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## Insuring different organic farming risks

Dealing with weed control issues is a challenge for adjusters deciding on organic farm insurance claims

BY JEFFREY CARTER

*Ontario Farmer*

When it comes to crop insurance, certified organic producers are like other farmers.

They look to squeeze the most out of the Agricorp program for the dollars they invest.

There are, however, important differences. Chief among these is the way organic farmers tackle weeds.

Their tolerance for weeds is often greater compared to conventional growers – as long as they can keep them in check during the critical early stages of crop growth.

“The biggest thing when it comes to production insurance is how the weed issue is going to be addressed,” Parkhill-area farmer Beatrix Enter says.

Enter, and several other organic growers, had an opportunity to chat with Agricorp representatives at a meeting at Doug and Bettie Smith’s farm at Napier on Sept. 20.

Weeds are not an insurable peril under Agricorp rules, according to Agricorp representative Doug Green.

However, organic farmers at the Smith farm say that excessive weed pressure in organic fields can often be linked to weather considerations – too much rain during a critical period for weed removal. Under these circumstances, weed pressure might be considered a weather peril, they argue.

Jodi Koberinski, executive director of the Organic Council of Ontario, says one approach Agricorp might consider would be to have adjusters examine fields when this type of weather-related situation arises.

It was also pointed out that most organic farmers do take weeds seriously.

Doug Smith, standing in front of a field of soybeans, says he used seven cultivation passes and would have made one more pass if it were not for a rainy period in early July. Weed pressure on the headland was significant but further into the field it was felt that yield wouldn’t be affected to any significant degree.

Hugh Martin, OMAFRA organic



**Weeds were concentrated along the headlands in Doug Smith’s field of organic soybeans**

crop production specialist, says there’s a critical period for weed suppression, regardless of management style. If farmers can keep a field relatively weed-free during the early stages of crop growth, yield impacts are minimized.

It’s that kind of thinking that explains why organic farmers are somewhat tolerant of weeds. Some even value the presence of a few as a biological indicator of soil problems.

Another concern at the meeting related to the knowledge and attitude of adjusters when it comes to organic practices.

ONE FARMER, who didn’t wish to be identified, spoke of a situation in which he was offered a “half payment” by an Agricorp adjuster due to heavy weed pressure. The full value of the claim was worth about \$18,000.

The farmer, who acquired a lawyer and went through Agricorp’s tribunal process, ultimately received full coverage. The process also proved to be learning experience for both sides.

For his part, the farmer says he should have called in his claim sooner, prior to the crop being harvested. In addition, he sees a need for farmers, regardless of their management style,

to keep good records, to take photographs when there are problems and to keep Agricorp informed.

“What we want is an opportunity to view the actual damage. And, if you tell us what’s going on, it’s going to help you,” Green says.

Agricorp representatives Green and Paul Hurst agreed there’s a need for adjusters to be better versed in organic practices but say there’s been little training.

“The good news is, we’re starting to get some organic guys applying for jobs as adjusters,” Hurst says.

Having organic farmers working for Agricorp, as tribunal members or adjusters, may benefit Agricorp.

According to one farmer, “If there’s an organic guy trying to steal from the system, an organic guy would be more likely to pick up on that.”

Agricorp began introducing organic production insurance about five or six years ago.

Debbie Brander, with Agricorp program development, says organic corn will hopefully be added in 2011 or possibly 2012.

There is a significant number of organic corn growers who already insure their corn under the conventional program. Unfortunately, the conventional program does not reflect organic prices.

In a typical year, about 7,000 to 8,000 acres of organic corn is grown in Ontario, according to Martin.

Organic soybean production insurance has been offered since 2006. Close to 100 growers with almost 10,000 acres between them are enrolled. About 10,000 acres are uninsured.

There are also programs for organic winter wheat and winter spelt and programs for organic fresh market carrots and cabbage and organic processing sweet corn.

Organic farmers, Brander notes, often participate in the forage program with other farmers.

Martin says that that in 2008 there were 114,000 acres of certified organic production in Ontario. Of that amount, about 50,000 were sown to grains or oilseeds and 40,000 was in hay or pasture.

The relatively low number of organic growers taking insurance could be related to their crop diversity, which is a type of insurance in itself, Martin says. In addition, some organic growers are members of Amish and Mennonite communities who do not participate for reasons of faith.

The meeting at Napier was sponsored by Beechwood Agri Services in cooperation with Agricorp, OMAFRA and the Organic Council of Ontario.