PM-26-040: Crop Insurance Policy Changes Effective for the 2027 and Succeeding Crop Years

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Date

July 10, 2026

To

All Approved Insurance Providers
All Risk Management Agency Field Offices
All Other Interested Parties

From

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

Subject

Crop Insurance Policy Changes Effective for the 2027 and Succeeding Crop Years

BACKGROUND:

The Federal Crop Insurance Corporation (FCIC) has updated multiple crop insurance policies beginning with the 2027 crop year for crops with a June 30, 2026, contract change date, and for the 2028 crop year for crops with an earlier contract change date. Changes include:

- Removal of potential conflicts with the Removal of Regulatory Overreach and Federal Crop Insurance Policy Provisions final rule (91 FR 16151);
- Addition of automatic permission for spouses to sign;
- Clarification of the prevented planting “1 in 4” requirement can only be satisfied with insurable crops;
- Reinstatement of the “1 in 4” prevented planting rule to apply nationwide;
- Removal of termination, cancellation, and end of insurance dates from the Crop Provisions and defer to the Special Provisions;
- Removal of erroneous language regarding good farming practices in the Area Risk Protection Insurance, Basic Provisions;

- Moved optional unit language from Special Provisions to the Crop Provisions; and
- Addition and clarification of definitions.

ACTION:

The following documents are available on the Risk Management Agency (RMA) website at www.rma.usda.gov:

Basic Provisions

- Common Crop Insurance Policy, Basic Provisions (27.1-BR)
- Area Risk Protection Insurance, Basic Provisions (27-ARPI)

Crop Provisions

- ARPI Forage Crop Provisions (27-ARPI-0033)
- ARPI Wheat Crop Provisions (27-ARPI-0011)
- Coverage Enhancement Option (CEO) Endorsement (27-TCT-B)
- Forage Seed Crop Provisions (27-0107)
- Grass Seed Crop Provisions (27-0102)
- Margin Price Provisions (27-MPP)
- Small Grains Crop Provisions (27-0011)

Approved insurance providers 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.

DISPOSAL DATE:
December 31, 2027