



Crop Insurance

FARMER SUCCESS STORY

Don't shy away from Crop Insurance because it's too complicated.

BINGHAMTON, NY— Apple Hills has been in the Green family for over 150 years. The farm was mainly dairy in the early 1900s. During WWII, they grew and packed their own apples and packed for other producers as well. They also started making their own cider. They stopped milking cows completely in the 1960s and became strictly fruit growers. Dave and his wife, Joy Green Johnson, have been part of the management team for the last 15 years. About 5 years ago, they became sole owners and stopped all wholesaling. They now operate a 30-acre, U-pick fruit farm and a farm market, where they also serve breakfast and lunch. Their fruit crops are primarily apples, as well as strawberries, raspberries, blueberries, and a few acres of sweet cherries. They have a terrific farm webpage: <http://www.applehills.com/>.

Dave noted that previous generations didn't seem to have a need for crop insurance. They had a cider mill and he never remembers anyone saying they got wiped out by the weather. Then, in 1998, they had their first hail storm. "We bit the cost," he said. "We were still making cider then, but took quite a loss." Two years later, in 2000, the farm got hit with hail again, and they still had no crop insurance. At that point, their bankers told them they had to get crop insurance. "We were kind of made to do it, but it's been a godsend, because **we wouldn't be in business since then if we didn't have it,**" he said.

The farm has had a crop insurance claim in about 6 of the past 13 years. "Basically every other year, we've had a hail problem." Dave explained. "If you add that up, the amount of loss, we would be out of business without the insurance. No doubt about it, we would be out of business without it."

The farm is at 1600 ft. elevation and is usually 2 weeks behind everyone else. They didn't have the



David Johnson, Apple Hills Farm, Geneva, NY

same temperatures that plagued other parts of the State in 2012. "On the other hand," Dave said, "other years, we have problems that other parts of the state don't have."

They insure apples, their main crop, with multi-peril buy-up. They cover the rest of their fruit crops with NAP (the USDA Non-insured Assistance Program). Dave describes NAP as paying for some expenses and considers it better than nothing. With hail every other year, NAP payments have added up for the farm and has worked out in their favor.

Dave's advice to other farmers is not to shy away from crop insurance because it's too complicated. In their case, the bank made a suggestion and, "Our agent has been a blessing," he said. "Yes it is complicated, but **ask around for the best agent you can get. I felt very comfortable with my agent.**"

When it comes to what it costs, Dave is emphatic. "**The amount of dollars you talk about paying out is nothing compared to what you can lose,**" he said.



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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