



Welcome To Maryland Grape Growers Meeting 2022 Mark Sultenfuss- Nagel Crop Insurance

***Your Understanding of Crop Insurance
Makes You a Better Decision Maker.***





Mark Sultenfuss- Nagel Crop Insurance

Life Long Resident of Queen Anne's County

31 Years with University of Maryland at Wye Research Center

Life Long Farmer near Centreville

3rd Generation Grain and Beef Operation

Retired from UM in 2013 and joined Nagel Team

Insuring crops in Maryland, Delaware, Pennsylvania and Virginia

Grapes in Northern Virginia, Charlottesville, Queen Anne's County





Crop Insurance- An Intangible???

Most all of the things you purchase are tangible items.

Is a crop insurance policy a tangible item?

**We show you how to make a seemingly intangible item
a SIGNIFICANTLY tangible one.**



Multi-peril Crop Insurance

- Highly Subsidized by USDA- most levels more than 50% tax free subsidy
- Based on **Your** Production History
- You Choose the Level of Coverage
- Identical From Company to Company
- Billed at the End of the Season

Covered Perils



- Frost/Freeze
- Insects- including Spotted Lantern Fly
- Disease
- Excess moisture
- Drought
- Heat
- Hail, Wind, Hurricane
- Grape Quality



Grape Crop Insurance in Maryland

- Policies are available in Queen Anne's County and Washington County
 - Vertically Integrated or Grape Seller
 - Policies can easily be written in other counties by Written Agreement
- USDA and RMA Readily want to open doors for new counties



Grape Crop Insurance in Maryland

- Insurability: Grapes must have been in the ground for at least 4 years and attained a yield of at least 2 tons per acre in one of those years.
- Since history must include 4 years of production, if you do not have 4 years of history, you can use the county average yield for your missing years.
- **This means that with young grapes, they can be fully insured after achieving eligibility of 4 years old and 2 tons per acre!**



Is our product any different?

Multi Peril Crop Insurance Appears the same on the surface but significant differences exist

- **Policy** – Identical from AIP to AIP
- **Product** – Developing a risk management strategy specifically suited to **YOUR OPERATION**

What sets us apart from the rest?

Service...

Boots on the Ground



- We can come to you: reporting, agronomy, **local full-time adjusters with experience in grapes**
- The hardest thing you will do in the process is sign your name- we do the rest.
- We get to know you and your operation- Relationship
- We communicate- Nagel's Notes; email and phone alerts
- We are your year-round crop insurance team

What sets us apart from the rest?

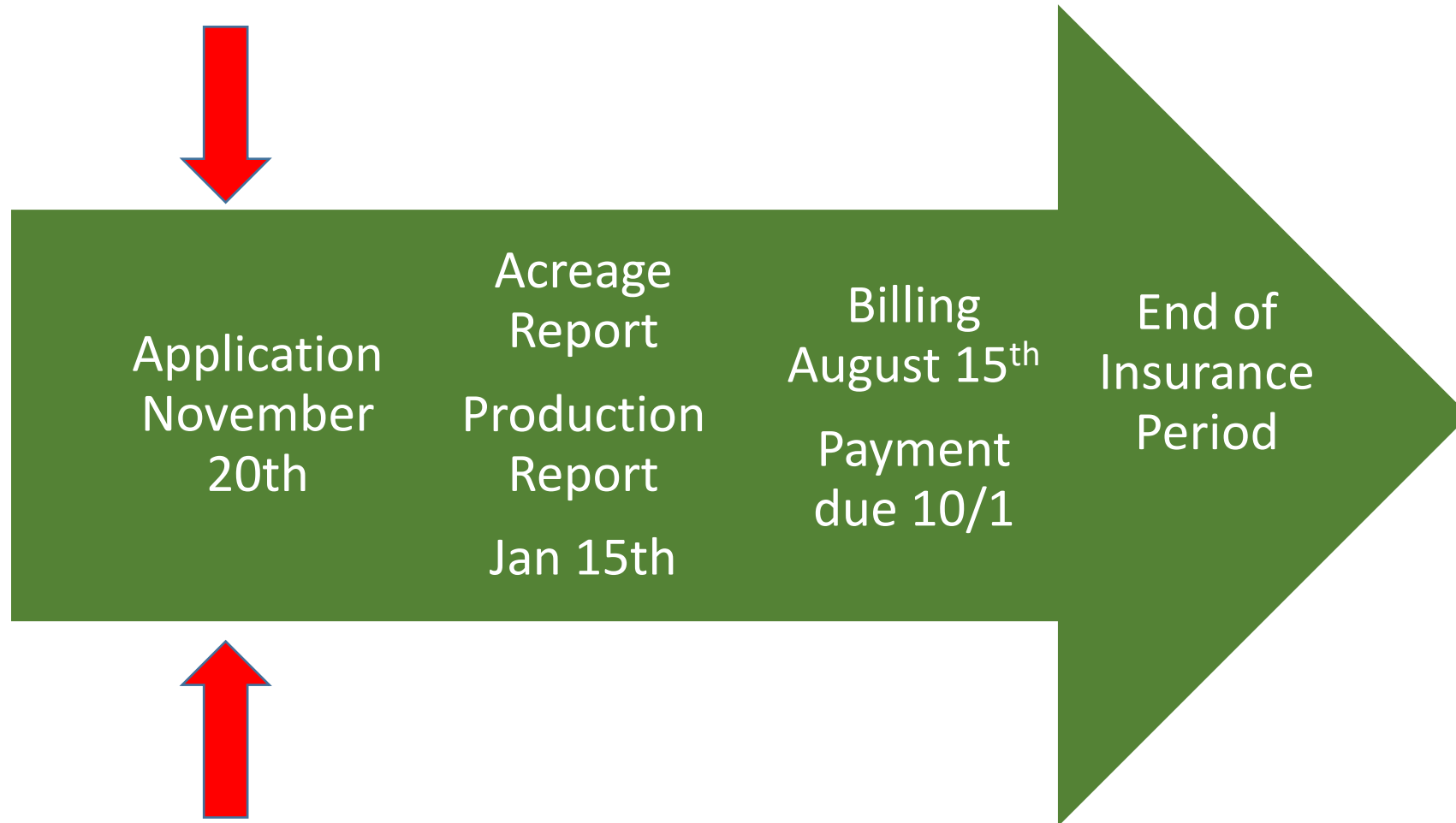
Service...

Thorough Recordkeeping



- Well trained staff familiar with production reporting requirements
- Expertise with reports and communication with FSA offices
- Yearly insurance strategy unique to YOUR farm
- Increased accuracy and convenience for our customers

2023 Grape Crop Insurance Cycle Application, Reporting, Billing





2023 Grape Crop Insurance Cycle

Application- November 20th

Vineyard Inspection/Acreage Determination

Production Reporting- January 15th

Schedule of Insurance

Billing August 15th

Premium Due October 1

1 Acre Merlot Grapes in Queen Anne's County
Average Production 3.2 Tons per acre



Quote Summary Grapes	Price	Yield	Guarantee Per Acre	Coverage Per Acre	Total Coverage	Subsidy Per Acre	Total Subsidy	Premium Per Acre	Total Premium
50% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	1.60 TON	\$2,784.00	\$2,784	\$73.28	\$73	\$36.09	\$36
55% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	1.76 TON	\$3,062.40	\$3,132	\$89.19	\$92	\$50.17	\$51
60% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	1.92 TON	\$3,340.80	\$3,306	\$112.82	\$111	\$63.46	\$63
65% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	2.08 TON	\$3,619.20	\$3,654	\$130.25	\$132	\$90.52	\$91
70% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	2.24 TON	\$3,897.60	\$3,828	\$166.93	\$164	\$116.00	\$114
75% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	2.40 TON	\$4,176.00	\$4,176	\$198.62	\$199	\$162.51	\$162
80% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	2.56 TON	\$4,454.40	\$4,524	\$218.66	\$222	\$236.89	\$241
85% - Grapes - MD - Queen Anne'S - APH - OU	\$1,740.00	3.2 TON	2.72 TON	\$4,732.80	\$4,698	\$216.30	\$215	\$352.90	\$350

USDA/Farm Service Agency ERP
Emergency Relief Program



Payments to operations that suffered losses in 2020 and 2021

Qualifying Events:

- Wild Fire
- Freeze
- Smoke
- **EXCESS MOISTURE**

Contact Farm Service Agency for details

Thank You For Listening

Mark Sultenfuss

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