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,

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
California Association of Winegrape Growers
Corn Refiners Association
Crop Insurance and Reinsurance Bureau
Crop Insurance Professionals Association
Ducks Unlimited
Farm Credit Council
Florida Sugar Cane League
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
Panhandle Peanut Growers Association
Pheasants Forever
Property Casualty Insurers Association of America
Reinsurance Association of America
Rio Grande Valley Sugar Growers
Rural & Agriculture Council of America
Southern Peanut Farmers Federation
Southwest Council of Agribusiness
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
Western Peanut Growers Association
Women Involved in Farm Economics