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USDA Expands Risk Management Options with Greater Enterprise Unit Possibilities

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WASHINGTON, July 6, 2023 – The U.S. Department of Agriculture (USDA) is expanding its insurance coverage options for specialty crops and other actual production history (APH) crop programs. Through its Risk Management Agency (RMA), it will expand the availability of enterprise units to crops where they were previously unavailable, giving agricultural producers greater options to manage their risk.

An [enterprise unit](#) allows a producer to insure all acres of the insured crop in the county together, as opposed to other unit structures that separate the acreage for insurance. Enterprise units are attractive to producers due to lower premium rates offered to recognize the lower risk associated with the geographic diversification. In general, the larger the enterprise unit, the lesser the risk, and the greater the enterprise unit discount.

“We want to make sure we are giving the nation’s agricultural producers the strongest risk management tools possible – and one of those is flexibility,” said Marcia Bunker, Administrator for the Risk Management Agency. “This expansion of enterprise units gives producers more choices for how they can protect their operations and themselves best. That is our ultimate goal.”

This furthers RMA's efforts to improve and expand the insurance program for specialty crops as required by the 2018 Farm Bill. Moreover, this expansion also meets producer requests for enterprise units for other APH crop insurance programs. The initial set of targeted crops can enjoy this new option when it becomes effective on June 30, 2023. RMA plans to expand to dozens more specialty and other APH crop programs with these benefits in the coming months.

"This expansion of enterprise units provides more producers the same options for discounted insurance coverage as row crops," Bunger added.

The following crops will have enterprise units available beginning with the 2024 crop year:

- Alfalfa seed
- Cultivated wild rice
- Forage production
- Mint*
- Onions*
- Potatoes* (Enterprise units will be available in California for the 2025 crop year)

*Specialty Crop

More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting your [RMA Regional Office](#).

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

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