Your crop insurance agent is the link between you and the Federal safety net for agriculture. Crop insurance is available only from private insurance agents licensed by USDA. All agents receive federally mandated training and pass a competency exam to be licensed by the USDA. Given that the prices for all crop insurance policies are set by USDA's Risk Management Agency, how do you decide on an agent?

What matters is the quality of service and how well the agent meets your needs. Here's how most farmers would describe a good agent.

Has personal integrity

The agent should be honest. You need to know that your production records and other personal information will be kept confidential. You also need to feel confident that the agent will deal with you in ethical ways.

Knows crop insurance and the agribusiness environment

The agent must be able to provide the information you need to answer critical production questions and help you make important management decisions. Agents must have a thorough working knowledge of all the different types of policies that are available in your area. They also need

Provides guidance

A good agent helps find the best product-to-farming-operation fit to meet your risk management goals. Besides answering technical questions about crop insurance programs and products, your agent should be able to explain how crop insurance products support your marketing business plans.

Availability and support with deadlines and compliance

Throughout the year, you must meet critical deadlines and provisions to adhere to the terms of your insurance contract. A good agent will provide you with an accurate quote before the enrollment deadline and help you meet all policy deadlines and requirements by providing timely reminders and assistance as needed. Good agents know that convenience is important and that you are often strapped for time at critical points during the year. As a result, they will make themselves available when and where you need help.

Is in for the long haul

Finally, a crop insurance agent should be interested in building and maintaining a long-term client relationship. Look for someone who maintains lasting relationships with clients.

Next step? Contact an agent.

To locate a licensed crop insurance agent in your area, you may want to start by getting a recommendation from your neighbors. To generate a list of agents who can assist you, go to the "Agent Locator" on the RMA website:



https://www.rma.usda.gov/

Click on "Tools", select "Agent Locator".

Click on the blue link "RMA Agent Locator" that will bring you to the search page. In the box at top left, enter your location.

In the "Licensed in" box on right, click on Vermont in the drop-down menu. All counties will automatically be selected – you may leave this as it is, or remove the additional counties and check only your own county.

Adjust other filters as desired.

When all filters are selected as you want them, click on the blue "Search" button.

University of Vermont Ag Risk Education Website: http://go.uvm.edu/ag-risk

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