

Healthy Agricultural Soils

A CONVERSATION GUIDE

At the Heart of the Farm and Insurance: **healthy soil.**

Even though companies don't directly insure the soil's health, normalizing casual conversations about soil health management is more than just good communication—it's a vital part of risk management for both businesses.

Healthy soils provide a shared foundation for long-term resilience in both farming and farm insurance. After all, when soil loses its life, a farm loses its future—and with it, the need for farm insurance.



How Healthy Soils Reduce Farm Risks:

- **Water Management:** Healthy soils absorb heavy rains and provide moisture during droughts.
- **Stronger Roots:** Better soil structure supports deeper and more robust roots.
- **Less Erosion:** Practices that build soil health also protect fields from erosion by wind, rain, and snow melt.

When soils become healthy, they level-up their job performance. Healthy soils do way more than grow food! Healthy soils also **perform these functions:**

- Grow more robust plants
- Supply nutrients more efficiently
- Regulate climate and temperature
- Improve water quality
- Support biodiversity
- Reduce pests and diseases
- Prevent erosion



Soil health is the ability of the soil to perform its many functions.

The livelihoods of farm-families, rural business, and communities rely on healthy soils.

Proven practices that help build healthier soils and support long-term productivity:

- Crop rotation
- Cover crops
- Reduced tillage
- Residue management
- Organic amendments
- Compaction reduction
- Tile drainage



Did you know?

it can take at least **100** years to rebuild **1cm** of topsoil

HOW TO TALK ABOUT SOIL HEALTH LIKE IT'S THE WEATHER

You don't need to be the expert.
Get curious about:

► Soil Texture

You might be surprised by how well farmers know their soil.

- Is their **soil easy or tough** to work with?
- **Does it vary** across different parts of the farm?



You can identify soil texture by feeling if it's gritty, silky, or sticky.

► Rain or Drought

This is when healthy soils will really shine.

- **Have they tried** any practices known to increase soil water holding capacity, like cover crops, reduced tillage or wheat in rotation?
- What was the **result**?



There is more space in the soil to hold water when it's healthy.

► Erosion

It takes a lifetime to build, and an instant to be lost.

- **Have they ever seen** a dust storm or gully erosion on their land or a neighbour's?
- **What did they do** afterwards?



Bare soils after planting are vulnerable to wind erosion.

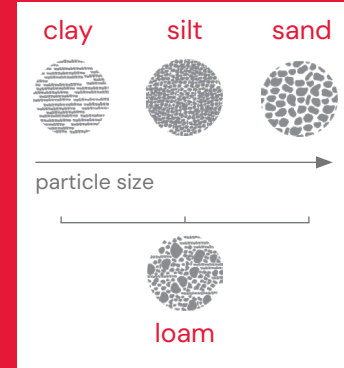
Making soil health part of the conversation raises awareness and supports better decisions – on the farm and across the agri-business ecosystem.

Learn More from this Series:

- **Healthy Soils, Sustainable Future:** Farmland, Local Governments, and the SDGs
- **Healthy Soils, Healthy Waters:** How Farmers and Local Government are Partners in Water Management
- **Healthy Soils, Strong Returns:** Including Soil Health in the Conversation

Soils at Guelph: Advancing and mobilizing knowledge so soils are optimally managed in Ontario and beyond.

Soil Texture: Based on particle size



Soil texture will drive many decisions a farmer makes, including:

- Crop rotations
- Planting and harvest dates
- Tillage priorities

Heavier Soils (clay, etc.)

- Prone to water erosion and compaction
- May drain poorly and stay wet longer in the spring

Lighter Soils (sand, etc.)

- Prone to wind erosion and can dry out quickly
- Vulnerable to drought stress

DIG DEEPER
Visit our website for additional information

