

Making Farm Program & Crop Insurance Decisions for 2025



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Where we are at today...

- 2018 Farm Bill was extended to Sept. 30th, 2024
- Election/Enrollment of Farm Programs (ARC/PLC) needs to be made with your FSA office by April 15th, 2025
- Crop Insurance deadline for spring-planted crops is March 15th, 2025
 - If you are using Supplemental Coverage Option (SCO), then you cannot be enrolled in ARC on that same crop and base acres



Farm Bill Timeline

2025 Election covers the **2025/2026 Marketing Year** for crops **harvested in 2025**

Corn, Sorghum, & Soybeans Marketing year: Sept. 1st, 2025- Aug. 31st, 2026

Wheat Marketing year: June 1st, 2025 – May 31st, 2026

The ARC or PLC payment for the crop harvested in 2024 will be received in Oct. 2025



Chances of Payments in Oct. 2024?

PLC	Wheat	Corn	Grain Sorghum	Soybeans
2024/2025 MYA Estimate*	\$5.50	\$4.34	\$4.18	\$10.10
Effective Reference Price	\$5.50	\$4.01	\$4.06	\$9.26
Est. PLC Payment Rate	\$0.00	\$0.00	\$0.00	\$0.00

*January KSU estimate

<https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0>



Table 1: Estimated MYA 2024/2025 Wheat Price For Calculating 2024/2025 ARC and PLC Payments (1/31/25)

Estimated MYA Price(s)	Est 24/25	Est Wt.*		
June	5.86	11.8	73%	
July	5.52	18.6		
August	5.23	12.5		
September	5.36	10.1		
October	5.47	6.8		
November	5.45	5.2		
December	5.49	8.4		
Forecast January 25	5.46	8.2		5 Yr. Olympic Average
Forecast February	5.46	5.0		Benchmark Price for 2024 ARC \$6.21
Forecast March	5.59	5.0		ARC 14% Deductible Price \$5.34
Forecast April	5.59	4.6		
Forecast May	5.69	3.7		PLC Reference Price \$5.50
Estimated 24/25 MYA price	\$5.50		Estimated PLC Payment \$0.00	

*The 2024/25 monthly prices in red are K-State estimates. Weights are a five-year average, 2019-2023.

<https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0>



Table 2: Estimated MYA 2024/2025 Corn Price For Calculating 2024/2025 ARC and PLC Payments (1/31/25)

Estimated MYA Price(s)	Est 24/25	Est Wt.*		
September	3.98	6.0	41%	
October	3.99	12.7		
November	4.07	12.3		
December	4.23	9.6		
Forecast January 25	4.53	13.8		
Forecast February	4.53	7.3		
Forecast March	4.62	7.5		
Forecast April	4.62	6.0		5 Yr. Olympic Average
Forecast May	4.64	5.3		Benchmark Price for 2024 ARC \$4.85
Forecast June	4.64	7.0		ARC 14% Deductible \$4.17
Forecast July	4.34	5.9		
Forecast August	4.34	6.5		PLC Reference Price \$4.01
Estimated 24/25 MYA price	\$4.34		PLC Payment \$0.00	

*The 2024/25 monthly prices in red are K-State estimates. Weights are a five-year average, 2019-2023.

<https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0>



Chances of ARC-County Payments in Oct. 2025 for 2024 Harvested Crops?

	2024/2025 ARC-CO benchmark	2024/2025 Estimated MYA*	% of Benchmark County yield to trigger payment	Example Benchmark County Yield (bushels)	Bushel yield to trigger payment
Wheat	\$6.21	\$5.50	97.1%	45	44
Corn	\$4.85	\$4.34	96.1%	150	144
Grain Sorghum	\$5.01	\$4.18	103.1%	100	103
Soybeans	\$11.12	\$10.10	94.7%	50	47

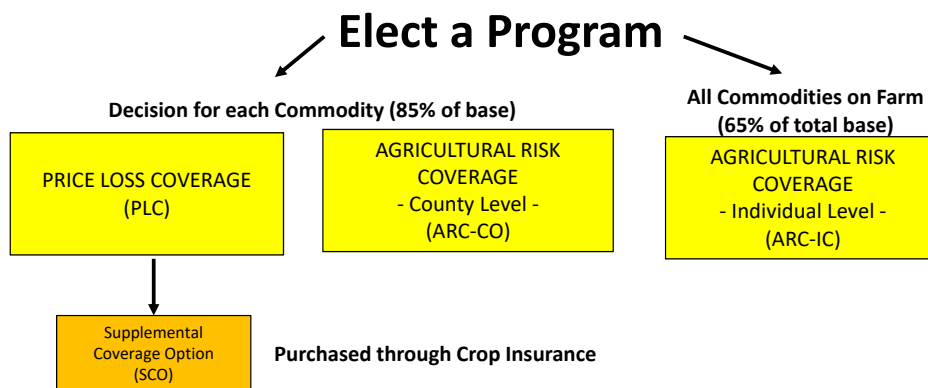
*January KSU estimate

<https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0>



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2025 Decisions to be made...



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Price Loss Coverage

PLC – Low **price** program

- Triggers when national Marketing Year Average price below the reference price for the crop
- Paid on 85% of farm base acres and program yields

Example: \$5.56 Reference Price - \$5.50 MYA = \$0.06 loss

\$0.06 per bushel * Farm's Program Yield * 85% of Farm's wheat base acres

- **Subject to a much higher payment limit**, as it will keep paying unless MYA price gets below the loan rate

	Wheat	Corn	Grain Sorghum	Soybeans
2025 PLC Reference Price	\$5.56	\$4.26	\$4.51	\$9.66
Loan Rate	\$3.38	\$2.20	\$2.20	\$6.20

Agricultural Risk Coverage

• ARC-CO – Low **revenue** program

- Triggers when revenue is below 86% of county benchmark: set by last 5 years (with 1 lag year) of national Marketing Year Average prices and county yields
- Payments determined on county-by-county basis, **subject to a 10% payment cap**
- Paid on 85% of base acres of that crop

Example: 40.5 bu. Benchmark County Yield x \$6.72 Benchmark Price = \$272.16 per acre Benchmark Revenue

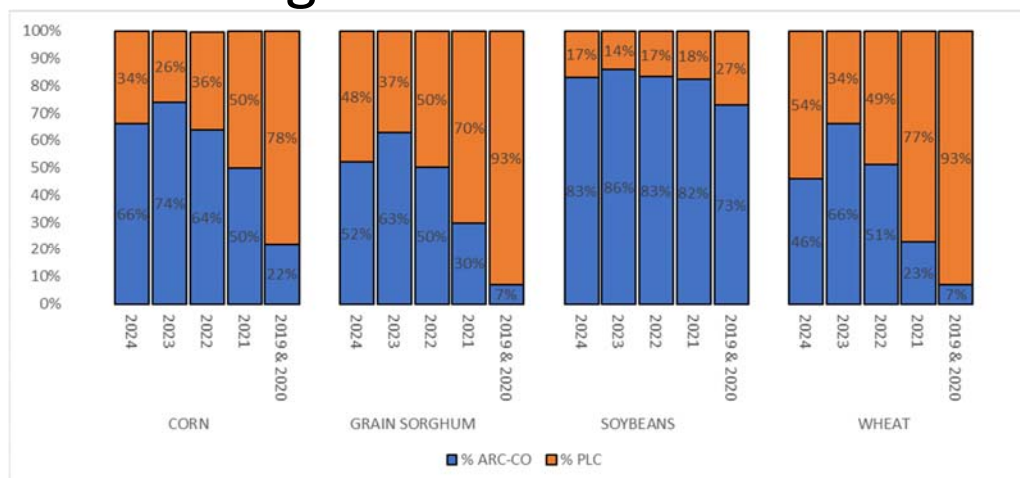
\$272.16 * 86% = \$234.06 Guaranteed Revenue \$272.16 * 10% = \$27.21 Max Payment per Acre

36 bu. Actual Yield x \$5.50 MYA = \$198 per acre Actual Revenue

\$234.06 - \$198 = \$36.06 Loss \$27.21 Max Payment * 85% Wheat Base Acres

	Wheat	Corn	Grain Sorghum	Soybeans
2025 ARC Benchmark Prices	\$6.72	\$5.03	\$5.30	\$12.17

Program Elections in KS



<https://www.agmanager.info/ag-policy/kansas-arcplc-enrollment-maps>

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What program should I choose for 2025?

Crop Name	Wheat	Corn	Grain Sorghum	Soybeans
PLC Effective Ref. Price	\$5.56	\$4.26	\$4.51	\$9.66
2024 ARC Benchmark	\$6.72	\$5.03	\$5.30	\$12.17
86% of ARC Benchmark (average yield)	\$5.78	\$4.33	\$4.56	\$10.47
Price ARC will Trigger w/10% yield loss	\$6.42	\$4.81	\$5.06	\$11.63
Price ARC will Trigger w/10% yield gain	\$5.25	\$3.93	\$4.14	\$9.51

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Price Projections-Corn

As of Jan. 31st, 2025

	(Final)	(Estimated)	(Projected)
Corn	2023/2024	2024/2025	2025/2026
K-State Monthly Estimate	\$4.55	\$4.34	\$4.41
USDA WASDE Monthly Estimate	\$4.55	\$4.25	
FAPRI-MU (Baseline)	\$4.55	\$4.10	\$4.13
USDA ERS	\$4.55	\$4.36	

PLC Reference Price for Corn is \$4.26 for 2025

<http://www.agmanager.info/crop-insurance/risk-management-strategies/projections-and-sources-mya-prices-arc-and-plc-commodity>



What program should I choose?

- PLC payments will be made if the MYA price drops below \$4.26

- **With an average yield (102 bushels), ARC-CO will not start paying until price falls to \$4.33**

PLC payment will exceed ARC-CO payments at any yield level if MYA price drops below \$3.67

- ARC-CO maximum payment will be \$51.34 per acre in 2025

<https://www.agmanager.info/ag-policy/2018-farm-bill/tradeoff-between-20252026-arc-and-plc>

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2025/2026 Marketing Year

State:	Kansas		Crop:	Corn		Type:	Nonirrigated				
County:	Marion		ARC			PLC					
5 Yr. Olympic Avg. County Yield			102.06	Bushels	Program Yield	87.4		Bushels			
5 Yr. Olympic Avg. MYA Price			\$5.03		Eff. Reference Price	\$4.26					
Benchmark Revenue			\$513.36								
Guaranteed Revenue			\$441.49								
				Yield							
				34	42	53	66	82	102	112	122
MYA Price	PLC Payment	ARC Payment									
\$7.22	\$0.00	\$51.34	\$51.34	\$51.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.91	\$0.00	\$51.34	\$51.34	\$51.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.61	\$0.00	\$51.34	\$51.34	\$51.34	\$5.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.33	\$0.00	\$51.34	\$51.34	\$51.34	\$23.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.06	\$0.00	\$51.34	\$51.34	\$51.34	\$41.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$5.80	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$5.55	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$5.31	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$6.07	\$0.00	\$0.00	\$0.00	\$0.00
\$5.08	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$24.93	\$0.00	\$0.00	\$0.00	\$0.00
\$4.86	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$42.97	\$0.00	\$0.00	\$0.00	\$0.00
\$4.65	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$0.00	\$0.00	\$0.00	\$0.00
\$4.45	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$0.00	\$0.00	\$0.00	\$0.00
\$4.26	\$0.00	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$6.97	\$0.00	\$0.00	\$0.00
\$4.11	\$13.11	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$22.27	\$0.00	\$0.00	\$0.00
\$3.97	\$25.35	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$36.55	\$0.00	\$0.00	\$0.00
\$3.83	\$37.58	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$50.83	\$12.53	\$0.00	\$0.00
\$3.70	\$48.94	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$27.09	\$0.00	\$0.00
\$3.57	\$60.31	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$51.34	\$41.65	\$5.95	\$0.00

What program should I choose?

- PLC payments will be made if the MYA price drops below \$4.26

- **With an average yield (185 bushels), ARC-CO will not start paying until price falls to \$4.33**

PLC payment will exceed ARC-CO payments at any yield level if MYA price drops below \$3.56

- ARC-CO maximum payment will be \$92.81 per acre in 2025

<https://www.agmanager.info/ag-policy/2018-farm-bill/tradeoff-between-20252026-arc-and-plc>

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2025/2026 Marketing Year

State: **Kansas**
 County: **Scott** Crop: **Corn** Type: **Irrigated**

ARC: **184.51** Bushels Program Yield: **131.9** Bushels
 5 Yr. Olympic Avg. County Yield
 5 Yr. Olympic Avg. MYA Price: \$5.03 Eff. Reference Price: \$4.26
 Benchmark Revenue: \$928.09
 Guaranteed Revenue: \$798.16

(PLC > ARC-CO max @ \$3.56)

MYA Price	PLC Payment	ARC Payment								
		60	75	94	118	148	185	204	222	
\$7.22	\$0.00	\$92.81	\$92.81	\$92.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$6.91	\$0.00	\$92.81	\$92.81	\$92.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$6.61	\$0.00	\$92.81	\$92.81	\$92.81	\$18.18	\$0.00	\$0.00	\$0.00	\$0.00	
\$6.33	\$0.00	\$92.81	\$92.81	\$92.81	\$51.22	\$0.00	\$0.00	\$0.00	\$0.00	
\$6.06	\$0.00	\$92.81	\$92.81	\$92.81	\$83.08	\$0.00	\$0.00	\$0.00	\$0.00	
\$5.80	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$0.00	\$0.00	\$0.00	\$0.00	
\$5.55	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$0.00	\$0.00	\$0.00	\$0.00	
\$5.31	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$12.28	\$0.00	\$0.00	\$0.00	
\$5.08	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$46.32	\$0.00	\$0.00	\$0.00	
\$4.86	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$78.88	\$0.00	\$0.00	\$0.00	
\$4.65	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$0.00	\$0.00	\$0.00	
\$4.45	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$0.00	\$0.00	\$0.00	
\$4.26	\$0.00	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$10.06	\$0.00	\$0.00	
\$4.11	\$19.78	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$37.81	\$0.00	\$0.00	
\$3.97	\$38.24	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$63.71	\$0.00	\$0.00	
\$3.83	\$56.70	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$89.61	\$16.84	\$0.00	
\$3.70	\$73.84	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$43.36	\$0.00	
\$3.57	\$90.98	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$92.81	\$69.88	\$5.62	

Price Projections-Soybeans

As of Jan. 31st, 2025

	(Final)	(Estimated)	(Projected)
Soybeans	2023/2024	2024/2025	2025/2026
K-State Monthly Estimate	\$12.36	\$10.10	\$10.31
USDA WASDE Monthly Estimate	\$12.36	\$10.20	
FAPRI-MU (Baseline)	\$12.36	\$9.99	\$9.65
USDA ERS	\$12.36	\$9.85	

PLC Reference Price for Soybeans is \$9.66 for 2025

<http://www.agmanager.info/crop-insurance/risk-management-strategies/projections-and-sources-mya-prices-arc-and-plc-commodity>



What program should I choose?

- PLC payments will be made if the MYA price drops below \$9.66
- **With an average yield (38 bushels), ARC-CO will not start paying until price falls to \$10.47**
- PLC payment will exceed ARC-CO payments at any yield level if MYA price drops below **\$8.12**
- ARC-CO maximum payment will be **\$45.67** per acre in 2025

<https://www.agmanager.info/ag-policy/2018-farm-bill/tradeoff-between-20252026-arc-and-plc>

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2025/2026 Marketing Year

State: **Kansas**
 County: **Cherokee** Crop: **Soybeans** Type: **Nonirrigated**

	ARC	PLC
5 Yr. Olympic Avg. County Yield	37.53 Bushels	Program Yield 29.7 Bushels
5 Yr. Olympic Avg. MYA Price	\$12.17	Eff. Reference Price \$9.66
Benchmark Revenue	\$456.74	
Guaranteed Revenue	\$392.80	PLC > ARC-CO max @ \$8.12

MYA Price	PLC Payment	ARC Payment							
		12	15	19	24	30	38	42	46
\$16.39	\$0.00	\$45.67	\$45.67	\$45.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$15.68	\$0.00	\$45.67	\$45.67	\$45.67	\$16.48	\$0.00	\$0.00	\$0.00	\$0.00
\$15.00	\$0.00	\$45.67	\$45.67	\$45.67	\$32.80	\$0.00	\$0.00	\$0.00	\$0.00
\$14.35	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$0.00	\$0.00	\$0.00	\$0.00
\$13.73	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$0.00	\$0.00	\$0.00	\$0.00
\$13.14	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$0.00	\$0.00	\$0.00	\$0.00
\$12.57	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$15.70	\$0.00	\$0.00	\$0.00
\$12.03	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$31.90	\$0.00	\$0.00	\$0.00
\$11.51	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$0.00	\$0.00	\$0.00
\$11.01	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$0.00	\$0.00	\$0.00
\$10.54	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$0.00	\$0.00	\$0.00
\$10.09	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$9.38	\$0.00	\$0.00
\$9.66	\$0.00	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$25.72	\$0.00	\$0.00
\$9.32	\$10.11	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$38.64	\$1.36	\$0.00
\$8.99	\$19.91	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$15.22	\$0.00
\$8.68	\$29.13	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$28.24	\$0.00
\$8.38	\$38.05	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$40.84	\$7.32
\$8.09	\$46.67	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$45.67	\$20.66

Price Projections-Wheat

As of Jan. 31st, 2025

	(Final)	(Estimated)	(Projected)
Wheat	2023/2024	2024/2025	2025/2026
K-State Monthly Estimate	\$6.96	\$5.50	\$5.99
USDA WASDE Monthly Estimate	\$6.96	\$5.55	
FAPRI-MU (Baseline)	\$6.96	\$5.66	\$5.79
USDA ERS	\$6.96	\$5.54	

PLC Reference Price for Wheat is \$5.56 for 2025

<http://www.agmanager.info/crop-insurance/risk-management-strategies/projections-and-sources-mya-prices-arc-and-plc-commodity>



What program should I choose?

- PLC payments will be made if the MYA price drops below \$5.56
- **With an average yield (47 bushels), ARC-CO will not start paying until price falls to \$5.78**
- PLC payment will exceed ARC-CO payments at any yield level if MYA price drops below \$4.76
- ARC-CO maximum payment will be \$31.42 per acre in 2025

<https://www.agmanager.info/ag-policy/2018-farm-bill/tradeoff-between-20252026-arc-and-plc>

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2025/2026 Marketing Year

State:	Kansas		Crop:	Wheat	Type:	Nonirrigated					
County:	Rooks		ARC		PLC						
5 Yr. Olympic Avg. County Yield			46.75	Bushels	Program Yield	39.2 Bushels					
5 Yr. Olympic Avg. MYA Price			\$6.72		Eff. Reference Price	\$5.56					
Benchmark Revenue			\$314.16								
Guaranteed Revenue			\$270.18		PLC > ARC-CO max @	\$4.76					
				Yield							
				15	19	24	30	38	47	52	56
MYA Price	PLC Payment	ARC Payment									
\$9.44	\$0.00	\$31.42	\$31.42	\$31.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$9.03	\$0.00	\$31.42	\$31.42	\$31.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$8.64	\$0.00	\$31.42	\$31.42	\$31.42	\$10.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$8.27	\$0.00	\$31.42	\$31.42	\$31.42	\$22.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$7.91	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$7.57	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$7.24	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.93	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$6.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.63	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$18.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.34	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$29.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.07	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$5.81	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$5.56	\$0.00	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$8.86	\$0.00	\$0.00	\$0.00	\$0.00
\$5.37	\$7.45	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$17.79	\$0.00	\$0.00	\$0.00	\$0.00
\$5.18	\$14.90	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$26.72	\$0.82	\$0.00	\$0.00	\$0.00
\$5.00	\$21.97	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$10.18	\$0.00	\$0.00
\$4.83	\$28.63	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$19.02	\$0.00	\$0.00
\$4.66	\$35.30	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$31.42	\$27.86	\$9.22	\$0.00

Price Projections-Grain Sorghum

As of Jan. 31st, 2025

	(Final)	(Estimated)	(Projected)
Grain Sorghum	2023/2024	2024/2025	2025/2026
K-State Monthly Estimate	\$4.93	\$4.18	\$4.19
USDA WASDE Monthly Estimate	\$4.93	\$4.25	
FAPRI-MU (Baseline)	\$4.93	\$4.12	\$3.84

PLC Reference Price for Grain Sorghum is \$4.51 for 2025

<http://www.agmanager.info/crop-insurance/risk-management-strategies/projections-and-sources-mya-prices-arc-and-plc-commodity>



What program should I choose?

- PLC payments will be made if the MYA price drops below \$4.51
- **With an average yield (62 bushels), ARC-CO will not start paying until price falls to \$4.56**
- PLC payment will exceed ARC-CO payments at any yield level if MYA price drops below **\$3.94**
- ARC-CO maximum payment will be **\$33.03** per acre in 2025

<https://www.agmanager.info/ag-policy/2018-farm-bill/tradeoff-between-20252026-arc-and-plc>

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2025/2026 Marketing Year

State:	Kansas	County:	Pratt	Crop:	Grain Sorghum	Type:	Nonirrigated		
ARC		PLC		Program Yield		Eff. Reference Price			
5 Yr. Olympic Avg. County Yield	62.32 Bushels	5 Yr. Olympic Avg. MYA Price	\$4.51	5 Yr. Olympic Avg. MYA Price	\$5.30	5 Yr. Olympic Avg. MYA Price	\$4.51		
Benchmark Revenue	\$330.30	Guaranteed Revenue	\$284.06	PLC > ARC-CO max @	\$3.94				
		Yield							
		21	26	32	40	50	62	68	74
MYA Price	PLC Payment	ARC Payment							
\$7.63	\$0.00	\$33.03	\$33.03	\$33.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$7.30	\$0.00	\$33.03	\$33.03	\$33.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.99	\$0.00	\$33.03	\$33.03	\$33.03	\$4.46	\$0.00	\$0.00	\$0.00	\$0.00
\$6.69	\$0.00	\$33.03	\$33.03	\$33.03	\$16.46	\$0.00	\$0.00	\$0.00	\$0.00
\$6.40	\$0.00	\$33.03	\$33.03	\$33.03	\$28.06	\$0.00	\$0.00	\$0.00	\$0.00
\$6.12	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$0.00	\$0.00	\$0.00	\$0.00
\$5.86	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$0.00	\$0.00	\$0.00	\$0.00
\$5.61	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$3.56	\$0.00	\$0.00	\$0.00
\$5.37	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$15.56	\$0.00	\$0.00	\$0.00
\$5.14	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$27.06	\$0.00	\$0.00	\$0.00
\$4.92	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$0.00	\$0.00	\$0.00
\$4.71	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$0.00	\$0.00	\$0.00
\$4.51	\$0.00	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$4.44	\$0.00	\$0.00
\$4.35	\$9.31	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$14.36	\$0.00	\$0.00
\$4.20	\$18.03	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$23.66	\$0.00	\$0.00
\$4.05	\$26.76	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$32.96	\$8.66	\$0.00
\$3.91	\$34.90	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$18.18	\$0.00
\$3.77	\$43.04	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$33.03	\$27.70	\$5.08

Conclusions and Implications

- Selecting ARC or PLC for 2025 is not a straightforward decision
 - How low will prices go in 2025/2026?
 - PLC = better price protection
 - ARC = more likely? (especially for dryland crops), BUT
 - Payment hits the maximum pretty quickly
 - Will you hit the \$125,000 (or \$250,000) payment limit anyway?
 - *Do you want to use SCO? – Cannot if you are enrolled in ARC*

2025 Crop Insurance Decisions

Overview of high coverage policies

- Supplemental Coverage Option (SCO) & Enhanced Coverage Option (ECO)

High coverage policies under low profit margins

SCO/PLC vs ARC

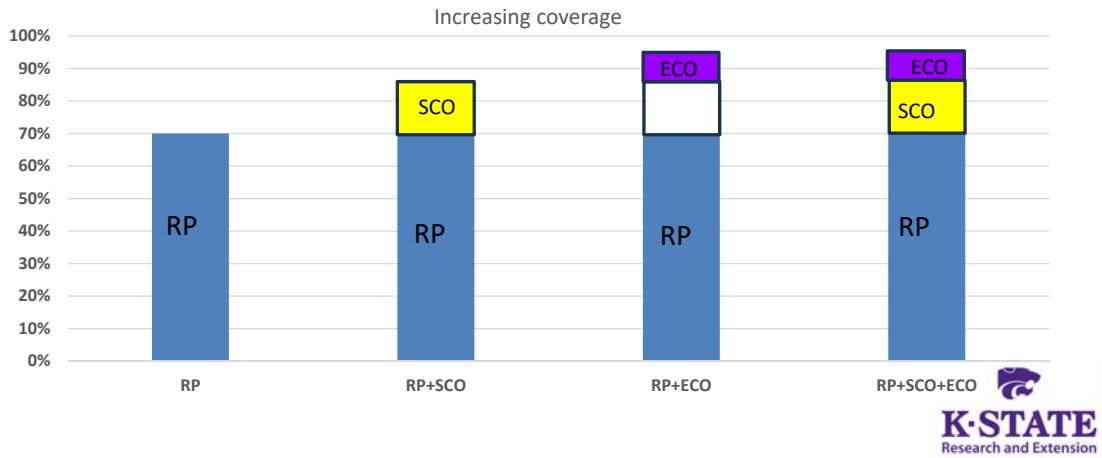
- Potential payouts in 2025
- New decision tool



High Coverage Policies



High coverage policies: SCO, ECO



Summary

- County-based trigger*, payout when county yields released
- SCO increases underlying YP or RP coverage to 86%, cannot be used with ARC
- ECO (Enhanced Coverage Option)
 - 2 coverage choices: 86 to 90% **OR** 86 to 95%
 - Can be used with YP, RP, ARC, SCO
 - Cannot be used with ARP or AYP

*Sometimes multi-county

Key Tradeoffs



Three cautions

1. High coverage policies increase premium costs
2. Payouts are not triggered by farm-level losses and are paid out later
3. Long term perspective – can go a few years without a payout



Three potential benefits

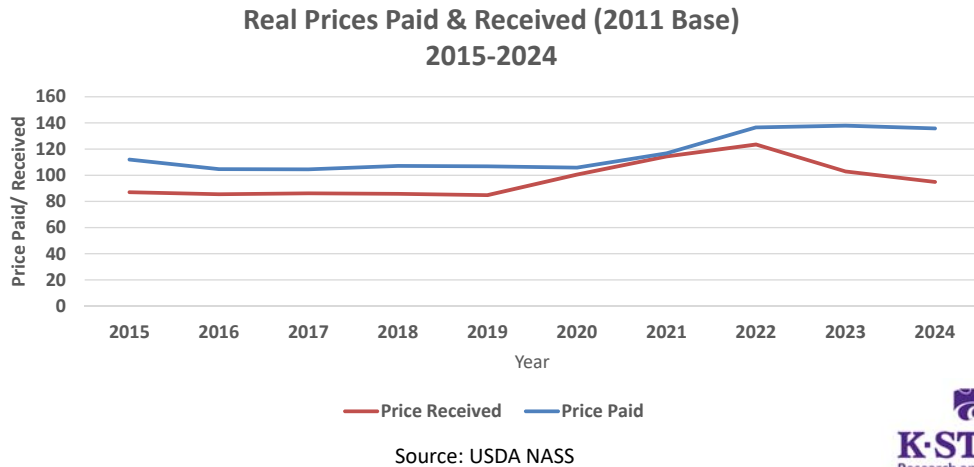
1. More frequent payouts, larger payouts in years when underlying policy triggers
2. Often more affordable than comparable 80% or 85% RP policy (especially in Kansas)
3. Protect a larger share of potential profit or **breakeven revenue** *before* planting begins



Protecting profit or breakeven revenue in 2025



Price-cost squeeze for crop producers



Approaches to crop insurance decision

- Premium focused
 1. Minimize cost
 2. Maximize Federal government share or dollar amount
 3. Combination of (1) and (2)
- Revenue focused
 1. Profit/breakeven goals
 2. Repay loans, etc.

Note- these are not mutually exclusive

What revenue does a producer need to cover their costs and what is the role of crop insurance?



Profit margins - 2025

Example: NE KS non-irrigated corn, 145 bushels per acre at \$4.28 per bushel, expected revenue of \$621/acre

	\$ per acre	Share of revenue
Direct expenses	\$449	72%
Fixed expenses	\$178	29%
Total expenses	\$621	101%

<https://agmanager.info/farm-budgets/updated-2024-farm-management-guides-irrigated-and-non-irrigated-crops> - totals may not add up exactly due to rounding.



Profit margins - 2025

Example: SC KS non-irrigated soy, 40 bushels per acre at \$9.80 per bushel, expected revenue of \$392/acre

	\$ per acre	Share of revenue
Direct expenses	\$227	58%
Fixed expenses	\$96	25%
Total expenses	\$323	83%

<https://armanager.info/farm-budgets/updated-2024-farm-management-guides-irrigated-and-non-irrigated-crops> - totals may not add up exactly due to rounding.



Profit margins - 2025

Example: SW KS non-irrigated milo, 85 bushels per acre at \$4.20 per bushel, expected revenue of \$357/acre

	\$ per acre	Share of revenue
Direct expenses	\$235	66%
Fixed expenses	\$118	33%
Total expenses	\$353	99%

<https://armanager.info/farm-budgets/updated-2024-farm-management-guides-irrigated-and-non-irrigated-crops> - totals may not add up exactly due to rounding.



Profit margins - 2025

Example: NW KS irrigated corn, 240 bushels per acre at \$4.55 per bushel, expected revenue of \$1092/acre

	\$ per acre	Share of revenue
Direct expenses	\$551	50%
Fixed expenses	\$510	47%
Total expenses	\$1062	97%

<https://agmanager.info/farm-budgets/updated-2024-farm-management-guides-irrigated-and-non-irrigated-crops> - totals may not add up exactly due to rounding.



Profit margins - 2025

Example: SC KS non-irrigated wheat (rotation), 62 bushels per acre at \$5.62 per bushel, expected revenue of \$348/acre

	\$ per acre	Share of revenue
Direct expenses	\$197	57%
Fixed expenses	\$97	28%
Total expenses	\$294	84%

<https://agmanager.info/farm-budgets/updated-2024-farm-management-guides-irrigated-and-non-irrigated-crops> - totals may not add up exactly due to rounding.



High likelihood of tight profit margins again in 2025



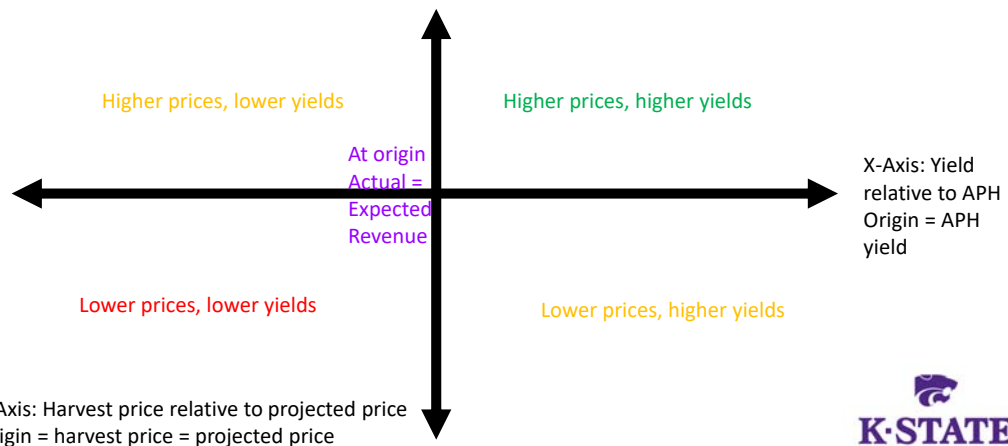
Reduce costs



Protect breakeven revenue



Types of risk



County level, KS, 1990-2020

	Irrigated corn	Dryland Corn
Actual revenue < 0.75 X Expected	9%	26%
Actual revenue < 0.75 X Expected, with HPO only	1.7%	1.7%
Revenue higher than expected	28%	46%
Shallow loss: Yields decrease + prices increase	6.1%	3.2%
Shallow loss: Yields decrease + prices decrease	20%	7.7%
Shallow loss: Yields increase, prices decrease	35%	15%

<https://agmanager.info/crop-insurance/risk-management-strategies/crop-insurance-2022-projected-prices-update-and-analysis>



Protection under different outcomes

Lower **yield** and higher **price** than expected

Higher **yield** and **price** than expected

No insurance or other payouts triggered. This is a good year with better than average yields and prices higher at harvest than planting.

Lower **yield** and lower **price** than expected

Higher **yield** and lower **price** than expected



Protection under different outcomes

Lower **yield** and higher **price** than expected

Higher **yield** and **price** than expected

Lower **yield** and lower **price** than expected

Higher **yield** and lower **price** than expected

This is a typical situation for a year with generally high yields and/or supply nationwide driving down prices. Assuming sufficiently high yields, PLC provides the most protection here. ARC and SCO will only pay out if there is a deep drop in prices and small increase in yields.



Protection under different outcomes

Lower **yield** and higher **price** than expected

Higher **yield** and **price** than expected

Lower **yield** and lower **price** than expected

Higher **yield** and lower **price** than expected

This is a difficult year. Unless yield and price declines are very small, ARC and SCO are both likely to trigger. PLC will trigger if the price decline is sufficiently large.



Protection under different outcomes

Lower **yield** and higher **price** than expected

This outcome could happen due to widespread drought leading to price increases. PLC will not trigger. Due to HPO, SCO typically provides more protection than ARC under this outcome.

Higher **yield** and **price** than expected

Lower **yield** and lower **price** than expected

Higher **yield** and lower **price** than expected



Circle of disappointment

Higher prices, lower yields

Higher prices, higher yields

Lower prices, lower yields

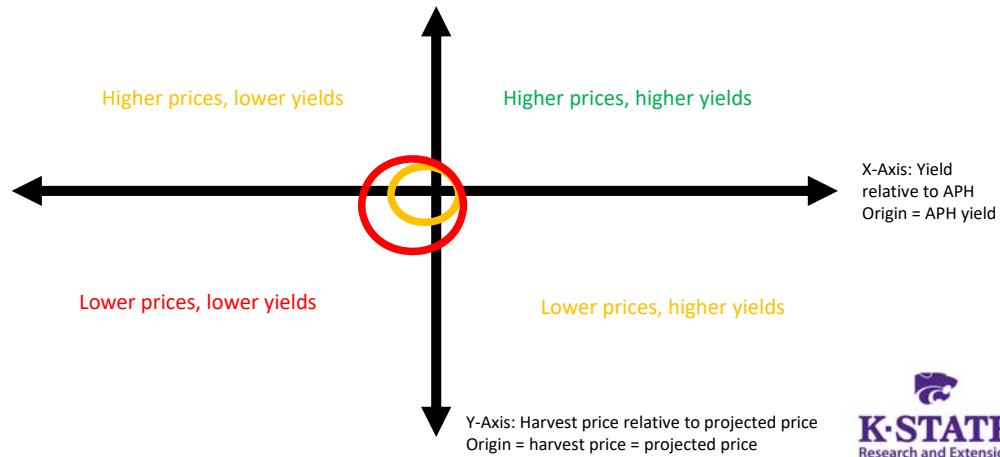
Lower prices, higher yields

X-Axis: Yield relative to APH
Origin = APH yield

Y-Axis: Harvest price relative to projected price
Origin = harvest price = projected price



Circle of even more disappointment



3 harvest outcomes: 75% RP

- Crop insurance harvest revenue is 86% of expected revenue
 - Circle of disappointment
- Harvest revenue is 75% of expected
 - Circle of even more disappointment
- Harvest revenue is 65% of expected
 - Circle of even more disappointment
- With higher RP coverage levels, similar logic applies to ECO

ECO and hedging

Price declines alone will rarely trigger a 70-75% RP payout

2024 corn

\$4.66 projected price

\$4.16 harvest price

11% decline

Prices declines are much more likely to trigger high coverage policies

For counties with average yields, 2024 95% ECO corn policies are likely to make a payout this year

Some overlap, **but**

ECO deductible

ECO may not pay out when yields are higher than average



New tool: forward looking comparison

ARC, PLC and SCO guarantee and payouts on a per planted acre basis

When your “base acre crop” is different from planted crop, directly compare ARC vs PLC directly

Uses

Limited base acres

Want to see actual \$ amount of protection

Compare ARC benchmark yield to RMA expected yield

Compare protection when MYA price and harvest price are different

Understand relative shallow vs deep loss protection



ARC vs PLC vs SCO

ARC, PLC, and SCO RISK PROTECTION COMPARISON TOOL - 2025

(1) Farm Location and Size		(2) FSA Farm/ARC and PLC information		(3) Crop Insurance Revenue Protection Policy (HPO) Information	
State:	Kansas	Base Acres Crop	Corn	Planted/Insured Crop:	Corn
County:	Nemaha	Base Acres	130	Insured Crop Practice	Non-Irrigated
Planted Acres	150	ARC/PLC Practice	Nonirrigated	Insured Crop Type	Grain
		PLC Program Yield	119	Farm APH Yield	145
		ARC Benchmark Yield	184	Coverage Level	0.75
		ARC Benchmark Price	\$5.03	Projected Price	\$4.68
		PLC Effective Reference Price	\$4.26	SCO Premium per acre (optional)	\$11.00
		MYA Price	\$4.00	Expected County Yield	158
		Actual County Yield (FSA)	158	Harvest Price	\$4.00
				Actual County Yield (RMA)	158

<https://agmanager.info/crop-insurance/crop-insurance-papers-and-information/advanced-arc-plc-sco-tradeoff-tool>



ARC vs PLC vs SCO

A. Liability / Maximum Payouts

	Per Planted Acre	Per Farm
SCO	\$74.65	\$11,197
ARC	\$64.31	\$9,647
PLC	\$170.35	\$25,552

B. Payouts based on potential price and yield outcomes

	Per Planted Acre	Per Farm
SCO Net Payout	-\$7.42	-\$1,113
ARC Payout	\$64.31	\$9,647
PLC Payout	\$21.50	\$3,225

(Note - the PLC maximum payment would occur when MYA price drop below loan rates. This has a low probability of happening.)

<https://agmanager.info/crop-insurance/crop-insurance-papers-and-information/advanced-arc-plc-sco-tradeoff-tool>



ARC VS PLC

MYA Price	PLC Payment	County Yield							
		60	75	94	118	147	184	202	221
		ARC Payment per Planted Acre							
\$7.22	\$0.00	\$64.31	\$64.31	\$64.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.91	\$0.00	\$64.31	\$64.31	\$64.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.61	\$0.00	\$64.31	\$64.31	\$64.31	\$11.24	\$0.00	\$0.00	\$0.00	\$0.00
\$6.33	\$0.00	\$64.31	\$64.31	\$64.31	\$34.19	\$0.00	\$0.00	\$0.00	\$0.00
\$6.06	\$0.00	\$64.31	\$64.31	\$64.31	\$56.32	\$0.00	\$0.00	\$0.00	\$0.00
\$5.80	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$0.00	\$0.00	\$0.00	\$0.00
\$5.55	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$0.00	\$0.00	\$0.00	\$0.00
\$5.31	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$10.83	\$0.00	\$0.00	\$0.00
\$5.08	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$34.32	\$0.00	\$0.00	\$0.00
\$4.86	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$56.78	\$0.00	\$0.00	\$0.00
\$4.65	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$0.00	\$0.00	\$0.00
\$4.45	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$0.00	\$0.00	\$0.00
\$4.26	\$0.00	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$8.56	\$0.00	\$0.00
\$4.11	\$12.4	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$27.73	\$0.00	\$0.00
\$3.97	\$23.9	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$45.63	\$0.00	\$0.00
\$3.83	\$35.5	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$63.52	\$15.63	\$0.00
\$3.70	\$46.3	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$33.87	\$0.00
\$3.57	\$57.0	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$64.31	\$52.11	\$4.98

<https://agmanager.info/crop-insurance/crop-insurance-papers-and-information/advanced-arc-plc-sco-tradeoff-tool>



SCO + PLC

RMA Harvest / MYA Price	PLC Payment per Planted Acre	County Yield							
		60	75	94	118	147	184	202	221
\$7.22	\$0.00	\$104.16	\$104.16	\$104.16	\$104.16	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.91	\$0.00	\$99.21	\$99.21	\$99.21	\$99.21	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.61	\$0.00	\$94.43	\$94.43	\$94.43	\$94.43	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.33	\$0.00	\$89.96	\$89.96	\$89.96	\$89.96	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.06	\$0.00	\$85.66	\$85.66	\$85.66	\$85.66	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.80	\$0.00	\$81.51	\$81.51	\$81.51	\$81.51	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.55	\$0.00	\$77.52	\$77.52	\$77.52	\$77.52	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.31	\$0.00	\$73.69	\$73.69	\$73.69	\$73.69	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.08	\$0.00	\$70.03	\$70.03	\$70.03	\$70.03	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.86	\$0.00	\$66.53	\$66.53	\$66.53	\$66.53	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.65	\$0.00	\$63.05	\$63.05	\$63.05	\$63.05	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.45	\$0.00	\$63.05	\$63.05	\$63.05	\$63.05	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.26	\$0.00	\$63.05	\$63.05	\$63.05	\$63.05	(\$3.91)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.11	\$12.41	\$63.05	\$63.05	\$63.05	\$63.05	\$16.40	(\$11.00)	(\$11.00)	(\$11.00)
\$3.97	\$23.98	\$63.05	\$63.05	\$63.05	\$63.05	\$35.36	(\$11.00)	(\$11.00)	(\$11.00)
\$3.83	\$35.56	\$63.05	\$63.05	\$63.05	\$63.05	\$54.24	(\$11.00)	(\$11.00)	(\$11.00)
\$3.70	\$46.31	\$63.05	\$63.05	\$63.05	\$63.05	\$63.05	(\$11.00)	(\$11.00)	(\$11.00)
\$3.57	\$57.06	\$63.05	\$63.05	\$63.05	\$63.05	\$63.05	(\$11.00)	(\$11.00)	(\$11.00)

<https://agmanager.info/crop-insurance/crop-insurance-papers-and-information/advanced-arc-plc-sco-tradeoff-tool>



SCO + PLC vs ARC

RMA HARVEST/ MYA Price	County Yield							
	60	75	94	118	147	184	202	221
	SCO Net Payment + PLC Payment (Per Planted Acre)				ARC Payment (Per Planted Acre)			
\$7.22	\$39.85	\$39.85	\$39.85	\$104.16	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.91	\$34.90	\$34.90	\$34.90	\$99.21	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.61	\$30.12	\$30.12	\$30.12	\$83.19	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.33	\$25.65	\$25.65	\$25.65	\$55.77	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$6.06	\$21.34	\$21.34	\$21.34	\$29.33	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.80	\$17.20	\$17.20	\$17.20	\$17.20	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.55	\$13.21	\$13.21	\$13.21	\$13.21	(\$11.00)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.31	\$9.38	\$9.38	\$9.38	\$9.38	(\$21.83)	(\$11.00)	(\$11.00)	(\$11.00)
\$5.08	\$5.71	\$5.71	\$5.71	\$5.71	(\$45.32)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.86	\$2.20	\$2.20	\$2.20	\$2.20	(\$67.78)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.65	(\$0.67)	(\$0.67)	(\$0.67)	(\$0.67)	(\$75.31)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.45	(\$0.67)	(\$0.67)	(\$0.67)	(\$0.67)	(\$75.31)	(\$11.00)	(\$11.00)	(\$11.00)
\$4.26	(\$0.67)	(\$0.67)	(\$0.67)	(\$0.67)	(\$68.22)	(\$19.56)	(\$11.00)	(\$11.00)
\$4.11	\$11.74	\$11.74	\$11.74	\$11.74	(\$35.51)	(\$26.32)	\$1.41	\$1.41
\$3.97	\$23.31	\$23.31	\$23.31	\$23.31	(\$4.98)	(\$32.65)	\$12.98	\$12.98
\$3.83	\$34.89	\$34.89	\$34.89	\$34.89	\$25.49	(\$38.96)	\$8.93	\$24.56
\$3.70	\$45.64	\$45.64	\$45.64	\$45.64	\$45.64	(\$29.01)	\$1.43	\$35.31
\$3.57	\$56.39	\$56.39	\$56.39	\$56.39	\$56.39	(\$18.25)	(\$6.05)	\$41.07

<https://agmanager.info/crop-insurance/crop-insurance-papers-and-information/advanced-arc-plc-sco-tradeoff-tool>



Recap: High coverage policies and ARC/PLC decision



Many producers likely decide ARC vs PLC separately/ahead of insurance decisions

Key exceptions to consider – limited base or revenue targets



Producer that want to protect a large share of expected revenue may want to explore ARC + ECO



Ad hoc payments?



High coverage policies: the bottom line



SCO or ECO may be attractive for producers who want to protect their breakeven revenue or profit margin *before planting* and are willing to pay additional premium for this



Take a long-term perspective, consider all high coverage policies



Consider operation vs county yield trends

Resources: SCO and ECO Payout Calculator

National level

Estimates SCO and ECO payouts under different scenarios

Includes YP and RP-HPE

<https://agmanager.info/crop-insurance/crop-insurance-papers-and-information/2025-supplemental-coverage-option-sco-and>

State:	Kansas
County:	Nemaha
Commodity:	Soybeans
Practice:	Nfac (Non-Irrigated)
Type:	No Type Specified
Final County Yield	45
Harvest Price	\$9.50
Final Revenue Amount	\$427.50
Expected County Yield	50.6
Projected Price	\$10.50
Expected (County) Revenue Amount	\$531.30
Underlying Crop Insurance Coverage level	75%
Farm APH	51
SCO Coverage by Law	86%
Supplemental Ins. Coverage Range	11%
SCO Revenue Protection County Payment Rate	0.503
SCO Revenue Protection-HPE County Payment Rate	0.503
SCO Yield Protection County Payment Rate	-0.267
SCO Protection (RP)	\$58.91
SCO Protection (RP-HPE)	\$58.91
SCO Protection (YP)	\$58.91
SCO Revenue Protection Payment	\$29.63
SCO Revenue Protection-HPE Payment	\$29.63
SCO Yield Protection Payment	\$0.00

Resources: KS Crop Insurance maps

Interactive map tool, historic yields back to 1990 and expected

Historic likelihood of ECO and SCO indemnities

Loss experience for select Kansas counties

<https://agmanager.info/crop-insurance/kansas-crop-insurance-maps>

2025 (Expected) Non-Irrigated Corn Yields in Kansas

Data Source: USDA - Risk Management Agency
Prepared by: Jennifer Pitt (jpit@ksu.edu), Logan Moss (lpmoss@ksu.edu) and Hunter Brian (hbrian@ksu.edu)



Note: RMA reports the same yield for irrigated and non-irrigated in some states and counties, typically when use of irrigation is limited or insufficient data is available. These maps use data RMA reports as yields under irrigated and non-irrigated practices. Information on what data is actually used in the reference crop yield predictor is available at [https://webapp.rrm.usda.gov/rrp/](https://webapp.rrm.usda.gov/rrp/RRP/)

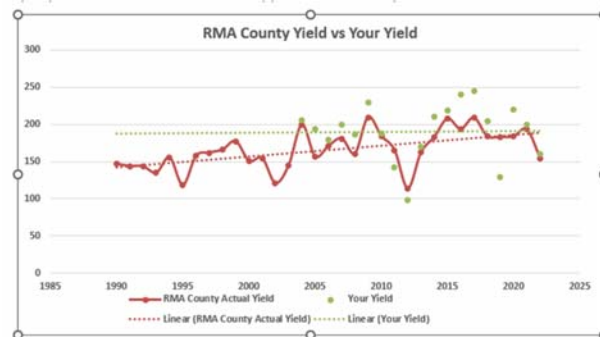


Resources: KS county yield correlation tool

Spreadsheet based tool on AgManager.info

Producer can enter yields back to 1990 to analyze correlation with RMA county yields

<https://agmanager.info/crop-insurance/crop-insurance-papers-and-information/kansas-yield-correlation-tool>



Result 2 Correlation of your yields to county yields 0.80	Strength of Correlation Negative -1 to zero Weak 0 to 0.3 Moderate 0.3 to 0.7 High 0.7 to 1
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Crop Basis Maps
Basis Levels for Soybeans, Corn, Wheat, and Grain Sorghum
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Welcome to AgManager.info
Welcome to the newly redesigned AgManager.info! We hope you enjoy the new look and functionality. If you have any feedback or questions, please contact Rich Ulevitch at rui@ksu.edu. Thank!

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Related Resources

Historic KS ARC, PLC, and SCO Payouts:

<https://agmanager.info/events/risk-and-profit-conference/previous-conference-proceedings/2023-risk-and-profit-conference/7>

Economic Assistance Payments

<https://agmanager.info/ag-policy/2025-economic-assistance>

Managing Ad Hoc Payments

<https://agmanager.info/news/recent-videos/farm-and-agribusiness-management-ad-hoc-era-webinar-slides-and-recording>