

KEY DRIVERS BEHIND RISING INSURANCE CLAIMS

1

Extreme Weather

More frequent/severe drought, flooding, heat events = more frequent and larger losses.

2

Policy Expansion

New options (e.g., WFRP, specialty crops, controlled-environment) = broader eligibility.

3

Rising Input Costs

High costs increase financial risk = more farmers enroll for protection.

4

Subsidy Structure

60%+ premium subsidies + insurer guarantees = increased participation.

5

Farmer Behavior & Incentives

Subsidies lower risk signals = reduced urgency to adapt, more claims in high-risk areas.



24/7 EMERGENCY LINE:

319-446-7600