

PM-25-072: Expanding Access to Risk Protection (EARP) Final Rule Changes Effective for the 2026 and Succeeding Crop Years

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Date

December 3, 2025

To

All Approved Insurance Providers

All Risk Management Agency Field Offices

All Other Interested Parties

From

Richard H. Flourney, Deputy Administrator /s/ Richard H. Flourney

Subject

Expanding Access to Risk Protection (EARP) Final Rule Changes Effective for the 2026 and Succeeding Crop Years

BACKGROUND:

On November 28, 2025, the Federal Crop Insurance Corporation (FCIC) published a final rule amending Subpart X - Interpretations of Statutory Provisions, Policy Provisions, and Procedures; the Area Risk Protection Insurance, Basic Provisions; the Common Crop Insurance Policy, Basic Provisions; and several Crop Provisions. The changes are effective beginning with the 2026 crop year for the November 30, 2025, contract change date and for the 2027 crop year for crops with a contract change date prior to November 30, 2025.

FCIC invites you to submit comments on this rule through the close of business on January 27, 2026, at [regulations.gov](https://www.regulations.gov). The rule includes the following changes:

One Big Beautiful Bill Act (OBBBA) Incorporation

- Incorporates the Risk Management Agency’s (RMA) Manager’s Bulletin 25-006, which implemented the OBBBA effective for the 2026 reinsurance year, into the regulations, with the following benefits:
 - Extends the number of years a producer can qualify for beginning farmer and rancher benefits from 5 crop years to 10 crop years.
 - Adjusts the additional premium subsidy rate for beginning farmers and ranchers to 15% for the first two crop years, 13% for the third crop year, 11% for the fourth crop year, and 10% for the fifth through tenth crop years.

Improving Land Access Through Prevented Planting Relief

- Removes the “insured” requirement from the “1 in 4” rule for prevented planting payments, significantly reducing administrative burden on producers, agents, and insurance providers. Producers will still be required to prove the land was available for planting by showing it was planted and harvested (or adjusted for an insurable cause of loss) in one of the four previous crop years.

Streamlining Production Reporting

- Allows policyholders who transfer their policy to a different Approved Insurance Provider (AIP) to submit their production report to their new AIP instead of returning to the previous provider. This change eliminates confusion and reduces paperwork for producers making coverage changes.

Expanding Direct Marketing Options

- Allows insurance on direct marketing of fresh market tomatoes and fresh market peppers under the Dollar Plan through the Special Provisions. This change reflects how specialty crop growers in the Northeastern states conduct business and has been a frequent request from vegetable producers.

Simplifying Dispute Resolution

- In accordance with Executive Order 14192, Unleashing Prosperity Through Deregulation, eliminates the “automatic nullification” rule during dispute resolution between policyholders and AIPs. This shifts fact-finding authority to the courts and reduces administrative burdens on all parties.

Deregulating Coverage Dates

- Removes termination, cancellation, and end of insurance dates from federal regulations and defers to the Special Provisions. This change will make it easier to update coverage on a county-level basis in the future, allowing for more responsive and flexible program administration.

Revenue Protection Clarifications

- Clarifies that harvest prices will be set equal to projected prices when data is not available to follow the approved methodology, effectively converting revenue coverage to yield protection only in these rare circumstances.
- Creates a reimbursement process to refund policyholders for the additional premium paid for revenue protection if data is not available to follow the approved methodology.

Removal of Buy-up Coverage on Prevented Planting

- Removes buy-up coverage for prevented planting in the crop insurance program.

Crop-Specific Improvements

- **Fresh Market Tomatoes Guaranteed Production Plan:** Extends the end of insurance period in Tennessee to match neighboring North Carolina counties and provide coverage for hurricanes in October. Extends the contract change date in South Carolina to December 31 beginning with the 2027 crop year.
- **Fresh Market Pepper:** Paves the way for expansion of the Dollar Plan into Northeastern states by adding a new November 30 contract change date and summer planting practice that matches the northern growing seasons.
- **Safflower:** Moves the December 31 contract change date to November 30 to match other spring crops, improving administrative efficiency for producers and agents who will now be able to sign up for insurance for all spring crops at the same time.
- **Cotton:** Incorporates quality adjustment and claims process from the Special Provisions into the Crop Provisions that has been in place since the 2018 crop year.
- **Sugar Beets:** Incorporates a procedural correction revising early harvest adjustment cap to apply to the applicable APH database, not the unit.

ACTION

The following documents are available on the RMA website at www.rma.usda.gov:

Basic Provisions

- Area Risk Protection Insurance (26-ARPI)
- Common Crop Insurance Policy Basic Provisions (26-BR)

Crop Provisions

- Canola and Rapeseed Crop Provisions (26-0015)
- Cotton Crop Provisions (26-0021)
- Forage Seeding Crop Provisions (26-032)
- Fresh Market Pepper Crop Provisions (26-083)
- Green Pea Crop Provisions (26-064)
- Safflower Crop Provisions (26-0049)
- Sugar Beet Crop Provisions (26-039)

Handbooks

- Document and Supplemental Standards Handbook (FCIC-24040-2)
- General Standards Handbook (FCIC-18190-2)

AIPs must notify producers of these changes at least 30 days prior to the cancellation date, as required by the policy. Interested producers should contact a crop insurance agent for further information. A list of agents can be found on the RMA website at www.rma.usda.gov/Tools-Reports/Agent-Locator.

The remaining regulatory Crop Provisions included in the EARP Final Rule and are planned for public release by their respective contract change dates:

- The Guaranteed Production Plan of Fresh Market Tomato Crop Provisions (26-186) will be available by December 30, 2025.
- The Fresh Market Tomato (Dollar Plan) Crop Provisions (27-0086) will be available by April 30, 2026.

DISPOSAL DATE:

December 31, 2026