



# Area Risk Protection Insurance (ARPI) Irrigated Grain Sorghum

## Colorado, Kansas, Oklahoma, and Texas



### Overview

The 2018 Farm Bill required the Risk Management Agency (RMA) to conduct a study to determine options for irrigated grain sorghum producers with low transitional yields and high premium rates. As a result, RMA contracted with a 3rd party to research and develop alternatives to improve crop insurance options for irrigated grain sorghum producers in specific counties in Colorado, Kansas, Oklahoma, and Texas. As a result of the study, RMA and the National Sorghum Producers (NSP) developed an enhanced ARPI program.

### Area Risk Protection Insurance (ARPI)

ARPI is designed as a risk management tool to insure against widespread loss of production or widespread loss of revenue of the insured crop in a county.

The ARPI policy has less paperwork and generally lower premium cost than Multiple Peril Crop Insurance (MPCI). The policy was developed on the basis that when an entire county's crop yield is low, most farmers in that county would also have low yields.

ARPI allows you to select a different coverage level of insurance for each insurable crop type and practice. Under the ARPI Area Yield Protection (AYP) plan, you can also select the Catastrophic Risk Protection (CAT) level of insurance for one type and practice and select an additional coverage for a different type and practice.

In specific counties in Kansas, Oklahoma, and Texas, the study showed there is a correlation in yields and losses for irrigated corn and irrigated grain sorghum. Starting with the 2023 crop year, the actuarial basis

for irrigated grain sorghum area yield has changed to improve coverage offered for irrigated grain sorghum in these areas.

### How did Coverage Change?

The ARPI plan shown in the yellow counties below changed the basis of the offer from irrigated grain sorghum to irrigated corn for grain. The guarantee is now determined by taking existing Supplemental Coverage Option (SCO) irrigated corn for grain yields with an 80% factor and applying irrigated corn for grain yield rates. There was no change to the grain sorghum price.

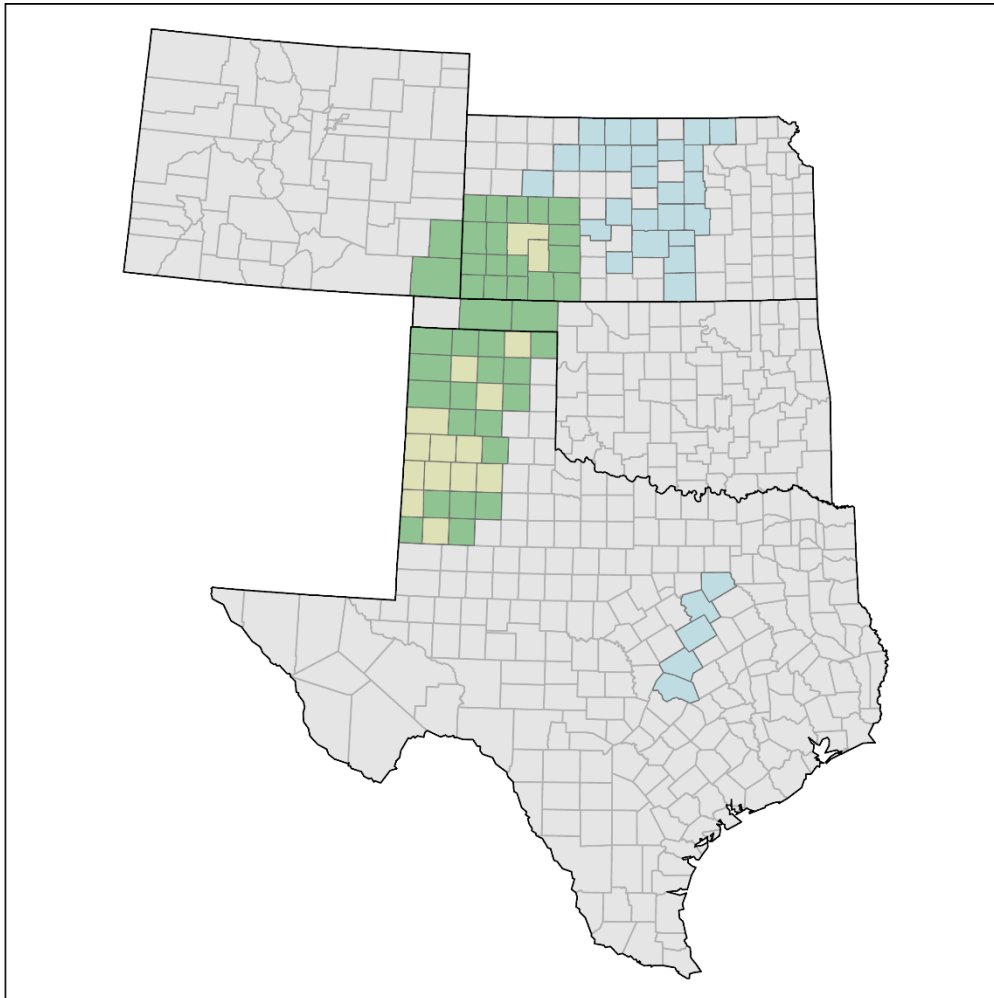
### For More Information

Contact your crop insurance agent. If you do not have a crop insurance agent, a list of crop insurance agents is available on the RMA website by using the RMA Agent Locator at [www.rma.usda.gov/Information-Tools/Agent-Locator](http://www.rma.usda.gov/Information-Tools/Agent-Locator).

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.



**ARPI CONVERSION MAP**  
**Grain Sorghum**  
 ARPI Conversion



Blue - No Change - The grain sorghum ARPI program had no changes.

Yellow - Convert Program - The basis of the ARPI offer changed from grain sorghum to corn.

Green - Expand ARPI - New ARPI offers are now available for irrigated grain sorghum using corn as the basis for the offer.



**Legend**

- Convert Program
- Expand ARPI
- No Change

Map Creation Date: November 08, 2022  
 Layer Credits: USDA  
 Source: USDA RMA - System of Analytics  
 Data Current Date: November 8, 2022  
 Map Projection: USA Contiguous Albers Equal Area Conic  
**RMA - Product Management**

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**Convert Program**

Kansas Finney, Gray  
 Texas Bailey, Carson, Castro, Cochran, Deaf Smith, Floyd, Hale, Lamb, Moore, Ochiltree, Parmer, Swisher, Terry

**Expand ARPI**

Colorado Baca, Prowers  
 Kansas Clark, Ford, Grant, Greeley, Hamilton, Haskell, Hodgeman, Kearny, Lane, Meade, Morton, Ness, Scott, Seward, Stanton, Stevens, Wichita  
 Oklahoma Beaver, Texas  
 Texas Armstrong, Briscoe, Crosby, Dallam, Gray, Hansford, Hartley, Hockley, Hutchinson, Lipscomb, Lubbock, Lynn, Oldham, Potter, Randall, Roberts, Sherman, Yoakum

**Expand ARPI**

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