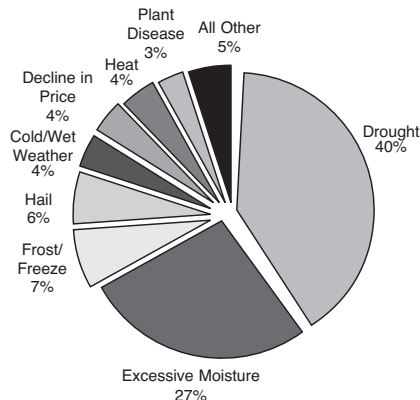


CROP INSURANCE

FOR NORTHEAST NURSERY AND GREENHOUSE CROPS

Multi-peril crop insurance is a flexible risk management tool that allows growers to insure against losses due to adverse weather conditions, fire, earthquake, volcanic eruption, failure of irrigation water supply, uncontrollable diseases and insects, and wildlife (Figure 1). It shifts unavoidable production risks to an insurance company for the payment of a fixed amount of federally subsidized premium.

Figure 1. Causes of Crop Insurance Losses, Northeastern U.S., 1981-2008



Crop insurance participation in the 12 Northeastern states (Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and West Virginia) has steadily increased over the past few years. Over 3.4 million acres were signed up for crop insurance in 2008. In most years, the amount paid by insurance companies for crop losses has exceeded the total amount producers paid for the coverage. For every \$1 Northeast producers paid in premiums, they received back an average of \$2.60 in loss payments from 2002-2008 (Table 1).

The federal government has decided that a crop insurance program is preferable to disaster payments. Disaster programs often involve political tradeoffs that can lead to deficit spending. It is better to have an insurance program in place that is available nationwide and gives producers the freedom to choose the level of coverage they need based on inventory assets. A minimum level of crop insurance, called CAT insurance, is available to all producers regardless of size at no premium cost (all premiums are paid by the

federal government). Higher levels of crop insurance (buy-up protection) are also federally subsidized, with nursery growers paying only 33 to 45 percent of the actual cost of the insurance (depending on the level of coverage selected).

Nursery crops account for about 15 percent of the total value of crop insurance protection in force in the Northeast (Figure 2). Over \$232 million dollars of nursery plants in the Northeast were protected by crop insurance in 2008. The total cost to nursery producers for this coverage (policy fees and premiums) was less than \$125,000 because 89% of the coverage was at the CAT level where premiums are totally paid for by the Federal government.

The purpose of this publication is to introduce the types of crop insurance available to nursery crop producers by:

- describing how insurable inventory values are determined.
- comparing the cost of crop insurance and the levels of cash-flow protection available.
- listing important dates for buying nursery crop insurance in the Northeastern U.S.

CROP INSURANCE PLANS

There are three crop insurance plans available to nursery growers: 1) **Dollar Amount of Insurance**, which insures the nursery grower's nursery plants, 2) **Adjusted Gross Revenue (AGR)** insurance that is available on a whole-farm basis (limited to certain counties in the Northeast), and 3) **AGR-Lite** (revenue insurance) available in most counties throughout the Northeast).

Before considering a particular kind of crop insurance policy, you should first decide how

much risk you are willing to accept and what you need to protect. Here are some common objectives:

- 1) Reduce year-to-year income variability.
- 2) Provide a minimum cash flow to cover input costs.
- 3) Secure adequate credit.

NURSERY DOLLAR AMOUNT OF INSURANCE PLAN

Nursery crop insurance for both containerized and field-grown plants may be insured separately and is available for eligible nursery plants in all counties in the U.S. A nursery is insurable if at least 50 percent of the nursery's gross income is from the wholesale marketing of plants. Nursery crop insurance is available only for plants on the eligible plant list. Eligible plants may be grouped into 15 plant types, or 15 different basic units with Buy-up coverage (Table 2).

Figure 2. Crop Insurance Coverage in the Northeast U.S.

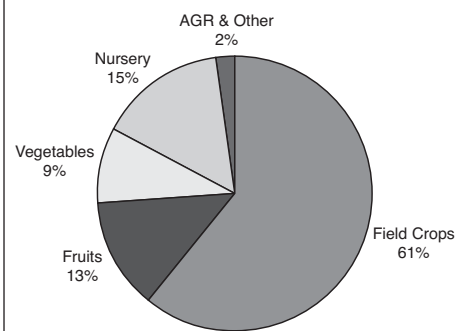


Table 1. Value of insured crops, acres insured, premiums and losses paid, and producer benefit/cost ratios for all types of crop insurance in the Northeast, 2002-2008.

Year	Value of Insured Crops (\$ million)	Acres Insured (million)	Total Premium (\$ million)	Producer Premium (\$ million)	Losses Paid to Producers (\$ million)	Producer Benefit/Cost Ratio
2002	833.0	3.19	54.1	17.3	131.6	7.61
2003	951.3	3.22	83.7	19.4	78.1	4.02
2004	1,061.1	3.39	87.6	28.9	56.1	1.94
2005	1,006.1	3.28	84.7	31.3	50.9	1.63
2006	1,031.7	3.24	90.5	33.9	59.7	1.76
2007	1,283.8	3.27	119.6	44.2	106.4	2.41
2008	1,557.7	3.41	159.4	58.9	125.1	2.12
Avg.	1,103.8	3.29	97.1	33.4	86.8	2.60

Table 2. Plant types available for nursery crop insurance.

- Annuals
- Broadleaf Evergreen Trees
- Broadleaf Evergreen Shrubs
- Coniferous Evergreen Trees
- Coniferous Evergreen Shrubs
- Deciduous Shrubs
- Deciduous Trees (Shade and Flower)
- Fruit and Nut Trees
- Foliage
- Ground Cover and Vines
- Herbaceous Perennials
- Palms and Cycads
- Roses
- Small Fruits
- Liners

Each insured grower is required to submit a **Plant Inventory Value Report (PIVR)**, for each practice. Nursery crop insurance is available in all counties in all states, provided certain criteria are met. Insurance coverage will apply to all nursery plants and plant types in each practice (field-grown and containers) that meet the following criteria:

- are shown on the **Eligible Plant List**
- meet all the requirements for insurability and are grown using acceptable production practices
- are grown in an appropriate medium acceptable for the plant
- have cold protection, if required by the eligible plant list for that plant in the specified hardiness zone
- liner plants have a pot size of 1 inch in diameter or greater (including trays containing 200 or fewer individual cells)

Plants not eligible for Nursery Crop Insurance are:

- stock plants or plants being used solely for harvesting of buds, flowers, or greenery
- plants grown in liners with more than 200 cells or containing 2 or more genera, species, sub species, varieties, or cultivars in the same cell or container
- plants grown for sale as Christmas trees

The **Eligible Plant List and Plant Price Schedule (EPLPPS)** is available on CD-ROM from your crop insurance agent and lists all insurable plants by genus, species, subspecies, variety, or cultivar and includes approximately 20,500 insurable plants. The software allows for searching for a plant by botanical name, commercial botanical name, common name, or key word. The

program also is intended to compile a plant inventory list for estimating the value of the nursery plant inventory (PIVR).

All eligible nursery plants are considered either field-grown or container-grown, with plant sizes listed for each practice. Field-grown plants are listed by plant size for height, width, or caliper. Caliper is determined by measuring tree diameter six inches above the soil line up to and including a caliper of four inches and twelve inches above the soil line for larger sizes. Plant sizes below the smallest listed in the Base Price Table are not insurable. Containerized plants are listed by the container size with volume units of measure. Each cell of insurable multiple-cell nursery containers (cell-packs, jumbo packs, six packs, pony packs, plug packs, etc.) will be valued as a separate nursery container.

Most other plants are insurable by written agreement except for cut flowers. Bulbs, aquatic plants, and air plants are not insurable unless they are grown in an appropriate medium and are priced as ornamental plants in the grower's wholesale catalog or price list (for example, the price is for a tulip plant, not a tulip bulb).

To avoid large fluctuations in prices for the same plant among growers, a maximum insurable price must be determined. For price verifications purposes, growers must submit two copies of their most recent wholesale catalog or price list each year.

Example Plant Price Insurance Calculation:

Botanical Plant Name: *Acer palmatum*
"Bloodgood"

Container size: 5-gallon

Price on the nursery eligible price list schedule = \$21 (for 5-gallon deciduous trees)

Factor from eligible plant list: 1.99

Calculation of maximum price: \$21 x 1.99 = \$41.79

Grower's Lowest Wholesale Price = \$45.50

Insurance price is the lesser of the calculated maximum price from the eligible plant list (\$41.79) or Grower's Lowest Wholesale Price (\$45.50):

Insurance price: \$41.79

Catastrophic crop insurance (CAT) was introduced in 1995 to replace ad hoc disaster assistance programs enacted by Congress and to provide a minimum level of protection against crop losses. The insurance premium for CAT is paid totally by the federal government. For an administrative fee of \$300/county, nursery producers get a crop insurance guarantee of 27.5 percent of their insured Plant Inventory Value. Compared to higher levels of coverage, CAT provides only a low level of protection against yield losses. For some diversified

growers this level of coverage is enough to protect them against severe cash-flow shortfalls.

Buy-up coverage provides increased protection against plant losses. Nursery growers select from 50 to 75 percent (in 5 percent increments) of their plant inventory value to insure (growers receive 100 percent of the price election for all plant types in the practice). Plant inventory value is calculated by adding the values of all insured containerized and field-grown nursery crops. The value of each plant is the lower of the grower's wholesale price or the established price listed in the Eligible Plant List Price Schedule. With buy-up coverage, the PIVR may be amended twice during the crop year and up to 30 days prior to the end of the crop year. The premium increase for these amendments will be prorated for the appropriate time. In addition to the premium cost an administrative fee of \$30/ practice/county is charged for buy up policies.

Payments for crop losses. If the value of the crop after the loss is less than the value before the loss, minus the deductible, then you may be eligible for a loss payment. With buy-up coverage, the loss of plants in any one of the plant types listed in Table 3 could result in a collectable loss payment since each plant type is treated as a separate basic unit for insurance claim purposes. This is not true for CAT coverage. To collect on a CAT policy, the loss is calculated for all plants within each practice (container or field grown), not on individual units by plant types. Examples of indemnity dollars paid at various coverage levels are shown in Table 3.

If you suffer a loss, notify your crop insurance agent within 72 hours of the initial discovery of damage and submit your claim no later than 60 days after the end of the insurance period. Crop insurance payments occur as soon as the impact of the loss is determined.

Example of a nursery loss covered under the Dollar Amount of Insurance Plan:

\$100,000 Calculated Plant Inventory Value
x .65 Grower Selected Coverage Level
\$ 65,000 Unit Amount of Insurance

In the event of a loss:

\$100,000 Plant Inventory Value before loss
= \$50,000 Plant Inventory Value after loss
= \$50,000 Amount of Loss
= \$35,000 Deductible (100% - Level of Coverage) x Plant Inventory Value = (100% - 65%) x \$100,000
\$15,000 Insurance Claim Paid to Grower

Insurable causes of loss include:

- adverse weather conditions including wind, hurricane, and flood

Table 3. Indemnities paid for various levels of coverage and various levels of loss per \$100,000 of plant inventory value.

Loss	Coverage Level						
	CAT (27.5%)	50%	55%	60%	65%	70%	75%
0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
25%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
50%	\$0	\$0	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
75%	\$2,500	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
100%	\$27,500	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000

- fire (provided weeds and undergrowth are chemically or mechanically controlled)
- failure of the irrigation water supply (if due to an insurable loss)
- delay in marketability of plants resulting in reduced plant value (if due to an insurable loss)
- wildlife

Uninsurable causes of loss are:

- disease or insect infestation (unless effective control measures for the infestation do not exist)
- cold temperatures if cold protection is required for the plants as described on the Eligible Plant List and the required cold protection is not used
- inadequate power supply (unless such inadequacy is a result of an insurable cause of loss)
- inability to market your nursery products due to a sales stop order, quarantine, boycott, phytosanitary restriction on sales, or buyer refusal
- collapse or failure of buildings/structures (unless caused by an insurable cause of loss)
- failure of plants to grow to an expected size.

Cold Protection Requirements. Cold protection requirements and minimum hardiness zones are listed in the eligible plant list for both container and field-grown plants. Each county is assigned hardiness zone designations for insurance purposes. Some container plants are not insurable in certain hardiness zones, and others require cold protection in certain hardiness zones to retain insurance coverage against cold damage. The eligible plant list also designates the minimum hardiness zone for each insurable field-grown plant. Field-grown plants are not insurable below the minimum hardiness zone specified for each plant.

For example: *Acer palmatum* ‘Bloodgood’ is insurable in hardiness zones 4-8, but must have cold protection in zones 4 and 5 to retain insurance coverage.

Growers must follow good nursery practices for protecting plants from cold damage; however, if you installed cold protection equipment or facilities, and low temperatures or its duration exceeds the ability of the cold protection equipment or facilities to keep the plants from sustaining cold damage, then freeze damage may be covered.

Optional Endorsements to Nursery Crop Policies

The nursery policy contains provisions for optional peak inventory or rehabilitation endorsements if the grower selects buy-up coverage.

Peak Inventory Endorsement. The peak inventory endorsement allows growers to temporarily increase the amount of inventory reported on their PIVR for a specified amount of time. The premium increase is prorated over the specific time so the additional premium is not paid for the entire year. This endorsement may be elected anytime during the crop year, subject to a 30-day waiting period for coverage to come into effect. Growers may purchase one Peak Inventory Endorsement, unless you incurred an insured loss and have restocked your nursery; then an additional Peak Inventory Endorsement may be purchased after each insured loss.

Rehabilitation Endorsement. This endorsement helps growers cover the cost of rehabilitating damaged plants. If selected, the endorsement must be carried on all field grown plants. Rehabilitation costs are limited to labor, material for pruning and setup of damaged plants. The plants must have been damaged by an insurable cause of loss and have a reasonable expectation of recovery.

Pilot Nursery Growers Price Endorsement (NGPE). If available in your state, this endorsement allows for insuring specific plants at higher prices than shown on the eligible plant list. This endorsement is available for additional premium and must be purchased on or before the sales closing date.

REVENUE INSURANCE PLANS

Adjusted Gross Revenue (AGR and AGR-Lite) insure the revenue of the entire farm rather than an individual crop by guaranteeing

a percentage of average gross farm revenue. These plans use information from the past five consecutive years of a producer’s Schedule F tax forms to calculate the policy revenue guarantee. Depending on the number of commodities grown, producers have the choice of three coverage levels (65, 75, and 80%) and two payments rates (75 and 90%).

- **AGR** insurance is available throughout New England, but to a lesser extent in the Mid-Atlantic states. A potential limitation of this product is that only farms with 35 percent livestock revenue or less are eligible for coverage. An additional requirement of AGR coverage is that if crops with individual crop insurance availability exceed 50 percent of farm revenues, MPCCI coverage is also required (CAT insurance can be used to meet this requirement). The maximum policy size for AGR is \$6.5 million (based on maximum adjusted gross revenues of \$13.3 million and the 65% coverage level and 70% payment rate). The sign-up deadline for AGR is January 31.
- **AGR-Lite** represents a major improvement on the original AGR product, expanding it to provide protection for all crops and animal revenues (no limitation on livestock income) and making it available to the vast majority of growers in the Northeast. The application process for AGR-Lite is also streamlined in various ways and there is no requirement for the purchase of MPCCI (but it may be purchased at the producer’s option). The maximum policy size for AGR-Lite is \$1 million (based on maximum adjusted gross revenues of \$2,051,282 and the 65% coverage level and 70% payment rate). The sign-up deadline for first-time AGR-Lite policy holders is March 15.

FEDERAL DISASTER ASSISTANCE PROGRAMS

Noninsured Disaster Assistance Program (NAP). The Noninsured Crop Disaster Assistance Program (NAP) provides benefits to producers of commercial agriculture products for which multi-peril crop insurance coverage is not available. NAP is designed to reduce financial losses when natural disasters cause catastrophic reduction in production. NAP provides coverage that is very similar to that provided by CAT policies available through crop insurance agents. NAP coverage is available through your local USDA, Farm Service Agency office. To purchase NAP coverage you pay a fee of \$250 per crop per county (with fees capped at \$750 per producer per county, but not to exceed a total of \$1,875 for producers growing crops in multiple counties). Sign up deadlines for the NAP program vary by state and by crop; contact your local FSA office for more information.

Supplemental Revenue Assistance Payments (SURE). Many producers do not buy Buy-up or AGR coverage because they self-insure with other risk management tools. In the past, many producers did not buy CAT or NAP coverage because they felt that if a catastrophic event occurs, the U.S. government would offer disaster assistance. However, subject to certain rules a producer can receive disaster assistance as well as crop insurance payments.

The 2008 Farm Bill created a permanent disaster program to replace the “ad hoc” crop disaster programs (CDP) of past years. This new program is known as Supplemental Revenue Assistance Payments (SURE). It is a revenue based program that uses a formula to compare the expected revenue to actual revenue for the entire farming operation.

In order to be eligible for the SURE program, producers are required to purchase crop insurance or NAP coverage on all crops that are of economic significance on the farm. For SURE program purposes, a “farm” refers to all acreage in all counties that is planted or intended to be planted to crops that are for sale by the producer, including all hay crops (with the exception of grazed acreage). Coverage must also be obtained for other crops for which crop insurance or NAP is available, including nursery, honey, aquaculture, and floriculture.

When producer buys higher crop insurance coverage the SURE guarantee also increases. SURE payments are expected to occur a year or more after the loss occurs.

WHAT KINDS OF NURSERY POLICIES ARE AVAILABLE IN MY STATE?

Dollar Amount of Insurance, which insures the nursery grower’s nursery plants, is available in every county in the Northeastern U.S.

Adjusted Gross Revenue (AGR) insurance is available in all counties in New England, but is available on a more limited basis in the Mid-Atlantic states, and is not available at all in West Virginia. AGR-Lite is available in most counties throughout the Northeast.

IMPORTANT CROP INSURANCE DATES

Deadlines for sales closing, final planting date, acreage reporting, and billing for nursery insurance are listed in Table 5. As a crop insurance user you must be aware of several important dates for filing information and reporting losses:

Sales closing date—Last day to apply for coverage; the sign-up deadline.

- For Nursery Crop Insurance, May 1 or anytime for new applications; however, coverage begins after a 30-day waiting period

Table 4. Counties where Nursery Dollar Amount of Coverage and AGR/AGR-Lite crop insurance are available in the Northeastern U.S.

Dollar Amount of Coverage	All counties in all states
AGR	
Connecticut	All counties
Delaware	All counties
Maine	All counties
Maryland	Anne Arundel, Baltimore, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Harford, Howard, Kent, Montgomery, Prince George’s, Queen Anne’s, St. Mary’s, Somerset, Talbot, Wicomico, and Worcester (20 counties), and Baltimore City
Massachusetts	All counties
New Hampshire	All counties
New Jersey	All counties
New York	Cayuga, Chautauqua, Erie, Genesee, Monroe, Niagara, Onondaga, Ontario, Orange, Orleans, Oswego, Seneca, Suffolk, Ulster, Wayne, and Yates
Pennsylvania	Berks, Carbon, Columbia, Crawford, Erie, Fayette, Lackawanna, Lancaster, Lehigh, Monroe, Northampton, Schuylkill, Westmoreland, and York
Rhode Island	All counties
Vermont	All counties
West Virginia	Not available
AGR-Lite	Most counties in the Northeast (Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and West Virginia)

Table 5. Important dates for nursery crop insurance in the Northeast.

	Dollar Amount	AGR	AGR-Lite
Enrollment deadline	5/1*	1/31	1/31 or 3/15 for new policies
Waiting period	30 days	30 days	30 days
Insurance year	6/1 – 5/31	1/1 – 12/31**	1/1 – 12/31**
Provide plant inventory value report (PIVR):			
Existing policy	5/1	n/a	n/a
New policy	with application	n/a	n/a

* For full year coverage; coverage can be obtained anytime during the year subject to a 20 day waiting period. May 31 is the deadline for making changes to existing policies

**Fiscal year of policyholder

- For Adjusted Gross Revenue (AGR) crop insurance, January 31. The policy renews on January 1 for existing policies. Insurance begins ten days after a properly completed application is received for new policies. The insurance year is the calendar year in which the sales closing date occurs for both calendar and fiscal year IRS filing periods.
- For AGR-Lite, January 31 for existing policies or March 15 for new policies.

Plant inventory value reporting date—Last day to submit the plant inventory value report (PIVR). The PIVR is a report of the value of all insurable inventories produced. Growers may submit two reports per year up to thirty

days prior to the end of the crop year. Failure to provide a PIVR or applicable catalog/price list on or before the May 1 sales closing date will delay coverage until 30 days after the documents are received by your crop insurance agent.

Date to file notice of crop damage—Within 72 hours of initial discovery of damage (but not later than 60 days after the end of the insurance period). There may be additional requirements by crop. An adjuster must have the opportunity to inspect the crop before it is destroyed or put to another use.

End of insurance period—Date when crop insurance coverage ceases for the crop year (May 31 for Nursery Crop Insurance).

Payment due date—Last day to pay the premium without being charged interest (March 1 for Nursery Crop Insurance).

Cancellation date—Last day to request cancellation of policy for the next year (September 30 for Nursery Crop Insurance).

Debt termination date—Date insurance company will terminate policy for nonpayment.

Billing date—Date crop insurance premiums are due. Crop insurance premiums not due until after the cropping season is over and any losses have been paid.

Termination dates—Nursery coverage will end the earliest of the following:

- The date of final adjustment of a claim when total indemnities equal the amount of insurance.
- Removal of bare root nursery plant material from the field.
- Removal of all other insured plant material from the nursery,
- 11:59 p.m. on May 31.

HOW CAN I FIND A CROP INSURANCE AGENT?

- Ask your neighbors for their recommendations. Other growers are one of the best sources of information on where to find a knowledgeable crop insurance agent.
- Check with the insurance agency where you purchase other types of insurance. Often you can obtain crop insurance through an agent you already use for your farm, automobile, liability, fire, health, or life insurance needs. Many insurance agencies have agents who specialize in crop insurance.
- Check with businesses or organizations you use for farm business management services. Your banker, cooperative, or a farm organization you belong to may be able to recommend insurance agencies who handle crop insurance.
- Use the USDA Risk Management Agency's Web site (www.rma.usda.gov) to locate an agent in your area. This can be done by clicking on the "Agent/Company Locator" under "Quick Links" on the RMA home page.

This publication is for educational purposes only and does not cover all aspects of the crop insurance products described. For specific information about crop insurance products and how they could help you manage risk on your operation, visit your local crop insurance agent.

More information on crop insurance and risk management can be found on the Internet:

United States Department of Agriculture, Risk Management Agency
<http://www.rma.usda.gov>

National Ag Risk Education Library
<http://www.agrisk.umn.edu>

Northeast Center for Risk Management Education
<http://www.necrme.org>

Cornell Risk Management
<http://www.agrisk.cornell.edu>

Garden State Crop Insurance Education Initiative
<http://saalem.rutgers.edu/cropinsurance>

Penn State Crop Insurance Education
<http://cropins.aers.psu.edu>

West Virginia University Farm/Risk Management
<http://www.wvu.edu/~agexten/farmman2>

Connecticut Department of Agriculture
<http://www.ct.gov/doag>

Delaware Department of Agriculture
<http://dda.delaware.gov>

Maryland Department of Agriculture
http://www.mda.state.md.us/crop_insurance

New Jersey Department of Agriculture
<http://www.state.nj.us/agriculture>

New York State Department of Agriculture and Markets
<http://www.agmkt.state.ny.us>

Pennsylvania Department of Agriculture
<http://www.pda.state.pa.us>

Prepared by:

Jayson K. Harper
Professor of Agricultural Economics
Department of Agricultural Economics and Rural Sociology
The Pennsylvania State University

Robin G. Brumfield
Professor and Specialist in Farm Management
Department of Agricultural, Food and Resource Economics
Rutgers, The State University of New Jersey

The authors would like to acknowledge the assistance of Sam Coburn and Gene Gantz of the United States Department of Agriculture, Risk Management Agency in preparing this publication.

Visit Penn State's College of Agricultural Sciences on the Web: <http://www.cas.psu.edu>

Penn State College of Agricultural Sciences research, extension, and resident education programs are funded in part by Pennsylvania counties, the Commonwealth of Pennsylvania, and the U.S. Department of Agriculture.

This publication is available in alternative media on request.

The Pennsylvania State University is committed to the policy that all persons shall have equal access to programs, facilities, admission, and employment without regard to personal characteristics not related to ability, performance, or qualifications as determined by University policy or by state or federal authorities. It is the policy of the University to maintain an academic and work environment free of discrimination, including harassment. The Pennsylvania State University prohibits discrimination and harassment against any person because of age, ancestry, color, disability or handicap, national origin, race, religious creed, sex, sexual orientation, gender identity, or veteran status. Discrimination or harassment against faculty, staff, or students will not be tolerated at The Pennsylvania State University. Direct all inquiries regarding the nondiscrimination policy to the Affirmative Action Director, The Pennsylvania State University, 328 Boucke Building, University Park, PA 16802-5901, Tel 814-865-4700/V, 814-863-1150/TTY.

© 2009 The Pennsylvania State University MPC103877dvy

PENNSSTATE



College of Agricultural Sciences
Cooperative Extension



PENNSYLVANIA CROP INSURANCE EDUCATION & PARTICIPATION PROGRAM
A PARTNERSHIP OF THE USDA RISK MANAGEMENT AGENCY
AND THE PA DEPARTMENT OF AGRICULTURE