



Tom Zacharias, NCIS President

*“Tell me and I forget.  
Teach me and I remember.  
Involve me and I learn.”*

–Benjamin Franklin



## What Would Ben Have to Say?

Over the years we have quoted and referenced a variety of sources for this column. From Led Zepplin lyrics (“What is and What Should Never Be”—August 2012) to that of George Strait (“Write This Down”—February 2017); from the Latin (“Primum Non Nocere” (Do No Harm)—November 2011) to Yogi Berra baseball (“It Could Be, It Might Be, It Is!”—August 2013). So for this issue, let’s take a page from our American history books and look to the sage advice of Benjamin Franklin. Interestingly enough, some might consider Benjamin Franklin as the Father of Crop Insurance because of his thoughts that date back to the 18th Century.

*“I have sometimes thought it might be well to establish an office of insurance for farms against the damage that may occur to them from storms, blights, insects, etc. A small sum paid by a number would repair such losses and prevent much poverty and distress.”*

–Benjamin Franklin  
October 24, 1788.

It is probably safe to say that we have taken Mr. Franklin’s vision to a level beyond his original musings. Today, the modern crop insurance system is characterized by the public/private partnership between USDA/RMA and the private-sector insurance carriers providing coverage on more than 300 million acres on over 130 crops throughout the U.S.

Today’s crop insurance industry is the result of a deep commitment between USDA and its partners, who have jointly invested economic and political capital to help ensure that America’s farmers and ranchers have access to an effective farm safety net. Due to the width and breadth of the modern crop insurance system, industry and RMA have invested in the people involved in the delivery system to keep them abreast of the changing face of American agriculture and the ever-changing risk management landscape facing our farmers and ranchers. This investment is best demonstrated by the training and education efforts of the insurance companies and the national training conferences sponsored by NCIS. In this issue of TODAY®, we feature a series of articles highlighting the role of education and training in crop insurance, something Franklin would have, no doubt, genuinely endorsed. Below is

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a summary of each article in this issue. For each, we have included a quote from Mr. Franklin that we feel speaks to the important role of training, education, and communications in the crop insurance industry.

## Train the Trainer Conferences

*“An investment in knowledge pays the best interest.”*

Anyone who has worked in the crop insurance industry for any length of time knows that things constantly change. New policies or procedures are introduced. New coverage options become available. New crop programs are initiated. And all of those changes warrant that employees, agents, and adjusters are fully prepared to answer questions from farmers on these important risk management tools.

By “investing in knowledge,” those who attend the NCIS Train-the-Trainer conferences are better equipped to understand how the new policies or procedures work and can, in turn, train others. A large component of these conferences is that the information and program changes are disseminated at one time to the entire industry, ensuring that everyone receives the same message through the same outlet at the same time.

## Adjuster Schools

*“Without continual growth and progress, such words as improvement, achievement, and success have no meaning.”*

More than 1,100 crop insurance loss adjusters paid heed to this quote from Benjamin Franklin by attending one of the 17 schools and field days held throughout the country in 2018. Ensuring that adjusters are well-educated and sufficiently trained on industry standardized procedures ensures that farmers are treated fairly, and claims are adjusted accurately.

The NCIS schools are just one component of an adjuster’s annual training. There is a minimum number of hours required each year that an adjuster must participate in hands-on and classroom instruction. Typically, most of these hours are completed at company-sponsored training events, with NCIS schools providing supplemental training.



## 1890s Land Grant University Scholarships

*“Energy and persistence conquer all things.”*

For some people, the dream of attending college remains just that, a dream. Financially, college can be a burden on a family’s budget. But thanks to the NCIS 1890 Scholarships, more than two dozen students have had some of that financial burden removed.

Each year since 2011, NCIS, through the generosity of its membership, provides a \$3,000 scholarship (spread over four semesters) to three students majoring in an agricultural discipline at an 1890 land grant university. For many of these students, they are the first in their families to ever attend college, and without this financial support, they may not be able to complete their degree.

“We have experienced that sometimes when a student has financial difficulties, his or her GPA falls,” said Dr. Mohammed Ibrahim, Associate

Professor of Agricultural Economics at Fort Valley State University in Georgia.

And the students who have been helped by these scholarships are always very appreciative.

“The NCIS scholarship was such a big help,” explained Jacquelyn Edwards, who was the third recipient of this scholarship in 2012. “It took away the burden of having to focus on how I would pay for college. I am beyond grateful for organizations, like NCIS, who support the educational dreams and aspirations of young people through scholarships.”

## Farmer Testimonial Videos

*“There cannot be a stronger natural right than that of a man’s making the best profit he can of the natural produce of his lands.”*

Is there a better quote that epitomizes America’s farmers and ranchers? Mr. Franklin knew what he was talking about two centuries ago, and it stands true today.

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We met with more than 20 farmers and ranchers this summer, who work tirelessly every day to grow the best food and fiber they can to help feed the world. The testimonial videos we produced during our travels gave each a platform to tell their stories. We learned of their families, their achievements, and their worries. We also learned that every one of them is grateful for the support that crop insurance provides as they strive to keep farming the land that, for many, has been in their family for generations.

We also met a young man who is a first-generation farmer. With a lot of hard work and perseverance through some difficult drought years, he has been able to stay in business with the help of crop insurance. His goal is to build his legacy to ensure his children have an opportunity to come back to the farm someday.

In conclusion, we hope you enjoy this year-end 2018 issue and we look forward to 2019. As we go to press we are awaiting the President's signature on the 2018 Farm Bill. We will provide a more in-depth look at the Farm Bill and how it affects crop insurance in our next issue.