



Vermont Apple IPM Alert

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Important Information About Crop Insurance ...

The following information is from Pam Smith, UVM Extension Crop Insurance:

January 31 is the Apple Production and Acreage Reporting Deadline -- Vermont apple growers covered by the USDA's crop insurance have until January 31, 2012, to report 2011 production and designate all their 2012 acreage by type, such as apples to be as harvested and sold as fresh fruit or those to be harvested for processing sales.

For 2012 and succeeding years, the record keeping requirements to qualify for fresh fruit have been modified in the growers' favor. Policyholders who do not have separate records by unit of fresh apple production in one of the last four years but do have records of total fresh apple production, may still be able to qualify for the fresh apple price. Insurance providers may consider records of total production (rather than by unit) from one of the four most recent crop years that reflect fresh apple sales. If only a portion of the acreage is reported as fresh, and the total amount of production sold as fresh can reasonably be determined to be reflective of at least 50 percent of the production that would have been from the apple acreage reported as fresh, such records may be used as verifiable records attributable to that portion of the acreage as fresh. All required records must be retained for 3 years and may be subject to spot-check. Policyholders must designate all their acreage by type (i.e. fresh or processing) by January 31, 2012.

Many apple producers benefitted from their crop insurance in 2011. Information from the Vermont Apples website states that the 2011 apple crop was adversely impacted throughout the growing season beginning with heavy rainfall in the spring, followed by damage from Tropical Storm Irene, with widespread hail in July and August. As a result, twenty-five percent of the state's insured apple growers received loss payments in 2011, totaling nearly \$1.9 million. This translated into an average return for Vermont growers of nearly twelve times the cost of the insurance policies and proves that adding a crop insurance policy to your farm's risk management plan is an investment worth considering.

Crop insurance is sold and serviced by private agents. For more information contact an agent at <http://www3.rma.usda.gov/apps/agents/>, your local FSA Office, or Pam Smith, UVM Extension, at 802-349-2966.



Risk Management Agency/USDA

Crop insurance and other risk management strategies help to preserve and strengthen Vermont's farmers. More information is available at: www.rma.usda.gov

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