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USDA Improves Crop Insurance Coverage for Organic Cranberry and Stonefruit Producers

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(Washington, D.C., Sept. 15, 2026) – The U.S. Department of Agriculture (USDA) is improving crop insurance for organic cranberries and stonefruit crops, putting Farmers First, by providing added flexibility to these individual crop insurance programs. Beginning with the 2027 crop year, USDA's Risk Management Agency (RMA) approved the option for producers to select Enterprise Units (EU) and Optional Units (OU) by organic practice for these crops.

"This approval is part of RMA's overarching goal to improve crop insurance programs for specialty crops across the nation. We are committed to ensuring these risk management programs work for every producer," said RMA Administrator Pat Swanson. "This approval gives organic and transitional growers the same unit structure flexibility already available to conventional producers, allowing them to separate or combine acreage by practice in a way that better reflects how they farm."

An EU is an insurance unit structure that typically consists of all insurable acreage of the same insured crop in the county in which you have a share on the date coverage begins for the crop year. Producers who elect an EU generally receive a premium discount in exchange for combining acreage into a single unit. This change allows producers to elect separate EUs by practice for their conventional acreage and for their acreage that is certified organic or transitioning to organic using organic farming practices.

With an OU, a producer can divide insurable acreage for which they have supporting records, into smaller units, by practice or land location, so that a loss on one unit can be settled without being offset by production from another.

EUs and OUs for organic cranberries and stonefruit crops are now an option anywhere coverage is available. Qualifying organic stonefruit crops include fresh apricots, fresh freestone peaches, fresh nectarines, fresh plums, processing apricots, processing cling peaches and processing freestone peaches.

Sales closing dates vary by crop and location. Cranberry and stonefruit producers who are interested in purchasing a policy or changing their unit structure should contact their crop insurance agent before their designated sales closing date. If coverage is not available in a county, producers can work with the crop insurance agent to submit a Request for Actuarial Change form to establish a Written Agreement.

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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