NCIS Interns Learn About Crop Insurance

By NCIS Staff

National Crop Insurance Services (NCIS) hosted three students as summer interns for ten weeks during the summer. 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. This article highlights each of the 2022 summer interns.

Taylor Thomas is a junior at North Carolina Agricultural and Technical State University. Her major is in Agricultural and Environmental Systems with a concentration in Agribusiness and Food Industry Management. During high school, she joined a program called The Environmental Studies Program. In addition to the classes in her program, she joined youth organizations such as FFA and Minorities in Agriculture, Natural Resources and Related Sciences (MANRRS) that advocate and educate about agriculture. From these experiences, she realized that agriculture is not just about farming but is an essential part of our everyday lives. As a result, she wanted to gain a deeper understanding of the different fields of agriculture. She has participated in multiple internships about soil conservation and food security in Nairobi, Kenya. She also has experience with agricultural policy as she testified at both the local and state levels.

Phannette Gray is entering her senior year at Chadron State College in Chadron, Nebraska. She is majoring in Business Administration with a minor in Marketing. Although she is not pursuing an agriculturally related degree, she has experience in the agriculture industry. She grew up on a ranch her entire life and has primarily been around cattle and horses. She also actively competes in rodeo. Growing up on a ranch has opened her eyes in many different aspects.

Albert Essel Jr. is a rising senior at the University of Missouri-Columbia studying economics and marketing. He is interested in several industries such as finance, technology, creative arts, and entertainment. It is important to him to know how to mitigate risk as he pursues his endeavors. He became aware of this opportunity through his father, who has frequently worked with Dr. Laurence Crane on Outreach and Risk Management Education for farmers around the country.



NCIS Interns Taylor Thomas, Albert Essel Jr., and Phannette Gray

"Given my ignorance of the agriculture industry, specifically crop insurance, I knew I could not pass up on this opportunity to learn from established individuals in one of the United States' oldest, most expansive programs," said Essel.

While Thomas and Gray both have experiences in agriculture, both acknowledge that before the internship, they had not given crop insurance any thought or did not know it existed.

"I have only known the ranching side of the agriculture industry," Gray explained. "I did not have a clue what crop insurance was. I had heard of it a couple times but never bothered to learn what it was. When I heard of this internship opportunity, I took it right away. I knew it would be a good chance to broaden my horizons and start looking at what I might want to do for a job in the future."

Each week the interns met with NCIS staff to learn about the distinct functions NCIS serves and the variety of jobs within the company. During the first week, the interns got a basic understanding of crop-hail and multi-peril crop insurance (MPCI). They also read about the Fundamental Assumptions and Principles of Insurance from the Crop Adjuster Proficiency Program (CAPP) study guide.



In the following weeks, they learned about the types of damage loss adjusters look for when assessing the loss. They also learned about various crops, emergence types, and the growth stages. During the second week of the internship, Essel participated in the Missouri Crop-Hail Corn, Soybean, & Wheat Loss Adjustment School at the research farm in Columbia, Missouri.

"I really enjoyed this experience as I got an in-depth look at how loss adjusters do their job," said Essel. "I also got the opportunity to speak with many loss adjusters, both experienced and new."

They also learned about the Federal Crop Insurance Program (FCIP), Risk Management Agency (RMA), and took a CAPP adjuster exam. By taking the exam, they learned what adjusters must know and apply in their daily jobs. During week five, they were introduced to the NCIS Underwriting and Operations Committee. From this experience they were able to learn about the process of policy changes.

The fifth week was one of Thomas' favorites.

"All the interns were able to create a presentation or develop questions based on a certain document," said Thomas. "I specifically chose to study the Standard Reinsurance Agreement (SRA). After reading the SRA, I gained more insight into the rules and regulations to which AIPS must adhere. It is fascinating to learn about this because these guidelines keep these agreements together. One of the most important things I learned was how important communication and understanding are in the agriculture industry."

During the week of July 11, the interns visited Overland Park, Kan., and attended the 2023 NCIS Train-The-Trainer Fall Conference. Train-the-Trainer is an annual conference NCIS holds to update member company trainers on policies, procedures, and more. Attending Train-the-Trainer was altogether the interns' favorite experience as they were able to meet each other, NCIS staff, and other professionals in the industry face-to-face.

Gray said, "I would have to say my favorite part of this internship was being able to meet everyone in person at the Train-the-Trainer conference in Overland Park. I was fortunate enough to meet new people within NCIS and AIPs. Everybody was more than willing to explain their job duties to us. It was amazing being able to hear other people's experiences."

The interns conducted interviews with members of the NCIS Board of Directors, RMA's Administrator, Marcia Bunger, and RMA's Chief of Staff, Toby Cain, during their seventh week.

"I learned from both interviews that crop insurance is a growing field and is ready for change," said Thomas. "I am thankful to have had these interviews because I gained a personal insight into the impact crop insurance has on them. Moreover, seeing females in leadership positions striving to make a change was incredible."

Finishing out the internship, one of the focuses was on Agriculture Policy and Community Outreach. They learned about the classifications and components of risk. The five primary sources of risk are Production, Marketing, Financial, Legal, and Human. The interns also discussed community outreach, economics, and research within NCIS. After the ten weeks ended, the interns left with a newfound interest and appreciation for crop insurance.

Thomas said, "I had no prior knowledge about the importance of any insurance, especially crop insurance. Being able to work for NCIS this summer has not only expanded my knowledge of crop insurance but has motivated me to keep learning about crop insurance. NCIS showed me firsthand how broad agriculture can be."

"I have had an amazing time within this internship," said Gray. "It was very educational and inspiring. I was able to speak to many amazing professionals about their jobs. I was very thankful we had homework assignments from everyone we talked to. It made me feel engaged and motivated to learn more. I am excited to learn more within the crop industry and share my knowledge with others."

Essel said, "Overall, I would recommend this internship to anyone, regardless of what career path they are thinking of pursuing in the future. The importance of the work here, flexibility, career opportunities, in addition to the great people that you get the chance to build a relationship with makes this internship opportunity second-to-none."

This is the second 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.