# **Pa. Crop Insurance Program Extended**

HARRISBURG (Dauphin Co.) --Agriculture Secretary Sam Hayes has announced a continuation of the Pennsylvania Crop Insurance Assistance Program. The program was created by the Pennsylvania Depart-ment of Agriculture in 2000 to help Pennsylvania farmers participate in crop insurance. All Pennsylvania farmers who purchase crop insurance are eligible for cost share assistance.

As the devastating drought of 1999 made its mark on Pennsylvania agriculture, the need for a disaster assistance program became apparent. Pennsylvania responded quickly. In an effort to spare farmers from economic ruin, drought assistance payments were provided.

"Absolutely no other state or Department of Agriculture had as big a response to the 1999 drought as we did in Pennsylvania," Hayes noted. "Our Governor and state lawmakers responded to the need to provide a bridge from the 1999 crop year to the next year and its growing season.

"PDA is not organized as a disaster payment agency. But I wanted to use every dollar for farmer payments. So, I asked the men and

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women at the Pennsylvania Department of Agriculture to do their regular jobs plus we organized a team to administer the hay assistance, drought assistance payments, and crop insurance programs. We have done over \$70 million in transactions without adding employees and related administrative costs."

Coming out of the drought, and knowing there would not always be the budgetary opportunity for disaster payments. Haves wanted to provide a better protective shield and better risk management opportunity against natural disasters through a "reformed" crop insurance program. The Pennsylvania Crop Insurance Assistance Program, initiated and administered by PDA, has helped increase crop insurance participation to a new high with nearly 1.1 million acres of protected crops. More farmers are participating in this type of risk management than at any point in Pennsylvania's history. Risk-management tools are especially important during periods of drought or deadly freezes, providing protection for farm enterprises. This is good for farm families and Pennsylvania agriculture.

Hayes noted that a major initiative of the Pennsylvania Department of Agriculture. "I wanted

to seize the opportunity for a good, long-term public policy coming out of the disastrous drought of 1999," Haves said.

One of the first steps in developing affordable risk management plans for Pennsylvania farmers was to dedicate revenue to the task of helping to underwrite the cost of crop insurance in Pennsvlvania.

Before, the recent "reform movement" insurance policies in the nation were not inviting for Pennsylvania's diverse agriculture. Hayes formed a Pennsylvania Crop Insurance Task Force and called national insurance companies and the Risk Management Agency to the Pennsylvania Department of Agriculture to forge a crop insurance program that would be more reflective of mid-Atlantic cropping systems.

Pilot projects have been launched in 14 Pennsylvania counties which will further quantify the need for policy reform both in Pennsylvania and other states that have very diverse agriculture.

To emphasize the importance of risk management, the Pennsylvania Department of Agriculture

initiated 70 outreach meetings that were attended by approximately 4,000 farmers prior to this spring's planting season. Other outreach and educational programs, such as public service announcements, have also been initiated by

PDA, and will be continued this fall and next spring. These meetings provide the opportunity for farmers to learn about the various crop insurance policy options that meet their risk management needs.

The Pennsylvania Department of Agriculture and Hayes received national recognition for initiating the reform movement.

To expand the coverage to more eligible acres and crops, the Pennsylvania Department of Agriculture has worked with crop insurance companies and the Federal Crop Insurance Corporation to expand the availability of existing policies and develop more effective policy provisions such as Adjusted Gross Revenue (AGR).

Pennsylvania has insured more acres under the Crop Insurance Assistance Program than ever before. In just a few years, crop insurance coverage has increased in Pennsylvania from 6,000 policies to approximately 15,000 policies.

The Pennsylvania Crop Insurance Assistance Program covers ten percent of the gross premium (about 20

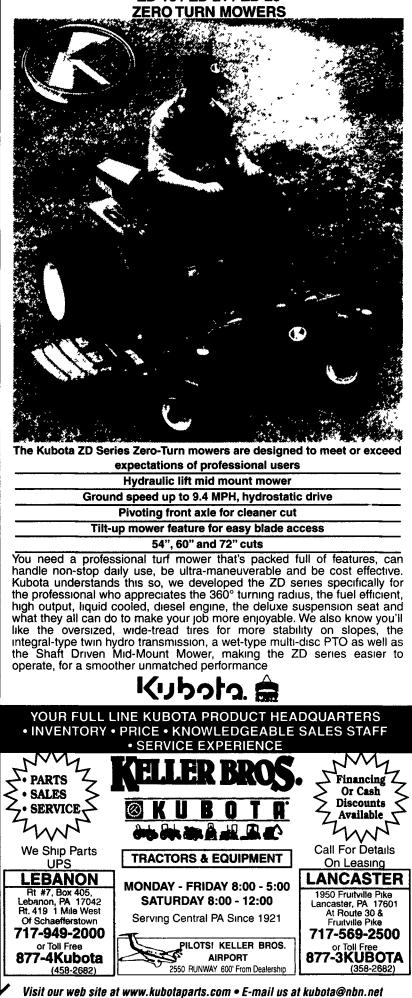
percent of net) plus the total amount of related fees. This makes CAT policies and coverage free to the farmer. The Pennsylvania program is in addition to any federal crop insurance assistance that may be available from year to year.

The Pennsylvania sign-up program is congruent with the USDA/ RMA sign-up for crop insurance. To purchase insurance for crop year 2003, farmers may sign-up with their local crop insurance agent. The deadline for sign-up for this year's fall planting is Sept. 30, 2002. The deadline for tree and vine crops is Nov. 20, 2002. Farmers eligible for the AGR program have until Jan. 31, 2003 to sign up. The deadline to signup for next spring's planting is March 15, 2003.

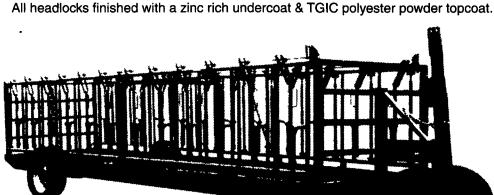
For additional information regarding the Crop Insurance Assistance Program or AGR, contact the PA Department of Agriculture at (717) 787-2376 or the Website at www.pda. state.pa.us. Please check with your local crop insurance agent regarding your specific crop insurance policy requirements. A list of agents can be obtained on the RMA Website at w

rma.usda.gov.

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