



Report to Congress:

Organic Crops and the Federal Crop Insurance Program

Submitted by:

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Manager Federal Crop Insurance Corporation Board of Directors
As required by Section 12023 of the Food, Conservation, and Energy Act of 2008

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United States Department of Agriculture
Federal Crop Insurance Corporation
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The Risk Management Agency Administers
And Oversees All Programs Authorized Under
The Federal Crop Insurance Corporation

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Introduction

The Food, Conservation and Energy Act of 2008 (2008 Farm Bill) requires the following:

The Corporation shall submit to the Committee on Agriculture of the House of Representatives and the Committee on Agriculture, Nutrition, and Forestry of the Senate an annual report on progress made in developing and improving Federal crop insurance for organic crops, including—

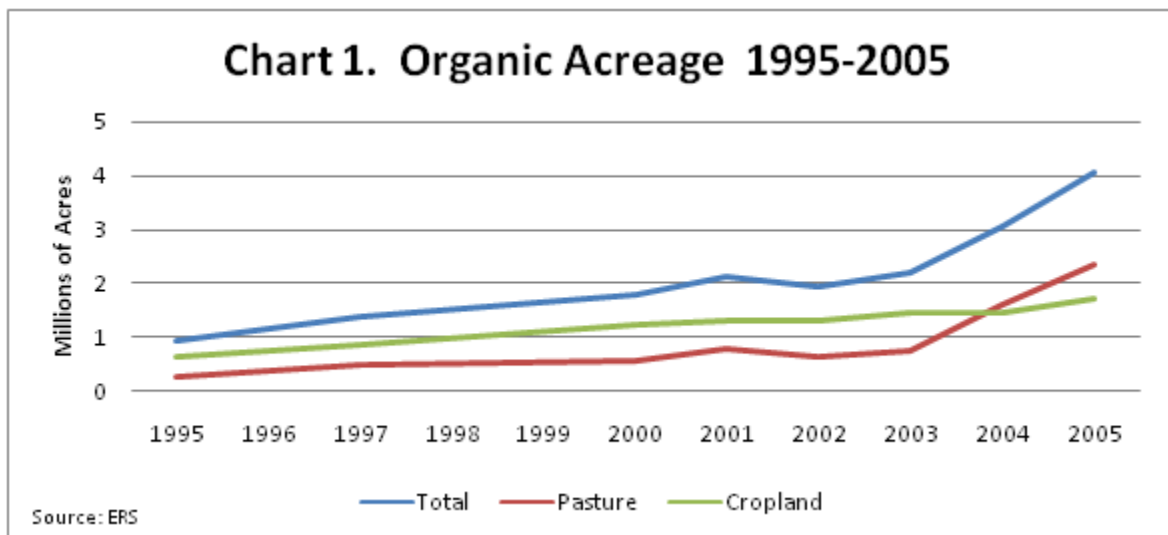
- (I) the numbers and varieties of organic crops insured;*
- (II) the development of new insurance approaches; and*
- (III) the progress of implementing the initiatives required under this paragraph, including the rate at which additional price elections are adopted for organic crops.*

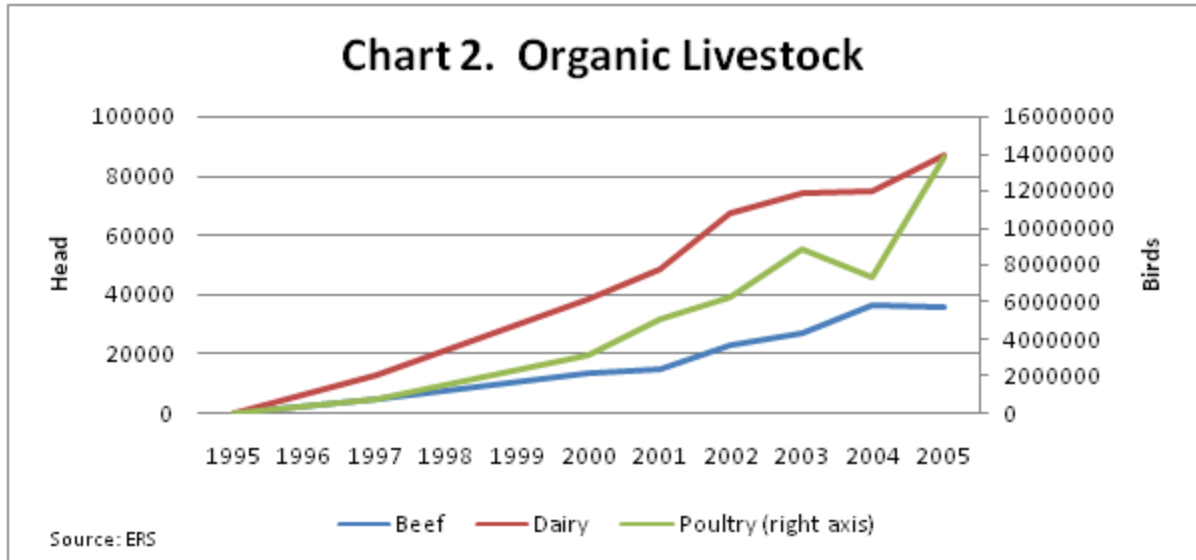
The 2008 Farm Bill goes on to require that “*The report shall include such recommendations as the Corporation considers appropriate to improve Federal crop insurance coverage for organic crops.*”

As required by the 2008 Farm Bill the Federal Crop Insurance Corporation (FCIC) submits the following update.

Background - Status of Organic Agriculture

The U.S. market for organic products has been expanding since the 1970s and is widely scattered across the nation. USDA’s Economic Research Service figures show the growth in organic acreage and livestock since 1995. (Charts 1 and 2) (Chart 1 Data) (Char 2 Data)





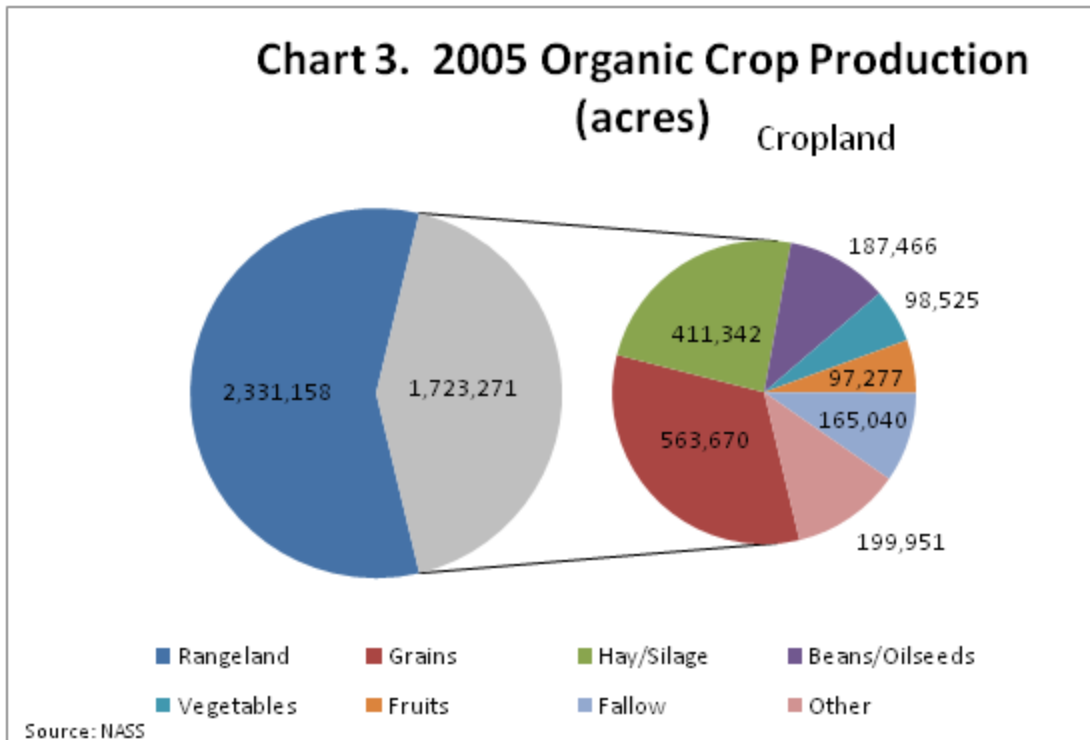
The National Agricultural Statistics Service (NASS) conducted a Census of Agriculture (2007 Census) on behalf of USDA in 2007. The 2007 Census provides a useful framework for assessing the scope of organic agriculture against production agriculture as a whole.

Although the number of farms, acres harvested and crop value of organic production has grown since the 2001 Census, organic production remains a small fraction of the total agricultural production in the United States. (See Table 1)

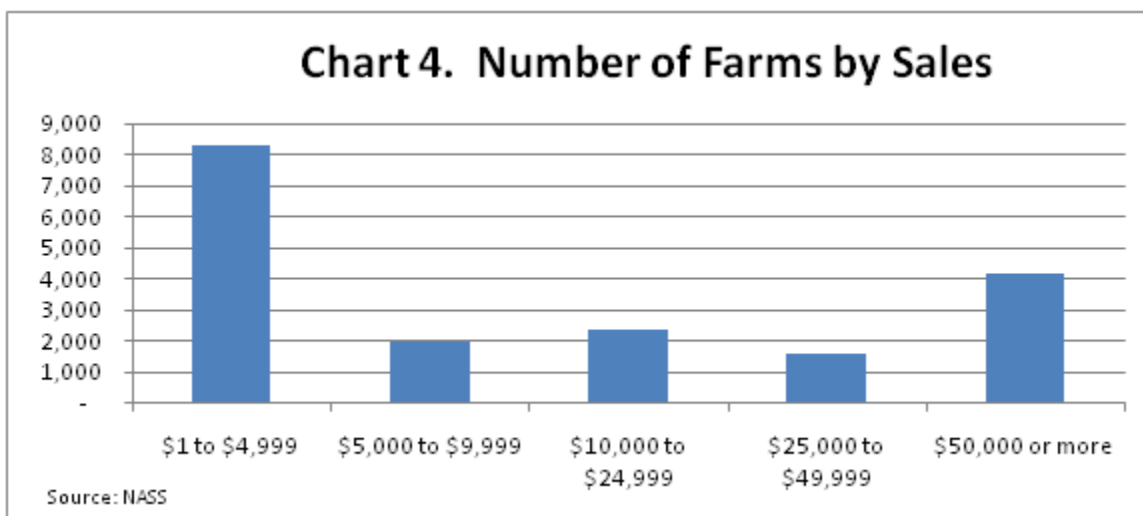
	Non-Organic	Organic	Total	Organic % of Total
# Farms	2,186,581	18,211	2,204,792	.83%
Har Acres	308,319,513	1,288,088	309,607,601	.42%
Sales	295,511,380,000	1,709,111,000	297,220,491,000	.58%

The 2007 Census found that 18,211 farms were engaged in organic production on 2,577,418 acres. Organic crops were harvested from 1,288,088 acres on 16,778 farms. The remaining 1.3 million acres of organic acreage in production represents pasture, rangeland and forage. The 2007 Census reported the value of organic product sales at \$1.7 billion compared to \$297 billion for agriculture commodities overall.

While less than one percent of major commodity crops are grown under certified organic farming practices, larger portions of some specialty crops (especially fruits, vegetables, and specialty grains) are grown under these practices. (See Chart 3) (Chart 3 Data)



Over 90 percent of organic crop sales were from farms with organic crop sales of \$50,000 or greater, with average sales for the “over \$50,000” sales grouping of \$381,755. Some farms have a major presence in organic markets. (See Chart 4) (Chart 4 Data)



NASS is currently conducting an additional comprehensive survey of organic agricultural, the Organic Production Survey. The Organic Production Survey, a supplement to the 2007 Census, is USDA’s first wide-scale survey of organic farming in the United States. The survey includes USDA certified organic producers, organic

producers exempt from certification (those grossing less than \$5,000 annually from organic sales), producers transitioning to organic production, and non-certified producers that indicated organic production on their 2007 Census of Agriculture form. NASS expects to publish survey results in early 2010.

Federal Crop Insurance for Organic Crops

Statutory Authority: Federal crop insurance is administered by the Risk Management Agency (RMA) on behalf of the Federal Crop Insurance Corporation (FCIC) under the authority of the Federal Crop Insurance Act (Act) (7 U.S.C. 1501-1524). Specifically, Section 1508 states:

(a) AUTHORITY TO OFFER INSURANCE.—

(1) IN GENERAL.—If sufficient actuarial data are available (as determined by the Corporation), the Corporation may insure, or provide reinsurance for insurers of, producers of agricultural commodities grown in the United States under 1 or more plans of insurance determined by the Corporation to be adapted to the agricultural commodity concerned. To qualify for coverage under a plan of insurance, the losses of the insured commodity must be due to drought, flood, or other natural disaster (as determined by the Secretary).

The 2008 Farm Bill also modified the definition of organic crop found at Section 1502(b)(7) as follows:

ORGANIC CROP. - The term “organic crop” means an agricultural commodity that is organically produced consistent with section 2103 of the Organic Foods Production Act of 1990 (7 U.S.C. 6502)

RMA implemented the revised definition in all appropriate program materials effective for spring crops for the 2009 crop year, and for both winter and spring crops for succeeding crop years.

Crop insurance is available for a wide variety of crops that are organically produced. Crop insurance is available for certified organic acreage; transitional acreage being converted to organic acreage; and buffer zone acreage. In addition, crop insurance is available for pasture, rangeland and forage and on a whole farm basis for many crops which do not distinguish between organic and conventional production practices. Finally, crop insurance is available for livestock producers through the Livestock Gross Margin (LGM) products, which provide protection against loss of gross margin (market value of livestock minus feed costs), and Livestock Risk Protection products (LRP),

which provide protection against price declines. These products do not distinguish between organic and conventional production practices.

The Organic Production Survey being administered by NASS identifies the following crops as primary organic crops. Tables 2 and 3 shows whether those crops included in the survey are also covered under Federal crop insurance.

Table 2. Crops in NASS Organic Product Survey Insured Under FCIC Crop Year 2010

Almonds	Hay (Forage)	Rice
Apples	Hogs and Pigs*	Rye for grain or seed
Avocados	Lemons	Safflower
Barley for Grain or Seed	Milk*	Sheep and Lambs*
Beef Cows*	Mint, peppermint and spearmint	Snap beans for processing
Dry Beans	Oats for grain or seed	Sorghum for grain or seed
Buckwheat	Onions, dry	Sorghum for silage or greenchop
Blueberries, tame	Oranges, all	Soybeans for beans
Cabbage, all	Peaches, all	Sugarcane
Canola	Peanuts for nuts	Sunflowers
Cherries, sweet	Pears, all	Sweet corn
Corn for grain or seed	Peas, dry peas and lentils	Tangerines
Corn for silage or greenchop	Peas, green	Tomatoes
Cotton, all	Pecans	Walnuts, English
Cranberries	Peppers, bell	Wheat, Winter for grain or seed
Figs	Plums and prunes	Wheat, Durum for grain or seed
Flaxseed (Flax)	Popcorn	Wheat, Other spring for grain or seed
Grapefruit	Potatoes	
Grapes	Proso millet	

Source: Compiled from the USDA NASS Organic Production Survey Instrument and USDA RMA 2009 Crop Policies and Pilot Program Lists
 *Beef Cows are insured under the Livestock Gross Margin (LGM) Cattle and Livestock Risk Protection (LRP) Fed Cattle and LRP Feeder Cattle.
 **Milk prices are insured under the LGM Dairy Cattle Program
 ***Hogs and Pigs are insured under the LRP/LGM Swine Program
 ****Sheep and Lambs are insured under the LRP Lamb Program

Table 3. Crops Named in the NASS Organic Production Survey but Not Insured under Named-Crop FCIC Programs in 2010*

Beans, snap (fresh)+	Hazelnuts/Filberts
Blackberries and Dewberries**	Herbs, dried
Broccoli	Herbs, fresh-cut
Cantaloupes and muskmelons	Honeydew melons, fresh-cut
Carrots++	Lettuce
Cauliflower	Peas, green (fresh)
Celery	Pistachios**
Cherries, tart	Raspberries++
Dates	Spinach
Garlic	Squash++
	Watermelon

Source: Compiled from the USDA NASS Organic Production Survey Instrument and USDA RMA 2010 Crop Policies and Pilot Program Lists

*Crop may be covered under AGR/AGR-Lite in some instances

+Privately developed product approved for implementation

**Pilot program under development by RMA

++Pilot program under development by RMA but tabled due to similar private product available.

Multiple Peril Crop Insurance covered perils include losses due to the following causes if the damage is significant enough to lower yield below the deductible for the entire insured unit:

- Drought
- Excess Heat and/or Moisture
- Freeze
- Storm damage
- Hail
- Insect damage, disease and weeds that cannot be controlled by recognized organic farming practices

Revenue products provide revenue guarantees instead of MPCCI yield guarantees. Revenue policies protect a grower's loss of revenue resulting from low prices, low yields, or a combination of the two.

The same exclusions applicable to all other crop insurance policies, i.e. losses due to quarantine, loss of marketing opportunity and other than natural causes, apply to organic crops insured as well. Organic policyholders are required to maintain separate Actual Production History (APH) databases for conventional, transitional, and certified organic

acreage. In addition, an organic crop plan must be on file with the approved insurance provider to support proactive preventive management. Claims are supported only where planned controls were not effective. Crop insurance is not intended to compensate for poor organic management.

Organic Participation in Federal Crop Insurance, 2004-2009

From crop years 2004 – 2009 there have been over 80 crop varieties insured as either certified or transitional organic under various forms of crop insurance. Table 4 summarizes the number of policies and acreage insured with organic practices designated under the various types of insurance plans.

Insurance Plan Type	2004		2005		2006		2007		2008		2009	
	Policies	Acreage	Policies	Acreage	Policies	Acreage	Policies	Acreage	Policies	Acreage	Policies	Acreage
Yield Coverage (APH)	814	101,026	1,161	145,168	1,476	180,065	1,744	232,420	1,966	247,404	2,334	274,780
Revenue Coverage (RA,CRC,IP, ARH)	624	106,447	684	132,551	1,015	184,294	1,259	197,839	1,488	229,136	1,710	286,674
Dollar Amount of Insurance	21	2,920	49	3,220	72	4,548	87	9,250	98	10,550	63	3,741
Total	1,459	210,393	1,894	280,939	2,563	368,906	3,090	439,509	3,552	487,090	4,107	565,195

*Policy count reflects the number of policies where at least 1 acre was insured as transitional or certified organic. Information for 2009 is incomplete and is reflective of 12/21/2009.

Crop insurance participation for organic practices is estimated at close to 35 percent. This is based on a comparison of the harvested acreage for organic practices reported in the 2007 Census of Agriculture relative to the 2007 acreage insured as organic under the various crop insurance programs. It is important to note that this may not be a complete comparison, as not all crop insurance programs require organic practices to be specifically designated though coverage is still available. These programs include: Adjusted Gross Revenue (AGR); Adjusted Gross Revenue-Lite (AGR-Lite); Group Risk Program (GRP) and Group Risk Income Protection Program (GRIP); Rainfall Index (RI) and Vegetation Index (VI). Since these programs do not require reporting information specific to an organic practice at this time, RMA is unable to report or estimate organic participation under these programs. A brief description for each of these programs is provided in Attachment 1.

RMA's Actuarial Experience

The 2008 Farm Bill also modified Section 1506(n) of the Act, which requires that the Federal Crop Insurance Program be actuarially sound and establishes a target projected loss ratio as follows:

(n) ACTUARIAL SOUNDNESS.—

(1) PROJECTED LOSS RATIO AS OF OCTOBER 1, 1995.—The Corporation shall take such actions as are necessary to improve the actuarial soundness of Federal multiperil crop insurance coverage made available under this subtitle to achieve, an overall projected loss ratio of not greater than 1.0, including—

.....

(D) taking any other measures authorized by law to improve the actuarial soundness of the Federal crop insurance program while maintaining fairness and effective coverage for agricultural producers.

An essential role and requirement RMA has is to establish and maintain the actuarial soundness of the Federal crop insurance program.

Premium Rating: Crop insurance for organic production was originally available only by a written agreement. A written agreement allows for a producer to receive an individual determination of coverage for specific crops produced under specific conditions in specific counties. Because organic practices were not generally considered good farming practices, each situation was evaluated on its own merits. Upon submission of appropriate documentation that confirmed the appropriateness of their individual production practices, organic producers were provided coverage, albeit at a premium rate determined specifically for their situation. In 2000, the Agricultural Risk Protection Act (ARPA) defined organic farming as a good farming practice, which allowed for inclusion of organic production under the terms and conditions of all crop insurance policies in effect at that time.

RMA modified the Common Crop Insurance Policy Basic Provisions to recognize organic farming as a good practice for all spring planted crops for the 2004 crop year. This meant that organic producers were now eligible for all crop insurance policies using standard policy terms on all spring planted crops for the 2004 and succeeding crop years without requesting an individual written agreement. Organic producers were no longer required to obtain a written agreement.

However, limited information existed regarding organic farming practices and how they related to crop insurance. Limited data was available on yield variability and susceptibility to losses for organic agriculture. For example, many insect, disease, and

weed perils previously mitigated through known conventional farming practices proven on a large scale would now be treated with organic methods only in limited use at the time. The lack of information introduced an uncertainty regarding risk that could not be empirically tested until additional insurance experience was collected regarding organic farming practices. RMA determined, consistent with standard actuarial principles, that an additional rate load of 5 percent was appropriate for organic farming practices. The rate load is applied as a 5 percent surcharge.

RMA has reviewed organic insurance experience relative to conventional experience for the same crops and counties on an annual basis. In the aggregate over the years of data available, organic loss ratios have exceeded those of conventional practices.

Consequently, RMA has maintained the 5 percent surcharge for organic production.

Tables 1-10 of Exhibit 1 detail RMA's loss experience for organic crops from 2004-2009.

Current Price Options for Organic Production

The price elections or dollar amounts of insurance applicable to both certified organic acreage and transitional acreage (includes any respective buffer zones) are the same as the price elections or dollar amounts of insurance published by RMA for the crop grown using conventional means. RMA does not establish a separate price election for organic crops.

However, under certain crop insurance policies, a contract price is an alternative to a published price election for the crop insurance policies listed in Table 5. In those cases, a contract price is available for organic acreage provided only that organic acreage is planted and insured. For example, a contract is required to produce green peas. In order to insure green peas, policyholders must in turn have a contract. The terms of the policy provide that the insured crop be valued at the contract price. Thus, any acreage of green peas grown organically, that are under contract, and that have a contract price representative of the value when grown in this manner, may be insured at that price.

The crops listed in Table 5 currently offer contract pricing in many of the counties for which the crop policy is available. Most of these crops must have a contract in place on planted acreage before insurance attaches. For some of the crops, contract prices are capped at a level determined by RMA. Producers who have contracts for organic production are able to obtain coverage at the contracted prices, subject to any limitations specified in the county actuarial documents for that crop.

RMA added a contract pricing alternative for specialty use barley and soybeans for the 2010 crop year. This contract pricing is capped. Although the capped value for the contract price could be lower than the price some organic growers receive, it is above the

previous actual production history price election for crops produced under conventional practices. If an organic grower has a contract, they could insure it up to the capped amount.

For barley the new specialty types are offered for spring barley in Colorado, Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, and Washington. Specialty types included are malting, waxy hulled, waxy hulless and hulless.

For soybeans, the specialty types are offered in Arkansas, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, and Virginia. Specialty types included are Large Seeded Food Grade, Small Seeded Food Grade, Low Linolenic Acid, Low Saturated Fat and High Protein.

Table 5. Crops/States With Contract Pricing Available

CROP	STATE		CROP	STATE
ALFALFA SEED	CALIFORNIA			PENNSYLVANIA
	IDAHO			WASHINGTON
	MONTANA			WISCONSIN
	NEVADA		BUCKWHEAT	MINNESOTA
	OREGON			NORTH DAKOTA
	WASHINGTON			WASHINGTON
	WYOMING		MUSTARD	IDAHO
BARLEY	ALASKA			MONTANA
	COLORADO			NORTH DAKOTA
	IDAHO			OREGON
	MINNESOTA			WASHINGTON
	MONTANA		PEANUTS	ALABAMA
	NEBRASKA			ARKANSAS
	NORTH DAKOTA			FLORIDA
	OREGON			GEORGIA
	SOUTH DAKOTA			LOUISIANA
	WASHINGTON			MISSISSIPPI
	WYOMING			NEW MEXICO
DRY BEANS	IDAHO			NORTH CAROLINA
	OREGON			OKLAHOMA
	WASHINGTON			SOUTH CAROLINA
DRY PEAS	IDAHO			TEXAS
	OREGON			VIRGINIA
	WASHINGTON		PROCESSING BEANS	IDAHO
GRAPES	CALIFORNIA			OREGON

	IDAHO		PUMPKINS	ILLINOIS
	OREGON		SILAGE SORGHUM	COLORADO
	WASHINGTON			KANSAS
GREEN PEAS	DELAWARE		SOYBEANS	ARKANSAS
	IDAHO			IOWA
	ILLINOIS			MICHIGAN
	IOWA			MINNESOTA
	MAINE			MISSOURI
	MARYLAND			NORTH DAKOTA
	MICHIGAN			OHIO
	MINNESOTA			VIRGINIA
	NEW YORK			
	OREGON			

Research and Development Required by the 2008 Farm Bill

The 2008 Farm Bill required RMA to enter into 1 or more contracts for organic coverage improvements. Specifically, the 2008 Farm Bill required the following:

CONTRACTS FOR ORGANIC PRODUCTION COVERAGE IMPROVEMENTS.—

(A) CONTRACTS REQUIRED.—Not later than 180 days after the date of enactment of the Food, Conservation, and Energy Act of 2008, the Corporation shall enter into 1 or more contracts for the development of improvements in Federal crop insurance policies covering crops produced in compliance with standards issued by the Department of Agriculture under the national organic program established under the Organic Foods Production Act of 1990 (7 U.S.C. 6501 et seq.).

(B) REVIEW OF UNDERWRITING RISK AND LOSS EXPERIENCE.—

(i) REVIEW REQUIRED.—(I) IN GENERAL.—A contract under subparagraph (A) shall include a review of the underwriting, risk, and loss experience of organic crops covered by the Corporation, as compared with the same crops produced in the same counties and during the same crop years using nonorganic methods. (II) REQUIREMENTS.—The review shall—

(aa) to the maximum extent practicable, be designed to allow the Corporation to determine whether significant, consistent, or systemic variations in loss history exist between organic and nonorganic production;

(bb) include the widest available range of data collected by the Secretary and other outside sources of information; and (cc) not be limited to loss history under existing crop insurance policies.

(ii) EFFECT ON PREMIUM SURCHARGE.—Unless the review under this subparagraph documents the existence of significant, consistent, and systemic variations in loss history between organic and nonorganic crops, either collectively or on an individual crop basis, the Corporation shall eliminate or reduce the premium surcharge that the Corporation charges for coverage for organic crops, as determined in accordance with the results.

(iii) ANNUAL UPDATES.—Beginning with the 2009 crop year, the review under this subparagraph shall be updated on an annual basis as data is accumulated by the Secretary and other sources, so that the Corporation may make determinations regarding adjustments to the surcharge in a timely manner as quickly as evolving practices and data trends allow.

(C) ADDITIONAL PRICE ELECTION.—(i) IN GENERAL.—A contract under subparagraph (A) shall include the development of a procedure, including any associated changes in policy terms or materials required for implementation of the procedure, to offer producers of organic crops an additional price election that reflects actual prices received by organic producers for crops from the field (including appropriate retail and wholesale prices), as established using data collected and maintained by the Secretary or from other sources.

(ii) TIMING.—The development of the procedure shall be completed in a timely manner to allow the Corporation to begin offering the additional price election for organic crops with sufficient data for the 2010 crop year.

(iii) EXPANSION.—The procedure shall be expanded as quickly as practicable as additional data on prices of organic crops collected by the Secretary and other sources of information becomes available, with a goal of applying this procedure to all organic crops not later than the fifth full crop year that begins after the date of enactment of Food, Conservation, and Energy Act of 2008.

RMA awarded a contract to Watts and Associates, Inc., (W&A) in late February, 2009. The objectives of the contract, Organic Crops: Review of Risk and Loss Experience and Development of Additional Price Election Procedures, are to “(1) review actuarial appropriateness of RMA’s organic rates and organic pricing arrangements, and (2) research pricing arrangements of organic commodities and [if warranted], provide price procedures for RMA to develop additional price elections for all or any applicable organic commodities.” The contractor is to research pricing arrangements of organic commodities to determine if data consistent with price data standards utilized by RMA are available. Finally, the contractor is to identify methods to facilitate the eventual establishment of unique organic practice rating components as more insurance experience is accumulated and research is completed.

Recommendations

- A final report for the contracted review of underwriting and loss experience is expected in early 2010. RMA will review the reports and present the findings and recommendations, as well as RMA's analysis of the recommendations received, to the FCIC Board of Directors in early 2010.
- A final proposed pricing methodology developed by the contractor is expected in early 2010. RMA will be reviewing the proposed methodology to assess whether it presents a viable alternative for organic production for the selected crops. RMA intends to make available any price elections that may result from this research effective for the 2011 crop year.
- RMA is coordinating a meeting of USDA's Organic Working Group to assess data collection and reporting processes currently in place, and to identify any information sharing not currently underway that can be utilized to determine an organic price election for RMA's use in developing organic price elections.
- RMA is continuing to assess the viability of contract pricing for additional crops for which a significant portion of organic production is marketed via a contract.

Attachment 1. Plans of Insurance for Which Organic Producers are Not Charged an Additional 5 Percent in Premium

Information on these and other crop insurance policies is available at www.rma.usda.gov

Adjusted Gross Revenue (AGR)

AGR provides protection against low revenue due to covered losses for the entire farm system. AGR also provides limited animal and animal products protection for farms with up to \$13 million in gross sales. Under this plan, organic producers can include all organic revenue received. Most farm-raised crops, animals and animal products are eligible for protection under the AGR program.

Adjusted Gross Revenue- Lite (AGR-Lite)

AGR-Lite is a streamlined version of AGR and offers protection to smaller farmers (up to \$2 million in gross sales) for their crops, livestock and animal products.

Group Risk Plan (GRP)

GRP policies use a county index as the basis for determining a loss. When the county yield for the insured crop, as determined by RMA based on county estimates provided by NASS, falls below a selected trigger level, an indemnity is paid. Payments are not based on the individual farmer's loss records. Yield levels are available for up to 90 percent of the expected county yield. GRP protection involves less paperwork and often costs less than farm-level coverage. Producers do not have to provide production history or evidence of loss because payments are made on losses based on the county expected yield. Producers may not purchase GRP and MPC coverage for the same crop and year. GRP does not provide prevented planting, late planting, or replant payments. However, individual crop losses may not be covered if the county yield does not suffer a similar level of loss. This insurance is most often selected by farmers whose crop losses typically follow the county pattern.

Group Risk Income Protection (GRIP)

GRIP is similar to the GRP plan of insurance, but GRIP makes indemnity payments only when the average county revenue for the insured crop falls below the revenue chosen by the farmer. GRIP coverage can be enhanced if the producer selects the Harvest Revenue Option (HRO), which provides upside harvest price protection when the final county yield is less than the expected county yield and the harvest price is greater than the

expected price. The GRIP product is available in all counties offering GRP. GRIP is available for corn, cotton, grain sorghum, soybeans, and wheat.

Rainfall Index (RI) and Vegetation Index (VI)

The Rainfall and Vegetation Index plans of insurance are designed as risk management tools to insure against declines in an index for a designated area called a grid. They are primarily intended for use by producers whose crop production tends to follow the average precipitation or vegetation patterns for the grid. These programs are currently available to provide coverage for pasture, rangeland, forage production, and apiculture.

Exhibit 1 – Crop Insured Under the Federal Crop Insurance Program

Crop Name	Crop Name
WHEAT	OYSTERS
BLUEBERRIES	CLAMS
ONIONS	PUMPKINS
CANOLA	GRAPEFRUIT
OATS	LEMONS
MILLET	MANDARINS
RICE	MINNEOLA TANGELOS
AVOCADOS	ORANGE TREES
PECANS	GRAPEFRUIT TREES
COTTON	LEMON TREES
COTTON EX LONG STAPLE	LIME TREES
MACADAMIA NUTS	ALL OTHER CITRUS TREES
MACADAMIA TREES	AVOCADO TREES
ALMONDS	CARAMBOLA TREES
WALNUTS	MANGO TREES
FLAX	NAVEL ORANGES
FORAGE SEEDING	SWEET ORANGES
FORAGE PRODUCTION	VALENCIA ORANGES
PEACHES	FRESH APRICOTS
PRUNES	PROCESSING APRICOTS
RAISINS	FRESH NECTARINES
SUGARCANE	PROCESSING CLING PEACHES
SUGAR BEETS	PROCESSING FREESTONE
CORN	FRESH FREESTONE PEACHES
SWEET CORN	EARLY & MIDSEASON ORANGES
POPCORN	LATE ORANGES
FRESH MARKET SWEET CORN	ALL OTHER GRAPEFRUIT
CHILE PEPPERS	RUBY RED GRAPEFRUIT
PROCESSING BEANS	FLUE CURED TOBACCO
DRY BEANS	FIRE CURED TOBACCO
SAFFLOWER	BURLEY TOBACCO
HYBRID SORGHUM SEED	MARYLAND TOBACCO
GRAIN SORGHUM	DARK AIR TOBACCO
TABLE GRAPES	CIGAR FILLER TOBACCO
GRAPES	CIGAR BINDER TOBACCO
APPLES	CIGAR WRAPPER TOBACCO

CULTIVATED WILD RICE	ORLANDO TANGELOS
CHERRIES	RIO RED & STAR RUBY
CRANBERRIES	CITRUS TREES I
SILAGE SORGHUM	CITRUS TREES II
FIGS	CITRUS TREES III
ADJ. GROSS REVENUE-LITE	CITRUS TREES IV
HYBRID CORN SEED	CITRUS TREES V
ADJUSTED GROSS REVENUE	CITRUS I
GREEN PEAS	CITRUS II
DRY PEAS	CITRUS III
MUSTARD	CITRUS IV
CABBAGE	CITRUS V
NURSERY (FG&C)	CITRUS VI
MINT	CITRUS VII
PEANUTS	CITRUS VIII
SUNFLOWERS	BANANA
SOYBEANS	COFFEE
PEPPERS	PAPAYA
POTATOES	BANANA TREE
FRESH MARKET TOMATOES	COFFEE TREE
TOMATOES	PAPAYA TREE
PASTURE,RANGELAND,FORAGE	FEEDER CATTLE
PEARS	FED CATTLE
BARLEY	CATTLE
PLUMS	LAMB
RYE	SWINE
ALFALFA SEED	DAIRY CATTLE
BUCKWHEAT	APICULTURE

Exhibit 2 – RMA’s Loss Experience for Organic Crops

Table 1. Organic Experience by Year

(as of 12/21/2009)						
Year	Policies*	Acreage	Liability	Premium	Indemnity	Loss Ratio
2004	1,459	210,393	\$ 38,215,333	\$ 5,021,914	\$ 6,849,501	1.36
2005	1,894	280,939	\$ 57,081,819	\$ 6,799,909	\$ 5,750,087	0.85
2006	2,563	368,906	\$ 82,903,270	\$ 9,494,181	\$ 10,419,118	1.10
2007	3,090	439,509	\$ 127,309,536	\$ 14,547,331	\$ 13,190,511	0.91
2008	3,552	487,090	\$ 179,242,457	\$ 22,679,209	\$ 28,240,171	1.25
2009**	4,107	565,195	\$ 214,899,252	\$ 27,024,599	\$ 13,722,620	0.51
Total	16,665	2,352,032	\$ 699,651,667	\$ 85,567,143	\$ 78,172,008	0.91

Table 2. Transitional Organic Experience by Year

(as of 12/21/2009)						
Year	Policies*	Acreage	Liability	Premium	Indemnity	Loss Ratio
2004	10	884	\$ 397,926	\$ 49,626	\$ 56,189	1.13
2005	215	24,575	\$ 4,206,745	\$ 483,174	\$ 392,227	0.81
2006	332	38,149	\$ 8,763,559	\$ 798,357	\$ 763,836	0.96
2007	447	48,201	\$ 17,920,266	\$ 1,583,083	\$ 2,416,050	1.53
2008	538	52,504	\$ 26,170,762	\$ 2,483,228	\$ 2,945,980	1.19
2009**	619	62,494	\$ 24,496,317	\$ 3,064,233	\$ 2,330,955	0.76
Total	2,161	226,807	\$ 81,955,575	\$ 8,461,701	\$ 8,905,237	1.05

Table 3. Certified Organic Experience by Year

(as of 12/21/2009)						
Year	Policies	Acreage	Liability	Premium	Indemnity	Loss Ratio
2004	1,452	209,509	\$ 37,817,407	\$ 4,972,288	\$ 6,793,312	1.37
2005	1,760	256,364	\$ 52,875,074	\$ 6,316,735	\$ 5,357,860	0.85
2006	2,334	330,756	\$ 74,139,711	\$ 8,695,824	\$ 9,655,282	1.11
2007	2,774	391,308	\$ 109,389,270	\$ 12,964,248	\$ 10,774,461	0.83
2008	3,195	434,586	\$ 153,071,695	\$ 20,195,981	\$ 25,294,191	1.25
2009**	3,682	502,702	\$ 190,402,935	\$ 23,960,366	\$ 11,391,665	0.48
Total	15,197	2,125,225	\$ 617,696,092	\$ 77,105,442	\$ 69,266,771	0.90

* Policy count reflects the number of policies where at least 1 acre was insured under the organic practice as indicated.

** Information included for the 2009 CY is incomplete as of 12/21/2009.

Table 4. Conventional Experience by Year where Organic Insured*

(as of 12/21/2009)					
Year	Acreage	Liability	Premium	Indemnity	Loss Ratio
2004	24,685,587	\$ 5,409,274,855	\$ 498,665,520	\$ 391,681,788	0.79
2005	29,202,487	\$ 6,495,268,615	\$ 567,970,091	\$ 259,574,883	0.46
2006	33,041,518	\$ 8,227,542,967	\$ 723,809,052	\$ 411,457,941	0.57
2007	39,749,358	\$ 13,286,932,405	\$ 1,255,598,695	\$ 577,902,629	0.46
2008	47,505,730	\$ 21,401,282,244	\$ 2,270,677,747	\$ 2,083,193,873	0.92
2009**	50,796,761	\$ 20,541,148,415	\$ 2,033,273,088	\$ 589,290,389	0.29
Total	224,981,442	\$ 75,361,449,501	\$ 7,349,994,193	\$ 4,313,101,503	0.59

Table 5. Conventional Experience by Year where Transitional Organic Insured*

(as of 12/21/2009)					
Year	Acreage	Liability	Premium	Indemnity	Loss Ratio
2004	190,700	\$ 210,388,219	\$ 13,523,479	\$ 4,451,008	0.33
2005	5,981,034	\$ 1,455,875,939	\$ 124,536,894	\$ 53,613,093	0.43
2006	9,328,025	\$ 2,821,848,450	\$ 213,539,099	\$ 102,872,085	0.48
2007	9,855,688	\$ 3,999,528,447	\$ 355,013,903	\$ 218,265,450	0.61
2008	12,063,881	\$ 5,905,749,743	\$ 589,479,934	\$ 553,502,119	0.94
2009**	15,227,322	\$ 6,676,487,608	\$ 658,064,303	\$ 209,020,810	0.32
Total	52,646,649	\$ 21,069,878,406	\$ 1,954,157,612	\$ 1,141,724,565	0.58

Table 6. Conventional Experience by Year where Certified Organic Insured*

(as of 12/21/2009)					
Year	Acreage	Liability	Premium	Indemnity	Loss Ratio
2004	24,685,088	\$ 5,409,192,394	\$ 498,656,944	\$ 391,681,788	0.79
2005	27,297,524	\$ 6,053,957,683	\$ 528,989,486	\$ 243,762,561	0.46
2006	30,463,706	\$ 7,560,417,023	\$ 667,598,953	\$ 384,870,591	0.58
2007	36,488,803	\$ 12,398,228,547	\$ 1,155,810,823	\$ 522,425,589	0.45
2008	44,635,906	\$ 20,184,716,474	\$ 2,130,602,392	\$ 1,923,715,904	0.90
2009**	47,133,981	\$ 19,330,804,239	\$ 1,882,974,604	\$ 532,653,865	0.28
Total	210,705,008	\$ 70,937,316,360	\$ 6,864,633,202	\$ 3,999,110,298	0.58

* Includes only crop/counties where the organic practice as indicated was insured under the same plan of insurance.

** Information included for the 2009 CY is incomplete as of 12/21/2009.

Exhibit 2 – RMA’s Loss Experience for Organic Crops

Table 7. Organic Experience by State for 2004-2009*						Table 8. Conventional Experience by State for 2004-2009*				
(as of 12/21/2009)						(as of 12/21/2009)				
State	Acreage	Liability	Premium	Indemnity	Loss Ratio	Acreage	Liability	Premium	Indemnity	Loss Ratio
ALASKA	34	\$ 36,064	\$ 6,003	\$ -	0.00	-	\$ -	\$ -	\$ -	N/A
ARIZONA	5,072	\$ 10,355,394	\$ 2,332,268	\$ 793,954	0.34	22,293	\$ 13,913,476	\$ 664,387	\$ 739,997	1.11
ARKANSAS	626	\$ 55,044	\$ 2,486	\$ -	0.00	143,334	\$ 32,112,811	\$ 1,534,560	\$ 266,454	0.17
CALIFORNIA	220,798	\$ 196,388,885	\$ 14,746,438	\$ 12,386,376	0.84	11,422,830	\$ 12,311,499,228	\$ 712,703,277	\$ 393,285,447	0.55
COLORADO	169,961	\$ 24,069,104	\$ 6,674,910	\$ 4,990,123	0.75	3,732,283	\$ 786,943,585	\$ 121,821,576	\$ 89,178,371	0.73
CONNECTICUT	45	\$ 10,144	\$ 1,669	\$ 2,108	1.26	759	\$ 288,381	\$ 36,971	\$ 9,698	0.26
FLORIDA	2,910	\$ 6,066,346	\$ 180,869	\$ 87,615	0.48	493,662	\$ 904,695,867	\$ 21,300,583	\$ 19,322,445	0.91
GEORGIA	877	\$ 1,238,093	\$ 182,742	\$ 170,914	0.94	50,506	\$ 52,781,234	\$ 7,486,479	\$ 10,714,070	1.43
HAWAII	2,191	\$ 4,914,212	\$ 75,460	\$ 205,692	2.73	115,648	\$ 299,619,420	\$ 3,878,990	\$ 1,007,299	0.26
IDAHO	26,526	\$ 3,887,402	\$ 541,682	\$ 405,899	0.75	1,036,382	\$ 402,723,117	\$ 43,222,444	\$ 37,039,906	0.86
ILLINOIS	28,630	\$ 8,711,251	\$ 964,798	\$ 916,478	0.95	11,583,512	\$ 4,833,558,934	\$ 371,381,421	\$ 97,437,606	0.26
INDIANA	3,733	\$ 997,226	\$ 125,473	\$ 147,914	1.18	825,441	\$ 309,106,471	\$ 31,139,259	\$ 12,038,293	0.39
IOWA	113,719	\$ 32,980,186	\$ 3,490,977	\$ 4,652,116	1.33	37,537,239	\$ 14,352,077,656	\$ 1,103,288,174	\$ 508,463,180	0.46
KANSAS	59,085	\$ 10,237,883	\$ 1,757,405	\$ 1,601,519	0.91	6,748,620	\$ 1,204,914,337	\$ 216,042,333	\$ 136,832,610	0.63
LOUISIANA	271	\$ 36,010	\$ 4,111	\$ 520	0.13	158,531	\$ 47,072,466	\$ 2,301,892	\$ 788,132	0.34
MAINE	711	\$ 190,799	\$ 20,099	\$ 20,865	1.04	164,979	\$ 157,889,493	\$ 16,300,603	\$ 6,993,882	0.43
MARYLAND	2,503	\$ 721,750	\$ 104,931	\$ 52,084	0.50	374,326	\$ 104,708,235	\$ 14,571,753	\$ 7,022,941	0.48
MASSACHUSETTS	299	\$ 304,845	\$ 16,985	\$ 42,817	2.52	43,069	\$ 99,107,883	\$ 2,697,341	\$ 961,298	0.36
MICHIGAN	87,401	\$ 21,613,799	\$ 3,838,087	\$ 3,253,941	0.85	3,783,124	\$ 1,001,592,036	\$ 117,920,070	\$ 71,446,295	0.61
MINNESOTA	250,342	\$ 49,151,521	\$ 7,729,673	\$ 9,920,757	1.28	45,886,895	\$ 14,037,212,050	\$ 1,450,155,462	\$ 797,552,934	0.55
MISSOURI	14,320	\$ 2,075,693	\$ 470,964	\$ 587,913	1.25	1,717,970	\$ 361,464,582	\$ 54,081,076	\$ 30,730,039	0.57
MONTANA	340,432	\$ 30,746,788	\$ 7,275,197	\$ 7,199,667	0.99	21,024,954	\$ 2,280,672,987	\$ 410,203,645	\$ 255,388,937	0.62
NEBRASKA	137,897	\$ 28,395,696	\$ 4,221,999	\$ 3,033,870	0.72	18,182,256	\$ 5,710,232,549	\$ 577,872,949	\$ 225,780,080	0.39
NEVADA	386	\$ 232,541	\$ 11,301	\$ -	0.00	1,817	\$ 2,109,342	\$ 97,635	\$ -	0.00
NEW HAMPSHIRE	11	\$ 3,005	\$ 211	\$ -	0.00	190	\$ 58,063	\$ 4,548	\$ -	0.00
NEW JERSEY	436	\$ 69,235	\$ 11,006	\$ 17,635	1.60	19,679	\$ 3,592,209	\$ 492,022	\$ 158,996	0.32
NEW MEXICO	2,113	\$ 613,663	\$ 47,687	\$ 36,746	0.77	30,472	\$ 6,624,003	\$ 510,456	\$ 219,786	0.43
NEW YORK	16,636	\$ 2,906,726	\$ 379,185	\$ 357,109	0.94	689,359	\$ 163,168,687	\$ 12,528,632	\$ 6,415,530	0.51

Exhibit 2 – RMA’s Loss Experience for Organic Crops

Table 7. Organic Experience by State for 2004-2009*						Table 8. Conventional Experience by State for 2004-2009*				
(as of 12/21/2009)						(as of 12/21/2009)				
State	Acreage	Liability	Premium	Indemnity	Loss Ratio	Acreage	Liability	Premium	Indemnity	Loss Ratio
NORTH CAROLINA	3,224	\$ 2,076,001	\$ 171,939	\$ 179,746	1.05	173,526	\$ 225,032,543	\$ 18,081,550	\$ 27,179,445	1.50
NORTH DAKOTA	235,074	\$ 23,536,350	\$ 5,947,924	\$ 6,355,873	1.07	22,901,340	\$ 3,801,994,122	\$ 642,543,143	\$ 474,625,539	0.74
OHIO	12,115	\$ 2,687,989	\$ 435,173	\$ 598,028	1.37	2,756,456	\$ 895,917,965	\$ 99,872,760	\$ 65,250,283	0.65
OKLAHOMA	9,534	\$ 780,718	\$ 265,123	\$ 256,356	0.97	365,931	\$ 36,759,658	\$ 8,222,476	\$ 10,351,339	1.26
OREGON	12,873	\$ 5,318,126	\$ 318,982	\$ 361,846	1.13	929,991	\$ 330,169,621	\$ 25,388,917	\$ 41,486,226	1.63
PENNSYLVANIA	1,476	\$ 420,249	\$ 64,410	\$ 83,991	1.30	315,082	\$ 99,662,889	\$ 13,794,932	\$ 3,657,990	0.27
SOUTH DAKOTA	64,750	\$ 9,209,133	\$ 1,800,899	\$ 1,520,486	0.84	8,562,983	\$ 2,017,915,755	\$ 295,076,125	\$ 173,509,661	0.59
TEXAS	126,940	\$ 26,536,419	\$ 3,885,844	\$ 4,706,506	1.21	10,068,401	\$ 2,273,131,392	\$ 410,842,691	\$ 395,796,261	0.96
UTAH	132,200	\$ 8,513,745	\$ 2,428,044	\$ 2,476,018	1.02	423,523	\$ 36,655,295	\$ 6,143,032	\$ 4,166,842	0.68
VERMONT	911	\$ 229,271	\$ 24,774	\$ 34,659	1.40	95,363	\$ 21,275,915	\$ 1,311,417	\$ 1,188,265	0.91
VIRGINIA	6,866	\$ 2,491,623	\$ 358,964	\$ 355,861	0.99	152,833	\$ 113,940,580	\$ 8,497,775	\$ 10,937,518	1.29
WASHINGTON	108,340	\$ 155,686,292	\$ 9,904,918	\$ 4,516,262	0.46	3,018,485	\$ 3,064,348,635	\$ 163,752,209	\$ 139,448,873	0.85
WISCONSIN	66,058	\$ 17,280,219	\$ 3,079,597	\$ 4,931,533	1.60	8,544,168	\$ 2,834,986,206	\$ 342,248,683	\$ 239,605,700	0.70
WYOMING	83,706	\$ 7,876,227	\$ 1,665,936	\$ 910,211	0.55	883,229	\$ 129,919,823	\$ 19,979,945	\$ 16,103,335	0.81
TOTAL	2,352,032	\$ 699,651,667	\$ 85,567,143	\$ 78,172,008	0.91	224,981,442	\$ 75,361,449,501	\$ 7,349,994,193	\$ 4,313,101,503	0.59

* Information included for the 2009 CY is incomplete as of 12/21/2009.

Exhibit 2 – RMA’s Loss Experience for Organic Crops

Crop	Table 9. Organic Experience by Crop for 2004-2009*					Table 10. Conventional Experience by Crop for 2004-2009*				
	(as of 12/21/2009)					(as of 12/21/2009)				
	Acres	Liability	Premium	Indemnity	Loss Ratio	Acres	Liability	Premium	Indemnity	Loss Ratio
ALFALFA SEED	229	\$ 112,031	\$ 7,553	\$ 47,671	6.31	9,136	\$ 3,410,492	\$ 199,682	\$ 130,777	0.65
ALMONDS	14,953	\$ 21,865,082	\$ 1,908,902	\$ 1,666,412	0.87	2,098,726	\$ 3,487,260,902	\$ 176,955,946	\$ 55,357,947	0.31
APPLES	52,847	\$ 128,664,323	\$ 10,378,089	\$ 3,847,426	0.37	757,949	\$ 1,823,074,436	\$ 101,815,505	\$ 65,468,292	0.64
AVOCADOS	3,514	\$ 4,813,160	\$ 552,797	\$ 296,866	0.54	129,115	\$ 215,756,329	\$ 24,838,858	\$ 13,752,849	0.55
BARLEY	67,733	\$ 6,045,948	\$ 1,287,256	\$ 1,111,230	0.86	2,227,840	\$ 282,789,606	\$ 40,959,633	\$ 25,646,618	0.63
BLUEBERRIES	1,075	\$ 2,359,999	\$ 169,875	\$ 78,875	0.46	20,323	\$ 50,907,963	\$ 3,811,094	\$ 1,143,505	0.30
CABBAGE	34	\$ 26,494	\$ 1,011	\$ -	0.00	1,203	\$ 1,216,948	\$ 44,588	\$ -	0.00
CHERRIES	2,940	\$ 11,238,727	\$ 781,039	\$ 981,342	1.26	166,789	\$ 460,152,033	\$ 41,208,560	\$ 36,699,715	0.89
CITRUS** (FRUITS/TREES)	15,697	\$ 20,401,004	\$ 1,142,803	\$ 2,390,477	2.09	1,432,834	\$ 2,272,640,291	\$ 102,856,975	\$ 101,046,015	0.98
COFFEE	4	\$ 9,730	\$ 218	\$ -	0.00	278	\$ 765,237	\$ 10,610	\$ -	0.00
CORN	323,296	\$ 102,249,706	\$ 13,916,171	\$ 14,129,229	1.02	74,508,367	\$ 30,595,058,903	\$ 2,840,186,985	\$ 1,202,952,110	0.42
COTTON	28,030	\$ 4,863,306	\$ 1,172,567	\$ 1,077,193	0.92	6,654,839	\$ 1,253,826,974	\$ 301,161,459	\$ 296,640,585	0.98
COTTON EX LONG STAPLE	644	\$ 527,773	\$ 57,652	\$ 284,582	4.94	212,516	\$ 142,031,033	\$ 10,633,543	\$ 28,075,199	2.64
CRANBERRIES	837	\$ 2,095,360	\$ 185,735	\$ 279,669	1.51	68,336	\$ 201,963,279	\$ 6,457,425	\$ 1,508,788	0.23
CULTIVATED WILD RICE	2,295	\$ 1,553,659	\$ 58,459	\$ -	0.00	22,671	\$ 14,662,496	\$ 567,199	\$ 362,195	0.64
DRY BEANS	30,622	\$ 6,698,124	\$ 1,151,661	\$ 1,124,983	0.98	1,476,362	\$ 365,527,827	\$ 49,881,666	\$ 29,348,740	0.59
DRY PEAS	39,104	\$ 3,084,127	\$ 763,593	\$ 972,482	1.27	1,916,894	\$ 209,311,111	\$ 30,798,282	\$ 28,015,381	0.91
FIGS	4,750	\$ 3,740,470	\$ 215,325	\$ 109,608	0.51	30,974	\$ 23,974,164	\$ 1,681,185	\$ 709,221	0.42
FLAX	78,072	\$ 6,788,777	\$ 1,621,747	\$ 2,039,138	1.26	1,005,724	\$ 90,046,599	\$ 12,068,888	\$ 14,050,986	1.16
FORAGE PRODUCTION	20,955	\$ 2,868,718	\$ 316,511	\$ 124,712	0.39	942,192	\$ 91,187,235	\$ 11,192,592	\$ 5,763,721	0.51
FORAGE SEEDING	5,532	\$ 846,903	\$ 113,930	\$ 89,634	0.79	106,428	\$ 14,083,333	\$ 1,939,845	\$ 1,112,853	0.57
FRESH APRICOTS	801	\$ 1,341,841	\$ 151,520	\$ 187,735	1.24	11,781	\$ 21,374,057	\$ 2,285,998	\$ 2,548,846	1.11
FRESH FREESTONE PEACHES	2,182	\$ 3,010,991	\$ 195,777	\$ 202,190	1.03	101,874	\$ 99,617,835	\$ 4,775,847	\$ 1,110,678	0.23
FRESH MARKET TOMATOES	29	\$ 139,168	\$ 16,146	\$ -	0.00	648	\$ 1,506,224	\$ 158,383	\$ 15,932	0.10
FRESH NECTARINES	1,903	\$ 3,025,394	\$ 257,812	\$ 127,872	0.50	106,417	\$ 118,305,034	\$ 7,708,821	\$ 3,035,558	0.39
GRAIN SORGHUM	6,091	\$ 685,547	\$ 198,583	\$ 283,531	1.43	662,614	\$ 105,794,138	\$ 21,960,860	\$ 15,821,513	0.72

Exhibit 2 – RMA’s Loss Experience for Organic Crops

Crop	Table 9. Organic Experience by Crop for 2004-2009*					Table 10. Conventional Experience by Crop for 2004-2009*				
	(as of 12/21/2009)					(as of 12/21/2009)				
	Acreage	Liability	Premium	Indemnity	Loss Ratio	Acreage	Liability	Premium	Indemnity	Loss Ratio
GRAPES	36,975	\$ 44,298,831	\$ 2,706,511	\$ 782,841	0.29	2,165,686	\$ 2,426,547,661	\$ 136,602,829	\$ 36,359,226	0.27
GREEN PEAS	17,142	\$ 8,815,981	\$ 725,722	\$ 907,125	1.25	102,948	\$ 30,799,070	\$ 2,146,761	\$ 1,401,154	0.65
HYBRID CORN SEED	2,488	\$ 1,485,223	\$ 155,688	\$ 59,259	0.38	24,520	\$ 19,458,222	\$ 874,716	\$ 1,326,312	1.52
MACADAMIA (NUTS/TREES)	2,187	\$ 4,904,482	\$ 75,242	\$ 205,692	2.73	115,370	\$ 298,854,183	\$ 3,868,380	\$ 1,007,299	0.26
MILLET	28,988	\$ 1,350,702	\$ 413,044	\$ 236,477	0.57	1,072,709	\$ 60,030,220	\$ 13,230,580	\$ 10,722,897	0.81
MUSTARD	283	\$ 63,933	\$ 6,999	\$ 21,203	3.03	838	\$ 167,531	\$ 16,805	\$ 4,179	0.25
OATS	55,932	\$ 3,911,849	\$ 783,455	\$ 481,683	0.61	837,375	\$ 52,208,443	\$ 9,912,908	\$ 8,769,876	0.88
ONIONS	2,744	\$ 3,013,206	\$ 438,425	\$ 373,911	0.85	109,933	\$ 181,028,136	\$ 27,971,993	\$ 37,219,616	1.33
PEACHES	35	\$ 55,813	\$ 9,651	\$ -	0.00	4,003	\$ 12,948,626	\$ 1,444,691	\$ 446,513	0.31
PEANUTS	18,309	\$ 5,798,687	\$ 427,749	\$ 343,917	0.80	512,127	\$ 207,914,714	\$ 13,634,324	\$ 7,267,595	0.53
PEARS	5,318	\$ 8,004,903	\$ 295,366	\$ 67,500	0.23	133,089	\$ 204,500,227	\$ 7,081,828	\$ 2,545,718	0.36
PLUMS	2,234	\$ 3,070,988	\$ 355,525	\$ 241,709	0.68	93,160	\$ 112,453,248	\$ 12,175,028	\$ 7,991,393	0.66
POPCORN	4,478	\$ 1,377,331	\$ 185,657	\$ 139,269	0.75	33,415	\$ 13,818,902	\$ 818,074	\$ 88,280	0.11
POTATOES	13,305	\$ 13,270,693	\$ 1,313,542	\$ 1,360,388	1.04	1,014,486	\$ 1,061,400,753	\$ 72,725,101	\$ 32,081,622	0.44
PROCESSING APRICOTS	570	\$ 352,675	\$ 36,584	\$ 27,091	0.74	21,100	\$ 22,776,634	\$ 2,687,015	\$ 2,811,438	1.05
PROCESSING BEANS	1,576	\$ 432,885	\$ 72,152	\$ 124,180	1.72	12,614	\$ 5,086,418	\$ 569,253	\$ 384,894	0.68
PROCESSING CLING PEACHES	399	\$ 535,553	\$ 20,403	\$ -	0.00	37,676	\$ 59,833,231	\$ 2,841,408	\$ 2,478,284	0.87
PROCESSING FREESTONE	16	\$ 14,358	\$ 672	\$ -	0.00	486	\$ 635,628	\$ 37,992	\$ -	0.00
PRUNES	6,275	\$ 6,990,835	\$ 1,119,368	\$ 1,403,623	1.25	267,586	\$ 315,610,267	\$ 44,938,059	\$ 73,207,004	1.63
RAISINS	19,208	\$ 8,971,878	\$ 635,658	\$ 67,348	0.11	1,033,188	\$ 564,181,596	\$ 43,019,371	\$ 7,820,162	0.18
RICE	87,411	\$ 24,477,971	\$ 1,698,877	\$ 2,378,888	1.40	2,788,116	\$ 1,002,995,434	\$ 39,423,253	\$ 23,418,408	0.59
RYE	3,175	\$ 211,239	\$ 41,518	\$ 33,909	0.82	4,615	\$ 391,881	\$ 77,475	\$ 56,448	0.73
SAFFLOWER	18,063	\$ 507,588	\$ 85,888	\$ 97,840	1.14	61,761	\$ 4,881,553	\$ 590,208	\$ 245,880	0.42
SOYBEANS	290,060	\$ 55,390,167	\$ 8,793,948	\$ 12,955,083	1.47	63,330,628	\$ 16,282,554,598	\$ 1,660,813,418	\$ 1,124,122,401	0.68
STRAWBERRIES	881	\$ 2,919,946	\$ 71,738	\$ -	0.00	32,963	\$ 132,971,083	\$ 4,271,704	\$ 150,614	0.04
SUNFLOWERS	25,708	\$ 3,379,201	\$ 795,429	\$ 670,143	0.84	940,615	\$ 150,633,286	\$ 30,041,499	\$ 23,362,680	0.78

Exhibit 2 – RMA’s Loss Experience for Organic Crops

Crop	Table 9. Organic Experience by Crop for 2004-2009*					Table 10. Conventional Experience by Crop for 2004-2009*				
	(as of 12/21/2009)					(as of 12/21/2009)				
	Acreage	Liability	Premium	Indemnity	Loss Ratio	Acreage	Liability	Premium	Indemnity	Loss Ratio
SWEET CORN	23,915	\$ 6,867,752	\$ 306,908	\$ 573,910	1.87	262,488	\$ 87,952,891	\$ 3,557,079	\$ 660,734	0.19
TABLE GRAPES	6,955	\$ 13,796,507	\$ 896,822	\$ 299,819	0.33	424,546	\$ 879,051,615	\$ 45,786,151	\$ 19,447,757	0.42
TOBACCO**	847	\$ 2,253,154	\$ 122,276	\$ 211,980	1.73	86,856	\$ 249,725,367	\$ 13,921,167	\$ 23,724,228	1.70
TOMATOES	24,165	\$ 34,200,282	\$ 1,769,673	\$ 881,436	0.50	1,038,278	\$ 1,201,490,917	\$ 46,428,138	\$ 11,887,928	0.26
WALNUTS	4,863	\$ 3,746,294	\$ 157,620	\$ 297,669	1.89	310,364	\$ 305,014,414	\$ 11,871,439	\$ 1,516,007	0.13
WHEAT	943,360	\$ 95,460,716	\$ 24,417,322	\$ 21,475,258	0.88	53,435,072	\$ 7,357,793,614	\$ 1,298,774,977	\$ 920,075,259	0.71
TOTAL	2,352,032	\$ 699,651,667	\$ 85,567,143	\$ 78,172,008	0.91	224,981,442	\$ 75,361,449,501	\$ 7,349,994,193	\$ 4,313,101,503	0.59

* Information included for the 2009 CY is incomplete as of 12/21/2009.

** Includes multiple crop varieties.