

Revenue Crop Protection Available In Six Pa. Counties

HARRISBURG (Dauphin Co.) — Diversified farmers in six Pennsylvania counties are now eligible for an innovative whole farm insurance revenue insurance pilot program called the Adjusted Gross Revenue Crop Insurance Program.

This new crop insurance is available in Berks, Carbon, Lackawanna, Lehigh, Monroe, and Northampton counties for the 2001 insurance year, according to John Berry, agricultural marketing agent.

"The whole farm insurance should work well for Pennsylvania's family farms that grow multiple crops. Many of these diversified producers have few options under traditional crop insurance programs," said Berry.

The adjusted gross revenue insurance plan provides insurance based on the lesser of the individual producer's previous five-year average Schedule F tax information or the expected revenue for the insurance year. This single insurance product covers all agricultural commodities produced by the policyholder. Expanding the whole farm pilot program will provide more experience in insuring whole farm income throughout the U.S.

A listing of crop insurance agents is available at local Farm Service Agency offices and USDA Service Centers. Sales closing date for AGR is Jan. 31, 2001.

The Adjusted Gross Revenue (AGR) insurance plan is a non-traditional whole farm risk management tool. The AGR concept uses a producer's historic Schedule F tax form information as a base to provide a level of guaranteed revenue.

AGR:

- Provides an insurance safety net for multiple agricultural commodities in one insurance product.

- Establishes a common denominator for commodity production cash receipts.

- Makes simple and straightforward use of income tax forms.

- Reinforces program creditability by using Internal Revenue Service tax forms and regulations.

The AGR product provides the producer protection against low farm revenue due to unavoidable causes. Covered farm revenue is income from agricultural commodities reported on the Schedule F tax form, including incidental amounts of income from animals and

animal products and aquaculture reared in a controlled environment. Incidental livestock income represents the crop production value fed to livestock.

AGR protection is calculated by multiplying the approved gross revenue times the percent coverage level and payment rate selected by the producer. The approved gross revenue is the smaller of the average of the producer's prior five years of Schedule F tax information. The average gross revenue can be adjusted for expanded operations or expected revenue for the insurance year.

For example, a producer with a \$100,000 approved gross revenue

who chose 80/75 coverage would have \$60,000 protection (\$100,000 x 80 percent coverage x 75 percent payment).

Loss payments are triggered when the adjusted gross income for the insured year is less than the loss inception point. The loss inception point is calculated by multiplying the approved gross revenue by the chosen percent coverage (65, 75, or 80). Once a loss is triggered, the payment rate is 75 percent of the revenue shortfall. Loss payment for this example would trigger when the income for the insurance year is below \$80,000 (\$100,000 x 80 percent coverage).

Producer eligibility require-

ments include:

- Filed five consecutive years of Schedule F tax forms. For 2000, the 1994-1998 tax years.

- Produces eligible commodities.

- U.S. citizen or resident.

- Files calendar year farm tax return.

- No more than 50 percent of allowable income is earned from purchase and resale of agricultural commodities.

- No more than 35 percent of allowable income is from animals and animal products.

- Must have Multi Peril Crop Insurance (MPCI) when more than 50 percent of allowable income is from insurance crops.

This summary is for general illustration only. Please contact a private insurance agent to learn more details about AGR and other crop insurance products.

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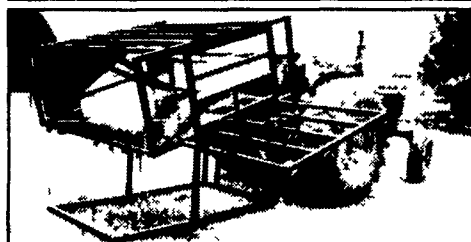
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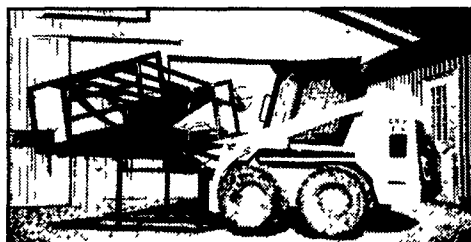
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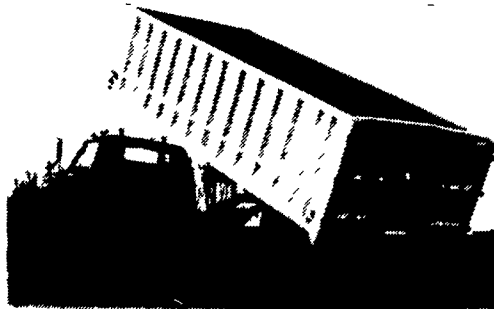
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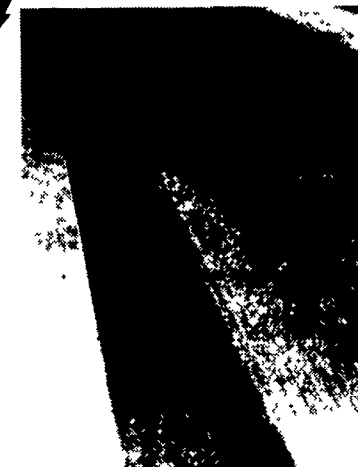
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