



**Risk Management Agency**

Risk Management Agency  
Davis Regional Office  
430 G Street, # 4168  
Davis, CA 95616  
Voice: (530) 792-5870  
Email: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)  
Web: [www.rma.usda.gov](http://www.rma.usda.gov)

# News Release

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Contact:  
Davis Regional Office, (530) 792-5870  
[rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

## **New Whole-Farm Revenue Insurance Protection Available in Hawaii**

DAVIS, Calif., Nov. 21, 2014 — USDA's Risk Management Agency (RMA) announced that the new Whole-Farm Revenue Protection insurance policy is now available for the 2015 crop year in all Hawaii counties.

The Agricultural Act of 2014 (the 2014 Farm Bill) allowed RMA to create the whole-farm crop insurance policy. The policy allows producers to insure between 50 to 85 percent of their whole farm revenue and makes crop insurance more affordable for producers, including fruit and vegetable growers and organic farmers and ranchers. It allows these growers to insure a variety of crops at once instead of one commodity at a time. That gives them the option of embracing more crop diversity and helps support the production of a wider variety of foods.

With Hawaii's mild-climate and fertile soil for year round crop production, this program could be an essential risk management tool in helping growers mitigate revenue losses. In addition to the major commodities of nursery, coffee, macadamia nuts, and livestock grown in Hawaii, growers with other commodities can benefit from this program. This includes a diversified operations that may be growing avocados, bananas, cabbage, celery, corn, and other crops.

The Whole-Farm Revenue Protection insurance includes a wide range of available coverage levels, coverage for replanting, provisions that increase coverage for expanding operations, a higher maximum amount of coverage, and the inclusion of market readiness costs in the coverage. This policy is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

The new policy will also provide a whole-farm premium subsidy to farms with two or more commodities as long as minimum diversification requirements are met, which means purchasing crop insurance will be more affordable for producers. Whole-Farm Revenue Protection can be purchased in conjunction with individual crop policies as long as those policies are at a buy-up coverage level.

More information, including availability of the product, can be found on RMA's website at [www.rma.usda.gov/policies/wfrp.html](http://www.rma.usda.gov/policies/wfrp.html).

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at [www.rma.usda.gov/tools/agents/](http://www.rma.usda.gov/tools/agents/). Producers can use the RMA Cost Estimator to get a premium amount estimate of their insurance needs online at [ewebapp.rma.usda.gov/apps/costestimator/](http://ewebapp.rma.usda.gov/apps/costestimator/).

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