

Recent Accomplishments

Key Program Numbers

About the Agency

- Largest farm safety net program in USDA with 409 people staff. 118% increase in agency's geographic footprint in four years—from 17 states in 2021 to 37 states in 2024.
- 5 consecutive years of being Best Place to Work in USDA. Over 93% of RMA employees responded in the 2024 Federal Employee Viewpoint Survey (FEVS) that they adapt to changing priorities and consider customer needs a top priority. 89% of employees said they are highly motivated, engaged, and satisfied with their jobs and the agency.

Program Participation

- \$192 billion insured value in 2024. 58% increase since 2020. Insured 544 million acres. 37% increase since 2020. Protected 47 billion pounds of milk, 7 million heads of cattle, and 40 million heads of swine in 2024. 57% increase for milk. 21,000%+ increase for swine and cattle in 5 years.
- \$48.5 billion in losses paid between 2021-2023. First farm program providing on-the-ground financial relief to farmers and ranchers after disaster events including hurricanes, flooding, freeze, drought, and wildfires.

Outreach and Education

- \$17.1 million in Risk Management Education partnerships awarded since 2021. 5 Crop Insurance Navigators and 2 RMA Ambassadors to disseminate crop insurance information and strengthen program access.
- Engaged with 1.25 million stakeholders through a multi-faceted outreach approach covering over 2,200 events across the nation in 4 years. Introduced Client Experience (CX) survey to gather program feedback from farmers and ranchers.

Program Integrity

- 2.27% average improper payment rate in last 4 years ensuring high program integrity. 10 consecutive years with improper payment rate under 3%.

Initiatives Supporting America's Farmers and Ranchers

- \$110 million in premium support for producers who planted cover crops on 23 million acres in Pandemic Cover Crop Program (PCCP). \$12 million in premium support for producers in Transitional and Organic Grower Assistance Program (TOGA).
- \$15 million in direct financial assistance in targeted underserved states through the Agricultural Management Assistance Program for producers who purchase or use high tunnels, micro irrigation, irrigation water management, sprinkler systems, and other specified irrigation and water related practices.
- \$25 million in additional administrative and operational financial assistance for eligible 2021 specialty crop insurance contracts.
- 14 new crop insurance programs implemented for shellfish, controlled environment agriculture, micro-farm, citrus, and more. 5 pilots converted to permanent programs for processing pumpkins, fresh market beans, silage sorghum, sugar beet stage removal, and high-risk alternative coverage. 10 major program modifications including tropical storm endorsement, livestock programs, Whole Farm Revenue Program, Micro-Farm, and more.
- Increased available coverage levels to 85% for 36 specialty crops. Added enterprise units (EUs) for 44 crops and EUs by organic practice for 49 crops. Implemented Quality Loss Option for 35 crops. Implemented 585 county program expansions for specialty crops.
- 9 Manager's Bulletins authorizing disaster program flexibilities and interest deferral relief for policyholders experiencing hardship from natural disasters.
- Provided relief to over 1,580 producers facing financial hardship to ensure they can remain in the crop insurance program.
- RMA issued nearly 60,000 individualized insurance policies (called "written agreements") covering over \$6 billion in liability.

Additional Information on Recent Initiatives

Providing Innovative Insurance Solutions for Farmers and Ranchers

2021

- Enhanced Coverage Option for 31 crops initially. Expanded to include 46 crops in 2,856 counties in 2024. Increased premium support to make the policy more affordable.
- Nursery Value Select for nursery crop producers in 9 states initially. Expanded program nationwide in 2024.
- Production Revenue History (PRH) for strawberry growers in Florida. Expanded to California in 2022.
- Apple Tree Dollar Amount of Insurance plan in 121 counties in Idaho, Michigan, New York, Oregon, Pennsylvania, and Washington.
- California Citrus Tree program to cover lemon, grapefruit, mandarin, orange, tangelo, tangerine, and other citrus trees in select counties.

2022

- Post Application Coverage Endorsement (PACE) for corn producers who split apply nitrogen in 179 counties of 11 Midwestern states. Expanded to 919 counties in 2024.
- Pomegranate and Kiwifruit insurance programs to provide actual production history (APH) coverage for select counties in California.
- Micro-Farm option for Whole Farm Revenue Protection (WFRP) for local food growers. Allowed insurable coverage up to \$350K.

2023

- Tropical Storm Option (TSO) to Hurricane Insurance Protection-Wind Index endorsement in 1,010 counties. 60% of eligible policies elected TSO.
 - \$1.1 billion paid to growers to date for hurricanes Ian, Idalia, Beryl, Debby, Francine, Helene, and Milton.
- Controlled Environment program to insure urban, specialty crop, organic, and other producers who grow in fully enclosed controlled environments in 164 counties in 33 states.

- Grapevine insurance program to provide coverage for loss of grafted vines caused by natural perils. Available in 120 counties in 9 states.
- Shellfish Actual Production History-Price Component (APH-PC) program for container-grown oysters commercially cultivated for fresh half shell market. Available in 55 counties in 16 states.
- Expanded and streamlined insurance offers for double cropping soybeans and grain sorghum making insurance more available in over 1,500 counties.
 - Demand for written agreements for coverage increased over 800%.
 - Insured fall wheat acreage increased 16.8%, or 2.6 million acres in eligible area.
 - Following Another Crop (FAC) soybeans and grain sorghum increased by 48%, or 1 million acres.
- Issued 80 offers which provided coverage for more than 3,000 acres for a new relay cropping practice under Double Cropping Initiative. Relay cropping is a climate smart practice in which a second-planted crop is planted into an established crop where the crops are planted in a manner that allows separate agronomic maintenance and harvest of the crops.

2024

- Fire Insurance Protection-Smoke Index (FIP-SI) endorsement in 32 grape counties in California covering quality loss from smoke damage.
- Weaned Calf Risk Protection program for beef cow-calf producers to insure revenue from spring calving operations in 509 counties in 4 states.
- Expanded coverage for Following Another Crop (FAC) soybeans and grain sorghum into 224 separate crop counties based on experience and demand from 2023 and 2024 requests for insurance via a blanket written agreement into Eastern Kansas and Missouri.
- Reduced turnaround times for requests to obtain coverage by written agreement by 30% via blanket written agreement offers, increased multiyear written agreements, and process streamlining making it easier for producers to get coverage when standard options are not available.

Improved Insurance Options

- Increased insurable coverage for Whole Farm Revenue Protection (WFRP) to \$17 million; reducing paperwork requirement; allowing producers to qualify for 80% and 85% coverage levels; and purchasing catastrophic coverage level policies for individual crops.
- Added flexibilities for Micro Farm policyholders to purchase other crop policies and providing coverage for vertically integrated producers.
- Livestock modifications including increasing the number of insurable animals, moving premium payments to end of insurance period, increasing producer subsidy, adding coverage unborn livestock, and reducing time for producers to be paid for losses lead to improved coverage options for beef, dairy, and swine producers. Modifications led to drastic increase in participation for traditionally underserved livestock producers.
- Provided Annual Forage program flexibilities allowing producers to elect acres and 12 growing seasons.
- Introduced revenue coverage for 1,141 oats and rye county programs.
- Expanded Margin Protection insurance to an additional 1,255 counties for soybeans and 1,729 counties for corn.
- Flexibility allowing producers with crop insurance to hay, graze or chop cover crops at any time and still receive 100% of the prevented planting payment. Provides support for use of cover crops, which can help producers build resilience to drought.
- Increased available coverage levels to 85% for 36 specialty crops including almonds, blueberries, peaches, tomatoes, and more.
- Implemented Quality Loss Option for 35 crops including buckwheat, cotton, grain sorghum, peanuts, sunflowers, and more.
- Expanded availability of enterprise units to 44 crops including almonds, green peas, mandarins/tangerines, millet, onions, and more.
- Added enterprise units by organic practices to 49 crops including canola, dry beans, dry peas, ELS cotton, flax, oats, wheat, and more.
- Expanded insurance availability for 585 county programs for specialty crops including apples, dry peas, grapes, hemp, peaches, sweet corn, and more.

- Provided program flexibilities for fresh market beans, hybrid seed rice, pistachio, and processing beans. Expanded coverage options for olive, almonds, and walnuts.
- Collaborated with Agricultural Marketing Service (AMS) to utilize NOP's INTEGRITY database certificate as an acceptable organic and transitional record.

Listening, Engaging, and Responding to Our Stakeholders

- Engaged with 1.25 million producers, crop insurance professionals, and other stakeholders across 2,200 events in 4 years.
- Awarded \$17.1 million to partners to train and educate underserved producers, specialty crop growers and ranchers on a variety of risk management strategies and topics between 2021-2024. Reaching underserved producers on variety of risk management topics.
- \$2.3 million investment in Crop Insurance Navigators program to disseminate crop insurance information and improve program access in underserved communities. Partnership with the Southern Extension Risk Management Education Center of University of Arkansas.
- Implemented RMA Ambassador Program to improve crop insurance program effectiveness, understand stakeholders' needs, and address regional challenges. Two ambassadors have been appointed: Dr. Cindy Ayers-Elliott as RMA Southeast Ambassador and Mr. Gilbert Louis III as RMA Tribal Ambassador.
- Implemented Client Experience (CX) Survey allowing stakeholders to provide information to improve RMA's decision-making, operational optimization, and improving outreach initiatives.
- Implemented the Planting Confidence partnership to reach about 200K ag educators and 1M+ students through 4H and Future Farmers of America organizations utilizing interactive curriculum and an innovative simulation gaming tool that allows players to make decisions and see the results of those choices impacting their farm operation.
- 2K producers participated in virtual & in person Whole Farm Revenue Protection and Micro-Farm Road Show to learn about program improvements.
- Interacted with +1K livestock producers at 17 Livestock Road Show events held in 14 states. Provided information on livestock insurance programs and gather feedback on policy improvements.

- Listening sessions on proposed Prevent Planting changes in 12 states and virtually. Engaged with +600 stakeholders and received 591 written individual comments.
- 6 in-person and 2 virtual listening sessions to address comments and get feedback to the proposed changes in the Apple crop insurance program. Engaged with +500 stakeholders.
- RMA staff enhanced their field presence by conducting 232 growing season observations (GSOs) across 43 different crops with producers and AIPs. GSOs allow RMA to better identify program improvements, learn about production processes, and build relationships.
- Provided relief to over 570 producers facing financial hardship to ensure they can remain in the crop insurance program.

Ensuring Program Integrity for All

- 2.27% average improper payment rate in last 4 years to ensure program integrity. 10 consecutive years with improper payment rate under 3%.
- 8th consecutive year complying with all USDA sampling procedures for high-risk programs.
- Developed individual company improper payment rates for 14 AIPs to allow for greater accountability.
- Recovered \$79.41 million in program funds using comprehensive compliance casework activities and extensive data mining.
- Supported prosecution efforts to recover \$2.27 million in civil restitution and \$99.36 million in criminal restitution.
- \$351 million in expected cost avoidance savings.
- Implemented Program Performance Assessment to review key growing season dates every 6 years and review of +2,000 insurance maps every 5 years to improve underwriting standards.
- Updated +1 million insurance offers to ensure farmers and ranchers pay a fair amount for their insurance coverage.
- Enhanced reporting to connect farmers with crop insurance agents who specialize in Whole Farm Revenue Protection and Micro-Farm programs.

Delivering on Financial Oversight and Information Technology Investments

- Modernized escrow payment system for livestock claims to be consistent with crop claims. This resulted in funding livestock claims upwards of \$200 million while facilitating close to \$10 billion in claims overall for crop insurance in a much more efficient manner.
- Engineered a new RMA public website on modern technology with a focus on customer service and experiences. Migrated key crop insurance systems to the cloud.
- 88% of users reporting satisfaction with new user interface in Regional Office Exceptions (ROE) system. Improvements enable regional offices to complete an average of over 15K individualized insurance coverage policies (“written agreements”) averaging over \$2.1 billion in liability yearly, saving over 1,000 employee hours a year and improving the Processing Turnaround time.
- Initiated a 2-year cooperative support agreement with Oregon State University to add weather and climate data production capacity to enhance agency capabilities to address underserved and under monitored areas in Hawaii, Puerto Rico, and Alaska. Initiative will develop specific weather-related information for these geographic areas to improve uniform application of standards and performance goals across the Federal crop insurance program.
- Expanded the research support agreement with University of Illinois, Urbana-Champaign to develop novel approaches for program compliance, improving administration and enforcement, utilizing remote sensing, machine learning, and computational modeling.