

"If it Takes Forever..."

Laurie Langstraat, Editor

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Tom Zacharias, NCIS President

Well, *the* obvious topic for an end-of-year, post-election issue would be some political prognostication regarding the outcome of the election. As important as the Presidential election is and as important as the change of Administration will be to our country and agriculture, I believe we also experienced a cultural phenomenon unlike any we have witnessed in over a century. You got it, the Chicago Cubs won the 2016 World Series! With their backs against the wall, down three games to one, and the possibility of losing the Series at home, the Cubbies won the remaining games to capture one of the most memorable World Series victories ever. So, what inspiration can we draw from this "comet-like" experience?



Although I grew up in the great state of Texas, I became a Cubs fan while attending graduate school at the University of Illinois at Champaign-Urbana. The exact years are unimportant, and the fact that standards were lowered in my case or the admissions office staff must have been watching the Cubs when my application arrived are not relevant here, but I digress... I would

Continued on page 36

come home from class in the summer and watch the Cubs on black and white television and listen to Harry Carey sing “Take me out to the ballgame.” It was a kinder, gentler era to be sure.

What do you learn about life from being a Cubs fan? Well, upon my first trip to Wrigley Field, I purchased a t-shirt and, emblazoned across the top it reads, “If it Takes Forever.” (Refer to photo on page 1) And below the team emblem are three words: Loyalty, Dedication, and Faithfulness.

Now the message...

“If it Takes Forever”— Responding to opponents of Farm Policy

It seems as though the opponents of farm policy can never let it go. Recently I had a conversation with a well-respected farm journalist who had just met with a group renowned for its criticisms of farm policy and crop insurance in particular. When asked what would it take to “get to yes” on crop insurance, the group indicated that “yes” was simply not in their vocabulary. This is extremely unfortunate. Of the years of work invested in the progression of farm policy and the transition from income support to risk management, one would think we had come to a place where “reasonable” people could agree on a crop insurance system in which farmers who participate pay a significant portion of the premium for insurance coverage on their growing crops, and only receive and indemnity once a crop loss has been verified by a trained crop insurance adjuster. The modern U.S. crop insurance system is governed by both state and federal regulation, subject to agency oversight, and successfully provides coverage on approximately 290 million acres of U.S. cropland, with a combined liability of roughly \$130 billion for both state and federally regulated lines of business.

It is not clear to me if certain opponents of farm policy will ever be satisfied. Regardless of compromises made and reductions

in funding sustained, the old adage of “too much ain’t enough” will be part of their mantra. “If it takes forever...” Our job will be to defend crop insurance on behalf of our industry and the farmers we serve. And to that point, in this issue of *TODAY*® magazine we highlight the efforts undertaken here at NCIS to promote the importance of crop insurance and risk management. Through the use of this magazine, farmer testimonials and case studies, press releases, opinion pieces, and a variety of social media, we focus on the positive attributes and essential strengths of crop insurance. It is important that our industry communicates this information to Congress, the media and the general public so they, too, know why it is important, and can understand how crop insurance works and why they should care that it remains affordable and available to farmers.

“If it Takes Forever”— Serving American Agriculture

American agriculture is an amazing enterprise. It is safe to say that no country in the world has the agricultural capacity of ours. That said, I have always considered it a privilege to work in agriculture, albeit not directly involved in farming per se. In crop insurance, our adjusters and agents get to work firsthand with the men and women who produce the food and fiber that feed and clothe a growing population. The stories that we are able to share about agriculture and the farmer testimonials that we provide at NCIS are just a small piece in a much larger narrative.

To re-engineer an old phrase, “We do not have to work in agriculture, we get to work in agriculture.” And I believe that “Loyalty, Dedication, and Faithfulness” describe and define certain of the core values in this industry. Both the agents and adjusters as well as the companies that support them are 24/7 operations these days, making sure that farmers have the individual insurance coverage they need to manage their farming risks, and that claims are paid timely and accurately.

Crop insurance is an amazing partnership and there is no other system in the world that compares with what we have here.

On one level, I hope we get to do this forever.

Loyalty

One need only recall the events of last year at this time to appreciate the Loyalty of those individuals and groups that supported the crop insurance during the debate over the Budget Act of 2015. Agricultural groups and farm leaders mobilized quickly and effectively to counter attempts to destroy in the farm safety net. Phones on Capitol Hill lit up. Scores of letters and emails were sent from rural America in opposition. And political pressure quickly built to squelch anti-agriculture legislative posturing. It was a testament to what agriculture can achieve when it works together, united, and fighting for a common goal. It also showed just how invaluable crop insurance has become to the modern-day agricultural community.

This same spirit will undoubtedly be needed again as the next Farm Bill debate unfolds. To be ready, we must continue to express our appreciation to the Ag leadership on Capitol Hill that fought for our industry during the last quarter of 2015 and who have remained steadfast and loyal in their support of crop insurance. In addition to Congressional support, the coalition of farm organizations and commodity groups that rallied to the support of crop insurance also deserve our appreciation for their efforts. In turn, we must be loyal to these supporters as we move forward.

Faithfulness

I would like to take this opportunity to express my personal appreciation and the appreciation on the part of the staff of NCIS for the Faithfulness of our member companies in their unwavering support for this organization. NCIS can trace its roots as far back as 1915 with the formation of the Western Hail and Adjustment Association and later in 1948 with the formation of the Crop Hail Insurance Actuarial Association. The companies writing



this business have made an uncompromising investment in industry infrastructure over the years. The industry's faithful support in the development of loss adjustment research and procedures, industry training, as well as actuarial analysis have helped shape the success of crop insurance as it has become the cornerstone of the farm safety net.

Dedication

It has been a privilege to witness the Dedication of the professional men and women working in our industry. In the past five years, we have witnessed a great deal of change in crop insurance and responded to many disastrous weather events. In 2011, the industry responded to the extreme drought in Texas and the Southern High Plains in conjunction with the severe flooding that took place along the Mississippi and Missouri rivers that same year. 2012 was, of course, the year of the widespread drought throughout the Cornbelt. In response to funding reductions through the 2011 Standard Reinsurance Agreement (SRA), we have witnessed some crop insurance companies either exit the business or

merge with other companies due to tighter margins in the business.

Throughout "Mr. Toad's Wild Ride" of the past several years, the folks within the industry have continued to serve our customers efficiently and with the professionalism and precision that has made crop insurance farmers' most important risk management tool. This kind of service is the best kind of PR possible and it is what underpins the industry's efforts to mobilize supporters and defend agriculture against its critics.

Lastly, as a new Administration transitions in, we will most likely say farewell, at least in his current role, to RMA Administrator Brandon Willis. In my estimation, Brandon has exemplified the Cubs tradition of Loyalty, Faithfulness, and Dedication during his years of service at RMA. I have great respect for Brandon and his efforts and that of his team at RMA during the implementation of the 2014 Farm Bill. We wish him well. He has been a true advocate for crop insurance.

Along with the article on NCIS' communications efforts, this issue of *TODAY*® contains

a summary of our 2016 summer loss adjuster schools. These adjuster training sessions could not happen without the support of our membership and their help in providing instructors to teach during the classroom hours and others to serve as plot leaders so adjusters can engage in hands-on learning in test plots. These schools, along with the hundreds of company-specific training activities each year, ensures that the 5,000+ loss adjusters who work in crop insurance are well-equipped to handle whatever Mother Nature throws our way each year. We also introduce you to the two new NCIS 1890 scholarship recipients beginning on page 34. These two college students, both majoring in agriculture, are the future of agriculture. We take pride in knowing our investment in their education will be paid back ten-fold as they dedicate themselves to making a positive impact in their careers.

As we prepare for the upcoming holiday season we would like to take this opportunity to say thank you to all of you who work in and support this valuable and important risk management tool. We wish you and your families a very Happy Holidays!