

# Basics of Crop Insurance: THE PROCESS

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



## 1 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

**3 APPLICATION COMPLETE!**

### TIPS FOR FARMERS

- ▶ **Evaluate coverage options**, published annually by the USDA Risk Management Agency (RMA).
- ▶ **Review important dates** and **confirm the sales closing date** for coverage.
- ▶ **Verify the entity name and type** listed on the application is accurate for how the crop(s) are marketed.
- ▶ Complete an application through a **trusted crop insurance agent**.
- ▶ **Be sure to ask if federal subsidies are available!**

### DID YOU KNOW?

In 2024, U.S. farmers invested more than **\$6.8 BILLION IN CROP INSURANCE POLICIES**

## 2 Establish coverage and billing

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

### 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**

## 3 Submit your claims

Your crop sustains damage or loss. **What's next?**

- Policyholder submits written loss of production:
  - ▶ Within **72 HOURS** of initial discovery
  - ▶ No later than **15 DAYS** after the end of the insurance period
- Crop insurance adjustor verifies damage or loss
- Insurance provider cuts indemnity check, minus any monies owed on the policy, within **30 DAYS**

### TIPS FOR FARMERS

- ▶ **Take pictures** and **safely document** as much as possible immediately after a loss.
- ▶ Refer to the **Crop Provisions for any additional requirements** in the event of damage or loss.

## 4 Contract changes

Policy details and conditions are often updated **annually**, so it's important to stay in the loop on what has changed.

Applicable policyholders affected by the **changes/updates will be notified in writing no later than 30 days prior to the cancellation date** for the insured crop.

### TIPS FOR FARMERS

- ▶ The **most current policy information** can be found on the **RMA website**.
- ▶ **Don't hesitate to contact a trusted insurance provider** with any questions or to discuss any coverage gap areas for the coming year.

### DID YOU KNOW?

In 2025, U.S. farmers used crop insurance to protect more than **90% OF PLANTED CROPLAND**

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