

For Crop Insurance, Congress Should Consider Free Market

WASHINGTON, D.C. — Crop insurance officials are urging Congress to choose a free-market approach to reforming the federal crop insurance program.

The American Association of Crop Insurers (AACI), whose membership writes about 75 percent of the multiple peril crop insurance protection in the U.S., is supporting legislation (HR4592) that would 1) be budget responsible; 2) provide structural reform of the program; 3) provide improved coverage plans for farmers; and 4) be cost-effective.

A centerpiece of this proposal would provide for the program to be under the direction and leadership of a newly established independent federal crop insurance commissioner who would be required to have insurance expertise, said E. Eugene Gantz, AACI president.

Two AACI officials told a House agriculture subcommittee that this approach would 1) provide steady, experienced, and independent leadership for the program; 2) result in the development of new and improved insurance products on a competitive basis in the marketplace; 3) would be cost-effective and within budget limits; 4) would require the private companies to bear most of the underwriting risk; and 5) would be affordable to farmers. Richard Gibson, AACI board chairman, said that would result in a crop insurance program that

more farmers would buy because it would meet their risk management needs.

John Joyce, AACI board vice chairman, also appeared before the subcommittee and reinforced the free market position.

"HR 4592 is the best bill to surface the date. It's bipartisan and provides a good framework for an improved crop insurance program for both farmers and taxpayers. Furthermore, it generally meets the criteria established by AACI and most other insurance organizations," Gantz said.

Another bill the subcommittee is considering essentially would give the federal government a larger role in delivering a crop insurance program and diminish the role of the private crop insurance industry.

Major considerations, said Gantz, are that any crop insurance bill be within budget parameters, provide for structural reform of the crop insurance program, and result in better products for farmers and be cost effective.

Using the concept contained in HR 4592 as a starting point, said Gantz, "a strong, reliable crop insurance program can be developed. If the private insurance industry is given the chance to complete the job we started in 1981 (when the current program began), we are certain that a much improved crop insurance program can and will deliver the kind of protection farmers need."



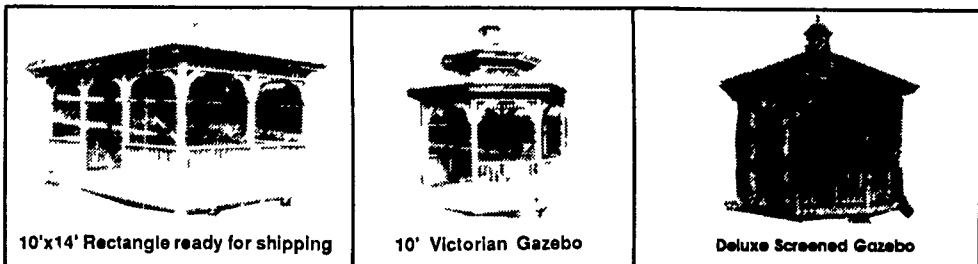
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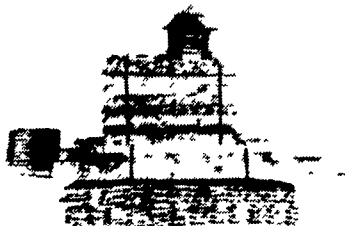
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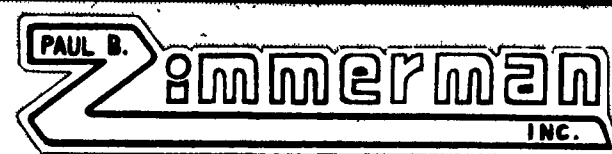
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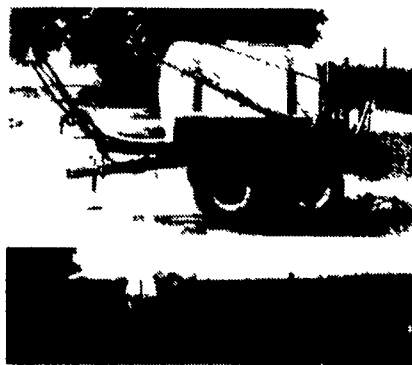
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