

Nationwide



Farm Risk ReadySM

Agency Toolkit

Proactive risk management resources to help farmers identify, prepare for and prevent future disruptions.

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What is Farm Risk Ready?

Problem:

The evolving dynamics of agriculture are creating new risks for farmers. These new or future risks can threaten a farm's long-term objectives, requiring farmers to rethink their strategies with new thinking, analysis and strategic preparation.

Solution:

Farm Risk Ready is a first-of-its-kind initiative that equips farmers with the tools to identify disruption risks, create a plan and protect their future. Through a collection of tools and resources, farmers can identify potential threats before they become major problems. A Farm Risk Ready Plan provides a clear strategy to navigate disruptions and respond with confidence and clarity when challenges arise.



What we learned from farmers

Nationwide surveyed 400 farmers and ranchers to understand their awareness of future farm risks and how prepared they feel to manage potential disruptions.¹

Key research findings:

Producers feel unprepared for risks

- Farmers feel marginally prepared for future risks (average score of a 5 on a 1-10 scale of preparedness)

Limited adoption of resiliency plans is common across producers

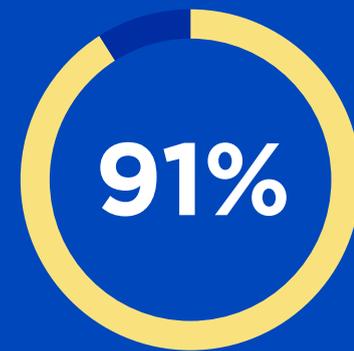
- 2/3 of producers do not have a formal business resiliency plan

Insurance adjustments are a growing concern for farmers

- 58% have seen increased deductibles
- 33% have implemented cost cutting measures
- 23% are implementing risk mitigation practices



of farmers do not have a formal risk plan



of farmers have experienced a premium increase

Farmers feel marginally prepared

to manage or mitigate potential risk or disruptions should they occur to their operation.



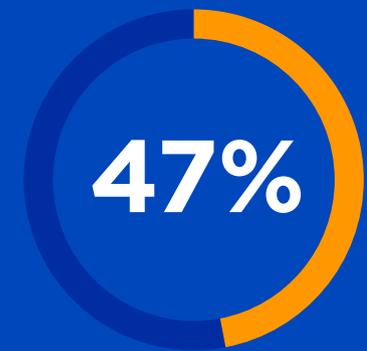
of farmers are not implementing risk mitigation practices



of farmers are not confident they can adapt to the changing insurance landscape



of farmers do not feel they need to demonstrate they are a good risk



of farmers take a wait-and-see stance, believing if the risk happens, they can address it at that time

Content you can share with farmers

This collection of ready-made promotional materials makes it easy for you to share risk and resiliency planning content with farmers, helping them understand their risks and take action with Farm Risk Ready.



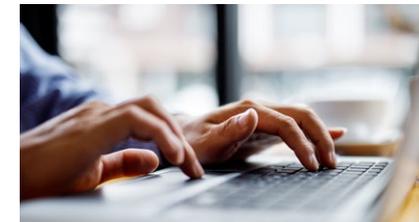
Articles

A library of articles to help farmers understand how risks are changing, what disruptions may impact their operation, and what steps they can take to build a more resilient farm. Share the articles via website or newsletters.



Social posts

Ready-to-use social content that helps you raise awareness about farm risk and promote the Farm Risk Ready initiative.



Email Templates

Simple, customizable messages for starting conversations about risk, sharing resources and encouraging farmers to begin their Farm Risk Ready Plan.



Farmer Flyer

A concise overview explaining why risk planning matters, how a plan helps prepare, prevent and protect and where to begin.

Farmer resources and tools

Nationwide has created resources and tools to help simplify risk and resiliency planning.



Landing Page

Central location where farmers can learn more about Farm Risk Ready and access resources.

Interactive Risk Assessment

A simple quiz to help farmers understand their level of preparedness to withstand unexpected risk and business disruptions.

Five Step Guide

A foundational guide that walks farmers through the five steps of building a Farm Risk Ready Plan:

1. Identifying risks
2. Develop risk management strategies
3. Develop contingency plans
4. Ensure everyone knows what to do
5. Recovery and review

Farm Risk Ready Plan Builder

A step-by-step planning tool that helps farmers identify risks, develop strategies, create contingency plans, communicate actions and prepare to recover.



[NationwideAgribusiness.com](https://www.nationwide.com)

¹ "Nationwide Farmer Resiliency Research: How Farmers Perceive, Prepare for and Manage Business Continuity Challenges," Nationwide, MorganMyers, a G&S Agency and Millennium Research," https://www.nationwide.com/staticassets/GPO-0762AO-1_ResearchPaper_tcm108-101704.pdf (PDF) (December, 2024).

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