



*Ag Risk Management Tools and  
Related Attitudes Among U.S.  
Farmers*

April 2025

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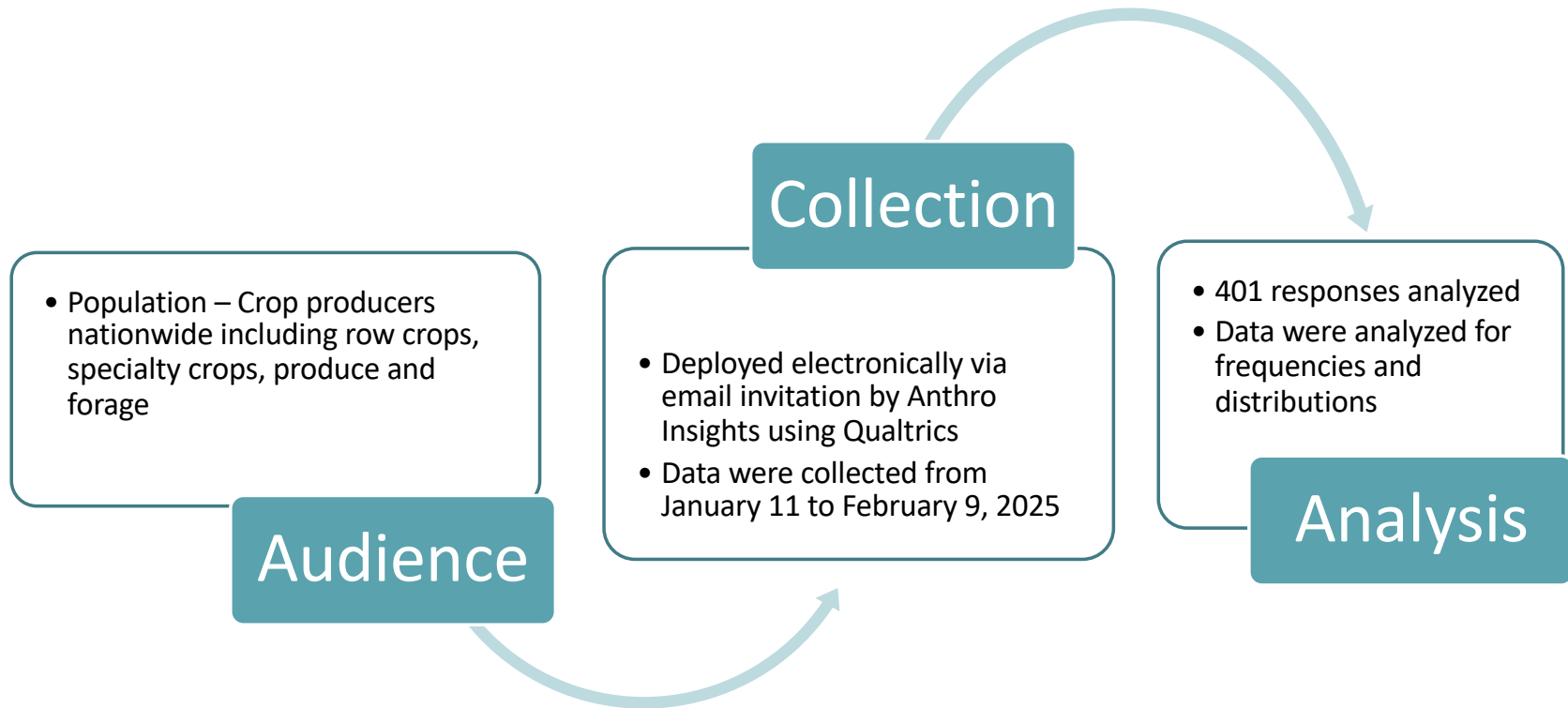
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# Study Overview

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# Methodology

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# Executive Summary

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## Usage

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- Crop insurance is highly valued by many surveyed in this study. Some 90% have purchased crop insurance repeatedly, 5 of the last 5 years, and rely on it to safeguard their farm operations.
- In the most recent crop production season, 91% of respondents purchased crop insurance—laying out personal funds to protect their operation from weather and market risks.

## Importance

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- Respondents place greater importance on crop insurance programs (58% give top-box score of 9-10) than on government disaster assistance (42% top-box score), overall. Conservation programs, while still valued, rate comparatively lower in importance with a top-box score of 29%.
- Respondents report that crop insurance is needed to continue to farm, provides farmers skin in the game, and gives them more reliable and definable protection than available through government disaster assistance.

## Satisfaction

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- Respondents largely are satisfied with crop insurance – with 83% reporting satisfaction with their overall crop insurance experience and just 5% reporting any level of dissatisfaction.
- When it comes to their most recent crop insurance claim, 85% expressed satisfaction with that claim experience. Only 7% expressed any degree of dissatisfaction with their most recent claim experience.

# Executive Summary

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## Affordability

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- Among U.S. farmers purchasing crop insurance, just 7% are confident they could afford the same level of coverage they currently purchase—without the government paying a portion of the premium.
- Producers rely heavily on crop insurance, value the personal responsibility and control it provides, and also recognize the government's role in keeping the cost of these products in a more affordable range.
- Fully 72% indicate they likely would be unable to afford the same level of crop insurance for their operation if the government did not support the program to lower insurance costs.

## Information

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- Beyond providing insurance, private crop insurance agents serve as an important information source to farmers. Respondents are more likely to turn to their agent for government program information than to any other information source.
- Forty percent (40%) are very likely (top-box score) to ask their agent about programs, while 36% would turn to a USDA source, and 22% would consult with a fellow farmer.

## Conservation

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- U.S. farmers report that the negative impact of crop insurance on their conservation efforts is minimal. Fully 87% of farmers say crop insurance does not impede their ability to implement their desired conservation practices in their farm operations.

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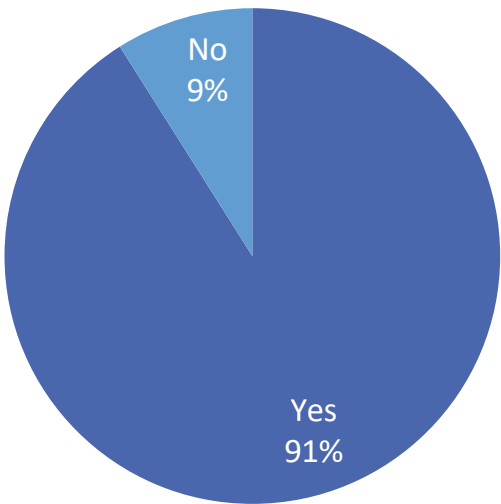
# Findings

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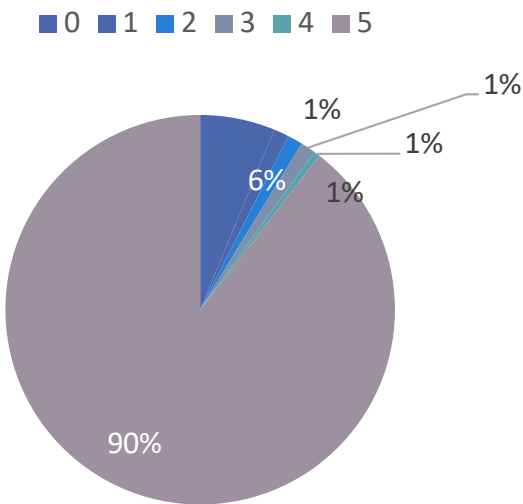
# U.S. Farmers Report Consistent Purchase of Crop Insurance

Crop insurance is a go-to risk management tool for most of the U.S. farmers surveyed. Roughly 9 out of 10 (91%) respondents report having purchased crop insurance for the most recent growing season. Roughly the same proportion (90%) have purchased crop insurance for 5 of the last 5 growing seasons.

Purchase Crop Insurance in 2024?  
(n=401)

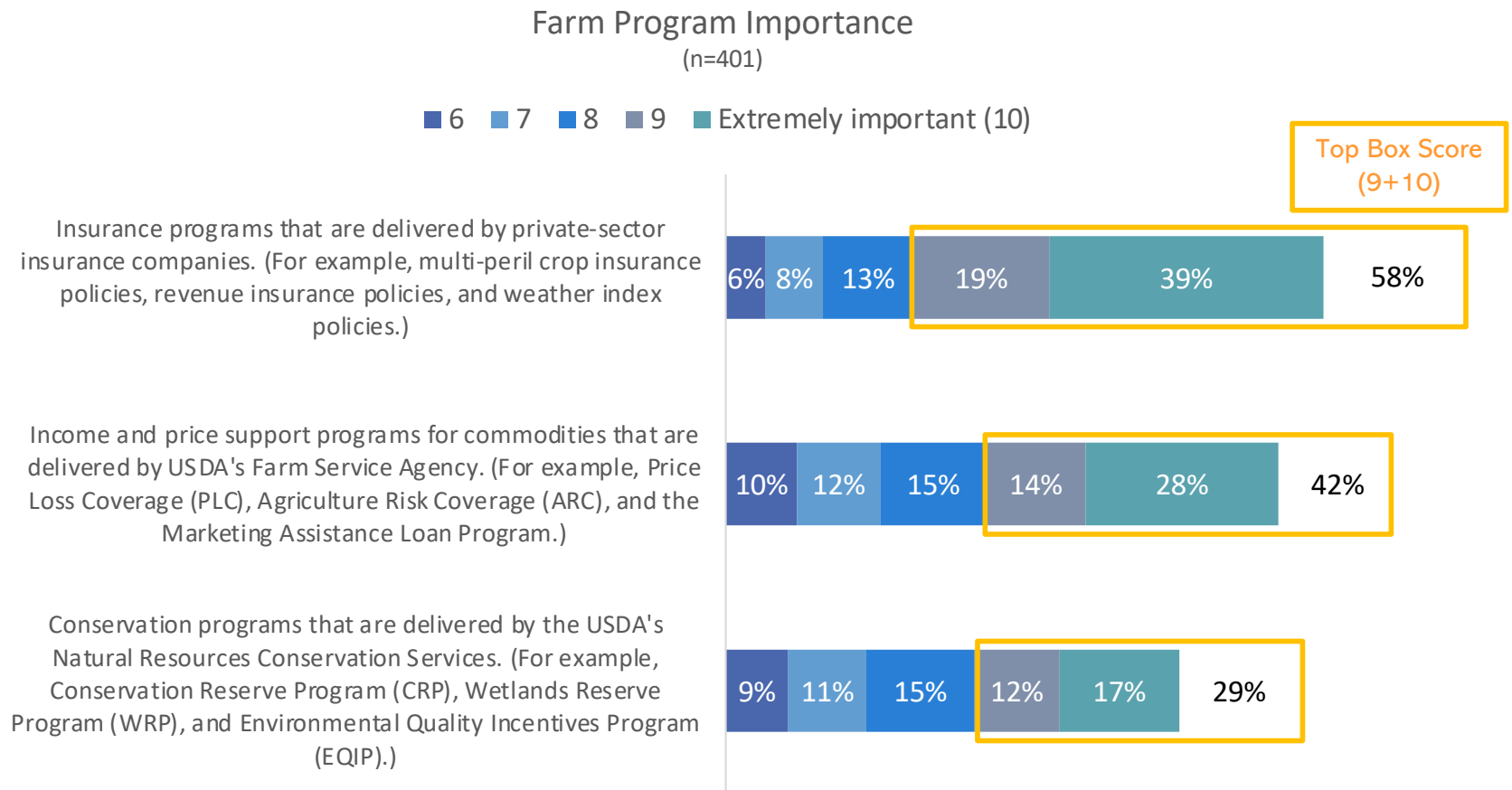


No. of Years Purchased Crop Insurance in  
Past 5 Years  
(n=401)



# Private Sector Crop Insurance Most Important to Farmers

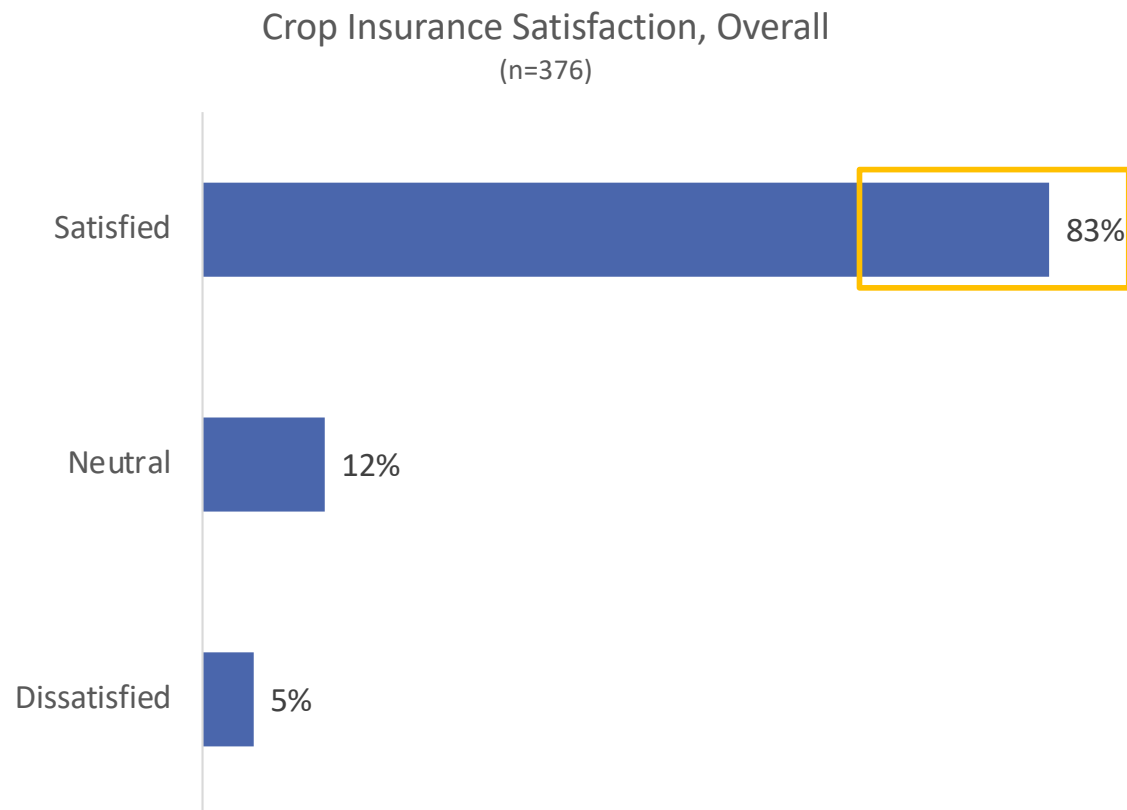
Insurance options delivered by private companies are deemed most important to U.S. farmers when compared to government income and price support programs and compared to government-supported conservation programs. Crop insurance leads in importance by a margin ranging from 16% to 29%.





# Most Crop Insurance Users are Satisfied with Their Experience, Overall

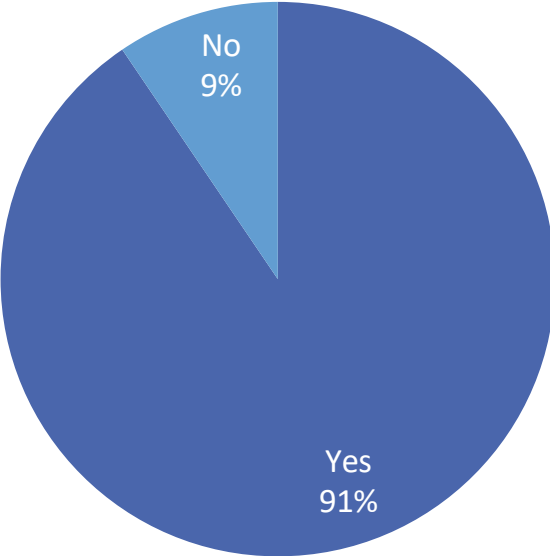
Among farmers purchasing crop insurance within the last five years, more than three-quarters (83%) are satisfied with their crop insurance experience while just 5% report being less than satisfied.



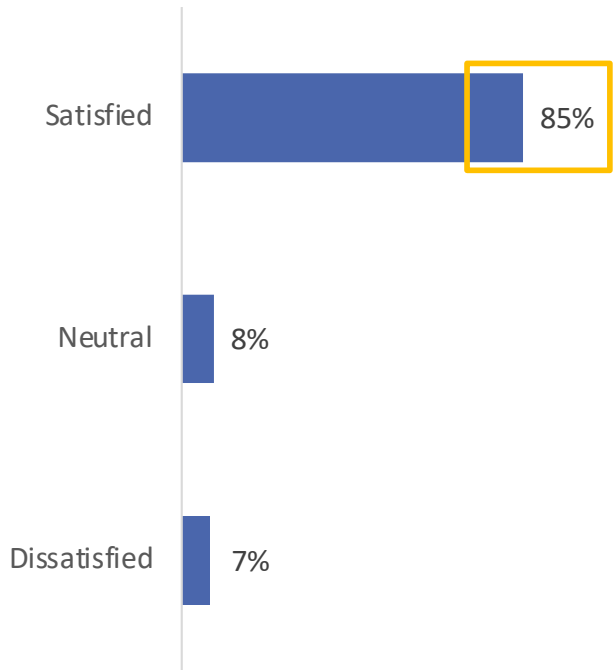
# More than Three-Quarters of Claimants Satisfied with Process for Most Recent Crop Insurance Claim Filed

Among all respondents, roughly 9 in 10 have filed a crop insurance claim at some point in time. For those having filed a claim, satisfaction runs high. More than three-quarters (85%) report they were satisfied with their most recent crop insurance claim.

Claim Filed w/Crop Insurance Company?  
(n=401)



Satisfaction, Most Recent Claim  
(n=363)

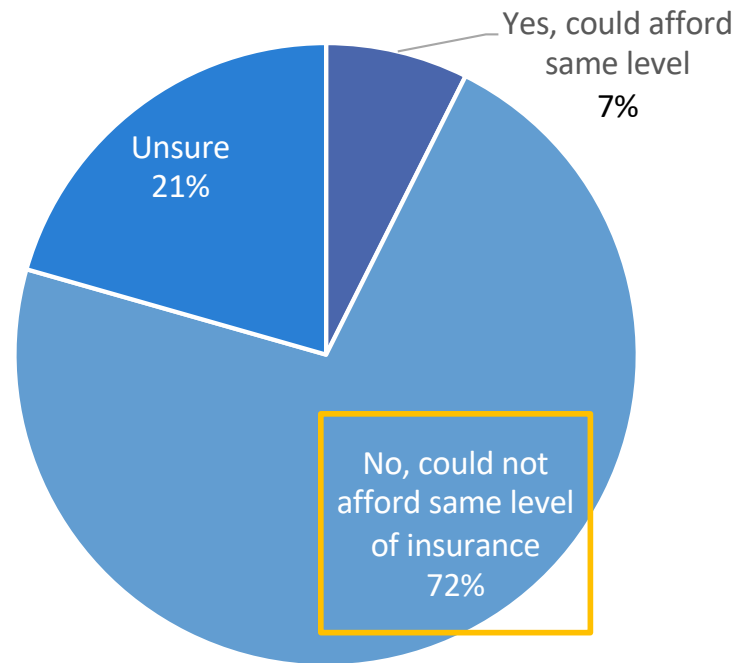


# Few Farmers Could Afford Same Level of Crop Insurance If Government Did Not Pay a Portion of the Premium

Among farmers who sometimes purchase crop insurance, just 7% are confident they could afford the same level of crop insurance they currently purchase—without the government paying a portion of the premium. Nearly three-quarters (72%) say they could not; the level they could afford would be impacted.

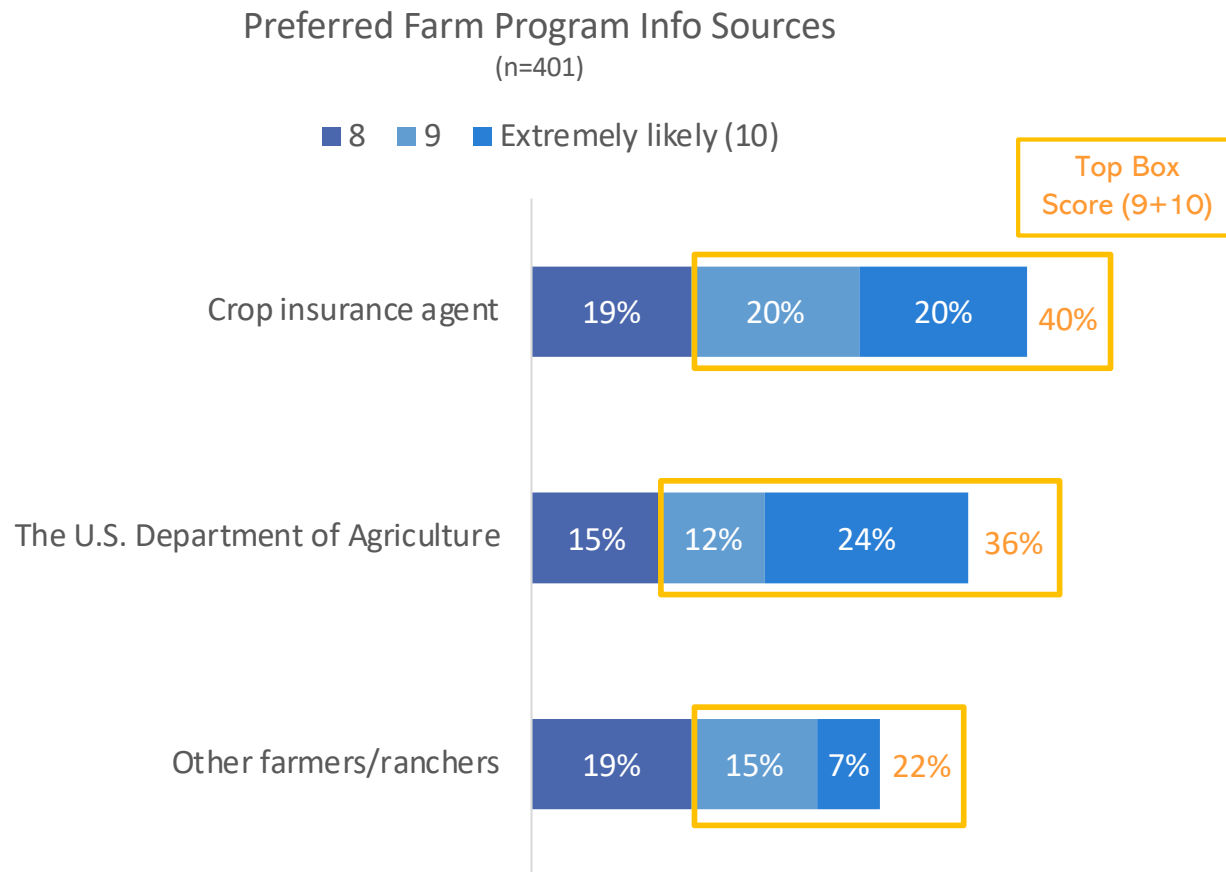
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Could You Afford Same Crop Insurance w/out Government Paying Portion? (n=379)



# Insurance Agents First to Receive Farmer Questions on Government-Delivered Farm Programs

Crop insurance agents are respondents' first-choice resource when they have questions about farm programs delivered by the government—with 40% very or extremely likely to rely on their agent for information. USDA representatives also are a leading resource and are relied upon slightly less than agents.



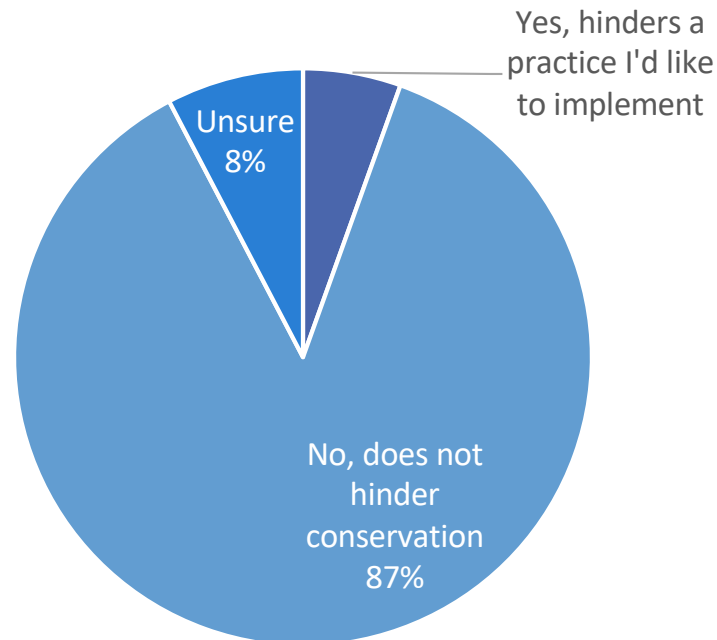
Q - How likely are you to turn to each of the following organizations/individuals when you have questions about government-delivered farm programs such as disaster assistance payments, Price Loss Coverage (PLC), or Agriculture Risk Coverage (ARC)? Respond using a scale of 1 to 10, with 1 being “not at all likely” and 10 being “extremely likely.”

# Crop Insurance's Impact on Ability to Implement Desired Conservation Practices is Minimal

Most U.S. farmers report that purchasing crop insurance has little impact on their ability to implement conservation practices. Among farmers implementing conservation practices, just 5% say crop insurance may hinder some of the conservation efforts they would like to use in their operation.

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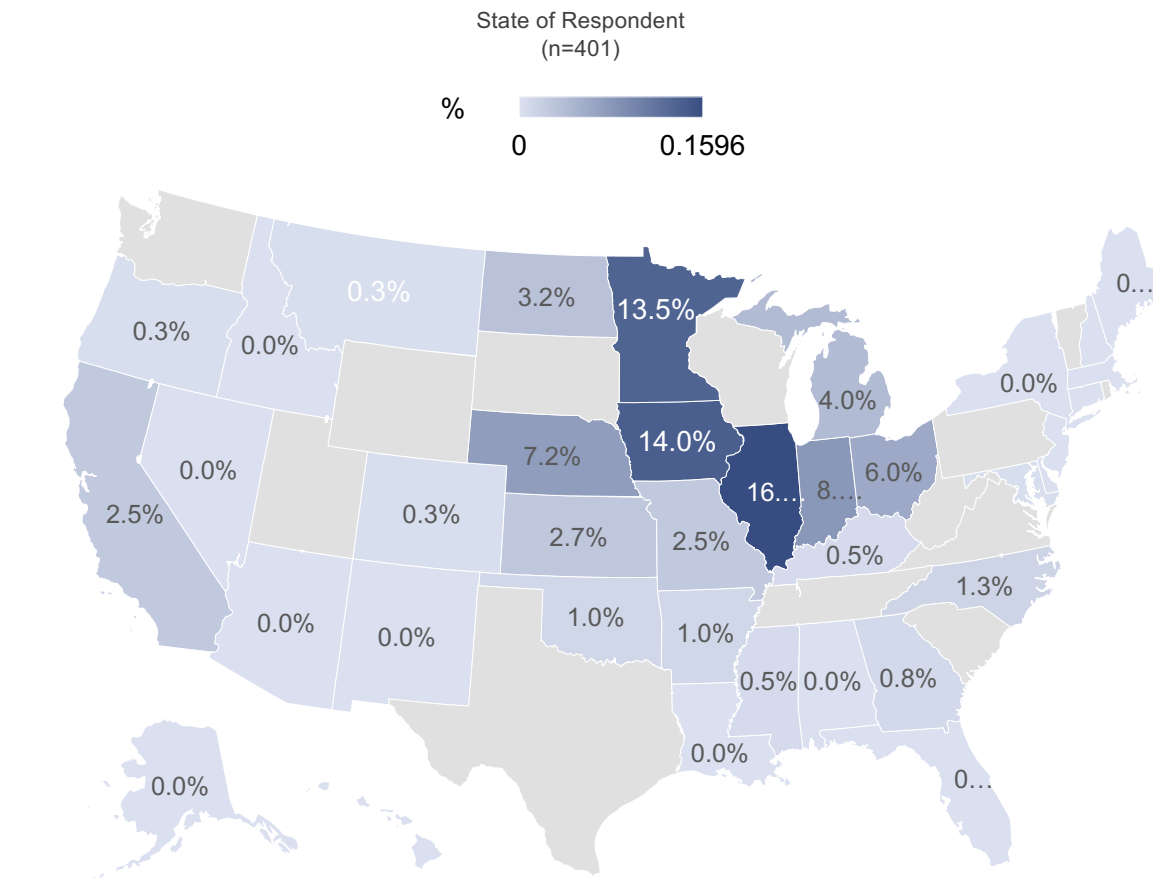
Does Crop Insurance Hinder Conservation?  
(n=365)





# Appendix

# State of Respondent

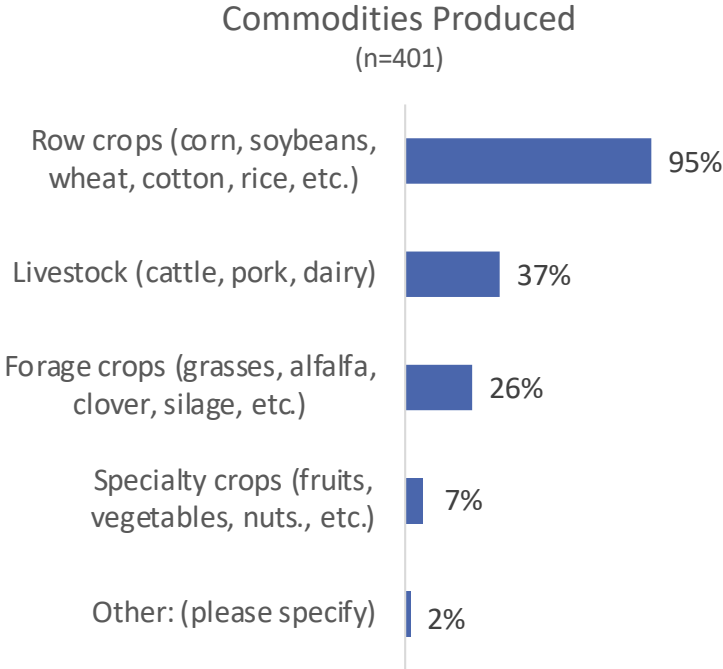
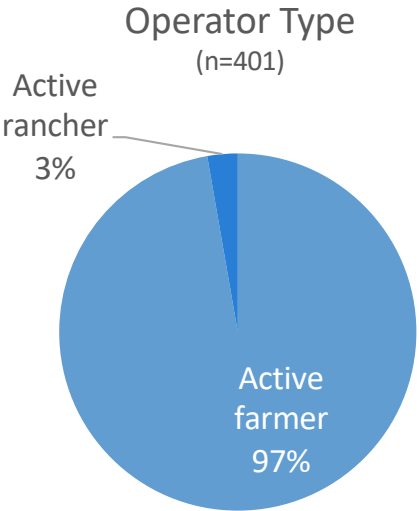


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# Study Scope, Operator Types & Commodities Produced

Total Acres Represented: 749,112 acres  
 Acreage Range: 2 acres to 12,436 acres

Total Livestock Represented: 3,136,389 head  
 Range of Head: 2 head to 800,000 head



Other commodities produced included forest crops, dairy, equine, flowers, tobacco, poultry, nursery, and alternative crops.



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# *Thank You*

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