

Indian Country Priorities and Opportunities for the 2023 Farm Bill Title XI: Crop Insurance

Key Points and Recommendations

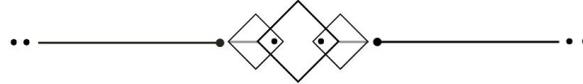
- Agricultural risk management is critical for producers. Due to the high risk of agriculture and food production, especially in Indian Country, crop insurance products must cover tribal producers in unique ways.
- Livestock producers in Indian Country must be afforded the same risk protection as crop producers, and the same payment options.

Background Information and Context

Crop insurance is a foundational risk management tool for producers. Those insurance products, made available through the Crop Insurance Title, fail to reach Native producers when they are not tailored to respond to the nuances of Indian Country food production systems. Service delivery of subsidized crop insurance is a critical component to the protection of tribal food and agricultural product production. Limited access to local authorized crop insurance agents and companies has been a voiced issue in Indian Country due to geographic proximity challenges; hesitancy of insurers to participate in areas that they are unfamiliar with like traditional Indigenous crops, production techniques and practices influenced by traditional ecological knowledge, and with Tribal producers generally; and lack of comparable communication and information sharing with Tribal producer communities about risk management programs.

Priorities for Indian Country in the Crop Insurance Title:

- ***Pasture, Rangeland, and Forage Policy for Members of Native Tribes***
 - Include language from the Senate-passed version of the 2018 Farm Bill, which amended Section 11111 to allow for a 90% subsidy of crop insurance premium for first-time Native livestock commodity producers for pasture, rangeland, and forage crop insurance.
- ***Provide education programs for Insurers***
 - Facilitate training for insurance companies by requiring RMA to mandate the development of curriculum specific to providing crop insurance products to Tribal producers.
- ***Development of crop insurance for traditional foods and livestock***



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- Require RMA to develop unique crop insurance policies designed to cover the production systems associated with tribal traditional food and livestock. These systems should be recognized as Good Agricultural Practices (GAPs), and tribal producers should also be afforded the opportunity to pay premiums upon the sale of the crop or livestock instead of making an upfront payment.
- ***Allow Tribal insurance companies to insure Tribal producers***
 - RMA should also begin immediately reaching out to the AMERIND Risk, a 100% Tribally owned and operated insurance provider, because of its significant experience in offering and underwriting insurance needs in Indian Country. AMERIND Risk should be engaged to begin the process of offering crop insurance products in Indian Country because it serves a national intertribal audience.
- ***Appoint Tribal producer to FCIC Board***
 - USDA should appoint tribal producers to fill future vacancies on the FCIC Board.