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NEWS RELEASE

Aon and SAGE Bring Field-Level Agricultural Intelligence to Crop Insurance

New precision crop insurance program for corn and soybean growers to expand across 15 states for the 2027 crop year

CHICAGO and MENLO PARK, CA, October 29, 2026 – [Aon plc](#) (NYSE:AON), a leading global professional services firm, and SAGE, an AI-native agricultural risk intelligence company, today announced the launch of a new precision crop insurance program in the U.S. to assess agricultural risk more accurately and help price insurance more effectively.

In collaboration with AgriCap, a specialty agricultural insurance provider, the program will be available to corn and soybean growers in 15 states for the 2027 crop year. The coverage is designed to complement federal crop insurance by more precisely matching coverage to the value being protected and the underlying risk at the field level.

Federal crop insurance which covers nearly 90 percent of U.S. corn and soybean acreage¹, is priced on the average risk in each county, even though risk varies widely from field to field, leaving many growers paying premiums that may not reflect their individual risk.

The new program is being tested through a four-county pilot developed by the Resilience in Agricultural Lending and Insurance Coalition (RALIC), with funding provided in part from the Michigan Department of Agriculture and Rural Development. The pilot encompasses more than one million agricultural acres, representing approximately 12 percent of Michigan farmland.^{2,3}

Aon brings leading Risk Capital data and analytics, capabilities and expertise to translate SAGE's insights into insurance solutions and connects those solutions with the capital needed to support them.

“With this new approach, we can translate what is happening on the land into risk signals that the insurance market can understand and act upon,” said Jonathan Sherrill, Senior Vice President, Agriculture Resilience Center, Aon. “When we make resilience visible, it can be underwritten, which means we can syndicate capital behind it.”

SAGE has built deeply contextualized AI models that combine the observation and understanding of soil, water, weather and human interaction. By combining these complex data sets that historically could not be analyzed together at scale, patterns of risk and resilience can be understood that were previously difficult or impossible to identify.

“Farmers have understood that every field is different, but the ability of the USDA and the insurance industry to understand those differences at scale has been a significant obstacle,” said Bill Veghte, CEO and Co-Founder, SAGE. “The SAGE AI engine brings together billions of datapoints together in a way that simply wasn't feasible before advancements in AI, creating a much clearer picture of the factors influencing risk and resilience from the individual field to the entire U.S. corn belt.”

“Field-level intelligence provides an opportunity to reward farmers' investments in resilience through better crop insurance options,” said Robert Bonnie, former USDA Under Secretary for Farm Production and Conservation and SAGE co-founder.

The Michigan pilot represents an early demonstration of how field-level agricultural intelligence can support insurance solutions at scale. Building on those insights, Aon and SAGE are working with AgriCap as a preferred insurance partner for the 2027 crop cycle, providing an early proof point for a model designed to extend beyond a single geography, crop or project.

“Crop insurance is central to American agriculture and RALIC developed this pilot to test whether insurance could better recognize farmers who build resilience on their land,” said Tina Owens, Founder of RALIC, a program of Transformational Investing in Food Systems. “The work in Michigan is showing real demand from growers, and we are looking forward to helping expand precision crop insurance across the corn belt.”

Learn more about Aon’s Agricultural Resilience Center, which helps organizations better understand, quantify and manage agricultural risk through actionable resilience intelligence.

Growers and insurance agents interested in the precision crop insurance program can learn more ahead of the spring 2027 sign-up period at sage.ag.

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- 1 USDA Economic Research Service
- 2 United States Department of Agriculture National Agricultural Statistics Service - Great Lakes Region: Michigan Corn County Estimates
- 3 United States Department of Agriculture National Agricultural Statistics Service - Great Lakes Region: Michigan Soybean County Estimates

About Aon

[Aon plc](#) (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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About SAGE

SAGE, a public benefit corporation, delivers a risk-intelligence platform for agricultural lands. Its AI engine translates a century of soil and agricultural knowledge into field-level insights for better decision-making for farmers, insurers and capital providers. Starting with crop insurance, SAGE helps growers and the risk capital that backs them see agricultural risk with greater precision, building a more resilient future for the land and everyone who depends on it.

SAGE was co-founded by Bill Veghte, CEO, a senior technology leader with deep farming roots; Robert Bonnie, who oversaw the federal crop insurance system as USDA’s Under Secretary for Farm Production and Conservation and spent three decades as a leader in land conservation, agriculture and forestry; and Deon Blaauw, an AI scientist with decades of software invention across a wide range of fields. Learn more at <https://sage.ag>.

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