apply

To obtain coverage under the Micro Farm program, you must work with your crop insurance agent to provide a Whole-Farm History Report with a minimum of 3 consecutive years of Schedule F or other farm tax forms.

It is important to note the following:

- It must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F.
- If you have not yet filed taxes for the most recent tax year, a Substitute Schedule F must be submitted for that year.
- If you are a tax-exempt entity (such as a Tribal entity) and have acceptable third-party records available, those can be used to complete the Substitute Schedule F.

Scan the QR code
for more information



Contact a crop insurance agent or a RMA regional office
if you have any questions.

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Nursery Inventory Software (EPLPPS)

The Nursery Inventory Software, also called the Application Software, assists wholesale nursery growers in establishing their insurable plant inventory value. The software lists all insurable nursery plants and their maximum insurable value. The software also specifies plant insurability requirements, including storage protection requirements for containerized plants and hardiness limitations for all plants. The print option provides a hardcopy listing of selected plants, along with insurability information for each plant and total valuations.

Each Eligible Plant List and Plant Price Schedule (EPLPPS) book lists all insurable plants for the state or states covered and the insurability requirements and price factor(s). The books also contain additional information on plant insurability and insurance price calculation, including storage requirements, hardiness zone limitations, base price tables, and container volume calculations.

Questions? Please see **EPLPPS Frequently Asked Questions** ([HTML](#) | [PDF](#)) or send an email to the [Nursery Team](#).

Note: The software inventory files are compressed in ZIP file format and must be decompressed to your local computer system before you can run the installation program. This software is designed to run on Microsoft Windows Operating System compatible computer systems.

2024 EPLPPS books and NCIP Software

- [2024 ZIP](#). 2024 NCIP Inventory Software (Dec 2022 version).
- [2024 ZIP](#). 2024 NCIP Appraisal Software (Apr 2023 version)
- EPLPPS books – contact the [Nursery Team](#).

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Crop For American

Manage Your Farm Risk
Resources for farmers and ranchers.
[Get Connected >](#)

Insurance Resource
Policies, handbooks, and more.
[Find Resources >](#)

AskUSDA
One central entry point for you to ask.
[Ask.USDA.gov](#) 1-833-ONE-USA
[Ask a question](#)

Grower Listening Sessions

• [Prevented Planting Listening Session](#)

Highlighted Initiatives
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[Conservation](#)
[Prevented Planting](#)
[Specialty Crops](#)
[Whole-Farm Revenue Protection](#)
[Double Cropping Initiative](#)
[RMA Quick Stats](#)

- Beginning or Veteran Farmers and Ranchers
- Civil Rights
- Compliance Information
- Conservation
- Cover Crops
- Double Cropping Initiative
- Expanded Opportunities for Soybeans and Sorghum Maps
- Farm Bill
- Frequently Asked Questions
- Hemp
- Hurricane Insurance Protection - Wind Index
- Insurance Cycle
- Insurance Resources
- Livestock Insurance Plans
- Manage Your Farm Risk
- National Fact Sheets
- Nursery
- Organic Crops
- Outreach and Education
- Prevented Planting
- Prevented Planting Request for Information and Stakeholder Listening Sessions
- Producer Obligations and Expectations
- Publications
- Reinsurance Agreements
- RMA Quick Stats
- Specialty Crops

[Find out what's new on the RMA website >](#)



Resources:

<https://www.rma.usda.gov/-/media/RMA/Policies/Micro-Farm/2022/Micro-Farm-Pilot--Provisions-22-MF-WFRP.ashx>

<https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Micro-Farm-Program>

<https://www.rma.usda.gov/-/media/RMA/Fact-Sheets/National-Fact-Sheets/Micro-Farm-Program.ashx?la=en>

<https://www.rma.usda.gov/en/News-Room/Press/Press-Releases/2021-News/Small-Scale-Local-Producers-Get-Improved-Insurance-Coverage-through-New-Micro-Farm-Policy>

<https://www.rma.usda.gov/en/Topics/Prevented-Planting>

<https://www.rma.usda.gov/Topics/National-Fact-Sheets>



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Next Steps



Find a good crop insurance agent



Determine the cost, benefit, & risk of different programs



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Agent Locator

<https://www.rma.usda.gov/en/Information-Tools/Agent-Locator>



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Agent Locator

Finding Insurance Agents

RMA provides insurance agent and provider information as a service to our customers in all 50 states.

Locate an Insurance Agent

- [Find local insurance agents with the RMA Agent Locator.](#)
- [Learn more about using the RMA Agent Locator.](#)

Note: Agents may reside or have an office in one state/county, but sell and service policies in other states/counties. An agent authorized to sell livestock policies is not required to sell crop policies, and vice versa.

Approved Insurance Provider (AIP) Listing for Agents

- [The RMA AIP Listing page](#) provides location and contact information about approved insurance providers.

Approved Insurance Providers (AIPs) are insurance companies that have standard reinsurance or livestock price reinsurance agreements with USDA to provide insurance policies to farmers.

Help

- [Contact RMA Agent Locator support for more information.](#)

Update an Insurance Agent's Information

All data is provided by approved insurance providers operating under a reinsurance agreement with RMA. If you are an agent and any information is inaccurate or missing, you must contact the company you are affiliated with to submit your corrections to RMA.

Additions or changes properly submitted by insurance providers to RMA will be available on our web site by the following Sunday evening. It is the responsibility of these insurance providers to accurately maintain this information.

Agents with an interest in selling crop or livestock insurance should contact an approved insurance provider.


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Where can you buy crop insurance?


<https://www.rma.usda.gov/en/Information-Tools/Agent-Locator>


RMA Agent Locator


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Summary of
Business


Agent Locator


Actuarial Info
Browser


RMA Map
Viewer


Cost Estimator

Actuarial Information Browser

Agent Locator

AIP Companies

Associated Agencies and Partners

Cause of Loss


Cost Estimator

County Programs

Crop Indemnity Maps

Crop Weather

FTP File Access

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Enter a location

Hide Filters ▾

Sort By
Distance
Agent Name
Agency Name
City

Specialty
Crop
Livestock
Both

Also Speaks
☐ Spanish
☐ English, Middle (1100-1500)
☐ Portuguese
☐ Punjabi
☐ Afar
[More Languages](#)

Distance
No limit
250 miles
100 miles
50 miles
10 miles

Agent Name
Name

Agency Name
Agency Name

Licensed In
All States
☒ All Counties

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Approved Insurance Provider (AIP) Listing for Agents

Crop Insurance Provider List for 2024 - Pennsylvania

Approved Insurance Provider Listing

Agent Locator

Insurance Providers List

Search Criteria

Specialty

- ☒ Standard Reinsurance Agreement
- ☐ Livestock Price Reinsurance Agreement

States

Pennsylvania

<https://public-rma.fpac.usda.gov/AipListing/InsuranceProviders>

Insurance Provider Name	Address	Phone Number	Fax Number	Website
ACE American Insurance Company (Rain and Hall L.L.C.)	9200 Northpark Drive Suite 300 Johnston, IA 50131 - 3006	515-559-1000	515-559-1001	https://www.rainhall.com
American Agri-Business Insurance Company (AgriSompo North America, Inc.)	7101 82nd Street Lubbock, TX 79424	806-473-0333 Toll Free: 800-335-0120	806-473-0334	https://www.agrisompo.com
American Agricultural Insurance Company (American Farm Bureau Insurance Services, Inc.)	1501 E. Woodfield Road Suite 300W Schaumburg, IL 60173	800-662-5142	847-969-2752	https://www.farmbureauusellscropinsurance.com
Farmers Mutual Hail Insurance Company of Iowa	6785 Westown Parkway West Des Moines, IA 50266	515-282-9104 Toll Free: 800-247-5248	515-281-9520	https://www.fmh.com
Hudson Insurance Company (Hudson Crop Insurance Services, Inc.)	7300 West 110th Street Suite 400 Overland Park, KS 66210	913-345-1515	913-345-1671	https://hudsoncrop.com/
NAU Country Insurance Company	7333 Sunwood Drive Ramsey, MN 55303	763-427-3770	763-427-6473	https://www.naucountry.com
Producers Agriculture Insurance Company (Pro Ag Management, Inc.)	5601 Interstate 40 W Suite 204 Amarillo, TX 79106	806-372-6785	866-306-3038	http://www.proag.com
Rural Community Insurance Company	3501 Thurston Avenue Anoka, MN 55303 - 1060	763-427-0290 Toll Free: 800-328-9143	763-712-2506	https://www.rcis.com

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Livestock Price Insurance Provider List for 2024 - Pennsylvania

Approved Insurance Provider Listing

Agent Locator Insurance Providers List

Search Criteria

Specialty

- ☐ Standard Reinsurance Agreement
- ☒ Livestock Price Reinsurance Agreement

States

Pennsylvania

<https://public-rma.fpac.usda.gov/AipListing/InsuranceProviders>

Insurance Provider Name	Address	Phone Number	Fax Number	Website
ACE American Insurance Company (Rain and Hail L.L.C.)	9200 Northpark Drive Suite 300 Johnston, IA 50131 - 3006	515-559-1000	515-559-1001	https://www.rainhail.com
American Agri-Business Insurance Company (AgriSompo North America, Inc.)	7101 82nd Street Lubbock, TX 79424	806-473-0333 Toll Free: 800-335-0120	806-473-0334	https://www.agrisompo.com
American Agricultural Insurance Company (American Farm Bureau Insurance Services, Inc.)	1501 E. Woodfield Road Suite 300W Schaumburg, IL 60173	800-662-5142	847-969-2752	https://www.farmbureauelliscropinsurance.com
Hudson Insurance Company (Hudson Crop Insurance Services, Inc.)	7300 West 110th Street Suite 400 Overland Park, KS 66210	913-345-1515	913-345-1671	https://hudsoncrop.com/
NAU Country Insurance Company	7333 Sunwood Drive Ramsey, MN 55303	763-427-3770	763-427-6473	https://www.naucountry.com
Producers Agriculture Insurance Company (Pro Ag Management, Inc.)	5601 Interstate 40 W Suite 204 Amarillo, TX 79106	806-372-6785	866-306-3038	http://www.proag.com
Rural Community Insurance Company	3501 Thurston Avenue Anoka, MN 55303 - 1060	763-427-0290 Toll Free: 800-328-9143	763-712-2506	https://www.rcis.com

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Pennsylvania Crop Insurance

State Profile 2022

Pennsylvania Crop Insurance

February 2023

Crops	Insured Acres	Total Acres	Percent Insured
Apples	11,388	*19,500	58%
Barley	3,339	18,682	18%
Cabbage	138	570	24%
Corn	657,096	898,833	73%
Forage Production	826	75,588	1%
Forage Seeding	347	NA	NA
Fresh Market Sweet Corn	742	3,355	22%
Fresh Market Tomatoes	17	135	13%
Grain Sorghum	1,994	7,213	28%
Grapes	8,000	9,291	86%
Green Peas	0	NA	NA
Hemp	0	90	0%
Oats	4,013	30,215	13%
Peaches	1,311	*3,700	35%
Pears	42	46	91%
Potatoes	1,953	4,223	46%
Processing Beans	4,483	4,979	90%
Processing Sweet Corn	0	342	0%
Processing Tomatoes	1,291	1,279	100%
Soybeans	389,331	568,932	68%
Tobacco – Cigar Filler	72	375	19%
Tobacco – Maryland	NA	NA	0%
Triticale	0	3,342	0%
Wheat	55,169	123,994	44%
*Total acres from 2020 NASS data			



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Pennsylvania Crop Insurance

February 2023

Crop Pilot Programs		
Program	County Availability	Total Liability
Apiculture (Rainfall Index)	All Counties	\$119,588
Pasture, Rangeland, Forage (Rainfall Index)	All Counties	\$32,204,012
Micro Farm Revenue Protection	All Counties	NA
Whole-Farm Revenue Protection	All Counties	\$15,171,689
Dairy Revenue Protection	All Counties	\$139,936,838

Dollar Liability Program	Total Dollar Liability
Livestock Gross Margin – Dairy Cattle	\$2,959,400
Livestock Gross Margin - Swine	\$0
Livestock Risk Protection - Fed Cattle	\$439,905
Livestock Risk Protection – Feeder Cattle	\$2,337,385
Livestock Risk Protection - Swine	\$219,529
Nursery	\$3,720,923

15 Year Crop Insurance History for Pennsylvania

Year	Policies Earning Premium	Net Acres Insured	Liability	Gross Premium	Losses	Loss Ratio
2008	9,758	1,070,067	408,729,650	57,385,926	36,274,415	0.63
2009	10,144	1,146,821	387,070,282	49,396,311	25,889,875	0.52
2010	9,459	1,175,663	391,962,745	45,203,119	34,248,093	0.76
2011	9,661	1,177,603	579,174,945	67,982,764	68,824,793	1.01
2012	9,793	1,233,159	595,534,462	64,380,742	25,797,509	0.40
2013	9,781	1,230,851	594,177,431	68,242,123	21,126,088	0.31
2014	9,506	1,214,223	532,227,532	63,828,060	25,765,635	0.40
2015	9,293	1,193,983	529,003,462	64,377,005	30,535,101	0.47
2016	8,882	1,185,015	479,073,952	60,931,991	59,478,785	0.98
2017	8,534	1,183,716	503,318,513	60,373,630	15,629,492	0.26
2018	8,187	1,163,013	500,359,480	56,632,443	38,262,859	0.68
2019	8,056	1,163,779	563,292,627	58,146,053	20,750,141	0.36
2020	8,039	1,163,135	635,147,770	58,388,077	39,436,102	0.68
2021	7,934	1,190,175	753,785,082	77,321,023	17,254,006	0.22
2022	7,890	1,210,323	890,483,923	93,587,621	45,829,714	0.49

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Data current as of January 10, 2023. For current data go to RMA's [Summary of Business tool](#).

Collaboration

- Government organizations
- County programs
- Non-profit organizations
- School systems
- Volunteers



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???? Questions ????

Risk Management Specialist - Beginning Farmer and Rancher Program –
919-621-9047
William (Bill) Ferris william.ferris@usda.gov



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Thank You !

William (Bill) Ferris

Risk Management Specialist, Raleigh Regional
Office

Beginning Farmers and Ranchers Team

william.ferris@usda.gov

(919) 875-4880

Cell (919) 621-9047

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*Currently live in
Falling Waters, WV.*

- William (Bill) Ferris – Ferris, has assisted farmers and ranchers as, Veteran, High School Vo Ag teacher, Cargill Seed Sales, Agriculture Business Owner, Farm Management Coordinator, Cooperative Extension Educator, USDA Risk Management Agency, Raleigh and Topeka Regional Office and the Beginning Farmers, Ranchers, and Veterans Program. Raised on a Farm in Up State NY, after serving in USAF, attend College at NDSU – (Go BISON)



Producers should know the full extent of the ag safety net, and how to find the state departments of ag, state veterinarian, etc. as well as what their actual home and farm-owners policy would cover.

For more information, visit <http://taxpayer.net/category/agriculture>

<https://www.fsa.usda.gov/programs-and-services/farm-bill/farm-safety-net/index>

<https://www.agriculture.pa.gov/FoodForThought/pages/Article.aspx?post=63>

<https://www.agriculture.pa.gov/>