



Crop Insurance

FARMER SUCCESS STORY

It sure does help.

GENEVA, NY— J and J Allen Farms, LLC started up when Jeff went into partnership with his father, Jim, in 1997. They currently work 1,200 acres. They grow field corn, soybeans and wheat, they wholesale sweet corn, and have processing contracts with Seneca Foods for string beans and cabbage, to be made into kraut.

The Allen's have been using crop insurance for about 15 years, after the vegetable company they were under contract with told them about it. They started out purchasing buy-up coverage at the 70% level for their processing string beans, sweet corn, and, at the time, processing green peas. Initially, the operation was divided into many different insurable units. They now use the enterprise unit system for all their crops. Their operation is in both Yates County and Ontario County; consequently, they have two large enterprise units.

Both father and son were emphatic about the benefits of using crop insurance. **They think that any tool that can help with lowering the risks of making a living farming is worth using.** "It gives us another tool to utilize for risk factors," said Jeff. He felt it was particularly important to have the Prevented Planting provisions when growing processing vegetables (although it isn't available for cabbage).

As the weather has become more uncertain, crop insurance has made a small, more frequent contribution to their bottom line. A few years ago, they were unable to plant nearly 200 acres and filed a prevented planting claim. Last year, they got all their crops in. This year, they were unable to plant 92 of their 1,200 acres. "Ninety-two acres not planted out of 1,200 acres - 8 to 9%, that's quite a chunk," Jeff said. "If we do get our crops in, 9 times out of 10, they're good. They make it."



Jim and Jeff Allen, J and J Allen Farms, Llc, Geneva, NY

When asked if they would recommend crop insurance to other farmers, Jeff's sentiment was, "Absolutely. 100%." Jeff doesn't understand how people do it without crop insurance. **"It just takes that much more of the risk factor out of the equation,"** he said.

When asked how to go about getting crop insurance for the first time, Jeff said, "Get a hold of an agent, have a sit down." The agent is key. "Ours is very helpful," said Jeff.

Jim noted that, "Expenses have gone up. It's not that we want to use the insurance. We'd rather get the crop in. **You make a lot more money getting the crop in, than by filing a claim for crop insurance. But it still covers part of your loss.**"

Crop insurance must be purchased from a licensed agent. Enrollment deadlines vary by crop. The enrollment deadline for corn, soybeans, cabbage and processing string beans is March 15th.



Risk Management Agency
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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