Apple Grower Says Crop Insurance Protects Against Blemishing Weather Damage

The possibility of losses to fruit quality, not quantity, drive one Niagara County, NY farmer to buy crop insurance on his apples and tree fruit.

“We’ve never had a claim because the apples aren’t there. We’ve had claims because the quality isn’t there. Hail is my biggest fear,” said Jim Bittner, owner of Bittner Singer Orchards in Appleton.

It’s not worry over getting a good yield, but rather harvesting a blemished crop, one that may be difficult to sell, or sell at good prices, he said.

A late frost or an especially rainy spring can cause russetting, a brown, cork-like blemish in apple skin that can make the fruit unsaleable.

Bittner is a first-generation farmer. He ran a dairy farm for a few years, before purchasing an orchard in 1991. Today, Bittner and his sons, David and Kevin, grow 500 acres of apples, peaches, cherries and other fruit.

“I like agriculture,” he said. “I like growing things. I like being my own boss. Dairy cows, apple trees, it doesn’t matter to me. I like agriculture and as long as I can make a living doing it, I’m going to do it.”

Half of Bittner’s acres are in apples. Ninety acres are in peaches. Most fruit is sold to processors. The farm offers u-pick cherries.

Bittner first bought crop insurance on his apples in the late 1990s, at the urging of his banker.

In 1998, Western New York growers were hit hard by hail.

“We were okay,” Bittner said. “We’ve bought crop insurance ever since.

The bank no longer requires the farm to carry crop insurance, but Bittner Singer Orchards has bought insurance on apples, peaches and tart cherries at various times over the years.

“I’m not doing it because someone is telling me to do it. I’m doing it because it makes business sense,” Bittner said.

In fact, most years the farm doesn’t have an insurance payout.

“We go a long time without collecting,” Bittner said. “But, if we are hit hard by (weather), crop insurance allows us to get through to farm another day. We don’t look at it to make money.”
Building a good relationship with a crop insurance agent you like, and keeping good farm records are crucial to making crop insurance effective at the farm level, Bittner said. He advised to retain annual records looking back five years for the farm, orchard block by block, and bushel by bushel.

Frequent tweaks and changes in crop insurance programs mean farmers need to do their homework each year. Bittner advised: “It’s not cheap. It’s complicated. Get a good agent. Every year, you have to sit down and look at the programs.”

Changes to crop insurance requirements are often based on farmer feedback. Allowing farms to cover orchards by units, rather than whole farm yield averages, has made more insurance coverage more accessible.

And, just because crop insurance wasn’t a good fit on your farm a few years ago doesn’t mean it’s not worth a new look.

“Every year is a new year,” Bittner said. “A little change in policy might be a big deal on your farm.”

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