



U.S. Department of Agriculture
Office of Inspector General

Accessibility of Crop Insurance Policies

December 2025

Inspection Report 05801-0001-24



Accessibility of Crop Insurance Policies

Inspection Report 05801-0001-24

We determined that although RMA performs oversight, it does not have the information needed to evaluate whether AIPs and agents are offering all relevant insurance plans to producers which may leave some producers without adequate protection.

OBJECTIVES

Our objectives were to determine (1) whether AIPs made all crop insurance policies accessible to producers and (2) the actions RMA took to enforce the requirements.

BACKGROUND

The Federal crop insurance program helps producers manage risk by providing insurance against agricultural losses. To promote consistent access, the Standard Reinsurance Agreement (SRA) requires AIPs to market and deliver all approved insurance plans in the States where they write policies. In September 2024, RMA expressed concerns to the Office of Inspector General that AIPs were not making Whole-Farm Revenue Protection, Micro Farm insurance, or insurance for specialty crops accessible to producers that were eligible for these coverages.

REVIEWED

We reviewed supporting documentation and analyzed program data and information related to reinsurance years 2023 through 2025.

WHAT OIG FOUND

We determined that while the Risk Management Agency (RMA) performs various oversight activities related to producer access, it does not have a mechanism to confirm, or the information necessary to evaluate, whether Approved Insurance Providers (AIPs) and agents are offering all relevant insurance plans to producers. As a result, there may be producers lacking adequate protection in case of natural or economic disasters.

WHAT OIG RECOMMENDS

We recommend that RMA perform a formal assessment of the agency's accessibility-related oversight activities and document whether the activities ensure producers have access to relevant crop insurance plans.

RMA agreed with our recommendation, and we accepted management decision.



OFFICE OF INSPECTOR GENERAL

United States Department of Agriculture



DATE: December 4, 2025

INSPECTION

NUMBER: 05801-0001-24

TO: Pat Swanson
Administrator
Risk Management Agency

ATTN: Aja Buckner
Acting Branch Chief for the External Audits and Investigations Division
Risk Management

FROM: Yarisís Rivera-Rojas
Acting Assistant Inspector General for Audit

YARISIS
RIVERA ROJAS
Digitally signed by
YARISIS RIVERA ROJAS
Date: 2025.12.04
11:50:41 -05'00'

SUBJECT: Accessibility of Crop Insurance Policies

This report presents the results of our inspection of our Accessibility of Crop Insurance Policies inspection. Your written response to the official draft is included in its entirety at the end of the report. Based on your written response, we are accepting management decision for the only recommendation in the report, and no further response to this office is necessary.

In accordance with Departmental Regulation 1720-1, final action needs to be taken within 1 year of the date of each management decision. Please follow your internal agency procedures in forwarding final action correspondence to the Office of the Chief Financial Officer.

We appreciate the courtesies and cooperation extended to us by members of your staff during our fieldwork and subsequent discussions. This report contains publicly available information and will be posted in its entirety to our website (<https://usdaoig.oversight.gov>) in the near future.

Table of Contents

Background and Objectives	1
Finding 1: RMA Lacks Assurance That AIPs are Making Approved Crop Insurance Plans Accessible to Producers.....	3
Recommendation 1	5
Scope and Methodology	7
Abbreviations	8
Exhibit A: Plan Sales in Reinsurance Years 2023 Through 2024	9
Exhibit B: Crop Insurance Participation by Sales Amount in 2022	11
Agency’s Response	12

Background and Objectives

Background

The Federal Crop Insurance Corporation (FCIC), through the Risk Management Agency (RMA), administers the Federal crop insurance program in accordance with the Federal Crop Insurance Act, as amended. The Federal crop insurance program provides insurance coverage to agricultural producers with financial protection against losses due to adverse events, such as drought, excess moisture, freezes, hail, and wind.

According to a January 2019 report issued by the Congressional Research Service, the availability of crop insurance plans for a particular commodity in a region is an administrative decision determined by RMA.¹ The decision to offer a certain insurance plan is made on a commodity-by-commodity and county-by-county basis. Availability is also based on producer demand for coverage, the level of risk associated with the commodity in the region, and other factors. In areas where a policy is not available, producers may request that RMA expand the program to their county.

The FCIC, through RMA, annually enters into a cooperative financial assistance agreement with Approved Insurance Providers (AIPs). This agreement, known as a Standard Reinsurance Agreement (SRA), authorizes AIPs to deliver eligible crop insurance contracts to producers. SRAs require AIPs to offer and market all plans of insurance for all crops in any State where they write policies. AIPs authorize agents, who are individuals licensed by the States where eligible crop insurance is sold, to sell and service insurance policies to producers.

Producer access to available crop insurance plans largely occurs through discussions with agents. Agents are responsible for understanding the insurance plans available in their marketing area and the requirements for each. Agents use their understanding of insurance plans to guide producers through the process, answer questions, and identify the right coverage for each operation. Business relationships between agents and producers are key to delivering the Federal crop insurance program effectively. Ultimately, it is the producer's decision to determine which insurance policy to purchase.

RMA retains responsibility for overseeing program delivery and ensuring AIPs meet their contractual obligations. In September 2024, RMA expressed concerns to the Office of Inspector General (OIG) that AIPs were not making certain products, such as Whole-Farm Revenue Protection and Micro Farm insurance accessible to eligible producers. RMA also expressed concerns that AIPs were not always offering these coverages for fruits, vegetables, tree nuts, dried fruits, and horticulture and nursery crops—otherwise known as specialty crops. Based on this information, we initiated this inspection with the two objectives listed below.

¹ CRS, *Federal Crop Insurance: Specialty Crops*, R45459 (Jan. 2019).

Objective

Our objectives were to determine (1) whether AIPs made all crop insurance policies accessible to producers and (2) the actions RMA took to enforce the requirements.

Finding 1: RMA Lacks Assurance That AIPs are Making Approved Crop Insurance Plans Accessible to Producers

We determined that while RMA performs various oversight activities related to producer access, it does not have the information necessary to evaluate whether AIPs and agents are offering all relevant insurance plans to producers. As a result, there may be producers lacking adequate protection in case of natural or economic disasters.

The SRAs for reinsurance years 2023 through 2025 requires AIPs to offer and market all insurance plans for all crops in any State where actuarial documents are available in which it writes an eligible crop insurance contract and shall accept and approve applications from all eligible producers.² These requirements help ensure that producers nationwide are afforded the opportunity to select insurance plans that best meet their risk management needs.

We found that RMA does not require AIPs or agents to track which crop insurance plans were offered, or made accessible, to producers. To determine which crop insurance plans AIPs and agents made accessible to producers, we assessed various datasets, including RMA's Federal crop insurance program sales data, National Agricultural Statistics Service's (NASS) census data, and Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) participation data.³ Although these datasets provided important context, they did not capture whether producers had been offered or were aware of all relevant insurance plans (as shown in Table 1).

Dataset Reviewed	Available Information	Unavailable Information
Crop Insurance Sales Data	Number and type of plans sold, as well as commodity, State, and county.	Whether all relevant insurance plans were offered to producers.
NASS Census Data	Producer counts by State (2017 and 2022).	Producer awareness of insurance plans.
NAP Participation Data	Number of producers participating in NAP, along with a list of commodities and the number of times each was enrolled in NAP.	Whether producers used NAP due to issues with the accessibility of crop insurance plans.

Table 1: This table describes the available and unavailable information in the three datasets we analyzed. Table by OIG.

We also found that RMA enforces, or oversees, accessibility through various activities and analysis. In terms of direct oversight of producer-agent interactions, RMA relies on producers to report when AIPs and agents are not making relevant insurance plans available. RMA maintains a Policyholder Bill of Rights website that informs producers of their rights and includes answers to frequently asked questions. The website clarifies that, in general, AIPs are required to offer all

² United States Department of Agriculture (USDA) RMA, 2025 *Standard Reinsurance Agreement*, (July 1, 2024); USDA RMA, 2024 *Standard Reinsurance Agreement*, (July 1, 2023); and USDA RMA, 2023 *Standard Reinsurance Agreement*, (July 1, 2022).

³ USDA NASS, 2022 *Census of Agriculture* (Feb. 2024).

Federal crop insurance plans and agents cannot pick and choose which to sell.⁴ The Policyholder Bill of Rights also informs producers of alternative coverage options and provides contact information to producers for their RMA Regional Office should they have trouble obtaining or maintaining coverage.⁵ Finally, producers who experience issues with receiving adequate coverage or service issues are instructed to contact RMA and an email address is provided to report such conduct.⁶

Additionally, RMA officials stated that the agency analyzes program participation as a way to identify areas where crop insurance may not be accessible.⁷ To accomplish this, the agency segments participation by factors such as economics, commodity, region, and other factors, to provide meaningful metrics regarding crop insurance accessibility. An RMA official stated that of the approximately 1.9 million farms noted in the 2022 NASS census, about 1 million produce less than \$10,000 in sales. The RMA official explained that most of these smaller farms are very unlikely to purchase crop insurance because it would not make financial sense. For example, according to this official, some farms have a small amount of land that is only used to bail hay, and crop insurance would not be worth the cost for these types of farms.

An RMA official stated that it is important to the agency that all producers who desire to purchase crop insurance have access to it. However, RMA indicated that an important metric to look at for crop insurance accessibility would be farms with at least \$250,000 in market value of agricultural products as reported by NASS.^{8 9} Per NASS's 2022 census, there were more than 1.9 million farms in the United States, more than 19.4 percent of which had land enrolled in crop insurance (for additional insights, see Exhibit B).^{10 11} Using information from the census, we also identified the following:

⁴ There are exceptions to this, such as: (1) AIPs are not required to offer privately developed plans, but if the AIP sells one policy in a State, the AIP must sell that policy to any eligible producer in that State who wants it; and (2) some agents may only be licensed to sell livestock plans.

⁵ A hyperlink to <https://www.rma.usda.gov/rmalocal#region-state> is provided that lists RMA's Regional Offices and the States each office oversees.

⁶ The email address is SM.FPAC.RMA.ReinsuranceServices@usda.gov. RMA reported that, as of April 9, 2025, it had not received any accessibility concerns. RMA officials stated that should they receive such a complaint, they would investigate the allegation.

⁷ RMA officials did not provide any documentation as examples that demonstrated program participation was analyzed.

⁸ Per NASS's 2022 census, "market value of agricultural products sold" represents the gross market value before taxes and production expenses of all agricultural products sold. The value of crops sold in 2022 does not necessarily represent the sales from crops harvested in 2022. Data may include sales from crops produced in earlier years and may exclude some crops produced in 2022 but held in storage and not sold.

⁹ An RMA official asserted that many smaller farms are unlikely to purchase crop insurance because it would not make financial sense. For example, according to this official, some farms have a small amount of land that is only used to bail hay, and crop insurance would not be worth the cost for these types of farms. From NASS's 2022 census, the agency uses the \$250,000 in market value of agricultural products as the threshold between small family farms and mid-size to large farms. RMA did not provide documentation to support these assertions.

¹⁰ We noted that the term "farm" is used generically in the census (for example, it does not differentiate between farms with only crops versus only livestock). Therefore, some farms that only produce livestock—which would not be relevant when evaluating the accessibility of crop insurance policies may be included within farm counts.

¹¹ Out of the 1,900,487 farms in 2022, 369,393 had land that was enrolled in crop insurance. As noted in Table 1, this data does not speak to producer awareness of insurance policies or, more specifically, whether the uninsured producers met with a crop insurance agent and were offered all relevant policies.

- Of the more than 1.6 million farms with under \$250,000 in market value of agricultural products sold, more than 11.6 percent had land enrolled in crop insurance;¹² and
- Of the more than 258,000 farms with \$250,000 or more in market value of agricultural products sold, more than 68.7 percent had land enrolled in crop insurance.¹³

This data suggests that, while a majority of mid-size to large farms have procured crop insurance policies, there is still a portion of this segment, as well as a large portion of the small farm segment, who do not participate in the program. As a result, there are producers who could be lacking adequate protection in case of natural or economic disasters.

We understand and agree that there are variables that could explain why certain segments of farms do not participate in the crop insurance program. However, as previously noted, data did not exist that captured whether producers had been offered or were aware of all relevant insurance plans. Further, we were unable to obtain documentation that demonstrated RMA officials performed a formal assessment of the agency's current accessibility-related oversight activities to determine whether AIPs and agents are fulfilling their contractual obligations to offer producers all relevant crop insurance plans.

Recommendation 1

Perform a formal assessment of the agency's accessibility-related oversight activities and document whether the activities ensure producers have access to relevant crop insurance plans.

Agency Response

RMA accepts this recommendation. In addition to a full review of oversight activities provided during the OIG review, RMA will perform a formal assessment to ensure producers have access to all crop insurance plans by conducting seven specialty crop roundtables nationwide. RMA conducted these meetings across the country in August and September 2025. An RMA official stated that the agency held its last session on September 26, 2025, and that RMA considers this date the agency's completion date.

OIG Position

We accept management decision for this recommendation. For final action, RMA needs to provide the Office of the Chief Financial Officer documentation of the formal assessment conducted as a result of the in person and virtual nationwide

¹² Out of the 1,642,196 farms in 2022 with under \$250,000 in market value of agricultural products sold, 191,953 had land that was enrolled in crop insurance.

¹³ Out of the 258,291 farms in 2022 with \$250,000 or more in market value of agricultural products sold, 177,440 had land that was enrolled in crop insurance.

meetings RMA held. This should include a conclusion on whether producers have access to relevant crop insurance policies.

Scope and Methodology

Our inspection covered the accessibility of crop insurance policies for reinsurance years 2023 through 2025, as of February 17, 2025. During this period, more than 2.6 million policies were sold under the Federal crop insurance program. We performed our fieldwork from November 2024 through June 2025. We discussed our results with RMA officials on June 30, 2025, and included their comments, as appropriate.

To determine whether AIPs made all insurance plans accessible to producers, we reviewed the Federal Crop Insurance Act and SRAs to determine AIP responsibilities. We interviewed four AIPs remotely or in person, and we reviewed training materials to gain an understanding of how agents are trained. We also analyzed RMA's Federal crop insurance program, NASS census, and FSA's NAP data to make comparisons and draw relevant accessibility-related conclusions.

To determine the actions RMA took to ensure AIPs made all insurance plans accessible to producers, we interviewed RMA officials to determine their enforcement role. We reviewed the Agriculture Improvement Act of 2018, agency handbooks, and other materials to gain an understanding of RMA's efforts related to accessibility. We also reviewed studies RMA has performed to document accessibility-related results and recommendations.

During the course of our inspection, we did not perform any tests to determine the overall reliability of any agency information systems because evaluating the effectiveness of information systems was not one of our objectives. Therefore, we make no representation as to the adequacy of any agency information systems. We do not believe the lack of systems testing had an impact on our inspection as we did assess the completeness of data produced by an RMA information system through comparisons with publicly available information.

The inspection was conducted in accordance with the Council of the Inspectors General on Integrity and Efficiency's *Quality Standards for Inspection and Evaluation*.

Abbreviations

AIP	Approved Insurance Provider
FCIC.....	Federal Crop Insurance Corporation
FSA	Farm Service Agency
NAP.....	Noninsured Crop Disaster Assistance Program
NASS	National Agricultural Statistics Service
OIG	Office of Inspector General
RMA	Risk Management Agency
SRA.....	Standard Reinsurance Agreement
USDA.....	U.S. Department of Agriculture

Exhibit A: Plan Sales in Reinsurance Years 2023 Through 2024

The table below lists all insurance plans with sales during reinsurance years 2023 and 2024, including the number of policies sold for each plan, as of February 17, 2025.

Insurance Plan	2023	2024
Actual Revenue History	1,979	1,961
Actual Production History	52,461	50,714
Actual Production History - Price Component	0	2
Aquaculture Dollar	37	38
Area Revenue Protection	1,849	1,688
Area Revenue Protection - Harvest Price Exclusion	63	26
Area Yield Protection	1,569	1,527
Dollar Amount of Insurance	5,652	5,468
Enhanced Coverage Option - Revenue Protection	30,948	41,443
Enhanced Coverage Option - Revenue Protection with Harvest Price Exclusion	308	281
Enhanced Coverage Option - Yield Protection	1,284	1,071
Fire Insurance Protection - Smoke Index	0	0
Fixed Dollar Amount of Insurance	2	2
Hurricane Insurance Protection - Wind Index	29,852	32,921
Margin Protection	525	528
Margin Protection - Harvest Price Option	9,149	8,771
Pecan Revenue	1,175	1,210
Post Application Coverage Endorsement - Revenue Protection	46	32
Production and Revenue History - Plus	17	32
Production and Revenue History - Revenue Protection	2	4
Production and Revenue History - Yield Protection	56	48
Rainfall Index	78,867	79,299
Revenue Protection - Harvest Price Exclusion	5,411	4,265
Revenue Protection	858,782	853,135
Stacked Income Protection Plan - Revenue Protection	15,419	17,611
Stacked Income Protection Plan - Revenue Protection with Harvest Price Exclusion	27	25
Supplemental Coverage Option - Revenue Protection	42,038	30,011

Insurance Plan	2023	2024
Supplemental Coverage Option - Revenue Protection with Harvest Price Exclusion	182	51
Supplemental Coverage Option - Yield Protection	3,256	2,811
Tree Based Dollar Amount of Insurance	1,947	1,809
Whole Farm Revenue Protection	1,793	2,080
Yield Based Dollar Amount of Insurance	2,956	3,227
Yield Protection	82,559	75,559
Total Policies Sold	1,230,211	1,217,650

Table by OIG.

Exhibit B: Crop Insurance Participation by Sales Amount in 2022

The table below lists the number of farms, number of farms enrolled in crop insurance, and participation rate by sales amount, according to NASS's 2022 census.^{14 15}

Sales Amount	Number of Farms	Farms with Land Enrolled in Crop Insurance	Participation Rate
<\$1,000	499,816	17,973	3.60%
\$1,000 to \$2,499	179,054	3,000	1.68%
\$2,500 to \$4,999	166,149	4,820	2.90%
\$5,000 to \$9,999	191,688	9,212	4.81%
\$10,000 to \$24,999	222,254	21,866	9.84%
\$25,000 to \$49,999	144,047	29,316	20.35%
\$50,000 to \$99,999	116,220	40,468	34.82%
\$100,000 to \$249,999	122,968	65,298	53.10%
\$250,000 to \$499,999	85,266	56,549	66.32%
\$500,000 to \$999,999	67,641	49,101	72.59%
≥\$1,000,000	105,384	71,790	68.12%
Totals	1,900,487	369,393	19.44%

Table by OIG.

¹⁴ NASS conducts a Census of Agriculture every 5 years. The next census is scheduled to be conducted in 2027.

¹⁵ We noted that the term "farm" is used generically in the census (for example, it does not differentiate between farms with only crops versus only livestock). Therefore, some farms that only produce livestock—which would not be relevant when evaluating the accessibility of crop insurance policies may be included within farm counts.

**Risk Management Agency
Response to Inspection Report**



**United States
Department of
Agriculture**

Farm Production
and Conservation

Risk
Management
Agency

1400 Independence
Avenue, SW
Stop 0801
Washington, DC
20250-0801

November 13, 2025

TO: Yarisis Rivera-Rojas
Deputy Assistant Inspector General for Audit
Office of Inspector General

FROM: Francie Tolle /S/ **Francie Tolle**
Audit Liaison Official
Risk Management Agency

SUBJECT: OIG Official Draft Report 05801-0001-24: Accessibility of Crop Insurance Policies

The Risk Management Agency (RMA) appreciates the opportunity to review and comment on the subject Official Draft report. RMA requests management decision for recommendation 1.

RECOMMENDATION NO 1:

Perform a formal assessment of the agency's accessibility-related oversight activities and document whether the activities ensure producers have access to relevant crop insurance plans.

RMA RESPONSE:

RMA accepts this recommendation. In addition to a full review of oversight activities provided during the OIG review, RMA will perform a formal assessment to ensure producers have access to all crop insurance plans by conducting seven specialty crop roundtables nationwide.

While assessments in the past were geared toward producers and approved insurance providers (AIPs) it was determined that a necessary piece of the assessment needed to focus on the crop insurance agents that compete for producer business and strive to service farmers and ranchers in their local communities. The assessment will include in person and virtual meetings across the country to seek innovative ideas, recommendations, and suggestions from crop insurance agents that are the center piece of the crop insurance delivery system.

Meetings were held in August through the end of September 2025, which also helps fulfill the USDA Secretary of Agriculture's commitment to implementing the One Big Beautiful Bill Act, making certain that the benefits of making crop insurance more affordable are available to all agricultural producers. In addition to this assessment RMA will continue the specialty crop report and analysis, meetings with producers and AIPs, as well as webinars to help educate stakeholders.

The Secretary has made it a priority to ensure the definition of small farmer is proper, so programs “are appropriately tailored to the needs (and size) of farms.”¹ While the audit did not identify any producers that were denied coverage for which they were eligible, RMA performed additional research into the data of producers to better target areas of improvement, using similar, but slightly different data than OIG’s source for Exhibit B, which excludes livestock-only operations. RMA notes that while approximately 75% of farm operations with more than \$250,000 of gross revenue purchase crop insurance (and about half of operations between \$50,000 and \$250,000 have insurance), less than 5% of operations making less than \$10,000 do. When specialty crops and hay are removed from the calculation, crop insurance participation jumps above 82%. For specialty crops only, at low gross revenues, participation is about the same (5%). For operations greater than \$250,000, crop insurance participation is around 60%, which is lower than non-specialty crops.

Given the marginal benefit of insurance is significantly less with small operations, it makes sense there would be low participation for very small operations. Additionally, about 53% of all farms are small farms classified as either “retirement” farms (Farms whose principal operators report having retired from farming while continuing to farm on a small scale) or “Off-farm-occupation” farms (Farms whose principal operators report a primary occupation other than farming).² In both cases, such farmer profiles will rarely buy insurance, regardless of design and marketing.

If you have any questions or additional information is needed, please don’t hesitate to let us know.

¹ <https://www.usda.gov/sites/default/files/documents/farmers-first-small-family-farms-policy-agenda.pdf>

² <https://ers.usda.gov/sites/default/files/laserfiche/publications/108074/EIB-263.pdf?v=37346>

Learn more about USDA OIG at <https://usdaoig.oversight.gov>

Find us on LinkedIn: [US Department of Agriculture OIG](#)

Find us on X: [@OIGUSDA](#)

Report suspected wrongdoing in USDA programs:



<https://usdaoig.oversight.gov/resources/hotline-information>

U.S. Department of Agriculture (USDA) is an equal opportunity provider, employer, and lender.

In accordance with Federal civil rights law and USDA civil rights regulations and policies, USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs and operations are prohibited from discriminating based on race, color, national origin, age, disability, sex, religion, retaliation for engaging in protected civil rights activity or opposition to any practice made unlawful under any Federal antidiscrimination laws, or receipt of income derived from programs or activities conducted or funded by OIG, political beliefs, or marital, familial or parental status (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339.

Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250 9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

Cover photos are from USDA Flickr and are in the public domain. They do not depict any particular audit, inspection, or investigation.

