

Crop Insurance: A Benefit for All
Weston Burcham, ADM, CIRB Emerging Leaders Program Class of 2015-2016

In April of 2015, the Crop Insurance and Reinsurance Bureau (CIRB) started its inaugural Emerging Leaders Program (ELP). I was chosen along with 5 other crop insurance and reinsurance industry professionals to participate in this program. We participated in two different fly-ins to Washington, D.C., and met with leaders from the Risk Management Agency along with the National Crop Insurance Services all with the purpose of learning to take advocacy efforts back to our home communities.

I grew up working on a farm in a rural agriculture community in Southwest Kansas, which is what motivated me to enter the ag industry. It is also why I am passionate about working to provide producers with risk management tools to manage their farms. I personally work in the crop insurance industry for ADM Crop Risk Services as their sales manager in Kansas. I get the opportunity to witness firsthand how crop insurance works successfully and helps rural America by ensuring farmers have what they need.

According to the National Crop Insurance Services, only \$.25 cents out of every \$100 that the U.S. spends goes to farm policy. Prior to the federal crop insurance program in the early '80s, farmers relied on ad hoc financial assistance during times of natural disasters which were 100% taxpayer funded. With crop insurance, farmers now receive a bill in the mail instead of a check. As a group, farmers spend \$4 billion out of their own pockets to receive protection for their crops. Farmers share in a crop loss first by meeting a deductible before they receive financial assistance. Crop insurance is a fiscally responsible way to keep the rural economy strong.

Another advantage of the crop insurance program is that private insurance companies deliver the system. Working to improve the business and make it more efficient also motivates me to work in this space. I have gained a new appreciation for efficiency in government practices. While at farmer meetings, I appreciate getting to talk to producers who say they were impressed with how ADM works

hard to make the crop insurance program more efficient and has met their needs earlier than what they expected. Crop insurance protected over \$4.3 billion worth of crops grown in Kansas during 2015.

When a major loss occurs, timely payments to producers can determine if a farm operation makes it to the next year or not. Private-sector delivery is vital to guaranteeing all claims checks get paid to farmers in a timely fashion.

America is very fortunate to have the ability to produce our own food and assist others around the world by exporting commodities. We are able to enjoy this food security thanks in part to the United States farm policy. Protecting crop insurance will help ensure that America's farmers remain the most productive in the world.

- Weston Burcham is a resident of Hays, KS and is a Sales Manager for ADM Crop Risk Services. He also served in the Crop Insurance and Reinsurance Bureau Emerging Leaders Program.