



ACTIVE PARTICIPATION

Farmers design their own protection to fit their needs and pay for it from their own pockets. In other words, farmers usually get a bill, not a check.



PRIVATE-SECTOR SPEED

Private insurers and agents – not the government – sell and service policies. So, farmers get help in weeks instead of years.



COST-SHARE

Farmers aren't the only ones investing in protection. Insurers shoulder part of the losses so taxpayers aren't on the hook for 100% of disaster costs.



JUST-RIGHT ASSISTANCE

Indemnities only cover verified losses – not too much, not too little – which makes crop insurance a helping-hand for farmers instead of a profit center.



A SAFETY NET FOR ALL

Crop insurance doesn't pick winners and losers. It's a risk management tool available to farmers regardless of size, location, or crop choice.



LENDING A HAND

Banks use crop insurance as collateral for farm loans, helping farmers obtain the capital needed to meet the rising costs of farming.



PRE-HARVEST MARKETING

Most farmers who market their crops through forward contracts, futures and options also carry crop insurance for peace of mind.



CONTRACTUALLY BASED

The rules are explained to the farmer and agreed to before disaster strikes. Farmers contract with insurers, who contract with the government.



EASY TO ADJUST

Agriculture is constantly changing. Crop insurance can quickly adjust just to meet challenges, because change doesn't take an act of Congress.



POPULAR

Nine out of every 10 eligible acres are currently insured. Farmers trust crop insurance, and when it comes to the policy's future, their direction is clear: Do no harm.