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For an individual farm manager, risk management involves optimizing expected returns subject to the risks involved and risk tolerance. Agricultural producers make decisions in a risky environment every day. The consequences of their decisions are generally not known when the

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It is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss. An entity which provides insurance is known as an insurer, insurance company, insurance carrier or underwriter. A person or entity who buys insurance is known as an insured or as a policyholder.

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