

✅ Risk Management Recommendations

1. Diversify Insurance and Risk Strategies

- **Don't rely solely on one program.** Use a combination of:
 - **Federal programs** (like Multi-Peril Crop Insurance, PRF, LRP)
 - **Private supplemental coverage** for higher-value crops, specialty livestock, or weather-related gaps
 - **Non-insurance tools** like hedging in commodity markets or drought-tolerant seed varieties
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2. Take Full Advantage of Federal Programs

- Many USDA Risk Management Agency (RMA) programs are underutilized due to complexity or lack of awareness:
 - **PRF (Pasture, Rangeland, and Forage Insurance):** Covers rainfall shortfalls critical for grazing
 - **LRP (Livestock Risk Protection):** Offers price protection for cattle, swine, and lamb producers
 - **Whole-Farm Revenue Protection (WFRP):** Good for diversified or specialty farms
 - **Tip:** Work with a crop insurance agent familiar with your specific region and operation type to tailor coverage effectively.
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3. Invest in Climate Resilience—It Pays

- **Every \$1 invested in climate risk mitigation saves an average of \$13 in future disaster losses**
(according to FEMA and USDA-supported studies).
- U.S. agriculture faces increased exposure to:
 - **Drought, heatwaves, and wildfire**
 - **Flooding and excessive rainfall**
 - **Severe wind and hail** — especially in the Midwest, Plains, and Southeast

Windstorms and hail cause billions annually in crop, infrastructure, and livestock shelter losses.

- Resilience investments may include:
 - **Windbreaks and hail-resistant infrastructure**
 - **Crop rotation or cover crops** to protect against soil erosion from heavy storms
 - **Shade and shelter** for livestock to reduce stress from wind and heat
 - **Firebreaks, defensible fencing, and irrigation upgrades**
 - Many of these practices qualify for federal incentives (e.g., EQIP, CSP) and can lead to:
 - Lower insurance premiums
 - Improved insurability
 - Higher long-term operational stability
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4. Track and Document Everything

- Maintain detailed records of:
 - Weather damage (hail, wind, drought, etc.)
 - Past yields, grazing rotations, vet/loss records
 - Conservation and mitigation efforts
- Strong documentation helps:
 - Ensure smooth and faster claims
 - Improve future underwriting and renewal terms
 - Support grant and subsidy applications