CROPPING SYSTEMS
CONFERENCE
BUILDING FOUNDATIONS TODAY FOR A PROFITABLE TOMORROW

January 12th & 13th, 2016
Kennewick, WA  |  Three Rivers Convention Center
www.directseed.org
Whole Farm Revenue Protection (WFRP)

“Protecting the Almighty Dollar”

Drew Killian
SVP-Insurance (WA), Northwest FCS
"Keep it green. Keep it growing."

- Bill Polian, NFL Hall of Famer

"Se mais o mundo houvera, nós o descobriamos."

Morocco

350 Miles
Whole Farm Revenue Protection (WFRP)

• What is it?
  – Revenue safety net for all commodities grown under the farm entity under one policy
  – A combination of AGR & AGR-lite with a number of changes

• Umbrella Policy
  – w/ a Revenue Trigger

http://www.rma.usda.gov/policies/wfrp.html
Revenue Trigger (RT)

Guaranteed amount of insured crop revenue

E.g.-

$100,000 – Revenue Trigger

$85,000 – Actual Crop Revenue

$15,000 – WFRP claim payment

http://www.rma.usda.gov/policies/wfrp.html
Real Life – Current Customer

3 year average operating line of credit
$755,000

To keep farming:
$820,000 +/-

5 Year Average Whole Farm Revenue
$1,193,046

Expecting to bring in:
$1,250,000

At 75% coverage level, the revenue trigger could be:
$894,785

http://www.rma.usda.gov/policies/wfrp.html
Cost?

• The cost for that $895K revenue trigger would be:

$5,298 (WFRP)
$2,154 (underlying crops - MPCI)
$7,452 (annual cost)

.83% premium

http://www.rma.usda.gov/policies/wfrp.html
Game Changer?

- Liability (coverage) to premium ratio is very appealing

- Improvements / new policy features

- Works in tandem with your current MPCI Coverage

- Coverage limitation used to be $1M (AGR-lite) or $6.5M (AGR)
  - It is now $8.5M across all approved counties

http://www.rma.usda.gov/policies/wfrp.html
Availability
Approved in all counties within the U.S. for 2016
Eligibility

• Have 5 consecutive years of farm tax history
  – Schedule F or substitute Schedule F
    • (Exceptions)

• Have buy-up levels of insurance on underlying MPCI policy(ies)

• Have two or more qualifying commodities, if a commodity you are raising has revenue protection or actual revenue history available

http://www.rma.usda.gov/policies/wfrp.html
Insurability

• Commodity
  – Any agricultural product established or produced on your farm operation, except timber, forest, and forest products, animals for sport, show or pets.

http://www.rma.usda.gov/policies/wfrp.html
5 years of tax returns

Schedule F

- Allowable revenue from the sale of commodities
- Allowable expenses

CROPPING SYSTEMS
CONFERENCE

SCHEDULE F (Form 1040)

Profit or Loss From Farming

A Principal crop or activity B Enter code from Part IV C Accounting method: D Employer ID number (EIN, see instructions)

E Did you "materially participate" in the operation of this business during 2014? If "Yes," see instructions for limits on passive losses

Part I Farm Income—Cash Method. Complete Parts I and II (Accrual method, Complete Parts II and III, and Part I, line 9)

1a Sales of livestock and other residue items (see instructions)

1b Cost or other basis of livestock or other items reported on line 1a

2a Cooperative overhead (see instruction 1099-PATR)

2b CCC loans forfeited

2c Farm insurance proceeds and federal crop disaster payments (see instructions)

2d Amount received in 2013

2e If election to defer to 2014 is attached, check here

2f Amount deferred from 2012

7 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)

8 Gross income. Add amounts in the right column (lines 1c, 2a, 3b, 4a, 4b, 5a, 5c, 6b, 6e, 7, and 8).

Part II Farm Expenses—Cash and Accrual Method. Do not include personal or living expenses (see instructions)

10 Car and truck expenses (see instructions), also attach Form 4562

11 Other expenses (see instructions)

12 Custom hire (machine work)

13 Depreciation, section 179 expense (see instructions)

15 Employee benefit programs other than line 23

16 Food

17 Feed or other expense (see instructions)

20 Insurance (other than health)

21 Interest

22 Labor and other expenses (see instructions)

23 Pension and profit-sharing plan

24 Rent or lease (see instructions)

25 Repairs and maintenance

26 Seeds and plants

27 Storage and warehousing

28 Supplies

29 Taxes

30 Utilities

31 Veterinary, breeding, and medicine

32 Other expenses (specify)

33 Total expenses. Add lines 10 through 32. If line 32 is negative, see instructions

34 Net farm profit or loss. Subtract line 33 from line 9

35 If a profit, stop here and see instructions for where to report. If a loss, complete lines 35 and 36.

36 Did you receive an applicable subsidy in 2013? (see instructions)

38 Check the box that describes your investment in this activity and see instructions for where to report your loss.

Cat. No 11046H Schedule F (Form 1040) 2013

For Paperwork Reduction Act Notice, see the separate instructions.
5 years of tax returns

Schedule F

- Allowable revenue from the sale of commodities
  - $1,498,544

- Allowable expenses
  - $1,299,548
# Whole Farm History

<table>
<thead>
<tr>
<th>Year</th>
<th>Approved Revenue</th>
<th>Approved Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>$970,548</td>
<td>$757,845</td>
</tr>
<tr>
<td>2011</td>
<td>$1,125,454</td>
<td>$980,354</td>
</tr>
<tr>
<td>2012</td>
<td>$1,154,888</td>
<td>$997,158</td>
</tr>
<tr>
<td>2013</td>
<td>$1,295,154</td>
<td>$1,028,957</td>
</tr>
<tr>
<td>2014</td>
<td><strong>$1,498,544</strong></td>
<td><strong>$1,299,548</strong></td>
</tr>
<tr>
<td>Total</td>
<td><strong>$6,044,588</strong></td>
<td><strong>$5,063,862</strong></td>
</tr>
</tbody>
</table>

Average Revenue: $1,208,918

Average Expenses: $1,012,772
## Whole Farm History

<table>
<thead>
<tr>
<th>Year</th>
<th>Approved Revenue</th>
<th>Approved Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>$970,548</td>
<td>$757,845</td>
</tr>
<tr>
<td>2011</td>
<td>$1,125,454</td>
<td>$980,354</td>
</tr>
<tr>
<td>2012</td>
<td>$1,154,888</td>
<td>$997,158</td>
</tr>
<tr>
<td>2013</td>
<td>$1,295,154</td>
<td>$1,028,957</td>
</tr>
<tr>
<td>2014</td>
<td>$1,498,544</td>
<td>$1,299,548</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$6,044,588</strong></td>
<td><strong>$5,063,862</strong></td>
</tr>
</tbody>
</table>

- **Average Revenue**: $1,208,918
- **Indexed Revenue**: $1,875,032
- **Total Indexed Revenue**: 1.551
- **Average Expenses**: $1,012,772
## Projections (Intended Farm Operation Report)

<table>
<thead>
<tr>
<th>Commodity Name / Code</th>
<th>Method of Establishment</th>
<th>Yield</th>
<th>Unit of Measure</th>
<th>Expected Value</th>
<th>Expected Revenue</th>
<th>Intended Quantity</th>
<th>Cost Basis and/or Value</th>
<th>Total Expected</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wheat (Nonirrigated)</td>
<td>Acres</td>
<td>82.0</td>
<td>Bushels</td>
<td>$5.61</td>
<td>$460</td>
<td>1,241.9</td>
<td>$0.00</td>
<td>$571,274</td>
<td>36.75%</td>
</tr>
<tr>
<td>Wheat (Irrigated)</td>
<td>Acres</td>
<td>115.0</td>
<td>Bushels</td>
<td>$6.02</td>
<td>$692</td>
<td>185.4</td>
<td>$0.00</td>
<td>$128,297</td>
<td>8.25%</td>
</tr>
<tr>
<td>Lentils</td>
<td>Acres</td>
<td>1,320.0</td>
<td>Pounds</td>
<td>$0.28</td>
<td>$370</td>
<td>956.8</td>
<td>$0.00</td>
<td>$354,016</td>
<td>22.78%</td>
</tr>
<tr>
<td>Dry Peas</td>
<td>Acres</td>
<td>1,270.0</td>
<td>Pounds</td>
<td>$0.31</td>
<td>$394</td>
<td>399.5</td>
<td>$0.00</td>
<td>$157,403</td>
<td>10.13%</td>
</tr>
<tr>
<td>Grass Hay (Nonirrigated)</td>
<td>Acres</td>
<td>2.1</td>
<td>Tons</td>
<td>$180.00</td>
<td>$378</td>
<td>891.2</td>
<td>$0.00</td>
<td>$336,874</td>
<td>21.67%</td>
</tr>
<tr>
<td>Cattle: Cow-Calf</td>
<td>Head</td>
<td>600.0</td>
<td>Pounds</td>
<td>$2.15</td>
<td>$1,290</td>
<td>5.0</td>
<td>$0.00</td>
<td>$6,450</td>
<td>0.41%</td>
</tr>
</tbody>
</table>

| Qualifying Crops      | 5                       | MPCI Liability Credit | $721,000 | 3,679.8 | Qualifying Crop | $87,042 | $1,554,314 |

Indexed Revenue

**$1,875,032**

Total Projections

**$1,554,314**

Take the lower of:

**$1,554,314**
## Coverage Levels

### $1,554,314 – Whole Farm Revenue (WFR)

<table>
<thead>
<tr>
<th>50%</th>
<th>55%</th>
<th>60%</th>
<th>65%</th>
<th>70%</th>
<th>75%</th>
<th>80%</th>
<th>85%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$777,157</td>
<td>$854,873</td>
<td>$932,588</td>
<td>$1,010,304</td>
<td>$1,088,020</td>
<td>$1,165,736</td>
<td>$1,243,451</td>
<td>$1,321,167</td>
</tr>
</tbody>
</table>

### $1,302,425 – Approved Expenses

<table>
<thead>
<tr>
<th>Expense Trigger</th>
</tr>
</thead>
<tbody>
<tr>
<td>$911,698</td>
</tr>
</tbody>
</table>

70% of Allowable Expenses
## Coverage Levels / Cost

$1,554,314 – Whole Farm Revenue (WFR)

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>50%</th>
<th>55%</th>
<th>60%</th>
<th>65%</th>
<th>70%</th>
<th>75%</th>
<th>80%</th>
<th>85%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Trigger</td>
<td>$777,157</td>
<td>$854,873</td>
<td>$932,588</td>
<td>$1,010,304</td>
<td>$1,088,020</td>
<td>$1,165,736</td>
<td>$1,243,451</td>
<td>$1,321,167</td>
</tr>
<tr>
<td>Premium</td>
<td>$1,710</td>
<td>$2,052</td>
<td>$2,611</td>
<td>$3,132</td>
<td>$4,026</td>
<td>$4,896</td>
<td>$8,835</td>
<td>$15,986</td>
</tr>
</tbody>
</table>

With underlying MPCI

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>50%</th>
<th>55%</th>
<th>60%</th>
<th>65%</th>
<th>70%</th>
<th>75%</th>
<th>80%</th>
<th>85%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$3,419</td>
<td>$4,103</td>
<td>$5,222</td>
<td>$6,264</td>
<td>$8,051</td>
<td>$9,792</td>
<td>$17,669</td>
<td>$31,972</td>
</tr>
</tbody>
</table>

Without underlying MPCI

**Why?**
## Coverage Levels / Cost

<table>
<thead>
<tr>
<th>Premium</th>
<th>50%</th>
<th>55%</th>
<th>60%</th>
<th>65%</th>
<th>70%</th>
<th>75%</th>
<th>80%</th>
<th>85%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without underlying MPCI</td>
<td>$1,710</td>
<td>$2,052</td>
<td>$2,611</td>
<td>$3,132</td>
<td>$4,026</td>
<td>$4,896</td>
<td>$8,835</td>
<td>$15,986</td>
</tr>
<tr>
<td>With underlying MPCI</td>
<td>$3,419</td>
<td>$4,103</td>
<td>$5,222</td>
<td>$6,264</td>
<td>$8,051</td>
<td>$9,792</td>
<td>$17,669</td>
<td>$31,972</td>
</tr>
</tbody>
</table>

Any crop insurance claims paid for the insured year will count as revenue to count against your WFRP guarantee.
Revenue Trigger / Expense Trigger / Cost

$1,165,736 (Revenue Trigger)
$911,698 (Expense Trigger)
$4,896 (Premium)

The three variables in making a choice on WFRP

REPS
(S) - Surprises

http://www.rma.usda.gov/policies/wfrp.html
Surprises

Five Potential Areas

- Claim Process (Proving It Up, Timing of Payment & MP Claim Payments)
- Guarantees Changing (After Underwriting)
- Expense Trigger (At Claim Time)
- Did Not Revise Actual Planted Acreage
- Premium (Increasing When Only Qualifying for 1 Commodity)

http://www.rma.usda.gov/policies/wfrp.html
Claims

- **Settled:**
  - after taxes are filed for the insurance period
  - by excluding revenue from crops grown in previous years
  - by including the value of crops that haven’t been harvested or sold
  - by counting all other crop insurance claim payments as revenue to count

http://www.rma.usda.gov/policies/wfrp.html
Claims

Only settled after taxes are filed

January

WFRP Claim Payment

MPCI Claim Payment

December
Excludes revenue from crops grown in previous years

### Claims

- $254,588 – 2014 Wheat
- $345,154 – 2015 Garbs
- $185,559 – 2015 Wheat
- $65,953 – 2015 Potatoes
- $851,254 – Total on Return

---

**Schedule F (Form 1040)**

**Profit or Loss From Farming**

2015

<table>
<thead>
<tr>
<th>A</th>
<th>Name of Proprietor</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC Farms, LLC</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B</th>
<th>Enter Code from Part IV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potatoes, Wheat, Sugar Beets</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C</th>
<th>Accounting Method</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cash Accrual</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>D</th>
<th>Employer ID Number (EIN)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Part I: Farm Income – Cash Method**

<table>
<thead>
<tr>
<th>1a</th>
<th>Sales of livestock and other resale items (see instructions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1b</td>
<td>Costs or other basis of livestock or other items reported on line 1a</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2</th>
<th>Sales of livestock, produce, grains, and other products you raised</th>
</tr>
</thead>
<tbody>
<tr>
<td>3a</td>
<td>Cooperative distributions (Form(s) 1099-PATR)</td>
</tr>
<tr>
<td>3b</td>
<td>Taxable Amount</td>
</tr>
<tr>
<td>4a</td>
<td>Agricultural program payments (see instructions)</td>
</tr>
<tr>
<td>4b</td>
<td>Taxable Amount</td>
</tr>
<tr>
<td>5a</td>
<td>Commodity Credit Corporation (CCC) loans reported under election</td>
</tr>
<tr>
<td>5b</td>
<td>CCC loans forfeited</td>
</tr>
<tr>
<td>5c</td>
<td>Taxable Amount</td>
</tr>
<tr>
<td>6a</td>
<td>Crop insurance proceeds and federal crop disaster payments (see instructions)</td>
</tr>
<tr>
<td>6b</td>
<td>Taxable Amount</td>
</tr>
<tr>
<td>7</td>
<td>Custom hire (machine work) income</td>
</tr>
<tr>
<td>8</td>
<td>Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9</th>
<th>Gross income. Add amounts in the right column (lines 1c, 2, 3b, 4b, 5a, 5c, 6b, 7, and 8). If you use the accrual method, enter the amount from Part III, line 50 (see instructions)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>936,036</td>
</tr>
</tbody>
</table>
Claims

Settled by including the value of crops harvested, but not sold

$254,588 – 2014  Wheat
$345,154 – 2015  Garbs
$185,559 – 2015  Wheat
$65,953 – 2015  Potatoes
$851,254 – Total on Return

$596,666 – Revenue to Count
$234,969–Potatoes in storage
Add all other claim payments as Revenue To Count (RTC)

<table>
<thead>
<tr>
<th>Name of Proprietor</th>
<th>Social Security Number</th>
<th>A. Principal Crop or Activity</th>
<th>B. Enter Code from Part IV</th>
<th>C. Accounting Method</th>
<th>D. Employer ID Number (EIN)</th>
<th>E. Did You Materially Participate?</th>
<th>F. Did You Make Any Payments in 2014?</th>
<th>G. If “Yes,” Did You or Will You File Required Forms 1099?</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC Farms, LLC</td>
<td></td>
<td>Wheat</td>
<td>Cash</td>
<td>Cash</td>
<td></td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Potatoes</td>
<td>Cash</td>
<td>Accrual</td>
<td></td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

### 2015
- **$254,588 – 2014** Wheat
- **$345,154 – 2015** Garbs
- **$185,559 – 2015** Wheat
- **$65,953 – 2015** Potatoes
- **$851,254 – Total on Return**

### Revenue to Count

<table>
<thead>
<tr>
<th>2015</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2015</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2015</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Total RTC

- **$596,666 – Revenue to Count**
- **$234,969 – Potatoes in storage**
- **$56,665 – MPCI claim**
- **$888,300 – Total RTC**
Claims – Finalization of claim payment

$985,200
Revenue Trigger

$888,300
Revenue To Count

= $96,900
WFRP Claim Payment

http://www.rma.usda.gov/policies/wfrp.html
Basic Principles – (Subsidy Rate)

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>50%</th>
<th>55%</th>
<th>60%</th>
<th>65%</th>
<th>70%</th>
<th>75%</th>
<th>80%</th>
<th>85%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Subsidy-Qualifying Commodity Count: 1</td>
<td>67%</td>
<td>64%</td>
<td>64%</td>
<td>59%</td>
<td>59%</td>
<td>55%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Whole-Farm Subsidy-Qualifying Commodity Count: 2</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Whole-Farm Subsidy-Qualifying Commodity Count: 3 or more</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
<td>71%</td>
<td>56%</td>
</tr>
</tbody>
</table>
Insurable Causes

- Insures against loss of approved revenue due to **unavoidable natural causes** that occur during the insurance year.

Note: Decline in local market price will be presumed to be from unavoidable natural causes unless the Company or FCIC is able to specifically identify a man-made cause that resulted in a measurable change in the price. In the case of such occurrence, the portion of the loss caused by the man-made event will not be covered.
Coverage

• For Renewal Customers:
  – Renewal customers are considered carry-over insureds

• For the first year the producer obtains coverage under this policy, the coverage will begin the later of;
  – The beginning of the insurance period; or 10 days after the company’s acceptance of the application

• SALES CLOSING DATE IS March 15th
Premium

- Billing date
  - Will be August 15th for calendar and early fiscal year filers
  - Will be December 1 for late fiscal year filers
  - Termination Date – 3/15
Limitations

- The farm operation will be ineligible for insurance under this policy if:
  - Insured revenue > $8.5 million
  - Expected revenue from animals / animal products is:
    - > than $1 million
  - Expected revenue from nursery / greenhouse is:
    - > than $1 million
  - The entity raises potatoes more than 83.3% of total expected revenue
  - The entity has only one commodity and revenue protection (ARH or Combo Revenue Insurance Plans) is available for that commodity
  - The entity purchases CAT coverage on a underlying crop policy
Eligibility

• The entity must have tax returns for each year (5 consecutive years)

• Unless one of the following applies:
  – The tax entity (taxpayer identification number changed)
  – The entity stops farming as an individual and farms as a different tax entity
  – The entity forms a successor farming operation that is basically the same operation
Eligibility – Transfer Tax History

• If the entity purchases, inherits, or leases another person’s farm operation then they may use the other person’s tax returns including adding the amounts to their allowable income and expenses for the particular year, if:
  – The entity obtains control of at least 90 percent of the other person’s farm operation, which includes the land and facilities, such as irrigation equipment and systems, greenhouses, and other facilities;
Replant Payment

• Annual Crops

• Insured Cause of Loss

• Must be practical to replant

• Must submit verifiable records showing actual replant costs

• Payment will be lesser of:
  – 20% of expected revenue multiplied by coverage level
  – Actual costs to replant

• No payment for any commodity already insured by another policy under The Act and replant payments are available
Expanded Operation

<table>
<thead>
<tr>
<th>Year</th>
<th>Approved Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>$970,548</td>
</tr>
<tr>
<td>2011</td>
<td>$1,125,454</td>
</tr>
<tr>
<td>2012</td>
<td>$1,154,888</td>
</tr>
<tr>
<td>2013</td>
<td>$1,295,154</td>
</tr>
<tr>
<td>2014</td>
<td>$1,498,544</td>
</tr>
<tr>
<td>Total</td>
<td>$6,044,588</td>
</tr>
</tbody>
</table>

Average Revenue: $1,208,918

Expanded Operation: $1,484,551

The grower has to show that the farm is expanding by either adding production capacity or increasing the use of existing production capacity.

Up to 35% Increase
Summary – Whole Farm Revenue Protection

• Preserving American Agriculture
Keep it Green, Keep it Growing.....

Thank you

Have a great 2016!

Drew Killian – Senior VP Insurance (WA)
(509) 347-6353 (cell)
Drew.Killian@northwestfcs.com