Americans rely on family farmers for the food on our tables, and we trust them to protect the lands they steward. Because of the important role farming plays in our lives and in our economy, it is in the public interest to help protect farmers against risk. There are many approaches to managing risk, including crop, enterprise, and market diversification, as well as investing in soil health and conservation. However, current agricultural risk management policy focuses primarily on taxpayer-subsidized crop insurance as the main federal farm safety net program.

Federal crop insurance is an important cornerstone of the farm safety net, but it must be improved to better serve all of America’s farmers equitably and use taxpayer dollars more efficiently. Currently, the federal crop insurance program excludes many types of farms and farmers, discourages sustainable practices, and encourages farm consolidation that further depopulates our rural communities. It also costs the public more than it should and lacks the transparency needed to ensure effectiveness.

For family farmers to successfully weather the challenges of a life in agriculture, they need a federal crop insurance program that is more efficient, effective, and responsive to the growing diversity of the industry. Farmers deserve a federal crop insurance program that works regardless of what they grow, encourages good land stewardship practices, and fosters a level playing field for all. In return for taxpayer support of the farm safety net, the American public deserves a crop insurance program that is as effective as it is accountable and transparent. A modernized federal crop insurance program will better support family farmers and rural communities, advance natural resource conservation, and save taxpayer dollars.

**TO MAKE THE FEDERAL CROP INSURANCE PROGRAM MORE EFFECTIVE AND EFFICIENT FOR FARMERS AND THE AMERICAN TAXPAYER WE MUST:**

**Expand access:** ensure the program serves all types of farmers

**Promote conservation:** remove barriers to sustainable farming practices and link premium subsidies to stewardship

**Structural reform:** prevent the program from unfairly influencing markets, land access, or planting decisions

**Improve delivery:** make the crop insurance program more transparent and efficient

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