

# Crop Insurance

## What Producers Should Know

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# 2025 Spring Crop Updates

- Separate unit structure is now available for conventional and organic practices
- Minor changes to eligibility requirements for minors and Trusts
- Written agreements are no longer a required for new breaking (*320 acres or less*)
- RMA and AIP's have looked into optional unit structure more closely than ever over the past year
- Approved Insurance Providers (AIP's) pushing hard for producers to sign up for direct deposit

# Written Agreements

- If a crop isn't insurable in your county make sure you and your agent explore written agreement options to see if you can get the crop you would like to grow insurable
- Written agreement requests are required to be submitted by March 12<sup>th</sup> (*three days prior to sales closing*)
- RMA is who either approves or denies written agreement request
  - Instances where written agreements are approved be sure you understand what your yield will be

# Helpful Hints

- Review your policy prior to March 15<sup>th</sup>
- Explore and understand what crops and options you have on your policy and what crops and additional options are available
- Don't be afraid to change coverage levels, options and review your unit structure
- Review your acreage reports with a fine tooth comb to ensure everything is reported corrected. Some AIP's are not allowing corrections to acreage reports after July 15<sup>th</sup>

# Helpful Hints (continued)

- If you have a contract on your crops being grown make sure you have your contract submitted to your agent by acreage reporting (July 15<sup>th</sup>)
- Be sure to submit timely notices of losses
- Use good farming practices!!!

# Helpful Hints (continued)

- Understand Additional Coverage Options such as:
  - Supplemental Coverage Option (SCO)
  - Enhanced Coverage Option (ECO)
  - Stacked Income Protection Program (STAX)
  - Yield Exclusion (YE)
  - Yield Cups (YC)
  - Trend Adjustments (TA)
  - Yield Adjustments (YA)

Agriculture Risk Coverage (ARC) – election at FSA

Price Loss Coverage (PLC) – election at FSA

Sign up period for ARC and PLC at FSA is now through April, 15<sup>th</sup> for the 2025 crop

# Other types of policies available

- Pasture, Range and Forage (PRF)
- Annual Forage (AF)
- Livestock Risk Protection (LRP)

# Useful Tools

[www.rma.usda.gov](http://www.rma.usda.gov)

 **Risk Management Agency**  
U.S. DEPARTMENT OF AGRICULTURE

Policy & Procedure ▾

RMA Local ▾

Tools & Reports ▾

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News & Events ▾

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## Insurance coverage for hurricanes and tropical storms?

Learn more about the HIP-WI Endorsement and Tropical Storm Option.

[Go to the HIP-WI resources](#)

## Insurance Rates, Yields, and More

Current and historical crop insurance data.

[Go to Actuarial Documents](#)

## Find a Policy Document

Policies, handbooks, memos, and other resources.

[Go to Policy & Procedure](#)



## Tools & Reports

**Actuarial Documents**

**Agent Locator**

**Approved Insurance Providers**

**Associated Agencies and Partners**

**Cost Estimator**

**County Crop Programs**

**Crop Indemnity Maps**

**FTP File Access**

**Livestock Reports (LRP and LGM)**

**Nursery Software (EPLPPS)**

**Other Sites**

**PRF Rainfall**

**Price Discovery Reporting**

**Reinsurance Reports**

**RMA Map Viewer**



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▸ Crop

RMA Web Applications > AIB > Crop



Crop

1	Reinsurance Year:	Select a Reinsurance Year	▼
2	Commodity:	Select a Commodity	▼
3	Commodity Year:	Select a Commodity Year	▼
4	Insurance Plan:	Select a Insurance Plan	▼
5	State:	Select a State	▼
County:		Select a County	▼

Clear View Report



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- AIB

RMA Web Applications > AIB > Crop



Crop

1	Reinsurance Year:	2025	▼
2	Commodity:	Cotton (0021)	▼
3	Commodity Year:	2025	▼
4	Insurance Plan:	Revenue Protection (02)	▼
5	State:	Texas (48)	▼
County:		Hale (189)	▼

Clear View Report

Types / PracticesUnit StructurePricesT-YieldYield ExclusionDatesRatesSubsidy FactorsPrevented Planting Coverage LevelSpecial ProvisionsSCO Prices and YieldsSCO RatesSCO Subsidy FactorsECO Prices and Yields

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Types/Practices

Selection Criteria

Year: 2025

Commodity: Cotton (0021)

State: Texas (48)

Data: Released

Plan: Revenue Protection (02)

County: Hale (189)

Types / Practices	T/P 1	T/P 2	T/P 3	T/P 4	T/P 5	T/P 6	T/P 7	T/P 8	T/P 9
Type Practice	No Type Specified 997 Non-Irrigated 003	No Type Specified 997 Non-Irrigated Skip Row 063	No Type Specified 997 Irrigated 002	No Type Specified 997 Organic(Certified) Non-Irr. 713	No Type Specified 997 Non-Irrigated Skip Row(OC) 729	No Type Specified 997 Organic(Certified) Irr. 702	No Type Specified 997 Organic(Transitional) Non-Irr. 714	No Type Specified 997 Non-Irrigated Skip Row(OT) 730	No Type Specified 997 Organic(Transitional) Irr. 712

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T-Yield

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Transitional Yields									
Sub County	Year	LBS	LBS	LBS	LBS	LBS	LBS	LBS	LBS
	2025	190.00	190.00	693.00	171.00	171.00	624.00	171.00	624.00
	2024	214.00	214.00	696.00	182.00	182.00	592.00	182.00	592.00
	2023	214.00	214.00	696.00	182.00	182.00	592.00	182.00	592.00

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# Additional Useful Tools



United States  
Department of  
Agriculture

## **GENERAL STANDARDS HANDBOOK**

**2025 AND SUCCEEDING CROP YEARS**



United States  
Department of  
Agriculture

## **WRITTEN AGREEMENT HANDBOOK**

**2025 and Succeeding Crop Years**



# Other Industry News

## What you Need to Know About Economic Assistance and Disaster Assistance

### Economic Assistance Overview

- \$10 billion in total funding for all eligible commodities
- 90-day period for USDA implementation
- Eligibility based on 2024 FSA-certified planted acres and 50% prevent-plant acres
- Skip-row acreage granted parity with solid plant acreage for this program

**What you should know:** Assuming Brooke Rollins is confirmed by the Senate as the new Secretary of Agriculture (confirmation hearing scheduled for 10 a.m. ET on January 23, 2024), then the economic assistance will be processed quickly. The 90 days is a deadline for when payments need to be completed (March 21, 2025); however, payments will likely be issued before this.

### Disaster Assistance Overview

- \$20.78 billion in total funding for all eligible commodities
- Applicable to the 2023 and 2024 crop years for qualifying disaster losses

**What you should know:** We do not yet know how the disaster assistance will be issued or how the payment methodology will be implemented. The development of this program will not begin until we have a confirmed Secretary of Agriculture and could take some time to formulate. We do not have any payment rates or calculations at this time.



Fill out these highlighted cells with your own information.

Cells highlighted yellow are yet to be determined; check back later for updates

Commodity	Units	Total cost of production	Projected average farm price	10-year national average harvested yield	Gross Returns	Economic Loss	Economic Assistance	Statutory reference price	National average program yields	Minimum payment rate	Final economic assistan e rate	Planted acres (including plant failed)	Prevented plant acres	Projected Payments
		(a) \$/acre	(b) \$/unit	(c) units/acr	(d) \$/acre	(e) \$/acre	(f) \$/acre	(g) \$/unit	(h) units/acr	(i) \$/acre	(j) \$/acre	(k) acres	(l) acres	(m) \$
Corn	bu.	\$879.10	\$4.10	174.5	\$715.61	\$163.49	\$42.51	\$3.70	143.1	\$42.35	\$42.51			\$0.00
Soybeans	bu.	\$625.29	\$10.20	50.2	\$511.84	\$113.45	\$29.50	\$8.40	40.9	\$27.46	\$29.50			\$0.00
Wheat	bu.	\$388.19	\$5.60	48.2	\$270.14	\$118.05	\$30.69	\$5.50	41.8	\$18.39	\$30.69			\$0.00
Cotton*	lb.	\$894.56	\$0.66	846.9	\$558.95	\$335.61	\$87.26	\$0.367	1,828	\$53.67	\$87.26			\$0.00
Rice*	lb.	\$1,314.84	\$0.156	7,534	\$1,175.30	\$139.54	\$36.28	\$0.140	6,207	\$69.52	\$69.52			\$0.00
Grain Sorghum	bu.	\$437.14	\$4.10	66.7	\$273.39	\$163.75	\$42.58	\$3.95	63.8	\$20.17	\$42.58			\$0.00
Barley	bu.	\$472.01	\$6.60	73.4	\$484.11	\$0.00	\$0.00	\$4.95	55.0	\$21.76	\$21.76			\$0.00
Oats	bu.	\$524.48	\$3.40	66.4	\$225.79	\$298.69	\$77.66	\$2.40	52.1	\$10.01	\$77.66			\$0.00
Peanuts	lb.	\$1,184.95	\$0.2650	3,891	\$1,031.14	\$153.81	\$39.99	\$0.2675	3,566	\$76.30	\$76.30			\$0.00
Sunflower Seed	lb.	TBD	\$0.1975	1,700	\$335.81	TBD	TBD	\$0.2015	1,450	\$23.38	\$23.38			\$0.00
Canola	lb.	TBD	\$0.2030	1,729	\$350.90	TBD	TBD	\$0.2015	1,660	\$26.76	\$26.76			\$0.00
Lentils	lb.	TBD	\$0.3400	1,080	\$367.17	TBD	TBD	\$0.1997	1,210	\$19.32	\$19.32			\$0.00
Dry Peas	lb.	TBD	\$0.1385	1,820	\$252.03	TBD	TBD	\$0.1100	1,837	\$16.16	\$16.16			\$0.00
Flaxseed	bu.	TBD	\$13.00	18.9	\$245.44	TBD	TBD	\$11.28	19.4	\$17.48	\$17.48			\$0.00
Large Chickpeas	lb.	TBD	\$0.3300	1,304	\$430.42	TBD	TBD	\$0.2154	1,402	\$24.16	\$24.16			\$0.00
Small Chickpeas	lb.	TBD	\$0.2600	1,376	\$357.68	TBD	TBD	\$0.1904	1,429	\$21.77	\$21.77			\$0.00
Mustard Seed	lb.	TBD	\$0.4800	720	\$345.46	TBD	TBD	\$0.2015	708	\$11.42	\$11.42			\$0.00
Rapeseed	lb.	TBD	\$0.1600	1,768	\$282.88	TBD	TBD	\$0.2015	1,441	\$23.23	\$23.23			\$0.00
Safflower	lb.	TBD	\$0.3000	1,242	\$372.54	TBD	TBD	\$0.2015	975	\$15.71	\$15.71			\$0.00
Crambe	lb.	TBD	\$0.1920	1,400	\$268.80	TBD	TBD	\$0.2015	1,202	\$19.37	\$19.37			\$0.00
Sesame Seed	lb.	TBD	\$0.3900	549	\$214.27	TBD	TBD	\$0.2015	327	\$5.28	\$5.28			\$0.00

Estimated total payment without payment limits: \$0.00

Estimated total payment if subject to the \$125,000 payment limit^: \$0.00

Estimated total payment if subject to the \$250,000 payment limit^: \$0.00

Disclaimer

# **CALL YOUR CONGRESSMAN!**

We all must engage with our U.S.  
Representatives and Senators for agriculture's  
future.