

SPECIALTY CROPS REPORT

AS REQUIRED BY SECTION 508(a)(6)(A) & (B)
OF THE FEDERAL CROP INSURANCE ACT

June 2020



Report to Congress:

Specialty Crops Report

Delivered by the Federal Crop Insurance Corporation
as required by section 508(a)(6)(A) & (B) of the Federal Crop Insurance Act

Submitted June 2020

Executive Summary

The 2020 Specialty Crops Report is submitted by the Risk Management Agency (RMA) on behalf of the Federal Crop Insurance Corporation (FCIC) in response to Section 508(a)(6)(A) & (B) of the Federal Crop Insurance Act (Act), as amended. The statute requires that the Federal Crop Insurance Corporation report to Congress on the progress and expected timetable for expanding crop insurance coverage to specialty crops:

“508 (6) ADDITION OF NEW AND SPECIALTY CROPS (INCLUDING VALUE-ADDED CROPS).—

(A) ANNUAL REVIEW.—Not later than 1 year after the date of enactment of the Agriculture Improvement Act of 2018, and annually thereafter, the manager of the Corporation shall prepare, to the maximum extent practicable, based on data shared from the noninsured crop disaster assistance program established by section 196 of the Federal Agriculture Improvement and Reform Act of 1996 (7 U.S.C. 7333), written agreements, or other data, and present to the Board not less than 1 of each of the following:

- (i) Research and development for a policy or plan of insurance for a commodity for which there is no existing policy or plan of insurance.*
- (ii) Expansion of an existing policy or plan of insurance to additional counties or States, including malting barley endorsements or contract options.*
- (iii) Research and development for a new policy or plan of insurance, or endorsement, for commodities with existing policies or plans of insurance, such as dollar plans.*

(B) REPORT.—Not later than 1 year after the date of enactment of this paragraph, and annually thereafter, the Corporation shall report to Congress on the progress and expected timetable for expanding crop insurance coverage under this subtitle to new and specialty crops.”

This report fulfills subsection (B) above and will capture how RMA’s ongoing efforts also meet the expanded requirements for specialty crops, as specified in the Agriculture Improvement Act of 2018; including:

- ▼ Research and development for a policy or plan of insurance for a commodity for which there is no existing policy or plan of insurance
- ▼ Research and development for a new policy or plan of insurance, or endorsement, for commodities with existing policies or plans of insurance
- ▼ Expansion of a policy or plan of insurance to additional counties or states

RMA classifies specialty crops as fruits and vegetables, tree nuts, dried fruits and horticulture nursery crops (including floriculture). This classification is consistent with the definition of specialty crops as specified in the Specialty Crops Competitiveness Act of 2004 (7 U.S.C. 1621 note), as modified by the Agricultural Act of 2014.

Federal crop insurance is a vital link to the soundness and prosperity of the American agricultural producer. It is a critical risk management safety net that supports food security for American consumers and economic stability for rural America. Crop insurance products for specialty crops have been a strong priority since the Federal Agriculture Improvement and Reform Act of 1996 (P.L. 104-127). In 2019, crop insurance protected more than \$18 billion in insurance liability for specialty crops. Additionally, market penetration for fruit and nut crops encompassed 67 percent of their market potential in 2019. Market penetration for vegetable crops encompassed 72 percent of their market potential in 2019.

The positive impact of Federal crop insurance as a risk management safety net has been apparent following severe, widespread weather events that have occurred in recent years. For example, crops in the U.S. incurred significant losses caused by hurricanes Florence and Michael in 2018, resulting in over \$470 million in indemnity payments. The payments included those that covered losses to specialty crops, including pecans, which totaled over \$47 million and fresh market tomatoes, which totaled over \$3 million.

RMA made several recent updates to expand safety net options under the Whole-Farm Revenue Protection insurance program, the first Federal crop insurance program to be available in every state and county in the U.S. RMA held several meetings with stakeholders, including specialty crop producers and grower groups to solicit recommendations to increase flexibility and effectiveness of the program. The Federal Crop Insurance Corporation Board of Directors (Board) approved several program modifications, which took effect for the 2019 and 2020 crop years.

RMA has made significant progress in researching and developing innovative risk management products for specialty crop producers. Such accomplishments often stem from conducting outreach with producers, grower groups, universities, and government agencies who provide feedback concerning interest in new crop insurance products or enhancements to existing products. This was the case when RMA developed the Production and Revenue History plan of insurance targeted to specialty crop producers which offers individualized coverage that is based on the producer's personal yield and revenue histories. Additionally, RMA developed the Hurricane Protection – Wind Index Endorsement, which is available for the 2020 crop year. HIP-WI covers losses due to a hurricane for several crops, including specialty crops, in areas at risk of hurricane.

RMA has adopted a tiered approach in determining potential risk management solutions for specialty crops. Focus is first given to development of broad concepts and insurance plans, such as Production and Revenue History and Hurricane Protection – Wind Index Endorsement that can cover multiple specialty crops. This is pursued to overcome the challenges in obtaining adequate and credible data needed to develop traditional crop-specific programs. This also serves as a cost-efficient option for several small valued specialty crops. RMA pursues development of crop-specific programs when one of the broad insurance plans is not sufficient to meet the needs of particular specialty crop producers.

This report provides information on the following key topics:

- ▼ Agriculture Improvement Act of 2018 Accomplishments
- ▼ Research, Contracts, Studies, Workgroups, Initiatives
- ▼ Specialty Crop Program Refinements
- ▼ Industry Outreach

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2018 Farm Bill Accomplishments

The following highlights the progress made in expanding crop insurance coverage to specialty crops. The achievements are organized according to the requirements listed in the Agriculture Improvement Act of 2018 (2018 Farm Bill).

The Federal Crop Insurance Act (Act) has established two pathways for the development of new crop insurance programs. RMA may internally develop products, and private parties may also develop products under the authority of section 508(h) of the Act. The ability of private party development of new products has led to the creation of many new risk management safety net insurance products for producers. With intensive producer and producer group input, these products provide risk management tools that are needed by producers.

New Policies or Plans of Insurance – No Existing Policies

This section highlights research and development for policies or plans of insurance for a commodity for which there is no existing policy or plan of insurance.

Hybrid Vegetable Seed

This privately developed program was made available for the 2020 crop year and insures hybrid carrot seed. The Hybrid Vegetable Seed program is a yield-based dollar amount of insurance that protects against declining values resulting from insured damage that causes a yield shortfall. It is available for Oregon's major carrot seed producing areas that include Crook, Deschutes, Jefferson, and Wasco counties and Yakima county in Washington. Over 85 percent of the carrot seed grown in the U.S. is produced within these counties. Of these counties, Jefferson accounts for the majority of the planted carrot seed acres in the nation, while Crook and Deschutes counties account for an additional 10 percent of the acreage. The program is designed to be able to expand to other areas and other hybrid vegetable seed crops as information and demand becomes more robust. As it is the female acres that are harvested for seed, the program offers coverage only for the female parent plants, not the male plants that are used for pollination purposes.

Program Features:

- ▼ Insures a carrot seed crop that is grown under a hybrid vegetable seed processor contract
- ▼ Allows insured producers the ability to vary the price election percentage by varietal class, allowing coverage to be tailored to specific farm business needs
- ▼ Acreage of the female parent plants must be irrigated to be insured
- ▼ The insured producer may have only one basic unit per seed contract - no optional units allowed

Apple Tree

The apple tree program was privately developed and made available for the 2021 crop year. The program provides insurance for apple trees similar to coverage currently provided in other tree insurance programs including Texas Citrus Tree, Florida Fruit Tree, and Pecan Tree. The Apple Tree Program is available in select counties in Idaho, Michigan, New York, Oregon, Pennsylvania, and Washington. These states account for 82 percent of the total U.S. apple acreage. Washington alone accounts for 51 percent of the acreage and

an even larger portion of total U.S. production. The program provides coverage for the replacement of the dead or destroyed trees. Criteria are also established for fully damaged trees that are leaning due to wind damage. Additionally, the program covers damage from fire blight disease, which is a problem in all the apple-producing areas; particularly, in the eastern states where the climate is more conducive to fire blight infections. Fire blight is a bacterial disease that can kill trees and devastate apple orchards. Younger trees are most susceptible, but fire blight can kill trees of any age and, particularly, trees in high density orchards.



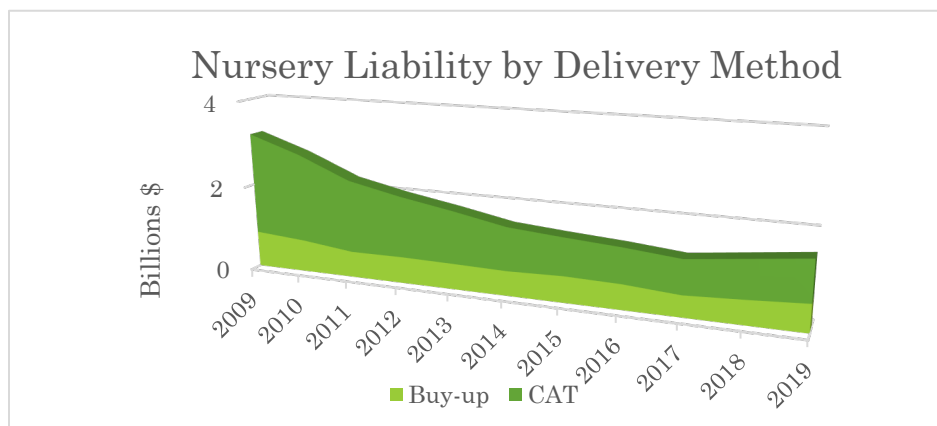
Apple Tree infected with fire blight

Program Features:

- ▼ Insures against the following causes of loss: freeze, wind, hail, volcanic eruption, fire, insects, disease, and failure of irrigation water supply.
- ▼ Provides optional Fire Blight Endorsement coverage for Idaho, Oregon, and Washington. The Fire Blight Endorsement is mandatory in Michigan, New York, and Pennsylvania.
- ▼ Offers an Occurrence Loss Option to insured producers with buy-up coverage for an additional premium. The option shifts the deductible in the policy from a unit basis to a per-tree basis and starts indemnity payments once the damage threshold is met.
- ▼ Offers a Comprehensive Tree Value Endorsement Option that provides coverage for lost fruit revenue due to tree damage or removal.
- ▼ Price elections and coverage levels may be different for each covered varietal group.

Nursery Value Select

Nursery crop insurance has been available in several different forms since 1989. Nursery ranks as one of the top commodities insured in terms of liability, with a 1.4% share of total liability in 2019. While loss performance of the Nursery Crop Insurance Program has been acceptable in recent years, participation has been declining. The following chart shows the decline in nursery liability over the 2009-2019 time period.



Nursery producers and agents expressed concern with paperwork requirements deemed onerous, and the costs of maintaining required materials to support underwriting and loss adjustment of the program have been burdensome. These issues have contributed to declining participation and a high percentage of policies at the Catastrophic (CAT) coverage level. Additionally, the program is expensive to maintain because of the required use of third-party developed software.

Stakeholders have expressed interest in a new approach that makes the program more attractive and addresses some of the shortcomings of the Nursery Crop Insurance Program. Based on feedback received, RMA developed Nursery Value Select (NVS) with contracted assistance from Watts & Associates, Inc. At the request of nursery producers, RMA developed NVS to provide a less cumbersome program than the Nursery Crop Insurance Program. NVS is intended to provide a sound risk management option for new nursery producers, nursery producers who have never purchased crop insurance before, and nursery producers who have historically purchased crop insurance. NVS will provide nursery producers with another risk management option that is more customizable to their specific insurance needs with less paperwork and fewer restrictions. Additionally, by addressing stakeholder concerns, insured producers may be encouraged to buy higher levels of coverage under NVS than they have under the current Nursery Crop Insurance Program.

On November 15, 2019, NVS was approved by the Board for implementation beginning with the 2021 crop year. NVS is available in select counties in Alabama, Colorado, Florida, Michigan, New Jersey, Oregon, Tennessee, Texas, and Washington.

RMA intends to offer NVS alongside the Nursery Crop Insurance Program until program experience can be collected and analyzed regarding any expansion and/or replacement of the Nursery Crop Insurance Program.

Features of NVS include:

- ▼ Simplified application and renewal process
- ▼ Allows nursery producers to insure all of or a portion of their highest expected monthly inventory value
- ▼ Allows insured nursery producers electing buy-up coverage to choose which plant categories to insure
- ▼ Provides program dates better suited to agronomic and industry farm management practices in different regions
- ▼ Simplifies loss adjustment and provides a more accurate method of determining plant values by using insured nursery producers' actual sales receipts
- ▼ Offers an Occurrence Loss Option for an additional premium, which moves the deductible from the unit level to the plant level and pays an indemnity on the basic unit if the percent of loss is greater than or equal to the loss trigger specified in the policy
- ▼ Does not require use of a plant list or third party-maintained software as required under the Nursery Crop Insurance Program

Hemp

The 2018 Farm Bill removed industrial hemp from the controlled substance list and recognizes the production of industrial hemp as a legal agricultural commodity. Under the 2018 Farm Bill, hemp is now eligible for crop insurance providing it meets certain criteria for being an eligible crop. In addition, the 2018 Farm Bill recognizes hemp as a priority by providing waivers of certain requirements for products submitted for approval by the FCIC Board of Directors. The 2018 Farm Bill defines hemp as containing 0.3 percent or less tetrahydrocannabinol on a dry-weight basis.

There are three key uses of industrial hemp.

Cannabidiol: Currently, cannabidiol production accounts for most of the industrial hemp acreage in the U.S. Cannabidiol and other cannabinoids are reported to have many uses and medicinal qualities, ranging from relief of arthritis and inflammation symptoms to easing symptoms of anxiety and depression.

Grain: Hemp grown for grain is primarily dehulled and crushed for oil that is a source of fatty acids (Omega-3 and Omega-6) and proteins. The oil is used in many products including nutritional supplements and foods, cosmetics and personal care items, and household products as well as some industrial products. The hemp grain can also be ground into hemp meal to be used in protein powders and flour.

Fiber: Hemp fibers have been used for a variety of textiles throughout history, from clothing to rope to sails, due to the strength of the fibers. Ecologically, hemp requires less water, less land, and fewer pesticides than cotton.

Whole Farm Revenue Program

Coverage for industrial hemp was made available under the Whole Farm Revenue Program (WFRP) beginning with the 2020 crop year, provided the crop meets the requirements for insurability within the 2020 WFRP policy; including complying with applicable State, Federal, or Tribal plan and having a production contract with a processor.

Multi-Peril Crop Insurance Pilot

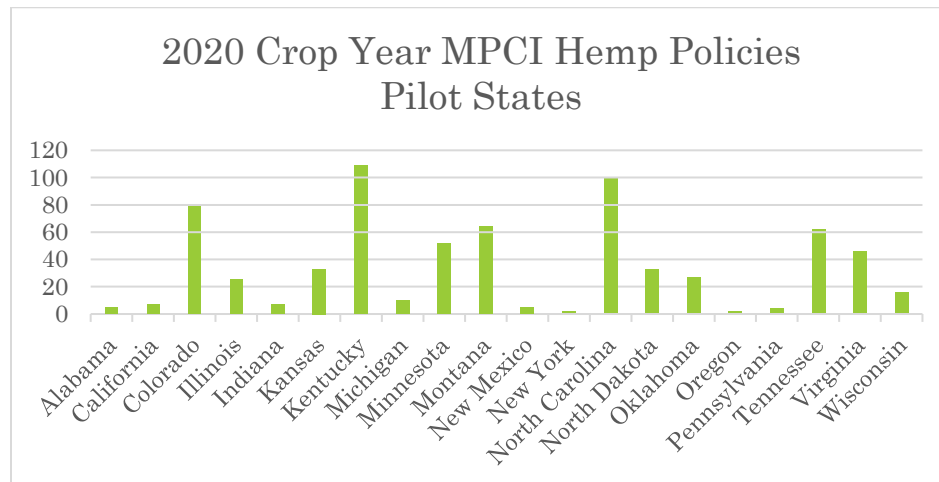
A privately developed pilot Hemp insurance program through Multi-Peril Crop Insurance (MPCI) was made available for the 2020 crop year and provides coverage against loss of yield because of insurable causes of loss for hemp grown for fiber, grain or cannabidiol oil. The program has been designed to cover the primary production areas in the country, encompassing select counties of 21 states. The states are Alabama, California, Colorado, Illinois, Indiana, Kansas, Kentucky, Maine, Michigan, Minnesota, Montana, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Tennessee, Virginia, and Wisconsin.

Program Features:

- ▼ Provides actual production history coverage for Hemp grown for fiber, grain, or cannabidiol oil
- ▼ Requires all growers to have a license to grow hemp and comply with applicable state, tribal or Federal regulations or operate under a state or university research pilot, as authorized by the 2014 Farm Bill
- ▼ Requires hemp producers to have at least one year of history producing the crop
- ▼ Insurable causes of loss include adverse weather conditions, earthquake, failure of the irrigation water supply (if caused by an insured peril during the insurance period), fire, insects and plant disease, wildlife, or volcanic eruption
- ▼ Does not cover hemp with levels of tetrahydrocannabinol in excess of 0.3 percent on a dry weight basis

For the 2020 crop year, 688 MPCPI policies were sold in 20 states as of April 20, 2020. The sales closing date for the program was March 16, 2020.

STATE	Total MCPI Pilot Policies	STATE	Total MCPI Pilot Policies
Alabama	5	New Mexico	5
California	7	New York	2
Colorado	79	North Carolina	100
Illinois	25	North Dakota	33
Indiana	7	Oklahoma	27
Kansas	33	Oregon	2
Kentucky	109	Pennsylvania	4
Michigan	10	Tennessee	62
Minnesota	52	Virginia	46
Montana	64	Wisconsin	16
	TOTAL		688



Nursery

Hemp is insurable under the Nursery Crop Insurance Program and the Nursery Value Select pilot crop insurance program, beginning with the 2021 crop year. Under both programs, hemp is insurable if grown in containers and in accordance with Federal regulations, any applicable state or tribal laws, and terms of the crop insurance policy. Particularly, industrial hemp is insurable when grown and sold with the root system attached in containers and are not stock plants or plants being grown solely for harvest of buds, flowers, or greenery.

New Policies or Plans of Insurance – Existing Policies

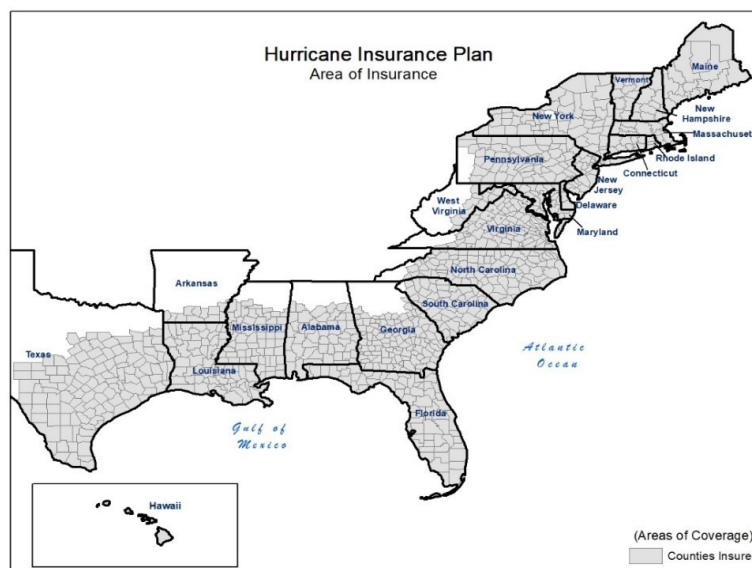
This section highlights research and development for policies, plans of insurance, or endorsement for commodities with existing policies or plans of insurance.

Hurricane Insurance Protection – Wind Index (HIP-WI)

The 2018 Farm Bill required a feasibility study be conducted for the analysis and development of an insurance plan to protect against crop losses from hurricane and tropical storms. The 2018 Farm Bill specifically identified the need for additional protection for crops with high levels of crop insurance participation but low levels of coverage, including tomatoes, peppers, and citrus. RMA completed the feasibility study which led to the development of the Hurricane Insurance Protection – Wind Index (HIP-WI) Endorsement. During development, representatives from various crop industries, including citrus, were consulted and given the opportunity to provide RMA feedback. Florida Citrus Mutual, the largest Florida citrus grower cooperative association, provided responses to the proposed HIP that were very supportive. On November 15, 2019, the Board approved HIP-WI which was made available for the 2020 hurricane season.

HIP-WI is attached to the crop policy under the Common Crop Insurance Policy, Basic Provisions. The coverage can be combined with the Supplemental Coverage Option and the Stacked Income Protection Plan when acreage is also insured by a companion policy. HIP-WI is available for both CAT and additional coverage and provides protection against catastrophic revenue or production crop losses. The endorsement provides coverage for a portion of the deductible, up to 95 percent of the expected crop value, of the underlying crop insurance policy when the county, or adjacent county, is within the area of sustained hurricane-force winds from a named hurricane that is published by the National Hurricane Center at the National Oceanic and Atmospheric Administration. HIP-WI triggers separately from the underlying policy losses and can provide timely payments as the storm data is usually posted by National Oceanic and Atmospheric Administration within 2 weeks and can be processed shortly thereafter. This plan can also reduce the need for ad hoc disaster assistance.

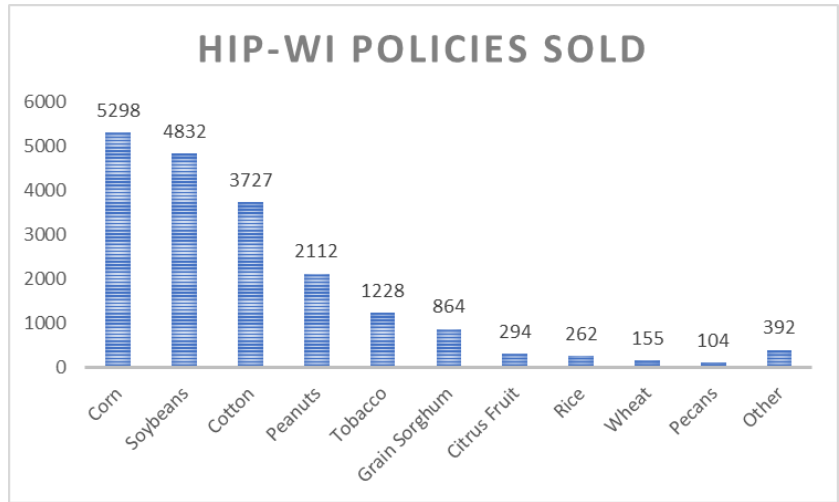
HIP-WI is available in counties located in the vicinity of the Gulf of Mexico and the Atlantic Ocean, as well as Hawaii, as shown below.



HIP-WI provides coverage for over 70 different crops, including the crops of interest cited in the 2018 Farm Bill of citrus, peppers, and tomatoes. Following are the specialty crops the endorsement is available for: Blueberries, Onions, Avocados, Pecans, Macadamia Nuts, Macadamia Trees, Peaches, Fresh Market Sweet Corn, Processing Beans, Grapes, Apples, Cranberries, Green Peas, Cabbage, Nursery (FG&C), Nursery Value Select (NVS), Sunflowers, Clary Sage, Hybrid Seed Rice, Peppers, Potatoes, Fresh Market Tomatoes, Tomatoes, Fresh Market Beans, Cucumbers, Sweet Potatoes, Tangerine Trees, Grapefruit, Lemons,

Tangelos, Orange Trees, Grapefruit Trees, Lemon Trees, Lime Trees, All Other Citrus Trees, Avocado Trees, Carambola Trees, Mango Trees, Oranges, Banana, Coffee, Papaya, Banana Tree, Coffee Tree, Papaya Tree, Pecan Tree, Mandarins/Tangerines, Tangors, Limes, and Hemp.

As of May 1, 2020, more than 19,000 policies have been sold. It is anticipated that a phase 2 will occur in the future to develop a stand-alone Hurricane Insurance Plan. Additionally, expansion of the HIP-WI endorsement may look at providing coverage for WFRP and/or area plans of insurance.



Total of 19,268 Policies Sold

Production and Revenue History (PRH)

RMA developed the Production and Revenue History (PRH) plan of insurance to target specialty crops that lack viable public price information. In May 2020, the Board approved the product for implementation. RMA initially targeted the plan to be implemented for strawberries in California as a replacement for the existing Actual Revenue History (ARH) Plan of insurance and as new coverage in select Florida counties. These two states make up about 90 percent of U.S. strawberry acreage. RMA intends the plan to be expanded to additional crops and states in the future. Following are the states and counties where the PRH Strawberry Program will be available.

State	County	State	County
California	Fresno	Florida	Hardee
	Merced		Hillsborough
	Monterey		Manatee
	San Luis Obispo		Polk
	Santa Barbara		
	Santa Cruz		
	Ventura		

The impetus for developing PRH is insurance experience of specialty crops insured under the Dollar Plan of Insurance (Dollar Plan); specifically, fresh market peppers, fresh market sweet corn, and fresh market tomatoes in Alabama, Florida, and Georgia. In 2016, RMA contracted an evaluation of the Dollar Plan for these crops, which identified problems with the program design as well as the availability of data needed to operate the program. Data used by RMA to establish insured values for the Dollar Plan have become less available. As government and university sources have provided less and less crop price and crop budget information, it has become increasingly difficult to determine accurate crop prices for the crop insurance program. Additionally, producers participating in listening sessions conducted during the evaluation indicated their desire for revenue coverage that accurately covers the price. The evaluation recommended two potential plans of insurance as a replacement for the Dollar plan—APH and ARH.

In August 2018, RMA conducted listening sessions with Florida strawberry producers. The producers were enthusiastic for a strawberry crop insurance program that offered yield and revenue protection. Strawberries were insured in California under the ARH plan; however, the program has not been well received, with an average of five policies earning premium each year since the program was implemented for the 2012 crop year. Experience data also indicated insured producers were interested in Catastrophic coverage, which is unavailable under the ARH plan.

Based on the evaluation results and feedback obtained at the listening sessions, RMA developed PRH—a hybrid of the APH and ARH insurance plans. PRH meets Florida producers' requests for yield protection which is not available under the ARH Strawberry program. Yield coverage would help lower the cost of insurance for a high-value crop. Additionally, the yield protection affords producers the ability to purchase Catastrophic coverage.

A key feature of the plan is it offers individualized coverage that is based on the producer's personal yield and revenue histories. In addition to the customary annually required production report, producers must annually report their revenue from sold production. The revenue report provides the producer's historical revenue by crop, crop type, and buyer type and must be supported by verifiable records. Information from the production and revenue reports are used to calculate the producer's personal projected price, which is used to calculate a more accurate guarantee. Even though insured producers will provide their own price data, RMA will still establish a price to use as an upper limit. As participation under the PRH plan increases, RMA will have several years of insured producer-level pricing information available that could be used for several purposes in the future, including improved rating and pricing.

Features of PRH include:

- ▼ Offers a choice between yield and revenue protection based on suitability for the crop market and industry
- ▼ Farm level and farm specific revenue and prices are used for the insurance guarantee
- ▼ Guarantee limitation factor limits the number of acres that may be insured to prevent a speculative increase in planted acreage due to the presence of crop insurance.
- ▼ Offers optional units by geographic location, crop type, organic practice, and planting period; whole farm and enterprise units are not available under PRH.

APH Florida Citrus

The Florida citrus industry was the leading producer of citrus in the U.S., peaking during the 2003-2004 season with 242 million boxes produced. Shortly thereafter, the industry began to experience a series of setbacks that included multiple pathogens, increased cost of production, competition with urbanization, drop in prices, and some of the worst hurricane seasons in U.S. history.

The landfall of Hurricane Irma in September of 2017 proved to be another setback for the industry given the widespread damage and loss of fruit. This also prompted Florida Citrus Mutual to look for ways to improve coverage options for citrus growers, leading to the development of a private product.



The Florida Citrus APH product is an actual production history plan of insurance similar to the Texas Citrus Fruit and the Arizona/California Citrus Fruit products. In May 2020, the Board approved it for implementation.

It is available in the same counties in Florida where the current Florida Citrus Fruit Dollar Plan of insurance is available. It will be offered concurrently with the Dollar Plan for two years before the Dollar Plan program is terminated.

Features of the Florida Citrus APH product include:

- ▼ Insures all the current citrus types, except limes. Limes may be added in the future once production data becomes available
- ▼ Trees become insurable once they have reached the third growing season after set out
- ▼ Includes a quality adjustment for fruit insured as juice
- ▼ Includes a fresh fruit factor that is used to account for the salvage value of damaged fruit insured as fresh
- ▼ Contract pricing is available but is limited to 120 percent of the established price under the policy
- ▼ Adverse weather is an insurable peril in addition to the named perils that are currently insurable under the Florida Citrus Fruit dollar plan of insurance

Expansions of Policies or Insurance Plans

RMA continually communicates with producers and other interested parties to identify where there is a need to expand the availability of risk management products to producers. Expansion of products is generally made to growing areas where RMA is aware the crop exists, there is some history or experience of the crops' performance, and there is significant grower interest in the product. Program expansion requests are often initiated by producers at the local level and channeled through RMA's Regional Offices for approval.

Following lists expansions of specialty crop programs for the 2019 and 2020 reinsurance years (a reinsurance year is the period July 1 of one year to June 30 of the next year). A sizeable share of the expansions is attributed to expanding the crop insurance program to cover Hemp in 21 states for the 2020 reinsurance year.

2019 REINSURANCE YEAR COUNTY EXPANSIONS FOR SPECIALTY CROPS		
<u>Crop</u>	<u>State</u>	<u>Counties</u>
Apples	Iowa	Greene, Johnson, Tama
	Minnesota	Fillmore, Houston, Scott, Winona, Wright
	Wisconsin	Green, Jefferson, Racine, Walworth

Dry Beans	Minnesota	Freeborn, Isanti, Rice, Roseau, Scott, Steele, Waseca
Dry Peas	Minnesota	Becker, Cass, Clay, Hubbard, Mahnomen, Marshall, Otter Tail, Pennington, Polk, Red Lake, Sherburne, Stearns, Todd, Wadena
	South Dakota	Aurora, Beadle, Bennett, Brule, Buffalo, Campbell, Charles Mix, Corson, Dewey, Faulk, Haakon, Hand, Harding, Hughes, Hyde, Jackson, Jerauld, Jones, Lyman, Mcpherson, Meade, Oglala Lakota, Pennington, Perkins, Potter, Stanley, Sully, Tripp, Walworth, Ziebach
Fresh Market Tomatoes	California	San Benito, Santa Clara
Lemon Trees	Florida	Collier, Glades, Hardee, Indian River, Polk
Lemons	Florida	Collier, Glades, Hardee, Indian River, Polk, St. Lucie
Macadamia Trees	Hawaii	Hawaii, Honolulu, Kauai, Maui
Peaches	Massachusetts	Bristol, Essex, Franklin
	New Jersey	Morris, Warren

2020 REINSURANCE YEAR COUNTY EXPANSIONS FOR SPECIALTY CROPS

<u>Crop</u>	<u>State</u>	<u>Counties</u>
Apple Trees	Idaho	Canyon, Gem, Owyhee, Payette, Washington
	Michigan	Allegan, Antrim, Benzie, Berrien, Cass, Clinton, Genesee, Grand Traverse, Ionia, Kalamazoo, Kent, Leelanau, Lenawee, Macomb, Manistee, Mason, Montcalm, Muskegon, Newaygo, Oceana, Ottawa, Shiawassee, Van Buren, Washtenaw
	New York	Albany, Broome, Cayuga, Clinton, Columbia, Dutchess, Essex, Fulton, Monroe, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Rensselaer, Rockland, Saratoga, Schoharie, Schuyler, Suffolk, Ulster, Washington, Wayne
	Oregon	Clackamas, Douglas, Grant, Hood River, Jackson, Josephine, Lane, Linn, Malheur, Marion, Morrow, Polk, Umatilla, Wasco, Washington, Yamhill
	Pennsylvania	Adams, Allegheny, Beaver, Bedford, Berks, Blaire, Bradford, Bucks, Butler, Carbon, Centre, Chester, Columbia, Cumberland, Dauphin, Erie, Franklin, Indiana, Juniata, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton,

		Northumberland, Schuylkill, Snyder, Tioga, Union, Venango, Washington, York
	Washington	Adams, Benton, Chelan, Columbia, Douglas, Franklin, Grant, Kittitas, Klickitat, Okanogan, Spokane, Stevens, Walla Walla, Yakima
Cabbage	New Jersey	Atlantic
	New York	Cayuga, Yates
	Pennsylvania	Indiana
	Virginia	Patrick
Cherries	Michigan	Cass, Ottawa
Fresh Market Sweet Corn	Georgia	Colquitt, Miller, Seminole, Tift, Toombs, Worth
Fresh Market Tomatoes	Georgia	Tift
	North Carolina	Buncombe, Henderson
	South Carolina	Cherokee, Colleton, Spartanburg
Grapes	Minnesota	Blue Earth, Freeborn, Jackson, Renville, Winona
Green Peas	Iowa	Boone, Hamilton, Hardin, Howard, Pocahontas
Hemp	Minnesota	Lac Qui Parle
	Alabama	Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Butler, Calhoun, Chambers, Cherokee, Chilton, Choctaw, Clarke, Clay, Cleburne, Coffee, Colbert, Conecuh, Covington, Crenshaw, Cullman, Dale, Dallas, De Kalb, Elmore, Escambia, Etowah, Fayette, Franklin, Geneva, Greene, Hale, Henry, Houston, Jackson, Lamar, Lauderdale, Lawrence, Lee, Limestone, Lowndes, Macon, Madison, Marengo, Marion, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pickens, Pike, Randolph, Russell, St Clair, Shelby, Sumter, Talladega, Tallapoosa, Tuscaloosa, Washington, Wilcox, Winston
	California	Butte, Colusa, Contra Costa, Fresno, Glenn, Imperial, Kern, Kings, Lassen, Madera, Merced, Modoc, Riverside, Sacramento, San Bernardino, San Joaquin, Santa Barbara, Siskiyou, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, Yuba

Colorado	Adams, Alamosa, Arapahoe, Baca, Bent, Boulder, Cheyenne, Costilla, Crowley, Delta, Dolores, Elbert, Kiowa, Kit Carson, Larimer, Las Animas, Lincoln, Logan, Mesa, Montezuma, Montrose, Morgan, Otero, Phillips, Prowers, Pueblo, Rio Grande, Saguache, Sedgwick, Washington, Weld, Yuma
Illinois	Adams, Alexander, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Champaign, Christian, Clark, Clay, Clinton, Coles, Cook, Crawford, Cumberland, De Kalb, De Witt, Douglas, Du Page, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jersey, Jo Daviess, Johnson, Kane, Kankakee, Kendall, Knox, Lake, La Salle, Lawrence, Lee, Livingston, Logan, McDonough, Mchenry, Mclean, Macon, Macoupin, Madison, Marion, Marshall, Mason, Massac, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Ogle, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, St Clair, Saline, Sangamon, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Union, Vermilion, Wabash, Warren, Washington, Wayne, White, Whiteside, Will, Williamson, Winnebago, Woodford
Indiana	Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, Dearborn, Decatur, De Kalb, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, Lagrange, Lake, La Porte, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, St Joseph, Scott, Shelby, Spencer, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wayne, Wells, White, Whitley
Kansas	Allen, Anderson, Atchison, Barber, Barton, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Cheyenne, Clark, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Decatur, Dickinson, Doniphan, Douglas, Edwards, Elk, Ellis, Ellsworth, Finney, Ford, Franklin, Geary, Gove, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Harvey, Haskell, Hodgeman, Jackson, Jefferson, Jewell, Johnson, Kearny, Kingman, Kiowa, Labette, Lane, Leavenworth, Lincoln, Linn, Logan, Lyon, Mcpherson, Marion, Marshall, Meade, Miami, Mitchell, Montgomery, Morris, Morton, Nemaha, Neosho, Ness, Norton, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Rawlins, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Scott, Sedgwick, Seward, Shawnee, Sheridan, Sherman, Smith, Stafford, Stanton, Stevens, Sumner, Thomas, Trego, Wabaunsee, Wallace, Washington, Wichita, Wilson, Woodson, Wyandotte
Kentucky	Adair, Allen, Anderson, Ballard, Barren, Bath, Boone, Bourbon, Boyle, Bracken, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Carlisle, Carroll, Carter, Casey, Christian, Clark, Clay, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Estill, Fayette, Fleming, Franklin, Fulton, Gallatin, Garrard, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harrison, Hart, Henderson, Henry, Hickman, Hopkins, Jefferson, Jessamine, Knox, Larue, Laurel, Lewis, Lincoln, Livingston,

	Logan, Lyon, Mccracken, Mclean, Madison, Marion, Marshall, Mason, Meade, Mercer, Metcalfe, Monroe, Montgomery, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Pendleton, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Woodford
Maine	Androscoggin, Aroostook, Cumberland, Franklin, Kennebec, Oxford, Penobscot, Piscataquis, Somerset, Waldo, York
Michigan	Alcona, Alger, Allegan, Alpena, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Cheboygan, Chippewa, Clare, Clinton, Delta, Dickinson, Eaton, Emmet, Genesee, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Iron, Isabella, Jackson, Kalamazoo, Kalkaska, Kent, Lake, Lapeer, Leelanau, Lenawee, Livingston, Luce, Mackinac, Macomb, Manistee, Marquette, Mason, Mecosta, Menominee, Midland, Missaukee, Monroe, Montcalm, Montmorency, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Saginaw, St Clair, St Joseph, Sanilac, Schoolcraft, Shiawassee, Tuscola, Van Buren, Washtenaw, Wayne, Wexford
Minnesota	Aitkin, Anoka, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Dodge, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hennepin, Houston, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac Qui Parle, Lake Of The Woods, Le Sueur, Lincoln, Lyon, Mcleod, Mahnomen, Marshall, Martin, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Red Lake, Redwood, Renville, Rice, Rock, Roseau, St Louis, Scott, Sherburne, Sibley, Stearns, Steele, Stevens, Swift, Todd, Traverse, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Wright, Yellow Medicine
Montana	Beaverhead, Big Horn, Blaine, Broadwater, Carbon, Carter, Cascade, Chouteau, Custer, Daniels, Dawson, Deer Lodge, Fallon, Fergus, Flathead, Gallatin, Garfield, Glacier, Golden Valley, Hill, Jefferson, Judith Basin, Lake, Lewis And Clark, Liberty, McCone, Madison, Meagher, Musselshell, Park, Petroleum, Phillips, Pondera, Powder River, Powell, Prairie, Ravalli, Richland, Roosevelt, Rosebud, Sanders, Sheridan, Stillwater, Sweet Grass, Teton, Toole, Treasure, Valley, Wheatland, Wibaux, Yellowstone
New Mexico	Chaves, Curry, Dona Ana, Eddy, Hidalgo, Lea, Luna, Quay, Roosevelt, San Juan, Santa Fe, Tarrant, Union
New York	Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Rensselaer, St Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Washington, Wayne, Wyoming, Yates

North Carolina	Alamance, Alexander, Alleghany, Anson, Ashe, Beaufort, Bertie, Bladen, Brunswick, Buncombe, Burke, Cabarrus, Caldwell, Camden, Carteret, Caswell, Catawba, Chatham, Cherokee, Chowan, Cleveland, Columbus, Craven, Cumberland, Currituck, Dare, Davidson, Davie, Duplin, Durham, Edgecombe, Forsyth, Franklin, Gaston, Gates, Granville, Greene, Guilford, Halifax, Harnett, Haywood, Henderson, Hertford, Hoke, Hyde, Iredell, Jackson, Johnston, Jones, Lee, Lenoir, Lincoln, Mcdowell, Macon, Madison, Martin, Mecklenburg, Montgomery, Moore, Nash, New Hanover, Northampton, Onslow, Orange, Pamlico, Pasquotank, Pender, Perquimans, Person, Pitt, Polk, Randolph, Richmond, Robeson, Rockingham, Rowan, Rutherford, Sampson, Scotland, Stanly, Stokes, Surry, Transylvania, Tyrrell, Union, Vance, Wake, Warren, Washington, Wayne, Wilkes, Wilson, Yadkin
North Dakota	Adams, Barnes, Benson, Billings, Bottineau, Bowman, Burke, Burleigh, Cass, Cavalier, Dickey, Divide, Dunn, Eddy, Emmons, Foster, Golden Valley, Grand Forks, Grant, Griggs, Hettinger, Kidder, La Moure, Logan, Mchenry, Mcintosh, Mckenzie, Mclean, Mercer, Morton, Mountrail, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Renville, Richland, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, Williams
Oklahoma	Alfalfa, Beaver, Beckham, Blaine, Bryan, Caddo, Canadian, Choctaw, Cimarron, Cleveland, Comanche, Cotton, Craig, Creek, Custer, Delaware, Dewey, Ellis, Garfield, Garvin, Grady, Grant, Greer, Harmon, Harper, Haskell, Hughes, Jackson, Kay, Kingfisher, Kiowa, Le Flore, Lincoln, Logan, McClain, Mccurtain, Mcintosh, Major, Marshall, Mayes, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburg, Pottawatomie, Roger Mills, Rogers, Sequoyah, Texas, Tillman, Tulsa, Wagoner, Washington, Washita, Woods, Woodward
Oregon	Benton, Clackamas, Gilliam, Harney, Klamath, Lane, Linn, Malheur, Marion, Morrow, Polk, Umatilla, Washington, Yamhill
Pennsylvania	Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mckean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York
Tennessee	Bedford, Benton, Bledsoe, Blount, Bradley, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, De Kalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hardeman, Hardin, Hawkins, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Johnson, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Mcminn, McNairy, Macon, Madison, Marion, Marshall, Maury, Meigs, Monroe, Montgomery, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Sequatchie,

		Sevier, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson
	Virginia	Accomack, Albemarle, Amelia, Amherst, Appomattox, Augusta, Bath, Bedford, Bland, Botetourt, Brunswick, Buckingham, Campbell, Caroline, Carroll, Charles City, Charlotte, Chesterfield, Clarke, Craig, Culpeper, Cumberland, Dinwiddie, Essex, Fairfax, Fauquier, Floyd, Fluvanna, Franklin, Frederick, Gloucester, Goochland, Grayson, Greene, Greensville, Halifax, Hanover, Henrico, Henry, Isle Of Wight, James City, King And Queen, King George, King William, Lancaster, Lee, Loudoun, Louisa, Lunenburg, Madison, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Pittsylvania, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Rappahannock, Richmond, Rockbridge, Rockingham, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Surry, Sussex, Warren, Washington, Westmoreland, Wythe, York, Chesapeake City, Suffolk City, Virginia Beach
	Wisconsin	Adams, Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Eau Claire, Florence, Fond Du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Rusk, St Croix, Sauk, Sawyer, Shawano, Sheboygan, Taylor, Trempealeau, Vernon, Walworth, Washburn, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Lemon Trees	Texas	Cameron, Hidalgo, Willacy
Mint	Idaho	Gem
	Wisconsin	Columbia, Rock, Sauk
Mustard	Idaho	Oneida
Nursery Value Select	Alabama	Baldwin, Mobile
	Florida	Alachua, Broward, Charlotte, Collier, Escambia, Flagler, Gadsden, Glades, Hendry, Hillsborough, Jefferson, Lake, Lee, Leon, Levy, Manatee, Marion, Martin, Miami-Dade, Orange, Palm Beach, Polk, Santa Rosa, Sarasota, Seminole, Sumter, Volusia
	New Jersey	Atlantic, Cape May, Cumberland, Gloucester
	Texas	Brazoria, Fannin, Harris, Henderson, Smith, Van Zandt, Waller, Wharton, Wood
Onions	Minnesota	Clay, Freeborn

	Wisconsin	Adams, Columbia, Green Lake, Jefferson, Marquette, Sauk, Walworth
Peaches	Connecticut	Hartford, New Haven, New London, Tolland, Windham
	Georgia	Bleckley, Schley
	Massachusetts	Barnstable, Berkshire, Norfolk, Plymouth
	Missouri	Lafayette
	New Hampshire	Hillsborough, Merrimack, Strafford
	Rhode Island	Newport, Washington
Pears	New York	Niagara, Ulster
Peppers	Florida	Hamilton
	Georgia	Brooks, Colquitt, Cook, Echols, Grady, Lowndes, Thomas, Tift, Ware, Worth
	South Carolina	Clarendon, Colleton, Edgefield, Orangeburg, Saluda
Potatoes	Idaho	Oneida
	Maryland	Caroline, Dorchester, Wicomico
	New Jersey	Morris
	North Carolina	Chowan
	Pennsylvania	Northumberland
	West Virginia	Preston
	Wisconsin	Green Lake, Marinette, Oconto, Wood
Sweet Corn	Maryland	Cecil, Wicomico, Worcester
	New Jersey	Cumberland, Salem

Whole Farm Revenue Program Modifications

Whole-Farm Revenue Protection (WFRP) is the first Federal crop insurance program to be available in every state and county in the United States. WFRP provides a risk management safety net to all commodities under one insurance policy. It is for producers who previously had limited access to a risk management safety net, including producers of specialty or organic commodities and producers that market directly to consumers. It provides coverage for any farm with up to \$8.5 million in insured revenue provides protection against the loss of insured revenue due to an unavoidable natural cause of loss. WFRP also recognizes the value of crop diversity, which directly supports the production of a wider variety of food, by providing a discounted premium rate based on the number of commodities on the farm. Following shows participation of the program through the 2018 crop year.

	2015	2016	2017	2018
Policies	1,122	2,203	2,731	2,477
Liability	\$1.146 B	\$2.330 B	\$2.842 B	\$2,664 B
Avg Crops per Policy	3.34	3.71	4.01	4.04
Different Crops Insured	213	258	289	300

The 2018 Farm Bill required RMA to solicit input from the diverse group of insured producers participating in WFRP and take appropriate steps to streamline, add flexibility or tailor program rules to diverse producers' needs. Following are steps RMA took to implement modifications to WFRP.

RMA held several stakeholder meetings with agents, producers and grower groups, to solicit recommendations to decrease the burden and increase flexibility and effectiveness of the program. As a result of the meetings, RMA presented several proposed changes to the Board, and on June 4, 2019, the Board approved the following changes to the program for the 2020 crop year.

- ▼ Adjustment of Livestock and Nursery Limits
 - Increased the livestock and nursery limit for eligibility from \$1 million to \$2 million with a “soft” cap
 - Previously, a producer with over \$1 million in livestock or nursery was restricted from being eligible for WFRP
 - New “soft” cap allows WFRP to provide up to \$2 million coverage for any size livestock or nursery operation without excluding operations
- ▼ Addition of Provisions Specific to Hemp
 - Allows coverage for Industrial Hemp production with the following restrictions:
 - Hemp must be produced in compliance with applicable plan (State, Tribal, or Federal)
 - Hemp must be grown under a marketing contract
 - “Hot” hemp will not be considered an insurable loss at this time
 - Hot hemp occurs when tetrahydrocannabinol concentrations spike above 0.3% due to crop stress and cross-pollination
- ▼ Change to Revenue-to-Count for Noninsured Crop Disaster Assistance Program (NAP) and Disaster Payments
 - NAP with WFRP was previously considered a “multiple benefit”
 - Producers could have NAP and WFRP, but could only receive payment from one or the other
 - The issue was reexamined due to the 2018 Farm Bill changes and NAP and WFRP payments can now both be received
 - NAP payment will now be treated like other non-RMA insurance payments
 - NAP payment will be included as Revenue-to-Count when it exceeds the WFRP deductible

- Disaster payments and other state and Federal program payments will be excluded from Revenue-to-Count and Allowable Revenue under WFRP

▼ New History Smoothing Options

- There had been an issue with the drops in insured producers' revenue history after a disaster
- RMA added history smoothing options intended to moderate the impacts of disaster years on historical revenue
- The history smoothing options are like those used under the APH plans of insurance
 - 60 percent Revenue Plug
 - 60 percent plug for loss years, similar to 60 percent T-yield plug
 - Each year below 60 percent is replaced with 60 percent of the insured producer's simple average or indexed average for calculating approved revenue
 - Drop lowest historical year in the producer's whole-farm historic period
 - Similar to APH Yield Exclusion available under other programs
 - Producer's approved revenue is calculated using the remaining four years of history (with indexing)
- 90 percent Cup on Approved Revenue
 - Approved Revenue for current year will be at least 90 percent of the previous year
 - This prevents producer's insurance guarantee from dropping drastically year-to-year

▼ Adjustment to Indexing Calculations

- Indexing is a calculation built into the policy to determine an operation's growth trend
- Along with expanding operations, it is a way for a producer to increase their revenue history
- A new indexing calculation was implemented, and historic average revenue after indexing is limited to the highest annual revenue in history

Specialty Crop Liaisons

The 2018 Farm Bill required the Specialty Crops Coordinator to

“designate a Specialty Crops Liaison in each regional field office; and share the contact information of the Specialty Crops Liaisons with specialty crop producers.”

The Coordinator worked with the RMA Regional Offices to designate a Specialty Crops Liaison in each office. The Liaisons serve as a main point of contact for local specialty crop producers to ensure that local issues, concerns, and differences are considered. The Coordinator formed a workgroup with the Liaisons that meets monthly to discuss specific producer needs. Recommendations for new product development and expansions are discussed for consideration in adoption and staff work to implement recommendations, as appropriate. For recommendations with significant interest, the Coordinator and Liaison conducts meetings with producers and other stakeholders to further gauge interest and discuss risk management needs. The following lists such meetings conducted for crops of interest.

Crop Researched	RO Liaison	Place of Travel	Time of Travel
Guar	Oklahoma, OK	Texas	November 27-28, 2018
Asparagus	Springfield, MI	Michigan	December 3-6, 2018
Carrots			
Squash			

Horseradish		Collinsville, IL	January 24, 2019
Winter squash	Raleigh, NC	New England area	January 2019
Pumpkin		New Jersey	February 2019
Horseradish	Springfield, MI	Collinsville, IL	June 24, 2019

Specialty Crop Website

The 2018 Farm Bill required the Specialty Crops Coordinator to

“establish a website focused on the efforts of the Corporation to provide and expand crop insurance for specialty crop producers.”

A web page dedicated to specialty crops efforts was established and accessible from RMA’s public website. The website includes the names and contact information for the Specialty Crop Liaisons for producers to reach for information concerning crop insurance coverage for specialty crops. The website allows the public to submit general inquiries and comments concerning specialty crop insurance. Since launch, producers from various regions have submitted inquiries concerning new program development for specialty crops. The Coordinator and applicable Liaison discussed the concerns further with the requestors and are working to address the needs. The web page also includes upcoming outreach efforts conducted with specialty crop producers and other stakeholders for those interested in participating. Nearly 20 outreach events have been posted on the site since the 2019 calendar year. However, the COVID-19 pandemic has restricted many such events at the present time. The site is located at: <https://rma.usda.gov/en/Topics/Specialty-Crops>.

Research, Contracts, Studies, Initiatives

Local Foods

The 2018 Farm Bill directed RMA to

“carry out a study to determine the feasibility of, or offer to enter into 1 or more contracts with 1 or more qualified persons to carry out a study to determine the feasibility of, a policy to insure production –

‘of floriculture, fruits, vegetables, poultry, livestock, or the products of floriculture, fruits, vegetables, poultry, or livestock; and

that is targeted toward local consumers and markets.”

RMA posted a request for contractor quotations in May 2020 to conduct a feasibility study, in response to the 2018 Farm Bill requirement. The results of the study will assist RMA in determining if changes are needed to existing risk management products and/or potential new risk management products, which might be used to provide protection to meet the needs of local food producers. RMA decision makers need consistent and comprehensive information regarding local food production in order to make sound decisions regarding the feasibility of insuring local food production. Results of the feasibility study could lead to the creation of a new or modified insurance program(s) to meet the needs of producers of local foods. The initial results from the contracted study are expected to be delivered in October 2020.

The feasibility study will entail the following requirements:

Research existing local foods industry

The contractor will research the local foods industry throughout the U.S. and provide an overview of the industry including: economics of producing food for local markets; acreage and production statistics; current and future industry challenges; and emerging production practices. Part of the research will be accomplished through engaging with local food producers via listening sessions.

Review and consider modifications to existing policies

The contractor will examine existing policies, such as WFRP or NVS and determine if it is possible modify such programs or develop a similar program that will provide insurance coverage for local food producers. The contractor will obtain existing program performance analysis and industry perceptions as it relates to local food producers for consideration for recommendations or modifications for this agricultural sector.

Provide analysis and recommendations

The contractor will analyze, summarize, and interpret the data gathered from applicable data sources and report the results of the analysis and recommended improvements to WFRP and other existing insurance programs for local food producers. The results will also include findings that should be considered in the development of a new policy for local food producers, including producer interest in asset-based coverage.

Florida Citrus

The 2018 Farm Bill directed RMA to

“carry out research and development, or offer to enter into 1 or more contracts with 1 or more qualified persons to carry out research and development, regarding the insurance of citrus fruit commodities and commodity types, including research and development of improvements to 1 or more existing policies, including the whole-farm revenue policy; alternative methods of insuring revenue for citrus fruit commodities; and the development of new, or expansion of existing, revenue policies for citrus fruit commodities.”

On June 23, 2019, RMA contracted with Agralytica to gather data on possible improvements to the existing crop insurance programs, including WFRP and alternative methods of insuring revenue for citrus. In September 2019, RMA personnel attended listening sessions conducted by Agralytica in California and Florida as part of this effort.

Agralytica delivered its final report to RMA in December 2019 which included recommendations for improvements to existing programs and the information needed to decide if an alternative form of revenue insurance is desired and can be developed for citrus growers.

In recent years the Florida citrus industry has been devastated by disease, resulting in declining yields and slim profit margins. Conversations with growers suggest that slim profit margins, insufficient dollar values used in establishing the guarantee, and the absence of coverage against disease have contributed to low levels of participation and coverage under the existing Citrus Dollar Plan.

The contractor identified several areas of where WFRP could be improved to be more appealing to citrus producers that RMA will consider. The recommended improvements include addressing producer concerns that WFRP is based on a tax year which doesn't align with the production period. The contractor also recommended RMA reconsider the decision to limit citrus growers to two commodity code groupings. WFRP used to have four commodity codes for citrus, but now it only has two. Additional WFRP commodity codes would increase the commodity count for many growers, providing for a higher coverage level with a higher subsidy they would find meaningful.

The contractor also assessed the feasibility of insuring citrus fruit under the PRH insurance plan. Though, noting some benefits of insuring citrus fruit under PRH, the contractor questioned its appropriateness, given producer feedback and industry makeup. Particularly, questioned the suitability of the plan for a storable crop like citrus, given the plan's current focus on fresh market crops.

Additionally, as aforementioned, in May 2020, the Board approved the privately developed APH plan of insurance for Florida citrus growers. This plan provides individualized guarantees as an alternative to the Dollar Plan currently available in Florida, which bases the guarantee on statewide average production and prices.

RMA continues working with the Florida citrus industry to make improvements to the Citrus Dollar Plan. Citrus growers in Florida are beginning to plant trees at higher densities to increase production per acre in younger-age orchards. In response, for the 2019 crop year, RMA expanded coverage by lowering the insurable age of trees from the fifth leaf year to the fourth leaf year for high density orchards. RMA implemented additional improvements for the 2021 crop year, including adding a high-density practice, lowering the minimum insurable age to the third leaf year for high density orchards, and adding a new type for early producing Valencia oranges. These changes will expand coverage for younger trees and provide a guarantee that more accurately reflects the higher values of the new types and practices.

Onion Program Evaluation

In March 2019, RMA contracted with Agralytica to conduct a thorough evaluation of the Onion Crop Insurance Program and Pilot Onion Stage Removal Option to determine how the program is operating, identify any potential issues that need to be resolved, and provide appropriate recommended solutions.

Agralytica provided RMA its final recommendations report in February 2020. The contracted work involved the contractor conducting listening sessions in several states with agents, loss adjusters, producers, extensive staff, and RMA staff to gain insight into the program performance.

The contractor made several recommendations to improve various components of the program including the policy, procedures, actuarial documents, and pricing methodology. In particular, the contractor reviewed the SRO to determine whether it should be made permanent, modified, expanded, or retained as a pilot. The contractor recommended not expanding the pilot at this time, as there appears to be no demand for the option outside New York, the only state using the pilot.

RMA is working to implement recommended changes to the program, as determined appropriate.

Guar Feasibility Study

In May 2020, RMA awarded a contract to Agralytica to gather data, perform analysis, and—if RMA deems it feasible—develop a marketable and viable pilot crop insurance policy for guar producers. The focus of this effort is the top guar producing states in the U.S., namely, western parts of Texas and Oklahoma. The project report will identify any challenges and recommend solutions to develop a viable insurance plan for guar.

Guar is a drought-tolerant annual legume that has historically been used for both food and feed. Today, the crop is primarily grown for the gum that can be retrieved from seeds, which has several industrial and food processing applications. Of particular importance is the use of guar gum in hydraulic fracking, which constitutes a large portion of the U.S. demand for guar gum.

The contractor shall investigate the practices of producers, assess their risks and needs and if feasible, make recommendations for a pilot guar crop insurance policy. The contractor will conduct listening sessions with producers, insurance providers, and producer representatives to determine potential interest in an insurance program.

Data gathering results from the contracted study are expected in September 2020.

Production and Revenue History Development

The PRH Insurance Plan was approved by the Board in May 2020 for implementation. RMA will contract the development of the PRH plan for other crops and areas. The initially targeted crops for the development are Fresh Market Peppers, Fresh Market Sweet Corn, and Fresh Market Tomatoes in the existing states and counties where they are insured under the Dollar Plan of insurance. These crops are selected given the identified problems with the Dollar Plan program design. Given the unique attributes of the PRH plan, RMA will work closely with the contractor throughout the contracted effort to ensure development of a viable and marketable product. Contracted program development for additional crops and areas will be identified, as determined appropriate.

The contract is anticipated for award during the 2020 calendar year.

Greenhouse

The 2018 Farm Bill directed RMA to

“carry out research and development, or offer to enter into 1 or more contracts with 1 or more qualified persons to carry out research and development, regarding a policy to insure in a controlled environment such as a greenhouse— the production of floriculture, nursery, and bedding plants; the establishment of cuttings or tissue culture in a growing medium; or other similar production, as determined by the Secretary.”

RMA currently offers coverage under the Nursery Crop Insurance Program for nursery crops grown in controlled environments; however, the program does not include all aspects of coverage that is mandated by the 2018 Farm Bill.

In November 2019, RMA entered into a contract to conduct research and development, in accordance with the 2018 Farm Bill directive. The contract was awarded to Watts & Associates and will entail research and analysis that will assist RMA in determining the type of risk management product and/or potential new risk management tools that might be used to provide protection to meet the needs of nursery greenhouse producers. The contractor will provide prioritized options and recommend a course of action to be used by RMA in determining the appropriate risk management program for nursery greenhouse producers.

The research will entail conducting interview and listening sessions. This includes contacting leaders representing nursery greenhouse producers at the state and national levels to determine the potential interest in a crop insurance program for nursery crops grown in controlled environments; what insurance programs they are interested in and why; and examining perceptions of any potential conflicts and difficulties.

The research report will provide results of researching the effectiveness of offering a policy for the production of plants in a controlled environment that provide coverage for the following items:

- ▼ The risk of
 - Plant diseases introduced from the environment;
 - Contaminated cuttings, seedlings, or tissue culture; or
 - Federal or state quarantine or destruction orders for contaminated cuttings, seedlings, or tissue culture
- ▼ Causes of loss applicable to a controlled environment, such as a loss of electricity due to weather
- ▼ Appropriate best practices to minimize the risk of loss
- ▼ Various types of plants under one policy or for one species or type of plant per policy
- ▼ Streamlined reporting and paperwork requirements that consider short propagation schedules, variable crop years, and the variety of plants that may be produced in a single facility; and
- ▼ Revenue losses.

The first contracted deliverable is expected in the summer of 2020; however, this timeframe may be delayed if COVID-19 restrictions impact the scheduling of required listening sessions.

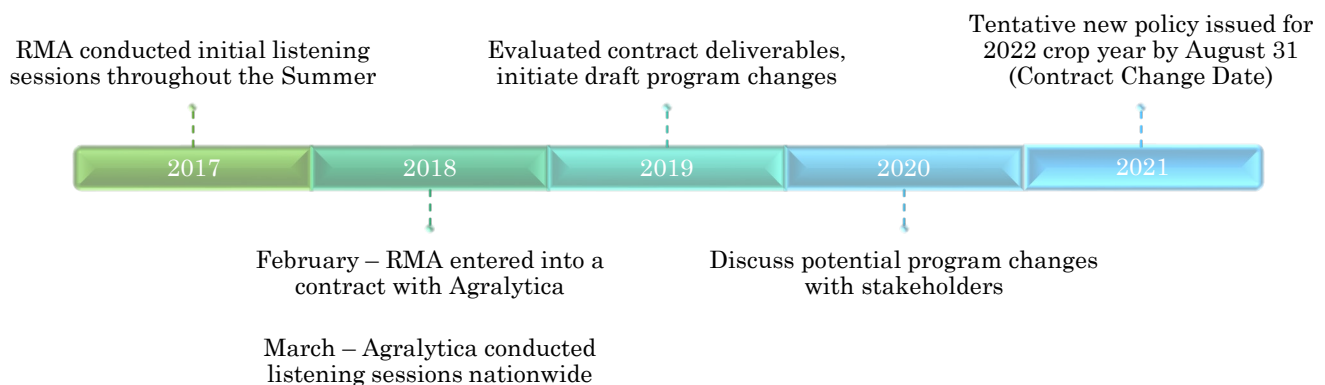
Apples

In February 2018, RMA awarded a contract to Agralytica regarding the Federal Crop Insurance Corporation apple policy. The objective of the first task order under the contract was to provide a comprehensive review of the apple policy, with a focus on the optional coverage for Fresh Fruit Quality Adjustment (Quality Option) in areas where the program has experienced consistently high loss ratios. As part of the initial task order, the contractor conducted listening sessions in major apple growing regions across the country as well as informal meetings and teleconferences with apple growers and other stakeholders. The research obtained feedback on program performance, including higher loss ratios, increasing premium rates in some areas across the U.S., the Quality Option, and suggestions on how RMA could improve the current program to more appropriately meet the risk mitigation needs for apple producers. The contractor submitted the final research report to RMA in September 2018 which contained recommendations for changes to the apple program. The report was based upon their analysis and the information they obtained through conducting listening sessions with producers.

In March 2019, RMA entered into the second task order with Agralytica under the contract. The second task order had two main objectives: (1) Evaluate the impact of Agralytica's recommended changes (from the first task order) to the existing apple program on overall program performance, and (2) Conduct a data gathering report that could be utilized in the development of an alternative plan of insurance while also determining the feasibility of providing revenue coverage for apples. The contractor submitted the final data analysis report to RMA in August 2019. As part of the data gathering effort with respect to potential alternative plans of insurance for apple growers, the contractor conducted multiple listening sessions for growers and insurance stakeholders located throughout the country from mid-May through mid-July 2020. RMA anticipates the initial results of this data gathering effort in June 2020.

RMA used the findings and recommendations from the contract to aid in drafting proposed changes to the existing apple program. RMA has continued to engage the apple industry and other stakeholders while drafting changes and expects to implement a revised apple crop insurance program for the 2022 crop year.

Following displays the timeline for the contracted effort and resulting program actions.



RMA is dedicated to continually working to improve coverage for apple producers. It formulated an apple workgroup consisting of RMA staff in each of its offices which meets at least monthly to discuss producer needs and recommended changes. It also formed a workgroup with the industry that meets quarterly, or as necessary, to similarly exchange ideas for improving the apple program.

Perennial/Specialty Crop Workgroup

RMA formed an internal Perennial Workgroup in 2016 consisting of RMA staff from its Product Management, Regional, and Compliance offices. The workgroup was established to allow members to share knowledge from their respective areas and work together to generate consistency in program delivery, as appropriate. Such an approach also supports the overall agency goal of “one” RMA. The workgroup meets monthly to discuss issues in each region pertinent to perennial crop in an effort to collectively collaborate and identify needed program changes.

Similarly, RMA formed a Perennial Workgroup with the industry to include the National Crop Insurance Services and various AIP representatives reflective of the perennial growing areas. That workgroup also meets quarterly with the goal of discussing issues and sharing updates concerning perennial crop insurance programs.

Some key issues the workgroups have discussed in the past include considerations for expanding procedures to include the use of drones to conduct aerial inspections for underwriting or loss purposes. The group has also worked on revising definitions and procedures applicable to vertically integrated and direct market operations. The group has met in person twice—once on the West Coast and once on the East Coast. The in-person meeting was valuable in allowing members to experience a different perspective in growing perennial crops, such as apples and grapes.

In 2019, both workgroups were restructured to include a focus on specialty crops. This was done since many perennial crops are also considered specialty crops. This was also done to obtain input from the respective workgroup members on items to consider for potential new specialty crop products, given the same variables applicable to perennial and specialty crops. Discussions during the workgroup meetings can help provide the basis for certain features of perennial crop programs that can be considered for new specialty crop programs. Including specialty crops also enables the internal and industry partners to collectively pursue outreach and strong programs for specialty crops.

Industry Outreach

RMA continually conducts outreach with producers and groups representing producers of agricultural commodities to improve producers’ awareness of available risk management products and identify unmet risk management needs. Following highlights outreach conducted since the 2019 calendar year.

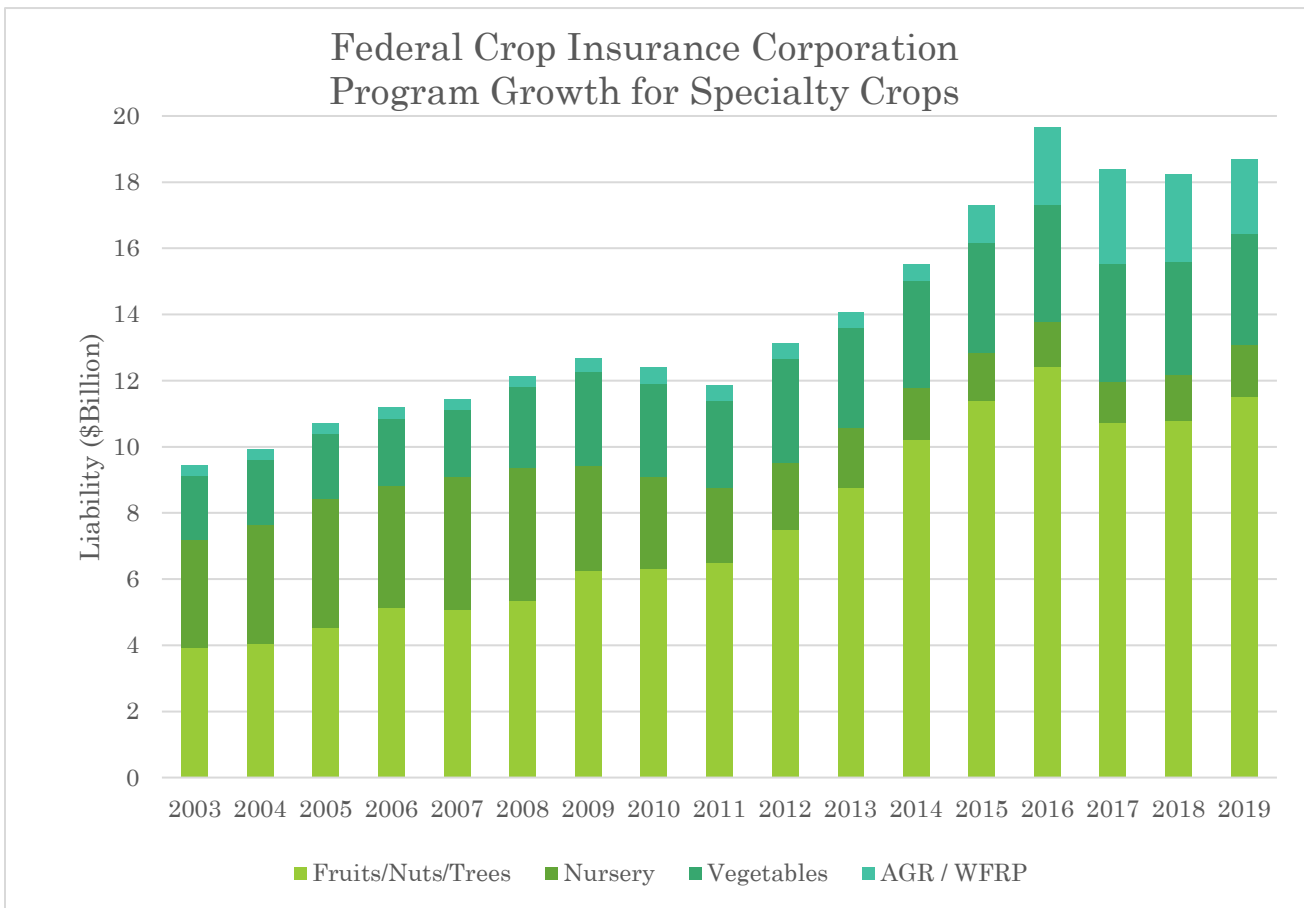
Date(s)	Location	Participating RMA Office(s)	Purpose
3/5/20-3/7/20	Ann Arbor, MI	Springfield, IL	Hosted a booth to network with producers at the Great Lakes Hop and Barley Conference
2/8/20	Kalamazoo, MI	Springfield, IL	Hosted a booth to network with attending producers at the Michigan Food and Farming Systems Conference
2/11/20-2/13/20	Portland, OR	Spokane, WA	Discussed risks associated with smoke exposure to grapes with Oregon State University and attend the Oregon Wine Symposium
2/11/20-2/13/20	Indianapolis, IN	Springfield, IL	Spoke on available crop insurance programs for small farms and specialty crop producers at the Indiana Horticulture Conference
2/12/20-2/23/20	Manhattan, KS	Topeka, KS	Hosted a booth at the Women Managing the Farm conference which brings together producers, including specialty crop producers to develop skills needed for success in a competitive agricultural environment

1/27/20-1/28/20	Minot, ND	Billings, MT	The Specialty Crop Liaison presented dry pea crop insurance program changes and discussed other program issues at the Northern Pulse Growers Association Annual Convention
1/24/20-1/25/20	Acme, MI	Springfield, IL	Hosted a booth to network with producers and other participants at the Northern Michigan Small Farms Conference. The conference had hemp, maple syrup, and herb tracts available for attendees
1/16/20-1/17/20	Fargo, ND	Billings, MT	The Specialty Crop Liaison presented dry bean program changes and discussed other program issues at the Northarvest Bean Growers Association Board Meeting and Bean Day
1/14/20-1/15/20	Mississippi Delta	Kansas City	Met with catfish stakeholders
1/9/20	Lansing, MI	Springfield, IL	Participated in USDA discussion panel with other agencies at the Midwest iHemp Expo
1/9/20-1/11/20	St. Joseph, MO	Topeka KS	The Specialty Crop Liaisons networked with producers and other interested parties at the Great Plains Growers Conference
1/8/20-1/10/20	Springfield, IL	Springfield IL	Hosted a booth at the Illinois Specialty Crops, Agritourism, & Organic Conference to network with producers and other stakeholders
12/10/19-12/11/19	Pierre, SD	Billings, MT	Specialty Crops Liaison attended Ag Horizons Conference and presented dry pea crop insurance update and led discussion on other program issues
11/18/19-11/22/19	New England area	Kansas City	Followed up with diverse farms including oysters, seaweed, and kelp producers and University of Maine Darling Marine Center staff
9/24/19-9/27/19	Sebring & Ft. Pierce, FL	Kansas City, Valdosta, GA Davis, CA	Conducted listening sessions to obtain suggestions for citrus program improvements
9/23/19-9/27/19	Kentucky	Kansas City	Discussed hemp production with local agronomists and regulators and met with representatives of Kentucky Department of Agriculture and other government partners to learn about the hemp industry and tour a hemp farm
9/16/19-9/19/19	Bakersfield & Tulare, CA	Kansas City, MO Davis, CA Western Compliance	Conducted listening sessions to gain feedback on current citrus programs
8/26/19-8/30/19	New York	Kansas City Davis, VA Valdosta, GA Raleigh, NC Springfield, MI St. Paul, MN Spokane, WA Indianapolis, IN Washington, D.C.	Specialty crop farm tours, including apples, peaches, and grapes and meetings to obtain information to improve programs
6/24/19-6/27/19	New England area	Kansas City	Met with specialty crop operations, including aquaculture stakeholders
6/24/19	Collinsville, IL	Kansas City Springfield, MI	Met with horseradish producers to discuss interest in crop insurance program
5/21/29		Kansas City	Met with hemp representatives

5/14/19-5/15/19	Dover, FL	Kansas City Valdosta, GA	Met with pepper, tomato, strawberry, and sweet corn producers and industry representatives to research PRH program development
4/29/19-5/1/19	Orlando, Florida	Kansas City Valdosta, GA	As required by 2018 Farm Bill, held stakeholder and specialty crop producer meetings to discuss issues with Whole Farm Revenue Program and obtain suggestions for improvement
4/10/19	Kansas City	Kansas City	WFRP team met with members of the National Sustainable Agriculture Coalition to suggest suggested changes to WFRP
3/26/19-3/27/19	Reno, Nevada	Kansas City	WFRP meeting at the Nevada Indian Summit

Program Improvements

Federal crop insurance coverage for specialty crops has grown steadily over the past 15 years. In 2019, the amount of insurance for specialty crops totaled more than \$18 billion, as shown in the chart below. Though coverage has grown, RMA continually refines existing specialty crop programs to improve coverage and increase participation. Following are recently implemented refinements to programs.



Increased Coverage Levels

Beginning with the 2021 crop year, RMA added coverage levels of 80 and 85 percent for many specialty crops where the previous coverage levels had been limited to 75 percent. Insured producers with policies with a two-year coverage period will still be required to insure the crop at the same coverage level for both years. In addition to expanding coverage options, these changes fulfill USDA specialty crops advisory groups' recommendation to expand coverage for specialty crops commensurate with major crops. The specialty crops included in this coverage level expansion are listed below by insurance plan:

<u>APH Plan</u>	Fresh Nectarines	Pears	Tangelos
Almonds	Grapefruit	Pistachios	Tomatoes
Avocados	Grapes	Plums	Walnuts
Blueberries	Green Peas	Potatoes	
Cabbage	Lemons	Processing Apricots	
Figs	Mandarins/Tangerines	Processing Beans	
Fresh Apricots	Mint	Processing Cling Peaches	<u>ARH Plan</u>
Fresh Freestone Peaches	Mustard	Processing Freestone Peaches	Cherries
Fresh Market Beans	Oranges	Prunes	Pecans
Fresh Market Tomatoes	Peaches	Table Grapes	Strawberries

Additional Program Refinements

▼ 2021 Crop Year Changes

- Florida Citrus Fruit
 - Added a high-density practice for oranges
 - Lowered the minimum insurable age to the 3rd leaf year for high density orchards
 - Added a new type for early producing Valencia oranges
- Pecan Trees
 - Increased the optional Occurrence Loss Option trigger to 10 percent, with corresponding adjustments to rates
 - Added method to qualify for optional units when orchards on contiguous land are separated by the minimum distance specified in the special provisions
 - Allowed a different coverage level and percentage of price election to be elected for each type.

▼ 2020 Crop Year Changes

- Fresh Market Beans
 - Allowed insured producers to select separate coverage levels by planting period
- Sweet Potatoes
 - Allowed optional units
 - Removed the 4-year production requirement for insurance
 - Increased the allowable acreage expansion from 110 to 115 percent of historical acreage
 - Simplified loss adjustment procedures for irregularly shaped fields
- Texas Citrus Trees
 - Added lemon trees as an insurable type in select Texas counties

- Provided an option to select a percent of the price election for all citrus trees by type
- Allowed enterprise units to insure all acreage of the same tree crop

Conclusion

Federal crop insurance is critical to the farm safety net, providing producers various methods to mitigate production and revenue risks and helps to maintain a healthy rural economy.

Though Federal crop insurance coverage for specialty crops has grown steadily over the past years, RMA remains committed to continue its focus on refining and developing programs to meet the needs of specialty crop producers. This is particularly important as new agricultural sectors continue to emerge, such as urban, suburban, hydroponic, and indoor farming. RMA will continually monitor the needs for additional coverage options for these developing industries.

RMA efforts for specialty crops also align with the spirit of the targets for specialty crop program growth as provided in the 2018 Farm Bill. RMA has accomplished the requirements in the manner of implementing four new policies or plans of insurance for commodities for which no policies exist; three new policies or plans of insurance for existing policies, and numerous county crop expansions of existing programs.

The following tables provide market penetration by categories of Fruits/Nuts and Vegetables. RMA and National Agricultural Statistics Service (NASS) Specialty Crop Comparisons Tables are also provided. These tables establish current participation rates for specialty crops. RMA acres are calculated using both CAT and buy-up level participation. The NASS acres used were the complete population of cropped acres. In some instances, NASS data were not published after the 2015 year. In other rare instances, RMA acres exceed NASS acres.

Market Penetration of Fruit & Nuts			
Crop	2019 Insured Acres	NASS Acres	Market Penetration
Almonds	836,600	1,180,000	71%
Apples	226,006	338,980	67%
Apricots	4,520	9,720	47%
Avocados	33,418	52,920	63%
Blueberries	69,890	104,610	67%
Cherries	86,319	129,880	66%
Citrus Fruit	591,508	686,200	86%
Cranberries	30,919	40,000	77%
Figs	4,908	6,700	73%
Grapes	772,005	1,033,000	75%
Mac Nuts	11,117	16,900	66%
Nectarines	14,085	16,500	85%
Olives	23,223	37,500	62%
Peaches	64,058	102,550	62%
Pears	32,893	47,840	69%
Pecans	169,052	419,900	40%
Pistachios	142,254	289,000	49%
Plums/Prunes	48,123	59,000	82%
Strawberries	66	48,400	0%
Tropical Fruit	4,695	8,390	56%
Walnuts	179,668	365,000	49%
TOTAL	3,345,327	4,992,990	67%

Market Penetration of Vegetables			
Crop	2019 Insured Acres	NASS Acres	Market Penetration
Beans, Fresh Snap	5,197	160,600	3%
Cabbage	11,835	72,900	16%
Chile Peppers	1,056	13,800	8%
Cucumbers	24,659	87,460	28%
Dry Beans	1,193,921	1,287,400	93%
Dry Peas	1,843,306	2,040,400	90%
Green Peas	120,380	141,200	85%
Onions	86,007	160,100	54%
Peppers, Bell	4,041	43,500	9%
Potatoes	755,031	1,035,000	73%
Processing Beans	88,912	194,650	46%
Pumpkins	7,697	83,200	9%
Sweet Corn, Fresh	45,402	242,090	19%
Sweet Corn, Process	200,349	299,380	67%
Sweet Potatoes	8,860	299,380	3%
Tomatoes, Fresh	25,640	95,200	27%
Tomatoes, Process	228,212	241,000	95%
TOTAL	4,650,505	6,497,260	72%

TOTAL ACRES, YEAR - 2019	Almonds			Apples			Apricots		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama									
Alaska									
Arizona				274					
Arkansas									
California	836,600	1,180,000	71%	3,743	12,700	29%	3,939	8,600	46%
Colorado				376					
Connecticut				793	1,800	44%			
Delaware									
Florida									
Georgia				136					
Hawaii									
Idaho				1,347	2,100	64%	7		
Illinois				415	1,700	24%			
Indiana				535	1,300*	41%			
Iowa				4	900*				
Kansas									
Kentucky									
Louisiana									
Maine				1,158	2,700	43%			
Maryland				840	1,800	47%			
Massachusetts				1,113	3,300	34%			
Michigan				22,354	31,000	72%			
Minnesota				554	2,900	19%			
Mississippi									
Missouri				673	1,100*	61%			
Montana									
Nebraska									
Nevada									
New Hampshire				566	1,300*	44%			
New Jersey				316	2,200	14%			
New Mexico				18					
New York				32,210	44,000	73%			
North Carolina					5,200				
North Dakota									
Ohio				1,147	4,000	29%			
Oklahoma									
Oregon				2,199	5,000	44%			
Other States category									
Pennsylvania				11,912	19,500	61%			
Rhode Island				65	230*	28%			
South Carolina				36					
South Dakota									
Tennessee				50	650*	8%			
Texas									
Utah				265	1,200*	22%		120*	
Vermont				766	2,100	36%			
Virginia				5,337	9,500	56%			
Washington				134,642	172,000	78%	574	1,000	57%
West Virginia				1,156	4,800	24%			
Wisconsin				1,006	4,000	25%			
Wyoming									
Unites States	836,600	1,180,000	71%	226,006	338,980	67%	4,520	9,720	47%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019	Avocados			Beans, Fresh Snap			Blueberries		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama							11	410*	3%
Alaska									
Arizona									
Arkansas									
California	31,240	46,100	68%		7,500		4,896	7,300	67%
Colorado									
Connecticut									
Delaware					1,700				
Florida	2,178	6,000	36%		26,200		3,865	5,100	76%
Georgia					10,200		16,902	21,700	78%
Hawaii		820							
Idaho									
Illinois					11,700				
Indiana					2,600				
Iowa									
Kansas									
Kentucky									
Louisiana							47		
Maine							7,343		
Maryland									
Massachusetts					3,000				
Michigan					17,600		12,425	20,600	60%
Minnesota					3,400				
Mississippi							284	1,500	19%
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey					2,700		6,789	9,300	73%
New Mexico									
New York				1,559	30,200	18%			
North Carolina				2,774	4,800	48%	8,256	8,700	95%
North Dakota									
Ohio									
Oklahoma									
Oregon					12,200		3,655	13,300	27%
Other States category									
Pennsylvania					7,200				
Rhode Island									
South Carolina									
South Dakota									
Tennessee									
Texas					2,800				
Utah									
Vermont									
Virginia				864		30%			
Washington					3,200		5,417	16,700	32%
West Virginia									
Wisconsin					6,500				
Wyoming									
Unites States	33,418	52,920	63%	5,197	160,600	3%	69,890	104,610	67%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019	Cabbage, Fresh			Cherries			Chile Peppers		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama									
Alaska									
Arizona		3,300					464	1,100	42%
Arkansas									
California		14,800		29,398	34,000			1,500	
Colorado									
Connecticut									
Delaware									
Florida	2,048	8,500							
Georgia	1,795	5,000							
Hawaii									
Idaho				13	650				
Illinois									
Indiana									
Iowa									
Kansas									
Kentucky									
Louisiana									
Maine									
Maryland									
Massachusetts									
Michigan	2,982	4,600		15,852	32,100				
Minnesota									
Mississippi									
Missouri									
Montana				182	680				
Nebraska									
Nevada									
New Hampshire									
New Jersey									
New Mexico							592	8,700	7%
New York	2,207	12,000		279	1,600				
North Carolina	601	3,000							
North Dakota									
Ohio	173								
Oklahoma									
Oregon	8			6,150	13,650				
Other States category		10,900							
Pennsylvania	2								
Rhode Island									
South Carolina									
South Dakota									
Tennessee									
Texas	1,127	5,500						2,500	
Utah				2,043	3,300				
Vermont									
Virginia	47								
Washington				31,117	42,300				
West Virginia									
Wisconsin	845	5,300		1,285	1,600				
Wyoming									
Unites States	11,835	72,900	16%	86,319	129,880	66%	1,056	13,800	8%

TOTAL ACRES, YEAR - 2019 State ▼	Citrus Fruit			Cranberries			Cucumbers, Process		
	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama							1,851		
Alaska	5,013								
Arizona		7,300							
Arkansas									
California	232,273	267,000	87%						
Colorado									
Connecticut									
Delaware							1,336		
Florida	336,135	387,100	87%				708	18,280*	4%
Georgia									
Hawaii									
Idaho									
Illinois									
Indiana							1,736		
Iowa									
Kansas									
Kentucky									
Louisiana									
Maine									
Maryland							1,159		
Massachusetts				9,680	12,300	79%			
Michigan							13,784	30,000*	46%
Minnesota									
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey				1,271	2,700	47%			
New Mexico									
New York									
North Carolina							279		
North Dakota									
Ohio								5,000*	
Oklahoma									
Oregon				1,055	2,700	39%			
Other States category								24,430*	
Pennsylvania									
Rhode Island				95					
South Carolina									
South Dakota									
Tennessee									
Texas	16,805	24,800	68%				2,818	4,150*	68%
Utah									
Vermont									
Virginia									
Washington				219	1,500	14%			
West Virginia									
Wisconsin				18,599	20,800	89%	988	5,600*	17%
Wyoming									
Unites States	591,508	686,200	86%	30,919	40,000	77%	24,659	87,460	28%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019	Dry Bean			Dry Peas/Lentils			Figs		
State ▼	RMA ▼	NASS ▼	Pct.	RMA ▼	NASS ▼	Pct.	RMA ▼	NASS ▼	Pct. ▼
Alabama									
Alaska									
Arizona	3,820								
Arkansas									
California	19,011	27,400	69%		13,400		4,908	6,700	73%
Colorado	28,830	37,000	78%	3,284					
Connecticut									
Delaware									
Florida									
Georgia									
Hawaii									
Idaho	17,435	47,000	37%	123,031	151,000	81%			
Illinois									
Indiana									
Iowa									
Kansas	4,976			3,968					
Kentucky									
Louisiana									
Maine									
Maryland									
Massachusetts									
Michigan	156,538	185,000	85%						
Minnesota	187,801	210,000	89%	4,657					
Mississippi									
Missouri	74								
Montana	2,372			928,047	1,024,000	91%			
Nebraska	103,962	120,000	87%	25,797	31,000	83%			
Nevada									
New Hampshire									
New Jersey									
New Mexico	4,294								
New York	3,095								
North Carolina									
North Dakota	608,919	615,000	99%	527,555	561,000	94%			
Ohio									
Oklahoma									
Oregon	2,731			2,903					
Other States category									
Pennsylvania									
Rhode Island									
South Carolina									
South Dakota	3,812			19,900	16,000	124%			
Tennessee									
Texas	7,258								
Utah	1,087								
Vermont									
Virginia									
Washington	12,214	25,000	49%	203,628	244,000	83%			
West Virginia									
Wisconsin	7,815			92					
Wyoming	17,877	21,000	85%	444					
Unites States	1,193,921	1,287,400	93%	1,843,306	2,040,400	90%	4,908	6,700	73%

TOTAL ACRES, YEAR - 2019	Grapes, All			Green Peas, Processing			Mint-Peppermint		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama									
Alaska									
Arizona	1								
Arkansas	2	700	.2%						
California	683,787	860,000	80%				406	1,600	25%
Colorado	267								
Connecticut									
Delaware				1,955					
Florida									
Georgia	165	1,500	.11%						
Hawaii									
Idaho	585						4,232	17,000	25%
Illinois	7			2,948					
Indiana							4,261	6,400	67%
Iowa				17					
Kansas									
Kentucky									
Louisiana									
Maine									
Maryland	32			1,941					
Massachusetts									
Michigan	6,110	12,500	49%	587			1,633		
Minnesota	45			48,635	48,400	100%			
Mississippi									
Missouri		1,700							
Montana									
Nebraska	43								
Nevada									
New Hampshire									
New Jersey									
New Mexico									
New York	18,163	33,000	55%	8,828					
North Carolina	459	2,300	20%						
North Dakota									
Ohio	119	1,500	8%						
Oklahoma									
Oregon	7,757	23,000	34%	12,704	16,300	78%	419	19,000	2%
Other States category					14,700				
Pennsylvania	8,175	13,000	63%						
Rhode Island	97								
South Carolina	74								
South Dakota									
Tennessee									
Texas	2,362	4,600	51%						
Utah									
Vermont	22								
Virginia	152	4,200	4%						
Washington	43,581	75,000	58%	29,888	33,600	89%	4,762	10,000	48%
West Virginia									
Wisconsin				12,877	28,200	46%	616	2,900	21%
Wyoming									
Unites States	772,005	1,033,000	75%	120,380	141,200	85%	16,329	56,900	29%

TOTAL ACRES, YEAR - 2019	Mint - Spearmint			Macadamia Nuts			Nectarines		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama									
Alaska									
Arizona									
Arkansas									
California	406						13,576	15,500	88%
Colorado									
Connecticut									
Delaware									
Florida									
Georgia									
Hawaii				11,117	16,900	66%			
Idaho	4,232	1,100	385%				25		
Illinois									
Indiana	4,261	3,900	109%						
Iowa									
Kansas									
Kentucky									
Louisiana									
Maine									
Maryland									
Massachusetts									
Michigan	1,633								
Minnesota									
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey									
New Mexico									
New York									
North Carolina									
North Dakota									
Ohio									
Oklahoma									
Oregon	419	2,500	17%						
Other States category									
Pennsylvania									
Rhode Island									
South Carolina									
South Dakota									
Tennessee									
Texas									
Utah									
Vermont									
Virginia									
Washington	4,762	11,000	43%				484	1,000	48%
West Virginia									
Wisconsin	616								
Wyoming									
Unites States	16,329	18,500	88%	11,117	16,900	66%	14,085	16,500	85%

TOTAL ACRES, YEAR - 2019	Olives			Onions			Peaches		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama							740	1,500	49%
Alaska									
Arizona									
Arkansas							110		
California	23,223	37,500	62%	20,787	43,700	48%	31,497	36,200	30%
Colorado				1,974	3,200	62%	1,720	2,500	69%
Connecticut							54		
Delaware									
Florida							432		
Georgia				7,800	9,800	80%	6,090	8,500	72%
Hawaii									
Idaho				4,566	11,000	42%	654	800	82%
Illinois							697	1,000	70%
Indiana							61		
Iowa									
Kansas				217					
Kentucky							21		
Louisiana									
Maine							1		
Maryland							266	900	30%
Massachusetts							136		
Michigan				1,105	2,500*	44%	1,088	2,400	45%
Minnesota				133					
Mississippi							72		
Missouri							14	1,000	1%
Montana									
Nebraska									
Nevada				3,820					
New Hampshire							32		
New Jersey							2,353	3,900	60%
New Mexico				1,331	6,600	20%			
New York				6,622	7,100	93%	323	1,200	27%
North Carolina				67			440	800	55%
North Dakota				998					
Ohio								900	
Oklahoma							87		
Oregon				10,323	20,500	50%	66	14,400	0%
Other States category					5,200*				
Pennsylvania							1,435	3,800	38%
Rhode Island							6		
South Carolina							12,450	15,000	83%
South Dakota									
Tennessee							79		
Texas				8,999	10,500	86%	912	2,700	34%
Utah				457			176	1,200	15%
Vermont							3		
Virginia							879	800	110%
Washington				16,440	20,000	82%	819	2,100	39%
West Virginia							345	950	36%
Wisconsin				368	20,000	2%			
Wyoming									
Unites States	23,223	37,500	62%	86,007	160,100	54%	64,058	102,550	62%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019	Pears			Pecans			Peppers, Bell		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama				1,707	8,000	21%			
Alaska									
Arizona	10			13,635	19,000	72%			
Arkansas									
California	7,992	10,000	80%	1,315	3,500	38%		15,100	
Colorado	14								
Connecticut	10								
Delaware									
Florida				575			3,093	12,200	25%
Georgia				88,400	129,000	69%	228	3,700	6%
Hawaii									
Idaho									
Illinois									
Indiana									
Iowa									
Kansas									
Kentucky									
Louisiana				628	13,400	5%			
Maine									
Maryland									
Massachusetts	1			1,241					
Michigan		640*						2,200	
Minnesota									
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey								3,600	
New Mexico				31,762	45,000	71%			
New York	49	1,000*	5%					1,600	
North Carolina	4							2,400	
North Dakota									
Ohio								1,500	
Oklahoma				2,558	90,000	3%			
Oregon	9,637	15,000	64%						
Other States category									
Pennsylvania	32	800*						1,200	
Rhode Island									
South Carolina							720		
South Dakota									
Tennessee									
Texas				27,231	112,000	24%			
Utah									
Vermont									
Virginia	142								
Washington	15,002	20,400	74%						
West Virginia									
Wisconsin									
Wyoming									
Unites States	32,893	47,840	69%	169,052	419,900	40%	4,041	43,500	9%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019	Pistachios			Plums/Prunes			Potatoes		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama							605		
Alaska									
Arizona	1,804						1,113		
Arkansas							827		
California	140,297	289,000	49%	47,579	59,000	81%	22,876	42,000	54%
Colorado							51,318	51,300	100%
Connecticut									
Delaware							818		
Florida							21,737	27,000	81%
Georgia									
Hawaii									
Idaho				78			225,633	310,000	73%
Illinois							2,177	7,700	28%
Indiana							4,086		
Iowa							328		
Kansas							1,778	3,300	54%
Kentucky									
Louisiana									
Maine							50,868	52,000	98%
Maryland							1,979	2,200	90%
Massachusetts							421		
Michigan							34,167	49,000	70%
Minnesota							37,157	46,000	81%
Mississippi									
Missouri							6,833	7,800	88%
Montana							6,172	11,100	56%
Nebraska							11,897	20,000	59%
Nevada							2,231		
New Hampshire									
New Jersey							307	2,000	15%
New Mexico	153						4,022		
New York							7,198	14,300	50%
North Carolina							12,207	13,000	94%
North Dakota							69,412	73,000	95%
Ohio							212		
Oklahoma							300		
Oregon				338			21,046	45,000	47%
Other States category									
Pennsylvania							2,241		
Rhode Island							2		
South Carolina									
South Dakota							659		
Tennessee									
Texas							7,658	18,000	43%
Utah									
Vermont									
Virginia							3,202	4,800	67%
Washington				128			88,524	165,000	54%
West Virginia							18		
Wisconsin							52,425	70,000	75%
Wyoming							577		
Unites States	142,254	289,000	49%	48,123	59,000	82%	755,031	1,035,000	73%

TOTAL ACRES, YEAR - 2019	Processing Beans			Pumpkins			Strawberries		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama									
Alaska									
Arizona									
Arkansas									
California					4,800		66	36,000	.1%
Colorado									
Connecticut									
Delaware	7,032								
Florida								9,400	
Georgia									
Hawaii									
Idaho									
Illinois	2,036			7,697	13,100	59%			
Indiana	867	3,600*	24%		5,200				
Iowa									
Kansas									
Kentucky									
Louisiana									
Maine									
Maryland	3,995								
Massachusetts									
Michigan	3,105	16,000*	19%		5,800				
Minnesota	613				1,700				
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey	341				2,100				
New Mexico									
New York	17,371				6,600			800	
North Carolina	580				3,400				
North Dakota									
Ohio					3,700				
Oklahoma									
Oregon	2,010				2,000			1,300	
Other States category		100,350*			7,800				
Pennsylvania	5,543	5,500*	100%		7,200				
Rhode Island									
South Carolina									
South Dakota									
Tennessee					1,700				
Texas	377				5,400				
Utah									
Vermont									
Virginia	936				5,700				
Washington	1,532				2,900			900	
West Virginia									
Wisconsin	42,574	69,200*	62%		4,100				
Wyoming									
Unites States	88,912	194,650	46%	7,697	83,200	9%	66	48,400	.1%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019 State ▼	Sweet Corn, Fresh			Sweet Corn, Process			Sweet Potatoes		
	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama	308	1,200*	26%						
Alaska									
Arizona									
Arkansas									
California		30,000*							
Colorado	1,281	3,500*	37%						
Connecticut	801	3,900*	21%						
Delaware		3,700*		6,918					
Florida	23,731	41,500*	57%						
Georgia	15,184	26,500*	57%						
Hawaii									
Idaho									
Illinois		6,600*		4,540					
Indiana		5,500*							
Iowa				2,831					
Kansas									
Kentucky									
Louisiana							8,860		
Maine	124	1,500*	8%						
Maryland	20	3,700*	.5%	3,603					
Massachusetts	949	3,400*	28%						
Michigan		9,500*							
Minnesota				97,009	112,000	87%			
Mississippi								112,000*	
Missouri									
Montana									
Nebraska	39								
Nevada									
New Hampshire	198	1,400*	14%						
New Jersey	313	6,000*	5%	477					
New Mexico									
New York	1,000	18,100*	6%	7,494					
North Carolina	295	5,100*	6%						
North Dakota									
Ohio		15,500*							
Oklahoma									
Oregon		7,000*		7,929	21,700	37%		21,700*	
Other States category		1,390*			32,980			32,980*	
Pennsylvania	873	10,300*	8%						
Rhode Island	241								
South Carolina									
South Dakota									
Tennessee									
Texas		4,400*							
Utah									
Vermont	45								
Virginia									
Washington		3,000*		47,538	71,800	66%		71,800*	
West Virginia									
Wisconsin		3,900*		22,010	60,900	36%		60,900*	
Wyoming									
Unites States	45,402	242,090	19%	200,349	299,380	67%	8,860	299,380	3%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019	Tomatoes, Fresh			Tomatoes, Process			Tropical Fruit – Banana, Coffee, Papaya		
State ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama	44	1,200*							
Alaska									
Arizona									
Arkansas	464	900*							
California	6,848	28,600*		215,168	241,000	89%			
Colorado									
Connecticut									
Delaware									
Florida	14,682	33,000*							
Georgia	1,474	2,900*							
Hawaii							4,695	8,390	56%
Idaho									
Illinois	2								
Indiana		800*		6,681					
Iowa									
Kansas									
Kentucky									
Louisiana									
Maine									
Maryland	24			58					
Massachusetts									
Michigan		2,700*		1,687					
Minnesota									
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey		3,000*		1,206					
New Mexico									
New York		2,500*							
North Carolina	360	3,500*							
North Dakota									
Ohio		3,700*		2,288					
Oklahoma									
Oregon									
Other States category									
Pennsylvania	6	2,300*		1,124					
Rhode Island									
South Carolina	63	3,300*							
South Dakota									
Tennessee	1,463	3,500*							
Texas		1,100*							
Utah									
Vermont									
Virginia	210	2,200*							
Washington									
West Virginia									
Wisconsin									
Wyoming									
Unites States	25,640	95,200	27%	228,212	241,000	95%	4,695	8,390	56%

* 2015 most recent by NASS

TOTAL ACRES, YEAR - 2019	Walnuts		
State ▼	RMA ▼	NASS ▼	Pct. ▼
Alabama			
Alaska			
Arizona			
Arkansas			
California	179,668	365,000	49%
Colorado			
Connecticut			
Delaware			
Florida			
Georgia			
Hawaii			
Idaho			
Illinois			
Indiana			
Iowa			
Kansas			
Kentucky			
Louisiana			
Maine			
Maryland			
Massachusetts			
Michigan			
Minnesota			
Mississippi			
Missouri			
Montana			
Nebraska			
Nevada			
New Hampshire			
New Jersey			
New Mexico			
New York			
North Carolina			
North Dakota			
Ohio			
Oklahoma			
Oregon			
Other States category			
Pennsylvania			
Rhode Island			
South Carolina			
South Dakota			
Tennessee			
Texas			
Utah			
Vermont			
Virginia			
Washington			
West Virginia			
Wisconsin			
Wyoming			
Unites States	179,668	365,000	49%