



**USA PULSES**  
**2026 Policy Position**  
**Crop Insurance**

**1. Federal Crop Insurance Reform.** The USA PULSES supports equitable federal crop insurance programs for dry peas, lentils, chickpeas, and dry beans (pulse crops) at an affordable price. The USA PULSES supports the following improvements to federal crop insurance for pulse crops:

**a. Level of Support.** Maintain at least the present level of support for Crop Insurance in the FY 2026 Budget.

**b. “Dry Pea” Loss Data.** Continue to support USDA-Risk Management Agency (RMA) in establishing dry pea loss adjustment standards data for autumn- and spring-sown peas, lentils, and chickpeas using studies and actual evaluations of pulses to accurately represent losses.

**c. Non-Futures Pulse Crop Revenue Insurance Program.** USA Pulses supports the full implementation of the pulse crop revenue insurance utilized in the “pulse crop non-futures revenue pilot program” for dry peas, lentils, and chickpeas.

**d. RMA Projected Price.** USA Pulses requests RMA push the projected price deadline for collecting data closer to the RMA announcement date of March 1 to better reflect projected prices for all pulse crops.

**e. Pulse Crop Types.** Expand crop types within the “Dry Pea” policy to include separate coverage for green and yellow peas. Pricing for each crop type warrants expansion of coverage.

**f. Harvest Price Data.** (Internal Action) USA Pulses supports removing spring contract payments from consideration of harvest price data collection. Spring contracts reflect cash prices from a different period than harvest, so the payments made during the harvest price collection period should not be included in harvest price establishment.

**g. Hail Insurance.** Work to establish coverage earlier in the season for pulse crops to provide coverage for damage such as chalky spot to seeds caused by hail at pod stage.

**h. Rename “Dry Pea” Policy.** USA Pulses supports renaming the “Dry Pea” Policy as the **Pulse Crop Policy** to more accurately reflect all covered pulses (Dry beans, dry peas, lentils, and chickpeas).

**i. Pulse Crop Processors Risk Management Tools.** USA Pulses supports the development of a program, insurance policy, or other risk management tools that support the pulse processors, a key part of the value chain for pulses. Processors provide a significant economic contribution to the industry and there is currently no viable risk management tool available for this key part of the industry.

**Policy Summary:** The USA PULSES supports the use of crop insurance to give producers protection against both yield loss and revenue loss due to large market price fluctuation. Federal crop insurance should be available for all pulse growers, be reasonably priced, have a wide variety of products, and provide equitable coverage among all crop types.

**1. Level of support.** Risk is a part of every pulse producer’s life. There is a risk of crop failure every year due to drought, flood, hail, pests, and diseases. Recently, producers have faced significant price losses due to drought, the impacts of trade wars, tariffs, or loss of markets. Crop insurance is a critical tool for producers to secure their investment in their crops and reduce the risk of loss. *USA PULSES supports funding RMA Crop Insurance programs at the same level as FY 2026 for FY 2027.*

**2. “Dry Pea” loss data.**

**Background.** With the emerging use of autumn sown peas and the procedures required for using winter coverage in selected counties of WA, i.e. a spring certification, the industry requested RMA conduct a survey to evaluate pea loss data for autumn sown peas. This study was expanded to re-evaluate all loss data for the “Dry Pea” Policy and the resulting data has been finalized.

**Result.** RMA published the resulting findings and have incorporated it into the current procedures. USA Pulses agreed with report. The trials were extensive, using multiple commercial varieties in a multitude of locations. Fall-seeded pulses and spring-seeded pulses were evaluated for yield, maturity dates, seed weight, and numerous other characteristics. The results of the evaluations have created some factors that can be used to predict the yield with accuracy. In addition to multiple varieties of green and yellow peas, lentils, and chickpeas, the study evaluated faba beans.

*USA Pulses recognizes the willingness and cooperation of the agency to evaluate their data and procedures for assessing loss for autumn sown peas and for peas in general.*

**3. Revenue Insurance - Non-Futures Pulse Crop Revenue Option Insurance Program.**

**Pulse Crop Non-Futures Revenue Insurance Pilot Program.** The USA PULSES has worked for the past 22 years with USDA-Risk Management Agency (RMA) to develop a revenue-based insurance program, and we welcome the decision by RMA to include it as a permanent insurance program. We also thank RMA for adding Nebraska to the list

USA PULSES supports continuing crop insurance programs provided by the Agriculture Act of 2018 to be renewed in the new Farm Bill. In addition, Ag appropriations for FY 2027 should continue to fund crop insurance and particularly revenue protection products. Crop insurance is a core risk management tool for all northern-tier pulse producers and all producers in general. Additionally, the industry supports the following measures to improve current products:

**Background.** USA Pulses and Northharvest Bean Growers Association, a member of the USA Pulses coalition, are owners of the “Dry Pea Policy” and the “Dry Bean Policy”. These policies were created with the help of Watts and Associates under provisions of 508 (h) with approval of RMA. The current policies provide pulse producers of most crop types good risk coverage due to price swings. Over the past 10 years, the policies have proven their use during problems caused by weather and by trade disruptions. The industry has adopted the RP policies at 70-98% across the growing regions.

**Current Status.** RMA has accepted the “Dry Pea” and the “Dry Bean” Policies as permanent policies. Overall, the industry considers the past 13 years of the Non-Futures Pulse Crop Revenue Option

program a great success. We look forward to continuing to work with RMA to improve the product and expand to additional pulse-producing regions.

***USA PULSES supports the continued full implementation of a crop revenue insurance policy for dry peas, lentils, and chickpeas.***

### **Industry Recommendations:**

- 1. Change Name of the Policies to Pulse Crop Policy.*** The industry recommends RMA rename the policy currently named the “Dry Pea Policy” and the “Dry Bean Policy” to the “Pulse Crops Policy”. Pulse crops are internationally recognized as the dried seeds of legumes—particularly dry peas, lentils, chickpeas and dry beans. Under the current named policies, pulses are covered by two insurance policies covering multiple “crop types” like dry peas, lentils, chickpeas, and beans. Having crop types covered under the Pulse Policy makes more sense and is less confusing than naming the policy the same as one of the crop types. Having the “Dry Pea” policy cover lentils and chickpeas as crop types with a separate policy covering Dry Bean crop types is also very confusing. Using the name Pulse Crop as the policy name also distinguishes it from the insurance for succulent or fresh peas and beans. Pulses are the dried seeds of legumes so fresh or succulent peas and succulent beans are naturally understood to not be included as pulses. ***To reduce confusion and enhance simplicity, the current “Dry Pea Policy” and “Dry Bean Policy” should be renamed the “Pulse Crop Policy”.***
- 2. Expand Crop Types to include Yellow and Green Peas.*** It is the goal of the industry to provide coverage for all crop types included as pulses. Based on the data currently collected, USA Pulses recommends creating policy provisions to cover yellow and green peas separately. This would require establishing separate projected prices for green and yellow peas for the Northern Plains and for the PNW. It would also require developing harvest prices for both yellow and green peas for both regions. ***USA Pulses recommends the RMA approve developing pricing data for crop type “dry green peas” and “dry yellow peas”.***
- 3. Hail Damage in Pulse Crops.*** The industry requests that RMA investigate appraisal methods for pulse crops after hail events. Hail is suspected to damage seeds in the pod with a quality factor under FGIS standards called “Chalky Spot” or loss due to aborted seeds, particularly in chickpeas. Current hail loss evaluations look at counting seeds that have shattered onto the ground to calculate the loss of yield. However, producers have received losses due to low grades following hail damage without receiving an indemnity. ***USA Pulses request that RMA develop a mechanism for evaluating this type of crop loss.***
- 4. Rural Processor Disaster Assistance/ Risk Management Tools.*** The pulse industry is supported by many small business operators that provide processing, seed production, and crop advisor services. In many cases these businesses are the largest employer in small towns or cities across the growing region for pulses. The businesses are dependent on the production and sales of producers for their financial success and continuity of operations. When natural disasters like drought, frost, flood, wind affect production, or trade disruptions due to war, tariffs, or supply chain problems impact the normal distribution channels, these small businesses can be severely impacted. Crop insurance for producers can provide some risk management for producers but the processors have no tools available for a reasonable cost. USA Pulses supports the development of risk management tools for processors to help these vital businesses in the pulse crop supply chain weather unexpected disruptions to normal trade.
- 5. Revenue Insurance for Autumn-sown Pulses.*** The industry recommends RMA extend revenue-based coverage to autumn-sown pulses. Many producers considering experimenting with autumn-

sown pulses want revenue insurance to increase their risk coverage. A multi-peril crop insurance policy is the only coverage currently available for autumn-sown pulses and only on a regional basis. ***USA Pulses recommends providing revenue-based coverage for autumn sown peas and expand the areas of coverage.***

6. ***RMA Projected Price.*** Contract prices are reported by Processors and first purchasers to establish the projected price. To give the processors/first purchasers enough time to report accurate projected prices, USA Pulses requests RMA push the projected price deadline for collecting data closer to the RMA announcement date of March 1. ***USA Pulses requests RMA move the deadline for price data to February 15 to better reflect projected prices for all pulse crops.***