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Briscoe says he is at a disadvantage to farmers, “on the Eastern Shore,” who can usually find plenty of water for irrigation, not that he hasn’t tried.

“We had to go down 650 feet and even then we could only get 150 gallons of water per minute so we have to depend on Mother Nature.”

### WHY CROP INSURANCE?

Last year Mother Nature didn’t cooperate and left Briscoe’s crops dry. The good news was that he had invested in crop insurance protection, and is a strong advocate of the crop insurance program.

“Wildlife, geese, deer... they eat my wheat down and that can be a big problem. I use crop insurance as a tool to manage disasters like droughts, or wind, storm... knock on wood we have never had a tornado, but we’ve had some hurricanes that have blown corn almost flat on the ground.”

Briscoe points out that input costs have risen dramatically and higher grain prices have increased the value of crops.

“You borrow money to buy a piece of equipment. Even a well-used combine is going to run you about \$150,000. You



On the shores of the Patuxent River

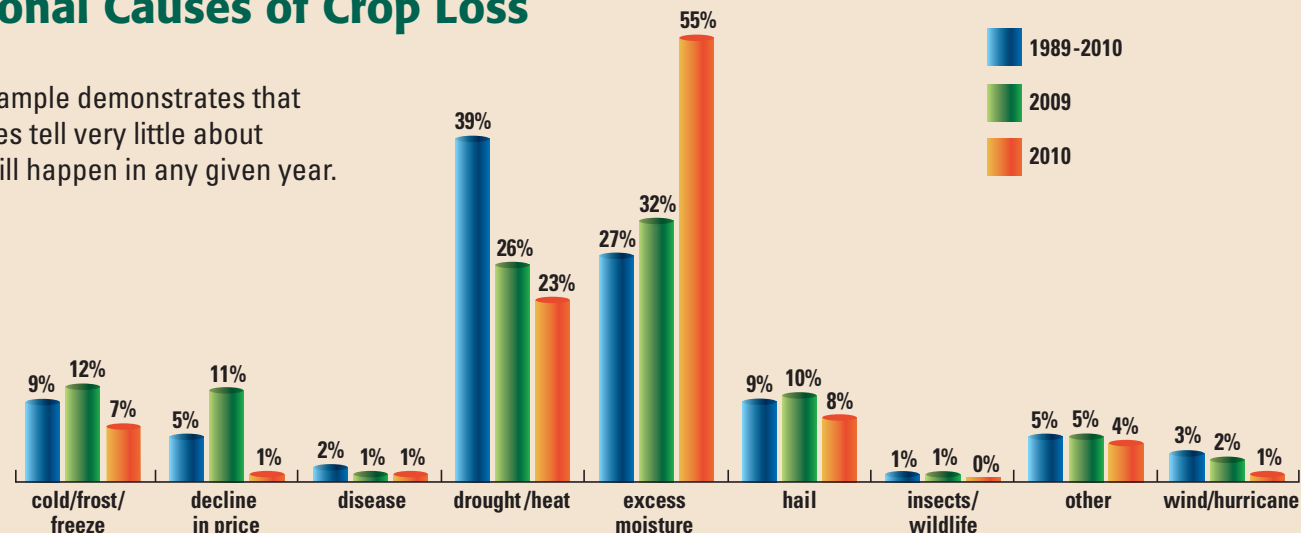
Photo by Edwin Remsberg

put a lot of money into planting and harvesting and you just have to cover your costs. You have to make sure you can make your payments. That’s why I depend on crop insurance,” he said, adding, “People starting out, I think for them especially, it is a good idea to take crop insurance, just to make sure you can cover your costs.”

As for the future, well Briscoe, who is 55, knows exactly what he wants to do. “I would like to be able to keep doing exactly what I’m doing, if the Good Lord lets me do it. I enjoy farming. I mean, you don’t farm for the money, you do the farming because you enjoy what you’re doing.” ■

### National Causes of Crop Loss

This example demonstrates that averages tell very little about what will happen in any given year.



No. 3 Summer 2013

# CROP INSURANCE IN MARYLAND

MARYLAND DEPARTMENT OF AGRICULTURE



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Martin O'Malley  
Governor  
Anthony G. Brown  
Lt. Governor

## LOOKING BACK BUT THINKING FORWARD



Tommy Briscoe

Photo by Edwin Remsberg

Tommy Briscoe can look back on seven generations of his family who have farmed the same land along the Patuxent River, but he prefers to look forward, encouraging younger farmers.

“Anyone who is coming into farming, especially young people, should join some organizations; Farm Bureau, Soil Conservation, Ag Preservation, Ag Commission... so they can find out what is happening out there in the world. You learn a lot. It is very helpful,” he advises.

Briscoe’s father and grandfather, and on back through the generations, grew tobacco, but he has completed the shift away from tobacco to focus on corn, wheat, and soybeans (and a little sorghum) on the 700 acres he farms.

He has some on-farm grain storage (20,000 bushels) and he forward prices some of his crop. He does his best to manage his risks. He diversifies and rotates his crops, but there is one thing he can’t do.

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## Maryland Department of Agriculture

Office of the Secretary

Martin O'Malley, Governor  
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Greetings,

Crop insurance is the cornerstone of risk management for most farmers. The pending Farm Bill recognizes cuts that crop insurance has already contributed toward deficit reduction over the past five years and the increased importance of crop insurance given the large reductions in the commodity title. The Farm Bill makes improvements to crop insurance to better serve all producers of all crops in all regions. I encourage Maryland farmers to be on top of their risk management decisions going into this season.

A little time with your crop insurance agent now will pay off later. Crop insurance will be U.S. Department of Agriculture's (USDA) primary safety net for farmers in Maryland. The Non-insured crop Assistance Program (NAP) is also available from your Farm Service office (USDA-FSA) and provides protection similar to a catastrophic crop insurance policy.

In 2012, farmers invested more than \$14.7 million in premiums for more than 6,600 crop insurance policies covering \$400 million in liabilities. Close to 80 percent of corn acres, 70 percent of soybean acres, and 50 percent of wheat acres are protected by crop insurance. Over 919,000 acres of cropland has crop insurance coverage in Maryland.

Producers insuring multiple or large farms may also be able to insure using "enterprise units" to receive up to a 50 percent premium discount. Enterprise unit participation in 2012 increased to 270,000 acres, or 30 percent of net acres in Maryland.

A list of agents can be found at: [www3.rma.usda.gov/apps/agents](http://www3.rma.usda.gov/apps/agents).

Earl F. Hance  
Secretary



## GET ACREAGE REPORTING RIGHT. IT SAVES YOU MONEY.

You have a lot at stake in making sure your crop insurance acreage reporting is accurate and on time. For corn and soybeans July 15th is the acreage reporting deadline.

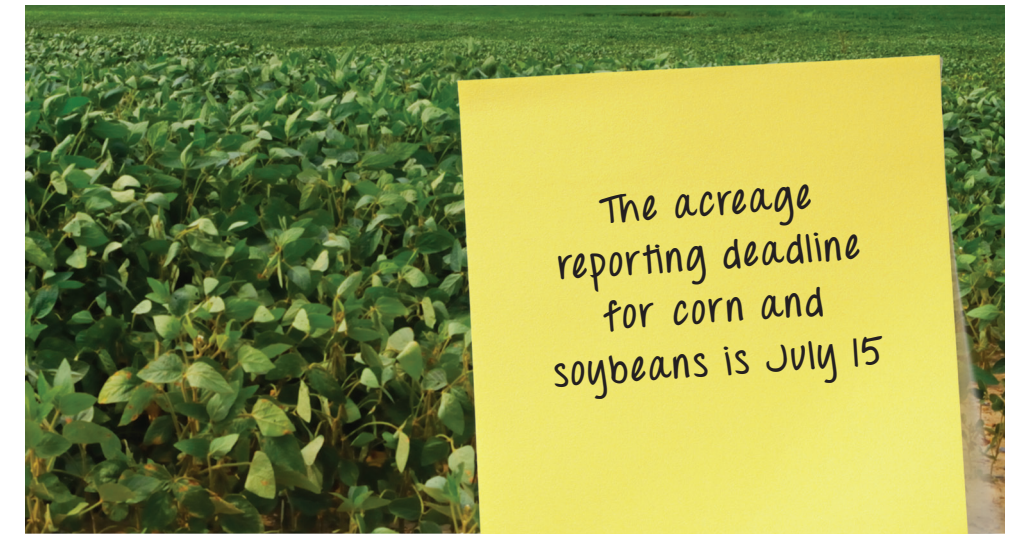
If you fail to report on time, you may not be protected. If you report too much acreage, you may pay too much premium. If you report too little acreage you may recover less when you file a claim. Crop insurance agents often say that mistakes in acreage reporting are the easiest way for producers to have an unsatisfactory experience with crop insurance.

Don't depend on your agent to do this important job for you. Your signature on the bottom of the acreage reporting form makes it, legally, your responsibility. Double check it for yourself. Also make sure that your crop insurance and FSA reports are identical (provide written explanation of any differences). The law requires that they be compared.

Make sure that you receive and retain a signed copy of the reports that you file as this is critical to correct any errors that may show up later.

### WHAT IS AN ACREAGE REPORT?

The acreage report is the basis for determining the amount of insurance



provided and the premium charged. An annual acreage report for each insured crop in which you have an ownership share in the county must be submitted to your insurance company (through your agent) on or before the acreage reporting date for that crop.

The acreage report shows: the crops you have planted; acreage prevented from planting; what share you have in those crops; where the crops are located; how many acres you planted; the dates you planted them; what insurance unit they are located on, and the cultural practice followed (i.e. irrigated, double cropped, etc.). You may not revise this report after the acreage reporting date.

The acreage reporting deadline for corn and soybeans is July 15

### REMEMBER

Acreage reporting is your responsibility. Doing it right will save you money.

Always get a copy of your report immediately after signing and filing it with your agent and keep it with your records.

Remember, it is your responsibility to report crop damage to your agent within 72 hours of discovery.

Never put damaged acreage to another use without prior written consent of the insurance company. You don't want to destroy any evidence of a possible claim. ■

## HOW TO FILE A CROP INSURANCE CLAIM

If your small grains are showing signs of losses you should pay attention to your reporting responsibilities. This also applies to silage that may be stressed.

Any time you have crop damage that will adversely affect your yield, or the value of your crop, you may be eligible to file a claim. The loss adjuster will determine whether your yield falls below the guarantee stated in your crop insurance policy. This applies to revenue protection policies and yield protection policies.



### HERE IS WHAT YOU SHOULD REMEMBER . . .

Report crop damage promptly:

- Before replanting (many policies have replanting payments);
- Within 72 hours of discovery of damage;
- 15 days before harvest begins (if loss is possible); and
- Within 15 days after harvesting is completed (by insurance unit) but not later than the end of the insurance period (December 10 for grain corn and soybeans).

Caution: Do not destroy evidence that is needed to support your claim without clear direction from the insurance company, preferably in writing. ■