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“For the Want of a Nail”

The Crescendo

(Fourth in a Four-Part Series)

This is the fourth and final installment of our four-part series titled “For the Want of a Nail.” In each preceding issue, we have begun with the proverb as put to song by Todd Rundgren. The “proverb of the nail” can also be found in various other outlets, including: John Gower (first English version, late 14th century); Ben Franklin (Poor Richard’s Almanac, 1758); and, Mary Robinette Kowal (Asimov’s Science Fiction, September 2010). So, for the last time, here we go…

“The Want of a Nail”

“For want of a nail the shoe was lost.
For want of a shoe the horse was lost.
For want of a horse the rider was lost.
For want of a rider the message was lost.
For want of a message the battle was lost.
For want of the battle the war was lost.
For want of the war the kingdom was lost”

We have used the metaphor of the “nail” to illustrate how highly dependent crop insurance is upon people working together, people understanding the importance of attention to detail, and understanding the consequences of failing to work together and failing to pay attention to details. 2020 has been a perfect example of the importance of getting things nailed down correctly.

Where We Started

Coming into 2020, the industry, along with the farm community, was relieved to see 2019 in the rear-view mirror, a year of prevented planting losses and unfavorable prices. There were high expectations for the new year. As the song goes, “…I had plans so big…” Initial planting conditions in 2020 were extremely favorable and corn and soybean crops were planted well ahead of the 2019 season as well as the most recent five-year averages. All things considered the 2020 season was off to a good start. The nails, the shoes, the horses, and the riders all appeared to be well-positioned.

The Pandemic

Heightened response to the COVID-19 pandemic coincided roughly with the March 16 Sales Closing Date (SCD). For NCIS, the Kansas City metro area was placed under a state of emergency on March 12. Out of an abundance of caution for the health and safety of the NCIS staff, NCIS offices closed March 13 and staff began working from home on Monday, March 16. It was the end of that week that the AIPs and RMA instituted a series of COVID-19 response conference calls to discuss and work through the issues associated with delivering and administering crop insurance in the face of the pandemic. Since mid-March, RMA has issued 12 Managers Bulletins and related guidance directives to help ensure that the delivery system was able to effectively function in this environment. This was an interactive/grass roots process. NCIS has solicited questions each week.
President’s Message
“For the Want of a Nail”
The Crescendo

Helping Socially Disadvantaged Farmers Manage Risk

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Helping Socially Disadvantaged Farmers Manage Risk

By Dr. Laurence M. Crane, NCIS

“I gained detailed knowledge of the intricate financial and legal details to managing a viable farm. I feel way more confident in my preparations in undertaking sustainable farming enterprises.” (Alabama Farmer)

This is just one of many farmer testimonials about the success and effectiveness of NCIS outreach activities that provide risk management education to small, limited resource, and socially disadvantaged farmers and ranchers.

Risk management planning continues to be a timely topic as farmers face threatening financial risks including narrower profit margins and increased marketing uncertainties. In 2019-2020, NCIS conducted workshops in nine states, educating 327 farmers and 61 local extension educators. Two courses were offered, one on developing personal risk management plans, and one on developing marketing plans and strategies.

Both courses followed an innovative, concentrated curriculum with sequential workshops, hands-on activities and individualized on-farm follow-up, providing participants an opportunity to succeed. The aspiration was to affect long-term behavioral change, consistent with experience showing behavior changes are more likely with sustained personal support.

“This was one of the best workshop series I’ve attended. At the final day we had a complete product which we could continue to refine as we monitor our enterprises.” (Maryland Farmer)

Priority and Emphasis

NCIS outreach efforts focused on limited resource and socially disadvantaged producers of specialty crops where there is no insurance coverage, and producers of under-served commodities that are covered by crop insurance but have a participation rate lower than the national average.
average. USDA defines a **Socially Disadvantaged Farmer or Rancher** as "a farmer or rancher who has been subjected to racial or ethnic prejudices because of their identity as a member of a group without regard to their individual qualities. Those groups include African Americans, American Indians or Alaskan natives, Hispanics, and Asians or Pacific Islanders." In Oklahoma, the focus was on Native American farmers and ranchers.

Many of these producers have limited historical knowledge and/or personal experience with insurance programs. It is imperative that they receive the tools necessary to benefit from the use of crop insurance where available and learn how it can be used in concert with other risk management and cost control strategies they use.

### Project Delivery

The delivery of both risk management education programs consisted of two major components – workshops and individualized study. Three day-long (18 hours total) sequential workshops, approximately 30 days apart, were conducted in each state with the same producers attending all three workshops in their state.

Workshop activities were designed to build upon each other with specific homework assignments to be completed on their own following each workshop. These assignments were designed to take approximately 20 hours each to complete and local Extension Educators were responsible to follow-up individually with the farmers to ensure that homework assignments were completed.

“**You cannot master all of the information you need in one setting. This program provided the opportunity to go over the same material several times and I understand the material better. I really liked the format of the project.**” (Oklahoma Farmer)

The day-long workshops were instructional with "hands-on," participatory exercises. Participants worked through several case examples and began applying the principles learned to their own operations. Their progress and learning were monitored with the Personal Response System (PRS) and other written assessment techniques. PRS technology was particularly well-suited for this workshop as risk assessment and response strategies can be quite personal. Individuals who may be hesitant to speak can simply respond to questions anonymously by pressing numbers on a devise resembling a TV remote control. A computer and receiver process the responses instantly and graph the results for all to see. The PRS was used periodically throughout the workshops to engage participants and monitor the progress of their understanding.

For both courses, all workshop materials and supporting documents were provided electronically and hard copy. The local educators contacted participants at regular intervals to offer assistance and encouragement. They also interviewed each participant at the project’s end to record the number of actions completed.

Involving local educators and other local resource people strengthened the network of advisers that participants could tap into and obtain addition information once the workshops were completed. These resources provided a support network that enabled adoption of program materials and increased the probability of long-term success.

“I liked getting together and talking in a group with the other participants. You learn and benefit from everyone you talk to.” (Pennsylvania Farmer)

### Course 1: Developing Personal Risk Management Plans

The goal of this course was to assist small, limited resource, and socially disadvantaged pro-
ducers in Alabama, Arkansas, Georgia, Mississippi, Pennsylvania, and Tennessee in responding to risk in five emphasis areas: 1) production (crop and livestock insurance); 2) marketing (strategies and farmers markets); 3) financial (farm management strategies); 4) legal (liabilities and estate planning); and, 5) human resource (labor) management. Individualized risk management responses were formulated using the business planning approach.

The primary goal of this course was for participants to understand their operations well enough and to gain the skills needed to develop personal risk management strategies for the five risk areas specified above.

Throughout the workshops, participants learned risk management principles and tools and how those can be applied effectively to their own farm. The course relied on the help of local Extension Educators to recruit farmers to participate and they provided assistance outside of the workshops as farmers completed homework assignments. One of those assignments was to conduct a risk assessment of their own farm business. The participants were then given information about alternative risk management strategies, including crop and livestock insurance, that could be used to protect their risk. Participants worked through case scenarios to determine which financial and marketing opportunities would work best for their operation. Presenters and Extension Educators then helped farmers form and adopt their own risk response strategy and review the financial implications and legal considerations of their chosen strategy.

By the end of the third workshop in the Personal Risk Management Plans course, each participant had developed a personalized risk management action plan addressing each risk topic. This required participants to evaluate the risk situation of their operations and develop specific strategies to measure and manage risk. Each participant established a goal in each of the risk areas and identified three specific actions they would take during the next year to reach each goal. These five goals and 15 self-specified tasks became their Personal Risk Management plans.

Participants were also encouraged to interact with professionals (e.g. loan officer, crop insurance agent, estate planning advisor, etc.), as needed to complete their 15 actions. Local educators personally interviewed each participant at the project’s end recording the number of actions completed.

"The workshop provided resources to understand risk management on a farm. The homework assignments tied the classwork together and the networking opportunities were a great asset to the workshop." (Tennessee Farmer)

Course 2: Developing Marketing Plans and Strategies

In Delaware, Maryland, and Oklahoma the course emphasis was on developing personal marketing plans and strategies. It was designed to enable small, beginning, limited resource, and

Laurence Crane leads a discussion on customer identification during a marketing workshop in Harrington, Delaware. “This concentrated and hands-on approach to education typically leads to long-term behavioral change and is consistent with my experience that behavior changes are more likely with sustained personal support,” said Dr. Crane. “This project changed the participants’ behavior in a positive way.”
Developing the skills to prepare financial statements was one of the workshop activities. 

Albert Essel helps a group of vegetable farmers in Maryland prepare a balance sheet and income statement for their farms.

socially disadvantaged farmers of specialty crops to understand and respond to marketing risk. Participants gained the market analysis skills and understanding of their own operations sufficiently to develop and implement detailed marketing plans at the enterprise level.

Specific course objectives included: 1) Reviewing risk management and marketing principles, practices, and tools to understand how they can be applied to their farm situation; 2) Assisting farmers in conducting an effective marketing assessment of their own farm business; 3) Providing participants with information on alternative marketing strategies; and, 4) Assisting farmers with the formation and adoption of their own individualized marketing plans. Again, these objectives were achieved through workshop instruction and discussion, interactive group activities, and personal homework assignments.

For the **Personal Marketing Plans and Strategies** course, participants developed a personalized marketing action plan addressing each decision variable of the Marketing Mix (product, price, place, promotion, people). This required each participant to: 1) Evaluate the unique situation of their operation including target market assessment and customer preference identification; 2) Set goals for managing the Marketing Mix components, 3) Interact with allied professionals (e.g. farmers' market coordinator, crop insurance agent, legal adviser, etc.); and, 4) Develop specific strategies to accomplish their marketing goals.

By the end of the third workshop each participating farmer had established a meaningful written goal for each of the Marketing Mix variables for their farm, had identified three specific actions to reach those goals, and committed to follow through and implement their personal marketing management plan. These five goals and 15 self-specified tasks became their Personal Marketing Plans.

“Every aspiring farmer should take this course and commit to implementation of the final goals and strategies. I am thankful to the sponsors and presenters for this project.” (Tennessee Farmer)

**Partnering**

Project partners were Dr. Laurence Crane, NCIS Vice President—Program Outreach & Risk Management Education; Dr. Albert Essel, Executive Director, Association of 1890 Extension Administrators; and Extension Educators at the 1890 land-grant universities in their respective states. In Pennsylvania NCIS partnered with Penn State University and in Oklahoma with the Muskogee (Creek) Nation and the Oklahoma Black Historical Research Project, Inc., also known as the Black Seminoles.

“NCIS included us at FVSU as full partners in the planning and execution of this education,” said Dr. Mark Latimore, Fort Valley State University Extension Director. “Dr. Crane and Dr. Essel were very good in teaching the workshops and had the ability to include each participant and made sure they were understanding the material as it was being presented. They required accountability of the participants. Our staff were responsible to help the farmers complete their homework assignments. This helped to create a long-term relationship between the FVSU extension agents and the farmers. This will have long term benefits.”
Dr. Albert Essel assisted in managing the project and teaching the workshops. Dr. Essel has co-authored several extension publications on all aspects of marketing and financial risk management. He has extensive educational experience in the south working with African American producers on a wide array of farm and risk management issues including business planning, financial and economic development and marketing strategies common in the region. Dr. Essel is a gifted teacher and relates well with limited resource and African American producers and ranchers due to his personal background and professional experiences at Fort Valley State, Virginia State, Delaware State, and Lincoln Universities. In his current position, he helps coordinate the Extension programs at all of the 1890 Land-Grant Universities.

"Over the years, I have been involved with many educational interventions in agricultural risk management for socially disadvantaged producers and educators who conduct programs for under-served audiences," said Dr. Essel. "The response that we received from producers in this series gives me hope that for once we have hit the target. The energy, enthusiasm and desire to learn tools for managing farm risk among the participating producers was exhilarating and infectious."

**Results**

The primary outcome for this educational effort was for participants to possess the skills and to understand their own operations well enough to develop personalized risk management strategies for each of the five risk areas (production, financial, marketing, legal, human), or for the five variables in the Marketing Mix (product, price, place, promotion, people) depending upon the course in which they participated.

Participants were expected to spend at least 20 hours completing homework assignments after each workshop for a minimum of 60 hours expected. They also committed to complete 15 specific tasks they had individually self-identified in their respective risk management plans.

Table 1 is a summary of workshop participation and results. For each state it tabulates the number of farmers who participated in the workshops, hours of homework accomplished, and number of actions completed. Not every farmer was able to attend all of the workshops in their state. Thus, there is a column listing those who attended all three workshops, implemented their plans, and were interviewed at the end of the project documenting the results. Table 1 also shows the funding source, project partners, and number of local educators who participated.

When interviewed by a local Extension Educator these 252 farmers reported completing 18,827 hours of personal homework, for an average of 74.7 hours per farmer. Moreover, these 252 participants established a goal in each of the five areas and identified three specific actions they would take during the next year to reach each goal. At the end of the reporting period they had accomplished 2,849 of the actions they had specified in their plans, for an average of 11.3 actions per farmer. The primary reason participants did not complete all the tasks was that certain actions will be completed at a later time, outside the reporting time frame of the project. Examples of these actions are weaning calves at a later date, restructuring loan terms at the end of the year,
and meeting with a crop insurance agent prior to the next sales closing deadline.

A secondary outcome of this project was to develop and foster long-term working relationship between the farmer participants and the local Extension Educators. Moreover, this educational approach also improves the skills of these educators. The personal interaction of these farmers with the local extension associates has the potential for creating long-lasting relationships that will be mutually beneficial.

“As an Extension County Director/Agency, these workshops have enabled me to improve my farm management skills,” said William Taylor, Tennessee. “It has also provided teaching material for an undergraduate course I teach. This is simply a tremendous program that can apply to various educational situations.”

Perhaps the most important indicator of success was the commitment of the participants who returned each time and actively participated in each of the three workshops. At the conclusion of the last workshops several farmers commented that they were grateful for the opportunity to participate, had learned more than expected, and wished the series could continue on a regular basis.

“I highly recommend this workshop series and desire additional training and education in this area.” (Georgia Farmer)

“Each of these grant funded projects have been well received and effective in helping farmers survive. No one outside of the 1890 community has done more to help educate socially disadvantaged and limited resource farmers than Dr. Crane at NCIS.” —Dr. Albert Essel
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NCIS Training Webinars
Respond to New Product Development

By Lynnette Dillon, NCIS

Even though much of industry effort has focused on responding to the pandemic, new insurance products have been developed to respond to the risk management needs of the American farmer. NCIS has taken the lead in sponsoring and helping to conduct industry training in order to support our membership. This article is a summary of recent training webinars on the Hurricane Insurance Protection-Wind Index Endorsement, Production and Revenue History Strawberry product, the Florida Citrus APH product, and the Apple Tree Insurance Policy.

Hurricane Wind Endorsement

Every time I turned on the evening news this past summer there were three stories featured repeatedly: COVID-19, the upcoming election, and hurricanes. While I hope everyone exercised their civic duty and voted, COVID-19 threw a wrench in a lot of things for a lot of people. As it pertains to NCIS, the inability to conduct in-person training caused staff to “think outside the box” when it came time to train our members on new crop insurance products. And ironically enough, one of those products is the Hurricane Insurance Protection-Wind Index (HIP-WI) Endorsement.

The HIP-WI Endorsement arrived at the perfect time to protect farmers from losses caused by devastating hurricanes. In 2020 seven hurricanes made landfall in the United States – eight if one counts Hurricane Douglas that narrowly missed hitting the island of Kuai in late July. 2020 has been the most active hurricane season since 2005. The first to hit was Hurricane Hanna, a Category 1 storm that made landfall near Padre Island, Texas, on July 25, triggering losses in ten total counties. Just a few days later, Hurricane Isaia caused heavy losses in seventeen counties in North and South Carolina. In late August, Hurricane Laura struck Cameron, La., as a Category 4 storm, damaging the largest area totaling 45 counties in both Louisiana and Texas. Hurricane Sally made landfall on September 16 near Gulf Shores, Ala., and, Hurricane Delta made landfall near Creole, La., hitting some of the same counties as Hurricane Laura. And just when we thought there couldn't possibly be another named storm, Hurricane Zeta made landfall between Louisiana and Mississippi on October 28. Almost $132 million...
in indemnities (not including Zeta) has already been paid to farmers who purchased this new endorsement and suffered wind losses due to these devastating storms.

This endorsement gives farmers another tool to manage their risk by covering a portion of the deductible of the underlying crop insurance policy when a county, or adjacent county, is within the area of sustained hurricane-force winds. Coverage is provided for 70 different crops in 22 states and is available in counties near the Gulf of Mexico, the Atlantic Ocean, and Hawaii. The 2018 Farm Bill required the Risk Management Agency (RMA) to develop a product that focused on losses due to hurricane or tropical storms. This ensured that crops grown in those regions, such as tomatoes, peppers, and citrus, receive affordable coverage as well as timely payments for any losses incurred.

To address the unexpected hardship that coastal farmers face when winds reach hurricane strength, the RMA introduced this index plan of insurance and made it available for the 2020 crop year. Wind field data published by the National Hurricane Center (NHC) is used to pinpoint counties and adjacent counties affected to determine timely payments.

Seems simple, right? The concept is straightforward; coverage is provided against a widespread loss in the county due to sustained hurricane force winds. Then an indemnity is paid. But, not so fast…

Over the past few months many questions from Approved Insurance Providers (AIPs) have been addressed in the NCIS Asked and Answered publications, as well as the HIP-WI Frequently Asked Questions on the RMA website. The HIP-WI Endorsement has been put to the test due to this year’s multiple hurricanes and an unexpected number of policies sold. With the release of an updated endorsement and handbook for the 2021 crop year, the NCIS Training Department saw an opportunity to present the new material and provide clarity on this new and emerging endorsement for NCIS members.

Hurricane Webinar
On September 23, NCIS staff and RMA presented a virtual training webinar on the HIP-WI Endorsement. Tim Witt, NCIS, moderated a panel discussion reviewing the high participation of this new product with RMA staff, Mandy Welton, Chief-Underwriting Standards Branch, Dr. Thomas Worth, Chief Actuary, and Dr. Scott Merryman, Senior Statistician – Actuarial Division. According to information RMA provided during the webinar, more than 17,400 total policies are in force, including more than 7,000 in North Carolina and more than 2,000 in both South Carolina and Georgia. RMA staff was surprised that while citrus was expected to dominate
County in the past, plus the government defrays 65 percent of the cost. Coverage may be scaled down for affordability but scaling down does not affect the likelihood of a payment, just how much it pays if a hurricane occurs.

Later in the webinar, Mandy Welton clarified 2020 provisions and discussed new and revised changes to the 2021 endorsement. Jessica Trites Rolle, NCIS, presented four timeline recordings with emphasis on first and second crop, SCO and STAX interaction, an early trigger event, and a county with more than one trigger event. Each timeline featured a crop scenario and how the HIP-WI endorsement interacted with the underlying policy and, in some cases, interactions with other endorsements such as SCO, STAX, or the Cottonseed endorsement. The slide deck offered a unique perspective highlighting key dates and data transmittal information. After each presentation, attendees were given a chance to ask questions, which provided opportunities for clarification for all who participated. The webinar was very successful as an email from one participant summed up the event by writing, “…the class was well organized, informative, and the format of the scenarios from Jessica were very engaging!”

Virtual training allows NCIS to address questions and issues on a singular topic and, as a bonus, provides training PowerPoints along with webinar recordings to train agents and company employees. The Hurricane Webinar allowed NCIS to address first year challenges and issues on a new product quickly and economically, eliminating the need for NCIS members to travel.

**PRH Strawberry Webinar**

Over the summer, NCIS offered additional virtual training programs to our members for new product offerings. At the request of the NCIS Southeast Regional/State committee, NCIS again partnered with RMA to train on the new Production and Revenue History (PRH) strawberry product. With the focus on loss adjustment, Anna Parker, RMA, addressed procedures from the loss handbook followed by Galen Tuley, RMA, who took the class through step-by-step loss adjustment examples. Claire White and Angela Conchola, RMA, highlighted information from the strawberry provisions and provided an overview of the product. Under this plan, a farmer may choose a yield option or one of two revenue plans. Currently, the pilot is offered in Florida for the 2021 crop year and California for the 2022 crop year with plans for expansion into more specialty crops.

**Florida Citrus and Apple Tree Webinars**

Other webinars conducted this summer with regional/state committees included Florida Citrus APH and Apple Tree Policy webinars. NCIS partnered with AgriLogic Consulting LLC on both occasions and guest speakers, Nicole Gueck and Kim Harris, provided an underwriting overview followed by a more in-depth training on loss adjustment. Apple tree coverage offers optional coverages such as the Occurrence Loss Option, Comprehensive Tree Value Endorsement and the Fire Blight Endorsement. Farmers will find this plan available in Idaho, Michigan, New York, Oregon, Pennsylvania, and Washington. Florida Citrus APH is a 508(h) product and will be offered in the same counties that the current Dollar Plan of Insurance program is offered. Grapefruit, lemons, mandarins/tangerines, oranges, tangelos, and tangors may have separate coverage levels by type within each citrus fruit group and will range from Catastrophic (CAT) to the 85 percent coverage level.

As new products become available, the NCIS Training Team plans to develop webinars that are responsive to member needs. It is important to offer uniform training that benefits the entire industry. Through our partnership with RMA and other entities who offer new plans or 508(h) products, we can offer timely training solutions and provide clarity to crop insurance issues as they arise. We would like to thank guest speakers, as well as NCIS employees, who have participated in our training webinars. Your willingness to educate and provide answers to the industry allows NCIS to facilitate learning that not only benefits our members, but crop insurance agents as well. Thank you for your hard work in creating and presenting the material.
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In the past two segments of *What’s Growing On* we have discussed a couple of topics. One that garnered significant national attention and one that we hope will not. The national headline grabber, dicamba, is back in the headlines this fall as the EPA announced on October 27 a five-year re-registration of dicamba formulations for over-the-top application. The other topic, Soybean Gall Midge, continued to wreak havoc on pockets of soybean in eastern Nebraska and western Iowa through August and early September. That one, we hope, will never make national headlines.

For this article, I will discuss a different topic that has gained momentum over the course of the last five or ten years—data analytics. Agricultural data analytics is finding robust and fascinating applications and is already transforming your life even if you are not aware of it.

In a much bigger realm, the science of data analytics or simply put, data science, is finding new uses for information that were unimaginable a few years ago. In agriculture, data science has exploded, and the trajectory of possible uses is beginning an exponential climb. The realm is multi-faceted, and its origins lie in the “Internet of Things,” the network of physical objects such as sensors, software, and electronics, that are connected and exchange information via the Internet. Although these technologies developed on separate and often very different trajectories, the Internet and data science has corralled them and has made them far more relevant together than they are as individual pieces. There are billions of these “things” around the globe; information about weather, soil, crops planted, plant growth, crop yields, and you that are inter-connected, and all of this can be measured and datafied.

**The Small**

Plant breeding is as old as agriculture and is always limited by economics, physical limits of manpower and space, and time required to breed...
generations of offspring. Data science is creeping into plant breeding—a discipline already data intensive and rich in predictive modeling. Plant breeders and data scientists are deploying a wide range of analytical methods that were developed for other quantitative disciplines. These methods are expected to revolutionize the way that breeders improve cultivability of crops while making crops more productive and yield-stable in current and future environments. Today’s crop breeding data is multidimensional and includes geospatial variables, plant response to different environments, and the tiny pieces of genetic information stored on chromosomes.

For example, the standard process of developing a corn hybrid begins with line and varietal development whereby parents and crosses are selected, by identifying the most fit and desirable progeny. These steps are eventually followed by commercialization, product development, and placement in the market. At each step, the size of the project gets larger and takes more manpower, more time and space, and more money. The goal is to find hybrids that are more productive than their predecessors across multiple environmental conditions (weather, disease, insects, etc.). However, data collected today, as mentioned, is multidimensional and the data sets are becoming extremely large. This poses challenges to standard breeding because the desired traits are becoming more difficult to predict with linear statistical methods as breeders integrate more and different types of data.

Using machine learning techniques, breeders can better predict the response of a corn hybrid’s genetics under different management input scenarios in an environment without in-field testing in that environment. This allows breeding programs to focus on the most promising hybrids in the most relevant environments and thus more rapidly realize genetic gains on the farm. This can be extended to future environmental scenarios with a greater degree of accuracy than in the past. In the end, genes can be identified and tested more rapidly, and their performance simulated across changing environments and landscapes. All with the end goal of developing crops that will be able to handle the vagaries of nature more efficiently and with greater yield.

The Big

Machine learning and artificial intelligence is rapidly being developed to improve farm-level efficiency. Machinery manufacturers are developing self-adjusting combines that monitor crop intake and adjust reel and tractor speeds to transfer grain into thresher more efficiently. These harvesters will be able to adjust rotor/cylinder speed and clearance between the thresher and the concave, thus optimizing concave clearance and threshing speed based on specific moisture of the crop, a variable that differs within and across fields. On-the-fly adjustment of separator fan and sieves, including the straw chopper and particle size, can also be optimized for variable crop conditions. These improvements increase grain quality, reduce yield loss at the combine, and allow farmers to harvest faster. While all of these variables can increase yield and quality of grain that is put into the bin, the ability to harvest faster has broad implications on larger farms that can suffer tremendous yield losses when end-of-season weather events slow or halt harvest completely.

Another integration of data science and farm machinery is predictive maintenance. The idea behind predictive maintenance is that time- or usage-based maintenance scheduling typically is either too early or too late. If the maintenance is performed too early, the owner is over-caring for their assets and wasting time and financial resources. If the maintenance is performed too late, the equipment may fail, resulting in costly repairs or even total replacement. Predictive maintenance uses data analytics to determine the optimal time for maintenance, based on real-time data from sensors and other sources. This approach can significantly reduce maintenance costs and downtime, improving overall efficiency and reducing environmental impact.

Data analytics is driving agriculture innovation in ways unimaginable ten years ago. The outcomes span from sub-acre field management to regional and national policy.
resources. If too late, farmers lose money due to more costly repairs that could have been prevented, or by inefficiently tending for their crop with sub-standard equipment. Predictive maintenance on the other hand determines the condition of the equipment and notifies the farmer that machinery parts need to be replaced, greased, sharpened, etc. How does this work? On board sensors and electronic measurement devices that monitor physical activities within the equipment and determine that something is not working correctly. It could be as simple as detecting excess vibration or temperature within a part of the equipment that is indicative of worn or damaged parts.

Another application of machine learning and artificial intelligence being tested is the application of pesticides. Fields vary in many aspects, including weed species and level of infestation. Smart herbicide application systems that employ computer vision can recognize the presence and species of weeds. If the system does not recognize weed presence, herbicides are not applied. If weeds are detected, the herbicide rate can be adjusted accordingly to the size of weeds and level of infestation. This can reduce costs, improve application efficiency, and more accurately target these pests.

The Biggest

Predictive agriculture has become a buzzword at research institutions worldwide—even to the extent that Crop Science, the journal of the Crop Science Society of America, devoted a special issue on the subject this year. In a nutshell, predictive agriculture is crop modeling for the future. Decades ago, the term “predictive agriculture” was relegated to simple models that were supported by, at the time, the nascent field of computer science and computing capacity. Fast forward to today—with the integration of data science, supercomputing, and machine learning techniques predictive modeling is becoming an accurate reality.

Thousands and even millions of data points from soil sensors, imaging, satellites, weather station networks, etc., are now integrated into simulation models. The models can identify key management and environmental inputs and forecast plant growth and yield in real-time throughout the growing season. The models can integrate past, current, and forecasted weather data to drive simulations to predict future yield and which plant growth variables are most susceptible to adverse conditions. Models can determine, for instance, how the genes in a corn hybrid will perform across a region over the course of the next 10 or 20 years. And, using the probability of differing weather conditions, the constraint of soil types locally and regionally, the probability of how well that hybrid will perform relative to other hybrids can be determined.

While much of this is esoteric, models can identify producer management that will affect the outcome of the prediction. The probability that activities such as planting date, seeding rate, and fertilizer rates will have on yield given the probability of differing weather conditions can be known. When combined with differing soil conditions across a farm, model predictions can improve the likelihood that growers will optimize their inputs, and farm-level economics.

In the end, these technologies based on data analytics will improve productivity, manage environmental challenges, create cost savings, and provide for better input management. Some systems go so far as to optimize grain cart travel paths, how many employees will be needed for specific fields to get the grain in the bin, and, given current and forecasted yields on regional and national scales, determine projected prices, and the optimum time for farmers to market their crops.

And Crop Insurance

The interplay with crop insurance should not need too much explanation. The vagaries of nature that breeders are preparing future varieties and hybrids for are those same perils that crop insurance indemnifies—insects, disease, drought, water-logging, cold, heat, etc. From that standpoint, these breeding technologies are crucial to reduce yield loss in future, uncertain climates, at both local and regional scales. Further, smart machinery that reduces yield loss, improves grain quality, increases harvest speed, and improves pest management will increase production to count in the bin and reduce yield and revenue loss claims. On a grand scale, now that sensors, imagery, on-farm monitoring, ag weather networks, and precision ag are commonplace, predictive modeling shows great promise in replacing the art of farming with science-based decision support tools. By themselves or together, these technologies are rapidly developing and will further improve in the future. They are making agriculture more responsive to current and future challenges, and, from that standpoint, what is good for growing crops is most likely also good for crop insurance.

GPS and geotagging allow for data collection down to the square foot and even square inch level. When combined with data analytics, producers can optimize the output of every acre on their farm.
“American Farmers represent the backbone of our country. When disaster strikes, it is essential that crop insurance offers an appropriate level of coverage. As the American Farmer adapts and innovates to sustain their livelihood, the crop insurance industry needed to respond and meet those needs with evolving risk management solutions. ECO does that by offering a level of coverage needed for farmers to secure financing when they need it most. We’re pleased to bring this coverage to farmers across the country during this critical time of need.”

NAU Country President Jim Korin

Enhanced Coverage Option (ECO) highlights:

- **Area-based** coverage in a band from 86% up to 90% or 95%
- Available on over **30 crops for 2021**, more to follow in 2022
- ECO purchase **does not affect farm program enrollment** (ARC or PLC)
- Available to all farmers, delivered via the Federal Crop Insurance Corporation

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“To improve is to change, to be perfect is to change often.”

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NCIS Scholarship Program Helps Deserving Students

By Dr. Laurence M. Crane, NCIS

In 2010, the NCIS Board of Directors approved the NCIS 1890 Scholarship Program to help qualified students at the 1890 Land Grant Universities complete their education and prepare them for careers in agriculture. Since that time, more than two dozen students have been awarded a scholarship, helping many first-generation college students afford a better education. The crop insurance industry is actively working to increase the diversity in its workforce, reflecting the diversity of the farmers it serves, and the NCIS scholarship program is a key building block in preparing and delivering an educated and diverse workforce.

The NCIS scholarship recipients are all academically sound and well-rounded students who participate in extracurricular activities and give back to their communities. They exhibit excellence in the classroom and have a sense of community citizenship that extends beyond campus borders. They truly are exceptional young men and women, and NCIS is honored to support them.

NCIS 1890 Scholarship Recipients for 2020

The NCIS 1890 scholarship recipients for 2020-2022 are:

**Andrion Erves**, Vicksburg, Miss., is majoring in Environmental Science at Alcorn State University (ASU) in Lorman, Miss. From an early age science has intrigued Andrion. Her mother was a science teacher for 15 years and her grandfather taught horticulture for 30 years. She feels majoring in environmental science can help expand her knowledge of the many relationships between science, engineering, and agriculture. She is a member of various clubs and organizations such as Minorities in Agriculture, Natural Resources and Related Sciences (MANRRS), the National Society of Leadership and Success, and Collegiate 100 Women of ASU. Andrion’s hobbies include painting, volunteering, and playing tennis.

Her goal is to eventually receive her doctorate in Environmental Science and become a teacher, helping young people understand and appreciate science.

**Trevor Folsom**, Cushing, Okla., is majoring in Natural Resource Management with a minor in crop and soil science, at Langston University in Oklahoma. Trevor is an exceptional student who has distinguished himself in the classroom with his academics and in the community with his service. His family raises cattle and he also works on a neighbor’s ranch. Production agriculture has taught him the values of family, faith, community, and hard work.

His goal is to attend graduate school at Oklahoma State University to prepare himself for a career in natural resource management and livestock production. He also hopes to someday have his own farm.

**Jaevien Akinmola** is from Manning, S.C., and is majoring in Agribusiness at South Carolina State University in Orangeburg. During the past two years he has been the highest-ranking agribusiness major, the president of the South Carolina Student Chapter of the National FFA Organization, and a member of the National FFA Organization. He is also a member of various clubs and organizations such as Minorities in Agriculture, Natural Resources and Related Sciences (MANRRS), the National Society of Leadership and Success, and Collegiate 100 Women of ASU. Jaevien’s hobbies include painting, volunteering, and playing tennis.

Her goal is to eventually receive her doctorate in Environmental Science and become a teacher, helping young people understand and appreciate science.

**Trevor Folsom**
**Jaevien Akinmola**
Carolina State University chapter of MANNRS, a member of Beta Gamma Sigma business honor society, and was named a USDA 2020 Ag Outlook Forum Future Leader in Agriculture. Jaevien just recently completed a virtual work experience as a member of the USDA-ARS Office of Outreach Diversity and Equal Opportunity, working to develop programs that will recruit and train students to prepare them for career opportunities in the field of agriculture.

His goal is to graduate at the top of his class and receive a law degree in the future. Equipped with these skills, he plans to be an advocate for producers of all sizes and promote policies and judgment that are fair to agriculture as well as work to preserve the environment.

Charity Greene is from the small community of Ashburn, Ga., and is majoring in Agricultural Economics at Fort Valley State University in Georgia. As a graduating honor student from Turner County High School in Ashburn, Charity participated in basketball and track and field.

Her educational goal is two-fold: engage in research that will improve farm productivity and participate in education that promotes food safety. She aspires to be a role model for other women of color and people from small rural communities, demonstrating that dedication, hard work, and perseverance can lead to success for themselves and their communities.

Faith Fantroy is from Montgomery, Ala. She is majoring in Agricultural Economics at Fort Valley State University and is a member of the Lady Wildcats basketball team. For Faith, basketball has instilled the attributes of leadership, teamwork, adaptability, and determination. With the influence of her parents, role models, and her coaches, Faith has set high standards for herself and she seeks excellence in the classroom, on the court, and in her aspiration to be an agricultural economist.

Her goal is to make more healthy food products available for consumers of low and average incomes. She plans to educate people about the foods they consume and where those foods come from and how purchasing local products will benefit their community.

### Scholarship Specifics and Requirements

**Amount:** ($3,000) - $750/semester for four semesters

**Funding:** Provided by National Crop Insurance Services (NCIS)

NCIS is a 503(c) not-for-profit crop insurance trade association whose membership includes all of the private companies offering federal multiple peril crop insurance.

**Qualifications:**
- Continuing status as a full-time undergraduate student at an 1890 Land Grant University
- Completed the sophomore year in college and considered a junior (four semesters to graduate)
- Declared major in an agricultural discipline
- Minimum cumulative 3.0 GPA
- U.S. Citizen

The scholarship program is just one of several activities NCIS engages in to build relationships and strengthen the association between the crop insurance industry and the minority community engaged in agriculture.

Whereas most Federal programs are delivered to citizens through a Federal agency, the Federal crop insurance program is delivered to farmers through the private insurance industry. There are 14 Approved Insurance Providers who have a contract (Standard Reinsurance Agreement) with USDA to deliver (sell) crop insurance to farmers. As the not-for-profit trade association for those companies, NCIS provides services to and for these insurance companies.

Because crop insurance is a Federal program, the industry has an obligation to reach out to “under-served audiences.” In practice, this means small, limited resource and socially disadvantaged farmers. On behalf of the crop insurance industry, NCIS’ outreach activities work with the Historically Black Colleges and Universities (HBCU) that have agricultural programs, Non-governmental Organizations (NGO), Community Based Organizations (CBO), and other allied professionals who work with and serve minority farmers across the country.
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Valerie Diller met her husband Michael while they were students at West Texas State University. They returned to his hometown of Texline, a small town near the Texas-New Mexico border. This west Texas community is where the Dillers raised their family and began to farm.

About two years after they started farming, a terrible hailstorm destroyed all of their wheat and badly damaged the corn crop. Fortunately, they had crop insurance. Without it, the Dillers say they would have been out of business. That storm was pivotal for their farm and their lives. They started selling crop insurance after the storm because they saw just how important it was during a disastrous time.

“Truly, we wouldn’t be here today without it,” Valerie said. “We would not be able to live where we live and do what we do. I decided at that point if there was a way to help people, if we could, I wanted to do that.”

“There is no better way to protect your crop than through crop insurance,” Michael said. “The protection crop insurance provides helps farmers manage the risks and the markets so they can stay in business.”

Today the Dillers grow corn, wheat, hay and raise sheep. Their children decided to come back to farm. Their son is farming with them and their daughter is involved in the sheep business. It’s been a roller-coaster ride on the market this year for the Dillers, and farmers across America, during this unprecedented time of the COVID-19 pandemic. Corn is at about the lowest price in memory.

“While farming always comes with risks, this year has presented some unique challenges,” Michael said.
According to the Dillers, farmers in the west Texas panhandle are scared about whether they are going to be able to make it next year. The tremendous rise in prices at the grocery store is not reflected at the farm level.

“These are issues that not only harm the farmers who are trying to make a living, but all of the small businesses and other jobs that farming supports in our community,” Michael said.

The Dillers want Congress to know it is more important than ever to maintain a strong and widely available system of crop insurance. Crop insurance kept the Diller family in business. And crop insurance agents and adjusters are proud to work every day to give a helping hand to farm families across the country.

As Michael concluded, “Now more than ever crop insurance is needed to help farmers produce a reliable, high-quality and affordable food supply for our nation.”
We have been dedicated to serving America’s farmers for over a century, and are backed by the world's largest publicly traded P&C insurer, Chubb, ensuring the stability you need in a changing marketplace. Although we have the size to service a large agency-base, with Rain and Hail there is always a hometown feel. Throughout the country, we have dedicated, local marketing representatives, underwriting experts and claims fieldstaff that specialize in the business in your area. We are close by, no matter where you are, and we’ll partner with you to provide the customized service you need.
Donald, “Don” Connealy, NAU Country Insurance, 58, passed away unexpectedly on October 22, 2020. Don had a long and successful career in crop insurance. Over the last 30 years he worked for several crop insurance companies and was employed as the Vice president of Claims with NAU at the time of his death.

“His strength, guidance, and steady hand guided us through the process of taking care of our farmers after the derecho storm this summer in Iowa and he supported other claims efforts across the country as they arose,” said Jim Korin, president of NAU. “His leadership among our claims team stood out and he will be missed.”

Don is survived by his wife, Tracy; his mother, Joan; children Kait and Nate; one granddaughter, seven siblings, and many other family members and friends.

Don loved with his whole heart. If you were fortunate to be his friend or family, you were loved without judgment. He was fiercely loyal in good times and bad. He was loyal to his marriage, his family, his job, and his values.

Memorials can be made to Cure SMA or the University of Iowa Center for Advancement c/o the University of Iowa Stead Family Children’s Hospital Fund.

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Donald “Don” Suhr passed away on November 1, 2020, at the age of 87. He was a life-long resident of Seward, Neb.

Don graduated from Seward High School in 1950 and began teaching in a K-8 one-room school. He started working at Hughes Brothers in 1951, which included serving as treasurer of H.B.E. Credit Union. Don married Barbara Miller on November 17, 1951, and their union of almost 69 years was blessed with a family of six children. In 1962, Don earned his insurance license and began his career as an insurance agent, owning his own agency until his retirement in 2017. He served as Nebraska State President of Professional Insurance Agents and PIA National Director. Don was a member of St. Vincent de Paul Catholic Church and the Seward Volunteer Fire Department. Don and Barbara were long-time attendees of the Crop Insurance Industry Annual Conventions, and Don enjoyed participating in the golf tournament each year.

Don refereed football and basketball for more than 25 years. He was honored to officiate in the Shrine Bowl football game and Nebraska State basketball tournaments. He was a bowler, golfer, and avid Husker fan. Don enjoyed taking care of his lawn, koi fish, and purple martins. In the mornings you would find him joining in the McDonald’s coffee group discussion and his favorite vacation spot was Estes Park, Colorado.

Don is survived by his wife, Barbara; children, Deborah Zavitka, Judy Cudaback, Donna Zigler, Mark Suhr, and Diane Lichty, 13 grandchildren and six great-grandchildren. He was preceded in death by his parents, his son, James “Jeff” Suhr, a son-in-law, and three siblings.
from the AIPs, which were then sent to RMA. The Agency prepared written responses and then discussed them with AIPs, along with other questions that would come up during the calls. During the spring and the summer, every effort was made to ensure that insureds, agents, adjusters, and the AIPs had the necessary flexibility to continue to deliver crop insurance to the American farmer.

It is important to recall that both agriculture and insurance were categorized as “essential infrastructure” early in the pandemic. This determination was critical in allowing our industry to continue to function, albeit recognizing social distancing and other public health protocols. It was also the case that RMA held the line clearly stating that COVID-19 was not a valid cause of loss and that there would be no changes in existing SCDs.

I believe it is safe to say that the Agency and the industry worked together exceptionally well to ensure that the nails, the shoes, the horses, and the riders were in sync to face the task at hand.

**Drought, Derecho, and Hurricanes**

As if the pandemic was not enough to deal with, much of the country was experiencing drought conditions. In early January, the Drought Monitor Map showed that portions of the Midwest and Southeast were in areas of abnormal to severe drought, but overall, conditions were relatively favorable. By late October, the only region where drought was not prevalent was the Southeast. The West, including Hawaii, portions of western Nebraska, northwest Iowa, southeast South Dakota, southwest Missouri, and parts of the Northeast were all in extreme to exceptional drought, with other areas still in the abnormally to severe drought categories.

To add insult to injury, Mother Nature had more to say about the summer of 2020. The derecho on August 10 left farmers in Iowa and neighboring states devastated. The derecho caused notably widespread high winds and spawned an outbreak of weak tornadoes. In addition, certain areas reported torrential rain and large hail.

Damage was moderate to severe across much of the affected area, as sustained wind speeds of 70 miles per hour were prevalent. The greatest damage occurred in eastern Iowa, where the highest measured wind speed of 126 mph was recorded.

Millions of people were impacted by the storm with loss of utilities, damage to property, and severe damage to crops.

Again, industry and RMA rolled up their sleeves to respond to the disaster.

In 2020, seven hurricanes impacted the United States - eight if one includes Hurricane Douglas that narrowly missed hitting the island of Kauai in late July - making 2020 the most active hurricane season since 2005. The Hurricane Insurance Product-Wind Index (HIP-WI) Endorsement was fortuitously introduced in time to protect farmers from losses caused by devastating hurricanes. Hurricane Hanna, a Category 1 storm made landfall near Padre Island, Texas, on July 25, triggering losses in ten total counties. Just a few days later, Hurricane Isaias caused heavy losses in seventeen counties in North and South Carolina. In late August, Hurricane Laura struck Cameron, La., as a Category 4 storm, damaging the largest area totaling 45 counties in both Louisiana and Texas. In September, Hurricane Sally made landfall near Gulf Shores, Ala., and Hurricane Delta made landfall near Creole, La., hitting some of the same counties as Hurricane Laura. In late October, Louisianans were affected by Hurricane Zeta, and as this goes to press, all eyes are on another tropical storm that could strengthen to hurricane status. So far, more than $130 million in indemnities have been paid to farmers who purchased this new endorsement and suffered hurricane-force wind losses due to these devastating storms.

In our last article, we talked about the message getting lost. If the message gets lost, then the battle is lost, and we spiral downward. It is safe to say that 2020 has been a series of battles, starting with the onset of the pandemic. So, as we have run the course in 2020, we find our ability to win these battles is tied to our focus on the task at hand, getting the details right, making sure the “nails” are fastened securely, the “riders” are safe, and the “message” is delivered and the battle is won.

**Post-Election**

As this issue of TODAY® goes to press, we will have witnessed the results of the 2020 election. Turnout for early voting was record-setting. Unprecedented numbers of people voted using mail ballots as the nation continued to deal with the COVID-19 pandemic. The outcome of this election will truly be historic.

But what does this mean for agriculture and specifically crop insurance?

Both political parties understand the importance of a safe, reliable, high-quality, and affordable food supply. They understand the importance agricultural trade as American farmers continue to help feed the world’s growing population. Domestically, a healthy agricultural sector remains fundamental to our economy and the well-being of our nation. As such, crop insurance will remain a fundamental element of the farm safety net.

**In This Issue**

The fourth quarter of TODAY® features an in-depth look at NCIS initiatives focused on providing risk management education to limited resource and socially disadvantaged farmers. Dr. Laurence Crane, who oversees these activities, explains the importance of ensuring that all farmers, no matter if they grow crops on 10 acres or 1,000 acres, understand how to evaluate the risks they face and know how to implement a plan to mitigate those risks. Over the last 10 years, hundreds of farmers have benefited from this information that provides them with the tools they need to succeed in the difficult and challenging world of agriculture.

We also introduce you to the next five college students who have been awarded an NCIS 1890 scholarship. These students come from varying backgrounds but are all excited to be attending college with the hope of being involved in agriculture someday.

Dr. James Houx, in the latest What’s Growing On? series of articles, writes about how data analytics is being used in big and small ways throughout agriculture. From how equipment is manufactured to how seed technology is changing, data analytics plays a very large role in agriculture. Read more beginning on page 16.

We also highlight Michael and Valerie Diller, a couple who have been growing corn, wheat, and hay and raising sheep for many years near Texline, Texas. Many years ago, a hailstorm almost wiped them out and they relied on crop insurance to get through. Because of that experience, they knew they had to make sure other farmers were protected from similar disasters and it was then that they decided to sell crop insurance to other farmers. “Truly, we wouldn’t be here today without it,” Valerie said. “I decided at that point if there was a way to help people, if we could, I wanted to do that.”

**Final Thoughts**

2020 has been a most difficult year on so many levels. It has been characterized by an unprecedented public health crisis, along with economic and political uncertainty. Agriculture has faced its share of hardships and the pandemic is yet to be contained. Our hearts go out to those who have lost friends and loved ones. So, as we close out the year with this issue of Crop Insurance TODAY®, we hope for a brighter future in 2021. Please continue to be safe and stay healthy.
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