USDA's Risk Management Agency (RMA) 
A division of the Farm and Foreign AG Services Division of USDA is continuing its efforts of creating more awareness throughout the agriculture community about managing risks on the farm.

RMA Mission 
Provide and support a cost effective means of managing risk for Agriculture producers in order to improve the economic stability of agriculture.

Risk on the Farm 
Farming includes many fundamental forces (risks beyond our control): increasing global competition; rapidly changing business structure of agriculture; new technology and ever-changing volatile weather patterns.

Benefits of Goal Setting 
Improving risk management (RM) skills, begins by identifying inter-actions between one source of risk and another. RM goals reflect your values, interests, resources and capabilities, while providing a basis for your decisions and a focal point to establish priorities when resources are scarce and a means for measuring progress.

Agriculture’s Primary Areas of Risk 
USDA has identified 5 primary areas of risk, some may include: 
Production - partial or total loss of production or quality.
Marketing - receiving a fair market price for crops.
Financial - balancing farm records or meeting financial obligations.
Legal - possibly harming a neighbor’s crop when applying herbicides or not obtaining adequate farm property and liability insurance coverage.
Human Resources - not having an estate plan in order, that in the event of something happening, the farm can continue with the least amount of disruption.

USDA Risk Management Tools 
The following USDA/RMA crop insurance plans are designed as a risk management tool to deal with the volatility in agriculture by protecting a producer and landowner’s income to achieve greater financial security.

The following crops are insurable in ALASKA STATE: 
Barley, Cabbage, Forage Production, Nursery, Oats, Potatoes and Wheat. Whole farm policy, AGR-Lite.

Multi-Peril Crop Insurance (MPCI) 
Federally subsidized and insures against many weather-related losses on 130 + crops, nationally. Choose from 50-75 percent (85percent in some areas) of yield, and 55-100 percent of price. For Catastrophic Risk Protection (CAT), a producer must pay $100 for each eligible crop insurance contract in each county; and the administrative fee will be billed on the date contained in the Special Provisions. For coverage at levels in excess of CAT, the administrative fee is $30 per crop per county. Administrative fees for CAT and additional levels can be waived for Limited Resource Farmers.

Adjusted Gross Revenue-Lite (AGR-Lite) 
Provides protection against low revenue due to unavoidable natural disasters and market fluctuations that affect income during the insurance year. Most farm-raised crops, animals, and animal products are eligible for protection. AGR-Lite also establishes revenue as a common denominator for the insurance of all agricultural commodities. The maximum liability of coverage is $1 million. Available in all Alaska boroughs and census areas, except North Slope and Northwest Artic. Sales closing date: 3/15/07.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Price Election
Choice of Various Percentage levels of Price established each crop year (55 percent to 100 percent of FCIC established or projected market price).

Causes of Loss
Varies by crop. In general, MPCI covers unavoidable loss of production. Examples are: drought, excess moisture, frost, freezes, other adverse weather conditions, insects, disease, wildlife, etc.

Non-Insured Crop Disaster Assistance Program (NAP)
Production protection program for growers producing crops for which there is currently no insurance program available. NAP assistance is provided to individual producers without any requirement for an area loss. Crop payments are determined on an individual unit basis. Units with qualifying losses in excess of 50 percent will be considered for payment. Payments are only paid on losses over 50 percent. For specific NAP details, contact the local USDA Farm Service Agency.

Key Dates (dates listed are standard dates without regard to holidays/weekends)

2007 Alaska Sales Closing Dates
Fairbanks North Star:
Forage Production – 10/2/06; Barley, Potatoes, AGR-Lite - 3/15/07
Kenai Peninsula:
Forage Production – 10/2/06; AGR-Lite - 3/15/07
Matanuska-Susitna:
Forage Production - 10/2/06; Barley, Cabbage, Potatoes, Spring Wheat, AGR-Lite - 3/15/07
Southeast Fairbanks:
Forage Production – 10/2/06; Barley, Oats, Potatoes, Spring Wheat, AGR-Lite - 3/15/07
Valdez-Cordova:
Forage Production – 9/30/05; Barley - 3/15/07

Nursery Crop – Please contact your crop insurance agent.
AGR-Lite – 3/15/07

Cancellation date
ALL policies (including CATASTROPHIC [CAT] level coverage) automatically renew each crop year unless insureds cancel their insurance by this date.

Download Information from the Web
Policy & Forms:

Regional Contact for RMA
USDA/Risk Management Agency/Spokane
Regional Office - 112 N University # 205
Spokane, WA 99206
Telephone 509 353-2147 - Fax 509 353-3149
E-Mail: warso@rma.usda.gov

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.