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St. Paul RO: RMA Makes Quality Loss Option Available on Additional Crop Insurance Policies Starting Crop Year 2026

News Release |
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ST. PAUL, Minn., July 16, 2025 – The U.S. Department of Agriculture (USDA) [Risk Management Agency](#) (RMA) announced it is implementing the Quality Loss (QL) option for additional crop insurance programs for the 2026 and succeeding crop years. QL will be available for the alfalfa seed, dry peas, dry beans, grass seed and triticale crop insurance programs.

RMA developed the QL option in response to the 2018 Farm Bill requirement to carry out research and development for an alternative method for adjusting quality losses that will not impact Actual Production History (APH). While initially created to improve coverage options for row crop producers, the option was expanded to perennial crop programs in the 2024 crop year.

“The Quality Loss option has been available for some annual crop programs since the 2021 crop year,” said Laura Heinrich, Director of the RMA Regional Office in St. Paul. “We’re expanding the option to these additional programs in response to positive grower feedback and growing demand.”

Producers must elect QL by the sales closing date. The QL option may apply if a notice of loss is filed, regardless of whether an indemnity is received for that crop year. When elected, QL allows a producer to replace the post-quality adjusted production in their APH database with the pre-quality adjusted production, thereby increasing the actual yields for individual crop years.

Quality adjustment to production will be based on the applicable quality statements contained in the Special Provisions, or on applicable quality requirements allowed by the Crop Provisions or endorsements. The QL option is not available for policies insured under the Catastrophic Risk Protection Endorsement.

More Information

RMA secures the future of agriculture by providing world class risk management tools to rural America through Federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and feedback.

[Contact a crop insurance agent](#) to see how Federal Crop Insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their [RMA Regional Office](#). RMA's [Basics for Beginners](#) provides information for those new to crop insurance.

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