

2017 NCIS Summer Loss Adjuster Schools and Field Days A National Industry Effort

By NCIS Staff



A plot leader at the Stillwater, OK, school helps his group properly fill out appraisal worksheets and other loss adjustment documentation.



Adjusters study a canola plant at the Stillwater, OK, school.

NCIS staff and member companies had a busy loss adjuster training season in 2017. More than 1225 adjusters and supervisors were trained during the 16 NCIS loss adjuster schools and field days held between May and September. A large portion of NCIS efforts are focused on planning, hosting, and reviewing the annual adjuster schools. The success of these schools is dependent on the help of regional/state committee members who ensure that each school is relevant for adjusters. The committees also help find experienced adjusters to effectively instruct attendees about the crop policies and loss adjustment procedures being discussed during the school. The schools wouldn't work without the help of every individual who either teaches, leads a group in the field, organizes registration, or any other task that needs to be done to make these important training sessions successful.

The schools and field days are a key component of adjuster training and supplement training done by the individual companies. These sessions ensure that adjusters are prepared and trained on industry approved loss procedures, which provides consistency among all companies and assures farmers that their losses are adjusted accurately and fairly. Between the classroom and hands-on field training, loss adjusters can learn about a wide variety of crops. Adjusters studied 23 different crops and the Whole-Farm Revenue Protection policy at this year's summer schools. Attendees were also given training on program integrity and the industry professional code of conduct at each school.

MPCI and Crop-Hail Wheat, Crop-Hail Canola School

Designed to teach loss adjustment procedures



Hands-on field training is key to adjuster education.



Plot leaders at the school in Moccasin, MT, show adjusters how to fill out loss forms.

to new and experienced loss adjusters, the Crop-Hail and MPCl Wheat and Crop-Hail Canola School was held in Stillwater, Oklahoma, May 23-24. The school, led by Kansas/Oklahoma Committee Chairman, Sean Harvey, Great American, and Oklahoma School Chairman, Randy Feld-

mann, Crop Risk Services, had 85 attendees representing 11 companies and the Risk Management Agency (RMA).

The school began with a classroom presentation by Dr. Jeff Edwards, Department of Plant and Soil Sciences, Oklahoma State University.



Adjusters at the school in Moccasin, MT.

Dr. Edwards spoke about wheat lodging and plant growth regulators and some of the pests and diseases facing wheat farmers during the growing season. Loss procedures for canola and wheat were reviewed by Mark Askerooth, Crop Risk Services, Michael Schroeder, Diversified Crop Insurance, and, Roxanne Wegner, Rain and Hail.

The field portion of the school was held at the Cimarron Valley Research Station near Perkins, Oklahoma. Adjusters completed four rotations where they continued learning through hands-on application of Crop-Hail canola and wheat procedures, MPCl small grains procedures and a bin measurement exercise. Additional company staff who helped with field day activities included: Christopher Deetjen and Patrick Kurtenbach, Diversified Crop Insurance; Derek Kovick and Gary Williams, Rain and Hail; Dennis Mackey, Farmers Mutual Hail; Jason Schotte, Great American; and, Charles Willis, RCIS.

MPCl and Crop-Hail Lentil, Safflower, Chickpea, Winter Pea/Pea and Mustard/Canola School

Pam Jackson, Montana Regional/State Crop Insurance Committee Chairman, and NCIS staff liaison Dean Strasser, led the 2017 Crop-Hail and MPCl Lentil, Safflower, Chickpea, Winter Pea/Pea, & Mustard/Canola school and field day held in Moccasin, Montana, June 20-21.

This year's school was highlighted by the introduction of Dr. Pat Carr, Superintendent, Central Agricultural Research Center (CARC), Montana State University, participating in his first NCIS adjuster school. Dr. Carr provided infor-



A plot of soybeans is used to give adjusters hands-on training at the school in Columbia, MO.

mation on the focus of his research on cropping systems that incorporate rotating cool season crops with warm season crops. Theresa Shrum, Plant Science Specialist, Montana Department of Agriculture Pesticide Compliance and Enforcement, presented on pesticide labels that identify re-entry intervals, personal protective equipment for adjusters to wear before entering a field where chemicals are applied, and the four levels of toxicity of chemicals used in production agriculture. Grant Zerbe, an eastern Montana pulse farmer, provided his top ten must dos to successfully produce chickpeas in eastern Montana. And, Dr. Mary Burrows, Montana State University, spoke on pest and disease pressures and how prevention of disease ties in with the current and 2018 proposed rotation requirement statements in the special provisions of insurance.

Other presenters included: Jed Eberly, CARC; Shelly Mills, Valley County (Montana) extension agent; and, representatives from the Billings Risk Management Agency Regional Office.

Field work at the research center focused on providing hands-on loss adjustment training with various test plots of lentil, safflower, chickpea, winter pea/pea, and mustard/canola. Following the field work, the adjusters were given a tour of the research center trials.

Crop-Hail Wheat, Corn and Soybean School/Field Day

The Bradford Research Center in Columbia, Missouri, was the location for the Crop-Hail Wheat, Corn, and Soybean School held June 21-22. More than 80 new and experienced loss adjusters and supervisors took part in hands-on field and classroom training. Participants learned basic Crop-Hail adjustment procedures, worked through simulated hail losses on test plots of wheat, corn, and soybean, and received an update on recent loss adjustment changes.

Guest speaker Jared Roskamp, BASE, spoke about the effects of fungicide application on hail damaged crops, and Jacob Spellman, Rain and Hail, gave a presentation on PRISM. Many thanks to the other speakers including: Jim Bolles, Phyllis Mason, and Bill Bergh, Great American; Jim Baldwin, RCIS; Brad Guthrey, Diversified Crop Insurance; and, Chairperson, Jami Wells, ProAg.

Crop-Hail and MPCl Corn and Soybean School

The Nebraska Corn School is one of the longest-running adjuster training sessions in NCIS

history. Held in conjunction with the University of Nebraska, thousands of loss adjusters have attended this school in various locations throughout the state for more than 80 years. The 2017 NCIS Crop-Hail and MPCl Corn and Soybean School took place on July 11-12 in Grand Island.

More than 100 adjusters, instructors, and plot leaders were in classroom training the first day of the school. Dave Hall, NCIS, presented a video on the history of NCIS' agronomic research projects and briefed the group on program integrity and professional conduct. University of Nebraska's Crop Protection & Cropping Systems Specialist, Justin McMechan, provided information on corn and soybean stages to the entire group. The participants then separated into four groups and rotated through classroom instructions on MPCl and Crop-Hail loss adjusting procedures taught by experienced company personnel. At the end of the day, representatives from local Natural Resource Districts made presentations on their functions and activities.

The second day field training took place at the Nebraska Southcentral Research Center near



A plot leader explains wheat loss adjustment procedures to attendees at the Columbia, MO, school.

Clay Center. Loss adjustment procedures for corn and soybeans were taught using hands-on training as the attendees rotated through four different in-field activities.

Crop-Hail Corn, Soybean, Oats and MPCl Forage School

The Crop-Hail Corn, Soybeans, Oats and MPCl Forage School took place at the Southeast



Adjusters spend time in the classroom as part of their training during the NCIS summer schools.



An aerial view of the Crop-Hail and MPCl Corn and Soybean School in Grand Island, NE.



Adjusters rotated through plots of corn and soybeans as part of their training during the school in Grand Island, NE.



Adjusters at the Beresford, SD, school.

South Dakota Experiment Farm in Beresford, South Dakota, on July 13. Representatives from the experiment farm told the group the history of the farm and gave them a guided tour of the projects and trials being done.

Experienced company personnel taught Crop-Hail loss adjustment procedures for corn,



Adjusters get a closer look at soybeans at the Lamberton, MN, school.

soybeans, and oats and MPCl procedures for forage using hands-on training as the more than 70 attendees rotated through four different in-field sessions.



A special training session for new adjusters was held at the Lamberton, MN, school.

Crop-Hail New Adjuster School and Crop-Hail Corn, Soybean and Dry Bean School

A school specifically for new loss adjusters was held at the University of Minnesota's Southwest Research and Outreach Center in Lamberton on July 19. About 45 adjusters learned about staging and adjusting procedures for wheat, soybeans, corn, and dry beans with most of their time spent in the field doing hands-on activities.

The new adjuster school was followed by a Crop-Hail corn and soybean school on July 20 with more than 75 adjusters attending, including the adjusters who had completed the new adjuster training. Field adjusting topics included: vegetative-stage and reproductive-stage soybeans; dry beans; corn, 10-leaf through 17 leaf and 18-leaf tassel; and, wheat.

Bruce Potter, Integrated Pest Management Specialist at the Center, provided a disease and insect update. A big thank you to Jay Mark, ARMtech, Keith Larson, RCIS, Dick Leibbrand, Rain and Hail, and Chad Groen, Farmers Mutual Hail, for their hard work and teaching during both schools.

Crop-Hail and MPCl Corn, Cotton, Grain Sorghum, and Soybean School

This school was unique to other NCIS schools held this summer in that it began with the 85 attendees in field rotations reviewing

Crop-Hail loss procedures for corn and soybeans and MPCCI procedures for cotton. Following this hands-on review, students went to a classroom to hear presentations from Kansas State University faculty, Drs. Doug Jardine, Kraig Roozeboom, and Brian McCornack. Dr. Jardine spoke about diseases and funguses that can affect corn and soybeans; Dr. Roozeboom presented information about grain sorghum and canola research he is conducting for NCIS; and, Dr. McCornack talked about insect identification and damage.

Day two began again with adjusters in the field rotating through crop plots, learning how to correctly establish stages of crop growth, taking counts to determine the percent of loss for hail damage, working through MPCCI appraisal methods, and reviewing loss adjustment forms completion.

Kansas/Oklahoma Regional/State Committee Chairman, Christopher Deetjen, and Michael Schroeder, Kansas School Chairman, led the school. Thank you to all who helped at the school including: Jim Baldwin and Craig Polson, RCIS; Jim Daly and Richard Wilkes, AgriLogic; Christopher Deetjen and Michael Schroeder, Diversified Crop Insurance; Travis Moore and Kyle Sisk, QBE/NAU; Jason Schotte and Randy Shadle, Great American; and, Gary Williams, Rain and Hail.

Crop-Hail Corn, Soybean and Wheat School/Field Day

The objective of the Crop-Hail Corn, Soybean, and Wheat School/Field Day was to provide loss adjusters with instruction and field training on several different stages of development in corn, soybeans, and wheat. The school, held in Champaign, Illinois, August 2-3, was geared toward adjusters who had little or no adjusting to intermediate adjusting experience. The 70 attendees first listened to classroom instruction on corn, soybean, and wheat loss adjustment procedures taught by knowledgeable, experienced adjusters from member companies.

On the second day, adjusters participated in field exercises conducted at the University of Illinois' Crop Science Research and Education Center in Urbana. This instruction focused on corn and soybean hail damage at three developmental stages encompassing early vegetative through late-reproductive growth and included corn ear damage and green snap. Wheat loss procedures were also conducted in the field.



Adjusters count soybean plants as part of the appraisal process during the Manhattan, KS, school and field day.



A plot leader at the school in Manhattan, KS, helps an adjuster determine the stage of growth on a cotton plant.



Adjusters counting soybean plants at the Champaign, IL, school and field day.



Adjusters move from plot to plot in style at the Champaign, IL, school and field day.



A plot leader at the Richland, WA, school examines a hail-damaged potato plant.



Properly filling out loss forms is extremely important to ensure accuracy in loss adjustment.



Adjusters at the Crop-Hail Potato and Field Corn and MPCl Mint and Apple School in Richland, WA.



Adjusters were given access to an apple orchard in Washington so they could put their new skills to the test.

Crop-Hail Potato and Field Corn, MPCl Mint and Apple School

The Northwest Regional/State Crop Insurance Committee held an adjuster school and field session for apples, corn, mint, and potatoes on August 3-4 in Richland, Washington. Shane Johnson, Washington Mint Growers Association, provided information about growing mint and an overview of the industry. Classroom presenters were Mike Steenson, Farmers Mutual Hail; Dan Bramwell, Rain and Hail; Tim Satterfield, Hudson Crop Insurance; and, Cheryl Richmond-Witwer, RCIS. Seventy adjusters participated in field exercises for field corn and potatoes on the first day and the second day they traveled to an apple orchard for more hands-on learning.

Crop-Hail New Adjuster and Crop-Hail School

The Crop-Hail New Adjuster and Crop-Hail Corn, Soybeans, Dry Beans, Wheat/Barley, and Field Peas/Lentils schools and field days were held in Fargo, North Dakota, August 7-9 at North Dakota State University (NDSU). The New Adjuster School, geared towards adjusters with three years or less experience, provided information regarding basic Crop-Hail hands-on adjusting procedures in the field for corn, wheat, and soybeans.

The 40 adjusters who attended the New Adjuster School then joined other experienced adjusters for the following day-and-a-half where they focused on hands-on adjusting field work for corn, soybeans, dry edible beans, wheat, barley, lentils, and dry field peas. Guest speakers provided information on meteorology, cover crops, specialty crops, and current North Dakota hail research. A special thanks to the North Dakota Regional/State Committee, NDSU and the NDSU Plant Sciences Department (Burton Johnson and his staff) for their continued support and help with this school.

MPCl Blueberry and Grape School

The MPCl Blueberry and Grape School was held in Benton Harbor, Michigan, on August 9-10. On the first day, IN/MI/OH Regional/State Committee Chairman, Mason Rue, Rain and Hail, welcomed the 50 loss adjusters, supervisors, and claims managers. David Brunson, Springfield Risk Management Agency Regional Office, gave a



Plot leaders teach corn appraisals to a group of adjusters at the Fargo, ND, school.



Attendees at the Fargo, ND, school and field day get hands-on training.



Dry Edible Beans were a focus of training at the Fargo, ND, school.



Adjusters get hands-on training at the Benton Harbor, MI, school.

presentation on blueberry and grape crop provisions and special provisions. Chris Meeker, Rain and Hail, provided a presentation on pre-acceptance inspections, and Mark Longstroth and Brad Baughman, Michigan State University Extension, educated the group on blueberry and grape production and practices. Don Hutsell, NCIS, gave a presentation on appraisal procedures and forms completion.

Day two was a field day devoted to appraising mature blueberries and grapes and conducting pre-acceptance inspections. The plot leaders included Jody Daviess, Crop Risk Services; Larry Westerhoven, ARMtech; Don Weckwerth and Pam Larson, RCIS; and, Josh Miller, RCIS.

Whole-Farm Revenue Protection Loss Adjustment Training

NCIS held Whole-Farm Revenue Protection (WFRP) Loss Adjustment Training in Savannah, Georgia, September 6-7. Dean Strasser, NCIS, and Lane Webb, Risk Management Agency (RMA), led the discussion on topics that included insurance terms and definitions related to WFRP and the 2018 WFRP policy. The 115 participants from NCIS members companies and RMA regional and compliance offices worked through loss scenarios and questions that were collected from attendees prior to the training.

Kurt Henke, attorney with Henke-Bufkin, presented “WFRP Challenges—A Legal Perspective.” The information provided was beneficial and in-



Potato appraisals were a focus of training at the Alamosa, CO, school.

formative for attendees. A special thank you to Lane Webb, Jim Shelton, and Kathy Taylor, RMA, for their involvement in training and preparation.

MPCI and Crop-Hail Potato and Malting Barley School

The objective of the MPCI and Crop-Hail Potato and Malting Barley School in Alamosa, Colorado, in early August was to provide new and experienced adjusters with basic loss adjustment instruction for potatoes and malting barley. The 50 loss adjusters in attendance participated in hands-on field training to work through claims examples and also reviewed how to properly complete loss forms.

MPCI Peanut and Crop-Hail Rice School

Almost 70 adjusters attended the MPCI Peanut and Crop-Hail Rice School on August 8-9 in Stoneville, Mississippi. The first day was spent in classroom instruction at the Delta Research and Education Center. John Morris, Farmers Mutual Hail, instructed the group on the MPCI peanut loss instructions, and Dustin Tubbs, ProAg, Gulf States Regional/State Committee Chairman, and Kyler Harper, Hudson Crop Insurance, provided instruction on the Crop-Hail rice loss instructions. Delta Research and Extension Center's Stephen Leininger and Dr. Bobby Golden spoke on peanut stand differences and the effects of production, and rice hail damage in the different stages of growth, respectively.

The second day adjusters were broken into groups and rotated through rice and peanut test plots to determine loss.

In conclusion, NCIS would like to thank the regional/state committees and all who helped plan or participate in the teaching at the schools and field days. Organizing these schools also takes a lot of work by NCIS staff. Providing guidance on topics, finding speakers, pulling materials together, securing room blocks and food with hotels, and at many schools, participating in the training presentations, are just a few of their responsibilities. NCIS staff who were instrumental in the success of the 2017 schools and field days include: Lynnette Dillon, Mollie Dvorak, Janet Field-Straley, Mark Flohr, Dave Hall, James Houx, Don Hutsell, Loretta Sobba, Dean Strasser, Anna Walters, and Mark Zarnstorff.



Adjusters work peanut appraisals at the Stoneville, MS, school.



Adjusters came prepared with tall boots to participate in rice appraisals at the Stoneville, MS, school.



It was a great group of adjusters who attended the training at the school in Colorado.



The room was full of adjusters and supervisors at the Whole-Farm Revenue Protection training in Savannah, GA.