

Crop insurance products for horticultural producers

	Multiple Peril Crop Insurance (MPCI)		Non-Insured Crop Disaster Assistance (NAP)	Adjusted Gross Revenue (AGR)
	Catastrophic Coverage (CAT)	Actual Production History (APH)		
Brief description	Basic disaster protection for eligible crops. Replaces ad hoc disaster assistance.	More flexible protection, at the level of coverage elected by grower.	Basic disaster protection for otherwise non-insurable crops.	Whole farm revenue insurance for multiple crops. Pilot program available only in 16 NY counties.
Eligible horticultural crops	Tomatoes (fresh & processed), peas, potatoes, onions, processing sweet corn, processing beans, etc; apples, blueberries, grapes, peaches, pears, etc; some container and field grown nursery crops	Same as CAT.	Crops grown commercially for food or fiber, for which MPCI is not available. Includes forage, floriculture, mushrooms, honey, maple sap, gin-seng, aquaculture, Christmas trees, ornamental nursery, and turfgrass sod.	Covers multiple crops, including those not eligible for MPCI. If >50% expected income is from MPCI-insurable crops, MPCI must be purchased for those crops, in which case AGR & MPCI benefits and premiums are coordinated.
Protects against...	Low yields	Low yields	Low yields	Low revenues due to low yields and/or market fluctuations
Payments are made when...	Actual yield is less than 50% of APH yield, or when you are prevented from planting.	Actual yield is less than the grower's elected % of APH yield (from 50 to 75% APH)	Actual yield is less than 50% of APH yield, or when you are prevented from planting >35% of intended acreage.	Actual revenues are less than the grower's elected percentage of 5-yr average revenues (from 65-80%.)
Payment price	55% of the established "MPCI price" for that crop	Most growers choose 100% of MPCI price.	55% of the "average market price" for each crop, determined by FSA committee	Grower elects payments at 75%-90% of lost revenues, with some restrictions.