

## CROP INSURANCE

### The Big “I” urges Congress to:

- Protect crop insurance from harmful cuts that would undermine America’s farmers and ranchers and rural economies.
- Safeguard the critical role independent insurance agents play in the sale and servicing of crop insurance.
- Oppose any amendments to the Farm Bill, proposal or legislation that would weaken the efficient and effective private sector delivery of crop insurance.

The Federal Crop Insurance Program (FCIP) is a public-private partnership that provides farmers with financial protection against crop losses due to natural disasters, market fluctuations, and other unforeseen risks. Administered by the Risk Management Agency (RMA) under the U.S. Department of Agriculture (USDA), the program offers a range of insurance policies tailored to different crops, regions, and farming operations. By sharing risk between the government and private insurers, the FCIP ensures that farmers have access to affordable and effective coverage while reducing the need for ad hoc government disaster relief, making it a cost-effective approach to agricultural risk management.

Farming is an inherently risky business. Weather events such as droughts, floods, hail, and hurricanes can devastate crops, leading to significant financial losses. Additionally, fluctuating commodity prices can impact farm revenue. Without crop insurance, many farmers would struggle to recover from these challenges, jeopardizing their livelihoods and the stability of the agricultural sector. Beyond individual farm protection, crop insurance contributes to national food security. A reliable domestic food supply reduces dependence on imports, ensuring that the nation can sustain itself during global conflicts, economic instability, or supply chain disruptions.

Crop insurance agents play a vital role in the success of the FCIP. These professionals help farmers navigate the complexities of insurance policies, ensuring they select the best coverage for their specific needs. Agents provide valuable insights on policy options, coverage levels, and deadlines, while also assisting with claims in times of loss. Their expertise ensures that farmers receive the financial protection they need to sustain their operations and contribute to a resilient agricultural economy.

As Congress develops its budget and appropriations bills for FY2026 and considers a new Farm Bill, please support America’s agriculture economy. The Big “I” encourages Congress to oppose any legislative or regulatory efforts to reduce the FCIP’s funding or otherwise weaken the efficient and effective private sector delivery of crop insurance.