



Tom Zacharias, NCIS President

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## “For the **Want** of a Nail” “Put yourself in the place of the man at the forge”

(Second in a Four Part Series)

As regular readers of this publication may recall, we began a four-part series entitled “For the Want of a Nail” beginning with our First Quarter issue which was published at the time of the Crop Insurance Annual Convention. The backdrop for this series was the “folk-lore” proverb memorialized in song by Todd Rundgren. Interested readers can also find the “proverb of the nail” in other outlets or venues, including: Ben Franklin (*Poor Richard’s Almanac*, 1758); Mary Robinette Kowal (*Asimov’s Science Fiction*, September 2010); and John Gower (first English version, late 14th century).

And the initial verses go something like this.  
*“...For the want of a nail, the shoe was lost  
 For the want of a shoe, the horse was lost  
 For the want of a horse, the rider was lost  
 For the want of a rider, the message was lost  
 For the want of a message, the battle was lost  
 For the want of a battle, the war was lost  
 For the want of a war, the kingdom was lost.”*

The imagery of the “Nail” is that of the “kingdom at war.” And to be clear, as a society, our collective fight against COVID-19 is just that.

As this issue of TODAY® goes to press, we find ourselves in the throes of the COVID-19 pandemic, which has altered our individual and collective lives for the foreseeable future. No matter where we live, here in the United

States, internationally, urban or rural, COVID-19 has affected all of us.

*“...I had plans so big  
 But the devil’s in the details...”*

Each of us, perhaps without a doubt, can recall our original plans and expectations for 2020 prior to the onset of the pandemic. We had “...plans so big...” Personal and business travel, graduation plans for children and grandchildren, the list goes on. And, no doubt, we all know someone personally who has been directly affected by the pandemic.

As the scale of the pandemic became apparent, we all had to re-focus our personal lives and work efforts. In doing so, attention to detail became paramount. For NCIS and its members, this took shape in the form of an ongoing exchange among the crop insurance companies and the Risk Management Agency (RMA) to iron out and modify current procedures and processes in order to ensure that the nation’s farmers could have access to the crop insurance tools available to them in spite of the operational difficulties posed by the pandemic. Fortunately, the March sales closing date had passed before shutdown protocols were put in place. Since that time, agents, companies, and RMA have worked through the “...devil in the details...” to provide flexibility to

*Continued on page 35*

farmers in maintaining their coverage while at the same time protecting key program dates and deadlines to ensure the integrity of the crop insurance program.

The latter lyrics of Mr. Rundgren's version of the "Nail" speak of the "Man at the Forge."

*"What's all this talk about horses and war?  
Put yourself in the place of the man at the forge..."*

For those of us in agriculture, and crop insurance in particular, our work has become highly crystallized. Agriculture and insurance have both been designated as "Critical Infrastructure." This designation obviously carries a great deal of responsibility, and for certain of those in our industry, a degree of personal health risk, especially for agents and adjusters.

And all of us have a role to play.

As we have previously noted, there are approximately 12,000 agents, 5,000 adjusters, and 2,000 company staff throughout the U.S. working in crop insurance. The crop insurance industry agents and adjusters who serve on the front lines with the farm community represent "...the man (or people) at the forge..." as it were. On a daily basis, agents and adjusters are working with the nation's farmers to make sure, that as agents, farmers have the proper risk management tools in place, and as adjusters, that in the event of a loss, farmers' indemnities are paid timely and fairly. Admittedly, insurance is not glamorous, but just like the "nail" in the horse's hoof, insurance plays an essential role in the farm sector. And we need agents and adjusters "at the forge" making sure the job gets done.

Because as the song goes, if the system breaks down....

*"...everybody's kickin'  
everybody's scratchin'  
everything seems to fail  
And it was all for the want of nail..."*

So, with that, I would like to take this opportunity to express my appreciation on behalf of the NCIS membership to all of those involved in production agriculture working at the "forge" ensuring that our nation's food supply is safe and secure.

I believe most of us in agriculture will not soon forget the devastating flooding, bomb cyclones, wildfires, and many other natural disasters that occurred in 2019. Between Mother Nature and trade disruptions, last year was definitely one for the record books, and not in a



good way. In this issue of TODAY® we feature a comprehensive look at 2019 in the annual "Year in Review" article. Please do not be daunted by its length; it is an excellent summary of the planting conditions, commodity markets, and weather events that took place in agriculture and crop insurance last year.

Also, in this issue is an article on the industry annual convention which featured presentations by Reps. Michael Conaway and G.T. Thompson, RMA Administrator, Martin Barbre, political commentator David Wasserman, and Dr. Ashley Hungerford from the USDA Office of Chief Economist, along with other great speakers and panels. At the convention, we thanked then NCIS Chairman, Jim Korin, for his years of service as Chair of the NCIS Board of Directors and welcomed Kendall Jones as the incoming Chair. We highlight these two great leaders in the "Passing

the Gavel" article found on page 36.

We are also beginning a new feature series of articles entitled What's Growing On, which will be written by NCIS agronomists Dr. James Houx and Mark Zarnstorff. You can find Dr. Houx's first article on page 38.

And last, but not least, we introduce you to the winners of the industry achievement awards who have helped make crop insurance the successful and effective risk management tool it is today for America's farmers and ranchers.

Again, as this issue goes to print, we do not know exactly how the pandemic will play out. I do believe we will persevere and ultimately overcome but it will take all of us working together, which is something we have done in the past and will continue to do so in the future. As we say a lot these days in the virtual NCIS office, "be safe, stay safe."

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