

SPECIALTY CROPS REPORT 2023



**Report to Congress as required by section
508(a)(6)(A)&(B) of the Federal Crop Insurance Act**

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Executive Summary

The 2023 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 requirements for new and specialty crops, as specified in the Agriculture Improvement Act of 2018 (Farm Bill).

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 4 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 the foremost risk management solution for producers and ranchers, providing effective coverage that helps them recover after severe weather and bad years of production. Specialty crops are generally more sensitive to climatic stressors such as variable weather and temperature changes. To protect farmers against damaging tropical storms, RMA expanded the Hurricane Insurance Protection - Wind Index (HIP-WI) Endorsement with the Tropical Storm Option for the 2023 crop year. The option covers named tropical storms, as reported by the National Oceanic and Atmospheric Administration (NOAA). Weather stressors can also affect the quality and visual characteristics of specialty crops, reducing marketability of the product. For the 2024 crop year, RMA is extending the Quality Loss Option to several specialty crops. The option allows farmers to replace post-quality production amounts in their Actual Production History (APH) databases with pre-quality production amounts. The net

effect is to prevent a farmer's insurance guarantee from declining due to low quality when the option is elected.

This report highlights RMA's commitment to increasing the availability and effectiveness of Federal crop insurance as a risk management tool for specialty crop producers. Over the past 8 years, the number of individual specialty crops insured under crop insurance programs increased by 34%. See Appendix Table 1. Additionally, RMA continues to enhance revenue coverage options for specialty crop producers. The Production and Revenue History (PRH) program is the latest in a suite of insurance plans offering revenue coverage for specialty crop farmers. PRH is currently available for strawberries in select California and Florida counties. RMA is actively working to expand the plan to additional specialty crops. Significant progress has been made in research and development of additional innovative risk management products. Since the last report, 5 new products were implemented:

- Controlled Environment
- Grapevine
- Kiwifruit
- Pomegranate
- Shellfish

This year's report provides an update on the key accomplishments and projects initiated and offers a look at what is on the horizon for specialty crop producers, including:

- 2018 Farm Bill Requirements
- Specialty Crop Program Improvements
- Research, Contracts, Studies, Initiatives
- Industry Outreach

2018 Farm Bill

New Policy or Plan of Insurance – No Existing Policy

This category describes research and development of a policy or plan of insurance for a commodity for which no policy or plan of insurance exists.

Grapevine

On August 18, 2022, the Federal Crop Insurance Corporation Board of Directors (Board) approved the privately developed Grapevine insurance program. The program is effective beginning with the 2024 crop year for all types of grapevines in select counties in California, Idaho, Michigan, New York, Ohio, Oregon, Pennsylvania, Texas, and Washington.

The Grapevine insurance program will provide grape producers with a risk management tool the industry has requested to protect against losses of the grafted grapevines themselves. This is a different level of risk than farmers currently incur with losses to the grape crop. Although the program is designed similarly to existing tree programs, the Grapevine program is a new type of risk management option allowing insurance for vines, the first of its kind.

This policy complements the existing Grape crop insurance program that covers the fruit growing on the vine. Loss of fruit can affect a grower for a season, whereas loss of a grapevine causes additional economic impacts due to high establishment costs and time required for vineyard establishment. High establishment costs in conjunction with the time needed to reestablish a producing grapevine creates a need for this program.



The policy covers freeze, fire, hail, flood, failure of irrigation water supply caused by an unavoidable, naturally occurring event, and insect, disease, and pathogens only if allowed within the Special Provisions. There is also a freeze protection option offering a premium reduction if the farmer uses freeze protection practices in their operation that are recognized by industry experts. An optional Occurrence Loss Option is also available, which provides coverage for smaller losses.

Kiwifruit

The Kiwifruit Insurance Program was privately developed to provide California kiwifruit producers with a means to insure their production against unforeseen weather perils. Development of this program included support from producer/packers, the Kiwifruit Administrative Committee, and the California Fresh Fruit Association.

This multi-peril yield-based program provides protection against adverse weather and other naturally occurring perils and is structured similarly to other APH Plan crop insurance programs. The covered perils include adverse weather conditions, fire, earthquake, volcanic

eruption, failure of irrigation water supply, insects, plant disease, and insufficient number of chilling hours. The program covers 3 varietal group types: Hayward; Reds & Golds; and Mega. The Hayward variety currently makes up 92% of the California crop followed by non-Hayward varieties, including reds and golds and one green variety marketed as Mega Kiwi.

California accounts for 98% of all U.S. kiwifruit production. The program will be available beginning with the 2024 crop year in twelve California counties which produce most of the kiwifruit in California – Butte, Fresno, Kings, Sutter, Tulare, and Yuba counties, with over 100 acres each, followed by smaller acreage in Madera, Placer, Sacramento, San Joaquin, Santa Clara, and Stanislaus counties.

Pomegranate

On August 18, 2022, the Board approved the privately developed Pomegranate APH program. The program became effective beginning with the 2023 crop year. The program was designed to have a positive impact on the pomegranate industry by providing producers with a much-needed risk management option for this high-value crop.

The program provides yield-based coverage for standard weather, natural, and environmental perils in a form that also recognizes quality losses. A quality loss gets triggered when a farmer's standardized fresh pack out percent falls below the quality adjustment trigger due to covered natural causes. Coverage is available for one of two types, Varietal Group A or Varietal Group B. Varietal Group A includes early variety pomegranates while Varietal Group B includes the "Wonderful" variety and all others. The Wonderful variety is the most common.

Pomegranates are utilized and marketed in one of three primary ways – fresh fruit, arils, or juice. Fresh fruit is the highest value use for the crop. Arils are the edible portion of the fruit which may be removed and packaged for convenience. The Pomegranate Insurance Program is designed to recognize the different utilization values.

According to the 2017 Census of Agriculture state totals, 98% of pomegranate acres are in California. Within California, most of the production is in the San Joaquin Valley spanning eight counties: Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus, and Tulare, representing the program pilot area.



New Policy or Plan of Insurance – Existing Policy

This category describes research and development for a policy, plan of insurance, or endorsement for commodities with an existing policy or plan of insurance.

Controlled Environment

The 2018 Farm Bill directed RMA to research the feasibility of a policy to insure the production of plants in a controlled environment such as a greenhouse. With contracted assistance, RMA developed the Controlled Environment (CE) crop insurance pilot program, which provides farmers coverage for CE plants when impacted by a disease that occurs in their facility even though appropriate sanitation was done and the plant material passed phytosanitary certification. CE insurance meets USDA and RMA's goals by providing CE producers insurance coverage for disease that is not available in the marketplace. This identified risk of disease can impact and even bankrupt some companies when it happens. Crop insurance is key for CE producers to reducing their risks. CE will become effective for the 2024 crop year in select counties in Alabama, Arizona, California, Florida, Hawaii, Iowa, Kentucky, Maine, Michigan, Minnesota, New York, North Carolina, Ohio, Texas, Utah, Virginia, West Virginia, and Wisconsin.

This program offers insurance for plant diseases introduced from the environment even though all biosecurity protocols were followed, includes coverage for cuttings, seedlings, or tissue culture, in addition to all other CE plants, and for Federal or State quarantine or destruction orders for CE plants and plant material.

In general, the CE crop insurance pilot program will provide the following benefits to CE producers that are not available under any other federal insurance program:

- Offers crop insurance coverage through a simple application and policy renewal process similar to the Nursery Value Select program;
- Offers new crop insurance coverage specific to the disease risk in CE operations; and
- Offers insurance for CE producer-selected plant categories that are specific to CE and that are not in other nursery insurance programs.



Shellfish

RMA developed under contract the Shellfish crop insurance pilot program, an APH-style product for oysters commercially cultivated for the fresh half shell market and grown using containerized methods. The program offers production-based coverage on an individual producer basis that is not currently available in the marketplace.

The program provides shellfish producers with a means to insure production against specified named perils. Limiting insurance to containerized oysters allows for close monitoring and regulation of oyster production. This provides the best opportunity to interact with a more established production system for crop insurance industry personnel to effectively inspect and assess the appropriateness of attaching coverage for a particular insured.

The shellfish program provides coverage against four named perils:

- Named storms;
- Excessive heat;
- Freeze; and
- Low salinity.

The Shellfish program will become effective beginning with the 2024 crop year in select counties in Alabama, California, Florida, Maine, Maryland, Massachusetts, Mississippi, New York, North Carolina, Rhode Island, South Carolina, and Virginia.

Expansions of Policies or Insurance Plans

This category describes expansions of existing policies or plans of insurance to additional counties or states.

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 areas where RMA is aware the crop is grown, 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. The following chart lists expansions of specialty crop programs for the 2023 crop year.

2023 CROP YEAR EXPANSIONS FOR SPECIALTY CROPS		
<u>Crop</u>	<u>State</u>	<u>Counties</u>
Apples	New Jersey	Morris, Ocean, Somerset, Sussex
Blueberries	Georgia	Camden
Dry Beans	South Dakota	Grant, Day
Grapes	New Jersey	Ocean, Salem, Sussex, Warren
Lemons	Florida	Charlotte, Highlands
Mandarins/Tangerines	California	Kings
Nursery Value Select	Florida	Calhoun, Citrus, Columbia, De Soto, Hardee, Highlands, Lafayette, Okeechobee, Pasco, St. Luci, Suwannee
Peaches	Illinois	Marion
	New Jersey	Mercer, Monmouth, Ocean, Sussex

Pecans	New Mexico	Sierra
	Texas	Bell, Brown, Clay, Terry
Pomegranates	California	Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus, Tulare
Potatoes	Maine	Androscoggin

Whole Farm Revenue Program Modifications

The 2018 Farm Bill included language to improve the effectiveness of the Whole Farm Revenue Protection (WFRP) program. RMA continues to solicit stakeholder recommendations. Based on stakeholder feedback from local foods producers, grower organizations, and industry partners including Approved Insurance Providers (AIPs) and agent organizations, RMA identified needed program improvements. On August 17, 2023, the Board approved the following changes to WFRP and Micro Farm, applicable for the 2024 and succeeding policy years:

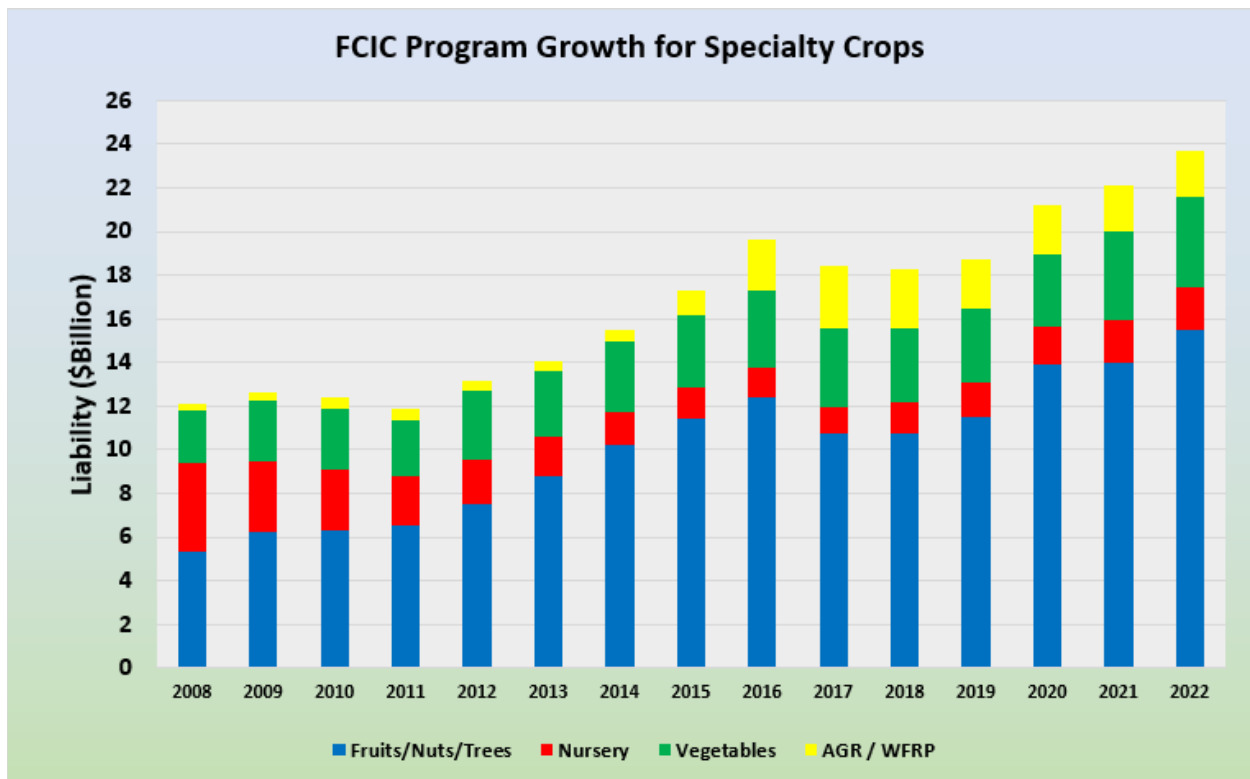
- Allow all eligible producers to qualify for 80% and 85% coverage levels under WFRP;
- Increase the subsidy for single commodity producers from the Basic Unit premium subsidy to the Enterprise Unit premium subsidy;
- Allow the purchase of other FCIC reinsured policies at the catastrophic (CAT) coverage level:
 - Previously, the purchase of CAT policies was not allowed under WFRP; and
 - Provides insureds an option to opt-out of all FCIC reinsured policies from becoming primary insurance for the purposes of premium calculations and claim settlement;
- Move the date to start the 180-day claim deferral to the end of the insurance period:
 - Previously, the start date was the date a claim is submitted; and
 - This allows for further deferral for commodities stored in a controlled atmosphere storage;
- Allow insureds to purchase other FCIC reinsured policies at any coverage level in conjunction with Micro Farm:
 - Liability from all FCIC reinsured policies will not be considered for the purposes of premium calculation under Micro Farm;
- Move the sales closing date for Micro Farm to 30 days after the applicable county’s spring sales closing date;
- Allow expanding operation adjustments under Micro Farm:
 - Physical expansion (e.g., added acres) will be allowed for adjustment purposes;
- Add an option to Micro Farm that allows an insured to remove the lowest year of historic revenue for the purposes of calculating the expected value; and
- Allow vertically integrated entities to be eligible for Micro Farm.

The following table highlights participation in the WFRP program over time.

	2017	2018	2019	2020	2021	2022
Policies	2,731	2,477	2,160	2,023	1,915	1,730
Liability	\$2.842 B	\$2.664 B	\$2.338 B	\$2.251 B	\$2.173 B	\$2.098 B
Avg Crops per Policy	4.01	4.04	3.86	3.73	3.62	3.54
Different Crops Insured	289	300	278	284	273	260

Specialty Crop Program Improvements

RMA continually refines existing specialty crop programs to improve coverage and increase participation. Program modifications are made to assure the program provides an effective and efficient risk management program to agricultural farmers; has documents that are clear, consistent, in accordance with the applicable law and regulations, understandable, predictable, and enforceable; and minimizes the potential for fraud, waste, and abuse. Coverage for specialty crops overall has grown steadily over the past 15 years. In 2022, the amount of insurance for specialty crops totaled over \$23 billion, as shown in the chart below. The following are recently implemented improvements to specialty crop programs.



2023 Crop Year Changes

Hurricane Insurance Protection - Wind Index (HIP-WI) Tropical Storm Option

RMA modified the HIP-WI program by adding an option for coverage for named tropical storm weather events as reported by the National Oceanic and Atmospheric Administration (NOAA). The Tropical Storm Option covers damage caused by strong weather systems not categorized as hurricanes. Both a wind and precipitation trigger must occur for an indemnity to be paid.

HIP-WI was first available for purchase for the 2020 hurricane season and covers a portion of the deductible of the underlying crop insurance policy when the county, or an adjacent one, is hit with sustained hurricane-force winds from a named hurricane based on data from NOAA. The coverage is available for 70 crops, including 49 specialty crops, in the vicinity of the Gulf of Mexico and the Atlantic Ocean, as well as Hawaii. For 2022, sales for HIP-WI were over 24,000 policies earning premium representing over \$1 billion in liability. Sales for HIP-WI for specialty crops were around 1,500 policies earning premium representing over \$200 million in liability for 2022. Over \$166 million was paid in indemnities for the 2022 crop year. Nearly \$736 million has been paid in indemnities to date since inception.

The HIP-WI endorsement, including the new Tropical Storm Option, are available in select counties in Alabama, Arkansas, Connecticut, Delaware, Florida, Georgia, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont, and Virginia. About 60 percent of eligible policies elected this option.

Reinsurance Year	TS Option	Policy Count
2023	TS Option	32,103
2023	No TS Option	20,208
2023	Total	52,311

Walnuts

In direct response to stakeholder feedback, RMA removed the 5-acre minimum acreage insurability requirement, allowing producers to insure smaller orchards. Additional clarifying changes were also made to match provisions in other policies, to make the policy easier to use by producers with multiple tree crops.

2024 Crop Year Changes

Actual Revenue History (ARH) Citrus

In response to a California citrus trade association request, RMA added Cara Cara as a separate type of insurable orange to the ARH Citrus program which is offered in select California counties. This change results in a more appropriate insurance guarantee for the farmer, as Cara Cara is a higher priced and lower yielding variety than other Navel varieties. The change allows RMA to collect type specific data that could provide useful analysis for future decisions. It also provides consistency amongst the citrus programs available to farmers in California and may increase participation in the ARH Citrus program.

Olives

In response to a request from a national olive oil producer association, the program expanded coverage for oil type of olives to the counties of Kerns, Kings, and Merced in California. The program now allows farmers to use their contract price to establish their insurance coverage. Updates were also made to oil conversion factors which are used for oil types to convert production from a ton basis to a gallon basis.

Quality Loss (QL) Option

RMA is making the QL option available to several initial specialty crops. The QL option was previously only available to certain row crops. RMA plans to make the option available to additional specialty crops in the upcoming months after further review.

QL option was introduced as an option starting with the 2021 crop year in response to the 2018 Farm Bill to carry out research and development that establishes an alternative method for adjusting quality losses that will not impact the farmer's APH. The QL option allows exclusion of quality loss from an APH database in circumstances where a quality loss occurs. Specifically, when elected, the QL option will replace post-quality adjusted (QA) production with the pre-QA production for any year the insured farmer files a notice of loss and performs other requirements.

QL option is now available for the following specialty crops:

- Avocados (California);
- Blueberries;
- Cranberries;
- Grapes;
- Peaches;
- Stonefruit;
- Table Grapes; and
- Walnuts.

Pistachio

Several revisions were made to the Pistachio policy, including:

- Allowing insurance for producers with less than four years of production records with the use of new Transitional Yields (T-Yields);
- Clarifying requirements related to APH databases; and
- Allowing assigned yields and temporary yields if indicated in the Special Provisions.

Pomegranate

In response to stakeholder requests, the Pomegranate crop insurance program was modified to allow optional units by type as an additional coverage option for farmers. This change accounts for the different risk periods for early and late varietal groups. This also provides consistency with other APH program insurance offers.

Research, Contracts, Studies, Initiatives

Apples

Since 2017, RMA has continued to engage with stakeholders on proposed improvements to the Apple program. RMA published a proposed rule on the changes in December 2021. Given the large interest, RMA extended the comment period into April of 2022. Moreover, given the large number of comments received, RMA will publish any final changes no earlier than 2024 for the 2025 crop year. Proposed changes include allowing different coverage levels and percent of price elections by type, allowing producer premiums to be reduced in response to orchard management practices, such as removing or grafting trees that typically occur after the acreage reporting date and decrease an orchard's productivity, and allowing a higher insurable price for apples sold predominantly to a direct market or a premium processing market. Additionally, the proposed rule addressed a vulnerability under the Quality Option in which producers can sell production as fresh without a grade yet receive full compensation from the sale of the production and compensation through their crop insurance policy. This includes excluding "slicers" from insurable fresh types and introducing a fresh fruit factor to account for the reduced market value of production insured under the Quality Option that is sold for a grade other than U.S. Fancy. The agency first issued a proposed rule to ensure all input can be received and considered before making final changes. More grower meetings have occurred during the spring/summer of 2023, and RMA expects to spend the winter and spring of 2024 determining the best path forward.

Enterprise Unit Expansion

RMA expanded insurance coverage options for specialty crops by expanding the availability of enterprise units. Enterprise units are attractive to producers due to lower premium rates as it recognizes the lower risk associated with geographic diversification. The initial specialty crops approved for enterprise units are mint, onions, and potatoes. RMA will be reviewing and adding more crops throughout the year as the different crop contract change dates approach.

Island Expansion

An RMA workgroup is researching the feasibility of expanding the crop insurance program to underserved U.S. territories in the Pacific Ocean and Caribbean Sea, as authorized in 7 U.S.C. 1508(a)(4). The workgroup identified Guam and the U.S. Virgin Islands (USVI) as the most viable outlying territories for expansion. RMA conducted initial outreach and determined the targeted farmers were not familiar with the crop insurance program but were interested in learning more.

Several factors were learned during the outreach:

- Most farmers in the USVI are socially disadvantaged;
- Drought is a major concern in the area for which there is interest in crop insurance; and
- Challenges to offering crop insurance include lack of financial resources, available labor and computer literacy.

RMA is pursuing a cooperative agreement with Puerto Rico and the Virgin Islands to provide risk management education to help farmers gain valuable insights in record keeping, business

management, and best practices which could help lead to the development of a crop insurance program.

Production and Revenue History (PRH)

RMA awarded a contract to develop a PRH Cherry program that would cover fresh and processing sweet and tart cherries in the counties where the crop is currently insured under the ARH Cherry program. Several in-person and virtual listening sessions were conducted with producers and other stakeholders to gauge interest and obtain feedback on the proposed program. Based on feedback, it was determined that enhancements to the ARH Cherry program is the best path forward.

PRH is a new program that has the potential to bring a new option to many specialty crops. The product offers yield or revenue coverage, both based on producer's personal production and revenue histories. This product will allow RMA to simultaneously bring coverage to new producers that previously did not have appropriate product offerings before and maintain coverage for other specialty crop products that are in danger due to declining data availability. The policy is currently offered for strawberries in Florida and California, with versions for fresh vegetables in Florida (tomatoes, sweet corn, and peppers) that are forthcoming.

Specialty Crop Weather Index

RMA has a contract to develop a weather index-based product to insure fresh fruit and vegetable crops against weather related perils. This would allow for coverage options for underserved crops in which data is generally lacking for a crop-specific product. The contractor has conducted multiple in-person and virtual listening sessions with producers and other stakeholders in major specialty crop growing regions to gauge interest and solicit feedback in development of this product.

Wild Rice

RMA awarded a contract to research and potentially develop an insurance policy for non-cultivated wild rice production, as requested by Minnesota Native American tribes. Tribes have expressed concerns regarding climate and lake levels impacting wild rice production. Additionally, RMA identified unique aspects of the tribal management practices that need to be further researched. Listening sessions with producers and other stakeholders commenced in August 2023 to gauge interest and obtain feedback.

Industry Outreach

Whole-Farm Revenue Protection (WFRP) & Micro Farm Road Shows

The 2018 Farm Bill required RMA to hold stakeholder meetings to solicit farmer and agent feedback on the WFRP program. RMA began a nationwide WFRP and Micro Farm Roadshow, which is a series of farmer and stakeholder meetings to better acquaint potential customers with what the coverage can offer to producers. The meetings gave participants the opportunity to learn how these policies work and ask questions. The roadshow allowed RMA staff to highlight important improvements to WFRP and Micro Farm.

Recent improvements include:

- Doubling the maximum insurable revenue under WFRP, from \$8.5 million to \$17 million;

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- More than tripling the size of farm operations eligible for Micro Farm to \$350,000 in approved revenue; and
 - Reducing paperwork requirements for WFRP.

Some of the roadshow presentations were virtual, some in-person, and some combined both mediums. RMA focused some presentations on producer needs and others were prepared for insurance agents and loss adjusters. Policy improvements and the roadshow events are part of RMA's efforts to increase participation in the programs. In total, more than 3,000 farmers and approved insurance providers participated in the workshops which is intended to aid in program growth.

Other Outreach

RMA is undertaking an effort to coordinate and focus agency outreach efforts across the nation. RMA deployed the first national outreach plan at the beginning of fiscal year 2022 that set direction and priorities for regional plans that will be effectuated by RMA's Regional Offices (RO). Much like its educational partnerships, RMA outreach efforts target underserved producers and areas, veterans, socially disadvantaged producers, specialty crop growers, local and urban growers, and other priority groups and locations. These plans will also leverage a network of New Beginning Farmer and Rancher Coordinators and Champions, risk management education and delivery partners, and mission area counterparts in the Farm Service Area and Natural Resources Conservation Service. Each RO developed plans and conducted a significant amount of outreach and stakeholder engagement. ROs have also taken the opportunity to leverage the Program Performance Assessment process to engage with producers while conducting growing season observations on select crops. This allows for real time feedback for expansion and improvement efforts across all 10 regions. RMA outreach continues to grow post pandemic with ROs meeting with over 200,000 stakeholders at over 600 separate events in FY 2023, which include conferences, career fairs, industry meetings and other outreach. The outreach targeted over 30 different categories and stakeholders including underserved producers, specialty crop producers, livestock producers and organic producers to name a few. Outreach specific to specialty crop stakeholders in 2023 consisted of nearly 70 separate events reaching over 22,000 stakeholders. Additionally, 2022 and 2023 have been the first few years of being able to conduct growing season observations with producers and AIPs to identify program improvements, learn about the crop's production, and build connections. RMA conducted approximately 70 Growing Season Observations in 2023 across more than 20 different crops.

Additionally, RMA awarded about \$6.5 million through its Risk Management Education to 22 organizations to educate underserved, small-scale, and organic producers on farm risk management and climate-smart farm practices. The funding builds on the \$6.5 million that RMA has already provided in partnerships since 2021. These partnerships directly serve historically underserved communities, including Native producers, African American, Latino, veterans, women, and beginning farmers and ranchers.

The following chart highlights some of the outreach conducted since the 2022 report to Congress was submitted.

Date	Event	Participating RMA Office(s)	Purpose	Audience	Location
10/18-20/22	Crop Insurance Workshops	Topeka RO	Educational sessions on WFRP and Micro Farm program	Agents and AIP representatives	Akron, CO; Kearney, NE; Salina, KS
11/2/22	Seed Potato Seminar	Billings RO	Discuss cost of production, imports, and other topics	Farmers and industry representatives	Missoula, MT
11/9/22	Blackfeet Tribal Agricultural Department Quarterly Meeting	Billings RO	Discuss benefits of WFRP and Micro Farm program	Tribal Agricultural Department	Virtual
11/10/22	Farm & Nursery Expo	Davis RO	Host informational booth to discuss WFRP, Micro Farm, and Nursery programs.	Farmers	San Diego, CA
11/11/22	Grape, Nut & Tree Expo	Davis RO	Answer questions about federal crop insurance	Farmers	Fresno, CA
11/15/22	RMA Roadshow	Product Management, Davis RO, Insurance Services	Discuss benefits of WFRP and Micro Farm program	Farmers, agents, AIPs, university and industry representatives	Virtual
11/16/22	Iowa Organic Association Webinar	St. Paul RO	Learn about needs of regional organic farmers	Organic and specialty crop farmers	Virtual
11/17-18/22	Washington State Grape Society Annual Meeting	Spokane RO	Update participants on recent changes to the Grape policy	Farmers and industry personnel	Grandview, WA
12/6/22	Annual Almond Conference	Davis RO	Educational sessions, analyses of global economic influences, market supply and demand	Farmers and handlers	Sacramento, CA
12/6/22	Organic Academy Road Show	Billings RO	Beginning farmer and rancher benefits	Farmers and ranchers	Billings, MT
12/6-7/22	Professional Insurance Agent Federal Crop/Livestock Insurance Meeting	Billings RO	Present on WFRP and Micro Farm program and other topics	Crop insurance agents and AIP representatives	Fargo, Grand Forks, Minot, and Bismarck, ND
12/6-7/22	RMA Roadshow	Product Management, Oklahoma RO,	Discuss benefits of WFRP and	Farmers, agents, AIPs, university	Weslaco, TX

		RMA Southern Compliance, Insurance Services	Micro Farm program	and industry representatives	
12/6-8/22	Intertribal Agriculture Council Annual Conference	RMA Outreach	Host informational booth	Tribal leaders, ranchers, farmers, agricultural lenders, students	Las Vegas, NV
12/7/22	AIP Update Meeting	Raleigh RO	Discuss WFRP and Micro Farm program and other topics	AIP, FSA, and RMA Eastern Compliance representatives	Virtual
12/13-15/22	New England Vegetable and Fruit Conference and Trade Show	Raleigh RO	Promote RMA Roadshow, WFRP, Micro Farm program, and Apple program	Farmers and industry representatives	Manchester, NH
12/14/22	Joint AIP Update Meeting	Billings and St. Paul ROs	Discuss WFRP, Micro Farm program, and other topics	AIP representatives	Virtual
12/14/22	Spring Crop AIP Update Meeting	Spokane RO	Discuss WFRP procedural changes and other topics	AIP representatives	Virtual
12/15/22	Crop Insurance Options for Small and Mid-Sized Farms Webinar	Jackson RO	Discuss benefits of federal crop insurance program, WFRP, and Micro Farm program	Farmers	Virtual
1/24/23	RMA Roadshow	Product Management, St. Paul RO	Discuss WFRP and Micro Farm program	Farmers, agents, AIPs, university, and industry representatives	Davenport, IA
2/7-9/23	Ag Show	Spokane RO	Host informational booth on WFRP and Micro Farm program	Farmers and industry representatives	Spokane, WA
2/8/23	Potato and Vegetable Growers Conference	St. Paul RO	Discuss potato market trends, new variety development and other topics	Farmers and industry representatives	Stevens Point, WI
2/15/23	Tribal Conservation Advisory Council Partnership	St. Paul RO	Present information on crop insurance programs	Wisconsin Tribal Conservation Advisory Council members and FSA representatives	Virtual
2/27/23	Beginning Farmers Academy	Jackson RO	Discuss Micro Farm program	Beginning farmers	Webinar
3/7-8/23	Berry Farm Tour	Davis RO	Tour blueberry, raspberry, and strawberry farms	Farmers, AIP representatives	Ventura, CA

3/8, 28, 30/23; 4/11/23; 6/27, 28, 29/23	Apple Listening Sessions	Product Management, RMA Regional Offices, RMA Regional Compliance Offices	Discuss Apple Proposed Rule	Farmers, agents, AIPs, industry representatives, Congressional aides, State Departments of Agriculture, USDA Agencies, and extension	Wenatchee, WA; Clarksville, MI; Hendersonville, NC; Goffstown, NH; Highland, NY; Rochester, NY; Virtual
3/29-30/23	Annual Farmers Conference	Valdosta RO	Host informational booth	Farmers and industry representatives	Tuskegee University
4/3/23	USDA Specialty Crop Resource Train-the-Trainer	St. Paul RO	Discuss specialty crop programs	Community leaders	Shoreview, MN
4/12/23	Blueberry Advisory Committee Meeting	Product Management, Springfield RO	Discuss Blueberry crop insurance program	Michigan Blueberry Advisory Committee members	Virtual
4/20, 21, 27, 28; 5/23; 6/6, 7, 13/23	PRH Cherry Listening Sessions	Product Management, Davis RO, Spokane RO, Springfield RO	Discuss development of PRH Cherry program	Farmers, industry representatives	Tular, Stockton, CA; Hart, Traverse City, MI; Yakima, Wenatchee, WA; Virtual
5/9-11/23	Florida Avocado Administrative Committee	Valdosta RO	Discuss HIP-WI Endorsement	Florida Avocado Administrative Committee members	Homestead, FL
4/20, 26, 27; 5/2, 4, 17; 6/2, 6, 9, 12/23	Specialty Crop Weather Index Listening Sessions	PM, Davis RO, Raleigh RO, Spokane RO, Springfield RO	Discuss interest in Specialty Crop Weather Index program	Farmers, industry representatives	Yuma, AZ; Tulare, CA; Hart, MI; Goffstown, NH; Yakima, WA; Virtual

TOP 10 SPECIALTY CROPS INSURED (2022)



#1 ALMONDS

Acres: 962,688
Liability: \$3 Billion
Premium: \$90 Million



#6 NURSERY (FG & C)

Liability: \$1 Billion
Premium: \$46 Million



#2 GRAPES

Acres: 548,341
Liability: \$2 Billion
Premium: \$ 92 Million



#7 ORANGES

Acres: 425,654
Liability: \$940 Million
Premium: \$48 Million



#3 ORANGE TREES

Trees: 52,470,845
Liability: \$2 Billion
Premium: \$33 Million



#8 PISTACHIOS

Acres: 209,900
Liability: \$823 Million
Premium: \$59 Million



#4 APPLES

Acres: 236,129
Liability: \$1 Billion
Premium: \$133 Million



#9 TOMATOES

Acres: 226,558
Liability: \$712 Million
Premium: \$14 Million



#5 POTATOES

Acres: 774,810
Liability: \$1 Billion
Premium: \$95 Million



#10 DRY BEANS

Acres: 1,189,790
Liability: \$700 Million
Premium: \$99 Million



Conclusion

The growth of Federal crop insurance has been phenomenal over the last two decades with the program now providing almost \$200 billion in protection for more than 600 crops compared to about \$30 billion in protection for roughly 300 crops in 2000.

RMA is committed to increasing the use of risk management products offered through FCIC to producers of specialty crops and to areas that are underserved.

See the Appendix for the information below concerning specialty crop insurance programs.

- Individual Specialty Crops Insured Under 2023 Crop Insurance Programs
- Market penetration by categories of fruits/nuts and vegetables
- RMA/NASS specialty crop comparison tables
- Top specialty crops in liabilities