CROP INSURANCE
Keeps America Growing

2024 Hurricanes: Georgia Agriculture's Test & Resilience

Agriculture: Georgia's Economic Bedrock

Georgia agricultural is more than rural scenery — it is a key economic engine.

ECONOMIC OUTPUT:
$310.6 billion

JOBS:
1,589,289

EMPLOYEE WAGES:
$90.3 billion

TAX REVENUE:
$40.3 billion

When major storms strike, the ripple effect from field losses reaches processors, lenders, rural service providers, and entire communities. Especially during hurricane season, when harvest for key crops like cotton, peanuts, and pecans are underway.

The Storms That Slammed South Georgia

Hurricane Helene made landfall on September 26, 2024, and swept across agricultural and timber-rich areas of Georgia. The storm's damage was widespread. In fact, every crop that the state's farmers produce was affected, according to the Georgia Department of Agriculture.

The storm destroyed roughly one-third of the state's cotton crop, uprooted fruit and nut trees that take years to mature, reduced high-value vegetable crop yields, led to poultry and livestock losses, and devastated the timber industry.

Preliminary estimates, released in November 2024 by the University of Georgia, quantified Helene's total economic losses associated with Georgia's top crops. Among the losses:

COTTON:
$560 million

PEANUTS:
$71 million

PECANS:
$291 million

VEGETABLES:
$209 million

Beyond the immediate damage, a recent survey of farmers in 44 counties found staggering operational disruptions: 99% lost power, 93% lost internet or cellphone connectivity, and 71% lost access to water for crops or livestock in the 72 hours after the storm.

While not as destructive as Helene, Hurricane Milton made landfall on October 9, 2024, bringing heavy rains and slowing recovery. Farmers near coastal areas reported heavy erosion, which made field access and Helene clean-up even more difficult.

Tree debris from Hurricane Helene

Crop Insurance: A Lifeline for Recovery

When disaster strikes, farmers need tools that quickly stabilize, rebuild, and maintain operations. Crop insurance is one of the few safety nets that scales with farm size and risk exposure.

Under the USDA's Risk Management Agency's disaster protocols for Helene and Milton, insurers were granted flexibility in reporting and claims processing to speed relief. Private-sector crop insurance agents, adjusters, and claims processors began work immediately, delivering indemnities long before other government assistance arrived.

And farmers who had purchased multiperil crop insurance and/or specialized Hurricane Insurance Protection – Wind Index (HIP-WI) policies received much-needed money in days or weeks, which helped cash-flow farming operations at their most vulnerable time.

Georgia 2024 Crop Insurance Facts and Figures:

POLICIES SOLD:
64,585

ACRES PROTECTED:
2.8 million

LIABILITY PROTECTION:
$2.4 billion

INDEMNITIES PAID:
$596 million

Voices from Georgia Farms

"Had I not had crop insurance, I don't know that we would be able to continue in 2025…"

Chris Hopkins, Lyons

"The whole crop we were going to harvest was on the ground… that indemnity was like manna from heaven."

Wade Parker, Millen

"Crop insurance is very good when you have a real, real bad hit. But the farmer's at risk always. You don't make a living off crop insurance."

Ricky Nevil, Register

"For us, risk management through crop insurance is key — banks look at that, everyone looks at that."

Aries Haygood, Lyons

"Helene is a name I'd love to forget… insurance is a mitigation tool. It's what kept us moving forward."

WC Grimes, Twin City

Conclusion

Georgia's agriculture is too big and too essential to risk being at the mercy of one or two bad storms. In the face of Hurricanes Helene and Milton, crop insurance functioned as a critical backstop, helping farmers to get back on their feet and ready to plant again.