Fact sheet:
Crop Insurance for Organic Operations

Certified organic production has increased over the past decade, expanding to nearly 5 million acres of U.S. cropland.[1] Organic operations have different needs than their conventional counterparts, and producers can often expect higher prices for their goods. To address market differences, the U.S. Department of Agriculture Risk Management Agency (RMA) offers crop insurance options designed to protect organic producers from yield and revenue losses.

Individual crop coverage with organic price election

Organic producers can protect their operations from loss due to natural perils such as hail, drought, wind, frost, excess moisture, disease, and pest infestations with crop insurance for individual commodities.

Options include:

- **Yield protection:** Covers the operation in cases of low yields caused by natural perils
- **Revenue protection:** Provides coverage when low yields or market fluctuations result in revenue below the expected amount for the operation

The yield and revenue protection policies establish coverage levels through local market prices. However, because certified organic products are often sold for higher prices, producers have the option to use an "organic premium price election." Set by RMA, the price election accounts for the higher value of certified organic goods.

Note: eligibility is determined by location and crop, and coverage is not available in all areas. Consult a crop insurance agent to determine what coverage is available in your county.

Organic premium price elections available by commodity

- **Almonds**
- **Apples**
- **Avocados**
- **Avocado tree**
- **Banana**
- **Banana tree**
- **Barley**
- **Blueberries**
- **Burley tobacco**
- **Coffee**
- **Coffee tree**
- **Corn**
- **Corn silage**
- **Cotton**
- **Cottonseed**
- **Cranberries**
- **Cultivated wild rice**
- **Dry air tobacco**
- **Dry beans**
- **Dry peas**
- **Early and midseason oranges**
- **Figs**
- **Flax**
- **Flue-cured tobacco**
- **Forage production**
- **Fresh apricots**
- **Fresh freestone peaches**
- **Fresh market beans**
- **Fresh market sweet corn**
- **Fresh market tomatoes**
- **Fresh nectarines**
- **Grain sorghum**
- **Grapefruit**
- **Grapefruit tree**
- **Hybrid corn seed**
- **Hybrid popcorn seed**
- **Hybrid sorghum seed**
- **Hybrid sweet corn seed**
- **Juice grapes**
- **Late oranges**
- **Lemons**
- **Macadamia nuts**
- **Mandarins/tangerines**
- **Maryland tobacco**
- **Millet**
- **Oats**
- **Onions**
- **Oranges**
- **Orange tree**
- **Papaya**
- **Papaya tree**
- **Pasture, rangeland, forage**
- **Peaches**
- **Pears**
- **Peppermint**
- **Pistachios**
- **Plums**
- **Popcorn**
- **Potatoes**
- **Processing beans**
- **Processing cling peaches**
- **Processing tomatoes**
- **Prunes**
- **Raisins**
- **Rice**
- **Rio red and star ruby grapefruit** (and all other grapefruits)
- **Rye**
- **Safflower**
- **Silage sorghum**
- **Soybeans**
- **Spearmint**
- **Strawberries**
- **Sugarcane**
- **Sunflowers**
- **Table grapes**
- **Tangelos**
- **Walnuts**
- **Wheat**

Sources

1 "Strong growth in organic market slowed in 2021." U.S. Department of Agriculture, Economic Research Service, Feb. 16, 2023, ers.usda.gov/data-products/chart-gallery/gallery/chart-detail/?chartId=105850#. Accessed February 2024.

Whole Farm Revenue Protection

Whole Farm Revenue Protection (WFRP) provides a safeguard for an entire operation under a single policy and is not limited by location, making it an attractive option for speciality and diversified operations. It is the first crop insurance program available in all counties in the U.S. and provides coverage for both crops and livestock, with the exceptions of timber, forest, forest products, and animals for sport, show, or pets.

To qualify for coverage, producers must provide five consecutive years of Schedule F tax history. Beginning and veteran farmers can qualify with just three years of records. The information establishes an operation's allowable or expected revenue on which the policy is determined. Coverage is available from 50% to 85% of the crop's expected revenue, up to $17 million.

Producers can also include anticipated growth in their coverage. The growth can come from anything that increases capacity, from added acreage to new equipment such as greenhouses. In addition, steady growth can be insured when at least five years of Schedule F tax information is provided. Expected revenue increases from the completion of organic certification are also insurable.

Micro Farm

A subprogram of WFRP, Micro Farm is designed for small-scale operations. Coverage is available to operations with annual revenue less than $350,000. Producers can qualify for this coverage with three consecutive years of Schedule F tax forms, making this program more accessible. Micro Farm coverage can also protect anticipated revenue from value-added products, such as processed meat or jams and preserves.

Similar to WFRP, Micro Farm also allows operations room to grow. Producers who can provide five years of revenue history showing consistent growth can include expected growth in their policy's coverage. Operations expecting additional revenue from an increase in the number of acres or organic certification can insure for growth as well. The revenue cap for these operations is $400,000 in subsequent years.

Transitional and Organic Grower Assistance Program

Producers transitioning to organic, as well as certified organic growers, are eligible to receive discounts on their insurance premiums through RMA's Transitional and Organic Grower Assistance (TOGA) Program. This program offers participants up to 10 percentage points of premium subsidy. For example, a producer who enrolls in a policy providing 70% coverage will only pay the cost of 60% coverage. Once enrolled, this benefit is automatically applied to participants' premium billing statements.

Similarly, both transitioning and organic growers can receive a subsidy of 10 percentage points for WFRP policies, which improves the accessibility of the program.

Certified organic feed and grain producers can also receive a $5-per-acre discount on their crop insurance through TOGA, which can be combined with other premium discount programs.

Contract Price Option

The Contract Price Option allows operations with written contracts, both those that are certified organic operations and those transitioning to organic, to insure their crops based on the contracted price rather than the organic premium price election set by RMA. Contract pricing is useful when organic price elections are not available or when a producer has a contract for a higher value than the available price election. The option also supports transitioning producers who do not qualify for the organic premium price election but bring in a higher price for their goods through contracts.

Additionally, the Contract Price Option is available to producers with multiple contracts. There is a maximum contract price that can be insured—typically twice the value of RMA's set conventional crop price, or 1.5 times the organic price.

Finding an agent

The first step to enrolling in federal crop insurance is to connect with a crop insurance agent. The best way to find an agent is to ask fellow producers for recommendations or visit RMA's Agent Locator Tool at public-rma.fpac.usda.gov/apps/AgentLocator.

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