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Attendee List

Attendee List

2026 Crop Insurance Industry Annual Convention

AFBIS

Andy Caruso
Sam Dickens
Crystal Mulcahy
Allen Yeatts

AG360 Insurance

Blaine Stucky

AgCountry Farm Credit Services

Andy Martin

Ageas Re Ageas SA/NV

Michael Rügger

AgencyRoot by Ever.Ag

Tyler Feterl
Travis Laine

Agi3 Risk Services

Lysa Porth
Teddy Wong

Agriculture and Agri-Food Canada

Francesco Del Bianco
Remi Villeneuve

AgriLogic Consulting

Clif Parks

Agri-Pulse Communications

Tom Davis
Sara Wyant

AgriSompo

Jonathan Akridge
Mark Allison
Marji Guyler-Alaniz
Bradley Leighton
William Moore
Drew Remington
Wade Shuler

AgriTech Insurance Agency

Walker Brandt
Ted Lung

Agrograph

David Cohen

AgWest Farm Credit

Jason Buchanan
Brandee Sink
Marva Ulleland
Zack Wolf

AIAG

Thomas Gehrke

Allianz SE Reinsurance Branch

Reto Schneider
Petra Winter

Allied World Re

Joe Barrett
Paul Boulous
Paige Quinn
Dan Schaefer

American AgCredit

Fred Dixon

American Agricultural Insurance Company

Cameron Eide
Tim Lessman
Rachael Yoo

American Association of Crop Insurers (AACI)

Cheri Bustos
Mike Conaway
Scott Graves
Kerri Marbut
Brittney Matousek

Attendee List

2026 Crop Insurance Industry Annual Convention

AmericanAg

Kaia Peterson
Amanda Thompson
Charles Van Kampen

Amwins Re

Andrew Brignell
Shubham Dwivedi

Antares Re

Charles Robinson

Aon

Scott Barhorst
Christopher Coe
Daniel Duncan
Jennifer Edgar
Casey Evans
Craig Fenster
Kevin Lee
Kenneth Lorber
Pin Lu
Kent Mathis
James McCarney
Ryan Nintzel
David Ott
Kolli Rao
Shailendra Sapra
Stefan Steciw
Spencer Steen
Travis Stewart
Joe Voye III
Jacky Yeung

Apalis LLC

Jason Gama
Justin Kauffman

Arch Reinsurance Company

William Bernens
Paul Cucchiara

Ark Syndicate

Thomas McLeod
Harvey Shiers
Thomas Waples

Ash Reinsurance

Euweng Chan

AXIS Re

Michael Leahey
Simon Marks

Babel Agency, Inc.

Thomas Babel

Bayer Crop Science

Cassio Ferreira

Berkshire Hathaway Reinsurance Group

Dhruv Gupta
Sandeep Ramachandran

Bozic LLC

Marin Bozic

CalSurance Associates

J Ross Jordan

Capital Farm Credit

Lyn Goldston
Greg Lance
Shaun Wied

Carden & Associates

Robert Carden
Jake Rinehart

CIH

Scott Berleth
James Denk
Patrick Gregory
John Stotts

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Cincinnati Re

Brandon Basken
Drew Johnson

Clear Blue Insurance Company

Alex Schultz

Cole Agency

William Cole

Combest Sell & Associates/CIPA

Sydney Lundberg
Piper Merritt
Jill Whitley

Compeer Financial

Michael Boen
Ryan Chartier
Greg Eaton
Cole Patrick
Brandon Pezanoski

Co-op Hail Insurance Ltd.

Brittney Orban
Tate Sakundiak
Darryl Tiefenbach

Core Specialty

Ann Brady
Bill Fischer
Jeff Wanamaker
Jianwei Xie

Corvian (Farmers Edge)

Siva Avvaru
Garth Wruck

COUNTRY Financial

Lindsey Rinkenberger

Crop Insurance and Reinsurance Bureau

Michael Torrey

Crop West Insurance Inc.

Gary Heilig Jr.

Dale Underwriting Partners

Rick Haak

Definity Insurance Company

Sati MacLean
Jobin Thomas
Max Weis

Descartes Underwriting

Akshay Sundar
Brian Thompson

DEVK RE

Nicolas Boll
Glauco de Souza
Fabian Düggelin
Jens Heyen

DigiFarm

Ben Rizo

Dorinco RE

Drew Hilger

EliasWalker, Inc.

Lorren Walker

Ever.Ag

Duane Banderob
John Billington
Tom Brincks
Genella Howland
Jim Matthews
Scott Sexton
Pete Turk

Faraday

Charles Dupont
Hanne Wagner

Attendee List

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Farm Credit Mid America

T.J. O'Daniel

Farm Credit Services of America

Chelsea Christensen

Tony Jesina

Ginger Langemeier

Farm Mutual Re

Janeth Fernandez

Mellissa Matusiak

Farmblox

Marc Printz

Farmers Agency Inc.

Matt Allen

Farmers Mutual Hail

Sheila Backer

Dave DeCapp

Pat Faga

Kevin Johnson

Grant Krohn

Ron Kuethe

Candy Magee

Rob Martin

Aaron Rutledge

Shannon Rutledge

Curtis Swain

Brent Walker

Jim Wilson

FGS Global (on behalf of Great American)

Thomas Mills

Fordham Farm Communications

Phillip Hayes

Gallagher

Tim Alderson

Gallagher Re

Niamh Barclay

Alastair Connor

Avery Cook

Keyvan Csullog

Scott Jellous

Meaghan Kahnert

Jon King

Dylan MacDonald

Michael Norris

Connor Scharfe

Charlotte Sinclair

Victor Wang

Global Ag Insurance Services

Brandon Roach

Jordan Roach

Global Ag Risk Solutions

Damon Johnson

Dave Sullivan

Great American Insurance

Josh Arguelles

Dennis Biewer

John Chrystal

Matthew Klein

Casey Krueger

Steven Maulberger

Tony Mercurio

Dale Perry

Ron Rohling

Bob Twomey

Shane Weaver

Brian Young

Greenlight Re

Shannon-Lee Ribeiro Pires Caires

GreenStone FCS

Ben Mahlich

Attendee List

2026 Crop Insurance Industry Annual Convention

Guy Carpenter & Company LLC

Shyam Adhikari
Andy Anderson
Subhayu Bose
Max Channon
Ian Cole
Elizabeth Collins
Baibhav Dallakoti
Krystina Deckas
Robert Garnier
Kody Kirkendall
Jim Konstanty
Michael LaCanne
Mark Lenhart
Katie Peace
Ashley Rosser
Isabella Rudy

Guy Carpenter & Company, Ltd.

Josh Ebrey
Brent Johns
Thomas Leung
Michael O'Sullivan
Gourahari Panda
Nile Walwyn

Hannover Re

Andreas Bronk
Dina Dziuba
Sergiy Parkhomenko
Luis Pulido

Helvetia

Tobias Widler

Henke-Bufkin Law Firm, P.A.

Kurt Henke

Highstreet Insurance

Johnie Kamery

Hiscox

Panayotis Koulovasilopoulos
Ziyi Wang

Howden Re

David Baruch
John Haldy
Andy Hatton
Jeff Hawn
Tim Martin

HUB

Ellen Grant
Greg Johnson
Bruce Lowe

Hudson Insurance Company

Andrew Melton
Andre Virgilio

Huisenga Pearson Agency

William Pearson

Hunt Ross & Allen

Jeff Allen

ICW Re

Derek Dudgeon

Ihry Insurance Agency, Inc.

Mikenzie Canton
Michael Kozojed
Bethany Rentz
J R Ryberg

Inigo Insurance

Tarnjeet Kang

Insurica

Tom Murphy

IRB Re

Thiago Lauriano

Attendee List

2026 Crop Insurance Industry Annual Convention

Kathy Fowler Agency

Kathy Fowler

Koepke Insurance LLC

Barry Cochran

Korean Reinsurance Company

Changmin Jeon

Jaekil Lee

Kshema General Insurance Limited

Natraj Nukala

Liberty Mutual Reinsurance

Eve Dartigues

Jean-Christophe Garaix

Lockton Re BDA

Kristopher Lynn

Manitoba Agricultural Services Corporation

Jared Munro

David Van Deynze

MAPFRE RE

Javier Cañete Castillo

Cristina Maria Mendonça Ribeiro

Javier Mordillo

Mathsons Re-Insurance Brokers Ltd.

Gaurav Mathrawala

MGA

Marcelo Girardi

Midland Agency Insurance

Matthew Flemming

Minn-Iowa Crop Insurance Services, Inc.

Travis Keister

MS Amlin

Lina Linden

Rachael Wallington

MS Reinsurance

Ramiro Iturrioz

Marc Tüller

Munich Re

Lambert Muhr

Franz Raab

Thomas Wolf

Municipal Hail Insurance

Mark Holfeld

Murray Purcell

Rodney Schoettler

Pauline Ziehl Grimsrud

MyCropTechnologies

Nathan Gideon

Ed King

Justin King

NAU Country

Michelle Adams

Jordan Atkinson

Nate Baker

Eric Cappelli

Nikki Harrod

Douglas Jakway

James Korin

Mitch Rosenthal

Bill Wilson

NCIS

Lynnette Dillon

Mollie Dvorak

Laurie Langstraat

Sherri Scharff

Laura Stodola

Anna Walters

Tim Witt

Tom Zacharias

Attendee List

2026 Crop Insurance Industry Annual Convention

NorCoast Crop Insurance Agency

Shannon Antonini
Emily Carvajal
Fred Carvajal

Odyssey Group/Hudson Insurance Company

Lisa Keenan

OdysseyRe

Isabella Fang
Philip Klecan
Ryan Main

OptimalAg Solutions Inc.

Billy Rose

Palliser Insurance Company Ltd.

Ken Doleman
Scott McQueen
Dennis Reidy

Palomar

Liz Bair
Ryan Bauer
Danny Flynn
Benson Latham
James Long
Jay Rushing
Colleen Sizemore

PartnerRe

Jason Arbuckle
Edgar Bautista
Sasa Hu

Planet Labs

Berend de Jong
Gary McIntyre

PlanetWatchers

Dominic Edmunds
Roi Shilo
Rebecca Waiting

Polish Re

Eliasz Garbowski
Marcin Kowalski
Jacek Kugacz

Precision Risk Management, LLC

Heidi Lawson
Don Preusser
Jeff Svennes
Landon Svennes

ProAg

Grant Adams
Kendall Jones
Russ Klein
Becky Piechowski
John Sheeley
Derek Watson

QBE North America

Jerry Hartwick

R+V Versicherung AG

Joerg Hentschel
Florian Strobel

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2026 Crop Insurance Industry Annual Convention

Rain and Hail

Joe Bafia
Daniel Bird
Tony Catalano
Lucas Conmey
Michael Davenport
Stephen Frerichs
Brian Gugat
Hunter Hall
Mark Krakau
Vincent Le
Brad Meyer
Jeff Meyer
Dave Schuler
Randy Thomas
Matt Valesko
Renee Williams

RCIS

Jeff Bahr
Dalynn Hoch
David Levinson
Jeff Sands
Haug Scharnowski

RCIS / Zurich

Chris Izral

Renaissance Reinsurance U.S. Inc.

Pauline Banzon de Perio
Peter Griffin
Jim Roddy

Ryan Re

Tom Ravenscroft
James White

SCOR

Vikas Mahajan
Julien Tsiang

Shelter Reinsurance Company

Todd Sanders
Chris Schupp

Silveus Insurance Group

Jared Clark
Tom Legner
Cameron Silveus
Scott Silveus
Lucas Whalen

SiriusPoint America Insurance Company

James Femia

Skyward Specialty Insurance Company

Juliana Cisotto
Santiago Grimaldo
Daniel Melnik
James Tran

Specialty MGA UK Ltd.

Jonathan Wingett

Stone Western Ag Risk

Kimberly Stone

StoneX Securities Inc.

James Carr
Kyle Schrad

Suhr & Lichty Insurance Agency

Diane Lichty
Tyler Lichty
Mark Suhr
Thomas Suhr

Swiss Reinsurance Company Ltd.

Claudio Busarello
Paul Hammer
Steffi Klemm
Dieter Reist

Attendee List

2026 Crop Insurance Industry Annual Convention

Terra Modeling Services GmbH

Niklaus Lehmann
Johannes Müller

The Hagstrom Report

Jerry Hagstrom

The Hansford Agency

Roger Buchanan

Toa Reinsurance Company

Andrea Shi
Vincent Tsai
Bin Zhang

USDA/RMA

Delores Dean
Heather Manzano
Ben Marcy
Ken Selzer
Pat Swanson

Verdex

Jad Boussetham
Evan Rankin

Verisk

Arnold Fernandes
Oscar Vergara
Chris Wyburn-Powell

Western Ag Crop Insurance Services

Todd Snider

Williamson Crop Insurance Agency

Jason Williamson

Windmark Crop Division of Alliant

Kelly Deterding

WSR Insurance

Kimberly Dolbow Vann
Josh Morris
Drew Smythe
James Vann

Zurich NA

Dustin Smith



Biographies



2026 Crop Insurance Convention Speakers & Award Recipients

Monday Presenters

Commodity Panel

Virginia Houston

R.J. Layher

Julia Peebles

Wayne Stoskopf

Congressional Ag Committee Staff Panel

Clark Ogilvie

Josh Tonsager

Brad Weddelman

Former Members of Congress Fireside Chat

Honorable Cheri Bustos

Honorable Mike Conaway

Tuesday Presenters

RMA Update

Administrator Pat Swanson

Ken Selzer

Political Outlook

Nathan Gonzales

Farm Economy Outlook

Dr. Joe Outlaw



Wednesday Presenter & Industry Award Recipients

Special Guest Speaker

Jim Calhoun

Lifetime Achievement Award

Jim Korin

Friend of the Industry Award

Dave Schuler

Industry Leadership Award

Joe Bafia

Grant Krohn

Bill Wilson

Outstanding Outreach Award

Tim Alderson



Virginia Houston, American Soybean Association



Virginia Houston is the Director of Government Affairs at the American Soybean Association (ASA), where she leads ASA efforts on issues pertaining to trade policy, market access, and international biotechnology and crop protection. Houston also handles tax policy, livestock, and aquaculture issues for the association. She joined ASA in 2020 after six years as the Director of Government Relations at the American Seed Trade Association (ASTA), where she was responsible for implementing ASTA's federal legislative initiatives.

Prior to joining ASTA, Houston held previous positions at the National Pork Producers Council, the Animal Agriculture Alliance and the Agriculture Marketing Service at USDA.

A native of east Tennessee, Houston grew up on a diversified cow/calf operation, and her family owns and operates the oldest livestock auction market in Tennessee. Houston holds a B.S. in Political Science from the University of Mississippi and a Master's Degree in Political Management with a specialization in advocacy politics from The George Washington University.



R.J. Layher, American Farm Bureau Federation



R.J. Layher grew up on his family's fifth generation farm in Southeast Michigan. Layher graduated from Hillsdale College, where he also played football, in 2010 with a degree in Political Economy. Prior to joining the Farm Bureau team in April 2022, Layher worked in the office of Timothy V. Johnson (R-IL-Ret.) during the 2012 Farm Bill, was Director of Health & Regulatory Affairs for the American Horse Council, a Legislative Assistant for Rep. Mike Bost (R-IL) during the 2018 Farm Bill, served in the Trump Administration at USDA as a Policy Advisor to Martin Barbre, Administrator of the Risk Management Agency, and most recently was a Legislative Assistant for Rep. Greg Steube (R-FL).

Layher is working towards completing his Masters of Agribusiness from Kansas State University.

In his free time, Layher enjoys playing golf, traveling, and watching college football and basketball. Layher and his wife, Rachel, and daughter reside in Washington, D.C.



Julia Peebles, Ducks Unlimited



Born and raised in Indiana, Julia Peebles grew up surrounded by agriculture – hunting and fishing on private farmlands. After receiving her undergraduate degree at Sewanee: The University of the South in Tennessee, Peebles pursued a career in agriculture and conservation policy in Washington, D.C. Peebles previously worked on Capitol Hill for Senator Dan Coats (R-IN) and has been in the conservation space for more than a decade.

Currently Peebles is the Senior Director of Public Policy at Ducks Unlimited and oversees agriculture policies and other issues relevant to farmers and ranchers.



Wayne Stoskopf, National Corn Growers Association



Wayne Stoskopf serves as a Senior Director of Public Policy at the National Corn Growers Association (NCGA), where he focuses on risk management and legislative strategies. He is the lead staff for NCGA's grower-led Risk Management Action Team which spearheaded NCGA's policy development for the Farm Bill and budget reconciliation tax legislation. Stoskopf previously worked for the U.S. Senate Agriculture, Nutrition, and Forestry Committee where he served as Senior Professional Staff overseeing commodity, crop insurance, disaster, and grain standards programs. In that role, Stoskopf led staff-level negotiations for the commodities and crop insurance titles during the 2018 reauthorization of the Farm Bill.

Stoskopf was raised on his family's farm near Hoisington, Kansas, and graduated from Kansas State University with a degree in Agribusiness.



Clark Ogilvie, U.S. House Committee on Agriculture



Clark Ogilvie is Deputy Staff Director on the Democratic staff of the U.S. House Committee on Agriculture. This is Ogilvie's third time with the Committee having served from 2005-2014 and from 2018-2019. During that time, he helped enact three Farm Bills and craft both the derivatives title of the Dodd-Frank Act and the 2008 reauthorization of the Commodity Futures Trading Commission (CFTC). In addition to working on the Committee, Ogilvie served for two and a half years as Chief of Staff of the CFTC and two years as General Counsel for the Farm Credit Administration.

Originally from Memphis, he has a law degree from The George Washington University and a B.A. from Rhodes College.



Josh Tonsager, U.S. Senate Agriculture, Nutrition, and Forestry



Josh Tonsager is Senior Professional Staff for U.S. Senate Committee on Agriculture, Nutrition, and Forestry under the leadership of Ranking Member Debbie Klobuchar (D-MN) handling commodity programs and crop insurance policy. Previously Tonsager worked for the House Agriculture Committee under Chairman then Ranking Member David Scott (D-GA); was Vice President of Policy and Communications for the National Association of Wheat Growers; and was a Legislative Assistant to former U.S. Senator Tim Johnson (D-SD).

Tonsager began his career with the National Farmers Union after receiving his Bachelor of Business Administration degree in Economics and Political Science from the University of South Dakota. He comes from a family farm near Oldham, SD.



Brad Weddelman, U.S. Senate Agriculture, Nutrition, and Forestry



Brad Weddelman is the Chief Economist for Senate Republicans on the U.S. Senate Committee on Agriculture, Nutrition, and Forestry. Weddelman served as chief economist at an agricultural advocacy firm for more than seven years prior to joining the committee. Before moving to the nation's capital, he worked as a teaching and research assistant for the Agricultural and Food Policy Center at Texas A&M University.

Weddelman earned his Master of Science in Agricultural Economics from Texas A&M University and an undergraduate degree from the University of Toledo.



Honorable Cheri Bustos, AACI/Mercury



Cheri Bustos is an American journalist, healthcare executive, and politician who served as the U.S. representative from Illinois's 17th congressional district from 2013-2023. A member of the Democratic Party, she is the first woman elected to Congress from her district in the northwestern part of the state, anchored by the Illinois side of the Quad Cities and partially including Peoria and Rockford. In 2019, Bustos became chair of the Democratic Congressional Campaign Committee (DCCC).

Elected to the East Moline City Council in 2007, Bustos defeated Republican Party incumbent Bobby Schilling in the 2012 election and a 2014 rematch. In 2021, Bustos and Senator Dick Durbin were the only Democrats in Illinois's congressional delegation who are not from the Chicago area.

In 2023, Bustos joined the Washington D.C.-based public affairs and lobbying firm Mercury Public Affairs as a consultant.



Honorable Mike Conaway, Conaway Graves Group



Mike Conaway served eight terms in the U.S. House of Representatives, representing 29 counties in Texas' 11th Congressional District, including the cities of Midland, Odessa, and San Angelo.

Conaway ultimately served as Chairman of both the House Agriculture Committee and the House Ethics Committee. In the 111th Congress, he was selected by then-House Speaker John Boehner to serve on the House Permanent Select Committee on Intelligence (HSPCI), a role he continued for 12 years. In the 110th Congress, then-Majority Whip Eric Cantor selected him to serve as a deputy Republican Whip, a position he held the remainder of his tenure with proceeding Whips Kevin McCarthy and Steve Scalise. In 2017 Speaker Paul Ryan tasked Conaway with chairing the HSPCI investigation into Russian interference in the 2016 Presidential elections. He also held various leadership positions in the House Committee on Armed Services serving as the Chairman of the Panel on Defense Financial Management and Auditability Reform and the Ranking Member of the Armed Service Committee's Panel on Defense Acquisition Reform. He was also appointed to the Board of Visitors of the U.S. Military Academy at West Point serving from 2012 to his retirement from Congress in 2021.

A native Texan, Conaway grew up in Odessa and graduated from Odessa Permian High School in 1966 after playing on Permian's first state championship football team. He earned a Bachelor of Business Administration degree in accounting from Texas A&M University-Commerce in 1970.

After serving in the Army at Fort Hood from 1970-1972, he rejoined Price Waterhouse & Co. in Dallas and became a Certified Public Accountant. He moved to Midland, Texas in 1979 with Price Waterhouse. After leaving Price Waterhouse he worked with George W. Bush as the Chief Financial Officer for Bush Exploration. Soon after Bush was elected governor of Texas, he appointed Conaway to the Texas State Board of Public Accountancy, where he served as chairman for five of his seven years on the board. He also spent six years in banking.



Administrator Pat Swanson, Risk Management Agency



Pat Swanson was appointed Administrator of the USDA Risk Management Agency in March 2025 by the Trump Administration, after recently serving as a member of the USDA's Federal Crop Insurance Corporation (FCIC) Board. Swanson oversees the delivery of the federal crop insurance and risk management tools that serve as a foundation for farmer financial stability and long-term resiliency.

Swanson brings more than two decades of experience in agriculture risk management. She co-owned and operated Son Risk Management from 2002-2025, where she specialized in crop insurance solutions for producers across southeastern Iowa. Her family also owns and operates a seventh-generation farm near Ottumwa, Iowa, raising corn, soybeans, and cattle.

Her public service includes leadership on the Iowa Farm Service Agency State Committee, as well as her time on the FCIC Board of Directors. She also worked in the private sector as a software engineer before returning to the farm.

Swanson supports rural development and youth leadership through volunteer service. She represented southeast Iowa as a Director with the Iowa Soybean Association and served on the American Soybean Association Board. She also serves as Secretary for the Wapello County 4-H Foundation and participates in outreach through Iowa 4-H and Command Ground Iowa.

She holds a Bachelor of Science in Computer Science from Iowa State University. Swanson and her husband, Don, and their family, are deeply connected to their community and agricultural roots.



Ken Selzer, Associate Administrator, Risk Management Agency



Associate Administrator Ken Selzer serves in the leadership of the USDA Risk Management Agency (RMA). With a career spanning insurance, reinsurance, and agricultural production, Selzer brings a unique blend of expertise and leadership to the agency. In this role, Selzer works alongside Administrator Pat Swanson and the RMA team to strengthen the delivery of risk management tools that help producers prepare for the unexpected and build more resilient farming operations across the country.

Selzer served as Kansas Insurance Commissioner from 2015 to 2019, overseeing the state's insurance market regulation. He spent more than three decades in the reinsurance industry, including as Executive Managing Director at Aon's Reinsurance Solutions Group. He also served on the U.S. Department of Agriculture's Federal Crop Insurance Corporation Board, where he worked closely with stakeholders and deepened his understanding of how federal crop insurance supports producers and rural communities.

Throughout his career, Selzer has remained committed to leadership development and education. He serves on advisory councils for Kansas State University's College of Business as well as for the Center for Risk Management, is a trustee of the KSU Foundation, and is a member of the KSU Accounting Hall of Fame.

He holds several professional designations, including Certified Public Accountant (CPA), Chartered Property Casualty Underwriter (CPCU), Associate in Reinsurance (ARe), and Fellow of the Life Management Institute (FLMI). He holds a Bachelor of Science in Accounting from Kansas State University and a Master of Business Administration from the University of Southern California.

Ken and his wife, Deb, are hands-on agricultural producers. They live in Leawood, Kansas, and remain closely connected to the agricultural community.



Nathan Gonzales, Inside Elections



Nathan Gonzales is Editor & Publisher of Inside Elections, which provides nonpartisan analysis of campaigns for Senta, House, Governor and President. He's also co-host of the *Inside Elections Podcast* and an Elections Analyst for CQ Roll Call.

On election nights, Gonzales has been an on-air analyst for *The NewsHour* on PBS, C-SPAN, and CBN News and was an off-air consultant for ABC News on their Election Night Decision Desk for 14 years. Previously, Gonzales was an editor, analyst, and writer for *The Rothenberg Political Report*, and worked for CNN as a Political Analyst and as an Associate Producer for Capital Gange. Gonzales has appeared on NBC's *Meet the Press* and *Nightly News*, NPR's *All Things Considered*, Fox News Channel, the BBC and MSNBC, and he has been quoted in *The New York Times*, *The Washington Post*, *The Wall Street Journal*, and *USA Today*.

Gonzales grew up in Oregon, earned his M.A. from The George Washington University's Graduate School of Political Management (Washington, D.C.) and his B.A. from Vanguard University (Costa Mesa, CA). He first came to Washington, D.C. as an intern in the White House Press Office and now lives in the city with his wife and four children.



Dr. Joe Outlaw, Texas A&M University



Dr. Joe Outlaw is a Regents Fellow, Professor and Extension Economist in the Department of Agricultural Economics at Texas A&M University. He also serves as the Director of the Agricultural and Food Policy Center (AFPC) at Texas A&M University. In this role, Dr. Outlaw frequently interacts with members of Congress and key agricultural committee staff to provide feedback on the likely consequences of agricultural policy changes. His extension education and applied research activities are focused on assessing the impacts of commodity programs, crop insurance, renewable energy, and climate change legislation on U.S. agricultural operations.

Dr. Outlaw has received numerous awards in excellence for his policy education efforts. He is originally from Devine, Texas. He received his Bachelor of Science (1987), Master of Science (1988), and Ph.D. (1992) degrees from Texas A&M University, all in Agricultural Economics.



Jim Calhoun



Hall of Fame coach Jim Calhoun will go down as perhaps the greatest program builder in college basketball history. In taking the University of Connecticut from a regional contender to a three-time national champion, Calhoun is unquestionably regarded as one of college basketball's legendary leaders.

Calhoun's phenomenal coaching success story includes winning three NCAA National Championships (1999, 2004, 2011) at Connecticut, one of just five coaches to win three or more. He earned basketball's highest honor while still an active coach, election into the Naismith Memorial Basketball Hall of Fame as a member of the Class of 2005.

Calhoun's college coaching career included just two stops—Northeastern University in Boston and the University of Connecticut in Storrs. In 14 seasons at Northeastern, Calhoun led NU from Division II ranks to status as one of the nation's top Division I mid-major programs. In 26 seasons at Connecticut, Calhoun transformed UConn from a regional contender to a three-time national champion and earned the school a spot among the nation's elite college basketball programs.

In May of 1986, Calhoun was named head coach of basketball at UConn and led the Huskies to the top of the NCAA basketball mountaintop—winning three NCAA National Championships while also claiming an NIT Championship. Coach Calhoun took the Huskies from second division finishes in the BIG EAST Conference standings to a record-setting 17 league titles (10 regular season, 7 tournaments) and lofty status as the most successful program in BIG EAST Conference basketball history.

Calhoun's overall record as a collegiate head coach was 873-380, moving into rare air and status as a member of the 800-win college coaching fraternity.

During his history-making years as head coach at Connecticut, Calhoun compiled an overall record of 625-243. Prior to 1986, Connecticut basketball had posted just two 23-win seasons in history. After arriving at UConn in the spring of 1986, Calhoun averaged 24 wins per year. He finished his career as third all-time with 1,253 games coached.



In April of 2005, Calhoun became just the seventh recipient of the prestigious John R. Wooden "Legends of Coaching" Award, presented by the Los Angeles Athletic Club. Previous winners of the award at that time included fellow Hall of Fame coaches Dean Smith, Mike Krzyzewski and Lute Olson.

In November of 2006, Calhoun's career achievements were recognized by his peers when he was named a member of the Founding Class of the National Collegiate Basketball Hall of Fame. He was the first coach in the history of the BIG EAST Conference to be named BIG EAST Conference Coach of the Year four times. He earned his first BIG EAST Coach of the Year award in 1989-90 and won the honor following the 1993-94, 1995-96 and 1997-98 seasons.

Calhoun's success at producing top-flight collegiate stars who also excelled at the professional basketball level, was an annual event at Connecticut. A total of 28 former UConn stars for Calhoun have played in the National Basketball Association (NBA). They include: Clifford Robinson, Tate George, Chris Smith, Scott Burrell, Donyell Marshall, Donny Marshall, Kevin Ollie, Ray Allen, Travis Knight, Richard Hamilton, Khalid El-Amin, Jake Voskuhl, Caron Butler, Emeka Okafor, Ben Gordon, Charlie Villanueva, Hilton Armstrong, Josh Boone, Rudy Gay, Marcus Williams, Hasheem Thabeet, A.J. Price, Jeff Adrien, Jerome Dyson, Kemba Walker, Jeremy Lamb, Andre Drummond and Shabazz Napier.

The Jim Calhoun Celebrity Classic has raised over \$6.5 million for the UConn Foundation Inc.'s Jim and Pat Calhoun Cardiology Research Endowment Fund for the Pat and Jim Calhoun Cardiology Center at the UConn Health Center.

The Jim Calhoun Cancer Challenge Ride and Walk has raised over \$2 Million dollars for the Carole and Ray Neag Comprehensive Cancer Center at the UConn Health Center.

Born in Braintree, Massachusetts, Calhoun and his wife, Pat, were married in 1966 and now live in Pomfret, Conn. They have two sons, James and Jeffrey. James and his wife Jennifer, live in Massachusetts with daughters, Emily and Katie, and son Sam. Jeffrey and his wife, Amy, live in Connecticut with daughters, Avery, Reese, and Peyton.



Jim Korin – Lifetime Achievement Award



Jim Korin’s leadership in the crop insurance industry is nothing short of extraordinary. For decades, he has shown unwavering dedication, deep expertise, and a genuine commitment to the American farmer. His broad knowledge of industry trends, regulatory frameworks, and financial impacts make him an indispensable resource within NAU Country Insurance Company and across the broader agricultural insurance landscape. Jim’s ability to translate complex issues into actionable insights has earned him the respect of colleagues, agents, and industry officials alike. He is a trusted advisor, a thoughtful mentor, and a tireless advocate for the integrity and sustainability of the crop insurance program.

What distinguishes Jim is his authenticity and his relentless focus on the people behind the policies. He has mentored many of today’s most respected leaders, including NAU Country President Jordan Atkinson, and Chief Marketing Officer Mitch Rosenthal, by instilling in them the foundational principles of the “three-legged stool”, which emphasizes the essential balance between the federal government, private sector, and the farmer. His leadership is not confined to boardrooms or policy discussions, it extends to his personal life, where his passion for agriculture is evident in the establishment of his own hobby farm. Jim is the kind of leader who answers the phone, listens intently, and invests his time in others. His legacy is one of service, stewardship, and a profound impact on the future of crop insurance.

Jim’s leadership has left an incredible mark on the crop insurance industry through both his strategic vision and his solid commitment to service. As Executive Advisor to the President of NAU Country, Jim continues to share the wisdom gained from over four decades of experience in crop insurance, public accounting, and business consulting. During his 11-year tenure as President of NAU Country, Jim led the company’s growth from a \$200 million operation to one exceeding \$3 billion in premium, securing its position as a market leader.



Beyond corporate success, Jim has consistently demonstrated a deep commitment to the broader industry. He served as Chair of the National Crop Insurance Services (NCIS) Board, where his leadership helped shape key industry initiatives. His testimony before the U.S. Senate Committee in May 2023 stands as a powerful example of his advocacy, where he eloquently emphasized the foundational principles of flexibility, affordability, and availability in crop insurance. Jim's involvement with the Midwest Council of Agriculture further reflects his dedication to advancing agricultural policy and supporting farming communities. His contributions have not only strengthened NAU Country but have also elevated the entire crop insurance sector.

In addition, Jim played a pivotal role in the development and implementation of the Enhanced Coverage Option (ECO) through the 508(h) process. Collaborating closely with Watts and Associates and the NAU Country team, he helped design an endorsement that delivers real value to the American farmer.

Jim embodies the spirit and purpose of the Lifetime Achievement Award. His career has been defined by an incredible dedication to the crop insurance industry and the people it serves. Jim's ability to navigate decades of change, while always prioritizing the needs of AIPs, agents, and farmers at the forefront, speaks to his rare combination of strategic insight and heartfelt leadership. He doesn't just understand the industry, he lives it, advocates for it, and continually works to improve it for future generations.

Jim's leadership is deeply personal. He is known for his accessibility, his genuine care for people at every level of the organization, and his ability to build lasting relationships rooted in trust and respect. His influence extends beyond NAU Country and into the political arena, where he is widely respected for his thoughtful, balanced approach to policy and advocacy. As he approaches retirement, Jim leaves behind a legacy of integrity, mentorship, and impact that will be felt for years to come. Honoring Jim with the Lifetime Achievement Award not only recognizes his remarkable contributions but also celebrates the values that make the crop insurance industry strong.



Dave Schuler – Friend of the Industry Award



Dave Schuler currently serves as Executive Vice President of Field Services for Rain and Hail and has been a key member of our senior management for many years. His keen analytical skills coupled with his deep sense of curiosity has greatly benefited the crop insurance program and helped strengthen the farmer safety net!

Dave has served the crop insurance industry in many roles over his 30+ years in the industry. Beginning in 1990, Dave was instrumental in bringing GIS mapping to our industry, which began with 4 wheelers running through and around fields all over the U.S. A concept that seemed crazy to most at the time helped lead Crop Growers and Fireman’s Fund to enormous growth and led to widespread adoption of GIS mapping for the entire industry.

During his career, Dave has always been on the leading edge of technology and innovation. With Dave’s leadership, Fireman’s Fund was the industry leader in providing web-based sales and processing software to agents. During his time with John Deere, he led the initiative to begin populating acreage and production reports with data directly from the field equipment. Now, with Rain and Hail, he works collaboratively with agents and developers to create best-in class systems from point of sale to acreage and production reporting, to billing and claims processing.

In addition to his innovative leadership, Dave has spent countless hours working through the NCIS Committee structure and directly with RMA to improve the crop insurance program for farmers, ranchers, agents and AIPs. From his roots on his Montana family farm, Dave knew the importance of the crop insurance program to farmers and ranchers everywhere and has invested his entire career to a cause he believes in deeply. Dave’s impact on the crop insurance industry has been enormous, and we at Rain and Hail are forever grateful that he has spent the last 15 years with us.



Joe Bafia – Industry Leadership Award



Joe Bafia's leadership stands out because it is both genuine and deeply impactful. His commitment to integrity and forward-thinking approach is evident in every aspect of his work. As a member of the NCIS East Regional/State (R/S) Committee, Joe's ability to inspire trust and confidence among his peers and Committee members has created a culture of collaboration and excellence within the group. He leads not for recognition, but out of a sincere desire to serve the industry and support its members.

Joe's tenure as Vice Chair and then Chair of the East R/S committee from 2019-2023 exemplifies his dedication and effectiveness as a leader. During this period, which included the global pandemic, he guided the Committee through complex challenges, fostering an environment where every member felt valued and empowered to contribute. Joe continues to be an active member of the Committee, always ready to offer support and guidance.

In addition, Joe is often the first to reach out with names of farmers and agents for NCIS testimonial video projects, demonstrating his proactive approach and deep understanding of the importance of crop insurance advocacy. Joe's keen eye for identifying individuals who can share meaningful stories has significantly enhanced the impact of NCIS communications efforts. His ability to connect with stakeholders and encourage participation has helped amplify the voices of those who benefit most from crop insurance, making the testimonials a cornerstone of the organization's outreach strategy.

Beyond his committee work, Joe is recognized for his commitment to developing future leaders and building strong industry relationships. Joe's dedication to fostering a supportive and inclusive environment is remarkable. His efforts have not only advanced the goals of the East R/S Committee but have also contributed to the overall health and resilience of the crop insurance industry. Honoring Joe's service and dedication is a fitting recognition of the positive impact he has made over the years, as his leadership continues to shape the industry for the better.



Joe's commitment to excellence and outstanding leadership has had a positive impact with the staff and customers at Rain and Hail as well, leading to his rapid advancement with the company. He currently serves as Division Manager of Rain and Hail's Atlantic Coast Division, providing outstanding service to agents and policyholders from South Carolina to Maine. Under Joe's leadership, Rain and Hail has experienced outstanding growth throughout the entire divisional footprint.



Grant Krohn – Industry Leadership Award



During Grant Krohn’s 26-year tenure with Farmers Mutual Hail Insurance Company of Iowa, and more than four decades in the crop insurance sector, Grant established himself as a respected leader, mentor, and subject matter expert through his significant contributions.

Grant was instrumental in the startup of FMH’s MPCl line of business in 1998, laying the foundation for the company’s successful expansion and long-term growth. His leadership is grounded in a deep and well-rounded knowledge of crop insurance, combined with an unwavering commitment to advancing policies and procedures that benefit the

entire industry.

Grant provided exemplary service and commitment to the NCIS MPCl Policy, Procedure, and Loss Adjustment (MP/PPLA) Committee. He played a key role in advancing the committee’s initiatives and consistently demonstrated dedication and reliability, ensuring tasks were completed to a high standard. Grant was always willing to go the extra mile to contribute and make sure everything was done right. His leadership was particularly impactful when he served as Vice Chair and provided invaluable input on policy and claims-related language, ensuring clarity and fairness for all stakeholders across the industry. His ability to provide thoughtful feedback strengthened the Committee’s work and advanced initiatives that benefit agents, companies, and farmers alike.

Grant is widely respected for his technical expertise, sound judgment, and willingness to share knowledge with peers and colleagues across the crop insurance community. His contributions reflect not only his professional excellence but also his commitment to serving the industry as a whole. Grant Krohn embodies the spirit of leadership, service, and integrity that this award seeks to honor.



Bill Wilson – Industry Leadership Award



Bill Wilson exemplifies what it means to be a leader in the crop insurance industry. Since beginning his career in 1990 as an underwriter for American Agrinsurance, Bill has demonstrated unwavering dedication to the integrity and advancement of the industry. He is known for his deep understanding of the Risk Management Agency (RMA) guidelines, his commitment to compliance, and his proactive approach to advocating for thoughtful change. His ability to interpret and implement complex regulations has made him a trusted resource across the industry.

At NAU Country, Bill serves as the go-to expert for underwriting, industry standards, and Standard Reinsurance Agreement (SRA) details. His institutional knowledge, sharp memory, and willingness to mentor others have earned him widespread respect. Bill's leadership is grounded in consistency, credibility, and a genuine passion for the industry, qualities that make him not only an exceptional colleague but a true leader in crop insurance.

Bill has consistently demonstrated leadership through his active involvement in key industry committees. He serves on the NCIS Underwriting and Operations Committee and the Program Development Committee, where he applies decades of experience to guide decision-making, advocate for clarity, and support meaningful change. His thoughtful contributions and ability to ask the right questions have helped shape industry standards and practices.

Notably, Bill played a pivotal role in the development and implementation of the Enhanced Coverage Option (ECO) through the 508(h) process. Collaborating closely with Watts and Associates, he helped design an endorsement that delivers real value to the American farmer. His service reflects a deep commitment to advancing the industry through collaboration, innovation, and a farmer-first mindset.



Bill's reputation speaks for itself. He is widely respected both within NAU Country and across the crop insurance industry for his integrity, depth of knowledge, and commitment to doing what's right. Often referred to as a "walking book" of crop insurance processes and procedures, Bill consistently leads by example by upholding the highest standards and guiding others with clarity and purpose. His leadership is not only technical but deeply principled, making him an ideal candidate for this recognition.



Tim Alderson – Outstanding Outreach Award



Tim Alderson is a dedicated crop insurance agent with the Gallagher Agency, in Blairs, VA. With a career spanning roughly 25 years, Tim has demonstrated unwavering commitment, innovation, and advocacy for farmers and the agricultural sector.

Tim began his journey in crop insurance by immediately becoming a 50/50 partner in Fred Shelton’s Crop Insurance Agency, which later became FarmPlus. From the outset, Tim embraced the dual role of agent and co-owner, laying the foundation for a career marked by integrity and service. Over the years, Tim and his agency have supported farmers of all backgrounds, including limited-resource and minority farmers, ensuring that their needs are addressed and their voices heard.

Tim’s dedication to the farming community extends far beyond his professional responsibilities. For years, he has sponsored Junior Livestock Shows in neighboring counties, contributed to the NC Soybean Growers Association, and supported specialty crop and GAP meetings during the winter months. His generosity has also reached local communities through sponsorships of little league baseball teams and other initiatives. Tim’s character is further reflected in his personal acts of kindness, such as hosting a group recovering from addiction at his lake house, and volunteering his time to help build decks for those in need. These actions exemplify his deep commitment to doing the right thing and giving back to others.

As an advocate for farmers, Tim has consistently gone above and beyond to ensure his customers receive fair treatment. Whether addressing underwriting or claims issues, he has tirelessly worked with AIPs to advocate for farmers’ best interests. Tim’s approach to customer service is rooted in personal connection and education. Recognizing the value of face-to-face interactions, he has prioritized personal farm visits and informational meetings to keep policyholders informed. His agency has also utilized newsletters, phone calls, and mass texting to communicate updates on crop insurance and disaster programs.



Tim's agricultural background has shaped his deep understanding of the challenges farmers face. Growing up on a tobacco farm, he learned the value of hard work and perseverance. Today, he operates a beef cow operation with approximately 70 brood cows, continuing his connection to the land and the farming community.

As a leader, Tim has fostered a culture of growth, innovation, and teamwork within his agency. He has encouraged his team to embrace new technologies, such as transitioning from paper to PDF documents, using iPads for policy updates, and implementing many technology tools to improve efficiency and organization. His openness to change and commitment to continuous improvement have empowered his team to better serve their customers.

Tim's contributions to the crop insurance industry are equally noteworthy. He has been a true advocate for farmers, playing a role in supporting ECO and advocating for the organic price election for organic tobacco. He has also worked with RMA to secure better price elections for farmers, demonstrating his dedication to advancing the industry and supporting the agricultural community.

In summary, Tim Alderson's 25-year career in crop insurance is a testament to his unwavering dedication, integrity, and advocacy for farmers. His contributions to the industry, his community, and his team make him a deserving nominee for this recognition. Tim's legacy is one of service, innovation, and a steadfast commitment to doing what is right for the people and the industry he serves.



Crop-Hail Reports

NCIS Crop-Hail Statistics and Processing Totals

For the Annual Meeting, NCIS reports verified premiums and losses which are the amounts that companies have processed through their own systems. These are reported to NCIS as aggregate totals by state and are used to determine whether sufficient data has been reported to complete processing for each state. The industrywide verified totals reported in the Annual Meeting materials are not necessarily fully mature by the time NCIS prepares these reports. Verified totals will often increase as companies continue to settle claims.

The losses that are included in the Premium and Loss Projected Totals report are the verified losses plus estimated loss data from open claims.

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

INDUSTRY EXPERIENCE - 2025 EXHIBITS A-E

Exhibit A, 2025 State Summary Report

This report presents the premium and loss ratios for each state and the United States as a whole. Loss figures include estimates for unpaid losses as of February 2, 2026. Loss adjustment expense is not included.

Data is broken down to present NCIS members, Statistical Subscribers, and all Industry. The experience shown is by year, with five year and ten-year cumulative totals. Data are from annual preliminary reports.

Exhibit B, Crop-Hail Insurance Written in the United States 1915-2025

This report presents nationwide totals for each year 1915-2025 and totals for the entire period for NCIS member companies.

Exhibit C, Loss Cost History

Exhibit D, 2025 Premium and Loss Projected Totals

Exhibit E, 2025 Crop-Hail Industry Ranking Report

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit A *2025 State Summary Report*

NCIS MEMBER CROP-HAIL RESULTS
2025 STATE SUMMARY REPORT

	2025		2024		2023		2022		2021		2021-2025		2016-2025	
State	Premium (000)	Loss Ratio												
Alabama	440	8	436	11	548	13	656	24	591	14	2,671	15	5,485	65
Arizona	6,424	166	4,024	227	2,940	215	4,161	181	2,457	86	20,006	179	35,347	159
Arkansas	35,432	69	30,308	81	34,621	184	30,093	103	26,221	88	156,674	107	249,464	130
California	1,318	57	828	131	924	7	1,054	87	1,025	22	5,149	59	10,807	60
Colorado	22,477	80	22,204	106	23,288	190	18,578	42	19,817	32	106,364	94	180,854	103
Connecticut					9		1		1		10		14	
Delaware	101	7	103		104	21	171	13	104		583	9	1,049	32
Florida	477	31	489	65	545	137	610	102	491	19	2,613	74	5,175	98
Georgia	4,443	30	4,019	133	4,260	100	3,441	30	3,581	43	19,744	68	31,519	89
Idaho	14,300	24	14,910	125	16,913	60	15,462	86	12,854	17	74,438	64	138,732	57
Illinois	140,431	75	140,317	83	144,248	53	135,561	56	105,100	141	665,656	78	1,084,024	73
Indiana	35,413	27	35,642	52	36,284	29	34,768	24	28,530	60	170,638	38	289,589	43
Iowa	118,327	71	131,484	44	138,837	46	140,782	38	112,333	66	641,762	52	1,183,459	67
Kansas	68,697	63	70,268	100	66,064	178	69,467	27	73,386	37	347,882	80	634,535	80
Kentucky	3,640	98	4,022	98	5,018	186	5,305	104	4,846	98	22,831	119	47,897	142
Louisiana	9,148	143	5,495	164	7,487	285	4,572	131	4,983	104	31,685	172	45,662	202
Maine	**								**		**		**	
Maryland	67		89		79		72	30	54	34	361	11	707	10
Massachusetts					4						4		4	
Michigan	6,516	15	6,683	10	7,042	48	6,773	24	5,974	74	32,988	34	60,857	29
Minnesota	107,561	78	120,621	89	130,900	86	139,159	41	115,995	84	614,236	75	1,104,676	92
Mississippi	4,952	29	3,685	43	4,281	268	2,292	153	1,923	69	17,133	113	22,860	101
Missouri	30,466	47	30,739	53	32,515	79	32,077	33	27,228	36	153,025	50	260,340	59
Montana	42,867	181	51,312	96	54,539	52	45,342	158	34,212	81	228,272	112	455,045	99
Nebraska	375,619	80	389,075	104	401,691	133	386,021	150	303,440	87	1,855,845	112	2,924,000	116
Nevada	**		4		11		23		3		40		106	
New Hampshire					4						4		4	
New Jersey									3		3		71	
New Mexico	1,229	66	2,175	40	2,446	158	2,526	59	2,521	132	10,897	95	23,686	96
New York	52	93	60		52	434	46		23	14	234	119	421	67
North Carolina	2,739	50	3,519	62	3,358	62	3,892	51	4,355	73	17,864	61	49,297	72
North Dakota	117,524	101	119,523	78	112,756	43	113,359	51	88,412	66	551,573	68	1,018,090	85
Ohio	10,552	25	11,184	32	11,289	31	10,690	15	9,937	15	53,653	24	100,103	23
Oklahoma	7,507	89	9,729	87	6,995	98	7,056	22	10,850	37	42,138	65	90,997	76
Oregon	2,342	65	2,441	61	2,865	12	3,893	69	2,343	45	13,884	51	25,975	84
Pennsylvania	325	174	260	105	244	31	247	15	242	83	1,318	87	2,033	81
Rhode Island														
South Carolina	116	37	105	31	147	11	136	30	114	10	618	24	1,185	26
South Dakota	66,045	76	71,489	57	71,240	58	83,322	88	56,817	94	348,914	74	588,719	83
Tennessee	2,135	53	2,002	91	2,380	121	2,791	70	2,664	91	11,972	85	23,207	101

NCIS MEMBER CROP-HAIL RESULTS
2025 STATE SUMMARY REPORT

State	2025		2024		2023		2022		2021		2021-2025		2016-2025	
	Premium (000)	Loss Ratio												
Texas	30,106	80	46,567	104	60,072	140	35,671	47	66,004	99	238,420	100	519,719	113
Utah	49		74	75	83	110	105	9	61	39	372	48	684	37
Vermont														
Virginia	1,176	32	1,281	144	1,306	78	1,240	84	1,362	44	6,364	76	17,558	56
Washington	9,446	31	10,840	57	13,716	48	17,531	125	12,864	34	64,398	65	144,843	45
West Virginia	**				12		7		3		22		34	
Wisconsin	18,457	74	18,793	27	19,752	65	20,451	28	17,588	41	95,041	47	168,177	55
Wyoming	1,478	78	1,669	42	2,115	129	1,494	13	1,818	42	8,574	64	18,650	68
United States	1,300,391	79	1,368,468	84	1,423,982	96	1,380,899	83	1,163,132	79	6,636,873	84	11,565,656	90

Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims. Final figures are not yet available.

2021-2025 figures are verified totals.

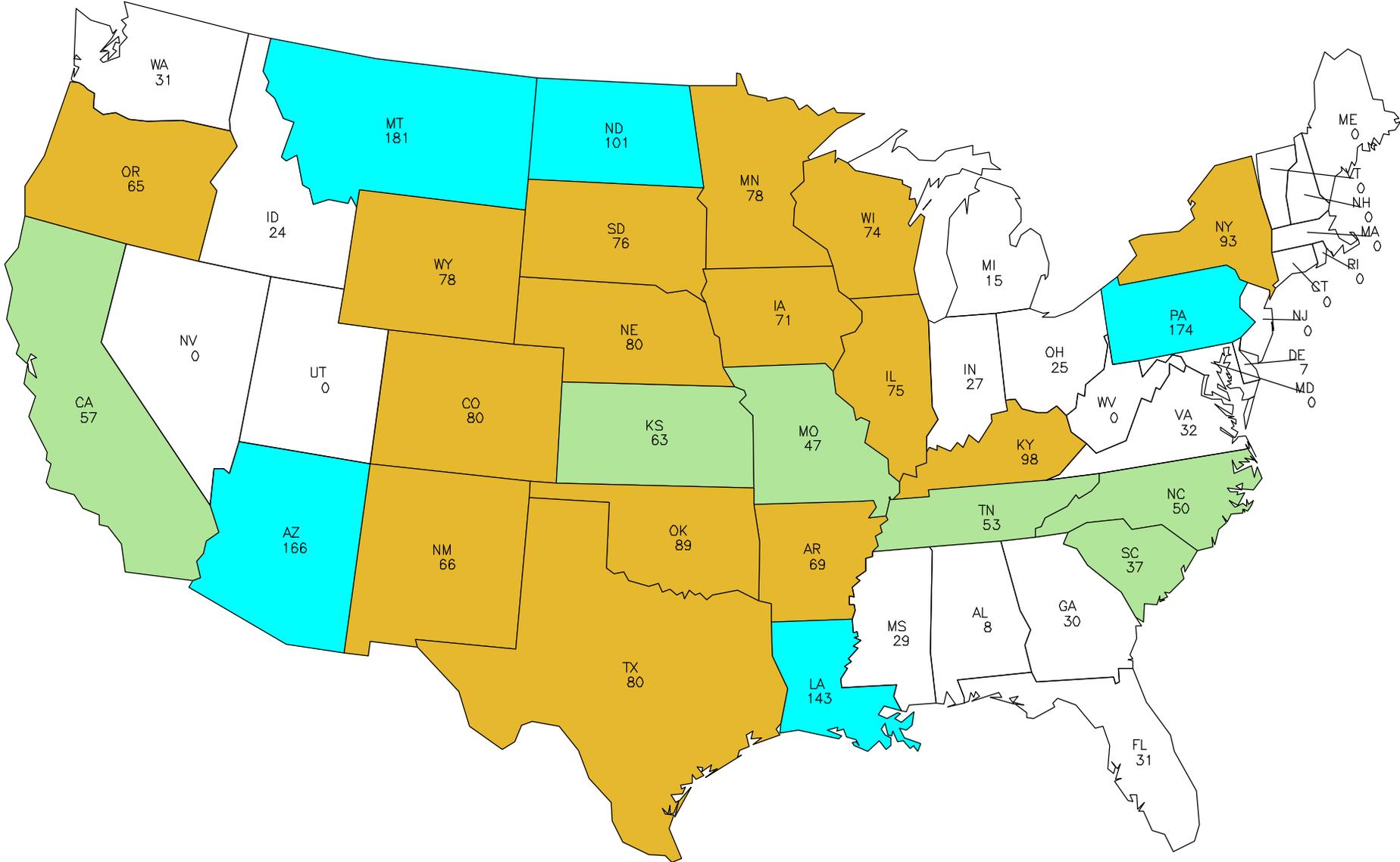
Prior years are NCIS processed figures.

Report contains NCIS Crop-Hail Member totals only.

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2025 U.S. Crop-Hail Loss Ratio by State

All Crops – All Losses – All Policies



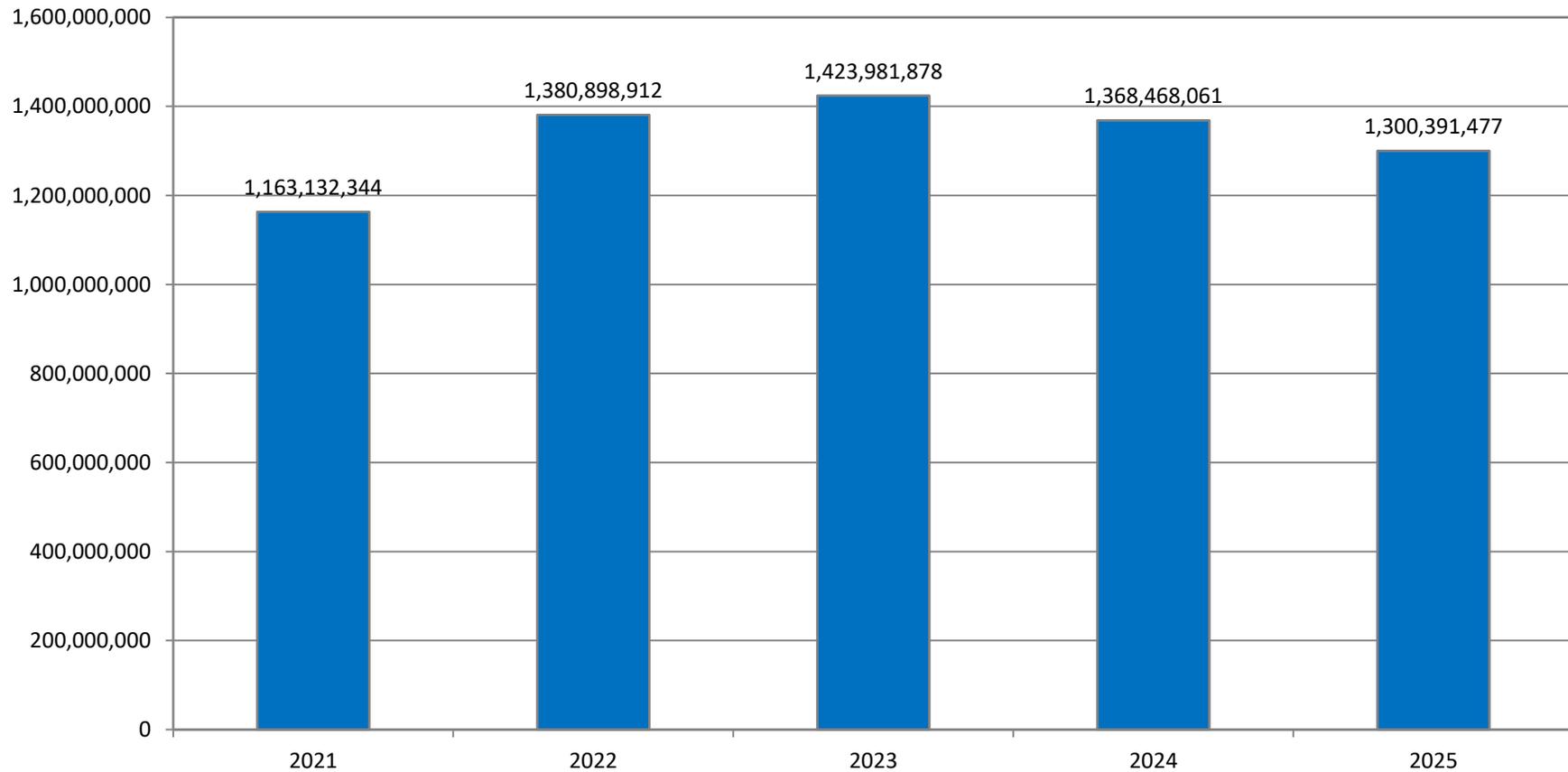
Loss Ratio %
0 to 35
65 to 100
35 to 65
100 and up

Data Source: NCIS 6-B Adjusted Verified Totals as of 02/02/2026

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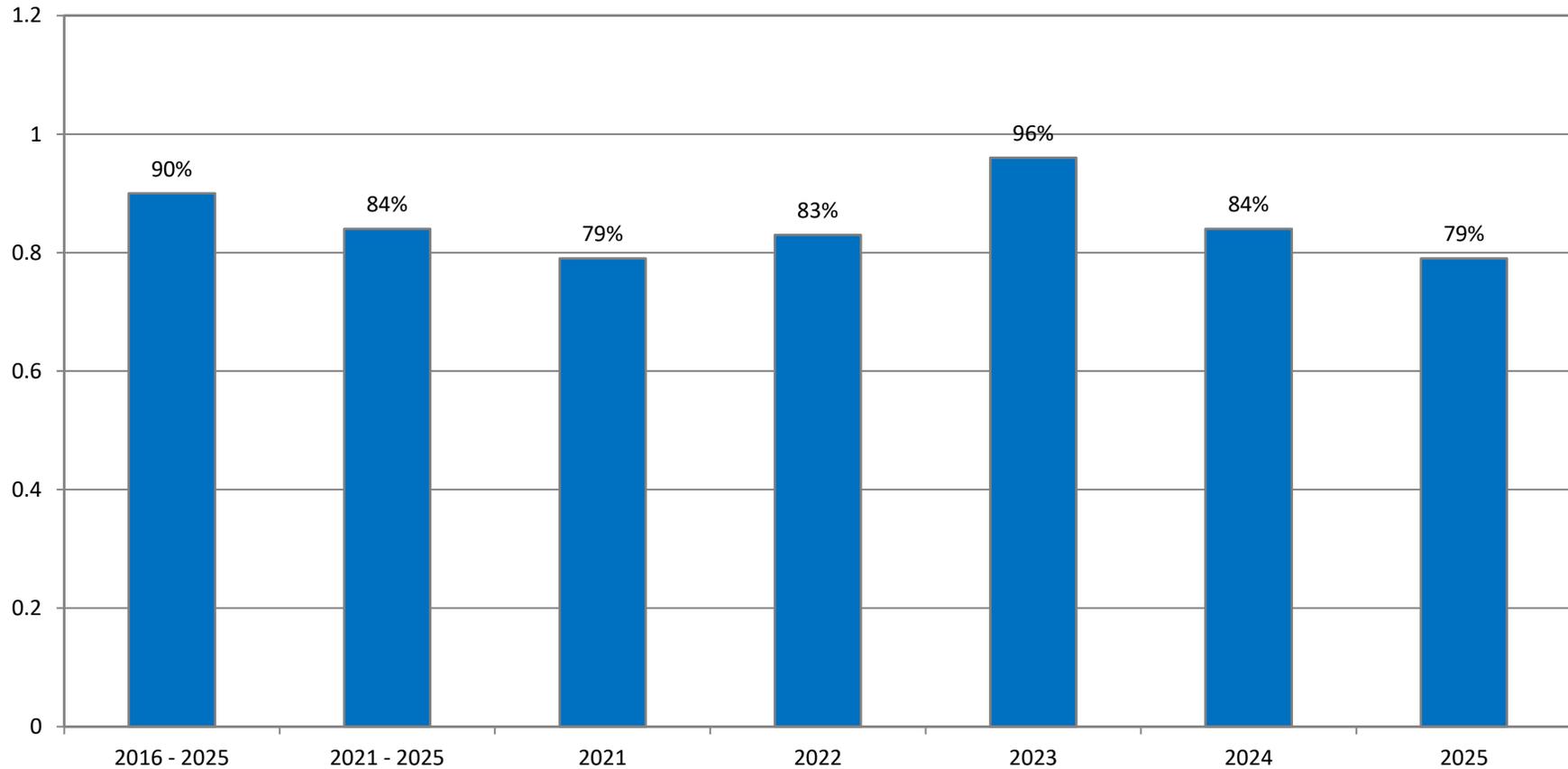
Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims. Final figures are not yet available.

Crop Hail Industry United States Premium Totals



Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims.
Final Figures are not yet available.

Crop Hail Industry United States Loss Ratio Totals



Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims.
Final Figures are not yet available.

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit B

Crop-Hail Insurance Written in the United States 1915-2025

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2025 BY NCIS MEMBERS

CH3052025

revised 2/2026

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
1915-1947	5,468,686,573	316,103,225	183,362,672	58	5.78	3.35
1948	662,936,969	33,994,603	16,028,314	47	5.13	2.42
1949	638,076,494	35,899,804	17,338,065	48	5.63	2.72
1950	513,505,897	25,477,800	10,254,169	40	4.96	2.00
1951	713,885,322	34,892,943	22,094,648	63	4.89	3.09
1952	859,716,949	44,371,300	22,280,678	50	5.16	2.59
1953	941,967,619	44,824,338	25,677,081	57	4.76	2.73
1954	1,046,686,338	48,710,348	35,885,186	74	4.65	3.43
1955	1,216,727,011	54,760,620	34,242,889	63	4.50	2.81
1956	1,276,321,571	55,389,591	45,049,855	81	4.34	3.53
1957	1,495,809,136	70,041,240	44,992,201	64	4.68	3.01
1958	1,520,213,842	78,124,730	41,444,737	53	5.14	2.73
1959	1,465,845,392	73,713,094	33,675,864	46	5.03	2.30
1960	1,475,314,474	75,468,936	42,016,523	56	5.12	2.85
1961	1,437,753,224	71,445,206	45,603,882	64	4.97	3.17
1962	1,624,477,444	79,776,208	59,187,115	74	4.91	3.64
1963	1,727,605,237	81,279,713	56,856,533	70	4.70	3.29
1964	1,711,538,943	79,238,821	47,656,806	60	4.63	2.78
1965	1,794,364,634	80,251,799	47,712,424	59	4.47	2.66
1966	1,777,119,608	75,138,949	39,655,169	53	4.23	2.23
1967	2,068,581,780	85,740,016	56,101,363	65	4.14	2.71
1968	2,119,279,727	88,875,607	50,073,009	56	4.19	2.36
1969	2,151,295,653	88,666,295	52,513,419	59	4.12	2.44
1970	2,102,368,967	81,612,929	47,581,403	58	3.88	2.26
1971	2,269,503,166	84,888,113	61,707,998	73	3.74	2.72
1972	2,286,578,600	83,636,895	48,233,294	58	3.66	2.11
1973	3,234,308,822	117,838,659	56,945,235	48	3.64	1.76
1974	4,929,116,895	170,512,439	129,290,786	76	3.46	2.62
1975	5,446,667,932	194,824,252	116,041,487	60	3.58	2.13
1976	5,993,982,856	207,998,653	116,103,129	56	3.47	1.94
1977	6,257,639,290	222,957,309	147,389,314	66	3.56	2.36
1978	6,408,016,938	234,435,540	172,478,434	74	3.66	2.69

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2025 BY NCIS MEMBERS

CH3052025

revised 2/2026

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
1979	6,871,942,377	259,930,919	156,968,987	60	3.78	2.28
1980	7,606,854,649	277,854,874	268,538,719	97	3.65	3.53
1981	9,115,601,458	348,673,741	231,436,415	66	3.83	2.54
1982	8,964,817,344	363,639,579	204,788,461	56	4.06	2.28
1983	7,275,550,787	311,359,849	173,508,282	56	4.28	2.38
1984	9,212,158,008	364,608,560	153,206,991	42	3.96	1.66
1985	8,475,880,465	309,271,557	184,379,061	60	3.65	2.18
1986	6,916,639,699	254,745,904	181,423,636	71	3.68	2.62
1987	6,702,425,214	247,885,072	182,192,743	73	3.70	2.72
1988	7,211,064,645	255,096,410	101,223,072	40	3.54	1.40
1989	8,328,024,309	275,517,563	164,656,828	60	3.31	1.98
1990	9,453,939,868	316,333,424	252,394,409	80	3.35	2.67
1991	9,463,141,778	302,311,447	188,976,862	63	3.19	2.00
1992	10,525,114,911	328,004,845	380,026,395	116	3.12	3.61
1993	11,188,100,141	396,019,414	326,488,527	82	3.54	2.92
1994	11,565,372,601	419,389,120	380,009,126	91	3.63	3.29
1995	11,004,201,481	416,623,086	265,854,324	64	3.79	2.42
1996	13,155,140,344	501,290,619	402,847,112	80	3.81	3.06
1997	15,465,599,024	561,100,383	331,681,976	59	3.63	2.14
1998	15,731,920,978	543,327,075	463,454,946	85	3.45	2.95
1999	14,479,730,764	485,533,558	381,774,133	79	3.35	2.64
2000	14,131,802,341	448,134,821	308,677,376	69	3.17	2.18
2001	13,260,379,455	414,004,918	293,879,467	71	3.12	2.22
2002	12,849,946,971	385,137,858	280,794,049	73	3.00	2.19
2003	12,849,710,899	402,351,868	225,689,580	56	3.13	1.76
2004	13,644,870,726	407,620,051	237,849,810	58	2.99	1.74
2005	13,544,672,591	405,450,729	182,022,681	45	2.99	1.34
2006	15,529,269,967	403,756,745	202,183,331	50	2.60	1.30
2007	19,373,225,419	487,780,025	234,924,946	48	2.52	1.21
2008	27,524,990,235	667,984,964	554,581,621	83	2.43	2.01
2009	25,478,670,814	619,770,741	565,875,737	91	2.43	2.22
2010	27,156,676,284	680,837,473	460,340,639	68	2.51	1.70

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2025 BY NCIS MEMBERS

CH3052025

revised 2/2026

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
2011	36,673,618,072	841,545,144	974,409,759	116	2.29	2.66
2012	39,393,151,584	954,425,336	704,317,455	74	2.42	1.79
2013	39,536,086,939	951,760,867	646,582,037	68	2.41	1.64
2014	39,370,598,238	986,804,929	1,199,272,175	122	2.51	3.05
2015	36,792,467,408	976,452,120	737,845,109	76	2.65	2.01
2016	36,118,522,521	977,836,757	876,482,035	90	2.71	2.43
2017	35,687,049,480	952,957,414	876,687,630	92	2.67	2.46
2018	36,041,982,763	982,379,575	930,475,487	95	2.73	2.58
2019	35,328,236,759	1,015,862,565	994,849,020	98	2.88	2.82
2020	35,800,085,633	999,746,793	1,153,552,279	115	2.79	3.22
2021	40,309,145,845	1,163,132,344	924,525,094	79	2.89	2.29
2022	46,168,881,335	1,380,898,912	1,143,688,379	83	2.99	2.48
2023	47,103,355,039	1,423,981,878	1,361,340,603	96	3.02	2.89
2024	45,410,937,225	1,368,468,061	1,153,224,426	84	3.01	2.54
Sub-Total	1,028,427,448,691	30,958,489,862	24,525,375,412	79	3.01	2.38
2025*	43,770,794,693	1,300,391,477	1,021,582,046	79	2.97	2.33
1915-2025*	1,072,198,243,384	32,258,881,339	25,546,957,458	79	3.01	2.38
* Source: 2025 liability, premium and loss are company verified totals from the State Summary Report as of Feb 2, 2026. The Actual totals processed by NCIS as of Feb 2, 2026 were \$43,733,559,565 for liability, \$1,296,732,002 for premium and \$1,017,061,703 for losses.						

Verified premiums and losses are the amounts that companies have processed through their own systems and do not include losses on open claims. Final figures are not yet available. 2021-2025 figures are verified totals. Prior years are NCIS processed figures.

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit C *Loss Cost History*

National Crop Insurance Services

Final Average Loss Cost History

Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only
Alabama	Cotton	2025	1948 - 2023	0.77
Alabama Total				0.77
Arizona	Cotton	2026	1948 - 2024	1.25
Arizona Total				1.25
Arkansas	Corn	2025	1948 - 2023	0.52
Arkansas	Cotton	2025	1948 - 2023	1.07
Arkansas	Rice	2025	1948 - 2023	0.26
Arkansas	Soybeans	2025	1948 - 2023	0.32
Arkansas	Wheat	2025	1948 - 2023	0.82
Arkansas Total				0.57
California	All Other Crops	2025	1948 - 2023	0.65
California	Tree Fruit	2025	1948 - 2023	5.45
California Total				3.31
Colorado	Corn	2025	1948 - 2023	11.58
Colorado	Potatoes	2025	1948 - 2023	8.06
Colorado	Wheat	2025	1948 - 2023	11.87
Colorado Total				11.41
Connecticut	All Combined	2004	1948 - 2002	3.09
Connecticut Total				3.09
Delaware	All Combined	2004	1948 - 2002	1.93
Delaware Total				1.93
Florida	Cotton	2025	1948 - 2023	0.54
Florida Total				0.54
Georgia	Cotton	2025	1948 - 2023	0.50
Georgia	Tobacco	2025	1948 - 2023	3.33
Georgia Total				1.91
Idaho	Barley	2025	1948 - 2023	3.42
Idaho	Peas	2025	1948 - 2023	3.18
Idaho	Potatoes	2025	1948 - 2023	1.18
Idaho	Tree Fruit	2025	1948 - 2023	5.82
Idaho	Wheat	2025	1948 - 2023	1.21
Idaho Total				1.62
Illinois	Corn	2025	1948 - 2023	0.27
Illinois	Soybeans	2025	1948 - 2023	0.51
Illinois Total				0.37
Indiana	Corn	2025	1948 - 2023	0.23
Indiana	Soybeans	2025	1948 - 2023	0.53
Indiana Total				0.36
Iowa	Corn	2026	1948 - 2024	0.96
Iowa	Soybeans	2026	1948 - 2024	2.49
Iowa Total				1.54
Kansas	Corn	2026	1948 - 2024	3.75
Kansas	Wheat	2026	1948 - 2024	5.00
Kansas Total				4.42
Kentucky	Tobacco	2026	1948 - 2024	4.24
Kentucky Total				4.24
Louisiana	Cotton	2015	1948 - 2013	1.50
Louisiana Total				1.50
Maine	All Combined	2004	1948 - 2002	1.59
Maine Total				1.59

National Crop Insurance Services Final Average Loss Cost History Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only
Maryland	All Combined	2004	1948 - 2002	1.93
Maryland Total				1.93
Massachusetts	All Combined	2004	1948 - 2002	3.09
Massachusetts Total				3.09
Michigan	Corn	2025	1948 - 2023	0.26
Michigan	Soybeans	2025	1948 - 2023	0.37
Michigan	Tree Fruit	2025	1948 - 2023	4.27
Michigan Total				0.36
Minnesota	Corn	2026	1948 - 2024	1.79
Minnesota	Soybeans	2026	1948 - 2024	4.14
Minnesota	Wheat	2026	1948 - 2024	2.88
Minnesota Total				2.83
Mississippi	Cotton	2025	1948 - 2023	0.44
Mississippi Total				0.44
Missouri	Corn	2025	1948 - 2023	0.69
Missouri	Cotton	2025	1948 - 2023	1.34
Missouri	Soybeans	2025	1948 - 2023	0.80
Missouri	Wheat	2025	1948 - 2023	1.30
Missouri Total				0.87
Montana	Barley	2025	1948 - 2023	7.98
Montana	Wheat	2025	1948 - 2023	6.40
Montana Total				6.67
Nebraska	Grains	2026	1948 - 2024	5.14
Nebraska	Soybeans	2026	1948 - 2024	4.41
Nebraska Total				4.96
Nevada	Alfalfa Seed	2013	1948 - 2011	1.24
Nevada	All Other Crops	2013	1948 - 2011	1.19
Nevada Total				1.23
New Hampshire	All Combined	2004	1948 - 2002	1.59
New Hampshire Total				1.59
New Jersey	All Combined	2004	1948 - 2002	1.93
New Jersey Total				1.93
New Mexico	Chile Peppers	2026	1948 - 2024	6.96
New Mexico	Corn	2026	1948 - 2024	5.63
New Mexico	Cotton	2026	1948 - 2024	5.41
New Mexico	Grains	2026	1948 - 2024	8.31
New Mexico Total				6.03
New York	All Combined	2004	1948 - 2002	2.30
New York Total				2.30
North Carolina	Cotton	2025	1948 - 2023	0.86
North Carolina	Tobacco	2025	1948 - 2023	3.41
North Carolina Total				3.18
North Dakota	Grains	2026	1948 - 2024	4.90
North Dakota	Soybeans	2026	1948 - 2024	5.11
North Dakota Total				4.96
Ohio	Corn	2025	1948 - 2023	0.13
Ohio	Soybeans	2025	1948 - 2023	0.23
Ohio Total				0.18

National Crop Insurance Services

Final Average Loss Cost History

Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only
Oklahoma	Cotton	2026	1948 - 2024	7.78
Oklahoma	Wheat	2026	1948 - 2024	6.52
Oklahoma	Total			6.62
Oregon	Tree Fruit	2025	1948 - 2023	1.50
Oregon	Wheat	2025	1948 - 2023	0.46
Oregon	Total			0.48
Pennsylvania	All Combined	2004	1948 - 2002	1.93
Pennsylvania	Total			1.93
Rhode Island	All Combined	2004	1948 - 2002	7.60
Rhode Island	Total			7.60
South Carolina	Cotton	2015	1948-2013	1.98
South Carolina	Tobacco	2015	1948-2013	4.73
South Carolina	Total			4.09
South Dakota	Corn	2026	1948 - 2024	3.49
South Dakota	Grains	2026	1948 - 2024	7.43
South Dakota	Soybeans	2026	1948 - 2024	4.12
South Dakota	Total			4.74
Tennessee	Burley Tobacco	2026	1948 - 2024	2.20
Tennessee	Cotton	2026	1948 - 2024	1.02
Tennessee	Dark Tobacco	2026	1948 - 2024	3.78
Tennessee	Total			2.55
Texas	Corn	2026	1948 - 2024	3.55
Texas	Cotton	2026	1948 - 2024	7.05
Texas	Grains	2026	1948 - 2024	8.26
Texas	Milo	2026	1948 - 2024	1.56
Texas	Total			5.85
Utah	Wheat	2015	1948 - 2013	1.67
Utah	Total			1.67
Vermont	All Combined	2004	1948 - 2002	1.59
Vermont	Total			1.59
Virginia	Cotton	2025	1948 - 2023	0.49
Virginia	Tobacco	2025	1948 - 2023	3.40
Virginia	Total			2.97
Washington	Peas	2025	1948 - 2023	2.40
Washington	Tree Fruit	2025	1948 - 2023	1.53
Washington	Wheat	2025	1948 - 2023	0.40
Washington	Total			0.68
West Virginia	All Combined	2004	1948 - 2002	1.93
West Virginia	Total			1.93
Wisconsin	Corn	2025	1948 - 2023	0.41
Wisconsin	Potatoes	2025	1948 - 2023	1.12
Wisconsin	Soybeans	2025	1948 - 2023	0.56
Wisconsin	Total			0.46
Wyoming	Barley	2025	1948 - 2023	4.34
Wyoming	Wheat	2025	1948 - 2023	13.37
Wyoming	Total			7.15

US Average

1.70

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2025 Crop-Hail Industry Reports

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Exhibit D *2025 Premium and Loss Projected Totals*

Crop-Hail Insurance Processing System 2025 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Alabama	439,636	35,008	7.96
Arizona	6,423,705	10,674,739	166.18
Arkansas	35,432,076	32,379,468	91.38
California	1,317,583	750,400	56.95
Colorado	22,476,850	18,382,597	81.78
Connecticut			
Delaware	101,121	6,713	6.64
Florida	477,375	146,237	30.63
Georgia	4,442,504	1,325,265	29.83
Idaho	14,299,758	3,395,379	23.74
Illinois	140,430,508	109,353,311	77.87
Indiana	35,412,777	10,988,631	31.03
Iowa	118,326,586	85,459,878	72.22
Kansas	68,696,532	43,853,278	63.84
Kentucky	3,639,739	3,579,660	98.35
Louisiana	9,148,181	13,081,285	142.99
Maine	85	0	0.00
Maryland	66,901	0	0.00
Massachusetts			
Michigan	6,516,178	995,759	15.28
Minnesota	107,561,408	84,256,071	78.33
Mississippi	4,952,470	1,454,473	29.37
Missouri	30,466,049	16,090,357	52.81
Montana	42,867,068	79,045,861	184.40
Nebraska	375,618,638	318,004,845	84.66
Nevada	281	0	0.00
New Hampshire			
New Jersey			
New Mexico	1,229,110	806,420	65.61
New York	52,020	48,450	93.14
North Carolina	2,739,449	1,372,023	50.08
North Dakota	117,523,631	118,819,214	101.10
Ohio	10,551,604	2,605,580	24.69
Oklahoma	7,507,764	6,688,847	89.09
Oregon	2,341,690	1,554,057	66.36
Pennsylvania	324,995	563,905	173.51
Rhode Island			
South Carolina	115,856	43,091	37.19
South Dakota	66,044,892	51,436,239	77.88
Tennessee	2,134,822	1,122,322	52.57

Crop-Hail Insurance Processing System 2025 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Texas	30,114,831	24,209,318	80.39
Utah	48,870	0	0.00
Vermont			
Virginia	1,175,620	371,815	31.63
Washington	9,445,975	2,916,430	30.87
West Virginia	157	0	0.00
Wisconsin	18,457,499	13,968,725	75.68
Wyoming	1,478,226	1,149,831	77.78
US TOTALS	1,300,401,020	1,060,935,482	81.59

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit E *2025 Crop-Hail Industry Ranking Report*

Crop-Hail Insurance Processing System
2025 Crop Hail Industry Premium Ranking Report
(As of 02.02.2026)

REPORTING ORGANIZATION	PREMIUM
NAU Country Insurance Company	279,033,792
Rain & Hail LLC	262,935,360
Rural Community Insurance Services	183,007,249
AgriSompo N.A.	172,910,141
Great American	147,297,190
Farmers Mutual Hail	139,522,505
Proag Insurance	40,321,209
Country Financial	25,983,509
Hudson Insurance	19,418,205
Palomar Crop Insurance Services	15,527,600
American Farm Bureau Ins Services, Inc	8,875,746
Nodak Insurance Company	2,994,595
Rural Mutual Insurance	2,141,399
Precision Risk Management	1,409,316
FBM of Idaho	1,155,060
US TOTALS	1,302,532,876

Verified premiums are the amounts that companies have processed through their own systems as of 02.02.2026. Final figures are not yet available.

Please note: Rural Mutual is not a NCIS member and their premium figure is for informational purposes only.



MPCI Reports

2025 MPCl Industry Reports

2026 Crop Insurance Industry Annual Convention

**INDUSTRY EXPERIENCE - 2025
EXHIBITS A-C**

Exhibit A, 2025 MPCl Report

This report presents totals by state and by crop and totals for U.S. for 2025 Multiple Peril Crop Insurance.

Exhibit B, 2025 Buy-Up and Catastrophic Totals by State

Exhibit C, 2025 MPCl Ranking Report

2025 MPCCI Industry Reports

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Exhibit A *2025 MPCCI Report*

Multiple Peril Crop Insurance 2025 CY State Totals

STATE	POL SOLD	POL EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
AK	24	14	2	14	2	4,966	647,320	46,483	35,501	58,992	126.91	9.11	7.18
AL	24,475	8,749	3,042	27,735	7,160	1,519,660	801,441,983	99,496,689	66,043,635	74,380,496	74.76	9.28	12.41
AR	42,009	17,752	8,314	37,443	12,616	5,607,602	2,685,125,309	261,589,408	175,292,677	403,099,556	154.10	15.01	9.74
AZ	4,665	2,224	1,124	7,842	3,608	44,907,883	869,652,152	156,819,901	85,359,173	156,340,713	99.69	17.98	18.03
CA	38,136	30,060	7,629	72,048	13,407	18,139,515	13,745,707,041	823,551,801	474,362,975	584,725,434	71.00	4.25	5.99
CO	46,891	16,374	7,225	50,320	15,131	18,107,573	1,769,244,008	291,230,618	177,055,165	163,575,287	56.17	9.25	16.46
CT	321	250	49	880	76	20,028	66,160,142	12,411,787	7,750,044	1,999,141	16.11	3.02	18.76
DE	2,457	1,421	289	5,246	663	308,364	161,927,022	12,408,711	7,434,991	2,985,774	24.06	1.84	7.66
FL	18,481	10,248	6,170	30,335	14,722	3,636,508	4,272,382,653	362,830,351	220,443,805	623,437,239	171.83	14.59	8.49
GA	72,510	23,581	4,850	73,085	10,141	2,756,051	2,453,368,466	290,032,182	181,441,779	150,005,392	51.72	6.11	11.82
HI	252	214	23	761	187	229,812	221,770,272	3,434,743	2,002,938	3,228,158	93.99	1.46	1.55
IA	186,573	141,845	18,870	266,806	27,357	22,429,127	16,439,164,580	1,153,107,060	651,296,168	217,129,990	18.83	1.32	7.01
ID	14,858	7,157	3,162	22,581	7,176	11,761,571	2,178,523,303	163,554,332	90,308,732	116,195,311	71.04	5.33	7.51
IL	179,186	134,775	21,656	250,983	31,173	20,190,354	14,251,354,285	986,697,179	601,451,523	267,929,756	27.15	1.88	6.92
IN	71,565	52,798	9,737	111,853	14,881	9,752,303	6,539,788,185	531,209,159	324,684,411	121,946,997	22.96	1.86	8.12
KS	288,527	125,382	28,987	325,927	52,603	26,068,896	6,835,374,775	1,112,507,701	700,389,842	341,429,880	30.69	5.00	16.28
KY	30,421	16,719	6,505	37,796	9,588	3,619,714	1,993,754,926	207,868,632	136,164,838	149,135,539	71.75	7.48	10.43
LA	28,849	10,571	2,372	32,776	4,179	2,759,010	1,959,850,557	185,575,232	122,946,103	96,006,364	51.73	4.90	9.47
MA	554	491	122	1,049	164	24,166	63,752,634	6,498,575	4,055,304	2,718,770	41.84	4.26	10.19
MD	6,857	4,240	1,111	11,922	2,340	838,219	434,474,064	39,500,334	25,530,617	14,453,196	36.59	3.33	9.09
ME	787	471	91	1,504	191	91,920	169,743,662	15,564,863	10,143,229	2,806,314	18.03	1.65	9.17
MI	37,372	25,687	3,999	53,162	6,042	4,327,918	2,706,230,758	261,806,782	174,240,970	63,772,184	24.36	2.36	9.67
MN	155,859	93,866	13,760	190,068	20,106	18,165,324	11,316,594,382	980,436,022	602,937,524	283,467,836	28.91	2.50	8.66
MO	93,768	52,293	13,845	104,719	24,348	10,574,129	4,812,516,684	523,806,607	347,212,211	192,919,630	36.83	4.01	10.88
MS	27,862	8,928	3,973	18,318	5,989	3,660,873	1,810,383,305	182,924,704	126,600,096	213,392,709	116.66	11.79	10.10
MT	41,159	15,605	6,422	51,834	16,172	22,002,164	1,820,284,991	329,247,456	209,466,179	338,703,970	102.87	18.61	18.09
NC	59,568	25,464	6,032	108,017	16,187	3,372,947	2,411,343,974	350,535,951	227,803,205	173,834,473	49.59	7.21	14.54
ND	199,171	69,489	17,921	174,964	30,639	27,379,355	8,458,737,839	1,330,869,760	913,090,633	428,251,512	32.18	5.06	15.73
NE	168,253	89,607	16,311	271,122	34,901	25,851,850	10,439,423,940	910,999,354	545,543,025	217,196,604	23.84	2.08	8.73
NH	87	82	33	136	40	8,008	6,867,846	591,671	387,132	614,362	103.84	8.95	8.62
NJ	1,660	1,170	293	2,285	444	160,317	114,721,385	9,799,894	6,686,720	6,995,548	71.38	6.10	8.54
NM	8,010	3,500	2,387	17,035	5,703	29,964,984	717,378,559	150,998,720	83,549,074	122,812,721	81.33	17.12	21.05
NV	869	664	548	3,138	1,727	37,293,943	516,478,685	133,026,381	71,520,978	142,134,097	106.85	27.52	25.76
NY	7,011	5,020	2,427	12,352	3,913	1,196,992	780,890,584	82,418,759	54,501,422	79,774,294	96.79	10.22	10.55

Data Source: RMA Summary of Business as of 02/02/2026.
 Data includes all crops for Buy-Up and Catastrophic coverages.
 Prepared by National Crop Insurance Services 02/2026.

Multiple Peril Crop Insurance 2025 CY State Totals

STATE	POL SOLD	POL EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
OH	69,378	50,156	13,065	88,034	17,157	7,362,075	4,352,147,204	340,773,698	216,028,399	144,410,690	42.38	3.32	7.83
OK	45,323	19,997	8,688	62,352	18,491	9,144,120	1,337,927,577	292,350,749	190,995,373	171,194,892	58.56	12.80	21.85
OR	8,369	5,081	2,395	16,871	6,217	20,426,947	1,789,918,425	169,974,090	94,845,771	107,236,246	63.09	5.99	9.50
PA	11,313	8,603	3,831	17,292	5,745	1,248,778	647,317,022	79,839,573	53,716,661	59,914,255	75.04	9.26	12.33
RI	35	34	9	99	13	1,020	1,695,518	177,705	116,319	105,566	59.41	6.23	10.48
SC	21,158	8,481	2,087	29,733	5,736	1,110,306	704,749,622	130,325,834	85,474,939	65,976,366	50.62	9.36	18.49
SD	140,949	66,080	12,221	144,362	22,983	22,620,484	7,452,893,119	1,068,341,828	734,027,799	201,226,612	18.84	2.70	14.33
TN	24,575	11,612	4,818	33,174	9,789	2,904,195	1,403,717,366	125,863,652	83,363,161	123,103,311	97.81	8.77	8.97
TX	259,373	98,158	36,392	339,014	88,299	56,843,256	7,218,510,724	1,751,869,173	1,140,793,273	1,245,063,734	71.07	17.25	24.27
UT	2,396	1,800	1,552	9,592	5,685	25,376,545	241,130,453	51,548,360	27,764,795	59,126,831	114.70	24.52	21.38
VA	14,635	7,924	1,722	27,594	3,845	1,260,983	727,032,562	89,193,581	58,605,638	33,095,210	37.10	4.55	12.27
VT	373	296	128	740	231	99,623	41,294,768	3,957,053	2,613,472	5,140,259	129.90	12.45	9.58
WA	23,267	13,747	6,241	38,308	13,563	7,305,150	5,625,053,490	360,602,698	208,872,611	250,925,645	69.59	4.46	6.41
WI	53,591	36,264	4,274	64,254	5,721	5,526,398	3,541,735,141	349,672,151	233,799,761	51,833,348	14.82	1.46	9.87
WV	557	379	119	758	186	56,060	30,875,527	4,355,864	2,816,889	2,963,402	68.03	9.60	14.11
WY	5,441	2,451	1,252	8,935	3,073	24,509,558	396,305,246	66,285,833	36,050,969	45,016,352	67.91	11.36	16.73
TOTALS	2,539,780	1,327,774	318,075	3,257,168	600,310	562,527,544	159,337,364,035	16,848,529,644	10,597,618,449	8,323,790,958	49.40	5.22	10.57

***Please Note: Net acre totals only include the 'Acres' quantity values.**

Multiple Peril Crop Insurance 2025 CY Crop Totals

CROP ABBR	POL SOLD	EARN PREM	POL INDEM	EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
ALFALFA SD	195	49	1	180	1	10,353	12,627,745	1,378,209	814,526	95,564	6.93	0.76	10.91
ALL OTHER	28,368	15,800	7,049	45,905	13,784	17,282,399	4,520,672,534	319,598,709	202,409,167	239,291,352	74.87	5.29	7.07
ALMONDS	6,174	5,797	994	11,099	1,346	1,098,377	3,098,127,330	127,619,977	70,475,091	89,205,099	69.90	2.88	4.12
ANL FORAGE	22,015	8,480	8,053	29,648	17,963	4,713,011	1,222,560,390	331,406,662	176,209,058	431,077,990	130.08	35.26	27.11
AOCIT TREE	163	113	39	139	45	0	35,445,671	1,532,964	1,009,330	4,446,255	290.04	12.54	4.32
APICULTURE	6,099	5,584	5,420	20,591	12,003	0	461,642,113	120,972,453	62,583,486	109,502,523	90.52	23.72	26.20
APPLES	2,838	2,584	384	11,375	900	231,827	2,525,435,754	186,122,203	120,028,078	53,236,056	28.60	2.11	7.37
AVCD TREES	94	69	1	91	1	0	37,543,334	1,349,688	802,763	52,126	3.86	0.14	3.60
AVOCADOS	822	761	114	886	122	31,610	122,617,732	14,561,673	9,716,884	5,571,395	38.26	4.54	11.88
BARLEY	52,932	5,919	1,652	11,658	2,599	1,475,619	400,652,084	48,051,013	30,813,051	39,543,658	82.30	9.87	11.99
BINDER TOB	227	153	29	484	37	4,600	53,641,502	14,452,786	8,900,859	2,565,107	17.75	4.78	26.94
BLUEBERRY	1,724	1,449	284	3,453	474	62,887	480,883,253	65,868,900	40,411,576	52,873,656	80.27	11.00	13.70
BUCKWHEAT	561	38	10	60	14	8,034	1,708,858	220,794	145,799	119,253	54.01	6.98	12.92
BURTOBACCO	2,807	693	90	1,652	134	20,107	62,202,903	16,388,137	9,287,410	1,842,737	11.24	2.96	26.35
CABBAGE	167	78	33	279	79	6,851	22,631,414	2,709,730	1,696,391	3,034,619	111.99	13.41	11.97
CAMEL	992	50	28	90	48	19,348	2,418,889	445,716	283,547	1,061,323	238.12	43.88	18.43
CANBR	9	2	0	4	0	5,965	103,282,196	2,991,211	2,991,211	0	0.00	0.00	2.90
CANOLA	29,946	8,953	1,492	18,419	1,946	2,251,694	692,775,954	114,254,364	77,290,520	24,444,066	21.39	3.53	16.49
CARAMTREES	5	4	0	4	0	0	1,275,833	40,677	23,228	0	0.00	0.00	3.19
CHERRIES	2,241	1,867	904	3,789	1,341	96,894	641,024,266	88,053,367	49,861,880	94,275,584	107.07	14.71	13.74
CHILEPEPRS	13	1	0	1	0	112	53,679	1,046	1,046	0	0.00	0.00	1.95
CLAMS	56	30	5	91	15	0	30,125,859	888,662	529,742	3,867,480	435.20	12.84	2.95
CLYSG	66	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
COFFEE	86	77	3	120	3	1,386	8,463,096	456,730	267,234	52,114	11.41	0.62	5.40
COFFEETREE	51	47	1	66	1	0	20,719,932	135,566	87,502	19,223	14.18	0.09	0.65
CORN	673,176	462,062	72,581	988,145	105,132	90,122,877	62,883,208,319	6,243,073,159	4,003,191,531	1,553,717,115	24.89	2.47	9.93
COTTON	133,761	59,175	10,003	178,059	18,119	9,208,236	4,526,574,472	1,069,345,607	748,037,380	535,258,275	50.05	11.82	23.62
CRANBERRY	427	418	92	578	106	27,679	141,730,464	4,753,602	2,645,464	6,828,837	143.66	4.82	3.35
CUCUM	260	67	17	250	24	15,339	15,150,265	1,532,062	890,883	472,743	30.86	3.12	10.11
CULT WR	51	34	3	57	5	11,522	9,787,593	519,086	336,597	101,246	19.50	1.03	5.30
DARKAIRTOB	1,251	328	22	526	31	2,863	14,314,438	1,440,004	802,019	339,493	23.58	2.37	10.06
DRY BEANS	31,307	5,945	1,884	13,622	2,820	1,312,417	719,354,320	99,208,896	63,199,341	79,225,219	79.86	11.01	13.79
DRY PEAS	26,982	7,321	3,009	15,360	5,464	2,744,422	665,704,392	137,164,865	91,402,358	163,502,645	119.20	24.56	20.60
EXLONGSTCT	1,319	391	103	830	190	176,260	218,563,817	32,841,438	19,963,651	52,946,104	161.22	24.22	15.03
FF PEACHES	316	266	29	719	40	18,539	146,141,228	4,266,457	2,504,181	1,110,169	26.02	0.76	2.92
FIGS	14	13	1	46	2	3,472	8,712,573	216,242	126,397	181,483	83.93	2.08	2.48

Data Source: RMA Summary of Business as of 02/02/2026.
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 *Group program losses are unavailable at this time.
 Prepared by National Crop Insurance Services 02/2026.

Multiple Peril Crop Insurance 2025 CY Crop Totals

CROP ABBR	POL SOLD	EARN PREM	POL INDEM	EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
FILLER TOB	13	11	0	13	0	85	527,157	30,466	16,967	0	0.00	0.00	5.78
FIRECURETB	954	402	52	728	78	5,525	33,558,512	2,607,883	1,479,393	1,678,019	64.34	5.00	7.77
FLAX	17,229	998	145	1,605	204	236,910	44,046,888	10,119,652	7,015,333	4,106,558	40.58	9.32	22.97
FLUECURETB	7,245	2,609	684	12,410	1,991	147,467	678,217,368	101,221,701	60,024,678	77,629,277	76.69	11.45	14.92
FM SWT CRN	273	128	34	367	48	32,308	39,472,740	2,477,602	1,555,147	2,025,041	81.73	5.13	6.28
FORAGE SD	14,779	2,683	250	3,340	301	181,851	38,438,848	5,541,071	3,056,687	2,096,627	37.84	5.45	14.42
FORAGEPROD	7,837	5,149	1,089	9,517	1,890	1,424,122	352,546,444	36,713,636	24,889,252	22,631,002	61.64	6.42	10.41
FR APRICOT	109	76	4	104	6	1,922	9,087,337	1,521,742	935,791	112,281	7.38	1.24	16.75
FR MKT TOM	1,726	318	190	579	281	21,997	147,667,802	19,480,236	12,029,986	47,583,486	244.27	32.22	13.19
FR NECT	282	229	52	650	82	12,639	97,183,844	5,512,819	3,374,586	2,115,970	38.38	2.18	5.67
FRMKTBEAN	73	37	6	47	6	3,507	3,581,836	511,781	333,516	195,740	38.25	5.46	14.29
GRAIN SORG	175,157	35,596	7,443	74,824	11,040	5,268,266	1,207,883,593	276,251,126	180,966,395	84,432,230	30.56	6.99	22.87
GRAPEFRUIT	529	413	134	600	216	21,857	67,934,396	5,269,249	3,597,268	16,130,786	306.13	23.74	7.76
GRAPES	6,495	6,039	886	22,578	1,974	490,936	2,311,706,509	122,478,361	71,033,385	106,702,697	87.12	4.62	5.30
GRASS SEED	355	189	26	293	32	51,219	29,905,174	1,879,758	1,282,340	1,935,159	102.95	6.47	6.29
GREEN PEAS	3,195	801	345	1,292	471	100,028	55,821,733	7,154,618	3,934,578	8,493,895	118.72	15.22	12.82
GRPFT TREE	342	307	42	607	55	0	164,595,697	7,615,451	4,947,755	5,211,855	68.44	3.17	4.63
GRPVN	53	52	0	80	0	0	120,820,024	1,385,913	1,232,475	0	0.00	0.00	1.15
HEMP	537	16	0	24	0	1,925	2,057,096	552,060	415,880	0	0.00	0.00	26.84
HYB CRN SD	5,794	2,510	141	4,893	190	311,766	332,700,113	15,141,736	8,444,141	2,749,330	18.16	0.83	4.55
HYB POP CS	60	20	0	21	0	487	1,697,274	211,757	116,465	0	0.00	0.00	12.48
HYB SD RIC	437	237	30	592	53	24,553	49,523,865	4,415,067	2,602,201	1,922,787	43.55	3.88	8.92
HYB SOR SD	3,231	360	16	699	23	49,944	31,952,896	2,954,087	1,773,888	847,403	28.69	2.65	9.25
HYB SWT CS	146	86	1	230	2	5,416	16,044,517	1,931,563	1,068,124	56,681	2.93	0.35	12.04
HYB VEG SD	40	23	2	74	2	3,008	9,182,236	1,365,527	766,689	143,615	10.52	1.56	14.87
KIWIF	64	64	9	102	18	3,919	33,484,389	1,232,394	754,632	629,474	51.08	1.88	3.68
LEMONS	923	820	78	1,045	89	47,152	181,276,957	6,470,029	3,942,879	5,214,087	80.59	2.88	3.57
LEMONTREES	85	66	5	75	8	0	31,706,616	713,365	480,850	717,133	100.53	2.26	2.25
MAC TREES	17	14	0	189	0	0	106,992,278	539,181	349,176	0	0.00	0.00	0.50
MANGOTREES	21	15	0	18	0	0	1,231,823	31,529	19,163	0	0.00	0.00	2.56
MCRFM	50	48	0	48	0	0	4,253,557	515,577	412,083	0	0.00	0.00	12.12

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 *Group program losses are unavailable at this time.
 Prepared by National Crop Insurance Services 02/2026.

Multiple Peril Crop Insurance 2025 CY Crop Totals

CROP ABBR	POL SOLD	EARN PREM	POL INDEM	EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
MDTNG	1,044	928	130	1,574	167	69,175	430,139,876	24,269,446	14,847,036	20,705,768	85.32	4.81	5.64
MILLET	14,255	1,877	579	4,794	972	384,063	32,543,938	7,206,112	4,355,433	4,375,519	60.72	13.44	22.14
MINT	97	51	11	150	23	8,632	10,619,599	415,203	219,456	442,253	106.51	4.16	3.91
MTGTR	89	79	0	98	0	0	35,789,891	738,815	484,053	0	0.00	0.00	2.06
MUSTARD	4,139	198	87	349	145	90,512	14,643,460	3,951,157	2,529,688	3,831,985	96.98	26.17	26.98
NUR FG&C	448	349	66	1,214	103	0	598,004,743	52,773,584	33,693,211	46,982,882	89.03	7.86	8.82
NUR NVS	432	409	138	734	68	0	603,647,263	24,810,485	16,996,191	48,909,839	197.13	8.10	4.11
OATS	50,575	5,848	1,425	8,141	1,757	623,293	123,934,879	22,835,283	15,539,183	14,754,158	64.61	11.90	18.43
OLIVE	332	291	89	335	93	25,267	43,664,620	8,379,603	4,933,854	3,158,195	37.69	7.23	19.19
ONIONS	1,337	472	166	1,615	440	82,510	289,672,388	34,036,071	21,623,075	25,070,398	73.66	8.65	11.75
ORANGES	3,077	2,636	1,040	6,705	2,749	292,183	708,511,111	41,990,572	26,231,161	138,882,809	330.75	19.60	5.93
ORANGETREE	1,218	1,001	261	2,068	473	0	1,127,154,379	24,291,166	16,617,525	38,701,590	159.32	3.43	2.16
PAPAYA	9	5	0	18	0	93	1,046,472	24,071	14,935	0	0.00	0.00	2.30
PAPAYATREE	18	10	0	14	0	0	637,513	10,469	5,847	0	0.00	0.00	1.64
PC PEACHES	290	277	48	723	91	9,917	54,133,856	2,390,268	1,342,887	2,221,431	92.94	4.10	4.42
PEACHES	535	490	116	1,108	180	15,003	86,866,955	24,014,473	14,942,572	8,027,585	33.43	9.24	27.65
PEANUTS	37,906	14,736	2,775	48,064	6,251	1,841,186	1,725,261,715	206,489,290	129,545,576	145,791,619	70.60	8.45	11.97
PEARS	696	593	51	1,935	79	30,206	201,475,513	6,676,469	3,702,179	2,899,393	43.43	1.44	3.31
PECANS	2,051	1,629	107	3,288	146	190,089	370,436,369	26,460,605	14,494,090	2,832,550	10.70	0.76	7.14
PEPPERS	1,200	230	134	382	170	9,002	83,499,712	15,551,545	8,342,572	25,642,758	164.89	30.71	18.62
PISTACHIOS	1,231	1,105	129	1,831	200	346,870	1,402,948,121	94,007,029	52,372,227	45,859,727	48.78	3.27	6.70
PLUMS	288	235	46	556	57	11,087	72,907,883	6,106,519	3,842,616	1,443,952	23.65	1.98	8.38
POMEG	43	40	6	62	8	14,825	69,692,297	4,059,745	2,400,262	484,237	11.93	0.69	5.83
POPCORN	4,596	900	90	1,830	125	192,857	184,599,947	12,398,918	7,188,324	2,879,391	23.22	1.56	6.72
POTATOES	4,576	1,696	217	5,250	397	684,402	1,781,886,700	102,435,287	63,184,691	46,436,380	45.33	2.61	5.75
PRF	75,605	67,864	63,417	439,246	181,405	299,687,945	6,561,360,156	1,461,504,819	773,843,374	1,240,539,036	84.88	18.91	22.27
PROC APRIC	21	16	1	28	1	1,008	2,773,700	402,639	237,427	56,750	14.09	2.05	14.52
PROC BEANS	2,114	424	132	1,130	244	70,315	45,373,412	4,375,748	2,458,387	4,067,233	92.95	8.96	9.64
PROC FREES	52	42	8	71	12	1,666	9,933,081	250,215	140,494	486,891	194.59	4.90	2.52
PRUNES	376	363	119	496	142	30,555	74,249,892	14,705,548	8,952,328	10,504,487	71.43	14.15	19.81
PUMPKINS	247	71	14	142	17	7,584	5,612,740	783,578	400,661	133,678	17.06	2.38	13.96
RAISINS	776	662	45	1,344	54	0	100,239,689	2,302,707	1,437,290	2,173,185	94.38	2.17	2.30

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Multiple Peril Crop Insurance 2025 CY Crop Totals

CROP ABBR	POL SOLD	EARN PREM	POL INDEM	EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
RICE	22,811	11,325	4,324	28,129	7,354	3,157,408	2,932,388,632	261,862,567	163,079,326	439,009,858	167.65	14.97	8.93
RYE	2,823	708	256	961	331	111,982	18,619,453	3,667,727	2,527,796	3,097,535	84.45	16.64	19.70
SAFFLOWER	3,978	199	52	388	85	81,499	12,824,021	1,945,964	1,306,503	1,070,223	55.00	8.35	15.17
SESAME	8,078	346	55	820	86	55,904	10,570,680	2,779,698	1,892,953	1,115,908	40.14	10.56	26.30
SIL SORG	10,869	1,189	95	2,682	199	165,322	60,335,048	8,719,449	5,222,688	3,118,108	35.76	5.17	14.45
SOYBEANS	614,340	400,891	74,433	840,746	116,931	74,757,846	33,313,296,158	2,806,685,765	1,786,835,311	1,053,824,273	37.55	3.16	8.43
STRAWBERRY	143	101	23	163	43	14,469	126,260,312	6,317,360	4,114,271	9,970,619	157.83	7.90	5.00
SUGARBEETS	12,943	5,589	1,583	12,933	2,661	1,040,042	1,583,585,028	74,917,412	42,669,661	68,824,271	91.87	4.35	4.73
SUGARCANE	1,394	1,117	25	6,880	64	786,549	784,583,656	60,122,397	39,367,219	679,927	1.13	0.09	7.66
SUNFLOWERS	68,064	4,051	730	6,596	949	1,223,665	393,447,599	73,098,118	52,059,909	23,041,626	31.52	5.86	18.58
SWEET CORN	3,024	1,144	229	2,124	290	186,608	105,924,311	5,746,728	3,110,934	4,859,423	84.56	4.59	5.43
SWPOTATOES	24	14	3	23	3	3,166	8,274,167	756,689	488,692	306,610	40.52	3.71	9.15
TABLEGRAPE	392	326	94	1,325	181	64,424	583,358,779	27,554,027	16,977,564	30,365,291	110.20	5.21	4.72
TANGELOS	211	168	27	198	36	3,484	13,128,310	578,899	353,466	724,128	125.09	5.52	4.41
TANGS	47	27	21	30	23	262	547,941	61,681	30,773	401,083	650.25	73.20	11.26
TANGT	10	6	1	6	1	0	904,899	54,500	35,225	210,056	385.42	23.21	6.02
TOMATOES	968	444	60	2,231	106	199,923	809,268,783	21,178,745	10,234,831	17,259,641	81.50	2.13	2.62
TRICL	5,139	347	70	696	111	71,858	14,017,434	2,045,343	1,182,831	985,862	48.20	7.03	14.59
WALNUTS	1,998	1,892	107	3,044	144	236,595	528,517,591	12,322,185	7,082,862	7,619,815	61.84	1.44	2.33
WFRP	1,629	1,598	57	1,598	57	0	2,543,160,158	155,107,913	110,453,612	1,804,445	1.16	0.07	6.10
WHEAT	295,652	135,831	38,389	314,380	70,237	36,232,784	8,528,215,484	1,394,649,446	899,082,533	821,984,935	58.94	9.64	16.35
WRAP TOB	4	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
TOTALS	2,539,780	1,327,774	318,075	3,257,168	600,310	562,527,544	159,337,364,035	16,848,529,644	10,597,618,449	8,323,790,958	49.40	5.22	10.57

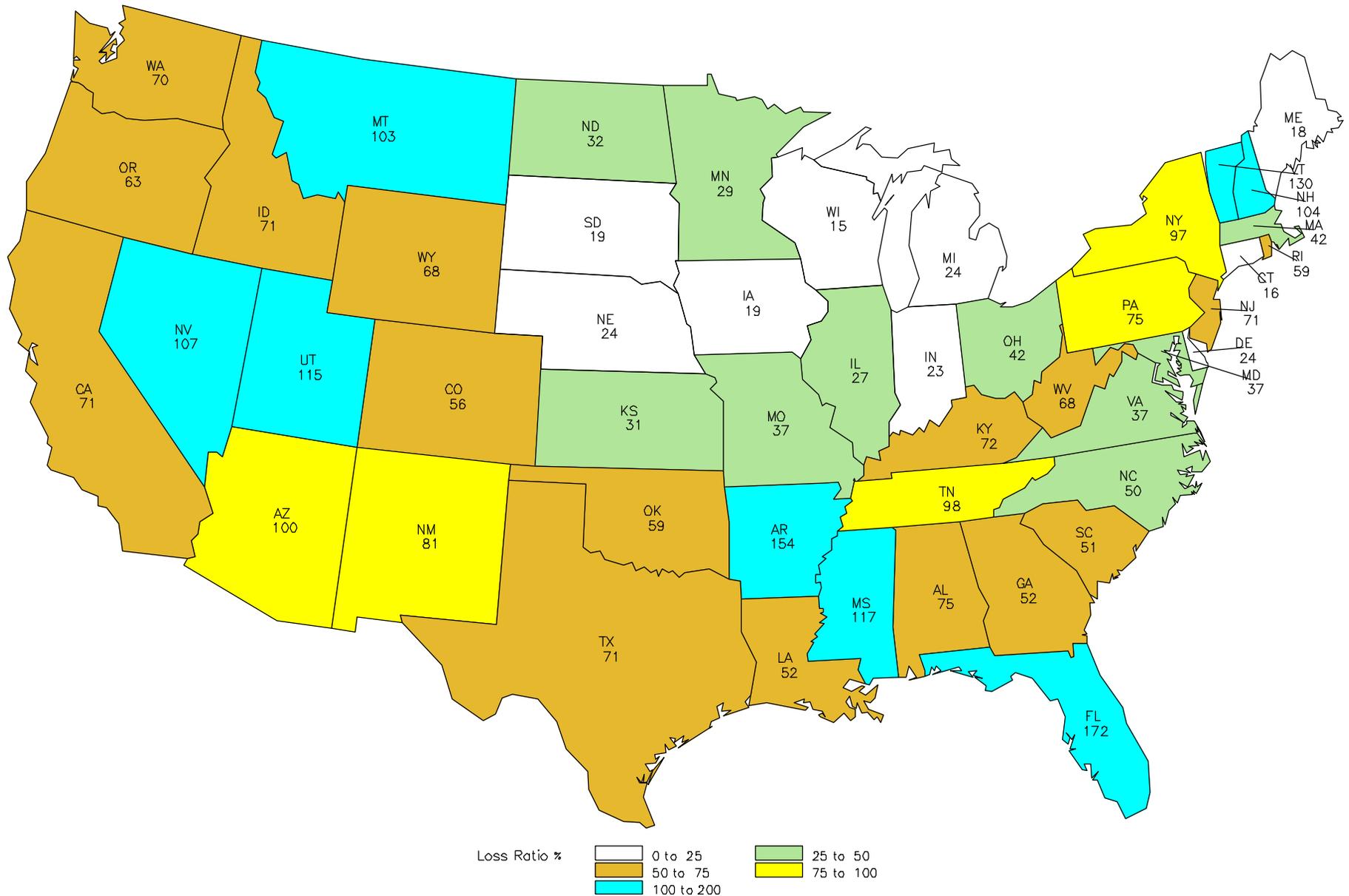
***Please Note: Net acre totals only include the 'Acres' quantity values.**

2025 CY MPCl Crop Names and Abbreviations

ALFALFA SD	Alfalfa Seed	COFFEETREE	Coffee Tree	GRAPES	Grapes	NUR FG&C	Nursery (FG&C)	RAISINS	Raisins
ALMONDS	Almonds	CORN	Corn	GRASS SEED	Grass Seed	NUR NVS	Nursery (NVS)	RICE	Rice
ANL FORAGE	Annual Forage	COTTON	Cotton	GREEN PEAS	Green Peas	OATS	Oats	RYE	Rye
AOCIT TREE	All Other Citrus Trees	CRANBERRY	Cranberries	GRPFT TREE	Grapefruit Trees	OLIVE	Olives	SAFFLOWER	Safflower
APICULTURE	Apiculture	CUCUM	Cucumbers	GRPVN	Grapevine	ONIONS	Onions	SESAME	Sesame
APPLES	Apples	CULT WR	Cultivated Wild Rice	HEMP	Hemp	ORANGES	Oranges	SIL SORG	Silage Sorghum
APPTR	Apple Trees	DAIRYCATTLE	Dairy Cattle	HYB CRN SD	Hybrid Corn Seed	ORANGETREE	Orange Trees	SOYBEANS	Soybeans
AVCD TREES	Avocado Trees	DARKAIRTOB	Dark Air Tobacco	HYB POP CS	Hybrid Popcorn Seed	OYSTERS	Oysters	STRAWBERRY	Strawberries
AVOCADOS	Avocados	DRY BEANS	Dry Beans	HYB SD RIC	Hybrid Seed Rice	PAPAYA	Papaya	SUGARBEETS	Sugar Beets
BANANA	Banana	DRY PEAS	Dry Peas	HYB SOR SD	Hybrid Sorghum Seed	PAPAYATREE	Papaya Tree	SUGARCANE	Sugarcane
BANANATREE	Banana Tree	EXLONGSTCT	Cotton Ex Long Staple	HYB SWT CS	Hybrid Sweet Corn Seed	PC PEACHES	Processing Cling Peaches	SUNFLOWERS	Sunflowers
BARLEY	Barley	FDR CATTLE	Feeder Cattle	HYB VEG SD	Hybrid Vegetable Seed	PEACHES	Peaches	SWEET CORN	Sweet Corn
BINDER TOB	Cigar Binder Tobacco	FED CATTLE	Fed Cattle	KIWIF	Kiwifruit	PEANUTS	Peanuts	SWINE	Swine
BLUEBERRY	Blueberries	FF PEACHES	Fresh Freestone Peaches	LEMONS	Lemons	PEARS	Pears	SWPOTATOES	Sweet Potatoes
BUCKWHEAT	Buckwheat	FIGS	Figs	LEMONTREES	Lemon Trees	PECANS	Pecans	TABLEGRAPE	Table Grapes
BURTOBACCO	Burley Tobacco	FILLER TOB	Cigar Filler Tobacco	LIME TREES	Lime Trees	PECTR	Pecan Trees	TANGELOS	Tangelos
CABBAGE	Cabbage	FIRECURETB	Fire Cured Tobacco	LIMES	Limes	PEPPERS	Peppers	TANGS	Tangors
CAMEL	Camelina	FLAX	Flax	MAC NUTS	Macadamia Nuts	PISTACHIOS	Pistachios	TANGT	Tangerine Trees
CANBR	Caneberries	FLUECURETB	Flue Cured Tobacco	MAC TREES	Macadamia Trees	PLUMS	Plums	TNGTR	Tangelo Trees
CANOLA	Canola	FM SWT CRN	Fresh Market Sweet Corn	MANGOTREES	Mango Trees	POMEG	Pomegranates	TOMATOES	Tomatoes
CARAMTREES	Carambola Trees	FORAGE SD	Forage Seeding	MCRFM	Micro Farm	POPCORN	Popcorn	TRICL	Triticale
CATTLE	Cattle	FORAGEPROD	Forage Production	MDTNG	Mandarins/Tangerines	POTATOES	Potatoes	WALNUTS	Walnuts
CE	Controlled Environment	FR APRICOT	Fresh Apricots	MILK	Milk	PRF	Pasture,Rangeland,Forage	WFRP	Whole Farm Revenue Protection
CHERRIES	Cherries	FR MKT TOM	Fresh Market Tomatoes	MILLET	Millet	PROC APRIC	Processing Apricots	WHEAT	Wheat
CHILEPEPRS	Chile Peppers	FR NECT	Fresh Nectarines	MINT	Mint	PROC BEANS	Processing Beans	WNDCLF	Weaned Calves
CLAMS	Clams	FRMKTBEAN	Fresh Market Beans	MLDTB	Maryland Tobacco	PROC FREES	Processing Freestone	WRAP TOB	Cigar Wrapper Tobacco
CLYSG	Clary Sage	GRAIN SORG	Grain Sorghum	MTGTR	Mandarin/Tangerine Trees	PRUNES	Prunes		
COFFEE	Coffee	GRAPEFRUIT	Grapefruit	MUSTARD	Mustard	PUMPKINS	Pumpkins		

2025 U.S. MPCI Loss Ratio by State

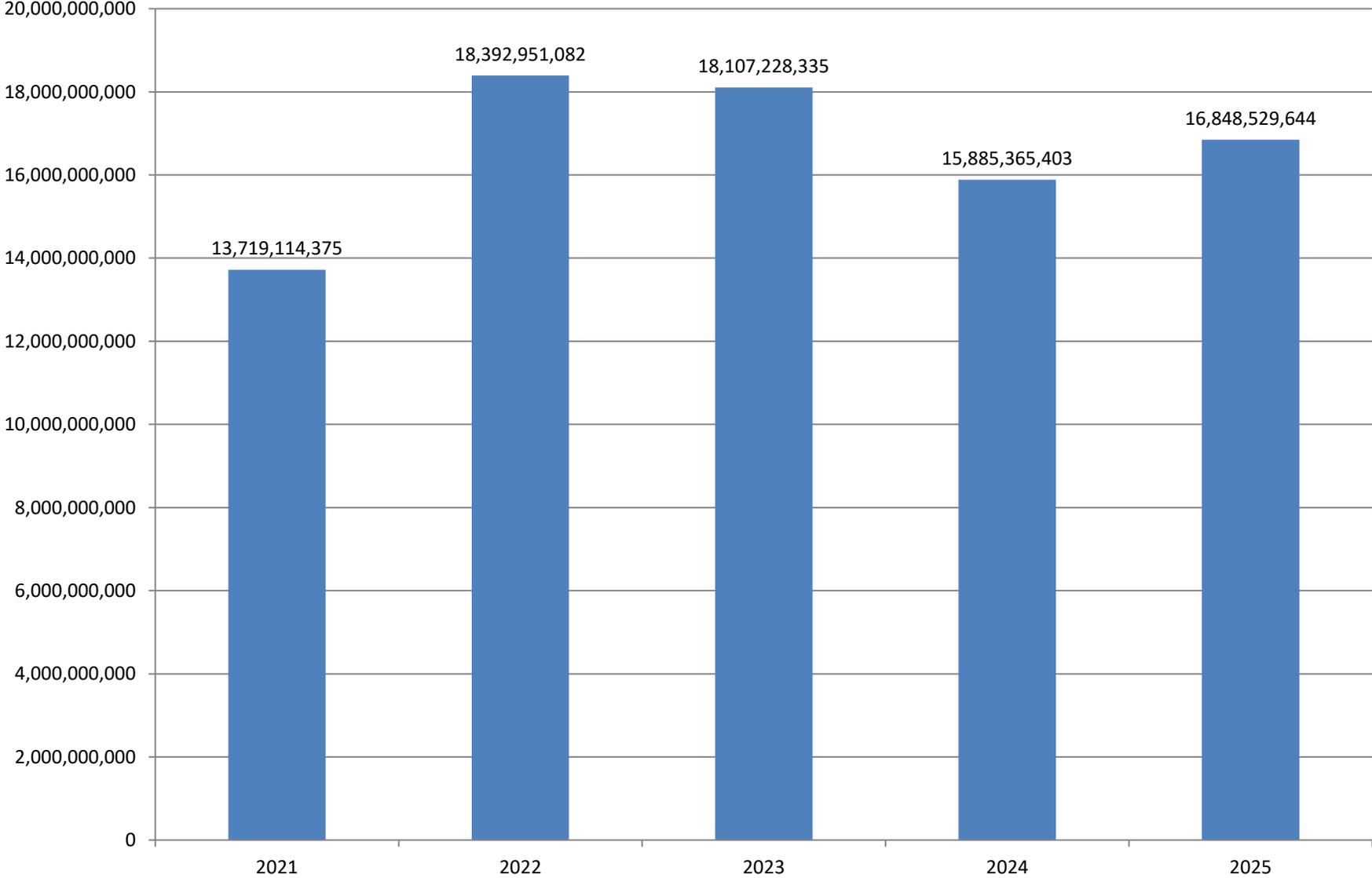
All Crops – All Losses – All Policies



Prepared by National Crop Insurance Services 02/02/2026

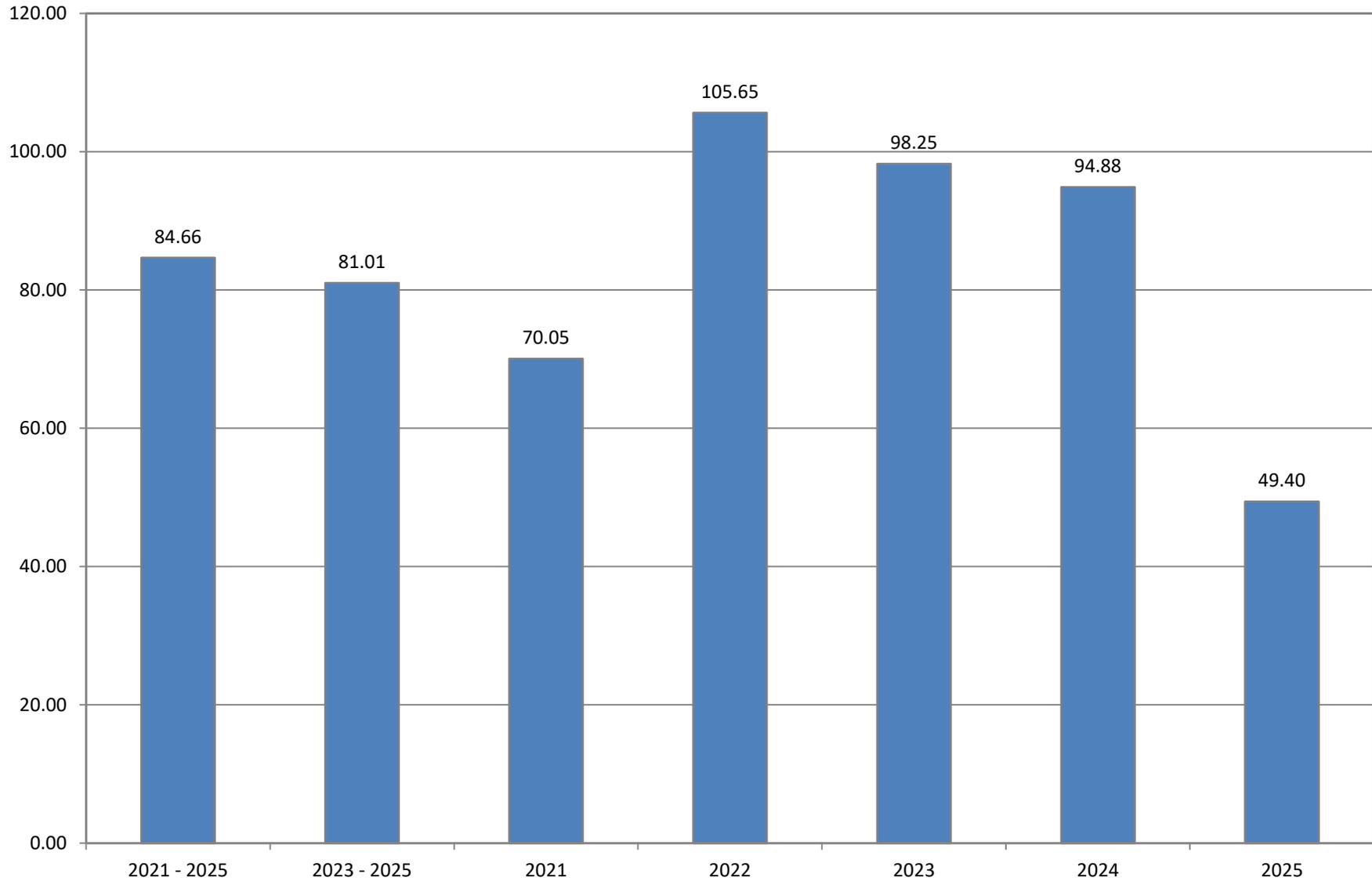
Data Source: RMA Summary of Business as of 02/2026

Federal Crop Insurance 2025 CY All Industry Premium Totals



Data Source: RMA Summary of Business as of 02/02/2026.
Prepared by National Crop Insurance Services 02/2026.

Multiple Peril Crop Insurance 2025 CY All Industry Loss Ratio Totals



Data Source: RMA Summary of Business as of 02/02/2026.
Prepared by National Crop Insurance Services 02/2026.

2025 MPCl Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit B

Buy-Up and Catastrophic Totals by State

Multiple Peril Crop Insurance 2025 CY Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL SOLD	POL EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
AK	BUYUP	15	8	2	8	2	3,486	518,818	41,025	30,043	58,992	143.80	11.37	7.91
AK	CAT	9	6	0	6	0	1,480	128,502	5,458	5,458	0	0.00	0.00	4.25
AK Total		24	14	2	14	2	4,966	647,320	46,483	35,501	58,992	126.91	9.11	7.18
AL	BUYUP	24,039	8,670	3,039	27,652	7,157	1,499,218	748,325,363	98,709,489	65,256,435	74,325,470	75.30	9.93	13.19
AL	CAT	436	79	3	83	3	20,442	53,116,620	787,200	787,200	55,026	6.99	0.10	1.48
AL Total		24,475	8,749	3,042	27,735	7,160	1,519,660	801,441,983	99,496,689	66,043,635	74,380,496	74.76	9.28	12.41
AR	BUYUP	39,099	16,927	8,108	35,183	12,334	5,195,185	2,596,671,044	258,995,217	172,698,486	400,821,749	154.76	15.44	9.97
AR	CAT	2,910	825	206	2,260	282	412,417	88,454,265	2,594,191	2,594,191	2,277,807	87.80	2.58	2.93
AR Total		42,009	17,752	8,314	37,443	12,616	5,607,602	2,685,125,309	261,589,408	175,292,677	403,099,556	154.10	15.01	9.74
AZ	BUYUP	4,499	2,163	1,123	7,776	3,607	44,878,449	835,837,487	156,516,119	85,055,391	156,339,018	99.89	18.70	18.73
AZ	CAT	166	61	1	66	1	29,434	33,814,665	303,782	303,782	1,695	0.56	0.01	0.90
AZ Total		4,665	2,224	1,124	7,842	3,608	44,907,883	869,652,152	156,819,901	85,359,173	156,340,713	99.69	17.98	18.03
CA	BUYUP	34,156	27,877	7,580	68,850	13,356	17,414,677	12,236,663,393	800,244,906	451,062,836	582,002,451	72.73	4.76	6.54
CA	CAT	3,980	2,183	49	3,198	51	724,838	1,509,043,648	23,306,895	23,300,139	2,722,983	11.68	0.18	1.54
CA Total		38,136	30,060	7,629	72,048	13,407	18,139,515	13,745,707,041	823,551,801	474,362,975	584,725,434	71.00	4.25	5.99
CO	BUYUP	46,598	16,314	7,218	50,235	15,124	18,078,880	1,748,637,684	290,928,416	176,752,963	163,324,626	56.14	9.34	16.64
CO	CAT	293	60	7	85	7	28,693	20,606,324	302,202	302,202	250,661	82.94	1.22	1.47
CO Total		46,891	16,374	7,225	50,320	15,131	18,107,573	1,769,244,008	291,230,618	177,055,165	163,575,287	56.17	9.25	16.46
CT	BUYUP	306	237	49	864	76	16,675	51,722,573	12,101,998	7,440,255	1,999,141	16.52	3.87	23.40
CT	CAT	15	13	0	16	0	3,353	14,437,569	309,789	309,789	0	0.00	0.00	2.15
CT Total		321	250	49	880	76	20,028	66,160,142	12,411,787	7,750,044	1,999,141	16.11	3.02	18.76
DE	BUYUP	2,431	1,408	289	5,232	663	301,554	156,267,948	12,351,109	7,377,389	2,985,774	24.17	1.91	7.90
DE	CAT	26	13	0	14	0	6,810	5,659,074	57,602	57,602	0	0.00	0.00	1.02
DE Total		2,457	1,421	289	5,246	663	308,364	161,927,022	12,408,711	7,434,991	2,985,774	24.06	1.84	7.66
FL	BUYUP	17,368	9,438	6,152	29,450	14,703	3,144,887	3,122,437,501	352,696,227	210,309,681	620,792,318	176.01	19.88	11.30
FL	CAT	1,113	810	18	885	19	491,621	1,149,945,152	10,134,124	10,134,124	2,644,921	26.10	0.23	0.88
FL Total		18,481	10,248	6,170	30,335	14,722	3,636,508	4,272,382,653	362,830,351	220,443,805	623,437,239	171.83	14.59	8.49
GA	BUYUP	69,769	23,204	4,843	72,639	10,134	2,653,443	2,341,429,372	287,925,866	179,335,463	149,732,762	52.00	6.39	12.30
GA	CAT	2,741	377	7	446	7	102,608	111,939,094	2,106,316	2,106,316	272,630	12.94	0.24	1.88
GA Total		72,510	23,581	4,850	73,085	10,141	2,756,051	2,453,368,466	290,032,182	181,441,779	150,005,392	51.72	6.11	11.82
HI	BUYUP	242	206	23	753	187	229,457	204,530,470	3,380,438	1,948,633	3,228,158	95.50	1.58	1.65
HI	CAT	10	8	0	8	0	355	17,239,802	54,305	54,305	0	0.00	0.00	0.31
HI Total		252	214	23	761	187	229,812	221,770,272	3,434,743	2,002,938	3,228,158	93.99	1.46	1.55
IA	BUYUP	186,310	141,769	18,870	266,712	27,357	22,415,056	16,436,359,390	1,153,090,118	651,279,226	217,129,990	18.83	1.32	7.02
IA	CAT	263	76	0	94	0	14,071	2,805,190	16,942	16,942	0	0.00	0.00	0.60
IA Total		186,573	141,845	18,870	266,806	27,357	22,429,127	16,439,164,580	1,153,107,060	651,296,168	217,129,990	18.83	1.32	7.01
ID	BUYUP	13,912	6,766	3,155	22,148	7,169	11,443,799	1,978,627,542	162,687,181	89,441,581	116,088,315	71.36	5.87	8.22
ID	CAT	946	391	7	433	7	317,772	199,895,761	867,151	867,151	106,996	12.34	0.05	0.43
ID Total		14,858	7,157	3,162	22,581	7,176	11,761,571	2,178,523,303	163,554,332	90,308,732	116,195,311	71.04	5.33	7.51

Data Source: RMA Summary of Business as of 02/02/2026.
Data includes all crops for Buy-Up and Catastrophic coverages.
Prepared by National Crop Insurance Services 02/2026.

Multiple Peril Crop Insurance 2025 CY Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL SOLD	POL EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
IL	BUYUP	178,142	134,547	21,649	250,651	31,160	20,148,137	14,207,604,445	986,362,575	601,120,052	267,896,909	27.16	1.89	6.94
IL	CAT	1,044	228	7	332	13	42,217	43,749,840	334,604	331,471	32,847	9.82	0.08	0.76
IL Total		179,186	134,775	21,656	250,983	31,173	20,190,354	14,251,354,285	986,697,179	601,451,523	267,929,756	27.15	1.88	6.92
IN	BUYUP	71,353	52,699	9,736	111,699	14,879	9,720,766	6,519,572,786	531,025,492	324,500,744	121,943,464	22.96	1.87	8.15
IN	CAT	212	99	1	154	2	31,537	20,215,399	183,667	183,667	3,533	1.92	0.02	0.91
IN Total		71,565	52,798	9,737	111,853	14,881	9,752,303	6,539,788,185	531,209,159	324,684,411	121,946,997	22.96	1.86	8.12
KS	BUYUP	288,048	125,264	28,981	325,711	52,597	26,032,636	6,820,701,480	1,112,317,052	700,199,193	341,414,512	30.69	5.01	16.31
KS	CAT	479	118	6	216	6	36,260	14,673,295	190,649	190,649	15,368	8.06	0.10	1.30
KS Total		288,527	125,382	28,987	325,927	52,603	26,068,896	6,835,374,775	1,112,507,701	700,389,842	341,429,880	30.69	5.00	16.28
KY	BUYUP	30,262	16,685	6,503	37,734	9,586	3,604,717	1,987,115,170	207,731,121	136,027,327	149,124,263	71.79	7.50	10.45
KY	CAT	159	34	2	62	2	14,997	6,639,756	137,511	137,511	11,276	8.20	0.17	2.07
KY Total		30,421	16,719	6,505	37,796	9,588	3,619,714	1,993,754,926	207,868,632	136,164,838	149,135,539	71.75	7.48	10.43
LA	BUYUP	27,324	10,360	2,360	31,947	4,166	2,629,323	1,900,432,384	184,753,722	122,124,593	95,954,194	51.94	5.05	9.72
LA	CAT	1,525	211	12	829	13	129,687	59,418,173	821,510	821,510	52,170	6.35	0.09	1.38
LA Total		28,849	10,571	2,372	32,776	4,179	2,759,010	1,959,850,557	185,575,232	122,946,103	96,006,364	51.73	4.90	9.47
MA	BUYUP	529	468	121	1,024	163	21,052	60,281,323	6,353,506	3,910,235	2,706,521	42.60	4.49	10.54
MA	CAT	25	23	1	25	1	3,114	3,471,311	145,069	145,069	12,249	8.44	0.35	4.18
MA Total		554	491	122	1,049	164	24,166	63,752,634	6,498,575	4,055,304	2,718,770	41.84	4.26	10.19
MD	BUYUP	6,741	4,168	1,109	11,842	2,338	798,469	403,264,022	39,244,567	25,274,850	14,450,242	36.82	3.58	9.73
MD	CAT	116	72	2	80	2	39,750	31,210,042	255,767	255,767	2,954	1.15	0.01	0.82
MD Total		6,857	4,240	1,111	11,922	2,340	838,219	434,474,064	39,500,334	25,530,617	14,453,196	36.59	3.33	9.09
ME	BUYUP	675	397	89	1,430	189	59,897	136,575,713	14,377,717	8,956,083	2,768,049	19.25	2.03	10.53
ME	CAT	112	74	2	74	2	32,023	33,167,949	1,187,146	1,187,146	38,265	3.22	0.12	3.58
ME Total		787	471	91	1,504	191	91,920	169,743,662	15,564,863	10,143,229	2,806,314	18.03	1.65	9.17
MI	BUYUP	36,784	25,290	3,990	52,704	6,033	4,154,171	2,601,300,084	259,236,825	171,674,177	63,687,726	24.57	2.45	9.97
MI	CAT	588	397	9	458	9	173,747	104,930,674	2,569,957	2,566,793	84,458	3.29	0.08	2.45
MI Total		37,372	25,687	3,999	53,162	6,042	4,327,918	2,706,230,758	261,806,782	174,240,970	63,772,184	24.36	2.36	9.67
MN	BUYUP	155,076	93,679	13,757	189,875	20,103	18,076,125	11,247,138,299	979,424,101	601,925,603	283,445,853	28.94	2.52	8.71
MN	CAT	783	187	3	193	3	89,199	69,456,083	1,011,921	1,011,921	21,983	2.17	0.03	1.46
MN Total		155,859	93,866	13,760	190,068	20,106	18,165,324	11,316,594,382	980,436,022	602,937,524	283,467,836	28.91	2.50	8.66
MO	BUYUP	91,672	51,957	13,825	103,512	24,319	10,403,239	4,731,975,916	522,862,621	346,268,225	192,800,297	36.87	4.07	11.05
MO	CAT	2,096	336	20	1,207	29	170,890	80,540,768	943,986	943,986	119,333	12.64	0.15	1.17
MO Total		93,768	52,293	13,845	104,719	24,348	10,574,129	4,812,516,684	523,806,607	347,212,211	192,919,630	36.83	4.01	10.88
MS	BUYUP	25,659	8,658	3,944	18,000	5,960	3,471,558	1,759,193,939	181,813,098	125,488,490	212,877,912	117.09	12.10	10.34
MS	CAT	2,203	270	29	318	29	189,315	151,189,366	1,111,606	1,111,606	514,797	46.31	1.01	2.17
MS Total		27,862	8,928	3,973	18,318	5,989	3,660,873	1,810,383,305	182,924,704	126,600,096	213,392,709	116.66	11.79	10.10
MT	BUYUP	40,173	15,319	6,382	51,440	16,129	21,850,850	1,800,226,545	328,758,290	208,977,013	338,298,309	102.90	18.79	18.26
MT	CAT	986	286	40	394	43	151,314	20,058,446	489,166	489,166	405,661	82.93	2.02	2.44
MT Total		41,159	15,605	6,422	51,834	16,172	22,002,164	1,820,284,991	329,247,456	209,466,179	338,703,970	102.87	18.61	18.09

Data Source: RMA Summary of Business as of 02/02/2026.
Data includes all crops for Buy-Up and Catastrophic coverages.
Prepared by National Crop Insurance Services 02/2026.

Multiple Peril Crop Insurance 2025 CY Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL SOLD	POL EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
NC	BUYUP	59,130	25,306	6,029	107,817	16,184	3,311,428	2,345,880,466	349,668,152	226,935,406	173,815,979	49.71	7.41	14.91
NC	CAT	438	158	3	200	3	61,519	65,463,508	867,799	867,799	18,494	2.13	0.03	1.33
NC Total		59,568	25,464	6,032	108,017	16,187	3,372,947	2,411,343,974	350,535,951	227,803,205	173,834,473	49.59	7.21	14.54
ND	BUYUP	198,275	69,356	17,912	174,803	30,629	27,319,388	8,443,571,926	1,330,348,450	912,575,263	428,137,579	32.18	5.07	15.76
ND	CAT	896	133	9	161	10	59,967	15,165,913	521,310	515,370	113,933	21.86	0.75	3.44
ND Total		199,171	69,489	17,921	174,964	30,639	27,379,355	8,458,737,839	1,330,869,760	913,090,633	428,251,512	32.18	5.06	15.73
NE	BUYUP	167,993	89,527	16,309	271,010	34,899	25,808,674	10,418,031,379	910,669,924	545,213,595	217,190,731	23.85	2.08	8.74
NE	CAT	260	80	2	112	2	43,176	21,392,561	329,430	329,430	5,873	1.78	0.03	1.54
NE Total		168,253	89,607	16,311	271,122	34,901	25,851,850	10,439,423,940	910,999,354	545,543,025	217,196,604	23.84	2.08	8.73
NH	BUYUP	80	75	33	129	40	5,965	6,274,115	580,868	376,329	614,362	105.77	9.79	9.26
NH	CAT	7	7	0	7	0	2,043	593,731	10,803	10,803	0	0.00	0.00	1.82
NH Total		87	82	33	136	40	8,008	6,867,846	591,671	387,132	614,362	103.84	8.95	8.62
NJ	BUYUP	1,605	1,119	290	2,234	441	152,367	98,069,880	9,059,512	5,946,338	6,863,198	75.76	7.00	9.24
NJ	CAT	55	51	3	51	3	7,950	16,651,505	740,382	740,382	132,350	17.88	0.79	4.45
NJ Total		1,660	1,170	293	2,285	444	160,317	114,721,385	9,799,894	6,686,720	6,995,548	71.38	6.10	8.54
NM	BUYUP	7,808	3,466	2,387	16,997	5,703	29,948,531	702,890,628	150,800,684	83,351,038	122,812,721	81.44	17.47	21.45
NM	CAT	202	34	0	38	0	16,453	14,487,931	198,036	198,036	0	0.00	0.00	1.37
NM Total		8,010	3,500	2,387	17,035	5,703	29,964,984	717,378,559	150,998,720	83,549,074	122,812,721	81.33	17.12	21.05
NV	BUYUP	803	624	548	3,084	1,727	37,271,550	492,444,721	132,679,980	71,174,577	142,134,097	107.13	28.86	26.94
NV	CAT	66	40	0	54	0	22,393	24,033,964	346,401	346,401	0	0.00	0.00	1.44
NV Total		869	664	548	3,138	1,727	37,293,943	516,478,685	133,026,381	71,520,978	142,134,097	106.85	27.52	25.76
NY	BUYUP	6,797	4,841	2,390	12,171	3,876	1,081,765	733,209,970	80,894,598	52,977,261	79,236,138	97.95	10.81	11.03
NY	CAT	214	179	37	181	37	115,227	47,680,614	1,524,161	1,524,161	538,156	35.31	1.13	3.20
NY Total		7,011	5,020	2,427	12,352	3,913	1,196,992	780,890,584	82,418,759	54,501,422	79,774,294	96.79	10.22	10.55
OH	BUYUP	69,257	50,080	13,063	87,913	17,155	7,332,775	4,240,039,394	340,249,063	215,503,764	144,403,864	42.44	3.41	8.02
OH	CAT	121	76	2	121	2	29,300	112,107,810	524,635	524,635	6,826	1.30	0.01	0.47
OH Total		69,378	50,156	13,065	88,034	17,157	7,362,075	4,352,147,204	340,773,698	216,028,399	144,410,690	42.38	3.32	7.83
OK	BUYUP	44,965	19,930	8,680	62,253	18,483	9,121,039	1,288,569,256	292,063,961	190,708,585	171,169,971	58.61	13.28	22.67
OK	CAT	358	67	8	99	8	23,081	49,358,321	286,788	286,788	24,921	8.69	0.05	0.58
OK Total		45,323	19,997	8,688	62,352	18,491	9,144,120	1,337,927,577	292,350,749	190,995,373	171,194,892	58.56	12.80	21.85
OR	BUYUP	8,144	4,948	2,395	16,726	6,217	20,351,550	1,249,693,840	167,470,666	92,342,347	107,236,246	64.03	8.58	13.40
OR	CAT	225	133	0	145	0	75,397	540,224,585	2,503,424	2,503,424	0	0.00	0.00	0.46
OR Total		8,369	5,081	2,395	16,871	6,217	20,426,947	1,789,918,425	169,974,090	94,845,771	107,236,246	63.09	5.99	9.50
PA	BUYUP	11,111	8,450	3,821	17,118	5,735	1,196,754	630,216,358	79,462,996	53,340,084	59,880,471	75.36	9.50	12.61
PA	CAT	202	153	10	174	10	52,024	17,100,664	376,577	376,577	33,784	8.97	0.20	2.20
PA Total		11,313	8,603	3,831	17,292	5,745	1,248,778	647,317,022	79,839,573	53,716,661	59,914,255	75.04	9.26	12.33
RI	BUYUP	35	34	9	99	13	1,020	1,695,518	177,705	116,319	105,566	59.41	6.23	10.48
RI Total		35	34	9	99	13	1,020	1,695,518	177,705	116,319	105,566	59.41	6.23	10.48

Data Source: RMA Summary of Business as of 02/02/2026.
Data includes all crops for Buy-Up and Catastrophic coverages.
Prepared by National Crop Insurance Services 02/2026.

Multiple Peril Crop Insurance 2025 CY Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL SOLD	POL EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
SC	BUYUP	20,918	8,405	2,081	29,630	5,730	1,085,773	670,466,863	129,913,816	85,062,921	65,879,185	50.71	9.83	19.38
SC	CAT	240	76	6	103	6	24,533	34,282,759	412,018	412,018	97,181	23.59	0.28	1.20
SC Total		21,158	8,481	2,087	29,733	5,736	1,110,306	704,749,622	130,325,834	85,474,939	65,976,366	50.62	9.36	18.49
SD	BUYUP	139,508	65,753	12,200	143,984	22,961	22,466,420	7,442,188,768	1,067,487,754	733,175,438	201,037,364	18.83	2.70	14.34
SD	CAT	1,441	327	21	378	22	154,064	10,704,351	854,074	852,361	189,248	22.16	1.77	7.98
SD Total		140,949	66,080	12,221	144,362	22,983	22,620,484	7,452,893,119	1,068,341,828	734,027,799	201,226,612	18.84	2.70	14.33
TN	BUYUP	22,274	11,327	4,745	32,589	9,687	2,814,941	1,363,389,721	124,906,002	82,405,511	122,760,356	98.28	9.00	9.16
TN	CAT	2,301	285	73	585	102	89,254	40,327,645	957,650	957,650	342,955	35.81	0.85	2.37
TN Total		24,575	11,612	4,818	33,174	9,789	2,904,195	1,403,717,366	125,863,652	83,363,161	123,103,311	97.81	8.77	8.97
TX	BUYUP	256,977	97,846	36,360	338,560	88,251	56,725,971	7,117,032,221	1,748,895,476	1,137,819,576	1,244,740,873	71.17	17.49	24.57
TX	CAT	2,396	312	32	454	48	117,285	101,478,503	2,973,697	2,973,697	322,861	10.86	0.32	2.93
TX Total		259,373	98,158	36,392	339,014	88,299	56,843,256	7,218,510,724	1,751,869,173	1,140,793,273	1,245,063,734	71.07	17.25	24.27
UT	BUYUP	2,314	1,756	1,552	9,489	5,685	25,352,137	236,785,811	51,419,446	27,635,881	59,126,831	114.99	24.97	21.72
UT	CAT	82	44	0	103	0	24,408	4,344,642	128,914	128,914	0	0.00	0.00	2.97
UT Total		2,396	1,800	1,552	9,592	5,685	25,376,545	241,130,453	51,548,360	27,764,795	59,126,831	114.70	24.52	21.38
VA	BUYUP	14,504	7,883	1,722	27,550	3,845	1,245,319	701,995,099	88,822,272	58,234,329	33,095,210	37.26	4.71	12.65
VA	CAT	131	41	0	44	0	15,664	25,037,463	371,309	371,309	0	0.00	0.00	1.48
VA Total		14,635	7,924	1,722	27,594	3,845	1,260,983	727,032,562	89,193,581	58,605,638	33,095,210	37.10	4.55	12.27
VT	BUYUP	335	264	124	708	227	75,913	36,517,191	3,842,945	2,499,364	5,023,055	130.71	13.76	10.52
VT	CAT	38	32	4	32	4	23,710	4,777,577	114,108	114,108	117,204	102.71	2.45	2.39
VT Total		373	296	128	740	231	99,623	41,294,768	3,957,053	2,613,472	5,140,259	129.90	12.45	9.58
WA	BUYUP	22,367	13,432	6,240	37,973	13,562	7,154,291	5,242,140,914	358,043,576	206,316,567	250,921,091	70.08	4.79	6.83
WA	CAT	900	315	1	335	1	150,859	382,912,576	2,559,122	2,556,044	4,554	0.18	0.00	0.67
WA Total		23,267	13,747	6,241	38,308	13,563	7,305,150	5,625,053,490	360,602,698	208,872,611	250,925,645	69.59	4.46	6.41
WI	BUYUP	53,162	36,007	4,267	63,993	5,714	5,414,408	3,495,844,836	348,919,457	233,047,111	51,790,592	14.84	1.48	9.98
WI	CAT	429	257	7	261	7	111,990	45,890,305	752,694	752,650	42,756	5.68	0.09	1.64
WI Total		53,591	36,264	4,274	64,254	5,721	5,526,398	3,541,735,141	349,672,151	233,799,761	51,833,348	14.82	1.46	9.87
WV	BUYUP	544	372	117	751	184	55,351	30,355,600	4,341,341	2,802,366	2,796,426	64.41	9.21	14.30
WV	CAT	13	7	2	7	2	709	519,927	14,523	14,523	166,976	1,149.73	32.12	2.79
WV Total		557	379	119	758	186	56,060	30,875,527	4,355,864	2,816,889	2,963,402	68.03	9.60	14.11
WY	BUYUP	5,340	2,408	1,249	8,876	3,068	24,489,295	393,025,780	66,174,946	35,940,082	44,997,509	68.00	11.45	16.84
WY	CAT	101	43	3	59	5	20,263	3,279,466	110,887	110,887	18,843	16.99	0.57	3.38
WY Total		5,441	2,451	1,252	8,935	3,073	24,509,558	396,305,246	66,285,833	36,050,969	45,016,352	67.91	11.36	16.73
Grand Total		2,539,780	1,327,774	318,075	3,257,168	600,310	562,527,544	159,337,364,035	16,848,529,644	10,597,618,449	8,323,790,958	49.40	5.22	10.57

Data Source: RMA Summary of Business as of 02/02/2026.
Data includes all crops for Buy-Up and Catastrophic coverages.
Prepared by National Crop Insurance Services 02/2026.

2025 MPCl Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit C

MPCl Premium Ranking Report

2025 Federal Premium Ranking Report as of October 2025 Accounting Transaction Cutoff

Insurance Provider	2025			
	Buyup Premium	CAT Premium	Livestock Premium	Total SRA + LPRA Premium
NAU Country Insurance Company	3,521,626,532	10,348,622	341,958,718	3,873,933,872
Rain and Hail L.L.C.	3,621,789,312	21,945,669	189,583,622	3,833,318,603
Rural Community Insurance Services	2,282,866,145	9,196,005	136,533,284	2,428,595,434
AgriSompo	2,158,996,782	6,108,667	209,556,061	2,374,661,510
Great American Insurance Company	2,004,691,395	5,390,457	19,409,840	2,029,491,692
Farmers Mutual Hail Insurance Company of Iowa	1,689,692,613	6,941,009	4,110,808	1,700,744,430
Hudson Insurance Company	501,242,007	1,784,352	414,534,786	917,561,145
Pro Ag Management, Inc.	505,929,720	1,682,038	338,649,985	846,261,743
American Farm Bureau Insurance Services, Inc.	132,915,055	310,612	57,040,408	190,266,075
Palomar Crop Insurance	179,711,190	21,317	2,804,822	182,537,329
Country Mutual Insurance Company	107,507,589	24,549	260,413	107,792,551
Precision Risk Management, LLC	86,968,134	4,652	0	86,972,786
Grand Total	16,793,936,474	63,757,949	1,714,442,747	18,572,137,170



Miscellaneous Reports

National Crop Insurance Services

2025 Meetings, Schools, Webinars & Conferences

Date	Meeting	Location	Attendance
January 8-9	MN-ND-SD R/S Committees' Annual Meeting	Watertown, SD	39
January 9	Missouri R/S Committee Annual Meeting	Columbia, MO	23
January 9	Colorado-Wyoming R/S Committee Annual Meeting	Denver, CO	20
January 16	Written Agreement Handbook Webinar	Virtual	486
January 22-23	2025 Claims Manager Conference	Hybrid	267
January 29	Kentucky-Tennessee R/S Committee Annual Meeting	Bowling Green, KY	20
January 30	Illinois-Wisconsin R/S Committee Annual Meeting	Springfield, IL	29
January 30-31	Southwest R/S Committee Annual Meeting	Fredericksburg, TX	44
January 30	Gulf States R/S Committee Annual Meeting	Tunica, MS	15
February 4-5	Iowa & Nebraska R/S Committees Annual Meeting	Council Bluffs, IA	63
February 5	Indiana-Michigan-Ohio R/S Committee Annual Meeting	Fort Wayne, IN	34
February 6	Kansas-Oklahoma R/S Committee Annual Meeting	Oklahoma City, OK	31
February 9-12	Crop Insurance Industry Annual Convention	Bonita Springs, FL	445
February 19-20	Montana & Northwest R/S Committees Annual Meeting	Missoula, MT	43
February 19-20	AZ-CA-NV R/S Committee Annual Meeting	Monterey, CA	32
March 5	East & Southeast R/S Committees Annual Meeting	Savannah, GA	29
May 15	04.30 Contract Change Date Webinar	Virtual	424
June 24-25	Crop-Hail and MPCl Canola, Dry Pea, Lentil and Wheat Loss Adjustment School	Spokane, WA	64
July 8-9	Crop-Hail and MPCl Canola, Dry Pea, Lentil, Mustard, and Oat Loss Adjustment School	Moccasin, MT	70
July 9	Crop-Hail Corn, Soybean, Small Grain, and Sunflower Loss Adjustment School	Beresford, SD	43
July 15-16	Crop-Hail and MPCl Rice Loss Adjustment School	Harrisburg, AR	80
July 16-17	Crop-Hail Corn, Soybean, and Wheat Loss Adjustment School	Columbia, MO	81
July 16	New Adjuster Crop-Hail Corn, Dry Edible Bean, Soybean, and Wheat Loss Adjustment School	Lamberton, MN	76
July 17	Crop-Hail Corn, Dry Edible Bean, Soybean, and Wheat Loss Adjustment School	Lamberton, MN	103
July 22-23	2026 NCIS Train-the-Trainer Fall Conference	Hybrid	461
July 22-23	Crop-Hail Corn Loss Adjustment School	Grand Island, NE	53
July 30-31	Crop-Hail Corn, Soybean, and Wheat Loss Adjustment School	Champaign, IL	54

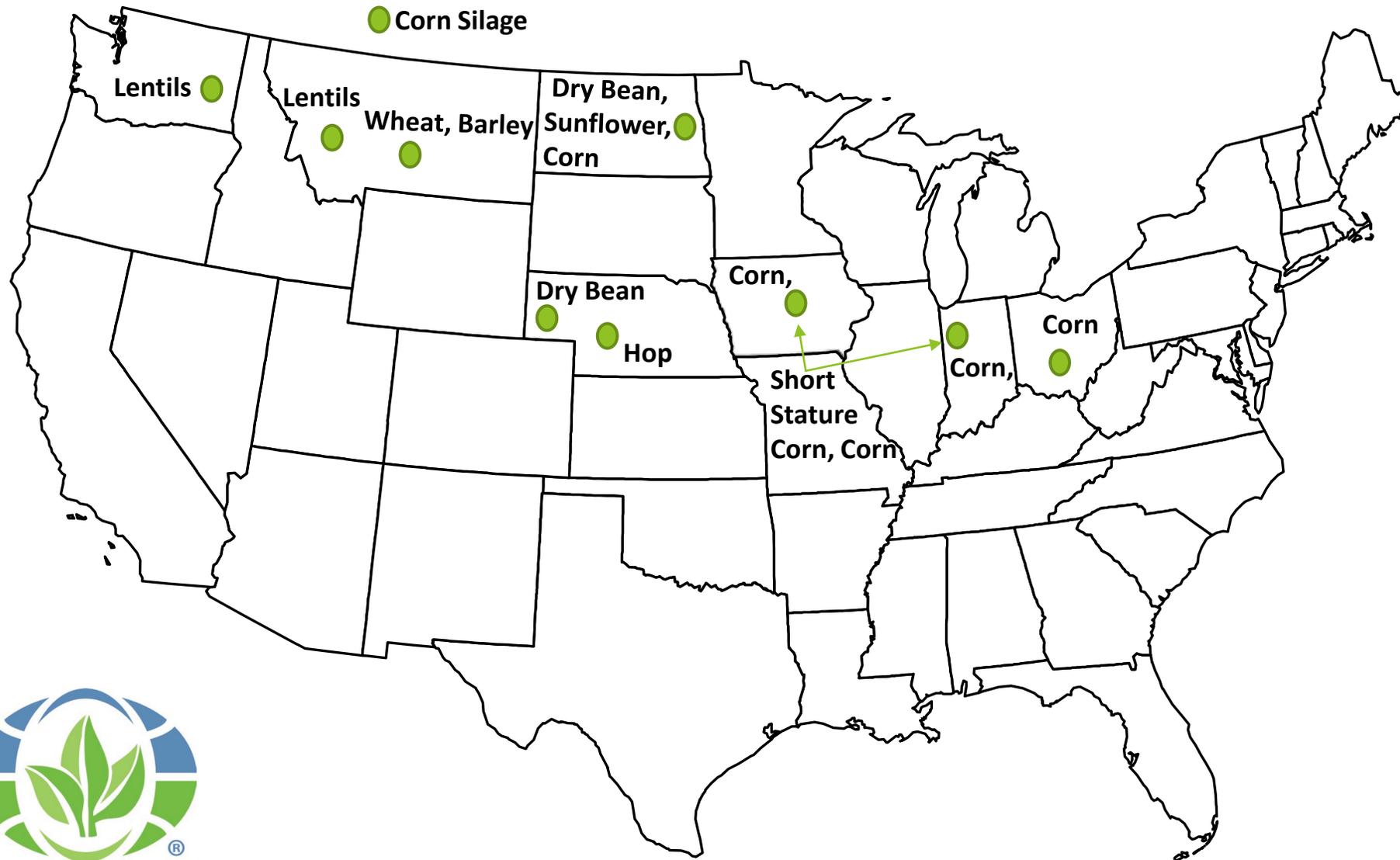
National Crop Insurance Services

2025 Meetings, Schools, Webinars & Conferences

August 4	New Adjuster Crop-Hail Corn, Soybean, and Wheat Loss Adjustment School	Fargo, ND	42
August 5-6	Crop-Hail Corn, Dry Edible Bean, Soybean, Sunflower, and Wheat Loss Adjustment School	Fargo, ND	102
August 12-13	Crop-Hail and MPCl Corn, Grain Sorghum, and Soybean Loss Adjustment School	Manhattan, KS	47
August 13	NCIS Crop-Hail and MPCl Camelina, Corn, Dry Pea, Lentil, and Soybean Loss Adjustment School	Sidney, MT	40
August 21	MPCl Apple Loss Adjustment School	Winchester, VA	72
September 9-10	NCIS Crop-Hail and MPCl Corn Loss Adjustment School	Lubbock, TX	161
September 11	8.31 Contract Change Date Webinar	Virtual	370
October 21-22	NCIS Crop-Hail and MPCl Cotton and Soybean Loss Adjustment School	Altus, OK	59
Nov. 20 & Dec. 10	2025 NCIS Train-the-Trainer Spring Conference	Virtual	501

2026 Agronomic Research

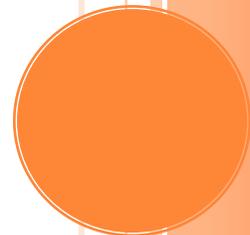
10 projects in 8 states, including Canada



SUMMARY OF RESEARCH PROJECTS IN 2026



Dr. James Houx and Dr. Jose Bais
December 2025



SUMMARY OF RESEARCH PROJECTS IN 2026

NEW PROJECTS – 2026

CORN – DEFOLIATION

Iowa – Dr. Mark Licht

Indiana – Dr. Dan Quinn

North Dakota – Dr. Burton Johnson

Ohio – Dr. Alex Lindsey

NCIS has not conducted defoliation research on standard dent corn hybrids in many years. Genetic advancement and cultural management has changed the vigor and productivity of corn hybrids since the last defoliation research. Current research on short-stature corn hybrids suggest that the current defoliation charts may need revising.

SUNFLOWER – STAND REDUCTION

North Dakota – Dr. Ana Carcedo

Sunflower is another crop that NCIS has not researched in many years. This stand reduction research will determine if current varieties compensate from stand loss as previously planted ones. The research will focus on various levels of stand reduction from early vegetative to mid reproductive growth stages.

BUSH-TYPE DRY EDIBLE BEANS – STAND REDUCTION

Nebraska – Dr. Nevin Lawrence

North Dakota – Dr. Burton Johnson

The established stand recommendations for bush type dry edible bean production have remained stable in recent years. The Crop-Hail Dry Bean Loss Instructions do not count stand reduction until stands are less than 90,000 plants per acre for bush types. Producers have progressively increased stands to 120,000 for bush types. University research suggests that higher plant populations could result in a slight yield increase; however, this gain is not substantial enough for Extension agronomists to revise the current stand recommendations. Dry bean producers have communicated to our member companies that current procedures should account for higher plant populations. Consequently, company personnel have requested NCIS to investigate stand reduction for plant populations exceeding 90,000 plants per acre.

LENTILS – VEGETATIVE STAGE DAMAGE

Montana – Dr. Giseli Valentini

The Crop-Hail Lentil Loss Instructions do not have a procedure for adjusting plant damage—only pods/seed loss. This project will focus on plant damage from the mid vegetative stages to the flat pod stage. The results will allow NCIS to develop plant damage loss charts for several growth stages and

allow for adjustments prior to seed and pod loss. Montana is added in 2026 as a complementary location for the research initiated in 2024 in Washington.

CONTINUING PROJECTS – 2026

VINING-TYPE DRY EDIBLE BEANS – STAND REDUCTION

Nebraska – Dr. Nevin Lawrence

North Dakota – Dr. Burton Johnson

The established stand recommendations for vining type dry edible bean production have remained stable in recent years. The Crop-Hail Dry Bean Loss Instructions do not count stand reduction until stands are less than 70,000 plants per acre for vining types. Producers have progressively increased stands to 100,000 plants per acre for vining types. University research suggests that higher plant populations could result in a slight yield increase; however, this gain is not substantial enough for Extension agronomists to revise the current stand recommendations. Dry bean producers have communicated to our member companies that current procedures should account for higher plant populations. Consequently, company personnel have requested NCIS to investigate stand reduction for plant populations exceeding 70,000 plants per acre.

LENTILS – VEGETATIVE STAGE DAMAGE

Washington – Dr. Mike Neff/Jessica Kalin

The Crop-Hail Lentil Loss Instructions currently address only pod and seed loss, not plant damage. This project will study plant damage from mid-vegetative through flat pod stages. Results will help NCIS create charts for plant damage losses at various growth stages and allow loss adjustments prior to seed and pod loss.

HOP – PLANT DAMAGE

Nebraska – Dr. Milos Zaric

NCIS has received many questions regarding the potential for developing procedures for Crop-Hail insurance on hop. NCIS has not conducted hop research, and this is an opportunity to determine the feasibility of developing procedures. Treatments for this experiment are removal of 0, 33, 66, and 100% of the leaf area at three developmental stages spanning from vegetative to the beginning of cone production

SHORT-STATURE CORN – DEFOLIATION

Iowa – Dr. Mark Licht

Indiana – Dr. Dan Quinn

Corn breeders have developed "short stature" hybrids with shorter internodes, resulting in ears closer to the ground and potentially better wind resistance. This study will examine if defoliation

affects these hybrids similarly to conventional, “tall” hybrids from which the current charts were developed.

CORN SILAGE – DEFOLIATION

Saskatchewan – Dr. Steve Shirtliffe

Supported by the Canadian Crop Hail Association, this project investigates the effects of defoliation on silage yield and quality. Current Canadian procedures assign values to stem, leaf, and cob damage, with cob damage correlated to leaf damage. This research seeks to verify if these procedures accurately assess loss by examining the relationship between leaf damage and cob damage.

SPRING WHEAT/BARLEY – RECOVERABLE HEADS

Montana – Dr. Kent McVay

NCIS recently completed research on recoverable head factors for winter wheat grown in the Midwest and western states. However, NCIS has not researched spring wheat and barley for many years. This project is conducted in two major spring wheat/barley production areas to determine if the current recoverable head factors for these crops are accurate. The research was completed in North Dakota last year, but that in Montana was destroyed by hail necessitating another year of research in 2026.