



2021 FFA Farm Forum UNSTOPPABLE



Agribusiness Systems

Insurance 101

Emily Kaltenberg, Agent, Rural Mutual Insurance Company

Video Link: youtu.be/V9wAggjSPzA

Presentation Description

Premium. Deductible. Copay. Declarations. Do you know the definition of these insurance terms or do they have you feeling a little confused and overwhelmed? Determining the insurance coverage you need and selecting insurance policies can sometimes be a daunting task. Join Emily as she simplifies the insurance lingo, explains types of insurance, discusses factors impacting your coverage and gives insight on other important details you need to know to protect your home, family, farm and future.

About the Presenter

Emily has been an insurance agent since 2018. Growing up on her family's dairy and poultry farm, she has a strong understanding of the situations and concerns that are unique to farmers in Wisconsin. She holds an agriculture marketing and communications degree from UW-River Falls. Prior to becoming an insurance agent, she worked for an independent seed company serving farmers throughout Wisconsin.



Supplemental Activities

What Determines Your Insurance Premium?

*This activity is introduced in the 'Insurance 101' breakout video. Have activity prepared and ready to use during the video.

Link: Cards, Student Worksheets, Teacher Instructions

Estimated time: 30 minutes

Objective: To teach students about different types of insurance they may need in their lives and the various factors that determine how much they will pay for each premium.

Risk and Reward

Link: agfoundation.org/sustainability/risk-and-reward

Estimated time: 1 hour

Objective: In this lesson students will: 1) explain farm business profitability and viability and its relation to economic sustainability; 2) understand how agriculture reflects other economic decisions; and 3) understand how agriculture contributes to local, national and global economies.