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Before planting, farmers work with insurance agents to design protection to fit their unique needs based on past production records.



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Farmers pay premiums, collectively between \$6-\$7 billion a year, for crop insurance.



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Private-sector companies enter into contracts with farmers to provide protection at rates set by the government.



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If a loss occurs before the crop is harvested, farmers file claims as they would with any other insurance product.



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Claims adjusters, who work for insurance companies, meet with farmers and verify losses.



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Insurers make indemnity payments for verified losses, minus policy deductibles, within 30 days of a finalized claim.