

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.

WFRP 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 related programs that support organic production, is available here: ofrf.org/resources/topp/



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](#).



Whole Farm History.



Farm Operation Report.



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