



## **Crop Insurance Professional Association, LLC**

July 8, 2015

Dear Representative:

On behalf of the Crop Insurance Professionals Association (CIPA), we urge you to oppose amendments to the Agriculture Appropriations Bill that would undermine the Agricultural Act of 2014 (the Farm Bill) or Federal Crop Insurance.

CIPA is the national association of crop insurance agents dedicated to providing quality services and products to help our farmer customers manage their financial risk, which is significant.

As you know, the Farm Bill was debated for more than four years and is now still very much in the implementation stage. Farmers, ranchers, dairymen, and their lenders have made significant, long-term financial decisions based upon the commitment of a five-year Farm Bill. With many regions of the country recovering from or still experiencing severe natural disaster, including flooding and record droughts, and producers of most crops coping with depressed prices caused in part by high and rising foreign subsidies and tariffs, the stability provided by the Farm Bill and Federal Crop Insurance is more important than ever.

We are deeply concerned about amendments that may be offered to weaken or gut Federal Crop Insurance. After significant cuts to the commodity title of the Farm Bill, Federal Crop Insurance has become an even more important risk management tool for farm and ranch families. While we have not seen texts of potential amendments, we have learned of some that may be offered and would strongly urge you to oppose the following:

-- Any pay limits or means tests amendments. The imposition of pay limits and means testing on Federal Crop Insurance would adversely affect the insurance pool, and thus all full time farm families by lowering participation and coverage levels while driving up premium rates. It would be akin to excluding the healthiest people from health insurance under the theory that they do not need coverage. Ironically, these potential amendments would hit beginning and small farmers, despite rhetoric from proponents that these are the sort of farmers they would like to see more of.

-- Any amendments that would seek to publicize farmer's private financial information. Family farms pay significant premiums each year for crop insurance products, and their choices in this area can reveal very sensitive private financial

information. Outside groups want to make farmers' insurance information public so they can sensationalize the information and mislead lawmakers and public perception about Crop Insurance. Any insurer or insured appreciates and expects confidentiality regarding their personal information, whether in crop insurance or other lines like health or life. We strongly urge you to oppose any amendment that would harm the privacy protection provided by Federal Crop Insurance.

-- Any amendment that would undermine the relief granted on conservation compliance. We appreciate the provision in the base bill that will ultimately bring more farms into conservation compliance by keeping them in crop insurance. Conservation compliance was never meant to be punitive, and we believe it would be short sighted to exclude farmers who did not meet the USDA's arbitrary June 1 deadline, often through no fault of their own.

We have also heard of amendments that would seek to directly attack some farmers and attempt to splinter the farm coalition. We are also opposed to these efforts, including any amendment to remove a provision in the base text that provides for the orderly marketing of cotton and any amendment that would gut U.S. sugar policy. As agents for some of the greatest entrepreneurs and risk takers in our economy, we believe in the importance of standing by our farmers in the face of attacks from groups who have publicly declared their intent to tear down all of U.S. Farm policy.

If you have any questions, or would like any additional information or resources on these matters, please contact any of the staff at Combest, Sell & Associates at the following numbers: Tom Sell (806) 535-0093, Jeff Harrison (202) 215-6645, Trevor White (806) 543-1044, Brandon Reeves (202) 999-7320.

Thank you for your consideration of our views.

Sincerely,

A handwritten signature in black ink, appearing to read "William Cole". The signature is fluid and cursive, with a large initial "W" and "C".

William Cole  
Chairman