

Shielding Your Herd: A Guide to Weaned Calf Risk Protection

Beef cow-calf producers have long faced a risk in weaning and expected profit. While output price options exist for protecting feeder cattle at or after weaning, coverage for calves from birth through weaning has been limited. The USDA Risk Management Agency's Weaned Calf Risk Protection (WCRP) program addresses this gap directly.

What Is WCRP?

WCRP is a federally subsidized insurance product that provides both yield and price protection for spring-born beef calves from birth through weaning. Unlike Livestock Risk Protection (LRP), which covers only price risk, WCRP protects against:

- Declines in market prices for feeder cattle
- Yield losses from reduced weaning weights or calf death
- Adverse weather, fire, disease, and pasture damage

This combination makes WCRP unique among livestock insurance options—it functions more like traditional crop insurance by covering both production and revenue risk.



Who Can Participate?

WCRP is available to producers in Colorado, Nebraska, South Dakota, and Texas. These four states represent approximately 30% of the U.S. calf crop annually and share similar production systems.

For those outside these states, WCRP is worth understanding for two reasons. First, RMA often expands successful pilot programs to additional regions. Second, understanding the coverage structure helps producers evaluate their current risk management approach and identify gaps.

Key Program Details

- Eligible calves: Spring-born calves (February 1 through July 31) from breeds explicitly intended for beef production, expected to weigh between 200 and 750 pounds at weaning.
- Coverage options: Producers can choose from Yield Protection (YP), Revenue Protection (RP), or Revenue Protection with Harvest Price Exclusion (RP-HPE), with coverage levels ranging from 50% to 85%. Catastrophic (CAT) coverage is also available. Coverage is based on your historical average weaning weight per calf (actual production history) multiplied by a projected feeder cattle price.
- Pricing: Projected prices are based on the CME November Feeder Cattle contract (observed December 15 through January 14), adjusted regionally. Nebraska, South Dakota, and Colorado fall under the North Central region; Texas falls under the South Central region.
- Records needed: Producers should bring 4 to 10 years of verifiable weaning weight records and head counts. These records must be verifiable through a disinterested third party. In the absence of documented history, county T-yields established by USDA-RMA are available. Historical weaning weights are initially capped at 125% of the published county yield.

Preparing for Sign-Up

WCRP is a county-based product, meaning calves born and insured in a county are expected to remain there until weaning. Producers who move cattle between counties should discuss the implications with their insurance provider before enrolling, as this affects pricing and coverage.

Producers must complete a Pre-Acceptance Worksheet (PAW) providing basic information about the operation and number of brood cows. New applicants will receive an inspection to verify the operation meets program standards, including adequate resources and management practices.

Premiums

Premiums are unique to each county, insurance product, and coverage level. Rates are released each year after January

15th and are the same regardless of which crop insurance agent or provider you use. Premium information can be found by contacting an agent or online at USDA's Actuarial Information Browser: <https://aibpf-rma.fpac.usda.gov/apps/ActuarialInformationBrowser/CropCriteria.aspx>.

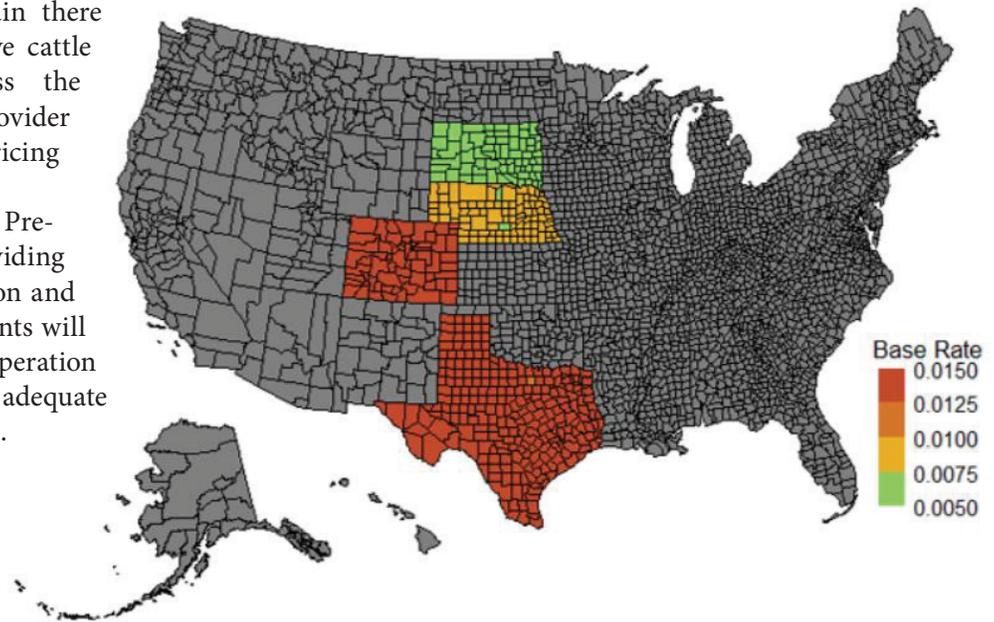
Requirements During the Insurance Period

Producers must meet all calf reporting requirements and work closely with their insurance provider to ensure compliance. Any changes to the management plans submitted during the approval process must be reported, including changes to weaning protocols or disease prevention practices. WCRP covers production losses from adverse weather, fire, disease, damage to pastures, wildlife, and other covered perils.

Producers must meet WCRP's notice and reporting requirements. This includes notifying their Approved Insurance Provider (AIP) within 72 hours when calving begins, before weaning or moving insured calves to another county, and within 72 hours of discovering any covered loss. Calves must be weighed by a disinterested third party within five business days of weaning (or within five business days after insurance ends if calves are backgrounded), with weights documented for the calf report.

Weaned Calf Risk Protection Base Premium Rates (2024)

(Premium rate is the cost of insurance per one dollar of liability)



Interaction with Other Insurance Products

Producers with cattle in multiple counties can elect WCRP in some counties and LRP in others. However, if cattle are retained after weaning, LRP can be purchased once the WCRP coverage period ends. WCRP can be combined with Pasture, Rangeland, and Forage (PRF), Annual Forage (AF), and Whole-Farm Revenue Protection programs for producers who meet eligibility requirements.

Program Use to Date

Uptake on WCRP has been slow in its first year. In 2024, 26 policies were sold, 12 of which remained in force and earned premium, insuring nearly 1,700 head of cattle across the four eligible states. All in-force policies used the Revenue Protection plan. Total liability on these 2024 policies was about \$1.13 million, with roughly \$49,000 in total premium and about \$26,000 of that premium paid through federal subsidy.

2026 Enrollment

USDA announced improvements to WCRP in late November 2024 that apply to the 2025 and succeeding crop years, including 2026. Product information, rates, and premiums for each county become available about January 15 each year.

Commodity Year	Insurance Plan	State	Policies Sold	Policies Earning Premiums	Head Insured	Liabilities (\$)	Total Prem (\$)	Subsidy (\$)
2024	Revenue Protection	CO	7	6	751	442,918	32,667	16,994
2024	Revenue Protection	NE	5	2	29	34,949	1,522	759
2024	Revenue Protection	SD	10	3	219	244,909	9,321	4,307
2024	Revenue Protection	TX	4	1	693	405,640	5,907	3,780

Deadline to enroll

The deadline to enroll for 2026 coverage is January 31, 2026. Producers in Colorado, Nebraska, South Dakota, and Texas who are considering WCRP should contact a crop insurance agent soon to begin the pre-approval process. For the 2026 crop year, actuarial information and county-level premiums for WCRP are expected to be available about January 15, 2026. The sales closing date to enroll for 2026 coverage is January 31, 2026.

All multi-peril livestock insurance is available through private crop insurance agents. A list of agents is available at USDA Service Centers and on the RMA website at the Agent Locator (rma.usda.gov/Information-Tools/Agent-Locator).

Looking Ahead

For producers outside the current coverage area, WCRP represents an evolving approach to livestock risk management. Monitoring the program's development could be worthwhile for operations seeking more comprehensive birth-to-weaning protection as many times USDA rolls out coverage to non-pilot states after several years.

For more detailed information, producers can access the WCRP Fact Sheet and Frequently Asked Questions on the RMA website or direct specific questions to rma.kc.livestock@usda.gov.

References

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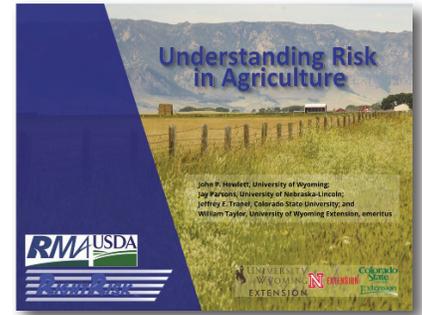
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