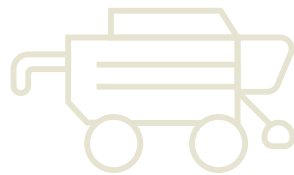




1 Before planting, farmers work with insurance agents to tailor insurance protection to fit their unique needs.

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



2 Agents help farmers fill out paperwork and file needed production records to secure crop coverage from insurers.

4 Farmers pay premiums from their own pockets – collectively **\$3.5 billion to \$4 billion a year** – for the risk management tool.



5 If disaster strikes before the crop is harvested, farmers file claims as they would with any other insurance product.

6 Claims adjusters, who work for insurers, meet with farmers and verify losses.



7 Upon loss verification, insurers cut indemnity checks, minus policy deductibles, **within 30 days**.

8 Because indemnities arrive in days or weeks, not months or years, farmers have the capital needed to pay back loans and plant again the next season.

