# Whole-Farm Revenue Protection Program:
## What can the WFRP do for your operation and how can you apply?

### What is the Whole-Farm Revenue Protection (WFRP) Program?

The **Whole-Farm Revenue Protection** policy (WFRP) is a crop insurance policy developed by the **Risk Management Agency** (RMA) and insured by the **Federal Crop Insurance Corporation** (FCIC). This policy, offered in all counties, covers the majority of the full cost of operations, excluding post-production costs, such as value-added processing.

***It is one of the first policies to cover revenue instead of yield, allowing for multiple commodities to be covered by the same plan—ideal for organic and transitioning producers.***

### How does this help your operation?

WFRP protects against revenue loss due to natural disasters or market shifts. Some benefits of protecting revenue are:

- Organic crops are valued at organic market price.
- Replanting cost coverage (up to 20%).
- Revenue protection for up to 85%.
- Limited coverage for resale items like jams or honey (if <50% of total revenue).
- Covers up to $17 million of expected farm revenue.
- The more diverse your operation, the higher the premium discount.

### How are commodities counted?

The number of commodities you grow affects your coverage level. To count, each product must meet a minimum revenue threshold. Products can be combined and counted as one to help meet that threshold. Use this **free calculator** to find your commodity count.

*Viewing a printed version of this document? A PDF version with hyperlinks, along with other resources on other programs that support organic production, is available here: https://ofrf.org/news/topp-west-resources/*

## How can you apply for this program?

**1**

First, it's always a good idea to review some materials.

- **Review** information materials about **Whole-Farm Revenue Protection.** If the previous year's revenue does not exceed $350,000, **Micro Farm Policy** may be a better insurance option for you.

**2**

**Collect** the four main documents needed to apply (Insurance agents may ask for additional supporting documents)

- IRS 1040 **Schedule F Tax Forms**
- Farm Operation Report
- Whole Farm History
- Organic certification

**3**

**Contact** your local insurance agent. Consider asking questions like:

- **"Does my farm business structure affect my ability to qualify for this program?"**
- **"Are there any tools I can use to help calculate my lower end of revenue?"**
- **"Would Micro Farm Policy work better for my farm?"**

**4**

- **Maintain** and update your farming operation report during the year.

## Dates to watch out for:

### Sales Closing, Cancellation, & Termination Dates

**Calendar Year and Early Fiscal Year Filers:**
January 31, February 28, or March 15 (depends on county)

**Late Fiscal year Filers**
November 20

### Revised Farm Operation Report Dates

All Filers:
July 15

### Contract Change Date

August 31

United States Department of Agriculture
Agricultural Marketing Service
National Organic Program
Transition to Organic Partnership Program

# Whole-Farm Revenue Protection (WFRP) Program

In this kit:



## Background info

This Toolkit is funded through the TOPP network, which covers six regions: the Mid-Atlantic/Northeast, Southeast, Midwest, Plains, Northwest, and West/Southwest. Organizations in these regions are actively forming partnerships to serve transitioning and existing organic farmers. In the West and Southwest, CCOF coordinates the work carried out by dozens of community-based public, private, and nonprofit partners in seven states: California, Utah, Nevada, Arizona, New Mexico, Texas, and Hawaii. The Organic Farming Research Foundation is working in this region to develop communications materials highlighting important financial and technical assistance programs and resources that are applicable to organic and transitioning-to-organic operations at all scales and positions in the food system.

## Resource Highlight: The Risk Management Agency's Whole-Farm Revenue Protection (WFRP) Program and Micro Farm Policy Subprogram

The Whole-Farm Revenue Protection (WFRP) policy is a crop insurance option developed by the Risk Management Agency (RMA) and administered by the Federal Crop Insurance Corporation (FCIC). Created as part of the 2014 Farm Bill and first implemented in 2015, WFRP was designed with small-scale and diverse operations in mind. After ten years of administering this program, there have been some significant recent amendments, including streamlining the application process to reduce the paperwork burden on farmers. The WFRP covers the majority of the full cost of operations but does not include post-production costs, such as value-added processing. Premium subsidies are also available for farmers with multiple commodities, encouraging diversification as a risk management strategy. Available in all 50 states, WFRP is tailored to accommodate farmers with diverse products. As a newer type of insurance, the program is continually being reviewed and improved. With 2,256 participants in 2024, the second-highest participation year to date, it is clear that there is strong interest. If your annual revenue is $350,000 or less, the Micro Farm Policy might be a better option for your operation.

## How WFRP Helps Farmers

- One policy to cover the whole farm revenue instead of multiple crop-specific policies based on production.
- Provides incentives for diverse commodities by giving higher premium discounts, covering at least two commodities, and provides 80% subsidy coverage by the USDA.
- Covers high-value specialty crops that lack standard crop insurance, including organic herbs, organic eggs, and organic poultry.
- WFRP policies can grow with your operation, supporting expansion plans for organic farms.
- Even if you're just starting and don't have five years of farm history, you can still access this program.
- WFRP now offers simplified options for smaller farms, including the Micro Farm sub-program for farms with under $350,000 in revenue, featuring streamlined paperwork and the recent removal of detailed expense report requirements for WFRP policies.
- It can be combined with or supplement other crop insurance policies.

## Key Features

The WFRP program allows farmers to select between 50% and 85% coverage of their farm, and it is available in all counties. The focus of this program is on the farm's revenue, not the crop yields specifically. Therefore, protection is still applied if the crops are not marketable. Unlike many of RMA's other insurance programs, many features of the WFRP are based on expected and historical revenue data, **NOT** yield history. Some of the key features of WFRP:

- Covers up to $17 million of expected farm revenue. If actual revenue falls below the guaranteed level in the policy due to covered causes, a payment is issued to backfill the shortfall.
    - Insured causes for WFRP are any "natural peril or market fluctuation" that causes a real drop in a farm's revenue during the year. This includes natural disasters (drought, flood, late frost), significant market price changes, and production losses due to pest or disease.
    - Losses due to negligence or mismanagement are not covered,
    - Market-readiness costs, such as washing, grading, and on-farm packing, are also a crucial piece of revenue that is covered, but value-added processing beyond fresh market sales is not covered, such as jam or cheese production.
- Guaranteed revenue is based on the lower of:

    - The expected revenue from your current farm plan
      **OR**
    - A 5-year average of farm revenue from your Schedule F forms adjusted for growth (two-year increasing trend) and expansion plans (up to 35% or $500,000 higher than the 5-year average). If your operation has less than 5 years of revenue, the average from the past 1-4 years' revenue can be used.
- Different products can be covered under the same plan
    - What qualifies as a “commodity” under WFRP is based on the expected total revenue of the farm. View the example below:
        - If a farm has an expected revenue of $170,250 and raises 7 products. Two of the products fall under a single commodity code (Nursery) therefore, they will be considered together. Below is the breakdown of the revenue of each product the farm produces:

          $93,750 for Corn
          $9,500 for Nursery
          $50,000 for Pigs
          $9,000 for Carrots
          $6,000 for Cucumbers
          $2,000 for Squash

          To figure out the revenue threshold each product needs to make to be considered, use the following equation:
          {(1.0 ÷ # of commodity) × 0.333 = X} × $170,250 = Expected Total Revenue per Commodity.

          {(1.0 ÷ 6) × 0.333 = .056} × $170,250 = $9,488

          Corn and pigs are each considered a commodity since they pass that threshold. The nursery as combined commodities also count since they pass the threshold. The farmer can combine the other products into one commodity. The total of the other products all combined is $17,000, divide that by the threshold and it counts for 1.8 commodities, but since there is no rounding up it only counts as 1. The farmer’s total commodity count is 4. One from pigs, one from corn, one from nursery and one from the combined revenues.

          **Use our free calculator to find your commodity count (Spanish version available here)**
    - Some commodities are not covered, such as forest products and non-agricultural livestock, including racehorses.
    - Livestock products and nursery revenue coverage are both limited to $2 million in expected revenue.

- Provides up to 20% of expected revenue for replanting costs if at least 20% or 20 acres of an insured annual crop is destroyed or fails to establish due to a covered cause.
    - This provision does not apply to crops covered under other replant insurance policies.
    - This does not cover the replanting of perennial crops, such as fruit trees or vines.
- Allows coverage for items bought for resale, as long as these commodities for resale are less than 50% of the farm operation's revenue.
    - Examples of resale items include honey, jelly/jams or maple syrup.
- Organic crops are valued at organic market price.
    - RMA has established organic prices for some crops, but if they do not for your county, then you may use contract prices or other documented prices that your insurer will accept. This can include POS system receipts, CSA pricing, and general farmers market rates.
    - Organic certification is required to qualify for organic market price, but in some cases, transitioning operations may access this premium if they have requested and expect organic certification by the acreage reporting date, usually July 15th of the policy year.
- Allows for carryover loss coverage if insured for the next year, if a covered event reduces farm revenue for multiple years.
    - An example of this is if an organic orchard experiences a severe late frost in Year 1, resulting in both crop failure and significant tree death. This will lead to lower revenue in Year 2, as new plantings do not provide as much crop. If you insure Year 2, that revenue loss can be factored into a claim for that crop year.

## Suggested Questions for Your RMA Office

- "I'm interested in applying for RMA Whole-Farm Revenue Protection for my farm business. What do you need from me to get started on my application?"
- "What are the important dates for accessing this program?"
- "Does my farm business structure affect my ability to qualify for this program?"
- "Are there any tools I can use to help calculate my lower end of revenue?"
- "Would Micro Farm Policy work better for my farm?"

## Commodities Calculator

The number of commodities you grow affects your coverage level. To count, each product must meet a minimum revenue threshold. Products can be combined and counted as one to help meet that threshold.

**Use our free calculator to find your commodity count. (Spanish version available here)**

## How Can You Apply for RMA's WFRP?

1. **Review your options.**

    a. **Review** informational materials about Whole Farm Revenue Protection. If your revenue from the previous year was not more than $350,000, Micro Farm might be a better insurance choice for you.
        i. Whole Farm Revenue Protection Fact Sheet
        ii. Micro Farm Fact Sheet
        iii. Commodities Calculator
            1. English
            2. Spanish
2. **Collect the main paperwork.**
    a. The last 5 years of IRS 1040 Schedule F Tax Forms
    b. The last 5 years of your Whole-Farm History
        i. Documents the applicant's/insured's farm operation's allowable revenue for each tax year used to determine their whole-farm historic average revenue, and other information necessary to determine the farm operation's whole-farm historic average revenue. This can be a digital point of sale document or handwritten sales records.
        ii. Example on page 128 of the program's handbook
    c. The last 5 years of Farm Operation Report
        i. The form on which the applicant/insured provides all required information regarding the commodities they expect to earn revenue from during the insurance period. It helps if you have at least two strong producing commodities that make the majority of your revenue.
        ii. Example on page 148 of the program's handbook
    d. Organic certification
    e. If you have less than 5 years of history for any of the forms above, talk to your insurance agent for alternatives.
3. **Contact your local insurance agent.**
    a. Schedule a meeting to discuss which program works best for your operation.
    b. Use this time period to ask questions about the program and how to get the most for your business.
    c. Find your closest agent here.
4. **If you purchased a policy, maintain and update it during the year.**
    a. It is important to update your Farm Operation Report throughout the year. Farmers must file a claim within 60 days after submitting farm tax forms to the IRS.
    b. If you have a probable loss of revenue due to a covered event, you must notify the insurer within 72 hours of that event. Then, you will submit full documentation after the end of the insurance year to finalize any claims.
    c. Since WFRP is revenue-based, losses may not be immediately obvious, so it is important to track your sales and compare them to your expected revenue regularly so you can act quickly if you're falling short.

# Media Kit for TOPP Partners:

## Social Media & Outreach sample text

The following are examples of text to include in a social media post, an email to your network, or in your organization's newsletter:

### Email or newsletter:

### A single crop insurance policy that covers diversified farms? Must be WFRP!

Looking for a single crop insurance policy for your diversified farm? The Whole-Farm Revenue Protection (WFRP) program from the USDA-RMA now covers up to $17 million in farm revenue and lets you bundle all your commodities (organic or conventional) under one plan. WFRP was created for diversified agricultural operations and recent updates have removed many of the previous burdens that hindered participation. They have streamlined the process to lessen the burden on farmers through new requirements.

You'll only need the last 5 years of IRS 1040 Schedule F tax forms, along with your Whole-Farm History and Farm Operation Report. Even if you've farmed for less than 5 years, WFRP can offer you coverage based on expected revenues evidenced by contracts and other documentation. If your farm's annual revenue is less than $350,000, RMA's Micro Farm program may fit your needs better. Check out OFRF's new guide to WFRP and Oregon Tilth's comprehensive overview of crop insurance to see if Whole-Farm Revenue Protection or Micro Farm works for you.

### Facebook or LinkedIn:

Having trouble finding a single crop insurance policy for your diversified farm? Are you a beginner farmer struggling to decide which crop insurance covers you the best? Consider Whole Farm Revenue Protection for all your crop insurance needs!
🌽 Covers up to $17 million in farm revenue
🍅 Premium discounts when you insure multiple commodities on the farm
🌽 Exceptions to the 5-year farm history requirement—ideal for beginning farmers
🍅Uses revenue instead of crop yield so organic-certified producers can insure at organic market prices.

Ready to simplify your coverage? Learn more about WFRP here: http://bit.ly/46FqTSI

### Instagram:

USDA boosted the Whole-Farm Revenue Protection program for 2025. This comes right in time for its 10-year anniversary! With a more streamlined application process and expanded revenue, it has become easier to apply. With over 2,000 policies sold so far, it is clear that the changes are beneficial.

- Removed the need for expense report for commodities that can not be planted due to claims
- Increased insurable amount from $8.5 million to $17 million
- Adjusted yield reporting requirements

**Short blurb for Texting**

Are you looking for a single crop insurance policy for your highly diversified farm? Check out Whole-Farm Revenue Protection and Micro Farm crop insurance. It’s a crop insurance where farm revenue is the qualifier and not expected yield!
http://bit.ly/46FqTSI

## Printable PDF

**WFRP Informational Flyer (English)**

**WFRP Informational Flyer (Spanish)**

## Downloadable Graphics for Social Media Text

- WFRP social media slides - English