

# 10 Strategies for Navigating Crop Insurance



# Remove the Guesswork from Crop Insurance

*From unpredictable weather patterns to evolving market conditions, making informed decisions about crop insurance has never been more critical.*

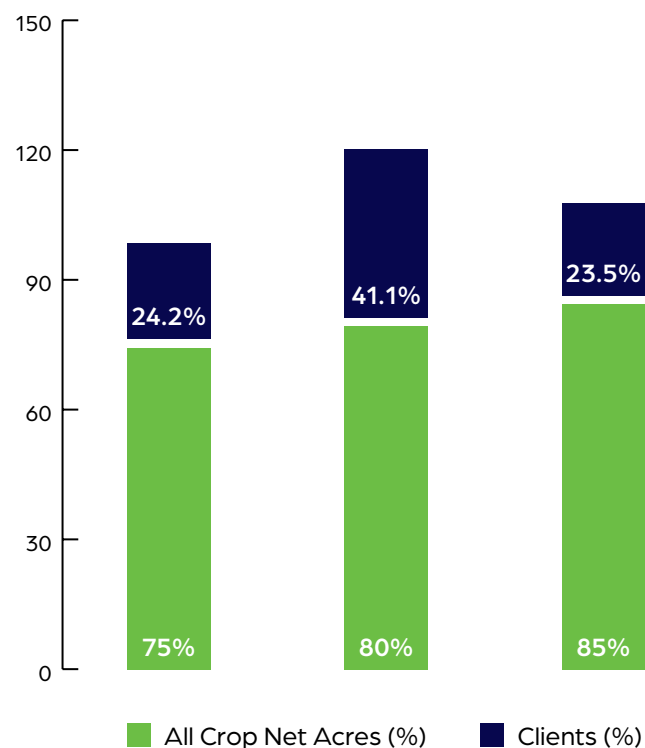
Crop Insurance provides the most sound and comprehensive risk management tool for farmers. There are layers to every risk management plan and each one can look different, but it is critical to build a strong foundation by using subsidized federal crop products with adequate coverage levels, and then customize with, county, hail, and private products.

The professionals at Compeer Financial know the value crop insurance products offer, uniquely understand the complexities of Midwest farming, and provide data-driven options that fit your unique needs.

## A promise you can rely on

In 2023, Compeer paid over \$140M in multi-peril crop insurance claims related to weather events and volatile commodity markets, in addition to \$30M in hail claims.

## Total Net Multi-Peril Crop Insurance Acres



Compeer protects 88% of its crop insurance clients with a strong foundation at or above 75% coverage level, with room to customize additional coverage.

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# 1

## Grasping Market Uncertainty

Given the constantly changing economic climate, export markets, weather patterns and legislative landscape, farmers must assess what they're willing to risk and what's at stake for their operations.



Compeer can help you review how often harvest prices have fallen below projected prices and whether this ratio falls below your current insurance coverage level.





# 2

## Tailoring Coverage to Specific Rules

Start by evaluating your needs, and then work with experts to calculate your costs and find insurance products that align with your risk tolerance and farm's objectives.

### Key risk tolerance considerations:

- What are your production costs per acre?
- What is your margin?
- How much do you need to protect?
- How should you approach marketing your grain?
- Is your current insurance coverage sufficient?

In addition to coverage options, make sure you monitor seed technology innovations that could affect insurance rates. Consider cover crops for soil health benefits and incentives within sustainability programs for comprehensive risk management.



# 3

## Exploring Options

As you plan your 2025 crop policy options, consider several products that have gained significant attention in recent years, including Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO).

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Leveraging the data at your fingertips will play a pivotal role in securing your farm's long-term growth and sustainability.

# 4

## Understanding Historical Yields

Historical yield data plays a crucial role in helping you make informed crop insurance decisions. Compeer Financial's empirical data models can help you analyze past yield information to understand how weather patterns and genetics affect production efficiency and costs.



# 5

## Viewing Global Impacts

When making crop insurance decisions, it's important to evaluate your individual situation in conjunction with macroscopic trends.

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Consider factors like overseas market yields and international trade alliance. This broader outlook will help you determine demand and potential market fluctuations, aiding in risk assessment.



Compeer Financial is actively educating Congress on Farm Bill issues important to our members, including:

- Enhancing risk management tools for farmers
- Increasing USDA Farm Service Agency guarantee and direct loans
- Authority for Compeer to partner with local lenders in financing essential rural community facilities

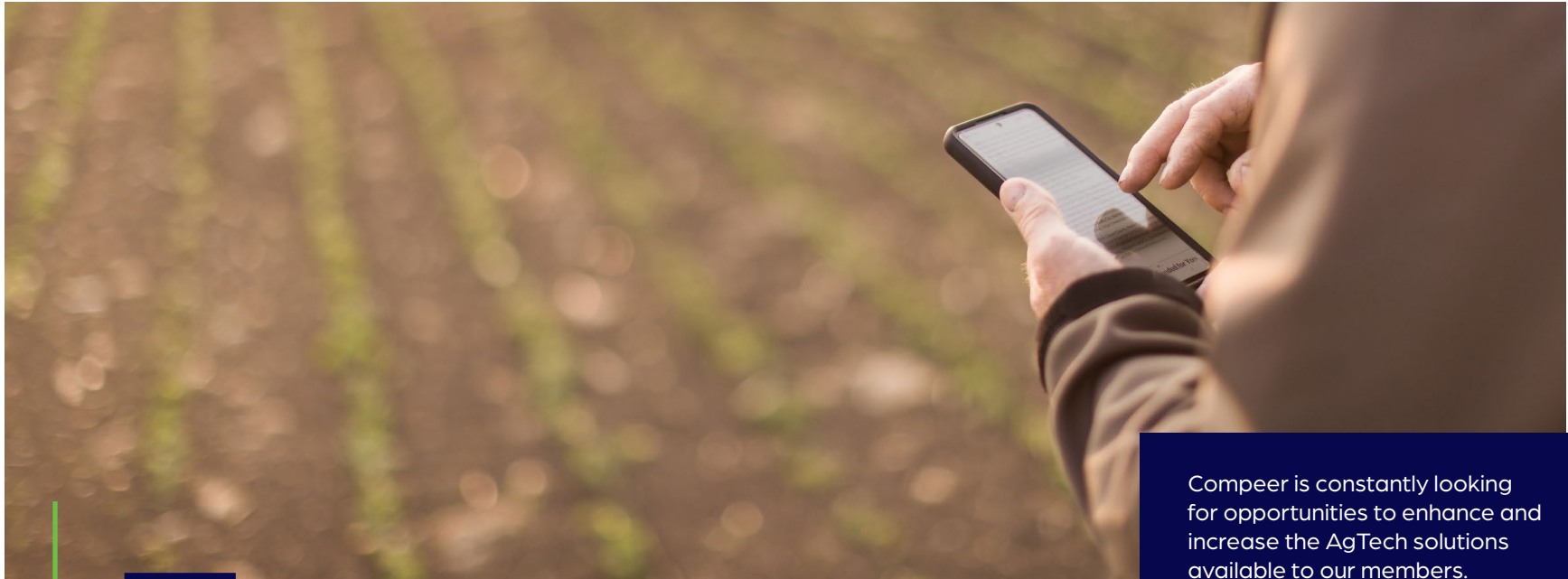


# 6

## Heeding Government Policies and Regulations

Pay attention to government policies and regulations, particularly the upcoming Farm Bill. Note that increased budget spending for conservation programs may benefit beginning farmers and other underserved groups.





Compeer is constantly looking for opportunities to enhance and increase the AgTech solutions available to our members.

# 7

## Leveraging Technology and Data Analytics

Technology can optimize various aspects of farming, resulting in increased productivity. Tools like Compeer's Optimum can run scenarios and analyze data to assist farmers in choosing the best insurance options for their needs.

# 8

## Recognizing Climate-Related Risks

Utilize resources like the U.S. Department of Agriculture maps and analytics to stay informed about potential weather risks.

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Around 75% of Compeer crop insurance customers have additional hail insurance with us, too. Could it be right for you?







For more than 100 years, Compeer has focused exclusively on providing agricultural products and services that support and enhance rural communities.

# 9

## Ensuring a Smooth Application Process

Timely and open communication with your insurance officer is essential. Utilize their expertise when navigating the application process and when deciding on crop insurance.



From regional land value assessments and weather analysis to tech trends and crop-specific data, our experts are available in-person and online to serve you.



# 10

## Engage with Local Experts

Reach out to Compeer insurance officers, attend educational webinars and scan the QR code to receive Compeer's crop insurance text alerts.



The right crop insurance coverage is personal to you and your farm. With Compeer Financial's dedicated team by your side, we can help you make the best data-informed decisions and unlock your farm's potential.

**Learn more at**  
**[compeer.com/crop-insurance](https://compeer.com/crop-insurance)**



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