

May 16, 2018

Dear Members of the House of Representatives:

Over the past three years the House Agriculture Committee has conducted numerous hearings and listening sessions throughout the country to talk about priorities for the 2018 Farm Bill. One consistent theme from these meetings was “do no harm to crop insurance.” Yet as we approach floor action on the Farm Bill, we may see amendments that would do significant harm to crop insurance and to rural America.

As you consider the 2018 Farm Bill on the House floor, **we urge you to oppose harmful amendments to crop insurance, including those that would 1) reduce or limit participation in crop insurance, 2) make insurance more expensive for farmers during a time of economic downturn in agriculture, or 3) harm private-sector delivery.**

Crop insurance is a unique risk management tool available to farmers and ranchers. First, crop insurance policies are available for more than 120 individual crops across the country, and the recent development of Whole Farm Revenue (WFR) insurance makes coverage available to all crops, in all regions and for all types of farms.

Crop insurance is also purchased by farmers, and farmers must prove that they have met a deductible (minimum loss threshold) to be eligible for a payment for a portion of their loss. On average, farmers collectively spend \$3.5 to \$4 billion per year out of their own pockets for crop insurance coverage, and the average deductible is approximately 25% of the expected value of the crop.

Finally, instead of placing the entire risk for crop insurance on the American taxpayer – like ad hoc disaster assistance does - crop insurance shares risk between the taxpayer, farmers and the private sector delivery system.

There is no shortage of reasons why farmers, lenders, agriculture input organizations, conservation groups and others have expressed strong support for crop insurance.

- Without crop insurance most producers simply could not qualify for the **operating loans** they need to put a crop in the ground. Due to extremely tight margins in agriculture, regulators examining agriculture lending portfolios typically insist borrowers have crop insurance.
- Crop insurance is available to **all types and sizes of producers in all regions**.
- Crop insurance provides for **environmental benefits**. Crop insurance requires producers to meet wetlands protections and highly erodible lands protections to be eligible for a premium discount.
- Crop insurance is a **rapid response** solution to disasters. Private sector delivery typically allows farmers who have losses and have met their deductible to receive indemnity payments in less than thirty days, while ad hoc disaster can take months or even years.
- Crop insurance **protects jobs**, both on and off the farm. Crop insurance enables farmers to rebound quickly after a disaster and allows producers to pay credit obligations and other input expenses, such as fertilizer and farm equipment.

Crop insurance is food and fiber security insurance, and food and fiber security is national security. Given the importance of crop insurance, the undersigned organizations **urge you to support America's farmers, ranchers, rural economies and national security by opposing amendments that would harm crop insurance.**

Sincerely,

**National Organizations**

Agricultural Retailers Association  
American Agri-Women  
American Association of Crop Insurers  
American Bankers Association  
American Farm Bureau Federation  
American Farmland Trust  
American Insurance Association  
American Malting Barley Association  
American Seed Trade Association  
American Sesame Growers Association  
American Society of Farm Managers and Rural Appraisers  
American Soybean Association  
American Sugar Alliance  
American Sugarbeet Growers Association  
Association of Equipment Manufacturers  
Association of Fish and Wildlife Agencies  
Biotechnology Innovation Organization  
Corn Refiners Association  
Crop Insurance and Reinsurance Bureau  
Crop Insurance Professionals Association  
Ducks Unlimited  
Equipment Dealers Association  
Farm Credit Council  
Independent Community Bankers of America  
Independent Insurance Agents & Brokers of America  
National Association of Conservation Districts  
National Association of Mutual Insurance Companies  
National Association of Professional Insurance Agents  
National Association of State Departments of Agriculture  
National Association of Wheat Growers  
National Barley Growers Association  
National Corn Growers Association  
National Cotton Council  
National Council of Farmer Cooperatives  
National Crop Insurance Services  
National Farmers Union  
National Grain and Feed Association  
National Milk Producers Federation

National Oilseed Processors Association  
National Peach Council  
National Potato Council  
National Rural Lenders Association  
National Sorghum Producers  
National Sunflower Association  
Pheasants Forever  
Property Casualty Insurers Association of America  
Reinsurance Association of America  
Rural & Agriculture Council of America  
Specialty Crop Farm Bill Alliance  
The Fertilizer Institute  
Theodore Roosevelt Conservation Partnership  
United Fresh Produce Association  
US Apple Association  
US Canola Association  
US Dry Bean Council  
US Rice Producers Association  
USA Dry Pea & Lentil Council  
USA Rice Federation  
Western Growers Association  
Women Involved in Farm Economics

### **State Organizations and Companies**

Ag Enterprise Supply, Inc. (WA)  
Ag Georgia Farm Credit (GA)  
Ag New Mexico Farm Credit, ACA (NM)  
AgChoice Farm Credit (PA, OH)  
AgCountry Farm Credit Services (MN, ND, WI)  
AgCredit, ACA (OH)  
AgFirst Farm Credit Bank (AL, DE, FL, GA, MD, MS, NC, PA, SC, VA, WV, DC, PR, KY, LA, OH, TN)  
AgHeritage Farm Credit Services (AR)  
AgriBank, FCB (MN)  
Agribusiness Association of Iowa (IA)  
AgriBusiness Association of Kentucky (KY)  
Agricultural Council of Arkansas (AR)  
Agribusiness Council of Indiana (IN)  
AgSouth Farm Credit (GA, SC)  
AgTexas Farm Credit Services (TX)  
AgVantis (KS)  
AHW LLC (IL)  
Alabama Ag Credit, ACA (AL)  
Alabama Cotton Commission (AL)  
Alabama Farm Credit, ACA (AL)  
Alabama Independent Insurance Agents Association (AL)

Alliance Bank (IN )  
Alliance Bank (WI)  
Allmer Farm & Ranch (CO)  
American Ag Credit (KS, CA, CO, OK, NM, NV)  
AmTrust Ag (IA)  
ArborOne Farm Credit (SC)  
Archer Daniels Midland Company (IL)  
Arizona Cotton Growers Association (AZ)  
Arizona Farm Bureau Federation (AZ)  
Arkansas Soybean Association (AR)  
ARMtech Insurance Services (AR)  
Association of Wyoming Insurance Agents (WY)  
Bank of Mead (NE)  
Bank of Newman Grove/Gerhart Ins. Agency (NE)  
Bay Area Insurance Agents Association (MI)  
Beaufort Equipment Company (NC)  
Big I New Jersey (NJ)  
Big I New York (NY)  
Blackland Cotton and Grain Producers, Inc. (TX)  
Burkhart Farm Center (OH)  
California Association of Wheat Growers (CA)  
California Association of Winegrape Growers (CA)  
California Cotton Ginners and Growers Association (CA)  
Cape Fear Farm Credit (NC)  
Capital Farm Credit (TX)  
Cargill (MN)  
Carolina Farm Credit (NC)  
Carrico Implement Co., Inc. (KS)  
Central Kentucky Ag Credit (KY)  
Central Texas Farm Credit (TX)  
CGB Enterprises, Inc. (LA)  
CHS Inc. (MN)  
Chubb (NJ)  
Citizens Bank (TX)  
Citizens State Bank (IA)  
CoBank (All States)  
Colonial Farm Credit (MD, VA)  
Colorado Association of Wheat Growers (CO)  
Colorado Corn Growers Association (CO)  
Colorado Farm Bureau (CO)  
CoMark Equity Alliance (OK, KS)  
Community Bankers Association of Illinois (IL)  
Compeer Financial (WI)  
Cooperative Network (MN, WI)  
Cotton and Grain Producers of the Lower Rio Grande Valley (TX)  
Cotton Producers of Missouri (MO)

COUNTRY Mutual Insurance Company (IL)  
Crop Risk Services (IL)  
Deitering Bros Inc. (IA)  
Delaware Farm Bureau (DE)  
Delta Council (MS)  
El Paso Valley Cotton Association (OH)  
Elder Ag & Turf Equipment Co. (OH)  
Farm Credit Bank of Texas (AL, LA, MS, NM, TX)  
Farm Credit East (CT, ME, MA, NJ, RI, NH, NY )  
Farm Credit Illinois (IL)  
Farm Credit Leasing (MN)  
Farm Credit Mid-America (KY)  
Farm Credit MidSouth (AK)  
Farm Credit of Central Florida (FL)  
Farm Credit of Enid (OK)  
Farm Credit of Florida (FL)  
Farm Credit of New Mexico (NM)  
Farm Credit of Northwest Florida, ACA (FL)  
Farm Credit of the Virginias (VA, WV)  
Farm Credit of Western Kansas ACA (KS)  
Farm Credit Services of America (NE)  
Farm Credit Services of Mandan (ND)  
Farm Credit Services of North Dakota (ND)  
Farm Credit Southeast Missouri (MO)  
Farmers Mutual Hail Insurance Company of Iowa (IA)  
Farmers State Bank (IL )  
Farmers' Implement, LLC (WI)  
FCC Services (CO)  
FCS Financial (MO)  
First Community Bank (MT)  
First National Bank of Hereford (TX)  
First National Bank of Rotan (TX)  
First South Farm Credit (AL, LA, MS)  
First State Bank of Roscoe (SD)  
Flagler Bank (FL)  
Fleet Brothers Inc and James River Equipment LLC (VA)  
Florida Association of Insurance Agents (FL)  
Florida Farm Bureau Federation (FL)  
Florida Sugar Cane League (FL)  
Fresno Madera Farm Credit (CA)  
Frontier Farm Credit (KS)  
Georgia Corn Growers Assn (GA)  
Georgia Cotton Commission (GA)  
Georgia Farm Bureau Federation (GA)  
Global Ag Insurance Services (CA)  
Golden State Farm Credit, ACA (CA)

GreenStone Farm Credit Services (MI, WI)  
GROWMARK (IL)  
Guy Carpenter & Co LLC (CT)  
Harry Implement Inc. (SD)  
Heartland Insurance Agency, Inc. (IA)  
Helena National Bank (AR)  
Herschel Johnson Implement (IL)  
Horizon Financial Bank (ND)  
Hudson Insurance Group (KS)  
Idaho Ag Credit, ACA (ID)  
Idaho Farm Bureau Federation (ID)  
Idaho Grain Producers Association (ID)  
Illinois Corn Growers Association (IL)  
Illinois Farm Bureau (IL)  
Illinois Soybean Association (IL)  
Independent Agents and Brokers of Maryland (MD)  
Independent Farm Insurance Agents of Illinois (IL)  
Independent Insurance Agents & Brokers of Louisiana (LA)  
Independent Insurance Agents & Brokers of South Carolina (SC)  
Independent Insurance Agents & Brokers of Washington (WA)  
Independent Insurance Agents and Brokers of Arizona (AZ)  
Independent Insurance Agents and Brokers of California (CA)  
Independent Insurance Agents and Brokers of Idaho (ID)  
Independent Insurance Agents and Brokers of Oregon (OR)  
Independent Insurance Agents of Arkansas (AR)  
Independent Insurance Agents of Connecticut (CT)  
Independent Insurance Agents of Georgia (GA)  
Independent Insurance Agents of Illinois (IL)  
Independent Insurance Agents of Indiana (IN)  
Independent Insurance Agents of Iowa (IA)  
Independent Insurance Agents of Kentucky (KY)  
Independent Insurance Agents of Maryland (MD)  
Independent Insurance Agents of Mississippi (MS)  
Independent Insurance Agents of Montana (MT)  
Independent Insurance Agents of Nebraska (NE)  
Independent Insurance Agents of New Mexico (NM)  
Independent Insurance Agents of North Carolina (NC)  
Independent Insurance Agents of North Dakota (ND)  
Independent Insurance Agents of Oklahoma (OK)  
Independent Insurance Agents of Rhode Island (RI)  
Independent Insurance Agents of South Dakota (SD)  
Independent Insurance Agents of Texas (TX)  
Independent Insurance Agents of Virginia (VA)  
Independent Insurance Agents of Wisconsin (WI)  
Indiana Corn Growers Association (IN)  
Indiana Soybean Alliance (IN)

Insurance Agents & Brokers of Delaware (DE)  
Insurance Agents & Brokers of Pennsylvania (PA)  
Insurors of Tennessee (TN)  
Iowa Farm Bureau Federation (IA)  
Iowa Soybean Association (IA)  
James River Equipment (VA)  
Kaddatz Auctioneering & Farm Equipment Sales (TX)  
Kansas Association of Insurance Agents (KS)  
Kansas Association of Professional Insurance Agents (KS)  
Kansas Association of Wheat Gowers (KS)  
Kansas Corn Growers Association (KS)  
Kansas Cotton Association (KS)  
Kansas Farm Bureau (KS)  
Kansas Grain and Feed Association (KS)  
Keim Farm Eq. Inc. (IA)  
Kentucky Corn Growers Association (KY)  
Kentucky Farm Bureau (KY)  
Kentucky Soybean Association (KY)  
Keokuk County Implement Co. (IA)  
King Crop Insurance, Inc (DE)  
Lake Henry Implement (MN)  
Landmark Services Cooperative (WI)  
LandPro Equipment (NY)  
Landus Cooperative (IA)  
Legacy Ag Credit, ACA (TX)  
Legacy Insurance Brokerage (IA)  
Lenox Equipment Co. Inc. (OH)  
Lindstrom Equipment, Inc. (WI)  
Lone Star Ag Credit (TX)  
Louisiana Cotton and Grain Association (LA)  
Louisiana Farm Bureau Federation (LA)  
Louisiana Land Bank, ACA (LA)  
M & B Farms (TX)  
Main & Pinckney Equipment, Inc. (NY)  
Maine Insurance Agents Association (ME)  
Maryland Farm Bureau (MD)  
Massachusetts Association of Insurance Agents (MA)  
Massachusetts Farm Bureau Federation (MA)  
Merchants & Planters Bank (AR)  
Merchants State Bank (SD)  
MFA Oil Company (MO)  
MFA, Inc. (MO)  
Michigan Agri-Business Association (MI)  
Michigan Association of Insurance Agents (MI)  
Michigan Association of Professional Insurance Agents (MI)  
Michigan Bean Shippers (MI)

Michigan Corn Growers Association (MI)  
Michigan Farm Bureau (MI)  
Michigan Farm Bureau Insurance (MI)  
Michigan PIA (MI)  
Michigan Soybean Association (MI)  
MidAtlantic Farm Credit (MD, DE, PA, VA, WV)  
Mid-Atlantic Soybean Association (PA)  
Minnesota Farm Bureau Federation (MN)  
Minnesota Grain and Feed Association (MN)  
Minnesota Independent Insurance Agents Association (MN)  
Minnesota Soybean Growers Association (MN)  
Mississippi Farm Bureau Federation (MS)  
Mississippi Land Bank, ACA (MS)  
Missouri Association of Insurance Agents (MO)  
Missouri Corn Growers Association (MO)  
Missouri Cotton Producers (MO)  
Missouri Farm Bureau Federation (MO)  
Missouri Soybean Association (MO)  
Montana Farm Bureau Federation (MT)  
Montana Grain Growers Association (MT)  
Nagel Crop Insurance, LLC (MD)  
Nagel Farm Service (MD)  
Nebraska Independent Community Bankers (NE)  
Nebraska Corn Growers Association (NE)  
Nebraska Farm Bureau Federation (NE)  
Nebraska Grain and Feed Association (NE)  
Nebraska Soybean Association (NE)  
Nebraska Wheat Growers Association (NE)  
Nevada Independent Insurance Agents (NV)  
New England Farmers Union (CT, MA, ME, NH, NY, RI, VT)  
New Hampshire Association of Insurance Agents (NH)  
New York Corn and Soybean Growers Association (NY)  
New York Farm Bureau (NY)  
North Carolina Cotton Producers Association (NC)  
North Carolina Farm Bureau Federation (NC)  
North Dakota Corn Growers Association (ND)  
North Dakota Grain Dealers Association (ND)  
North Dakota Soybean Growers Association (ND)  
Northeast Agribusiness and Feed Alliance (NY)  
Northwest Farm Credit Services (WA)  
Ohio AgriBusiness Association (OH)  
Ohio Corn & Wheat Growers Association (OH)  
Ohio Farm Bureau Federation (OH)  
Ohio Insurance Agents Association (OH)  
Ohio Soybean Association (OH)  
Oklahoma AgCredit (OK)



Oklahoma Cotton Council (OK)  
Oklahoma Farm Bureau (OK)  
Oklahoma Grain and Feed Association (OK)  
Oregon Wheat Growers League (OR)  
Panhandle Peanut Growers Association (TX)  
Partner Re (CT)  
Pecos Valley Farmers Association (NM)  
Pennsylvania Farm Bureau (PA)  
Peoples Savings Bank (IA)  
Personal Ag Management (CA)  
PIA of Hawaii (HI)  
PIA of Louisiana (LA)  
PIA of Montana, a proud member of the Western Alliance (MT)  
Pitts Insurance Agency, Inc. (GA)  
Plains Cotton Growers, Inc. (TX)  
Plains Land Bank (TX)  
Premier Farm Credit (CO)  
Producers Cooperative Association (TX)  
Professional Insurance Agents Southern Alliance (AL, GA, MS)  
Professional Insurance Agents of Arkansas (AR)  
Professional Insurance Agents of Connecticut, Inc. (CT)  
Professional Insurance Agents of Florida (FL)  
Professional Insurance Agents of Indiana (IN)  
Professional Insurance Agents of Kentucky (KY)  
Professional Insurance Agents of Minnesota (MN)  
Professional Insurance Agents of North Carolina (NC)  
Professional Insurance Agents of Nebraska/Iowa (NE/IA)  
Professional Insurance Agents of New Hampshire, Inc. (NH)  
Professional Insurance Agents of New Jersey (NJ)  
Professional Insurance Agents of New York (NY)  
Professional Insurance Agents of North Dakota (ND)  
Professional Insurance Agents of Puerto Rico & Caribbean (PR)  
Professional Insurance Agents of South Carolina (SC)  
Professional Insurance Agents of Virginia & DC (VA, DC)  
Professional Insurance Agents of Wisconsin (WI)  
Puerto Rico Farm Credit, ACA (PR)  
Quality Implement Co. (OK)  
Rain and Hail Insurance Society (IA)  
Rhode Island Farm Bureau Federation (RI)  
Riceland Foods (AR, MO)  
Rio Grande Valley Sugar Growers (TX)  
River Valley Ag Credit (KY, TN)  
Rolling Plains Cotton Growers, Inc. (TX)  
Rossville Truck & Tractor Co. Inc. (KS)  
Royal Bank (WI)  
Rural Community Insurance Services (MN)

San Joaquin Quality Cotton Growers Association (CA)  
SD Wheat Incorporated (SD)  
SEMA Equipment, Inc. (MN)  
Service Insurance Agency of Roosevelt, Inc. (UT)  
Silex Banking Company (MO)  
South Carolina Cotton Board (SC)  
South Carolina Farm Bureau Federation (SC)  
South Dakota Corn Growers (SD)  
South Dakota Farm Bureau Federation (SD)  
South Dakota Grain & Feed Association (SD)  
South Dakota Soybean Association (SD)  
South Texas Cotton and Grain Association (TX)  
Southern AgCredit (MS, LA)  
Southern Cotton Growers, Inc. (VA, NC, SC, GA, AL, FL)  
Southern Peanut Farmers Federation (MS, AL, GA, FL)  
Southern Rolling Plains Cotton Growers (TX)  
Southern States Cooperative (VA)  
Southwest Council of Agribusiness (TX, OK, KS, NM, CO)  
Southwest Georgia Farm Credit (GA)  
St. Lawrence Cotton Growers Association (TX)  
Syngenta (NC)  
Team Marketing Alliance (KS)  
Tennessee Farm Bureau Federation (TN)  
Tennessee Soybean Association (TN)  
Texas Corn Producers Association (TX)  
Texas Farm Bureau Federation (TX)  
Texas Farm Credit (TX)  
Texas Grain and Feed Association (TX)  
Texas Wheat Producers Association (TX)  
The Bippus State Bank (IN)  
The Citizens Bank of Clovis (NM)  
The First National Bank of Lacon (IL)  
The First National Bank of Wynne (AR)  
The Home Savings and Loan Company of Kenton, Ohio (OH)  
The Murray Bank (KY)  
The Tilden Bank (NE)  
Torgerson's LLC (MT)  
Trans Pecos Cotton Association (TX)  
Trusted Choice Insurance Agents of Colorado (CO)  
Union State Bank (KS)  
United Producers, Inc. (OH)  
Utah Association of Independent Insurance Agents (UT)  
Utah Farm Bureau (UT)  
Utah Independent Agents (UT)  
Vermont Insurance Agents Association (VT)  
Virginia Cotton Growers Association (VA)

Virginia Grain Producers Association (VA)  
Washington Farm Bureau (WA)  
Washington Association of Wheat Growers (WA)  
Wells Equipment Sales, Inc. (MI)  
West Michigan Association of Insurance Agents (MI)  
Western Peanut Growers Association (TX)  
Wheatland Bank (WA)  
Wisconsin Agri-Business Association (WI)  
Wisconsin Corn Growers Association (WI)  
Wisconsin Farm Bureau Federation (WI)  
Wisconsin Soybean Association (WI)  
Wm. Nobbe and Co., Inc (IL)  
Yankee Farm Credit (VT, NY, NH)  
Yosemite Farm Credit (CA )  
Zurich North America (IL)