

Fact sheet: Transitional and Organic Grower Assistance Program



Certified organic production is on the rise, with more operations transitioning from conventional to organic each year. In 2023, the U.S. Department of Agriculture (USDA) established the multi-agency Organic Transition Initiative to support farmers who are converting to organic and to strengthen organic markets. USDA's Risk Management Agency introduced the Transitional and Organic Grower Assistance (TOGA) program as a part of this initiative. A nationwide program, TOGA offers financial support with federal crop insurance to help organic and transitioning producers manage their risk.

Making the switch

Organic agriculture has many advantages, including such benefits to the environment as improved water and soil quality, and ability to bring in higher prices for commodities at market. To completely transition and earn the USDA's organic certification and label, producers must implement practices for three full years. While in transition, producers may be able to secure higher prices for their goods through contracts, but cannot sell at premium organic prices until their certification is complete. This can make the transition years financially straining. With that in mind, Risk Management Agency has taken steps to make crop insurance more affordable through the TOGA program.

Benefits of the TOGA program

Crop insurance coverage can be purchased in 5% increments, from 50% to 85% of the total crop value. Producers select the protection level that best suits their operation's needs and budget. Generally, the higher the coverage selected, the higher the insurance premium. TOGA offers automatic premium discounts to make higher coverage more accessible for both transitioning and certified organic grain and feed crop farmers.

The TOGA program offers transitioning participants up to **10 percentage points of premium subsidy**, allowing them to afford higher coverage and best protect their operations. This benefit is automatically applied to participants' premium billing statements once they are enrolled.

In addition, both transitioning and organic growers can receive **10 percentage points of premium subsidy** for Whole Farm Revenue Production (WFRP) policies, which cover the revenue of an entire operation rather than individual crops.

Transitioning producers opting to use the contract price option with their policies, insuring their operations based on their contract value rather than Risk Management Agency's set prices, are also eligible to receive the discount.

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No other signup is needed when applying for crop insurance. Producers just put down transitional or organic-certified when completing their acreage report, and the discount is applied automatically. The process couldn't be easier.

—Crop insurance agent in Nebraska

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Organic producers who are growing grain and feed crops can receive up to **\$5 per insured acre**. Eligible crops are listed in Figure 1.

TOGA discounts do not apply to additional endorsements in insurance policies, but the policy can be combined with other premium discount programs and subsidies. To qualify, producers must purchase coverage beyond the minimum catastrophic risk protection offered by Risk Management Agency.

“ Risk Management Agency is going above and beyond by offering this program.
 –Crop insurance agent in Nebraska

While transitioning an operation to organic production can be difficult, the TOGA program can help producers reduce their risk at a more affordable rate to help ensure the operation’s success.

Figure 1. Grain and feed crops eligible for TOGA

Alfalfa seed	Hybrid sweet corn seed
Barley	Millet
Buckwheat	Oats
Canola	Peanuts*
Corn	Popcorn*
Cultivated white rice	Rice*
Dry beans	Rye*
Dry peas	Safflower*
Flax	Sesame*
Forage production	Silage*
Forage seeding	Sorghum*
Fresh market sweet corn	Soybeans*
Grain sorghum	Sunflowers*
Hybrid seed corn	Sweet corn*
Hybrid popcorn seed	Triticale*
Hybrid sorghum seed	Wheat*

*denotes crops insured under the Pasture, Rangeland, and Forage policy



To learn more about the TOGA program, visit:
farmers.gov/your-business/organic/organic-transition-initiative/toga.



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