Overview
The United States Department of Agriculture’s (USDA) Risk Management Agency (RMA), created in 1996, serves America’s agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.

RMA manages the Federal Crop Insurance Corporation (FCIC) to provide innovative crop insurance products to America’s farmers and ranchers. Approved Insurance Providers (AIP) sell and service Federal crop insurance policies in every state and in Puerto Rico through a public-private partnership with RMA. RMA backs the AIPs who share the risks associated with catastrophic losses due to major weather events.

RMA’s Vision Statement
Securing the future of agriculture by providing world class risk management tools to rural America.

Budget
RMA’s fiscal year 2016 operating budget was $74.8 million. RMA managed more than $102 billion worth of insurance liability in 2015, the most recent completed crop year.

Structure
RMA employs approximately 462 people in offices around the country. The RMA Administrator serves as FCIC’s manager. Apart from the Office of the Administrator, the Agency has three program areas:

- **Insurance Services** - Responsible for promoting and supporting sound risk management solutions to preserve and strengthen the economic stability of America’s agricultural producers ensuring national policies and practices are adapted to local needs.
- **Product Management** - Responsible for developing, testing, and reviewing crop insurance products to ensure the products are actuarially sound.
- **Compliance** - Responsible for safeguarding the integrity of the Federal crop insurance program by assessing and investigating program vulnerability, fraud, waste, and abuse; and recommending changes in policies, loss adjustment, and farm-service-related procedures, agreements, and contract services.

Federal Crop Insurance Corporation
FCIC is a wholly owned government corporation that administers the Federal crop insurance program. The FCIC Board approves any new policy, insurance plan, or major modification to an existing plan or other materials under procedures established by the Board.

The FCIC Board includes three members from USDA and six members from the private sector. The members from USDA include the Under Secretary of Farm and Foreign Agricultural Services, USDA’s Chief Economist, and the RMA Administrator (non-voting) who serves as manager. The members from the private sector include four farmers (one of whom grows specialty crops), an insurance professional (often an agent), and an individual who’s knowledgeable about reinsurance or regulation.

Crop Insurance
The Farm Safety Net
Agriculture is an inherently risky business. Farmers and ranchers need to regularly manage for adverse weather and financial, marketing, production, human-resource, and legal risks.

Federal crop insurance is the pre-eminent risk management solution for farmers and ranchers, providing effective coverage that helps them recover after severe weather and bad years of production. For some farming and ranching operations, crop insurance is the difference between staying in
business or going out of business after a disaster. For the next generation, crop insurance provides the stability that will allow them to begin farming.

Public-Private Partnerships
The public sector’s strengths benefit the crop insurance program in many ways. By forming public-private partnerships, RMA enhances its ability to offer new options and expanded coverage for producers who have traditionally been left out of the farm safety net, thereby making our nation’s food production more resilient.

Education and Outreach
RMA’s Risk Management Education Partnerships Program develops training and education tools to help farmers and ranchers, especially those traditionally underserved or with limited resources, learn how to effectively manage long-term risks and challenges.

Through training and education partnerships, producers receive assistance in understanding and using crop insurance and other tools so they can make the best risk management decisions for their agricultural operations.

Past partnership agreements have included universities, county cooperative extension offices, and non-profit organizations. Over the past 10 years, RMA has awarded $124 million for partnership agreements providing risk management education and training programs to farmers and ranchers across the country. In 2015 alone, nearly 90,000 farmers and ranchers participated in our outreach events.

Expanding Insurance Availability
By listening, learning, and testing new or expanded insurance options, RMA continues to ensure that a critical safety net is available for the greatest number of farmers and ranchers. RMA’s innovative insurance options help promote sustainable growth for the industry, support crop diversification, and most importantly, keep farmers and ranchers on their land.

The 2014 Farm Bill strengthened crop insurance by directing RMA to provide more risk management options for farmers and ranchers and by making crop insurance more affordable for beginning farmers. It provided avenues to expand farm safety net options for organic producers and specialty crop producers. It provided for increased program integrity, guaranteeing that tax dollars are used effectively and efficiently as we expand the farm safety net.

RMA’s innovative Whole-Farm Revenue Protection plan offers revenue insurance for all of a farm’s commodities at one time. More tools are available for beginning farmers and ranchers, organic farmers, and specialty crop farmers, such as fresh fruit and nut growers. For more information on expanded insurance options, go to www.rma.usda.gov/news/expanding/.

Where to Buy Crop Insurance
All crop insurance policies are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

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