



WHY CROP INSURANCE MATTERS

Farming is inherently risky. Weather, pests, disease, and market prices can all fluctuate unpredictably, and none of them are within your control. Crop insurance exists to soften the blow when things go wrong. Native Farmers & Ranchers represent more than 63 million acres of production agriculture land. It is crucial that these lands are protected from the inherent risk of farming.

Farm Income is Unpredictable

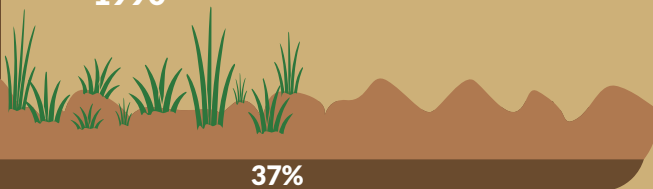
A single drought, hailstorm, or flood can destroy months of work in a matter of hours.

Even a good crop can lose value if prices fall before you sell.

Without a safety net, one bad year can wipe out savings, strain family finances, or end an operation entirely.

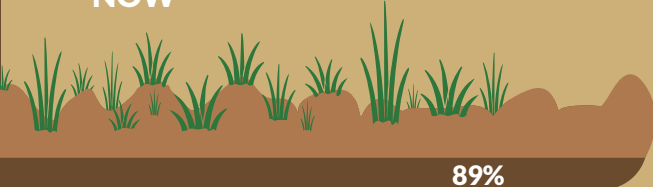


1990



37%

NOW



89%

Widely Used for Good Reason

Crop insurance has grown into one of the most important tools in American agriculture.

Roughly 89% of the acreage of major U.S. field crops is now enrolled in the federal crop insurance program (USDA), up from about 37% in 1990.

In 2025 alone, farmers protected more than 90 million acres of corn, 75 million acres of soybeans, and 9 million acres of cotton, paying over \$3.6 billion in premiums combined.

Protects More Than Just Your Income

When a producer's income is protected, the effects reach beyond the farm. Lenders are more willing to extend credit when they know a crop is insured.

Local businesses, equipment dealers, and rural communities all depend on farm income from year to year. Crop insurance helps keep that cycle intact, even after a bad season.



Supports Long-Term Planning

Insurance doesn't just cover disasters. It gives you the confidence to invest in your operation, take out a loan, or plan for the next season, because you know a single bad year won't put everything at risk.

Key Takeaways

1



Weather, pests, and prices are risks no farmer can control.

2



Nearly 9 in 10 acres of major U.S. field crops are covered by federal crop insurance.

3



Insurance protects lenders' confidence and rural economies, not just individual farms.

4



A protected income makes it easier to plan, invest, and grow your operation.



**SOUTHERN
EXTENSION
RISK
MANAGEMENT
EDUCATION**

For More Information:

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