Additional copies of this Strategic Plan can be downloaded from RMA’s website at: www.rma.usda.gov

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Appendix – Program Evaluations
Over the past several years, the Federal crop insurance program has matured into the nation’s primary farm safety net. Today America’s farmers and ranchers trust crop insurance to address the inherent risks of agriculture. For some farming and ranching families, crop insurance is the difference between staying in business or going out of business after a disaster. For the next generation, crop insurance may provide the stability that allows them to begin farming.

With this trust, the Risk Management Agency (RMA) has a responsibility to ensure that the program functions efficiently, standing as an example of what a high-performing government agency can achieve. I am confident this agency will meet this challenge.

RMA will ensure that crop insurance is available to as many producers as possible. We will ensure that the insurance products meet the needs of farmers and ranchers. The agency will continue efforts to expand coverage options to different regions and different crops – the recent improvements for organic producers and the new Whole Farm Revenue Insurance policy are a testament of the agency’s ability to respond to the diverse needs of American agriculture. Similarly, producers need to know how to access these products and how these products work, which is why producer education will remain a priority at RMA.

In addition to our obligation to America’s farmers and ranchers, RMA has an obligation to the American taxpayers. As crop insurance has grown in importance, the amount of taxpayer expenditures has grown as well. RMA will ensure that taxpayer funds are spent wisely and that the integrity of the program is protected. As an agency we will build upon the advancements we have made and take program integrity initiatives to the next level.

Finally, this vision can only be achieved by the hard work of our dedicated employees. The agency will make it a priority to hire and retain the most diverse, talented individuals. RMA must have an exceptional workforce in order to fulfill our responsibility to America’s farmers and ranchers, and as good stewards of taxpayers’ dollars. Going forward, we will hold each other accountable to ensure all employees are devoted to excellence.

I am certain that RMA will meet this vision and that crop insurance will continue to expand and provide a valuable safety net to all of America’s farmers and ranchers.

Brandon Willis
RMA Administrator
Mission Statement

Serving America’s agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities.

Vision Statement

Securing the future of agriculture by providing world class risk management tools to rural America

Core Values

Our success depends on:

- **Customer Focus** — Serving RMA’s customers by delivering programs that address their diverse needs.
- **Results Orientation** — Measuring performance and making management decisions to direct resources to where they are used most effectively.
- **Transparency** — Making the Agency's management processes more open so that the public can learn how RMA supports Americans every day and in every way.
- **Participation** — Providing opportunities for RMA's customers to shape and improve services provided by the Agency.
- **Collaboration** — Working cooperatively at all governmental levels domestically and internationally on policy matters affecting a broad audience.
- **Accountability** — Ensuring that the performance of all employees is measured against the achievement of the Agency's strategic goals.
- **Professionalism** — Building and maintaining a highly-skilled, diverse, and compassionate workforce.
- **Stewardship** — Acting as responsible stewards of taxpayer dollars and promoting stewardship of resources.
Strategic Plan Framework

With sun, soil, water, hard labor, and other inputs, America’s farmers and ranchers create food, fuel, and fiber for our country and the world. American agriculture creates prosperity for the nation.

To secure a continuing supply of safe, affordable, and abundant agricultural products and economic stability, Congress and the President established the Risk Management Agency (RMA) under provisions of the Federal Agriculture Improvement and Reform Act of 1996, P.L. 104-127. This act amended the Department of Agriculture Reorganization Act of 1994, P.L. 103-354, Title II, to require the Secretary to establish within the Department an independent office responsible for supervision of the Federal Crop Insurance Corporation (FCIC—a wholly owned government corporation), and administration and oversight of programs authorized under the Federal Crop Insurance Act (7 U.S.C. 1501 et. Seq.).

RMA provides a variety of actuarially sound crop and livestock related insurance products as well as risk management education to help farmers and ranchers manage the risk related to agricultural production. Federal crop insurance programs protect against agricultural production losses due to unavoidable causes such as drought, excessive moisture, hail, wind, hurricane, tornado, lightning, insects, etc. Much of the insurance provided by RMA has a revenue protection component to help producers protect against revenue losses resulting from low commodity prices.

Participation in the Federal crop insurance program by producers is voluntary; however, participation is encouraged through premium subsidies. Crop insurance is delivered to producers through private insurance companies that share in the risk of loss and opportunity for gain. The companies are reimbursed for their delivery expenses and receive underwriting gains in years of favorable loss experience. The costs associated with the Federal crop insurance program include premium subsidies, indemnity payments (in excess of premiums), underwriting gains paid to RMA partner private insurance companies, and reimbursements to these insurance companies for delivery expenses and other authorized expenditures.

The Agricultural Act of 2014, also known as the 2014 Farm Bill, was signed by President Obama on Feb. 7, 2014. The 2014 Farm Bill amended the Federal Crop Insurance Act to authorize new programs to be administered by RMA.

The Farm Bill strengthens crop insurance by providing more risk management options for farmers and ranchers and by making crop insurance more affordable for beginning farmers. It continues the growth of the crop insurance program, and provides avenues to expand farm safety net options for organic producers and specialty crop producers. It provides for increased program integrity, guaranteeing that tax dollars are used effectively and efficiently as we expand the farm safety net.
Some of the major changes are outlined below.

**2014 FARM BILL PROVISIONS: EXPANSION AND INNOVATION**

**Supplemental Coverage Option (SCO)**

SCO is a county-level revenue or yield based optional endorsement that covers a portion of losses not covered by the same crop’s underlying crop insurance policy. Indemnities will be payable once a 14 percent loss has occurred in the county, and individual payments will depend upon coverage levels selected by producers. Producers may not enroll a crop in a county for both SCO and Agricultural Risk Coverage (ARC), which is offered by the Farm Service Agency (FSA). However, producers may participate in both SCO and Price Loss Coverage (PLC), another program administered by FSA.

Information on the SCO including availability maps, fact sheet, policy and training documents, and handbooks is maintained on USDA and RMA Farm Bill websites. An online decision support tool to help producers and agents find policy options that work best for them is also available on the websites. Crops enrolled in ARC (as well as acreage when enrolled in STAX) will not be eligible for SCO coverage.

**Stacked Income Protection Program (STAX)**

The Stacked Income Protection Program is a supplemental insurance policy for upland cotton only. STAX protects against county-wide revenue losses and can supplement a producer’s underlying cotton policy, or be purchased as a stand-alone policy. Producers can elect coverage of up to 20 percent of expected county revenue, depending on the coverage level of their individual cotton insurance policy. STAX payments begin when county revenue falls below 90 percent of its expected level. The premium subsidy for this coverage is 80 percent.

The Stacked Income Protection Plan is available to upland cotton producers through the federal crop insurance program. Information on STAX availability including training materials, policy documents, availability maps and fact sheets is maintained on the USDA and RMA Farm Bill websites.

**Whole Farm Policy (WFRP)**

RMA’s Whole Farm Revenue Protection insurance product combines Adjusted Gross Revenue (AGR) and AGR-Lite with improvements to target the following types of farms: (1) highly diversified farms and (2) farms selling 2-5 commodities to wholesale markets.

WFRP is available for the 2015 crop year and covers all commodities on the farm including specialty crops. Information on WFRP is maintained on the USDA and RMA Farm Bill websites.
Beginning Farmer Provisions

Beginning farmers receive increased assistance, which gives them access to risk management tools that are vitally important for them. Beginning farmers are exempt from paying the $300 administrative fee for catastrophic policies. In certain instances, beginning farmers have the ability to use the production history of entities where they were previously employed or helped to manage. The premium subsidy rates for beginning farmers are increased by ten percentage points during their first five years of farming.

If covered beginning farmers experience a poor yielding crop, they may replace the poor yield in their yield history for determining next year’s guarantee with 80 percent of the county Transitional or T-Yield, which is 20 percentage points higher than they previously would have received.

Coverage Level by Practice

A producer that produces an agricultural commodity on both dry land and irrigated land has the option to elect a different coverage level for each production practice.

Actual Production History Yield Exclusion

When a crop in a county suffers over a 50 percent yield loss, producers in that county and adjacent counties may omit their yield for that year’s production. For this provision, the Federal Crop Insurance Corporation may make a separate determination for irrigated and non-irrigated acreage.

Organic Expansion

Previous to the passage of the 2014 Farm Bill, RMA had taken steps to improve coverage for organic producers. These steps continue to be strengthened by the 2014 Farm Bill.

RMA has removed the 5 percent surcharge for organic price options. RMA has extended policies for organic price coverage. The agency added organic price elections for 2014 for eight additional crops (oats, peppermint, apricots, apples, blueberries, almonds, pears, and grapes for juice), bringing the total number of crops with organic price elections to sixteen. This allows producers the option to choose to insure their crops at an organic or conventional policy coverage price set by RMA.

RMA has issued the contract price addendum that allows an organic producer who has a written contract from a buyer by the acreage reporting date, the ability to insure an organic crop at the contract price. Producers can now buy a Federal crop insurance guarantee that is more reflective of the actual value of their organic crop.

Peanut Revenue Program

A Peanut Revenue program is newly available for the 2015 crop year and beyond. The new program replaces the prior Actual Production History peanut insurance program with a Yield Protection & Revenue Protection program design. Information on the 2015 Peanut Revenue program is available on the USDA and RMA Farm Bill websites.
2014 FARM BILL PROVISIONS: ENVIRONMENTAL BENEFIT

Conservation Compliance

The 2014 Farm Bill built on the conservation practices already underway on farms and ranches by re-linking conservation compliance with the premium subsidy provided under the crop insurance program. Conservation compliance requires producers to have a conservation plan if they plant annually tilled crops on highly erodible soil and prohibits producers from planting on or destroying wetlands for crop production. In order to receive premium assistance from the federal government for crop insurance, producers must comply with conservation requirements that most already have as a result of participating in USDA Farm Service Agency (FSA) and USDA Natural Resources Conservation Services (NRCS) programs.

Producers who were eligible for commodity, conservation, or disaster programs under FSA or NRCS will remain eligible for the government paid crop insurance premium subsidy. Producers who do not comply with conservation compliance can still purchase crop insurance, however, they will no longer be eligible to receive the government paid premium subsidy. Producers who destroy wetlands after enactment of the 2014 Farm Bill (February 7, 2014) risk losing their crop insurance premium subsidy.

In Fiscal Year 2015, USDA will publish a rule that will provide the details involved with connecting conservation compliance with crop insurance. RMA is committed to transforming the crop insurance program into a broad-based financial safety net for producers to assist rural communities in creating prosperity so they are self-sustaining, re-populating and economically thriving. RMA also ensures that all producers have opportunities to fully participate in all programs and activities in accordance with Title VI of the Civil Rights Act.

RMA LINKAGE TO THE USDA STRATEGIC PLAN

Founded by President Abraham Lincoln in 1862, when more than half of the Nation’s population lived and worked on farms, USDA has evolved with the economy. Today, the country looks to rural America to not only provide food and fiber, but also for crucial emerging economic opportunities in renewable energy, biobased products, and recreation. People in rural areas operate in a technologically advanced, rapidly diversifying, and highly competitive business environment driven by increasingly sophisticated consumers.

To assist the country in addressing today's challenges, USDA will:

Strategic Goal 1. Assist rural communities to create prosperity so they are self-sustaining, re-populating, and economically thriving.

Strategic Goal 2. Ensure our national forests and private working lands are conserved, restored, and made more resilient to climate change, while enhancing our water resources.

Strategic Goal 3. Help America promote agricultural production and biotechnology exports as America works to increase food security.
Strategic Goal 4. Ensure all of America's children have access to safe, nutritious, and balanced meals.

Strategic Goal 5. Create a USDA for the 21st century that is high performing, efficient, and adaptable.

These five strategic goals articulate the Department’s priorities. These goals contain 16 objectives that describe the Department's major programmatic policies and cover the programs and services that USDA administers. USDA's strategic goals mirror the Department’s commitment to provide exceptional service and state-of-the-art science through consistent management excellence across the Department. The Department’s strategic plan can be found at www.usda.gov/documents/usda-strategic-plan-fy-2014-2018.pdf

RMA activities support USDA Strategic Goal 1 in the following manner:

**USDA Goal 1. "Assist Rural Communities to Create Prosperity so They Are Self-Sustaining, Repopulating, & Economically Thriving."**

1. Increase agricultural opportunities by ensuring a robust safety net, creating new markets, and supporting a competitive agricultural system.”

**RMA's USDA Performance Measure**

Normalized value of risk protection provided to agricultural producers through the Federal Crop Insurance Program

<table>
<thead>
<tr>
<th>Baseline 2012</th>
<th>Target 2018</th>
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<td>$62.1 Billion</td>
<td>$64.0 Billion</td>
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The normalized value of risk protection is the amount of insurance in effect that is protecting and stabilizing the agricultural economy. The model uses the latest information from the Federal crop insurance program and combines it with USDA baseline projections for major crops. These crops include corn, wheat, soybeans, sorghum, barley, rice, and cotton. In making the projections, the model holds various factors constant, such as premium rates and average coverage level. The model assumes that all non-major crops behave consistently with other USDA projections for major crops.

RMA's Strategic Plan augments USDA's Strategic Plan by providing additional direction for internal and external decision-makers to support and implement USDA goals and objectives.
RMA Goals, Performance Measures, and Strategies

To help achieve USDA Goal 1, RMA has developed five strategic goals focusing on RMA's mission and work.

A series of performance measures describe specific, quantifiable achievements that show progress towards reaching the goals. Each performance measure establishes a baseline and anticipates a target to be reached by 2018. These measures also will be used in RMA's annual performance plan which is part of the Agency's budget submission and RMA Annual Performance Report.

Maintaining this set of goals and performance measures will provide a strong link between long-range goals in USDA's strategic plan and the performance measures in this strategic plan.

This Strategic Plan describes the specific strategies RMA will follow for the next 4 years to achieve each strategic goal and reach all performance measure targets.
Strategic Goal 1

GOAL 1: Increase the availability and effectiveness of Federal Crop Insurance as a risk management tool while enhancing and protecting the soundness of the program.

OUTCOMES:
- American agricultural producers are better protected against the inherent risks of weather and price fluctuations.
- Rural communities’ income is enhanced through indemnity payments to local producers who suffer insured losses.
- American taxpayers are confident of an actuarially sound insurance program.

Performance Measure 1.1:
The annual normalized value of risk protection provided to agricultural producers through the Federal Crop Insurance program.
Baseline 2012: $62.1 Billion
Target 2018: $64.0 Billion

Performance Measure 1.2:
The annual actual value of risk protection provided to agricultural producers through the Federal Crop Insurance program.
Baseline 2013: $122.8 Billion
Target 2018: $85.4 Billion

Performance Measure 1.3:
The percentage of pasture, range-land, and forage (PRF) crop value insured in counties with Federal crop insurance PRF programs.
Baseline 2013: 7.4%
Target 2018: 10.0%

1 The target value of risk protection reflects a higher level of participation, as demonstrated in Performance Measure 1.1. However, the effect of a higher level of participation on the value of risk protection is expected to be offset, or reversed, by other factors such as decreased commodity prices and acres planted – factors beyond the control of the crop insurance program.
Strategic Goal 1: Increase The Availability And Effectiveness Of Federal Crop Insurance As A Risk Management Tool While Enhancing And Protecting The Soundness Of The Program

RMA works toward making existing plans of insurance more available and tailoring and/or combining plans of insurance in order to provide more effective risk management solutions. Crop insurance availability has been expanded by extending existing plans of insurance to new commodities grown by producers in certain areas, and also by offering written agreements to cover existing commodities grown by producers in areas without established county crop programs. New plans of insurance and expansion of coverage to new crops under existing plans of insurance are continually being offered.

The Federal Crop Insurance Act (Act) provides that RMA may conduct activities or enter into contracts to carry out research and development to maintain or improve existing polices or develop new policies. When work is contracted, RMA personnel provide feedback and guidance to contractors assuring that the projects remain on course with the stated objectives. The Act also provides an avenue through which the private sector can submit proposed plans of insurance. New programs and substantial existing product modifications are subject to review by five independent expert actuarial and underwriting reviewers upon approval by the FCIC Board of Directors (Board). After products are accepted by the Board to be piloted, RMA conducts annual pilot program reviews to monitor and evaluate pilot program experience, operations, and performance at the local level to stay abreast of any shifts in risk associated with production, marketing, waste, abuse, or any other phenomenon that could impact the actuarial soundness of the pilot program. After several years of operation, RMA contracts for an independent formal evaluation of the pilot program to determine whether the program should be continued as a pilot, modified, terminated, or converted to a permanent program. Recommendations are provided by RMA to the Board who makes the final determination on these issues.

STRATEGIES AND MEANS

To accomplish this strategic goal, RMA will:

- Ensure that Federal crop insurance products are fundamentally and actuarially sound and continue to review products and make appropriate changes.
- Establish and develop appropriate crop insurance policies, premium rates, coverage provisions, transitional yields, and other appropriate insurance data.
- Facilitate and foster development of new insurance products and other risk management solutions to fill identified gaps in the farm financial safety net for crops such as pasture, rangeland forage, organics, energy crops, specialty crops, and others.
- Expand existing crop insurance programs where appropriate.
- Continue to expand policies for organic price coverage, and advance awareness and use of the contract price addendum such that producers with written contracts may insure their organic crop at the contract price.
• Improve the effectiveness of existing programs by tailoring offers to unique types and practices; and where appropriate adjusting premium rates, transitional yields, initial and final planting dates, acreage reporting dates, conditions of coverage, and high risk or other map areas within each county to recognize structural changes to the risks of growing the crop in the area.

• Continue to refine and expand the availability of innovative grid-based weather derivative insurance products to crops and areas that are either currently uninsured or underinsured.

• Improve the effectiveness of products and services to address demonstrated market needs and program integrity through product review, handbook reviews, and market assessment(s).

• Provide additional opportunities for risk coverage for producers and commodities through county, crop, type, practice, variety, and whole farm types of program expansion.

• Monitor and evaluate pilot program operations at the local level to ensure actuarial soundness and effectiveness.

• Interact with producers, universities, insurance providers, farm organizations, commodity groups, and other stakeholders at a local level to identify improvements in insurance programs and implement recommendations that support Goal 1.

• Identify and correct insurance policy and procedural inconsistencies at all levels that contribute to misunderstandings or misconceptions by producers, insurance agents, loss adjusters, and routinely issue guidance until procedures can be clarified.

• Complete the work of the USDA Acreage Crop Reporting Streamlining Initiative (ACRSI) and implement the identified program simplification changes to allow producers to report common USDA program data one time through the reporting portal of their choosing.

• Evaluate and implement improvements to update and modernize the Actual Production History (APH) program.

• Continue to make crop insurance available to individuals as appropriate through written agreements when the established crop insurance programs are not available in a particular county.

• Develop and maintain maps used to identify high risk areas, uninsured acreage, and coverage (transitional yields).

• Develop Special Provisions of Insurance to address unique crop or regional conditions to enhance the program or address potential program vulnerabilities.
Strategic Goal 2

GOAL 2: Ensure a fair and effective risk management product delivery system.

OUTCOMES:
- All producers have access to risk management products and information.
- Compliance with Federal Civil Rights statutes is ensured.
- Approved Insurance Providers, their agents and adjusters treat all producers fairly.

Performance Measure 2.1:
The crop insurance participation rate for the ten staple crops).
Baseline 2012: 83.1% participation rate for the 10 staple crops.
Target 2018: 85.0% participation rate for the 10 staple crops.

Performance Measure 2.2:
The actual value of risk protection provided to agricultural producers in underserved states through FCIC sponsored insurance.
Baseline 2013: $1.6 Billion
Target 2018: $2.2 Billion

Performance Measure 2.3:
The number of underwriting activities completed by the Regional Offices.
Baseline 2013: 16,506
Target 2018: 28,000

Performance Measure 2.4:
The percentage of planned Civil Rights compliance reviews of the Approved Insurance Providers, Agents, and Loss Adjusters completed for the fiscal year. (Title VI).
Baseline 2013: 100%
Target 2018: 100%

Performance Measure 2.5:
The number of hours of Civil Rights training received by employees, partners, AIP Agents & Loss Adjusters.
Baseline 2013: 1,354
Target 2018: 2,800

Performance Measure 2.6:
The number of Civil Rights program reviews based on complaint activity (Title VI).
Baseline 2013: 4
Target 2018: 4

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1 2013 was an outlier year reflecting a value far higher than had ever been observed, so it is not being used as the baseline. The 2012 value is more in line with ongoing trends. Indeed the 2010-2015 Strategic Plan’s 2015 target is only 82.8 percent. RMA is estimating a 2018 target of 85 percent, which still is aggressive.

2 Underwriting actions include but are not limited to written agreements, large claims determinations/reconsiderations, good farming practice determinations/reconsiderations, determined yield requests, added land requests, updates to mapping, updates to the special provisions including updating T-yields, underwriting guides issued, etc…

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Strategic Goal 2: Ensure A Fair And Effective Risk Management Product Delivery System

Ensuring a fair and effective delivery system enhances the economic stability of agricultural producers and rural communities. One avenue of ensuring this equity and effectiveness is to facilitate producer and agent use by simplifying and consolidating existing products wherever feasible. RMA seeks to consolidate some existing products with the aim to make them more user-friendly and reduce costs to all stakeholders involved.

In addition, Section 522(d) of the FCIA authorizes the Risk Management Agency (RMA) to enter into partnerships with public and private entities for the development of non-insurance risk management tools. The tools are developed for direct use by producers to assist in mitigating the risks inherent in agricultural production. The Partnerships are wide ranging multi-year research projects that offer new and innovative approaches to risk management that extend beyond traditional crop insurance products. Two examples of tools developed as a result of this initiative are: 1) an online decision support tool to assist producers in determining if converting to organic production methods are economically feasible makes economic sense with certification and marketing modules that show how to document an organic plan and receive greater value for organic products; and 2) irrigation management tools that allow producers to determine the yield impacts of reduced water applications and assists producers in maximizing the impact of water applications.

In order to ensure a fair and effective delivery system, it is important for RMA to ensure that the level of participation of core staple crop producers remains high while simultaneously growing the level of participation within underserved States, other crops and beginning farmers. Higher participation rates illustrate the enhanced position of crop insurance as the main risk management tool for American producers and illustrate the acceptability of the products offered. The ten staple crops consist of corn for grain, soybeans, wheat, cotton, sorghum, barley, rice, potatoes, tobacco, and peanuts.

There are 16 states where producers have been underserved by the crop insurance program. They are Connecticut, Delaware, Hawaii, Maine, Maryland, Massachusetts, Nevada, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Utah, Vermont, West Virginia, and Wyoming. These states have a disproportionately large share of smaller farms and crops other than the ten staple crops.

Farming and the agriculture industry continue to change and evolve. To meet these needs and keep crop insurance viable, RMA must continually review the products and policies offered. Feedback and analysis from stakeholders across the country provide the input to identify areas of program vulnerability and policy and procedural inconsistencies. Regional Offices’ underwriting activities such as performing cyclical evaluations of rate adequacy, reviewing, and updating actuarial documents, issuing written agreements and guidelines for
perennial crops help strengthen program integrity nationwide while meeting local needs. Reviewing and identifying areas where market penetration is weak at the state and county level allow RMA to identify ways to improve the program. RMA will also incorporate analysis of potential program barriers into the development and evaluation of new and pilot programs.

RMA’s Regional Office presence gives the agency flexibility to quickly analyze and respond to emergencies such as droughts, hurricanes, and any other potential threats to agriculture. The Agency is well positioned for the future and will serve in many capacities to ensure that it continues to meet its mission to serve producers.

In accordance with Title VI of the Civil Rights Act of 1964 and the Executive Order 13166 “Improving Access to Services for Persons with Limited English Proficiency (LEP)”, RMA will assist LEP persons with opportunities to participate in its Federal funded programs and activities.

The agency will conduct mandatory civil rights compliance reviews on insurance providers and provide civil rights training to partnership agreement holders to ensure that they comply with the civil rights laws, and Departmental regulations and policies. RMA will identify, evaluate, and report findings of all discriminatory practices regarding program integrity, delivery of services to producers, and promotion of new and revised products. RMA will use mandatory compliance reviews, impact analysis studies, civil rights training, and the number of program complaints and potential program complaints to assess or determine if program barriers exist or services to under-served groups are being delivered.

STRATEGIES AND MEANS

To ensure a fair and effective risk management product delivery system, RMA will:

- Provide concise, timely, and accurate information to all customers.
- The Acreage Crop Reporting Streamlining Initiative (ACRSI) project is developing proposed enhancements to the Comprehensive Information Management System (CIMS) to reduce the burden on growers for reporting acreage and yield data.
- Identify and address barriers to the understanding and use of crop insurance, particularly in the underserved States and for producers with limited English proficiency, therefore expanding the ability to reach underserved producers through traditional and nontraditional channels and developing technologies.
- Provide technical assistance to insurance providers to improve producers’ ease of access to, awareness, and understanding of crop insurance products.
- Work with insurance providers to resolve complaints of unequal and impartial servicing of risk management products.
- Provide civil rights training for insurance providers’ employees and partners.
- Improve program delivery by implementing the Standard Reinsurance Agreement.
- Provide situational reports to headquarters to assist with RMA’s response to natural disasters that may require an immediate response and possible temporary adjustments to policy and procedure to meet local program needs.
- Improve the efficiency, effectiveness, and actuarial soundness of handling exceptions to standard crop insurance offers (written agreements, added land,
determined yields, and hybrid seed coverage). Develop methods to edit insurance policies with exceptions through the Agency’s Policy Acceptance Storage System.

- Increase the use of Geographic Information Systems (GIS) remote sensing and data mining technologies to more accurately and efficiently manage RMA programs and products.

- Provide customized crop insurance offers for insurable crops through a written agreement when coverage or rates are unavailable, or to modify existing terms and conditions in the crop insurance policy for unique regional needs tailored to the distinctive types and practices when specifically permitted by the policy; and where appropriate, adjusting premium rates, transitional yields, initial and final planting dates, acreage reporting dates, conditions of coverage, and high risk or other map areas within each county to recognize structural changes to the risks of growing the crop in the area.

- Improve the effectiveness, and actuarial soundness of handling Regional Office Exceptions to standard crop insurance offers (written agreements, added land, determined yields, and hybrid seed coverage).

- Regularly provide program updates through meetings with the crop insurance companies at the regional level. Provide determined yields to new producers or producers that have begun to produce a crop and production records are not available on the land; and provide added land yields when producers add cropland to their farming operation in a county.

- Provide program consultation to the Farm Service Agency (FSA) offices in all States.
Strategic Goal 3

GOAL 3: Educate stakeholders to ensure knowledge of and access to risk management tools and products.

OUTCOMES:
- Producers are knowledgeable of risk management tools and products.
- Educational resources are leveraged through partnerships with other governmental and nongovernmental entities.
- Producers have access to regionalized risk management education and information through RMA regional offices.

Performance Measure 3.1:
Number of producers reached with crop insurance education and risk education training through the Risk Management Education Partnerships.

Baseline 2013: 48,403
Target 2018: 50,000

Performance Measure 3.2:
Number of RMA sponsored hours of producer training available through the Risk Management Education Partnerships including classroom, workshop, and conference training.

Baseline 2013: 3015
Target 2018: 3500

Performance Measure 3.3:
Number of agreements awarded with crop insurance education and risk education training through Risk Management Education Partnerships Programs in StrikeForce States.

Baseline 2013: 6
Target 2018: 8

Performance Measure 3.4:
The number of producer and program stakeholders provided information on crop insurance and other risk management tools and products by Regional Offices, not through Partnership Agreements.

Baseline 2013: 104,373
Target 2018: 115,000
Strategic Goal 3: Educate Stakeholders To Ensure Knowledge Of And Access To Risk Management Tools And Products

Producers face an increasingly complex agricultural environment that is exacerbated by obstacles such as rapidly changing technology, production alternatives, labor supply, climate change, etc. It has become increasingly important for American producers to understand the risks of their operations and to manage them appropriately.

The FCIA as amended by the 2014 Farm Bill establishes a strong role for the Federal government in providing farmers, ranchers, and producers with risk management education. The Risk Management Education Division and Regional Offices staff leverage their limited resources by building relationships with the USDA National Institute of Food and Agriculture, State Departments of Agriculture, farm groups, universities, and others to ensure producers have the information necessary to make informed risk management decisions. Through partnerships and cooperative agreements, RMA focuses its risk management education in three major areas: producers, communities, and commodities. The agency has focused its education efforts and resources on improving program understanding and participation with producers including minority and underserved producers. RMA develops and provides guidance to partners regarding how they can meet obligations to provide language assistance under Title VI to low English proficiency producers.

Substantial involvement at the local level is the cornerstone for the successful awarding and operation of these partnership agreements. RMA Regional Offices identify underserved or marginalized farming populations and the educational or non-profit groups that serve them and provide information about RMA funding opportunities. Once partnership agreements are awarded, the Regional Offices assist the partners by reviewing published educational material for distribution to producers, attending and participating in producer education programs, and assessing or reporting performance under the agreement to ensure the objectives of the partnership are achieved.

Additionally, the Regional Offices are independently involved in producer and insurance provider education, which is critical to ensure proper program integrity and participation. Regional Offices sponsor numerous meetings annually with grower/commodity associations, Extension Service, other State and Federal agencies, universities, agricultural lending institutions, etc. This ongoing communication among the RMA Regional Offices, partners, and agricultural community ensures that underserved areas are identified and assisted, and that RMA program objectives are met by tailoring risk management tools to local area needs.
STRATEGIES AND MEANS

To ensure access to risk management tools and products for stakeholders, RMA will:

- Develop and disseminate risk management tools to assist agricultural producers in developing a better understanding of the interaction of financial markets, marketing, crop insurance, and production costs, and to assist producers in their determination of the optimal combination of risk management strategies.

- Provide technical assistance and training on the availability and use of risk management tools to producers, including minorities and other under-represented groups through Risk Management Education Partnerships Program.

- Provide crop insurance and risk management education and information to producers with emphasis on underserved producers and underserved commodities such as specialty crops, organics, and livestock through Partnership Agreements.

- Increase the pool and quality of applicants for the Risk Management Education Partnership Agreements Program to educate and assist small and beginning farmers and ranchers and limited-resource producers in understanding risk management strategies and using risk management tools.

- Deliver a standardized, broad-based curriculum for insurance and other risk management solutions.

- Implement strategies to assist approved insurance providers in developing and implementing efficient and effective marketing strategies.

- Improve access to programs and services to persons with limited English proficiency.

- Improving knowledge of USDA programs to systemically mitigate persistent poverty in the USDA StrikeForce areas and create self-sustaining, long-term economic activity.

- Use public service announcements, regional newspapers and magazines, FSA, and the Natural Resource Conservation Service newsletters in a cooperative effort to deliver important crop insurance program information such as sales closing and acreage reporting dates, etc. and to announce the development of risk management educational materials and new risk management tools to American producers.

- Implement cooperative efforts to develop and deliver risk management educational materials to producers.

- Increase use of social media, Web-based and electronic channels for education and outreach.

- Conduct assessments that will identify barriers to the understanding and use of risk management solutions, and recommend strategies to reduce the identified barriers.

- Improve internal and external communication through company meetings, congressional briefings, listening sessions, Intranet/Web site usage, social media, and other communication channels.

- Conduct evaluations to ascertain the impact of risk management education partnerships and other RMA outreach activities.

- Collaborate with other Departmental agencies to develop a holistic approach to education, outreach, and promoting understanding of risk management (Holistic Risk Management).

- Provide technical assistance on crop insurance programs to producers and stakeholder groups.
Strategic Goal 4

GOAL 4: Safeguard the integrity of the Federal crop insurance program.

OUTCOMES:
- Taxpayers are assured their tax dollars are used efficiently and effectively
- Insurance fraud, waste, and abuse are deterred, detected, and addressed
- Approved Insurance Providers, their agents, and adjusters fully comply with the Standard Reinsurance Agreement and all applicable statues and regulations.

Performance Measure 4.1:
Improper payment rate for the Federal crop insurance program.
Baseline 2013: 5.23%
Target 2018: 4.9%

Performance Measure 4.2:
The number of National Financial Operations Reviews (NFOR) conducted on AIPs to determine their compliance with FCIC requirements.
Baseline 2013: 6
Target 2018: 6

Performance Measure 4.3:
The number of National Program Operational Reviews (NPOR) conducted on AIPs operations to determine their compliance with the Federal crop insurance program.
Baseline 2013: 6
Target 2018: 6

Performance Measure 4.4:
The percentage of annual evaluations of insurance companies’ proposed operations plans completed prior to July 1 of each year.
Baseline 2013: 100%
Target 2018: 100%

Performance Measure 4.5:
Estimated Total Cost Avoidance related to actions taken by the Regional Office.
Baseline 2013: $2.4 million
Target 2018: $2.16 million
Strategic Goal 4: Safeguard The Integrity Of The Federal Crop Insurance Program

The Federal crop insurance program is a self-certification program, and payments can be based upon subjective determinations. RMA believes that the overwhelming majority of participants are honest, use good farming practices, and comply with Federal requirements. However, the threats of fraud, waste, or abuse are inherent within this type of program, and are the same as other types of insurance programs.

The objectives of this goal is to reduce the improper payment rates, which is a priority of RMA, both to maintain public confidence in the crop insurance program and to meet the requirements of the Improper Payments Elimination and Recovery Act (IPERA). Also, RMA will provide reasonable assurance that the threats of fraud, waste, or abuse to the Federal crop insurance program are detected, deterred, and addressed using the best and most innovative methods. Available resources are focused on addressing the threats of greatest significance.

To achieve these objectives RMA plans to take the following actions to minimize improper payments, strengthen approved insurance providers’ crop insurance operations, and pursue criminal, civil, or administrative sanctions to address program violations.

On a yearly basis RMA will measure and evaluate each Approved Insurance Provider (AIP) and the whole crop insurance program level of improper payments and require actions to address identified root cause(s) for improper payments.

Use of innovative technology including data warehousing and data mining, remote sensing tools, geospatial analysis, and advanced climate and weather tools identifies potential areas of vulnerability. The performance of targeted reviews addresses identified areas of known or potential high vulnerability.

RMA will continue collaboration with other interested entities such as AIPs, the National Crop Insurance Services (NCIS), the USDA Office of General Counsel (OGC), the Office of Inspector General (OIG), the General Accountability Office (GAO), other USDA Agencies, State Insurance Commissioners, the National Association of Insurance Commissioners, and U.S. Attorney Offices helps identify, review and address potential and actual program violations.

RMA performs oversight of AIP crop insurance operations under provisions of the Standard Reinsurance Agreement (SRA) by conducting annual review and approval of the AIPs’ operations plans. RMA conducts on-site National Financial Operational Reviews of AIPs to assess AIP’s financial condition and compliance with the Standard Reinsurance Agreement.

RMA continues to provide assistance to OIG in civil or criminal cases through RMA’s Special Investigations Branch (SIB) and Regional Compliance Offices (RCO). RMA works with OGC to pursue administrative actions to disqualify, suspend, debar, or impose a civil fine or penalty upon an entity for non-compliance with the Federal crop insurance program.
STRATEGIES AND MEANS

To safeguard the integrity of the Federal crop insurance program, RMA will:

- Develop and employ a new methodology by spring 2015 for reporting, measuring, and evaluating improper payments. This will better identify the root causes of improper payments and the appropriate actions to address them. The new process will increase the number of policy reviews and meet the criteria for statistical validity as established by the Office of Management and Budget (OMB). RMA will establish a realistic target rate of improper payments for each Approved Insurance Provider (AIP) and the crop insurance program as a whole.

- To better address program fraud, waste and abuse, RMA will expand its use of data warehousing and data mining technology, remote sensing tools, geospatial analysis tools, and advanced climate and weather programs to identify potential areas of vulnerability. RMA will perform targeted reviews (both preemptive and after the fact) that address identified areas of known or potential high vulnerability.

- RMA is placing greater emphasis on identifying and evaluating crop insurance agents and adjusters with anomalous insurance experience. Using data mining algorithms unusual or questionable losses of producers will be linked to their agents. This additional scrutiny should provide a greater deterrent to agents and loss adjusters that either actively participate in fraudulent or abusive activities, or choose to ignore such behavior.

- RMA is using data mining algorithms to better evaluate problem locations (“clusters”) across the country. Clusters are those locations where fraudulent and abusive activities consistently show up, often for many years in a row. RMA then uses data mining and weather tools to identify and eliminate the root cause of the bad activities within each cluster.

- Perform in-depth reviews and analysis of each AIP’s annual operations plan to determine compliance with the Standard Reinsurance Agreement (SRA), Federal Regulations, and statutory requirements. The reviews include analysis of reinsurance arrangements and support contracts, such as data processing agreements.

- Conduct a national program operations review on selected insurance provider’s crop insurance program operations to determine compliance with requirements and initiate corrective action, if needed.

- Perform reviews and evaluations of insurance providers’ financial information to determine their financial stability and their ability to meet ongoing obligations.

- Conduct a national oversight review of ‘Requests for Actuarial Changes’ received with discrepancies in the regional offices. RMA will review at least 5% of the total number of request for the current crop year and a lag crop year recorded in the last 24 months.

- Perform and enhance preemptive and targeted compliance reviews and/or investigations of potential areas of high vulnerability to address known or potential threats to the Federal crop insurance program.

- Recover improper payments and pursue criminal, civil, and/or administrative proceedings for program violations.

- Enhance and continue collaboration with FSA, AIPS, OIG, GAO, State Insurance Commissioners, the National Association of Insurance Commissioners, and U.S. Attorney’ Offices to identify, review, and address areas of potential high vulnerability to the Federal crop insurance program.
• Enforce administrative sanctions including suspension, debarment, disqualification, and civil fines where appropriate to remove entities from participation in the Federal crop insurance program.
• Impose penalties, where appropriate, on AIPs in accordance with the SRA to address improper patterns and/or practices.
• Calculate an improper payment rate for the Federal crop insurance program each year in accordance with the Improper Payments Information Act, and when appropriate, implement corrective action plans for reducing improper payments.
• Perform risk assessments and management control reviews on RMA’s program operations to ensure processes and controls provide reasonable assurance that the risks to the Federal crop insurance program are identified and proper controls are in place to manage each risk.
• Establish and maintain in SRA Appendix IV “Quality Assurance and Program Integrity,” AIP quality control requirements for crop insurance operations, as well as evaluation and training requirements for agents, loss adjusters, and other personnel.
• Use the Special Investigations Branch to conduct investigations involving high-profile, highly complex cases involving multiple subjects, and allegations of major program abuse and/or program vulnerabilities which require a rapid, highly-skilled, investigative effort which normally results in criminal, civil, or administrative actions.
• Conduct crop insurance program evaluations to determine whether an acceptable insurance risk exists within the program, and initiate appropriate actions to address identified risks.
• Monitor rates and identify high risk areas within each county through data analysis and data mining and implement appropriate rating methodologies to address identified risks.
• Monitor and update program rates, rating methodologies, and policy terms and conditions to affect incremental improvements to, and ensure the long-term actuarial soundness of, the crop insurance program.
• Target and undertake comprehensive program reviews of the poorest performing crop programs.
• Administer a process to support good farming practice determinations and use sound agricultural science to support the process of evaluating claims from questionable farming practices to reduce improper claim payments.
• Provide timely final agency determinations for provisions of the Federal Crop Insurance Act or any regulation to safeguard RMA’s interpretations and avoid inconsistencies with crop insurance policies.
• Administer written interpretations of FCIC procedures under Section 20 of the Common Crop Insurance Policy Basic Provisions where there is a dispute in mediation, arbitration, or litigation that requires an interpretation of procedures.
• Participate with AIPs in the loss determination of high dollar claims to ensure that these insurance policies are adjusted in accordance with RMA regulations and procedures. This participation also assesses AIP operating performances as well as the effectiveness of RMA’s regulations and procedures. Some determinations may result in identified issues that requiring follow up.
• Refer program abuses identified during the large claim review process for further action by recommending administrative sanctions including suspension, debarment, disqualification, and civil fines, and SRA penalties on AIPs.
Strategic Goal 4

- Work with USDA’s Office of General Counsel to implement and enhance comprehensive legal training and defense strategies at the Regional Office level to address the National Appeals Division appeals and Court of Appeals cases.
- Develop and provide to FSA, each spring and fall, a list of producers whose operations warrant an on-site inspection during the growing season. FSA will perform a growing season inspection of the crop and surrounding farms, conditions, and report the results to RMA for further analysis and evaluation.
GOAL 5: Create an RMA for the 21st century that is high performing, efficient, and adaptable.

OUTCOMES:
- RMA is recognized as an Equal Employment Opportunity Commission (EEOC) “Model Employer.”
- RMA resources are used efficiently.
- RMA ranked in top ten of best places to work in USDA.

Performance Measure 5.1:
Percentage of Title VII Civil Rights Compliance Reviews completed within the statutory timeframe.
Baseline 2013: 100%
Target 2018: 100%

Performance Measure 5.2:
Achieve a clean audit opinion on Financial Statements.
Baseline 2013: Received a Clean Opinion
Target 2018: Receive a Clean Opinion

Performance Measure 5.3:
Number of Anti-deficiency Act (ADA) violation(s).
Baseline 2013: 0
Target 2018: 0

Performance Measure 5.4:
Resolve all deficiencies within 1 year of being identified during the annual A-123 assessment of internal control over financial reporting.
Baseline 2013: One control deficiency was not resolved within the year.
Target 2018: Identified deficiencies will be resolved within 1 year.

Performance Measure 5.5:
Percentage of producer identity discrepancies between RMA and FSA Comprehensive Information Management System (CIMS) data.
Baseline 2013: 3.5%
Target 2018: 1.0%

Performance Measure 5.6:
Percentage of producer acreage discrepancies between RMA and FSA for common crops.
Baseline 2013: 18.35%
Target 2018: 5.00%

Performance Measure 5.7:
Earned value of emerging information technology architecture - maintain cost performance index (CPI) and schedule performance index (SPI) indicators within 0.91 to 1.09.
Baseline 2013: 0.97 CPI / 0.98 SPI
Target 2018: 0.91 to 1.09 for both
Strategic Goal 5: Create An RMA For The 21st Century That Is High Performing, Efficient, And Adaptable

RMA is working to transforming itself into a model organization. By strengthening management operations and engaging employees, RMA will improve customer services, increase employee satisfaction, and develop and implement strategies to enhance leadership, performance, diversity, and inclusion. The transformation will result in process improvements and increased performance.

RMA is committed to the Secretary’s vision to move into a new era of civil rights. RMA will provide civil rights leadership to RMA employees, applicants, and customers to ensure that everyone is treated fairly and has an equal opportunity to participate in RMA programs.

RMA provides sound financial management and accountability within the FCIC and agency. RMA continues to implement and maintain an infrastructure to provide management online real-time financial management information necessary for sound decision making. RMA is committed to managing all of our programs through a system of internal control and actively works to improve its stewardship of taxpayer resources, delivering the greatest value per tax dollar.

RMA is strongly committed to an integrated, business-driven approach that closely links information technology (IT) objectives to the needs and strategies of businesses and the Department. RMA is actively involved in Federal and Departmental initiatives that have the potential to increase efficiency or capabilities.

RMA will increase accountability of Agency staff at all levels regarding external communications with the public and the press about RMA, USDA, the Secretary and the Administration.

STRATEGIES AND MEANS

RMA will continue to improve its performance through the activities outlined below.

Civil Rights and Diversity

- Transform into a model Federal agency for effective equal employment opportunities (EEO) and program delivery by enhancing leadership, encouraging employee inclusion, and focusing on improving customer and employee satisfaction.
- Provide civil rights leadership to RMA employees, applicants, and customers by increasing the use of an early resolution process for civil rights and equal employment opportunity complaints, reducing the inventory of program civil rights complaints, and analyzing field operations for systemic improvements.
- Demonstrate commitment of RMA leadership by integrating EEO into the RMA Strategic Mission, ensuring management and program accountability, proactively working to prevent discrimination through efficient, responsive, and legal compliance with all statues and Department regulations.
- Provide civil rights training to RMA employees, and partners including all AIPs, their agents and adjusters.
• Require a civil rights element in all employee individual performance plans, and hold all employees accountable for ensuring that USDA’s customers and employees are treated in accordance with USDA’s civil rights policy and applicable legal requirements as well as accountable for failure to take appropriate action in response to any findings of Civil Rights violations including discrimination retaliation or misconduct.

Financial Stewardship

• Use resources more effectively by incorporating into the Agency’s current management practices, new strategies and policies that increase performance and encourage efficiency and alignment of activities to the Agency’s strategic goals.
• Maintain its record of clean audit opinions for financial statements.
• Ensure that funds are available to adequately fund and manage the crop insurance program.
• Support the implementation requirements of the Digital Accountability and Transparency Act (DATA), providing transparency and accountability for RMA and Federal Crop Insurance Corporation spending.
• Continue to improve the accountability and effectiveness of financial reporting by establishing, assessing, correcting, and reporting on internal controls.

Information Technology (IT)

• Implement modern information technology systems and policies in a cost effective manner that improve program delivery along with internal and external communications capabilities to better serve RMA constituents.
• Promote data consistency and standardization through the development of policies and best practices to improve the integrity, delivery, and usability of Agency information.
• Implement a technology environment that supports business processes through workflow tools, business intelligence tools, and collaboration tools.
• Expand the role and use of technology, such as data mining and Geographical Information Systems (GIS) to increase program compliance.
• Enhance the integration of the Comprehensive Information Management System (CIMS.)
• Expand the use of Enterprise Architecture (EA) in building a business driven enterprise architecture, characterized by business process improvement, integrated systems, shared and secure data, reusable services, and a robust infrastructure designed to improve the overall performance of RMA and achieve measurable business outcomes including reduced risk, decreased costs and complexity. EA will identify future technology and disruptive trends that may impact RMA and build future state roadmaps to meet RMA strategy.
• Use Enterprise Architecture Principles to communicate and direct decisions regarding enterprise data sharing, data standardization, system integration and interoperability, business process improvement and system and data security.
• Develop and implement EA policies and standards to guide and support opportunities to streamline investments, eliminate duplication of effort and encourage adoption of technologies and best practices.
• Expand the use of the RMA EA Modeling Repository tool (Mega) in building agency business intelligence through the creation and capturing of enterprise models and other artifacts providing collaboration and information sharing opportunities.
Strategic Goal 5

- Ensure that personally identifiable information and other sensitive information is appropriately protected and secure.

IT Governance

- Implement a sound governance structure around how the IT strategy aligns with the business strategy, ensuring that IT is on track to achieve the strategies and goals; and implementing good ways to measure performance.

Communications

- Expand and improve internal and external access to RMA products and data via the web; fully use the web for RMA education partnerships and other RMA outreach activities
- Increase options and build efficiencies for various delivery methods that save money and time, while coordinating messaging to meet the largest outreach potential possible.

Safe, Secure, and Resilient

- Improve the Agency’s emergency preparedness and security measures to protect RMA employees and the public to ensure the continued delivery of RMA products and services.
## Appendix – Program Evaluations

<table>
<thead>
<tr>
<th>Evaluations/Analyses</th>
<th>Brief Description</th>
<th>What Was The Effect</th>
<th>Date</th>
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<tbody>
<tr>
<td><strong>The Risk Management Safety Net: Portfolio Analysis-Market Penetration and Potential</strong></td>
<td>This Portfolio Analysis provides information about the current book of business, measures of market penetration now and over time with identification of areas of market potential. It also provides Risk Management Agency (RMA) on-going initiatives and priorities for product improvement and new product development. Priorities are targeted to areas where market potential is available, to improve the risk management safety net for U.S. agricultural producers.</td>
<td>The Analysis assisted decisions for on-going initiatives and priorities for product improvement and new product development. Priorities are targeted to areas where market potential is available, to improve the risk management safety net for U.S. agricultural producers.</td>
<td>July 2013 Available online at <a href="http://www.rma.usda.gov/pubs/2013/portfolio/index.html">www.rma.usda.gov/pubs/2013/portfolio/index.html</a></td>
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