

# 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/](https://ofrf.org/resources/topp/) 



## How can you apply for this program?

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

1

 **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:

These dates are estimates based on previous years. The USDA announces specific filing dates at the beginning of the calendar year.

#### Sales Closing, Cancellation, & Termination Dates

##### Calendar Year and Early Fiscal Year Filers:

January through April  
(dates announced late winter; varies by county)

##### Late Fiscal Year Filers

Late Fall

#### Revised Farm Operation Report Dates

##### All Filers:

Mid Summer

##### Contract Change Date

Late Summer



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

