

Winter Grain Crop Insurance Policy Deadline is September 30

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One day when flying out of Syracuse Hancock Field Airport, I realized how much of the agricultural ground below was growing winter grains. I knew there were significant acres planted, but did not realize how much until I was observing it from a bird's eye view. I wondered what other crops these winter grains replaced in a rotation.

Two possible scenarios came to mind for the increase in acreage of winter grains. The first is the many dairy farms that emphasize corn in a rotation, are growing fewer acres of hay, and are now using wheat straw for a home grown fiber source. The grain can then be used to provide a seed source for a fall cover crop following early corn silage harvest to capture any unused nitrogen, reduce soil erosion, and increase soil health.

The second scenario occurs when grain growers plant wheat following the harvest of an early soybean variety to extend the rotation, reduce the opportunity for developing resistant pests, and keep the soil covered to reduce erosion and boost soil health in fields that have a predominant rotation of annual crops.

After speaking with a number of farmers, many have considered crop insurance for their wheat crop as a hedge against low yields, which historically hasn't happened often but recently has been more frequent due to unusual weather patterns. Those taking advantage of crop insurance utilize it to protect their winter grain crop against yield or revenue risk, just as with any other crop they grow. Other farmers reported that the recent continuous erosion of the price of the crop tends to make commodity protection in general less valuable. In this price environment, some farmers may be considering value-added opportunities such as malting barley production. A final point of view includes a desire to include additional quality considerations as a form of insurable loss similar to the provisions for barley.

A quick way to determine provisions about these crop insurance policies is to utilize the educational information found at: agriskmanagement.cornell.edu. Once there, click the

“Project Materials” link in main menu. Barley policies have options for revenue protection, yield protection, some quality losses, and prevented planting.

There is also information on the Malting Barley Contract Price Option, if you are interested in producing malting Barley in New York. If you are interested and grow malting barley in one of the 44 approved counties, you may be able to insure at your malting barley contract price instead of the RMA price offered for regular barley policies. There are two specific fact sheets on Malting Barley at agriskmanagement.cornell.edu titled “Insuring Malting Barley” and “New York Malting Barley Contract Option Example Quality Loss Scenarios” that provide details on potential coverage from many natural causes of loss.

Wheat and Barley have similar Risk Management Agency published factsheets that cover the provisions across a number of states. These can also be found on the agriskmanagement.cornell.edu website.

Currently, a great deal of decision making related to the new Farm Bill is underway and many farmers are enthusiastic about the importance of risk management provisions in the form of crop insurance. If you have participated in crop insurance for corn and soybeans, why not consider the protection a policy on winter wheat or winter barley might provide by looking into the provisions before the September 30th sales closing date?

Cornell University delivers crop insurance education in New York State in partnership with the USDA, Risk Management Agency. This material is funded in partnership by USDA, Risk Management Agency, under award number RM18RMETS524C018

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