THE PROCESS



The crop insurance process can feel a little overwhelming, so we've broken down the basics into four steps:



Complete your application



Establish coverage and billing



Submit your claims



Evaluate coverage options, published annually by the USDA Risk Management Agency (RMA).

Review important dates and confirm the

Verify the entity name and type listed

on the application is accurate for how

Complete an application through a trusted

Be sure to ask if federal subsidies are available!

TIPS FOR FARMERS

sales closing date for coverage.

the crop(s) are marketed.

crop insurance agent.

Review or change contract

Complete your application

Properly completing your application is the first and most important part of the crop insurance cycle.



POLICYHOLDER:



- Accurately completes form • Signs form in a timely manner



INSURANCE PROVIDER: Verifies accuracy of application



- information Accepts and processes the application
- · Issues a summary of coverage to the policyholder and the agent

DID YOU KNOW? In 2024, U.S. farmers invested more than \$6.8 BILLION IN CROP INSURANCE POLICIES

APPLICATION COMPLETE!

Establish coverage

After the application is accepted, the policyholder must report two types of information to receive coverage.

and billing

TIPS FOR FARMERS

Production reports are used to establish an approved APH yield. Acreage reporting helps determine premium costs. Double-check them for accuracy!

Provide as much detail as possible.



PRODUCTION REPORT

Details annual production from the previous year for the insured crops.



ACREAGE REPORT

Outlines all acres of the crop, percent share, planting date and farming practice.



YOUR COVERAGE A summary of coverage

and bill for premium.

DID YOU KNOW?

In 2025, U.S. farmers protected more than 136 DIFFERENT CROPS

Submit your claims

What's next?

Your crop sustains damage or loss.

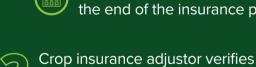


Within **72 HOURS** of initial discovery

Policyholder submits written loss of production:



No later than 15 DAYS after



the end of the insurance period



check, minus any monies owed on the policy, within 30 DAYS

Insurance provider cuts indemnity

TIPS FOR FARMERS

Take pictures and safely document as much as possible immediately after a loss.

for any additional requirements in the event of damage or loss.

Refer to the Crop Provisions



changes Policy details and conditions are often

Contract

damage or loss

updated annually, so it's important to stay in the loop on what has changed. Applicable policyholders affected by the changes/updates will be

of a leading global parent company, Tokio Marine HCC. Contact us to learn more.

notified in writing no later than 30 days prior to the cancellation date for the insured crop.

The most current policy information can be found on the RMA website.

TIPS FOR FARMERS

Don't hesitate to contact a trusted insurance

provider with any questions or to discuss any

coverage gap areas for the coming year.

90% OF PLANTED CROPLAND

DID YOU KNOW?

In 2025, U.S. farmers used crop insurance to protect more than

COME EXPERIENCE THE PROAG DIFFERENCE TODAY.

ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide

support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources



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