



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 an understanding of the 'big picture', including their role and the roles of others who affect your decisions. The agribusiness environment is complex, so they need to understand marketing and its interaction with crop insurance products.

### ***Communicates well***

A good agent is able to clearly explain what policies are available and the protection they offer. The ability to communicate effectively with others — both orally and in writing — is critical. People who communicate well are typically excellent problem solvers because they listen and can address sensitive issues.

### ***Is a team player***

Today's farmers need a team of advisors, including lenders, insurance agents, lawyers, agronomists, feed representatives, veterinarians, accountants, brokers, and other specialists. Successful agents realize that they are a part of your team. At your direction, they should be able to explain how crop insurance will work to your lender or other team members. Your lender may be especially interested since crop insurance can sometimes be used to secure your loan.

### ***Stays current***

The proliferation of crop insurance products and the changing nature of the Federal program represent major challenges for an agent. To provide the quality of service you need, your agent must be committed to an ongoing education program.

### ***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:

<http://www.rma.usda.gov/tools/agent.html>

- Click on the blue link “RMA Agent Locator”. This 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

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