



Tom Zacharias, NCIS President

Farmers also need sure footing to weather the unexpected, and that is why they choose crop insurance. In fact, crop insurance is the cornerstone of the farm safety net.

Catching Fish: Purpose, Patience, and Perseverance

Just a few weeks ago I had the opportunity to do some fly fishing in south central Missouri.

The weather was spectacular, and the fishing was good. I slipped into my trusty waders and eased into the stream to see if I might land a “pis-catorial beauty” (an endearing term for a big fish as coined by my Uncle Bud). The bottom of the stream was strewn with submerged tree limbs and rocks that ranged in size from a misshapen basketball to a bedside nightstand. The point being that you needed to watch your footing and your step as you cast your line. My *purpose* was to catch an unsuspecting trout, but to do so required *patience* and *perseverance* to “navigate” the surface below me without having a Chevy Chase moment midstream...(this has happened in the past).

This combination of *purpose*, *patience* and *perseverance* is similar to what it takes for our industry to consistently deliver the necessary risk management tools to America’s farmers and ranchers and to maintain an effective and efficient crop insurance system. It requires keeping one foot in front of the other and “not moving faster than you can think.”

Farmers also need sure footing to weather the unexpected, and that is why they choose crop insurance. In fact, crop insurance is the cornerstone of the farm safety net. As Congress discusses how to move forward with a five-year Farm Bill over the coming months, we will be fishing—actively working to protect and strengthen crop insurance—and not just hoping we catch a fish.

Purpose: In Service to American Agriculture

Crop insurance is immensely important to American farmers and the financial health of the

farm economy. This year, crop insurance protected more than 540 million acres, keeping family farms afloat and rural economies growing. Crop insurers, agents, and our partners at the U.S. Department of Agriculture (USDA) work diligently to support America’s farmers and we are proud to maintain this incredible record of service.

Our purpose does not waver, even as the path forward for agricultural policy remains unclear. A one-year extension to the 2018 Farm Bill has been passed and signed into law. While farmers and ranchers still need the stability of a five-year Farm Bill, the Federal crop insurance program is permanently authorized by two separate pieces of legislation. That means the foundation of the farm safety net remains secure during a time of uncertainty for farm policy.

Congress also has the daunting task of addressing its fiscal obligations, as the Continuing Resolution (CR) enacted this fall to fund the government will quickly meet its two-tier deadline on January 19 and then February 2. We hope that Congress successfully mitigates the threat of a government shutdown, but if it takes place, this will not be the first government shutdown crop insurers have navigated. Private-sector crop insurers continued to pay indemnities during the 2013 government shutdown and also continued to service policy holders during the last shutdown in 2018-2019.

Patience: Protect and Strengthen Crop Insurance

As we patiently await the next steps towards congressional debate and passage of a five-year Farm Bill, we will continue making the case for a Farm Bill that adequately supports farmers and

Continued on page 40

ranchers. We know that America's farmers and ranchers are facing increased risks – such as the challenges posed by our changing climate – and we are actively working to ensure that Congress understands crop insurance remains the front-line of defense to keep family farmers growing.

Crop insurance is also about family farming legacies and economic security for rural communities. To tell these stories, we've captured nearly 40 new videos this year of farmers, ranchers, crop insurance agents, and adjusters in California, Virginia, Delaware, Maryland, and Kansas. The overwhelming message has been the same coast-to-coast: "Do No Harm" to crop insurance.

It should come as no surprise, but we take every opportunity we can to make sure these farmer and crop insurer voices are heard. I encourage you to follow Crop Insurance In America/NCIS on Facebook, Instagram, Twitter/X, and LinkedIn to follow along on our trips to the field. We will have more new stories to share in the coming year. Importantly, please share these videos and our other content with your audiences.

Perseverance: Continuing to Respond to Unfounded Criticisms

The Government Accountability Office (GAO) recently released a report that included several policy recommendations that in the long run would result in reduced participation in crop insurance, diminish the financial soundness of the current program, and reduce the effectiveness of the private-sector delivery system.

It should come as no surprise, but we take every opportunity we can to make sure these farmer and crop insurer voices are heard.

We promptly worked with the American Association of Crop Insurers and the Crop Insurance and Reinsurance Bureau to clarify the facts:

- Since 2011 the crop insurance industry has worked with USDA to implement both the 2014 and 2018 Farm Bills and increase the availability of crop insurance products nationwide, including new policies for specialty crops and livestock. Activist critics will try to claim that the workload of the industry has not increased in that time, but it is undeniable that the workload has, in fact, increased to meet the risk management needs of America's farmers and ranchers.
- The report further incorrectly conflated the Standard Reinsurance Agreement's target return metric with GAO's estimated return measure. The two measures are not directly comparable. Thus, GAO is making an apples to oranges comparison which does not accurately portray the risk borne by the private sector in delivery of the crop insurance program.

It is unfortunate that GAO focused solely on the "cost" side of the equation and missed the opportunity to address the value proposition that is the modern-day crop insurance program and the number one priority of major farm and commodity groups in the upcoming Farm Bill.

"One foot in front of the other..."

Where do we go from here? It's one foot in front of the other. We are going to lean on our *purpose* to guide our work, be *patient* and consistent in delivering our message, and push back against our critics with *perseverance*. We will keep moving forward because we understand the immense privilege and responsibility we have been handed in serving America's farmers and ranchers.

How can you help? Continue to be engaged and share our messaging through our social media channels and with your teams. Reach out at any point if we can assist you, as we are always here to serve as a resource. We also look forward to seeing many of you in Scottsdale,

February 4-7, 2024, for the Crop Insurance Industry Annual Convention.

In This Issue

Dr. Laurence Crane writes about some of the most recent activities and grant projects he has participated in or conducted on behalf of the NCIS membership. Grant projects focus on providing risk management education to limited resource farmers to introduce them to the five areas of risk and how understanding their risks can help them determine ways to mitigate them and be successful in their farming operations. Laurence also presents crop insurance information at various meetings sponsored by Community Based Organizations and/or 1890 Land Grant Universities, answering questions about products and encouraging farmers to contact a local crop insurance agent to learn more.

We introduce you to the farmers we met earlier this year in the Delmarva Peninsula beginning on page 5. These farmers find crop insurance so critical to their operations and their stories can be found on the Crop Insurance in America website and our YouTube page.

On page 22 we introduce you to the latest recipients of the NCIS 1890 Scholarship program. These students are among the best and brightest in the country and they represent the next generation of agriculture, whether they are majoring in ag business, food science, or veterinary medicine. We are proud to help fund a portion of their education and look forward to hearing of their successes in the future.

And finally, the NCIS Training Department has had a very busy year but still found time to host two webinars on new products for company trainers and underwriters. These webinars were key to ensuring that the information about the products was provided quickly and thoroughly so companies could turn around and train their agents.

We hope you have a wonderful holiday season with family and friends. And that, as you gather around your table for dinners and meals shared with loved ones, you are reminded once again of the reason we remain so committed to our work to protect and strengthen crop insurance: it helps keep America growing. See you in 2024!

AUTHOR'S NOTE: I would like to express my sincere appreciation to both Elizabeth Fusick, IRI, and Laurie Langstraat, NCIS, for their help in preparation of this article.

