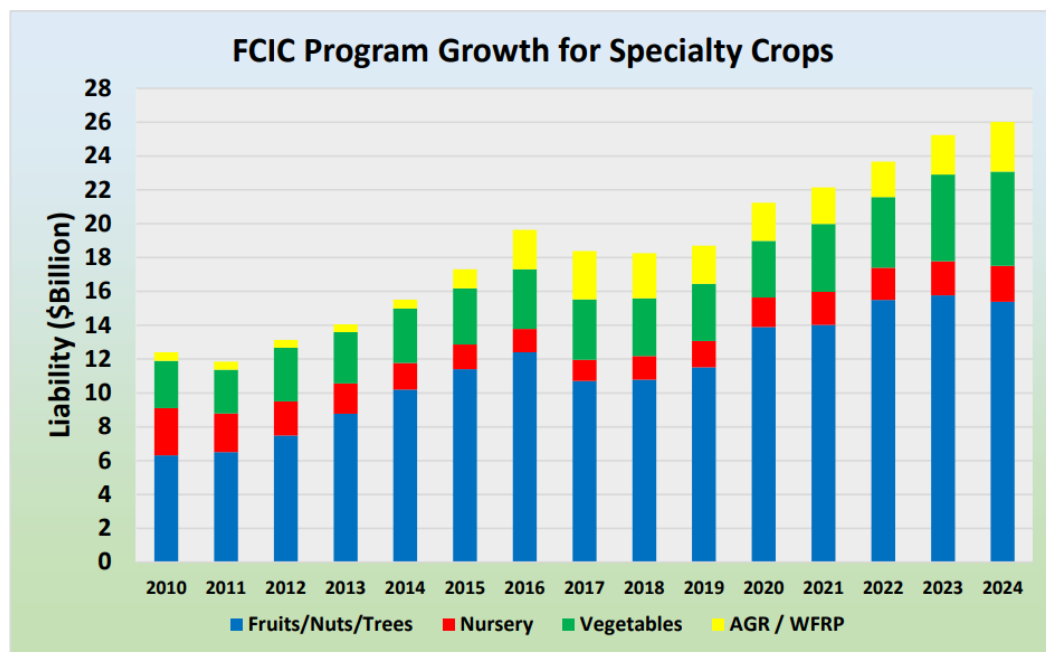


CROP INSURANCE MYTH VS FACT: SPECIALTY CROPS

MYTH: Crop insurance is only for big corn, soybean, wheat and cotton farmers.

FACT: Crop insurance is available for more than 130 crops and to farmers of all sizes and in all 50 states. In the last year, the program added policies for nursery products and hybrid wheat seed. Policies for blueberries, cucumbers, fresh-market tomatoes, grapes, shellfish, apple trees, cherries, cranberries, pistachios, raisins, strawberries, peaches, and stone fruit, among others, were expanded or improved to provide greater accessibility and better meet the growers' needs. All growers of all crops are afforded the same premium assistance, which is dictated by statute.

- The flexibility built into the crop insurance program allows for the development of new types of policies to meet the needs of all types of farmers across the US.
- According to the RMA 2025 Specialty Crop Report, since 2018, there has been a 34% increase in the number of available specialty crop insurance programs. Currently, there are 70 individual specialty crops insured under crop insurance programs.
- The number of acres of fruit, vegetables, and other specialty crops covered by crop insurance has steadily increased over the past 15 years. In 2024, the amount of insurance for specialty crops totaled over \$26 billion in protection.



Source: Risk Management Agency, USDA

- Crop insurance covers foods that contribute to a diverse and healthy diet, including leafy greens, legumes, nuts, beef, and dairy. Crop insurance is designed in a way that can be flexible to meet the diverse needs of insuring a myriad of crops.

TOP 10 SPECIALTY CROPS INSURED (2024)



#1 APPLES

Acres: 247,611
Liability: \$2.4 Billion
Premium: \$193 Million



#6 ORANGE TREES

Trees: 37,330,800
Liability: \$1.3 Billion
Premium: \$26 Million



#2 GRAPES

Acres: 534,337
Liability: \$2.3 Billion
Premium: \$116 Million



#7 TOMATOES

Acres: 234,178
Liability: \$1.1 Billion
Premium: \$29 Million



#3 ALMONDS

Acres: 1,058,368
Liability: \$2.1 Billion
Premium: \$83 Million



#8 DRY BEANS

Acres: 1,542,445
Liability: \$981 Million
Premium: \$141 Million



#4 POTATOES

Acres: 758,014
Liability: \$1.8 Billion
Premium: \$103 Million



#9 PISTACHIOS

Acres: 319,952
Liability: \$966 Million
Premium: \$62 Million



#5 NURSERY (FG & C)

Liability: \$1.5 Billion
Premium: \$88 Million



#10 ORANGES

Acres: 335,192
Liability: \$748 Million
Premium: \$43 Million

Source: Risk Management Agency, USDA