



**UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL CROP INSURANCE CORPORATION  
ONE BIG BEAUTIFUL AMENDMENT**

This amendment implements requirements of the One Big Beautiful Bill Act (OBBA), enacted on July 4, 2025, to the Area Risk Protection Insurance, Basic Provisions (ARPI); Common Crop Insurance Policy, Basic Provisions (CCIP); Dairy Revenue Protection Insurance Policy (DRP); Livestock Gross Margin for Cattle Insurance Policy (LGM Cattle); Livestock Gross Margin for Dairy Cattle Insurance Policy (LGM Dairy Cattle); Livestock Gross Margin for Swine Insurance Policy (LGM Swine); Livestock Risk Protection Insurance Policy (LRP); Rainfall Index Plan Common Policy (RI); and Whole-Farm Revenue Protection Pilot Policy (WFRP).

This amendment modifies the provisions of the following policies with a sales closing date on or after July 1, 2025, until incorporated into the policy.

In lieu of section:	The following provisions will apply:
1 – ARPI CCIP DRP LGM Cattle LGM Dairy Cattle LGM Swine LRP RI  Definition of “beginning farmer or rancher”	Beginning farmer or rancher - An individual who has not actively operated and managed a farm or ranch in any state, with an insurable interest in a crop or livestock as an owner-operator, landlord, tenant, or sharecropper for more than 10 crop years, as determined in accordance with FCIC procedures. Any crop year’s insurable interest may, at your election, be excluded if earned while under the age of 18, while in full-time military service of the United States, or while in post-secondary education, in accordance with FCIC procedures. A person other than an individual may be eligible for beginning farmer or rancher benefits if there is at least one individual substantial beneficial interest holder and all individual substantial beneficial interest holders qualify as a beginning farmer or rancher.
7(h) – ARPI 7(g) – CCIP 5(e) – DRP 5(f) – LGM Cattle LGM Dairy Cattle LGM Swine 5(d) – LRP 11(g) – RI 14(k) – WFRP	Additional premium subsidy—If you qualify as a beginning farmer or rancher, or veteran farmer or rancher, the premium subsidy that you would otherwise receive will be increased, unless otherwise specified in the Special Provisions. If you qualify as: (1) A beginning farmer or rancher, your premium subsidy will be increased by: (i) 15 percentage points for the first through second crop years; (ii) 13 percentage points for the third crop year; (iii) 11 percentage points for the fourth crop year; and (iv) 10 percentage points for the fifth through tenth crop years; (2) A veteran farmer or rancher, your premium subsidy will be increased by 10 percentage points; or (3) Both a beginning farmer or rancher and a veteran farmer or rancher, your premium subsidy will equal that of the beginning farmer or rancher, which is equivalent or higher.
Paragraph preceding section 1 – SCO	Remove the phrase “or the Agriculture Risk Coverage (ARC) program.”
4 – SCO	[Reserved]
5(a) – SCO	All planted acreage of the crop in the county that is insured by the underlying policy must be insured under this Endorsement, except this Endorsement will not insure acreage that is designated as covered by STAX.
5(a)(1) & (2) – SCO	Paragraphs (1) and (2) are removed.
12-SCO	Replace all references to premium subsidy rates of 65% (0.65) with 80% (0.80) in the examples.