



CROP INSURANCE

Third Quarter 2023 | VOL. 56, NO. 3

today

2022 NCIS Agronomic Research Results

Crop Insurance Essential
for California Farmers



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Tom Zacharias, NCIS President

Risk sharing is fundamental to the economics of the crop insurance industry and in essence is the underlying mechanism that holds crop insurance together.

"Sharing is Caring..."

The expression "sharing is caring" might seem a bit trite these days and perhaps a bit underwhelming. That may well be the case for some, but in all seriousness, "sharing is caring" has a great deal to do with how one might think about crop insurance and agricultural risk management in general. In my view, there is a great deal of sharing going on in crop insurance and that sharing contributes significantly to the success of the modern-day crop insurance program. So, let me just "share" with you a few of my thoughts on the matter.

Risk Sharing

First and foremost, crop insurance is about risk sharing and is the most obvious and most frequently discussed aspect of sharing in crop insurance. Risk sharing is fundamental to the economics of the crop insurance industry and in essence is the underlying mechanism that holds crop insurance together. Farmers share in the risk of crop insurance through their choice of often numerous available crop insurance products and the associated deductible that best fits the need of their farm operation. With respect to product mix, farmers can select from basic yield coverage or revenue coverage. In the case of many specialty crops there are also dollar plans. Whole farm coverage and various area plans such as the Supplemental Coverage Option (SCO) or Enhanced Coverage Option (ECO) are also available. Coverage level or deductible choices for many of the individual plans range from 50 percent to 85 percent. No one size need fit all farms or farmers, and although it is not often explicitly discussed, there is a great deal of risk sharing taking place within a policy depending on the chosen coverage level or deductible. Take 2012 for example. In

one of the most extensive Midwest droughts in years, farmers absorbed approximately \$13 billion dollars of loss within the deductible space. Farmers absolutely share in the risk of the crop insurance program.

For the Approved Insurance Provider (AIP), individual policy-holder risks are shared between the AIP and USDA through the Standard Reinsurance Agreement (SRA). In general, AIPs share risk on approximately 80 percent of the total premium written within the program.

AIPs have risk exposure on every single policy. Critics of crop insurance are often heard to say that the industry enjoys a guaranteed "rate of return." However, this is simply not accurate as underwriting gains or losses are driven by the same yearly loss experience of farmers which can result in profitable years or years of loss. Crop insurance companies face greater volatility within the Federal crop insurance program than with other lines of insurance. While crop insurers do not set the premium rates upon which they bear risk, they are required to insure all farmers and ranchers who wish to participate in the program. Crop insurance carriers absolutely share in the risk, good or bad and look to private reinsurers and federal reinsurance through the SRA to remain financially viable and responsive to farmers and ranchers. From a risk-sharing perspective, everyone has "skin in the game."

Cost Sharing

In addition to risk sharing, there is significant cost sharing that takes place in our industry. Starting from "Square 1" farmers and the public sector share in the costs of the program so the safety net for a reliable and safe food

Continued on page 32

CROP INSURANCE

Laurie Langstraat, Editor

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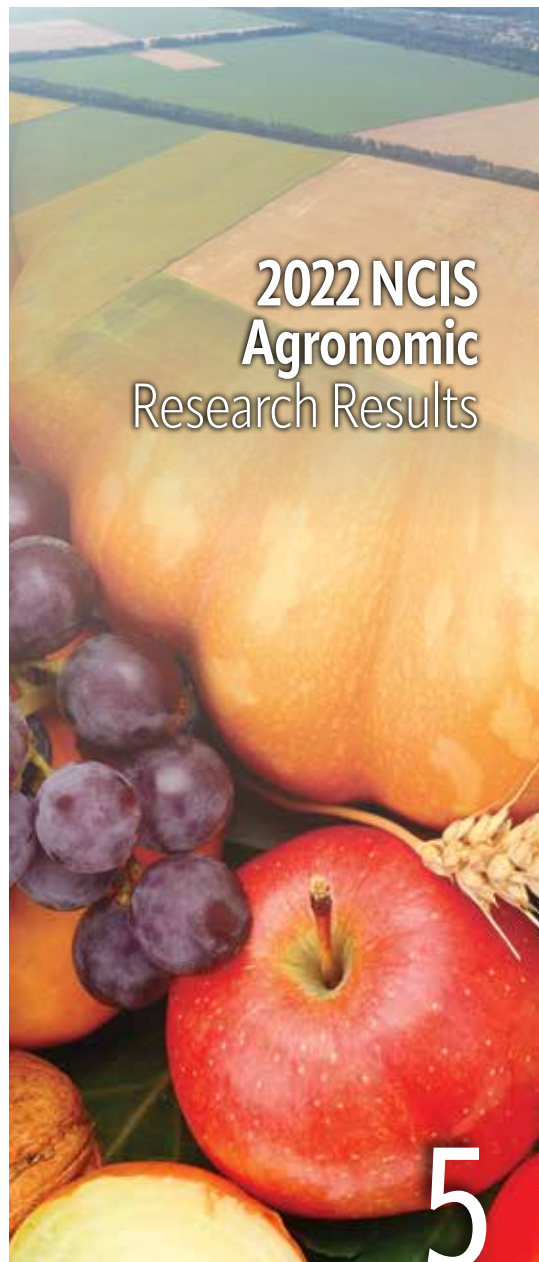
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**2022 NCIS
Agronomic
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CROP INSURANCE
Keeps America Growing

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2022 NCIS Agronomic Research Results

By Drs. Mark Zarnstorff and James Houx, NCIS

In 1923, crop insurance was receiving national attention. That year the U.S. Senate Select Committee on Crop Insurance convened in Washington, D.C., and held hearings on the feasibility of what eventually became the Federal multi-peril crop insurance program. Also that year, one of NCIS' predecessor organizations conducted the first crop insurance industry sponsored research to develop crop loss adjustment procedures that are based on scientific experimentation.

An agronomist at Iowa State College of Agriculture and Mechanic Arts, now known as Iowa State University, documented the state of crop insurance when he published his sponsored corn research results. The agronomist stated that crop insurance industry personnel know how to assess total losses, but very few losses exceeded 75 percent. As an industry representative stated, the "need for experimentation is recognized on the vast number of losses, which are partial."

In the 100 years that have followed, university researchers described different types of injuries that affect crop growth and loss. They developed an understanding of the importance of crop growth stage and injury severity on plant recovery. Since this time, NCIS and its predecessors have conducted more than 400 research projects that led to the development or refinement of Crop-Hail Loss Instructions for 54 crops ranging from alfalfa to wild rice.

Updates to, or new, loss adjustment procedures originate with the NCIS Agriculture Research program under the direction of the NCIS Board of Directors. The projects are conducted at university experiment stations and agricultural colleges across the United States, as well as some locations in Canada. Projects are typically conducted for at least three years; however, if for some reason the results cannot be obtained for one or more years, the project may be extended.

NCIS relies on the advice of company field

adjusters, claims supervisors, and university agronomists to understand which crops and appraisal methods need to be researched. The NCIS research program then focuses on designing experiments that will result in data to produce up-to-date, consistent, and timely loss adjustment procedures. Besides Crop-Hail research, NCIS also conducts projects that support the Federal multi-peril crop insurance program. It is important to note that, for many crops, Crop-Hail procedures are integrated into Federal Loss Adjustment Standards Handbooks.

In 2022, NCIS conducted research on corn, industrial hemp, lentil, popcorn, potato, sweet-corn, sugarbeet, wheat, grain sorghum, and pea-

nut. The results are summarized below and are preliminary. It is important that these results are not used exclusively, but combined with results from previous years' research, and any subsequent evaluations, to provide the best loss adjustment procedures for NCIS members.

CORN Stand Reduction Minnesota, Nebraska, Iowa

Previously, NCIS researched corn stand reduction from the 10-Leaf to 17-Leaf growth stages that resulted in a separate stand reduction chart for the 11-Leaf through 17-Leaf growth stages in 2014. New research began in 2019 as a follow-up to that and evaluates stand reduction at the 15-Leaf,



Remaining corn plants after 50 percent stand reduction at the 15-Leaf stage. These plants took advantage of the additional growing space and compensated by setting another ear.

18-Leaf, and Tasseled stages to determine whether losses after the 17-Leaf stage should still be counted on a 1-for-1 basis. In 2020, the trial in Iowa was destroyed by the derecho. Due to staffing unavailability in 2021, stand reduction trials were not conducted in Nebraska. Three-year results from Iowa, Minnesota, and Nebraska are presented in Tables 1, 2, and 3.

CORN Green Snap

Iowa, Minnesota, Nebraska

Green snap is defined in the crop insurance policy as the severing of the main stem “occurring below the main ear.” Previous green snap research evaluated this type of stem break and



Corn response to 25 percent of plants “snapped” above the main ear at the tasseled stage. Despite the removal of all leaves and the stem above the ear, the plant still set a harvestable ear.

TABLE 1
Corn-Stand Reduction
Iowa—3 Year Average

Growth Stage	Stand Reduction %		
	25	50	75
15-Leaf	16	35	62
11-17 Leaf Table	16	33	58
18-Leaf	11	28	56
Tasseled	13	31	58
1-for-1 Table	25	50	75

resulted in new procedures to handle this type of loss. Adjusters have requested a procedure that assesses breaks that occur above the main ear because current NCIS procedures do not directly

address this type of loss. Therefore in 2019, NCIS began research in Minnesota, Nebraska, and Iowa to evaluate stem breaks above the main ear that occur at the 15-Leaf, 18-Leaf, and Tasseled stages. Three-year results are listed in Tables 4, 5, and 6.

TABLE 2
Corn-Stand Reduction
Minnesota—3 Year Average

Growth Stage	Stand Reduction %		
	25	50	75
15-Leaf	11	28	55
11-17 Leaf Table	16	33	58
18-Leaf	14	33	60
Tasseled	16	36	63
1-for-1 Table	25	50	75

TABLE 4
Corn-Green Snap
Iowa—3 Year Average

Growth Stage	Green Snap %		
	25	50	75
15-Leaf	14	19	26
11-17 Leaf Table	16	33	58
18-Leaf	13	17	24
Tasseled	11	20	29
1-for-1 Table	25	50	75

INDUSTRIAL HEMP Plant Damage

North Dakota

In 2020, NCIS initiated research in North Dakota to study the effects of plant damage on seed and fiber production in industrial hemp. Industrial hemp has many different uses including fiber, seed for vegetable oil production, and production of cannabinoid (CBD) materials. This research is being conducted at Langdon and Prosper to study the impact of plant damage treatments to a ‘dioecious’ and a ‘mon-

TABLE 3
Corn-Stand Reduction
Nebraska—3 Year Average

Growth Stage	Stand Reduction %		
	25	50	75
15-Leaf	13	34	61
11-17 Leaf Table	16	33	58
18-Leaf	14	34	60
Tasseled	6	25	60
1-for-1 Table	25	50	75

TABLE 5
Corn-Green Snap
Minnesota—3 Year Average

Growth Stage	Green Snap %		
	25	50	75
15-Leaf	11	21	30
11-17 Leaf Table	16	33	58
18-Leaf	16	23	28
Tasseled	9	20	25
1-for-1 Table	25	50	75

TABLE 6
Corn-Green Snap
Nebraska—3 Year Average

Growth Stage	Green Snap %		
	25	50	75
15-Leaf	18	25	26
11-17 Leaf Table	16	33	58
18-Leaf	14	18	26
Tasseled	13	23	32
1-for-1 Table	25	50	75

oecious' variety at three different growth stages. 'Dioecious' means that there are separate male and female plants. 'Monoecious' means that a plant has both male and female flowers on the same plant. The growth stages are V3 (three pairs of leaves), V7 (7 pairs of leaves),

and V9 (9 pairs of leaves). Plant damage was simulated by clipping the top one to two nodes on the plant (cut-off) or by bending the plant approximately in half (Bend) and the results are shown in Table 7. A similar trial was done with just a 'monoecious' type to study the effects of plant damage on fiber hemp production. Those results are in Table 8.



TABLE 7
Industrial Hemp
Seed Production-
Plant Damage

North Dakota-5 Site Year Average

Variety Plant Damage	Plant Stage		
	V-3	V-6	V-9
	Loss%		
'Katani' (Dioecious)			
Clipped	25.0	15.7	11.0
Bend	-3.7	1.8	17.7
'Canda' (Monoecious)			
Clipped	26.8	23.1	27.0
Bend	3.0	13.9	22.6



TABLE 8
Industrial Hemp
Fiber Production-
Plant Damage

North Dakota-5 Site Year Average

Variety Plant Damage	Plant Stage		
	V-3	V-6	V-9
	Loss%		
'Canda' (Monoecious)			
Clipped	41.5	34.1	27.8
Bend	4.9	15.6	23.2

POPCORN Defoliation

Nebraska and Ohio

As a follow-up to popcorn stand reduction research completed in 2019, defoliation research began in Nebraska and Ohio in 2020. Treatments



Popcorn plants at the 13-Leaf stage that had all leaves removed at the 10-Leaf stage. Plants compensate to leaf area loss occurring early in the season.



Industrial Hemp seed production research plots at Langdon ND.

TABLE 9
Popcorn-Defoliation

Nebraska-2 Year Average

Growth Stage	Defoliation %			
	25	50	75	100
	Loss%			
10-Leaf	13	15	14	19
10-Leaf Table	1	6	9	16
15-Leaf	17	18	22	49
15-Leaf Table	3	15	30	51
Tasseled	15	17	32	92
Tasseled Table	9	31	62	100
Blister	14	21	32	58
Blister Table	7	22	45	74
Soft Dough	14	22	24	24
Soft Dough Table	4	12	26	41

TABLE 10
Popcorn-Defoliation

Ohio-3 Year Average

Growth Stage	Defoliation %			
	25	50	75	100
	Loss%			
10-Leaf	6	4	4	8
10-Leaf Table	1	6	9	16
15-Leaf	2	10	18	33
15-Leaf Table	3	15	30	51
Tasseled	6	18	33	93
Tasseled Table	9	31	62	100
Blister	3	10	33	75
Blister Table	7	22	45	74
Soft Dough	3	4	17	41
Soft Dough Table	4	12	26	41

TABLE 11
'Blushing Belle' 'Creamer' Potato-Plant Damage

Wisconsin-3 Year Average

Growth Stage	% Damage	Tuber Size		
		Under-Sized	Creamers (Ideal)	Over-Sized
		Yield (Cwt/acre)		
Vegetative (31 DAE)	0	11	163	213
	33	12	163	161
	66	13	163	148
	99	13	125	76
Tuber Initiation (37 DAE)	0	11	163	213
	33	12	156	101
	66	17	150	96
	99	17	109	49
Row Closure (44 DAE)	0	11	163	213
	33	17	154	78
	66	20	143	65
	99	24	99	34
Pre-Harvest (51 DAE)	0	11	163	213
	33	15	155	86
	66	20	136	61
	99	23	113	31

consist of removing 25, 50, 75, and 100 percent of the leaf area at the 10-Leaf, 15-Leaf, Tasseled, Blister, and Soft Dough growth stages. The two-year average for Nebraska is presented in Table 9 and the three-year average for Ohio is presented in Table 10.

POTATOES "Creamers" Plant Damage Washington and Wisconsin

The potato industry continues to develop different types and varieties of potatoes to meet consumer demand. "Creamer" size potatoes are the most recent type developed for consumption in either processed meals or as an easy, quick side dish. "Creamers" are smaller, with a shorter growing season, and exhibit different growth characteristics than traditional potato varieties. Research began in Washington and Wisconsin in 2019 to determine the influence of plant damage on growth and production of this newer potato type. Two varieties were grown at each location with 'Blushing Belle' common to both locations and damage applied at various growth stages based on days after emergence (DAE). The research in Washington was completed in 2021, and the research in Wisconsin was completed in 2022. The Wisconsin results are presented in Tables 11 and 12.



TABLE 12
'Baby Boomer' 'Creamer' Potato-Plant Damage

Wisconsin-3 Year Average				
Growth Stage	% Damage	Tuber Size		
		Under-Sized	Creamers (Ideal)	Over-Sized
Yield (Cwt/acre)				
Vegetative (31 DAE)	0	25	193	68
	33	23	183	55
	66	24	168	47
	99	20	113	23
Tuber Initiation (37 DAE)	0	25	193	68
	33	24	153	53
	66	24	159	47
	99	26	114	14
Row Closure (44 DAE)	0	25	193	68
	33	26	149	27
	66	30	143	28
	99	27	97	15
Bulking (56 DAE)	0	25	193	68
	33	32	146	33
	66	34	128	33
	99	38	85	8
Pre-Harvest (63 DAE)	0	25	193	68
	33	31	147	31
	66	33	135	27
	99	37	122	19

TABLE 13
Sweetcorn-Defoliation

Minnesota-3 Year Average				
Growth Stage	Defoliation %			
	25	50	75	100
Loss%				
10-Leaf	-6	-2	-4	12
10-Leaf Table	3	13	25	44
15-Leaf	-1	3	23	88
15-Leaf Table	8	27	57	96
Tasseled	2.2	10	15	80
Tasseled Table	9	31	62	100
Blister	-2	0	12	40
Blister Table	7	22	45	74

TABLE 14
Sweetcorn-Defoliation

Wisconsin-3 Year Average				
Growth Stage	Defoliation %			
	25	50	75	100
Loss%				
10-Leaf	1	2	0	8
10-Leaf Table	3	13	25	44
15-Leaf	2	13	17	79
15-Leaf Table	8	27	57	96
Tasseled	6	10	13	83
Tasseled Table	9	31	62	100
Blister	4	4	7	36
Blister Table	7	22	45	74



SWEETCORN Defoliation
Minnesota and Wisconsin

As a follow-up to sweet corn stand reduction research completed in 2019, defoliation research was initiated in Minnesota and Wisconsin in 2020. Treatments consist of removing 25, 50, 75, and 100 percent of the leaf area at the 10-Leaf, 15-Leaf, Tasseled, and Blister growth stages. Results from the three years of research are presented in Tables 13 and 14.

WHEAT Tiller Factors
Kentucky, Ohio, Michigan

This MPC I tiller factor research project was a result of a recommendation from the NCIS Michigan/Indiana/Ohio Regional/State Committee. The Wheat Tiller Factor study will focus on the eastern United States with current soft red/white varieties. The concern is that the current tiller factor appraisal for Tillering – Incom-

TABLE 15
Wheat-Tiller Numbers and Yield

Kentucky-2 Year Average

Cultivar	Seeding Rate (million seeds/acre)	Spring Tillers (No./sq.ft.)	Yield (bu./acre)
Pembroke	0.4	54.2	37.0
Pembroke	0.8	78.2	41.9
Pembroke	1.2	79.5	44.8
Pembroke	1.6	85.4	43.1
Pioneer 26R36	0.4	67.2	39.3
Pioneer 26R36	0.8	70.3	41.1
Pioneer 26R36	1.2	90.7	45.7
Pioneer 26R36	1.6	107.1	44.6

TABLE 16
Wheat-Tiller Numbers and Yield

Ohio-2 Year Average

Cultivar	Seeding Rate (million seeds/acre)	Fall Tillers (No./sq.ft.)	Spring Tillers (No./sq.ft.)	Yield (bu./acre)
SY100	0.4	6.4	34.3	75.0
SY100	0.8	10.9	39.3	80.5
SY100	1.2	17.8	51.9	86.5
SY100	1.6	18.2	55.4	89.4
Whitetail	0.4	7.6	33.8	72.3
Whitetail	0.8	15.0	68.2	76.0
Whitetail	1.2	17.7	50.4	81.3
Whitetail	1.6	21.7	53.3	81.4



Regrowth response of sugarbeet defoliated 100 percent after the plants reached full canopy.

plete and for Tillering – Complete may underestimate yield. Results are presented in Tables 15, 16, and 17.

SUGARBEET Defoliation

North Dakota

As a follow-up to sugarbeet stand reduction research completed in 2020, defoliation research began in North Dakota in 2021. This project is focused on diploid sugarbeet varieties that are the main genetic material since the onset of rhizomania, a viral root rot disease, in the 1990's. Treatments consist of removing 0, 25, 50, 75, and 100 percent of the leaf area at full canopy and then every three weeks after. Results from the first two years of the trial are presented in Tables 18 and 19. These trials should be completed in 2023 following the third year of research.

GRAIN SORGHUM Defoliation

Kansas, Texas

Grain sorghum defoliation research was initiated in 2022 in Kansas and Texas. This project follows grain sorghum stand reduction research completed in 2021. Treatments consist of removing 33, 66, and 100 percent of the leaf area



TABLE 17
Wheat-Tiller Numbers and Yield

Michigan-2 Year Average				
Cultivar	Seeding Rate (million seeds/acre)	Fall Tillers (No./sq.ft.)	Spring Tillers (No./sq.ft.)	Yield (bu./acre)
SY100	0.4	6.7	33.3	129.5
SY100	0.8	16.9	63.5	155.2
SY100	1.2	24.5	67.8	155.5
SY100	1.6	32.2	77.8	153.3
Whitetail	0.4	7.7	59.5	140.5
Whitetail	0.8	16.3	72.7	154.4
Whitetail	1.2	25.6	85.3	151.0
Whitetail	1.6	29.5	83.1	151.5



at 5-Leaf, Flag Leaf Visible, Flowering, and Soft Dough growth stages. Research in Texas was damaged by drought but the results from the first year in Kansas are shown in Table 20.

TABLE 20
Grain Sorghum-Defoliation

Kansas-2022			
Growth Stage	Defoliation %		
	33	66	100
5-Leaf	1	9	54
Flag Leaf Visible	15	31	77
Flowering	25	-	69
Soft Dough	10	8	18



Grain sorghum with 100 percent of the leaf area removed at the soft dough stage. At this mid grain-filling stage, loss of leaf area has a moderate effect on loss.

TABLE 18
Sugarbeet-Defoliation

North Dakota-2 Year Average					
Defoliation Date	Defoliation %				
	0	25	50	75	100
	Yield (tons/acre)				
18-July	29.5	29.2	27.2	23.9	21.6
8-August	31.4	28.3	28.8	27.7	22.5
31-August	30.2	29.4	28.5	25.9	23.2

TABLE 19
Sugarbeet-Defoliation

North Dakota-2 Year Average					
Defoliation Date	Defoliation %				
	0	25	50	75	100
	% Sucrose				
18-July	17.5	17.6	17.6	17.1	16.8
8-August	17.8	18.1	18.1	17.4	16.1
16-August	18.1	17.6	17.7	16.5	15.9



Peanut stand reduction research in Georgia. In this plot 25 percent of the plants were removed at emergence.

PEANUT Stand Reduction

Georgia

Peanut stand reduction experiments were initiated in 2022 in Georgia. Treatments for this trial are 25, 50, and 75 percent removal of peanut plants at emergence, 30, 60, 74, and 88 days after emergence (DAE). These treatments encompass a broad range of growth stages from early vegetative to mid reproductive. Results from the first year of research are presented in Table 21.

TABLE 21
**Peanut-
Stand Reduction**

Georgia-2022

DAE	Stand Reduction %		
	25	50	75
0	11	18	39
30	8	33	40
60	23	45	58
74	-	53	72
88	31	61	76



The NCIS agronomic research program provides the science behind the industry loss adjustment procedures. This research program is not possible without the support of NCIS member companies. The time commitment of member personnel is instrumental in developing and implementing the procedures and the financial support provided is greatly appreciated. Because of this industry investment, crop insurance loss adjusters have the knowledge they need to accurately determine crop damage. This gives farmers peace of mind knowing that their crop has been adjusted fairly. Look for future NCIS agronomic research reports to provide final results on these recent studies, as well as updates to loss adjustment procedures.

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Conference Provides Important Program Updates

By Mollie Dvorak, NCIS



“The changes just keep coming,” said Sherri Scharff, National Crop Insurance Services (NCIS) Executive Vice President and Chief of Staff, recognizing the continued efforts of Approved Insurance Provider (AIP) members in keeping up with the changes in the crop insurance program. She commended the attendees at the 2024 NCIS Fall Train the Trainer Conference for their efforts “...to keep up with what the farmer needs.”

Scharff remarked that as the crop insurance industry continues to grow, success can be measured in different ways. More than 90 percent of all planted acres are protected by crop insurance. Federal crop insurance numbers continue to rise with a 22 percent increase in liability, 28 percent increase in premium, and 50 percent increase in indemnities from 2021-2022 with the 2023 numbers still coming in. Livestock numbers also continue to increase with liability up 33 percent, premium up 32 percent, and indemnities up 69 percent from 2021 to 2022. And premium has doubled for livestock in the past in the past two years with the 2023 data not complete yet.

Striving to introduce college students to agriculture, and more specifically to crop insurance, Scharff shared that NCIS welcomed four students to its summer intern program. The focus of the internship program is to provide 1890 and tribal college students with the opportunity to learn about the crop insurance industry. NCIS looks forward to expanding the program to more students in the future.

The 2024 Fall Train-the-Trainer Conference is designed for AIP training personnel, staff underwriters, and marketing representatives, with the overall objective of providing training on procedure and policy changes. More than 150 company representatives attended in person while an additional 300 individuals joined virtually. The training materials from the conference are available to participants who then take the information to prepare and conduct

their own employee and agent training.

The special guest speaker, Sara Wyant, President and CEO of Agri-Pulse Communications, Inc, spoke about the 2023 Farm Bill and the rural economy. Typically renewed every five years, farm bills are a multi-year law governing an array of ag, food and rural programs. Since the first farm bill in 1933, Congress has enacted 18 farm bills focused on farm commodity support with nutrition, conservation, organic, research, bioenergy, horticulture, and local food systems folded in over time. A few small programs will expire on September 30, but commodity programs, including crop insurance and conservation, won't be affected if the bill is passed before the beginning of 2024.

Risk Management Agency (RMA) leaders, Delores Dean, Deputy Administrator for Insurance Services; Brent Orr, Director of Risk Management Services; and Michael Heiserman, Director of Risk Management Education Division, presented updates from the Insurance Services Division (ISD). Dean spoke about the Program Performance Assessment process, National Re-rating Cycle, and Double Cropping initiatives. She commented that the Administration has prioritized process improvements, climate related farming initiatives, specialty crops, and addressing inequities in agriculture programs. Dean emphasized that outreach and stakeholder engagement efforts are ongoing with a focus on underserved producers and climate smart agriculture. She mentioned another priority underway is reviewing the Good Farming Practices handbook and a workgroup has been assembled to review it to identify possible improvements.

Brent Orr elaborated on specialty crops initiatives focusing on partnerships, outreach plans, and expansion. He also provided insights related to the National Re-rating Cycle emphasizing process consistency and standardization. Orr said that the review process for 2025 will begin soon



and explained that more than 150 program improvements have been identified including plant date changes, research, and actuarial changes. Orr also provided an update to the Double Cropping initiative that began in 2022. Most notably is the increase in winter wheat planted acres from a five-year average of 15 million acres to 18 million acres planted in 2023.

Michael Heiserman announced national projects focusing on risk management education, partnerships, and pilots. He reported that road shows and listening sessions have been well attended and are ongoing nationwide. Current administrative actions have recognized the need to support underserved communities and advance racial equity. The RMA Equity Action Plan was announced, which prioritizes a commitment to creating an equitable and resilient farm safety net that benefits all producers. Heiserman also shared outreach plans that include specialty crop producers, veterans, urban agriculture, and climate smart agriculture. The Building Resiliency pilot program is in its second year with a goal to recruit, educate, and train adjusters and agent applicants across the country within those underserved communities.

Heather Manzano, RMA Deputy Administrator for Compliance, provided an update on improper payment review takeaways, data mining

reports, including excessive yields report, \$200k review report, and the producer spot checklist. Manzano stated that improper payment rates for the crop insurance industry remain low.

Ben Marcy, RMA Special Assistant to the Deputy Administrator for Insurance Services, shared the “State of the Union” on Regional Office Exceptions (ROE). Andrew Mawson, RMA Risk Management Specialist, provided a high-level



review of the implementation of Same Year Production Reporting and partnered with Jonquil Henderson, RMA Risk Management Specialist, to present an update on Quality Loss Option. RMA Risk Management Specialists Erin Albright and Chrissy Frank covered policy changes to Camelina and Francie Tolle, RMA Director of Product Administration and Standards Division, provided an overview of current projects and upcoming Prevented Planting listening sessions. Alex Offerdahl, Head of Crop Insurance Development, Watts and Associates, covered Margin Protection changes for 2024.

NCIS staff Lynnette Dillon, Mollie Dvorak, Chris Fisher, Don Hutsell, Ashleigh Russell, Loretta Sobba, Laura Stodola, Therese Stom, and Jessica Trites Rolle presented updates to handbooks, Crop-Hail, actuarials, IT processing changes and policy and endorsement updates.

Survey results from the conference showed participants appreciated the choice to attend virtually or in person. Many of the attendees found all of the presentations engaging and useful. Industry training benefits company staff by providing information to ensure accuracy and consistency within the crop insurance program. Thank you to all members who participated and the speakers who prepared and presented on these important topics.

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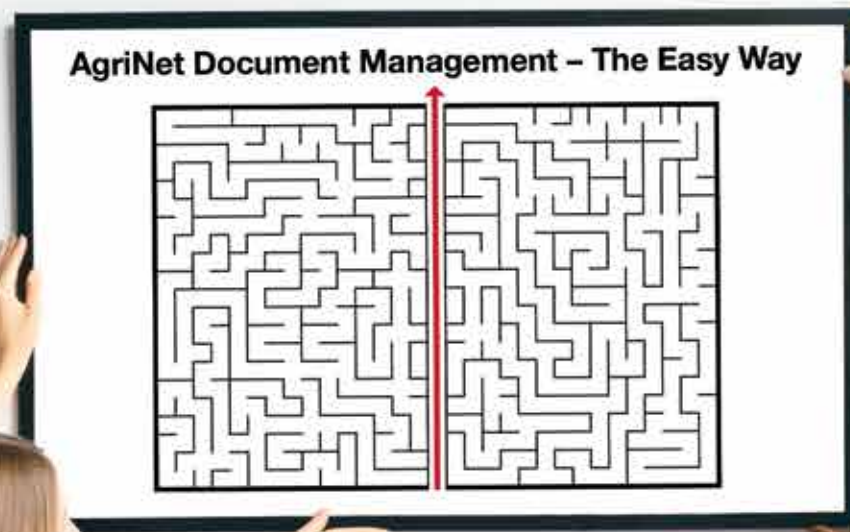
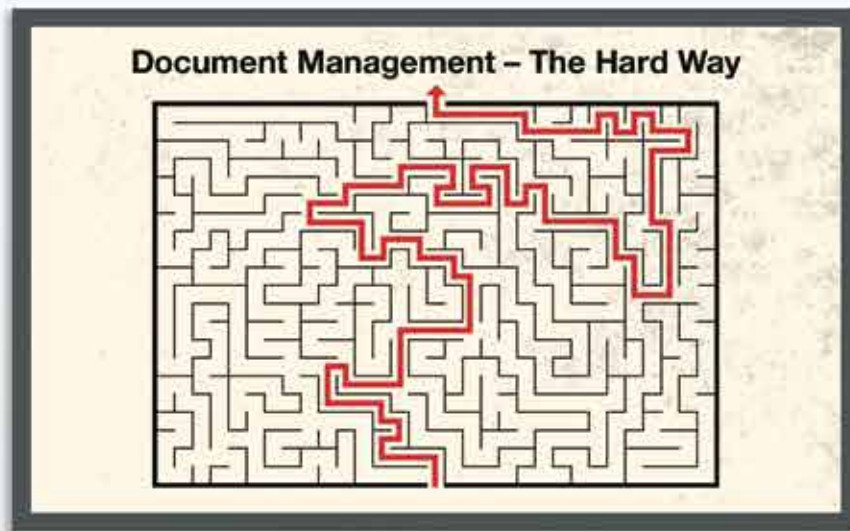
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NCIS Hosts Summer Loss Adjuster Schools

By NCIS Staff

Crop insurance loss adjusters come from various backgrounds. Some are full-time employees of insurance companies and others are only part-time, with other jobs to fill their time outside of the growing season. But no matter their experience level, all crop loss adjusters must complete a rigorous training program up-front and complete a required number of con-

tinuing education hours each year to be able to work claims.

Most crop insurance companies have their own training programs for loss adjusters; however, they supplement that training with NCIS-sponsored loss adjustment schools and

field days. These events, held typically in the summer months, are conducted utilizing land grant university extension and research centers around the country. NCIS, with the help of the various regional/state committees, hosted 18 schools and field days in 2023.

New and experienced adjusters participated in classroom instruction on corn, soybean and wheat loss procedures before going to the field.

Field work at the Crop-Hail and MPCl Corn Loss Adjustment school in Nebraska included training on hail damaged corn at the 11-17th leaf stage and tassel stages, and two rotations on wind damage to corn. The school was held at the South-Central Agriculture Laboratory in Clay Center.



Adjusters at the Crop-Hail Corn, Soybean, and Oat school in South Dakota rotated through field exercises that helped them learn and review the correct procedures for determining hail losses on those crops.

The MPCl and Crop-Hail school held at the Delta Research and Extension Center in Stoneville, Mississippi, had more than 70 adjusters participating in classroom and field training on corn and soybeans.



New adjusters spent time in the field at the Southwest Minnesota Research and Outreach Center in Lamberton determining losses on oats, corn, soybeans, and dry edible beans.

Instruction at the school in Lamberton, Minnesota, included the vegetative and reproductive growth stages of oats, corn, soybeans, and dry edible beans and training on corn wind loss adjustment.



Lentils were just one of the five crops covered at the Crop-Hail & MPCl School in Sidney, Montana.



Adjusters listen to a plot leader explain corn loss adjustment procedures during the school in Sidney, Montana, this summer. The school was held at the Montana State University Eastern Agriculture Research Station.

Adjusters examine a mustard field at the Moccasin, Montana, school. Approximately 100 adjusters attended the classroom and field day.





Plot leaders are vital to the success of every loss adjuster field day. They teach others based on their years of experience assessing damage to all kinds of growing crops. This plot leader led a group of adjusters through one of the plots at the school in Moscow, Idaho.

In addition to mustard, the other crops covered during the school in Moccasin, Montana, were canola, barley, flax, and safflower.



More than 60 loss adjusters attended the Missouri school held at the University of Missouri Bradford Research Station in mid-July.



A two-day corn, wheat, and soybean school in Missouri gave adjusters the opportunity to review the Crop-Hail loss procedures and claims paperwork needed to successfully and accurately determine losses.



Adjusters at the Crop-Hail and MPCI school in Moscow, Idaho, spent time in the classroom reviewing procedures on lentils, canola, wheat, dry peas, and the malt barley endorsement. The field day provided the opportunity for appraisal exercises on barley, canola, chickpeas, and wheat.



Plot leaders led adjusters through field training at the Oklahoma State University North Central Research Station near Lahoma. The Crop-Hail stations focused on making counts of in-field damage to determine the percent of loss. At a second station adjusters reviewed the procedure for a regrowth loss, and the final station was on accurately completing forms. The MPCI rotations focused on appraising production of sample plots, determining bushels of wheat by measuring a semi-trailer, and forms completion.



Adjusters evaluated plots of corn, grain sorghum, and soybeans that were damaged by a machine simulating hail damage during the school in Manhattan, Kansas, this summer. Attendees rotated through three sessions, reviewing how to correctly stage a crop and apply hail loss procedures.



Adjusters and plot leaders examine soybeans as part of the New Adjuster and Crop-Hail schools held in Fargo, North Dakota, in early August.

NCIS sponsored a MPCI Quality Adjustment School in Ohio with presentations covering discount factors and the quality adjustment provisions and procedures for corn, dry beans, soybeans, and wheat. There was also an onion school in Texas and a school in Iowa sponsored by NCIS and Iowa State University. To wrap up



Attendees at the school in Fargo, North Dakota, were given an update on NCIS research conducted at North Dakota State University on sugar beets, hemp, barley, and wheat.

the summer schools, there will be a cotton and grain sorghum school in Altus, Oklahoma, at the end of September.

The NCIS loss adjuster training activities would not be possible without the help of the regional/state committee members from the states where the training takes place. Committee members are vital to securing the location, planning the program, finding guest speakers, conducting

training in the classroom and field plots, and even bringing bottled water and planning lunch for the attendees. Their role is critical to the school's success and we thank each and every one of them for their participation and dedication to ensuring that crop insurance loss adjusters are trained on current procedures and understand their role in ensuring the integrity of the crop insurance program.



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Crop Insurance Essential for California Farmers

By Laurie Langstraat, NCIS

For three years, California's farmers and ranchers faced extreme drought. Then, this winter, as crop insurance agent Dan Van Vuren tells it, "It started raining in January and it didn't stop until March."

It's been a devastating year for many California growers, but crop insurance has provided a valuable safety net for the

farmers, the food supply, and the farm economy.

National Crop Insurance Services (NCIS) recently traveled to the Central Valley of California to capture the stories of private-sector crop insurance agents like Dan, and the farmers and ranchers who rely on this vital component of the farm safety net.

Alex Wilson, Isleton

Sixth-generation grower Alex Wilson runs a vertically integrated pear and cherry operation with his family.



"I want Congress to know that there are family farms that depend on crop insurance. People like me who want to continue on a legacy."—Alex Wilson

"I've watched my grandfather, my father, my uncles build something and turn it into something amazing. And it's something amazing where a lot of people's livelihoods depend on and a legacy that I was to see continue."

Alex takes pride in knowing that he's growing a product that consumers want.

"It's the best feeling to know that we're able to feed families in the United States."

Alex told us that, in 2020, the farm had the biggest cherry crop they were ever going to harvest. But then the rain started. "An insane

amount of rain," according to Alex. "It completely annihilated our crop. It's heartbreaking."

Thankfully the farm had purchased crop insurance. "It made a huge difference for the next year to help our operation continue on."

Martin & Linda Squires, Hughson

"It's hard to describe to somebody who is not familiar with farming, said Martin Squires. "I'd say a lifestyle, but it's more than a lifestyle. It's just a whole way of life."



"I hope that Congress would see how important the Farm Bill is to us and how important crop insurance is to us."—Martin Squires

Martin, and his wife, Linda, a crop insurance agent, farm near Hughson growing black eyed beans and hay. Linda grew up on a farm and said she knows what farmers go through and how important it is to protect their investment.

"They can do everything right and the weath-



"Mother Nature is so unpredictable, and it can decimate a crop. And that's what insurance is for."—Linda Squires

er can come in and just decimate a crop," she said. "So I saw very early in my life how important crop insurance is."

The Squires buy crop insurance every year and Linda talks to farmers about the benefits of having the peace of mind that a crop insurance policy can give.

"As a farmer, you are pushing rope uphill every single day," said Martin. "[Crop insurance] can be a lifesaver at times."

Steve Koretoff, Kerman

"By no means are we going to get rich off of crop insurance," fourth-generation farmer Steve Koretoff said.

Steve recalled a massive hailstorm that mowed down about 1,000 acres of cotton. "If



"Without [crop insurance] devastating losses really could hurt a lot of the small family farms like ours."
—Steve Koretoff

it wasn't for the fact that we had crop insurance, it would have been a devastating loss for our operation."

Today, the Koretoff Ranch grows almonds. And the success of their farm isn't just important to their family, but to everyone in the small community and beyond.

"It's not just the farmers. It's the truck drivers, the people in the grain mill. The people that make the bags. If we don't have a crop to sell, there isn't a crop to market. Without crop insurance, devastating losses really could hurt a lot of people."

Farming isn't easy. But Steve feels like he's connected to the land his great grandparents settled more than 110 years ago.

"It's not always the best way to make a living, but it's one of the best ways to live. It's something deep inside of us."

Eric Ott, Modesto

Eric Ott's family grows almonds, walnuts, cherries, grapes, alfalfa, silage, corn, and blueberries near Modesto.

"My dad's theory has always been to stay diversified so you can always make ends meet."

But crop insurance is still very important. This year, flood waters destroyed two alfalfa fields and his walnut fields.

"It's sad. You put your heart and soul into growing these things and then it just goes like that and there's nothing."

Eric was grateful he had crop insurance to help offset his losses, but crop insurance did not make him whole, let alone allow him to recoup the potential income that he would have received from selling that alfalfa and walnut crop.

"We're not in this to make money, to collect the insurance to make money. We just want to be able to pay the bills and sleep at night and not lose the farm."



"We don't want to collect crop insurance." —Eric Ott

Donny Hicks, Hughson

Donny Hicks has been farming for 25 years.

"The thought that these almonds are consumed by people all over the world, that gives me a great sense of pride."



"We always farm for a crop. We want to get a crop."
—Donny Hicks

So, when he had a disastrous harvest one year, Donny filed a crop insurance claim to cover the costs he had already invested into that year's crop.

"We harvested six carts of nuts from one field, which was not good. But we had crop insurance. Of course, not making any money, but covering our cost and getting through so that we could continue to farm the next year."

Craig Ledbetter, Lodi

Fourth-generation farmer, Craig Ledbetter, knows a lot of farmers who don't buy crop insurance and he isn't sure why.

"I struggle with understanding what the hesitation is to get the peace of mind and be able to sleep at night when a disaster happens...to break even and give you a fighting chance for another year."

Craig grows wine grapes on a farm that has been in the family since the early 1970s. Their operation has 75 employees, and those families depend on the success of the farm.

"Crop insurance is so important to the livelihood of our business. It's the one thing we can fall back on when we have a natural disaster or weather issue."



"The last thing I want to do is collect crop insurance."
—Craig Ledbetter

Gary Silva, Jr., Herald

After graduating with a degree in agriculture business, Gary Silva, Jr. moved back to the ranch he grew up on; the one his grandfather started



"I sleep better and we hope we never have to use it, but it's kept the farm in business." —Gary Silva, Jr.

100 years ago this year. Raising cattle, meat goats, Sudan seed and hay, orchard grass, alfalfa, and corn for silage takes a lot of work. And crop insurance to protect it.

“We use it on everything that’s insurable. [It] has kept us in business; there’s no doubt about it.”

Gary takes pride in growing the crops that feed America and the world, but he has seen some neighbors go out of business and that worries him.

“Small towns are really struggling right now. And that’s why crop insurance is such an important part. It’s not just for the farmers. It’s for everybody.”

Matt Toste, Madera

Third-generation grower, Matt Toste, grows almonds, walnuts, pistachios, and olives for oil. He says the challenges he faces most on his farm are weather related. That’s why crop insurance is so important.

“We have obligations to vendors, to employees, to our banks. We use crop insurance to mitigate our risks due to weather.”



“Crop insurance is a very important part of the agricultural community. And it provides a good safety net for a lot of people to be able to continue their operations.” —Matt Toste

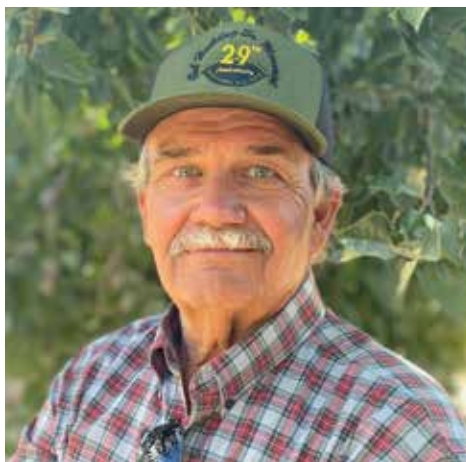
Matt said that once a crop is harvested, there is no guarantee that you’re going to get another one.

“Having crop insurance really helps alleviate a lot of those fears and helps me sleep better at night.”

Ken and Jared Samarin, Kerman

Father and son, Ken and Jared Samarin, grow almonds, pistachios, and prunes in Kerman.

“Working with family changes the entire dynamic,” said Jared. “You can’t think in the short term at all. Everything is thought of in decades, in generations. That is why crop insurance is vital if you’re going to take a long-term capital investment like pistachios.”



“Out of probably 35 or 40 years that we’ve had crop insurance on our almonds, last year was the first time we have ever had a claim.” —Ken Samarin



“The purpose of the insurance and why it has value to us and why it’s something we always purchase is because you just don’t really know what will come.” —Jared Samarin

According to Ken, they had the worst pollinating year they’ve ever had this year. They also had wind, cold temperatures, and flooding that covered their almond trees for more than three months.

“If it wasn’t for crop insurance, it would be devastating to us because last year we had primarily the same event,” said Ken. “Could we have made it? Possibly. But it sure makes it a lot simpler knowing that we have the insurance and can continue on another year.”

The Samarins farm has been in operation for 75 years. Jared is grateful for the choices his predecessors made so he can make it better for the next generation. And for Ken, it’s all about the legacy.

“My grandfather started this farming operation when he came from Russia. My father built upon what my grandfather did. I’m hoping that I build upon what my father did. I’m hoping that my son builds upon what I did. And I’m hoping my grandchildren build upon what my son does. It’s a legacy.”

California’s Central Valley

Central Valley farmers grow around 250 different crops, making an estimated \$17 billion of combined income per year.

In Madera County alone, which is roughly just 12 percent of the Central Valley area, there are currently over 1,500 farms and ranches.

Of the five best California olive oils, four are produced in the Central Valley.

The Central Valley aquifers supply 20 percent of the nation’s groundwater. Here of the California wine industry, producing more than half of the State’s grapes.



While Napa and Sonoma are renowned around the world for their wines, the Central Valley is actually the state’s largest wine region, producing approximately 75 percent of California wine grape varieties.

Tulare County is both the statewide and nationwide leader in milk production.

The Central Valley is heaven for almond lovers—almonds are the top crop in Fresno County and the second-largest in the state—and is proudly known as the world’s almond capital.

Local farmers and corporations together produce millions of pounds of almonds each year.

About 22 million Californians consume water from the Sacramento-San Joaquin Delta every day. This freshwater tidal estuary also irrigates millions of acres of California farms.

The Central Valley stands out with its multinational and multicultural history. During the 19th and 20th centuries, African Americans, Assyrians, Armenians, Basques, Béarnais, Californios, Chinese, Croatians, Hmong, Italians, Japanese, Mexicans, Mien, Norwegians, Okies, Portuguese, Russian Molokans, Sikhs,

Swedes, and Volga Germans came here to live a better life in these farmlands.

Source: California.com—<https://www.california.com/surprising-things-you-didnt-know-about-californias-central-valley/>

Central Valley

In addition to meeting crop insurance agent, Linda Squires, on our travel through California's Central Valley, we also interviewed three other agents about why crop insurance is so important to the growers in that region. Here is what they said.

Robert Avina, El Dorado Hills

Robert Avina has been a crop insurance agent for more than 28 years. "A storm, a drought, a wildfire... those are just a few examples of the devastation that can cause a farmer to lose their livelihood."

That's why Robert says crop insurance is "...the most important thing that a grower can utilize right now for them to manage risk."

Robert recalls the 2020 wildfires and how so many of his insureds didn't know if they would be able to make it through and pay their loan debts.

"Knowing they had crop insurance, and they had our agency to work with them and, most importantly, reassure them, they knew they were going to be alright."

Kent Boman, Fresno

"I valued what he did and how he treated his customers and created a great safety net for them to pick up and continue to farm," said Kent Boman.

Kent's father, Roger, was a crop insurance agent and that's what Kent always wanted to be. He takes great satisfaction "helping farmers make it through a tough time."

Kent grew up in the Central Valley and knows how impactful agriculture is to the region and why farmers need to stay in business.

"Agriculture in the Central Valley is vital. We rely on the success of the farmers."

Kent says that's why farmers have to buy crop insurance. "It's not that they want it. They have to have it to make sure they can continue to farm."

Dan Van Vuren, Ripon

"Crop insurance keeps farmers in business," Dan Van Vuren said. "The more farmers you have in business, the more food you're going to have on the table."

Dan said that agriculture probably touches seven to eight jobs in the Central Valley. "It's crucial to the Valley."

Keeping agriculture thriving means keeping family farms in business. And that's why Dan sells crop insurance.

"Crop insurance is that safety net for the farmers that allows them to keep farming; keeps generational farms in business."



"My message is simple. The farmer is the backbone of this country. Federal crop insurance, for most growers, is the only effective safety net out there for them to mitigate risk." —Robert Avina

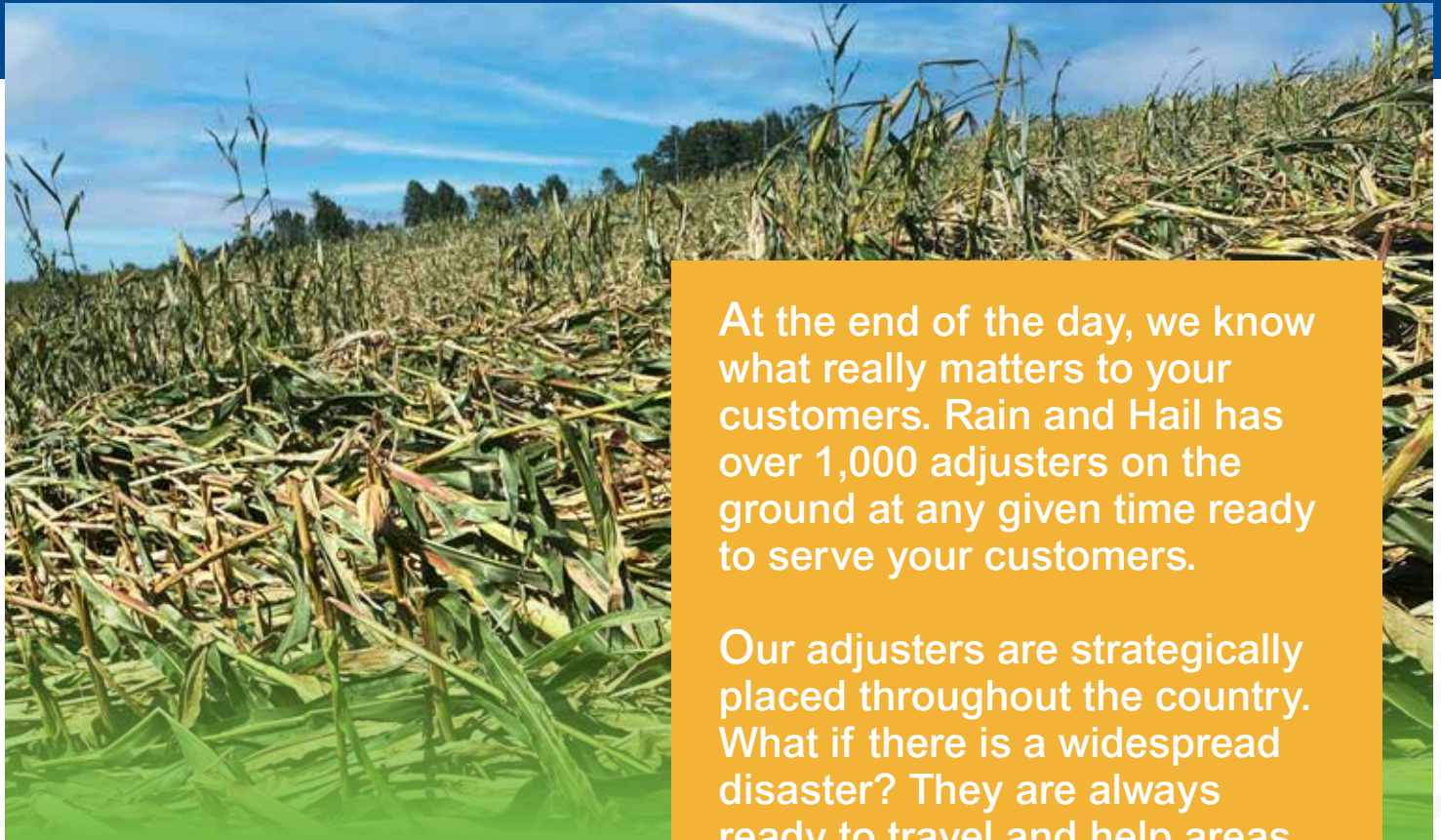


"I've seen it firsthand that crop insurance does work." —Kent Boman



"Definitely keep crop insurance affordable, more access, more programs." —Dan Van Vuren

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NCIS Interns Learn About Crop Insurance

By Shantell Brewer and Isaiah Young, NCIS Summer Interns

“My favorite part about this internship was meeting many different people. Even though they had different backgrounds and personalities, they all seemed to really enjoy working in crop insurance.” Shantell Brewer, NCIS Summer Intern

National Crop Insurance Services (NCIS) hosted four students as summer interns for ten weeks this summer. In collaboration with the crop insurance industry diversity initiative, NCIS provides internship opportunities to 1890 Land Grant Universities, Tribal Colleges and Universities, and underserved students. The purpose of the internship program is to provide students with a high-level overview of the crop insurance program and NCIS functions and activities.

The four summer interns were:

Shantell Brewer grew up on a ranch on the Cheyenne River Sioux Tribe Reservation in South Dakota. She is currently a senior at Montana State University majoring in accounting. She is a member of the accounting club, Native Americans program, and is on the collegiate rodeo team.

Isaiah Young is from Marvell, a small town in Arkansas. He is a senior at the University of Arkansas at Pine Bluff majoring in agriculture/agronomy. He is a member of the 1890s scholar program, the Minorities in Agriculture, Natural Resources, and Related Sciences (MANRRS) program, and works for the agricultural department on campus.

Ne'maiya Irby grew up in Albany, Georgia. She is a senior at Fort Valley State University majoring in agricultural economics. She is an 1890s scholar, a part of the MANRRS program, and works with the athletic department through the Valley Girls Club.

Jaylynn Hampton is from Crossett, Arkansas, and a senior at the University of Arkansas at Pine Bluff majoring in agricultural business. She is a collegiate track athlete and an 1890s scholar. She is also a part of the MANRRS program and 4-H Club on campus.



NCIS summer interns Shantell Brewer, Jaylynn Hampton, Ne'maiya Irby, and Isaiah Young.

As part of their internship experience, two of the students wrote the article below to highlight their experiences and what they learned.

All four of us have different backgrounds in agriculture; however, crop insurance was something we knew nothing about prior to being offered the internship. We were excited to learn about crop insurance from subject matter experts.

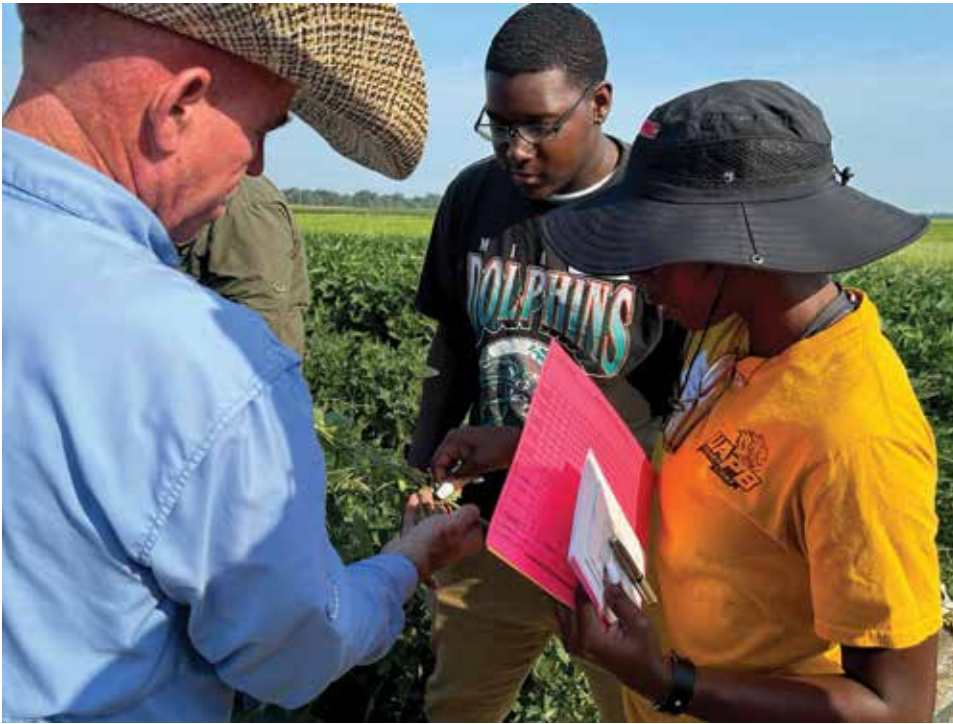
The internship began with learning how NCIS works with Approved Insurance Providers (AIPs), and the Risk Management Agency (RMA) to support, sell, and service the crop insurance program. One of the first tasks we completed was to explore the USDA and RMA websites to find which crop in our respective home states had the most acres insured and the highest liability. In the weeks to follow, we learned about the farm bill, the Loss Adjustment Standards Handbook (LASH), Loss Adjustment Manual (LAM), and the Prevented Planting Standards Handbook (PPSH). We also learned about the process of writing and revising each of these procedural manuals. Later, we

learned the growth stages of five crops and the types of damages assessed for these crops and how to fill out a stand reduction table for different leaf stages of corn. After getting hands-on experience using the LASH, LAM, and PPSH, we took a mock version of the Crop Adjuster Proficiency Program (CAPP) adjuster exam.

As part of the summer program, we were all able to attend a loss adjustment school. Shantell went to Lewistown, Montana, where she learned about barley, flax, mustard, oats, and safflower. While she was there, she had the opportunity to listen to RMA Administrator, Marcia Bunger, talk about two pilot projects RMA is working on. One entails training and hiring more adjusters and agents in underserved communities.

“After attending the school, I am thinking about becoming an adjuster and taking my knowledge back to the reservation to encourage others to consider this type of job,” said Shantell.

Isaiah, Ne'maiya, and Jaylynn went to Stonville, Mississippi, where they learned how to



Interns Isaiah and Jaylynn enjoyed participating in the loss adjuster school in Stoneville.

adjust corn and soybeans. Isaiah said he thought the loss adjustment school was one of the most important parts of the internship.

Ne'Maiya agreed.

"My favorite part was the school in Stoneville," Ne'Maiya said. "I like how they record and calculate the damage when assessing the corn... they look for the seventh leaf and upwards."

We all really enjoyed the hands-on experience and were excited to put the information we had learned to the test. Jaylynn and Ne'maiya enjoyed working with the corn and Ne'maiya counted the nodes of the corn to determine the stage of growth.

To gain more insight on crop insurance we interviewed an agent, an adjuster, a NCIS board member, and the RMA administrator.

"My favorite thing about the interviews was getting to know people in the industry better and being able to ask the questions I had been wondering about," said Jaylynn.

The interviews allowed us to ask important questions about working in the crop insurance industry. The interviewees all talked about their love for helping people and their passion for agriculture.

At about the half-way point of our internship, we all flew to Kansas City to attend the NCIS Train-the-Trainer conference and meet the NCIS staff we had been working with in person. Meeting the people who worked for NCIS, RMA, and the AIPs was a great way to start networking and building connections with people in the agricultural industry. We also built on our knowledge of crop insurance by listening to multiple speakers on topics we had learned about. After the conference, we participated in the NCIS Communications and Outreach Committee meeting.

As we learned about crop insurance this summer, we were tasked with writing scripts and creating three short videos to document our intern-

ship experience. This video will be used to show other prospective interns what they could learn by participating in the program.

The internship wasn't all about work, though. For fun, we were able to attend a Kansas City Royals baseball game – the first professional sporting event for all of us, tour a research farm, and visit the American Royal and National World War I Museum and Memorial in Kansas City.

"My favorite part of this internship was the trip to Kansas City," said Isaiah. "Being able to sit in on meetings and to participate in them was very helpful. Also, getting to tour the Kansas State Research Center was great. Overall, the trip was amazing!"

Not only did we learn a lot about crop insurance, but we made personal connections with amazing people. The subject matter experts trained us on the specifics of crop insurance, farmers told us their stories, and many others gave us personal advice. This internship has opened up doors for us and we are very thankful for this opportunity.

This is the third year NCIS has offered a summer intern program. Our staff has enjoyed working with the students and we look forward to hosting another class of interns next summer.

"This entire internship experience has reminded me why I chose the field of agriculture." Jaylynn Hampton

Shantell studies the mustard appraisal worksheet during the loss adjuster school in Moccasin.



Ne'maiya asks a plot leader how to properly fill out worksheets during the loss adjuster school in Stoneville.

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supply remains affordable and available. In 2023, farmers paid \$6.8 billion out of their own pockets. Unlike other federal programs, farmers absolutely share in the cost of the crop insurance program. Through Administrative and Operating payments made on behalf of farmers and ranchers to the private sector delivery system, AIPs make the necessary investments in technology and staffing in order to support both the crop insurance agents and the crop loss adjusters that service America's farmers and ranchers.

Information Sharing

Although not oftentimes recognizable, information sharing may be the most essential form of sharing in our industry. NCIS's predecessor organizations were founded on the principle of information sharing and collective research. Starting with the development of the agronomic research program and later the investment in actuarial data collection, the industry established an infrastructure that has allowed for the expansion of crop insurance observed over time.

The research program, along with the investment in actuarial data collection services and analytical support, illustrate the various information sharing dimensions of NCIS. Because NCIS members share in the cost and development of these services, NCIS members have access to industry-level resources that would be cost prohibitive if pursued from a single company basis. Through the active participation of the NCIS membership and the joint working relationship with RMA there is even greater information sharing. This results in an effective public-private

Although not oftentimes recognizable, information sharing may be the most essential form of sharing in our industry.

partnership effectively serving the risk management needs of U.S. agriculture.

Information sharing is, in essence, one of the key missions of NCIS and the foundation of our existence.

Shared Experiences

At least a few of us have been working in crop insurance for more than just a few years now. Many of us have worked through several Farm Bills, reinsurance renegotiations, drought years or years of excessive moisture, hailstorms, and somewhat recently, the prevented planting losses of 2019 and the Iowa derecho of 2020. And it seems like only yesterday...we have survived a few government shutdowns—with hopes of avoiding any more in the future.

These events are our "shared experiences." In working through these events over the years we have been able to take what we know and apply it to the task at hand or the pressing issues of the day. We have done this as an industry and as a partner with USDA and the Risk Management Agency. These "shared experiences" become the source of our institutional knowledge and the basis for strengthening and improving crop insurance for the future. As an industry we should never un-

derestimate the value of collective learning and sharing that acquired knowledge with fellow colleagues to continue a successful future existence.

Shared Responsibility

Lastly, we all have a shared responsibility in crop insurance. Coupled with our fiduciary responsibilities we all have a shared trust and responsibility with the farmers and ranchers we serve along with shareholders, taxpayers, state and Federal regulators, as well as elected officials. Crop insurance has emerged over time as the key farm safety net for U.S. agricultural beginning with the entry of the private sector in 1980 and continuing with the incredible growth in the program we have experienced since the past two Farm Bills. By sharing in the risk, sharing in the cost, and sharing information and experience, this industry has achieved unimaginable heights while exceeding the expectations for our industry. It is our shared responsibility to continue meeting the challenges set before us to sustain this unique public-private partnership.

In This Issue

In this issue we introduce you to farmers from California who rely heavily on crop insurance to protect their farms, many of which have been in their families for multiple generations. We hope you will watch their full stories at CropInsuranceInAmerica.org/RealStories.

NCIS hosted 14 loss adjuster schools this year with most of them highlighted in the article beginning on page 19. We thank all the participants for attending these important training sessions and give a special shout out to all of those who helped plan and teach in the classroom and field. We couldn't do these sessions without you!

The 2022 agronomic research results article starts on page 5 and highlights the various research studies NCIS is conducting on behalf of our membership. The results are used in conjunction with past and future years' research to ensure that NCIS loss procedures are accurate.

This summer, NCIS hosted four interns for a mostly virtual introduction to crop insurance and the career opportunities that exist. You can meet the interns in the article that two of them wrote to highlight their summer experiences beginning on page 29.

We also highlight the important information presented at the 2024 Fall Train-the-Trainer Conference, which was held in July with attendees participating in person or virtually.

We hope you enjoy this issue!





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