



National Crop Insurance Services

# Outstanding SERVICE AWARD

To underscore the crop insurance industry's commitment of reaching out in credible and successful ways to limited resource and socially disadvantaged farmers, NCIS created the Outstanding Service Award to present to an individual who has demonstrated a genuine commitment of outstanding service and outreach to these groups of producers.

This year, the NCIS Board of Directors voted unanimously to present the award to Steve Tate of Steve Tate Insurance in Meridianville, Ala.

"We are proud to consider Steve a long time friend and advocate of the crop insurance program as well as a Rain and Hail agent," said Steve Harms, President and Chairman of the Board of Rain and Hail L.L.C. "Steve shows great pride in his job and has always strived to provide a fair and honest program to his southern farming peers. He is an extremely knowledgeable and dedicated individual who has contributed a great deal to the success and livelihood of Southern agriculture," said Harms.

Steve Tate is not only a crop insurance agent that writes policies in three different states, he is also the managing partner in a 5,500 acre farm that he owns with his brothers and cousin. Tate works out of an office on the farm, but most of his policies are written while at his customer's farm office or home.

"I respect their time. I might have to travel 60 miles one way for an appoint-



ment, but customer convenience is important to me. The only way to differentiate your business is through knowledge and service," said Tate.

Tate also seeks out the farmers that may be harder to find.

"We have a lot of land around here that is becoming part of the urban sprawl," he said. "While this is not a truly agrarian economy like in the Midwest, agriculture is still important here. We have everything from large commercial farms to small family-owned operations."

Writing some of his business can be very time consuming.

"We have a lot of shared leases which means companion policies. They take some time to write. I'm willing to spend

that time when others might not be."

In addition to his farming operation and crop insurance agency, Tate's one of those farmers that likes to give back to his community.

"We operate a pumpkin patch in late September and October," said Tate. "And we do farm education for preschool through second grade students." An average day will have 300 – 500 kids come through the doors. "I suppose if I ever kicked this farming habit, I might be able to expand my crop insurance business," laughed Tate.

While attending Auburn University, Tate met Waymon Moore, a long-time Rain & Hail employee.

"He told me if I ever got hungry

enough and needed a job to call him. Sure enough, I did," Tate said.

Tate began adjusting for Rain & Hail in 1982 and didn't quit until the farming operation expanded enough that he just couldn't spare the time away from it to do part-time adjusting. A few years later, the local crop insurance agency dissolved. Tate understood the business and knew some people in the industry. He decided to get his insurance license and sold eight policies that first year. He has since grown that business into over 200 policies.

"It may not sound like a lot when compared to some of the other mega agents in the country, but it works well for me," he said.

The business is "physically challenging due to the proverbial crop insurance deadlines," Tate said. "But I really enjoy the relationships I've built in this business," he said.

Customers seem to be his best source of advertising.

"I've never made a cold call," he said. "Many creditors require crop insurance for collateral but the crop insurance product sells itself. I just have to provide the service and knowledge."

"The Crop Insurance program was built and continues to grow and flourish due to hard-working and dedicated agents and producers such as Steve Tate," Harms said. "He has been involved in the program from the beginning and still today, prides himself on providing service and support to all of his southern farming peers. We at Rain and Hail hold a great admiration and respect for Steve who throughout his life and career has given so much to American agriculture."

The majority of his crop insurance work is done in a relatively short amount of time.

"It seems like we only have a few short

weeks to service the policies and take care of any changes producers might make. Sometimes that can be frustrating," Tate said.

Tate is the president of the Madison County Farmers Federation and sits on the Board of Trustees of the Farm Federation. He's also very active in local organizations.

"I have to miss a lot of the national meetings of the organizations I belong to because they are usually held during my busy season," he said.

In fact, the date that Steve was presented this award at the crop insurance industry annual convention was the same date the CRC base prices for cotton were released.

"We flew into Naples one day and out the next. As much as I was honored by the award, I just couldn't stay away from the office for long."

Tate and his wife, Jackie, have two daughters, Kristen and Kasey.