



# 2025

# Crop Insurance Industry Convention

NCIS and AACI  
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The insurance industry is permitted some exemption from federal law by the McCarran Ferguson Act, which exempts the “business of insurance” to the extent it is regulated by State Law. The only activities considered the “business of insurance” (and therefore exempt) are those that (1) have the effect of spreading or transferring a policyholder’s risk, (2) are an integral part of the policy relationship between the insurer and the insured, and (3) are limited to entities within the insurance industry. In addition, the activities must not involve boycott, intimidation or coercion.

Participants in meetings are not authorized to discuss and are hereby directed to refrain from any discussion of or in any manner acting on crop-hail and MPCl insurance pricing, acceptance of insureds, agents commissions, market division, deviations or intercompany competition. Participants should also avoid any discussion of the relationship or dealings of any private companies outside the insurance industry with members of the insurance industry. Any discussions that could be viewed as a tacit agreement to boycott, coerce or intimidate should also be avoided.

Any discussion at any meeting, particularly on a non-legislative issue (not for purpose of providing input to the regulatory or legislative body on a specific issue they will decide), which deals with the above subjects unless specifically covered under state law, should be avoided. If such a discussion occurs, individuals should exercise the right to object, have their objections noted in the minutes and absent themselves during that part of the meeting that is objectionable.

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# List of Participants

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## 2025 Crop Insurance Industry Annual Convention

### AACI

Cheri Bustos  
Mike Conaway  
Scott Graves  
Brittney Matousek  
Matt Valesko

### AcreShield

Billy Rose

### Advanced AgProtection

Danny Flynn  
Robert Gideon

### AFBIS

Andy Caruso  
Crystal Mulcahy  
Allen Yeatts

### AFSC

Emmet Hanrahan

### Ag Brokerage Solutions

Brent Walker

### AgCountry Farm Credit Services

Andy Martin

### AgencyRoot by Ever.Ag

Tyler Feterl  
Travis Laine

### Agi3

Lysa Porth  
Teddy Wong

### Agriculture and Agri-Food Canada

Remi Villeneuve

### Agriculture Canada

Francesco Del Bianco

### Agriland Insurance

John Dalton

### AgriLogic Consulting, LLC

Clif Parks

### Agri-Pulse Communications

Philip Brasher  
Tom Davis

### AgriSompo

Jonathan Akridge  
Mark Allison  
Maria Angel  
Marji Guyler-Alaniz  
Brad Leighton  
Billy Moore  
Drew Remington  
Wade Shuler  
Mondale Smith  
Scott Speaker

### AgWest Farm Credit

Jason Buchanan  
Tom Schmitt  
Marva Ulleland  
Zack Wolf

### AIAG

Pascal Forrer

### Alliant Re / Windmark Crop Division of Alliant

Monika Borzecka

### Allianz Re

Reto Schneider  
Petra Winter

### Allied World Re

Joe Barrett  
Paul Boulous  
Paige Quinn

### American AgCredit

Fred Dixon

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## 2025 Crop Insurance Industry Annual Convention

### American Agricultural Insurance Company

Mike Conlon  
Cameron Eide  
Dwayne Elliott  
Tim Lessman  
Kaia Peterson  
Amanda Thompson  
Charles Van Kampen  
Rachael Yoo

### Amwins Re

Andrew Brignell  
Shubham Dwivedi

### Antares Re

Charles Robinson

### Aon

Scott Barhorst  
Christopher Coe  
Kevin Lee  
Natalie Lim  
Dan Lomas  
Pin Lu  
Kent Mathis  
Steven Murray  
Ryan Nintzel  
Dave Ott  
Stefan Steciw  
Joe Voye III  
Claire Wei  
Chris White

### Aon Re Canada

Jennifer Edgar

### Apalis

Jason Gama  
Justin Kauffman

### Arch Reinsurance Company

Paul Cucchiara

### Ark

Thomas McLeod  
Thomas Waples

### Aspen Re

Philip Augur

### AXIS Capital

Guillermo Gonseth  
Simon Marks

### Babel Agency, Inc.

Tom Babel

### Bayer Crop Science

Cassio Ferreira  
Kathryn Shelley

### Berkshire Hathaway Reinsurance

Dhruv Gupta  
Sandeep Ramachandran

### Bozic LLC

Marin Bozic

### CalSurance Associates

Ross Jordan

### Capital Farm Credit

Lyn Goldston  
Shaun Wied

### Carden & Associates

Robert Carden  
Rick Lear  
Ben Mills  
Jake Rinehart

### CCR Re

Noah Bensmihen  
Pierre Dionne

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### CIH

Scott Berleth  
James Denk  
Patrick Gregory  
John Stotts

### Cincinnati Re

Brandon Basken  
Drew Johnson

### Clear Blue Insurance Group

Zachary Holton  
Alex Schultz

### Cole Agency

William Cole

### Combest, Sell & Associates/CIPA

Piper Merritt  
Tom Sell  
Jill Whitley

### Compeer Financial

Michael Boen  
Greg Eaton  
Cole Patrick  
Brandon Pezanoski  
Joe Springer

### Convex

Simon Jones

### Co-op Hail Insurance Ltd.

Brittney Orban  
Tate Sakundiak  
Darryl Tiefenbach

### Core Specialty

Ann Brady  
Bill Fischer  
Jeff Wanamaker

### COUNTRY Financial

Lindsey Rinkenberger

### Crop Guard AI

James Brown

### Crop Insurance and Reinsurance Bureau

Tara Smith  
Michael Torrey

### Crop West Insurance Inc.

Gary Heilig Jr.

### Definity Insurance Company

Obaid Rahman  
Jobin Thomas  
Max Weis

### Descartes Underwriting

Brian Thompson

### DEVK RE

Nicolas Boll  
Glauco De Souza  
Fabian Duggelin  
Jens Heyen

### Dorinco RE

Drew Hilger

### EarthDaily

Andre Cossi Veneziani

### Elias Walker, Inc.

Lorren Walker

### Environmental Defense Fund

Vincent Gauthier

### Ever.Ag

John Billington  
Tom Brincks  
Tom Firestine  
Genella Howland  
Brian Rice  
Pete Turk



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## 2025 Crop Insurance Industry Annual Convention

### Faraday

Charlie Dupont  
Hanne Wagner-Mierich

### Farm Bureau Financial Services

Shelby Oetting

### Farm Credit Mid-America

Ali Long  
TJ O'Daniel  
Kristen Ward

### Farm Credit Services of America

Chelsea Christensen  
Anthony Jesina  
Ginger Langemeier

### Farm Mutual Re

Jean-Pierre Gagnon  
Mellissa Matusiak

### Farmers Agency Inc.

Matt Allen

### Farmers Edge

Vibhore Arora  
Andrew Gardner  
Amit Pradhan  
Garth Wruck

### Farmers Mutual Hail

Dave DeCapp  
Pat Faga  
Kevin Johnson  
Ron Kuethe  
Candy Magee  
Rob Martin  
Aaron Rutledge  
Shannon Rutledge  
Curtis Swain  
Bryant Tjeerdsma  
Jim Wilson

### Gallagher Re

Alastair Connor  
Keyvan Csullog  
Scott Jellous  
Meaghan Kahnert  
Jon King  
Geoffrey Lubert  
Dylan MacDonald  
James McCarney  
Michael Norris  
Henry Parshall  
Jessica Robertson  
Connor Scharfe  
Charlotte Sinclair  
Victor Wang

### Global Ag Insurance Services

Brandon Roach

### Global Ag Risk Solutions

Damon Johnson

### Great American Insurance

Liz Bair  
Darrin Erickson  
Jill Jansen  
Brian Johnson  
Matthew Klein  
Kale Love  
Steven Maulberger  
Tony Mercurio  
Dale Perry  
Ron Rohling  
Bob Twomey  
Shane Weaver  
Tim Weber  
Brian Young

### Greenlight Re

Regan Cairns  
Shannon-Lee Pires Caires

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## 2025 Crop Insurance Industry Annual Convention

### GreenStone FCS

Ben Mahlich  
David Moll

### Guy Carpenter & Company LLC

Shyam Adhikari  
Andy Anderson  
Subhayu Bose  
Max Channon  
Ian Cole  
Beth Collins  
Baibhav Dallakoti  
Krystina Deckas  
Joshua Ebrey  
Robert Garnier  
Kody Kirkendall  
James Konstanty  
Michael LaCanne  
Mark Lenhart  
Sarah McEachern  
Katie Peace  
Isabella Rudy  
Yanan 'Jack' Shang

### Guy Carpenter & Company, Ltd.

Peter Askew  
Brent Johns  
Thomas Leung  
Peter Moore  
Michael O'Sullivan  
Anya Sri-Skanda-Rajah

### Hannover Rück SE

Dina Dziuba  
Martin Heinz  
Sergiy Parkhomenko  
Luis Pulido  
Thorsten Steinmann

### Helvetia

Tobias Widler

### Henke-Bufkin

Kurt Henke

### Hiscox

Panayotis Koulovasilopoulos

### Holborn Corporation

James Brost  
Jeffrey Hawn  
Daniel Keller

### HUB International

Ellen Grant  
Damon Johnson  
Greg Johnson  
Bruce Lowe  
Dave Sullivan

### Hudson Insurance Group

Avery Cook  
Chris Gallagher  
Daniel Gasser  
Andrew Melton  
Andre Virgilio

### Huisenga Pearson Agency Inc.

Bill Pearson

### Hunt Ross & Allen

Jeff Allen

### ICW Re

Derek Dudgeon

### Ihry Insurance Agency, Inc.

Jeremy Brendemuhl  
Reed Ihry  
Shane Larck  
Kris Quam  
Bethany Rentz  
J R Ryberg

### IRB Re

Thiago Lauriano

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## 2025 Crop Insurance Industry Annual Convention

### Kathy Fowler Agency

Kathy Fowler  
Brad Harrison  
Bryce Harrison

### Koepke Insurance

Barry Cochran

### Kshema General Insurance Limited

Natraj Nukala  
Surya Sumanth

### LandWise Analytica

Patrick McMillan

### Levin and Rosenstein

Dan Rosenstein

### Liberty Mutual Reinsurance

Eve Dartigues  
Jean-Christophe Garaix

### Lockton Re Bermuda

Kristopher Lynn

### Manitoba Agricultural Services Corporation

David Van Deynze

### MAPFRE RE

Javier Cañete Castillo  
Javier Mordillo  
Cristina Maria Ribeiro

### Markel Global Reinsurance

Tom Ravenscroft  
James White

### Mathsons Re-Insurance Brokers Ltd.

Gaurav Mathrawala

### Minn-Iowa Crop Insurance Services, Inc.

Travis Keister

### MS Amlin

Kane Healy  
Rachael Wallington

### Mullin Hoard & Brown

Mitch Carthel

### Munich Re

Marco Langrock  
Lambert Muhr  
Franz Raab  
Thomas Wolf

### Municipal Hail Insurance

Murray Purcell  
Rodney Schoettler

### My Crop Technologies

Nathan Gideon  
Ed King  
Justin King

### Native Agriculture Financial Services

Sandy Martini

### NAU Country

Jordan Atkinson  
Nate Baker  
Eric Cappelli  
Michael Deal  
Jay Domer  
Gene Grimsley  
Douglas Jakway  
Ken Janicek  
James Korin  
Dave Paul  
Mitch Rosenthal

### Navigators Re

Andrew Hegel

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## 2025 Crop Insurance Industry Annual Convention

### NCIS

Mollie Dvorak  
Chris Fisher  
Phillip Hayes  
Greg Jacobs  
Laurie Langstraat  
Sherri Scharff  
Laura Stodola  
Anna Walters  
Tim Witt  
Tom Zacharias

### NorCoast Crop Insurance

Shannon Antonini  
Emily Carvajal  
Fred Carvajal

### Northbridge Financial Corporation

Todd MacGillivray  
Ljiljana Mitrovic  
Alexandra Yee

### OdysseyRe

Joseph Guardo  
Jean-Raymond Kingsley  
Philip Klecan

### Palliser Insurance Company Ltd.

Ken Doleman  
Rennie McQueen  
Scott McQueen  
Dennis Reidy  
Greg Reidy

### Palomar

Benson Latham  
James Long  
Jay Rushing

### PartnerRe

Jason Arbuckle  
Edgar Bautista  
Sasa Hu  
Ramiro Iturrioz

### Planet Labs

Leslie A Bull  
Berend de Jong

### PlanetWatchers

Alexander Coville  
Dominic Edmunds  
Roi Shilo  
James Trammel  
Rebecca Waiting

### Polish Re

Eliasz Garbowski  
Marcin Kowalski  
Konrad Rojewski

### Precision Risk Management

Heidi Lawson  
Don Preusser  
Jeff Svenes  
Landon Svenes

### ProAg

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

### QBE North America

Gerard Hartwick

### R+V Versicherung AG

Joerg Hentschel

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## 2025 Crop Insurance Industry Annual Convention

### Rain and Hail

Scott Arnold  
Dan Bird  
Tony Catalano  
Kellen Corbett  
Michael Davenport  
Stephen Frerichs  
Brian Gugat  
Hunter Hall  
Mark Krakau  
Vincent Le  
Brad Meyer  
Jeff Meyer  
Dave Schuler  
Randy Thomas  
Renee Williams

### RCIS

Elizabeth Allison  
Jeff Bahr  
Dalynn Hoch  
Danielle Langan  
David Levinson  
Jeff Sands  
Kimberly Stone  
Meghan Yandell

### Renaissance Reinsurance U.S. Inc.

Pauline Banzon de Perio  
Peter Griffin  
Jim Roddy

### Risk Strategies Company

John Scroope

### SCOR

Rene Kunz  
Michael Rügger  
Julien Tsiang

### Shelter Reinsurance Company

Chris Schupp

### Silveus Insurance Group

Jared Clark  
David DiMayo  
Tom Legner  
Cameron Silveus  
Scott Silveus  
Lucas Whalen

### SiriusPoint America Insurance Company

James Femia

### Skyward

Juliana Cisotto  
Daniel Melnik  
James Tran

### Spartan Insurance

Michael Meisenzahl

### Special Division Reinsurance Brokers

Marcelo Girardi

### Specialty MGA UK

Jonathan Wingett

### Storm Insurance

Wes Moss  
Jason Stoermer

### Suhr & Lichty Insurance Agency Inc.

Diane Lichty  
Mark Suhr  
Thomas Suhr

### SunStream Business Services

Lori Bliss  
Mary Pelstring

### Swiss Reinsurance Company Ltd.

Mohamed Alsoofi  
Claudio Busarello  
Paul Hammer  
Stefanie Klemm

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## 2025 Crop Insurance Industry Annual Convention

### Terra Modeling Services GmbH

Beat Krauer

Niklaus Lehmann

### TerraMetrics Agriculture, Inc.

Jed Lafferty

### The Hagstrom Report

Jerry Hagstrom

### The HANSFORD Agency

Roger Buchanan

### Toa Reinsurance Company

Andrea Shi

Bin Zhang

### TransRe

Kevin Cameron

William Naftel

Stephanie Russell

Ryan Thomas

### USDA/RMA

Heather Manzano

### Verisk

Eric Russell

Oscar Vergara

### Vintage Crop Insurance Agency, Inc.

Robert Avina

### Western Ag Crop Insurance Services

Todd Snider

### Williamson Crop Insurance Agency

Jason Williamson

### Windmark Crop Division of Alliant

Kelly Deterding

### WSR Insurance Services

Josh Morris

Stephanie Myers

James Vann

Kim Vann

### Zurich / RCIS

Chris Izral



# Biographies

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## ***2025 Crop Insurance Convention Speakers & Award Recipients***

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### **Monday Presenters**

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#### **Remarks from Members of Congress**

*Representative Kat Cammack (R-FL)*

*Representative Darren Soto (D-FL)*

#### **Congressional Panel**

*Carley Esser McLean*

*Clark Ogilvie*

*Josh Tonsager*

*Trevor White*

#### **Former Member Fireside Chat**

*Honorable Cheri Bustos*

*Honorable Mike Conaway*

#### **Former Administration Panel**

*Rebeckah Freeman Adcock*

*Ken Barbic*

*Joby Young*

### **Tuesday Presenters**

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#### **RMA Update**

*Heather Manzano*

#### **Farm Economy Outlook**

*Dr. Joe Outlaw*

#### **Ag Technology Panel**

*James Brown*

*Berend de Jong*

*Dominic Edmunds*

#### **2025 Political Outlook**

*David Wasserman*



## **Wednesday Presenter & Industry Award Recipients**

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### **Special Guest Speaker**

*John Kriesel*

### **Lifetime Achievement Award**

*Tim Weber*

### **Friend of the Industry Award**

*Dave Paul*

### **Industry Leadership Award**

*Richard Stinson*

### **Outstanding Outreach Award**

*Mike Meisenzahl*

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## *2025 Crop Insurance Convention Speakers*

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### ***Kat Cammack, U.S. House of Representatives***

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Congresswoman Kat Cammack proudly serves Florida's Third Congressional District, covering 12 counties in North Central Florida. Cammack is a third-generation commercial sandblaster who grew up on a cattle ranch outside Denver, Colorado, participating in local 4-H programs and the local rodeo.

After graduating from college at Metro State University in Denver, Cammack ran Ted Yoho's successful congressional campaign in 2012 and served for nearly a decade as the deputy chief of staff for Florida's Third Congressional District. While in that role, she advocated for small business owners, veterans and military families, agricultural producers, and hardworking families like her own, motivated by her family's story. Cammack holds a master's degree in National Defense & Strategic Studies from the United States Naval War College.

Congresswoman Cammack is now in her second term and serves on the House Agriculture and House Energy and Commerce Committees. While serving on these committees, she brings attention to the challenges faced by working-class families and Florida's farmers, ranchers, and producers with rising inflation, labor challenges, and supply-chain issues. She also works to highlight the historic border crisis, visiting the southern border multiple times. She also works to push back on the Chinese Communist Party's threats to our national security through Big Tech information gathering and Chinese nationals' purchases of American farmland. She consistently works to prioritize constituent advocacy and service, fighting for Florida families.

Cammack is the proud wife to her husband Matt, a Gainesville native, who serves with the Gainesville Fire Rescue as a firefighter/paramedic. Together they have several backyard chickens and ducks and in their rare bit of spare time enjoy spending it with their critters, fishing, football, traveling, and skeet and trap.

## ***Darren Soto, U.S. House of Representatives***

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Darren Soto was elected to the U.S. House of Representatives in 2016 to represent Florida's Ninth Congressional District, which includes all of Osceola and parts of Orange and Polk Counties.

Born to a Puerto Rican father and an Italian American mother, Congressman Soto's upbringing influenced his passion for public service and helping those in need. After learning the value of hard work from his parents, Soto graduated from Rutgers University and the George Washington University School of Law. Upon graduation, Soto opened his own practice in Central Florida, where he practiced family law, civil litigation, and real estate law.

With a desire to further help the men and women he advocated for as a lawyer, Soto entered public service in 2006 when he was appointed to serve on the Orlando Civil Service Board and as the treasurer and vice president of communications for the Orange County Young Democrats. Soon thereafter, he was elected to the state House and later to the state Senate. Serving in the Florida Legislature for a decade, Soto fought to create high-paying jobs, increase access to higher education, and ensure clean water, land, and air for his constituents. Soto spearheaded the passage of landmark legislation to protect families of fallen firefighters, give victims of sexual assault more time to report their attackers, and allow Dreamers to be admitted to the Florida Bar.

In 2016, he took his public service to a national level after being elected to the U.S. House of Representatives. In his first term in Congress, he passed the most laws of any Freshman Member in the House. Now in his fifth term, Congressman Soto has established himself as a strong advocate for the environment, hurricane relief, emerging technologies, and the fight to protect the health and safety of his constituents.

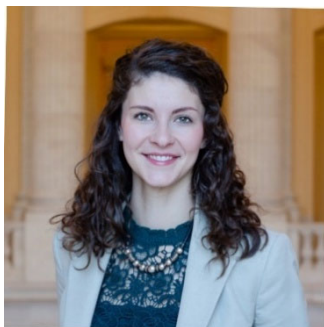
He currently serves on the House Committee on Energy and Commerce and the House Committee on Agriculture. Additionally, Soto is the Deputy Chair of the Congressional Hispanic Caucus and a proud member of the New Democrat Coalition, Problem Solvers Caucus, Congressional Progressive Caucus, LGBTQ Equality Caucus, and others.

The first Floridian of Puerto Rican descent to serve in Congress, Soto is proud to represent the hard-working men and women who make Central Florida's theme parks world-renowned, who grow more citrus and raise more cattle than anywhere else in the state, and who explore the farthest reaches of the galaxy from the Kennedy Space Center. From fighting for the needs of Central Floridians and our fellow Americans in Puerto Rico to being a strong voice on healthcare and the environment, Soto is proud to serve his fellow Americans and the constituents of Florida's Ninth Congressional District.

His hobbies include playing guitar, pastel painting, and kayaking.

***Carley Esser Mclean, U.S. Senate Agriculture, Nutrition, and Forestry***

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Carley Esser McLean currently serves as professional staff for the U.S. Senate Agriculture, Nutrition, and Forestry Committee under Chairman John Boozman. She handles Title I commodity programs, disaster programs, and crop insurance.

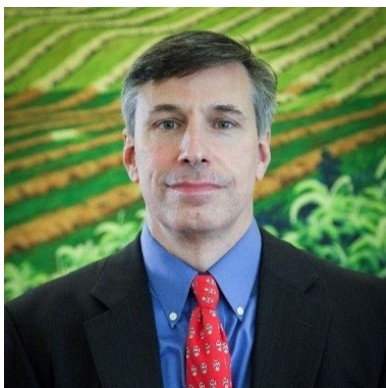
Formerly, McLean was the senior legislative assistant for Missouri Congresswoman Vicky Hartzler where she handled the agriculture committee portfolio in addition to trade, environment, education, foreign aid, transportation and infrastructure policy portfolios since 2018.

Other experience in the industry includes a stint with U.S. Agency for International Development (USAID), the U.S. Grains Council in their Global Strategies department, and extensive involvement with the National FFA Organization and Agriculture Future of America (AFA) organizations.

McLean graduated with a degree in Agricultural Education from the University of Missouri where she was able to work with agriculturalists across her home state.

***Clark Ogilvie, U.S. House Agriculture Committee***

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Clark Ogilvie is Special Counsel on the Democratic staff of the U.S. House Committee on Agriculture. This is Ogilvie’s third return to the Committee having served from 2005—2014 and from 2018—2019. During that time, he has worked on the past three Farm Bills, 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 more than two years as Chief of Staff of the CFTC and two years as General Counsel for the Farm Credit Administration.

Ogilvie has a law degree from George Washington University and a B.A. from Rhodes College.

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

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Josh Tonsager is Senior Professional Staff for U.S. Senate Committee on Agriculture, Nutrition, and Forestry under the leadership of Ranking Member Amy 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.

***Trevor White, U.S. House Agriculture Committee***

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Trevor White serves as Professional Staff on the House Agriculture Committee handling the commodity policy, crop insurance, disaster aid and credit portfolio for Chairman Glenn ‘GT’ Thompson (PA-15). During the 2018 Farm Bill he was the lead negotiator for House Republicans on the provisions in Titles 1 and 11. Prior to joining the Agriculture Committee in 2017, White spent over eight years working with Combest, Sell and Associates, an agriculture policy focused lobbying firm.

White was raised on a cotton farm in New Home, TX. He holds a bachelor’s degree in Agricultural Economics from Texas Tech University and a master’s degree in Applied Economics from Johns Hopkins University.

***Honorable Cheri Bustos, AACI/Mercury***

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Cheri Bustos is an American journalist, healthcare executive, and politician who served as the U.S. Representative from Illinois’ 17<sup>th</sup> congressional district from 2013 to 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. On April 30, 2021, Bustos announced that she would retire at the end of the 117<sup>th</sup> U.S. Congress.

In January 2023, the Washington DC-based public affairs and lobbying firm Mercury Public Affairs announced that Bustos had joined the firm 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' 11<sup>th</sup> 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 111<sup>th</sup> 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 110<sup>th</sup> 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.

### **Rebeckah Freeman Adcock, International Fresh Produce Association**



Rebeckah Freeman Adcock serves as Vice President of U.S. Government Relations for the International Fresh Produce Association (IFPA). She manages a team of policy professionals representing IFPA and the fresh produce industry in Washington D.C., and around the country. Adcock has over 25 years of experience leading agriculture, environment, infrastructure, homeland security, and economic policy, including extensive regulatory, legislative, business operations, and strategic communications expertise in the private sector, non-profits, and government.

Before joining IFPA, Adcock was a senior executive at the U.S. Department of Agriculture (USDA). First, as Senior Advisor to Secretary of Agriculture Sonny Perdue, directly counseling the Secretary on policy, regulatory, and operational matters. Adcock was USDA's Regulatory Policy and Reform Officer, leading efforts to ease the burden of regulation on the private sector and ensure that American agriculture was represented in the interagency regulatory review process. Additionally, she was the federal manager of the President's Interagency Task Force on Agriculture & Rural Prosperity and Chair of USDA Multi-Agency Coordination (MAC), ensuring robust Departmental response to federal disasters and emergencies. Adcock rounded out her civil service as Administrator of Rural Development's Rural Business-Cooperative Service (RBCS), leading the nation's largest federal loan guarantee and grant program, providing over \$2 billion in annual funding to support rural businesses and communities.

Adcock is a veteran of Capitol Hill, having served as Counsel on the Senate Committee on Environment and Public Works (EPW), where she was responsible for executive nominations, chemical and science policy, endangered species, property rights, and water-related issues.

In addition to government service, Adcock has decades of association leadership experience, serving as Vice President, Government Affairs for the National Mining Association and as Senior Director in CropLife America's Government Affairs division, as well as government relations director at both the American Farm Bureau Federation in D.C. and the Kentucky Farm Bureau Federation in Louisville. In those roles, she was a recognized industry leader, including being appointed to the U.S. Environmental Protection Agency's Pesticide Policy Dialogue Committee (PPDC), USDA's IR-4 Advisory Committee, and as chair of the stakeholder-led Pesticide Policy Coalition (PPC).

After earning her undergraduate degree in environmental resource management from the University of Tennessee in Knoxville, Adcock began her career as an environmental scientist, health and safety officer, and remediation site supervisor at a private consulting firm. She later earned her Juris Doctorate from the University of Kentucky College of Law in Lexington. She is a proud Kentucky native, a member of the Leadership Kentucky Class of 2000, and a member of the state's Bar Association.

### ***Ken Barbic, Invariant LLC***

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With more than two decades of food, agriculture, and trade policy experience across Congress, the U.S. Department of Agriculture (USDA), and the private sector, Ken Barbic has carved out a leadership role in Republican politics. In 2018, President Donald Trump appointed Barbic as the Assistant Secretary for Congressional Relations at the USDA. In this role, Barbic provided political and strategic guidance to the Secretary and senior leadership on engaging in Congress. Prior to joining Invariant, Barbic was the head of policy and government relations at Farmer's

Business Network, where he positioned the company as a thought leader on top issues shaping the industry.

Previously, Barbic worked for the Western Growers Association, the Office of the U.S. Trade Representative, and the House Ways and Means Subcommittee on Trade.

**Joby Young, American Farm Bureau Federation**

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Joby Young currently serves as Executive Vice President of the American Farm Bureau Federation (AFBF). As EVP, Joby serves in a Chief of Staff role at AFBF, managing across departments and working closely with our state Farm Bureaus to achieve organizational goals. Prior to AFBF, Young was a partner at Horizons Global Solutions LLC, a consulting firm where he advised clients in the food and agriculture sectors.

Young previously served as Chief of Staff in a variety of USDA offices and mission areas, including the Office of Congressional Relations and Rural Development, before becoming the Chief of Staff to the Deputy Secretary and ultimately serving in that role for the entire department under the Secretary of Agriculture. He also served as a Chief of Staff in the U.S. House of Representatives.

Young holds a Juris Doctor from the University of Georgia School of Law and Bachelor of Arts degrees in History and Communications from the University of Georgia.

**Heather Manzano, USDA Risk Management Agency**

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Heather Manzano is the Associate Administrator for the Risk Management Agency (RMA). Manzano has served in several different capacities within (RMA) including Deputy Administrator for Compliance, Associate Deputy Administrator for Insurance Services, and Director for the Special Investigations Branch. She also served as Acting Administrator for the Risk Management Agency in 2017.

Under Manzano's leadership, RMA's Office of Compliance developed a new review and sampling methodology for improper payments which resulted in a sharp decline in the agency's improper payment rate. She also worked with a consultant to redesign Compliance's performance reviews of the AIPs to ensure the integrity and accountability of our industry partners.

Manzano lives with her family in Northern Virginia.



***Dr. Joe Outlaw, Texas A&M University***

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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.

***James Brown, CropGuard***

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James Brown is the CEO and founder of CropGuard, a leading provider of AI-powered crop insurance solutions for agencies and AIPs. CropGuard's flagship offering, CropTalk, serves as an AI virtual analyst for all crop insurance professionals, while they also offer a specialty crop decision platform. Before founding CropGuard, Brown spent 13 years at Cargill, holding various commercial leadership roles across North America.

He holds an MBA from the University of North Carolina's Kenan-Flagler Business School and an MS in Applied Economics from Montana State University. Living near Sacramento, CA, when not working, Brown enjoys chasing around his two young boys.

***Berend de Jong, Planet Labs***

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At Planet Labs, a U.S. based satellite company, Berend de Jong is the Global Insurance & Finance Lead which involves development and implementation of new satellite data services for the insurance and finance industry. Berend supports clients with product design and ensures continuity of service delivery.

Planet Labs PBC provides unique data and insights for insurers with around 200 satellites that are scanning the whole earth daily. In the US Planet Labs data is used by leading agriculture insurance companies like NAU Country, Rain & Hail and their partner PlanetWatchers. Insurers use this data to improve claim assessments (pre- and post-event), and check damage to land and/or properties.

Planet Labs has a unique solution in agriculture insurance: providing drought index services. Their collaborative efforts have been pivotal in advancing parametric insurance services across 20 countries, in partnership with industry giants like AXA and Swiss Re.

### ***Dominic Edmunds, PlanetWatchers***

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Dominic Edmunds is a serial entrepreneur and the CEO of PlanetWatchers. In his career, Edmunds has created technology that helps global businesses make and save billions of dollars every year.

For the past five years, Edmunds and the PlanetWatchers team have been using satellite data and AI to support the crop insurance industry to improve data collection and drive efficiency across underwriting, claims, compliance and crop agencies.

### ***David Wasserman, The Cook Political Report***

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David Wasserman is Senior Editor, U.S. House of Representatives for *The Cook Political Report* with Amy Walter, where he is responsible for analyzing U.S. House Races and is recognized as one of the nation's top election forecasters. Founded in 1984, *The Cook Political Report* provides analyses of Presidential, U.S. Senate, House, and gubernatorial races. *The New York Times* has called the Report "a newsletter both parties regard as authoritative."

In 2016, Wasserman drew praise for his accurate pre-election analysis, including his piece "How Trump Could Win the White House While Losing the Popular Vote," written two months before Election Day. Chuck Todd, host of NBC's *Meet the Press*, recently called him "pretty much the only person you need to follow on Election Night."

Wasserman is a contributor to NBC News and his election commentary has been cited in numerous top publications including *Politico*, *The New York Times*, *The Washington Post*, *The Wall Street Journal*, *The Economist*, and *RealClearPolitics*. He has served as an analyst for the NBC News Election Night Decision Desk since 2008, and has appeared on C-SPAN, CNN, Fox News and NPR.

In the spring of 2019, Wasserman was named a Pritzker Fellow at the University of Chicago's Institute of Politics, where he led a seminar entitled, "Mapping Our Future: Forecasting Elections & Redistricting 2021." A frequent speaker and guest lecturer, he has shared his insights into the latest political trends with audiences at Harvard's Institute of Politics, the Dole Institute of Politics, and Georgetown's Government Affairs Institute.

In 2018, his groundbreaking interactive collaboration with *FiveThirtyEight*, "Atlas of Redistricting" took top prize for News Data "App of the Year" at the Global Editors Network's Data Journalism Awards. An enthusiast for data and maps, Wasserman served as a

contributing writer for both the 2016 and 2014 editions of *The Almanac of American Politics*. In 2014, Twitter awarded him "Best of Twitter" honors for his real-time election coverage.

Prior to joining *The Cook Political Report* in June 2007, Wasserman served for three years as House Editor of *Sabato's Crystal Ball*, a widely respected political analysis newsletter and website founded by Prof. Larry J. Sabato, Director of the University of Virginia's Center for Politics. In that role, David led the publication to correctly predict Democrats would score a gain of 29 House seats in November 2006.

A native of New Jersey, Wasserman holds a B.A. in Government with distinction from the University of Virginia and was awarded the 2006 Emmerich-Wright Outstanding Thesis prize for his study of congressional redistricting standards.

## ***John Kriesel***

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If Dr. Norman Vincent Peale was writing his incredibly popular book, *The Power of Positive Thinking*, today he would need to add a separate chapter on John Kriesel.

In 2006 Kriesel was nearly blown to shreds by a 200-pound roadside bomb in the parched sands of Iraq, but battlefield angels in army uniforms kept him breathing long enough to reach a field hospital. He died three times and was shocked back to life. Somehow, he survived through four hospitals, 35 surgeries and months of recovery. He lost both legs and suffered numerous other major injuries, but it was the loss

of two close friends that hurt the most. The guy who wasn't supposed to survive and was told he probably would be in a wheelchair the rest of his life walked out of Walter Reed Army Medical Center after nine months. Working with author Jim Kosmo, Kriesel reveals his motivational story in *STILL STANDING: The Story of SSG John Kriesel*, winner of eight national book awards.

Four years after his near-death experience in Iraq, Kriesel, became a civilian marketing employee with the Minnesota Army National Guard and in 2012 was named Director of Veterans Services for a county in Suburban Minneapolis, MN. He also is a part-time host of KFAN Sports Radio and a former member of the Minnesota House of Representatives. He was elected to the House in 2010 after a vigorous campaign where he was told he could not win in his district. He personally visited several thousand homes in all weather conditions and literally wore out the socket in one of his prosthetic legs. He won. After tours of duty in Kosovo and Iraq and a lengthy medical recovery Kriesel's family wanted to spend more time with him, and he chose not to run for re-election.

As a legislator Kriesel was anything but a quiet freshman, challenging even his own party and frequently speaking his mind. "Kriesel's honesty is a breath of fresh air at the Capitol," declared the *Minneapolis Star-Tribune*. In addition to serving veterans in the Twin Cities and being a frequent voice on KFAN's *Power Trip Morning Show*, he continues to share his upbeat, motivational message with businesses and organizations throughout the United States.

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## ***2025 Crop Insurance Convention Industry Award Recipients***

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### ***Tim Weber – Lifetime Achievement Award***

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Tim Weber dedicated over 33 years to the crop insurance industry, starting as a Marketing Representative with Great American Insurance Group in 1989 and eventually becoming the divisional president of Great American's Crop Division in 2010. His career at Great American included various roles such as loss adjustment, claims supervision, marketing, regional office manager, and national claims manager.

Throughout his career, Tim was not only a representative of Great American but also a strong advocate for the crop insurance industry. He participated in NCIS leadership roles at the state and regional levels, served on the Program Development Committee and the Board of Directors, and was Chairman of the Board from 2013-2015. Tim was a vocal supporter of the crop insurance program, even testifying before Congress about its importance in protecting America's farmers and ranchers.

### ***Dave Paul, NAU – Friend of the Industry Award***

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Agriculture has always been in Dave Paul's blood. From growing up riding horses and competing in rodeos (professionally for many years), being involved in FFA in high school, to graduating from North Dakota State University (NDSU) with a degree in Agricultural Economics, Dave has loved agriculture.

Dave has spent a good part of his life in support of the American farmer. He spent many years working for the Risk Management Agency (RMA), having begun his career in 1981 as a Field Underwriter in Billings, Montana, and ending as the Director of the Spokane Regional Office where he assisted farmers as well as AIPs administering the program.

After leaving RMA, Dave spent two years with Watts and Associates as a National Manager working on new product development for the crop insurance program.

He has spent the last nine years at NAU as VP of Underwriting. In this role Dave has continued to work with RMA and others on enhancing product offerings, including a tremendous amount of work on the Whole Farm Revenue Protection program.

Dave has spent a great deal of time throughout his life involved in local and national programs dedicated to our youth. From serving on his local schoolboard, his many roles involving his love of rodeo, serving as a board member for the local fair, to spending the last two years on the FFA National Sponsors Board helping to promote agriculture with another up-and-coming generation of young farmers.

Dave has supported his community in many other ways as well, working with the Farm to Table program, serving on the local Federal Coordinating Board for United Way, and being very involved in his church.

Dave has won many awards throughout his career including the Federal Employee of the Year from the Spokane Executive Commission and the Department of Agriculture Honors Award.

### ***Richard Stinson – Industry Leadership Award***

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For 15 years, Richard Stinson's leadership in the crop insurance industry has been evident. He has established himself as a resource both for ProAg and NCIS, drawing on his unique experience as an agent, farmer, policyholder, and as part of industry associations and an AIP. His background has helped him establish an incredibly strong foundation of trust with his teammates and other professional connections.

Richard served on the NCIS Communications and Outreach Committee, where he was the committee chair for eight years. He was always well-prepared for the meetings and clearly wanted to do his part to continue driving the crop insurance industry forward. He represented the issues well, consistently creating inclusive discussions around how the industry can better serve farmers, ranchers, and agents.

Richard is a genuine human being. His commitment to the industry is nearly unmatched, and his work ethic is second to none. From the moment he gives his word or makes a promise, his sole focus is following through. For most people who cross his path—from agents to fellow farmers—he is the most passionate crop insurance advocate they know.

Richard has left a lasting legacy through his work with both NCIS and ProAg. At NCIS, he pushed the organization forward on the digital front—building new communication avenues to keep the industry connected. As he championed digital strategies like social media and an updated website, he built a road map and showed people why it mattered.

He has done the same at ProAg, encouraging the team to embrace disruption and the positive change that can come from it. His passion for innovation drives the team forward, expanding outreach to agents and policyholders alike. Richard has developed his marketing experience and skills largely through his passion for taking on new challenges rather than formal training. Instead, he immersed himself in the industry and became an expert who could easily lead others.

Richard is always willing to give back. It is ingrained in him. Even as he worked through health challenges, he continued his dedicated service to ProAg, NCIS, and his community. He has a true caregiver's mentality. At ProAg, he has offered himself as a support for others facing similar health issues—becoming a sounding board and a resource for navigating such a big life change. In his community, Richard has long been a volunteer at the Hermosa Senior Center, where he has done everything from managing the organization as part of the board of directors to cooking meals for the community. He was recognized for his work with the first-ever ProAg Cares Service Award, which included a \$5,000 donation for the cause of his choice. Of course, Richard gave it back to the Hermosa Senior Center.

His legacy of giving back will live on for years to come with the recently established Richard Stinson Foundation. This organization supports community projects—including senior meals and food security, ELCA or like-minded religious projects, music, theatre or the arts,

and lymphoma, cancer, and Alzheimer's research organizations—in Custer, Roberts, and Grant counties in South Dakota.

### ***Mike Meisenzahl – Outstanding Achievement Award***

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Mike Meisenzahl started in crop insurance with Spartan Agency in 2009 and formed Clover Ag Risk Management in 2019. During his 15 years of crop insurance, Mike has made a significant impact in his home state of New York and surrounding states. His agency specializes in crop insurance, grain marketing, risk and data management. His skillset is used to mitigate risk in farming operations and sets up his farmers for success in today's turbulent agricultural economy.

Mike currently serves as Treasurer of the New York Corn & Soybean Growers Association where he has been an active member with events such as the New York Corn & Soybean Grower Expo, Winter Expo, New York Corn Yield Tour as well as the New York Summer Crop Tour where his agency was a Platinum Sponsor. He was also a presenter at a sustainability discussion between students in the Environmental and Sustainability Sciences Department at Kean University.

Mike has participated in Clean Fuels Alliance America's membership meeting in Washington D.C. as well as their Big Apple Tour. His agency has also supported the Genesee County Farm Bureau's Young Farmer's Night event. Clover Ag has put on numerous marketing and risk management workshops to better educate farmers on decisions they make.

Mike has a large footprint as his clients span the states of New York, Pennsylvania, and others. Along with his large territory, Mike and his agency cover an extremely diverse range of crops which include corn, soybeans, wheat, PRF, DRP and LRP. Throughout his book of business, he has assisted and brought many new farmers into crop insurance. He has also had discussions with RMA on the expansion of various specialty crop programs that he believes can benefit the farmers in his area.

Mike is tied to agriculture both professionally and personally. When he's not working, he also stays busy as he works on his own family's farm. He and his wife, Larisa, have three sons. Mike's hobbies include fishing, golfing, skiing and cheering on his Buffalo Bills.

Mike not only assists the traditional row crop farmer but also promotes and assists the various specialty crop and livestock programs and reaches out to anyone who may need more information on crop insurance.



# 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.

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# *2024 Crop-Hail Industry Reports*

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## **2025 Crop Insurance Industry Annual Convention**

### **INDUSTRY EXPERIENCE - 2024 EXHIBITS A-E**

#### **Exhibit A, 2024 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 3, 2025. 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 1915-2024**

This report presents nationwide totals for each year 1915-2024 and totals for the entire period for NCIS member companies.

#### **Exhibit C, Loss Cost History**

#### **Exhibit D, 2024 Premium and Loss Projected Totals**

#### **Exhibit E, 2024 Crop-Hail Industry Ranking Report**

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# *2024 Crop-Hail Industry Reports*

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2025 Crop Insurance Industry Annual Convention

## Exhibit A *2024 State Summary Report*

NCIS MEMBER CROP-HAIL RESULTS  
2024 STATE SUMMARY REPORT

	2024		2023		2022		2021		2020		2020-2024		2015-2024	
State	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio
Alabama	436	11	548	13	656	24	591	14	484	417	2,715	88	5,583	66
Arizona	4,024	227	2,940	215	4,161	181	2,457	86	2,418	15	16,000	159	31,159	182
Arkansas	30,321	79	34,621	184	30,093	103	26,221	88	20,015	201	141,270	129	227,139	134
California	829	130	924	7	1,054	87	1,025	22	1,034	118	4,866	72	10,644	63
Colorado	22,222	102	23,289	190	18,578	42	19,817	32	15,697	101	99,603	97	174,628	101
Connecticut			9		1		1				10		14	
Delaware	103		104	21	171	13	104		84	225	566	41	1,011	35
Florida	489	65	545	137	610	102	491	19	483	278	2,619	119	5,126	98
Georgia	4,021	120	4,260	100	3,441	30	3,581	43	3,047	36	18,351	69	28,510	97
Idaho	14,920	124	16,913	60	15,462	86	12,854	17	12,048	47	72,197	69	139,805	66
Illinois	140,161	83	144,247	53	135,561	56	105,100	141	89,152	101	614,221	82	1,026,699	71
Indiana	35,527	52	36,284	29	34,768	24	28,530	60	24,836	54	159,946	42	278,024	45
Iowa	131,514	44	138,837	46	140,782	38	112,333	66	100,311	180	623,777	69	1,184,920	64
Kansas	70,309	97	66,064	178	69,467	27	73,386	37	54,335	59	333,561	79	620,470	80
Kentucky	4,022	88	5,018	186	5,305	104	4,846	98	4,419	175	23,611	131	53,603	155
Louisiana	5,498	164	7,487	285	4,572	131	4,983	104	3,334	402	25,874	212	37,804	217
Maine							**				**		**	
Maryland	89		79		72	30	54	34	61	30	355	17	702	10
Massachusetts			4								4		4	
Michigan	6,684	10	7,042	48	6,773	24	5,974	74	5,437	8	31,910	33	61,367	33
Minnesota	120,818	88	130,900	86	139,159	41	115,995	84	100,791	126	607,662	83	1,101,097	92
Mississippi	3,685	43	4,281	268	2,292	153	1,923	69	1,056	33	13,237	138	18,812	115
Missouri	30,737	52	32,516	79	32,077	33	27,228	36	22,030	48	144,586	50	248,990	58
Montana	51,313	95	54,539	52	45,342	158	34,212	81	47,738	65	233,144	89	453,644	95
Nebraska	388,996	98	401,686	133	386,019	150	303,440	87	239,190	157	1,719,330	124	2,733,664	116
Nevada	4		11		23		3		19		58		117	
New Hampshire			4								4		4	
New Jersey							3		2		6		99	
New Mexico	2,175	40	2,446	158	2,526	59	2,521	132	2,100	42	11,768	89	24,889	107
New York	60		52	434	46		23	14	12		195	119	397	64
North Carolina	3,519	62	3,358	62	3,892	51	4,355	73	4,018	51	19,142	60	54,201	68
North Dakota	119,400	78	112,756	43	113,359	51	88,412	66	89,620	74	523,546	62	997,260	83
Ohio	11,190	31	11,289	31	10,690	15	9,937	15	9,395	25	52,502	24	100,606	22
Oklahoma	9,729	87	6,995	98	7,056	22	10,850	37	8,591	53	43,222	59	93,451	79
Oregon	2,441	61	2,865	12	3,893	69	2,343	45	2,423	279	13,965	88	26,469	82
Pennsylvania	260	104	244	31	247	15	242	83	188	71	1,181	60	1,848	61
Rhode Island														
South Carolina	105	31	147	11	136	30	114	10	102	23	604	21	1,195	23
South Dakota	71,476	55	71,240	58	83,322	88	56,817	94	53,053	74	335,909	73	573,541	86
Tennessee	2,008	90	2,380	121	2,791	70	2,664	91	2,196	149	12,039	103	23,943	104

NCIS MEMBER CROP-HAIL RESULTS  
2024 STATE SUMMARY REPORT

State	2024		2023		2022		2021		2020		2020-2024		2015-2024	
	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio
Texas	46,638	103	60,072	140	35,671	47	66,004	99	49,098	117	257,483	105	547,962	120
Utah	74	75	83	110	105	9	61	39	55	17	378	50	774	58
Vermont														
Virginia	1,281	144	1,306	78	1,240	84	1,362	44	1,263	38	6,452	77	19,037	58
Washington	10,841	57	13,716	48	17,531	125	12,864	34	14,700	38	69,652	64	149,893	52
West Virginia			12		7		3		3		25		37	
Wisconsin	18,796	27	19,752	65	20,451	28	17,588	41	14,849	97	91,435	49	164,480	51
Wyoming	1,669	42	2,115	129	1,494	13	1,818	42	1,916	35	9,012	56	19,861	67
United States	1,368,381	82	1,423,978	96	1,380,897	83	1,163,132	79	1,001,603	115	6,337,992	90	11,243,480	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.

2020-2024 figures are verified totals.

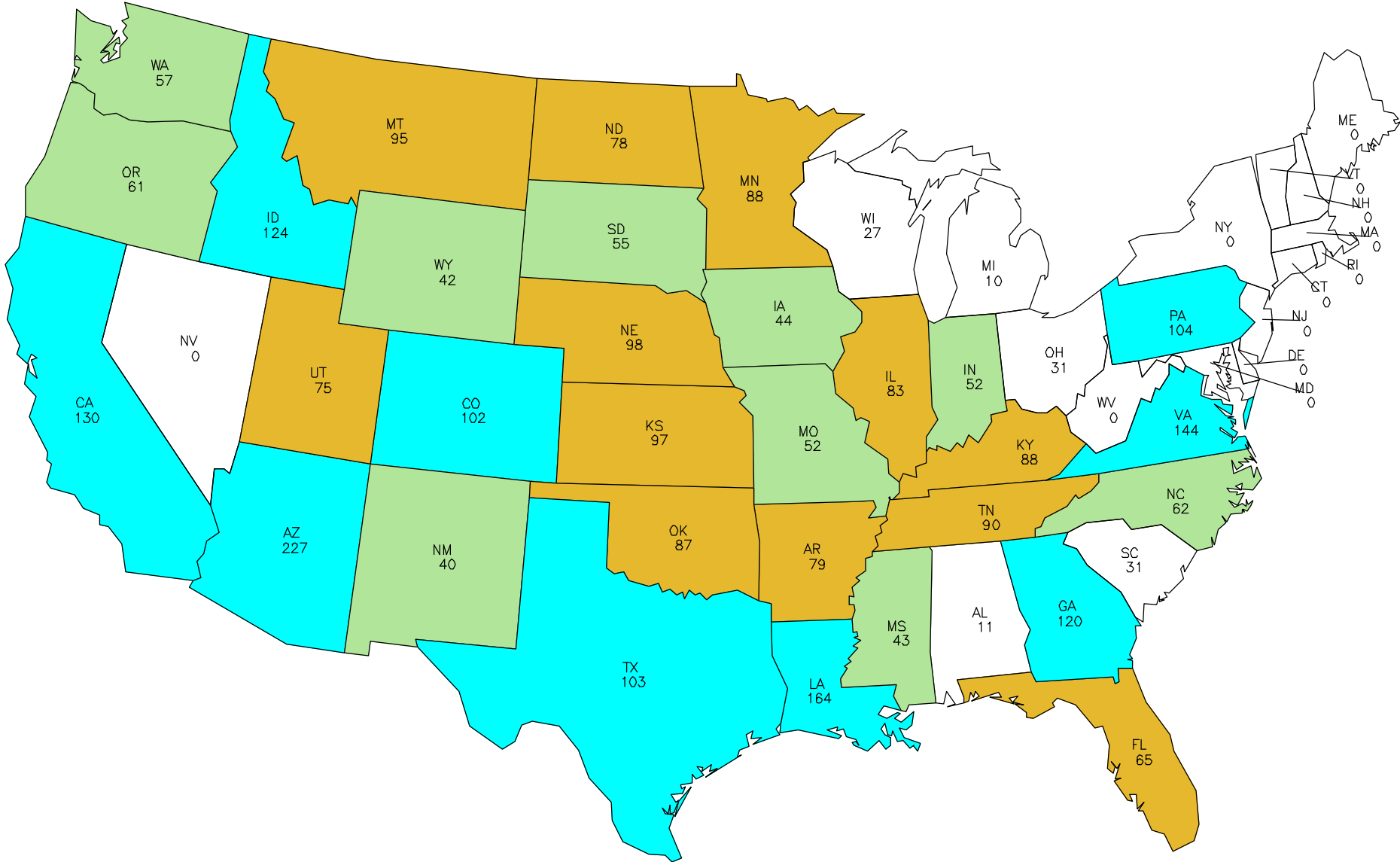
Prior years are NCIS processed figures.

Report contains NCIS Crop-Hail Member totals only.

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# 2024 U.S. Crop-Hail Loss Ratio by State

All Crops – All Losses – All Policies



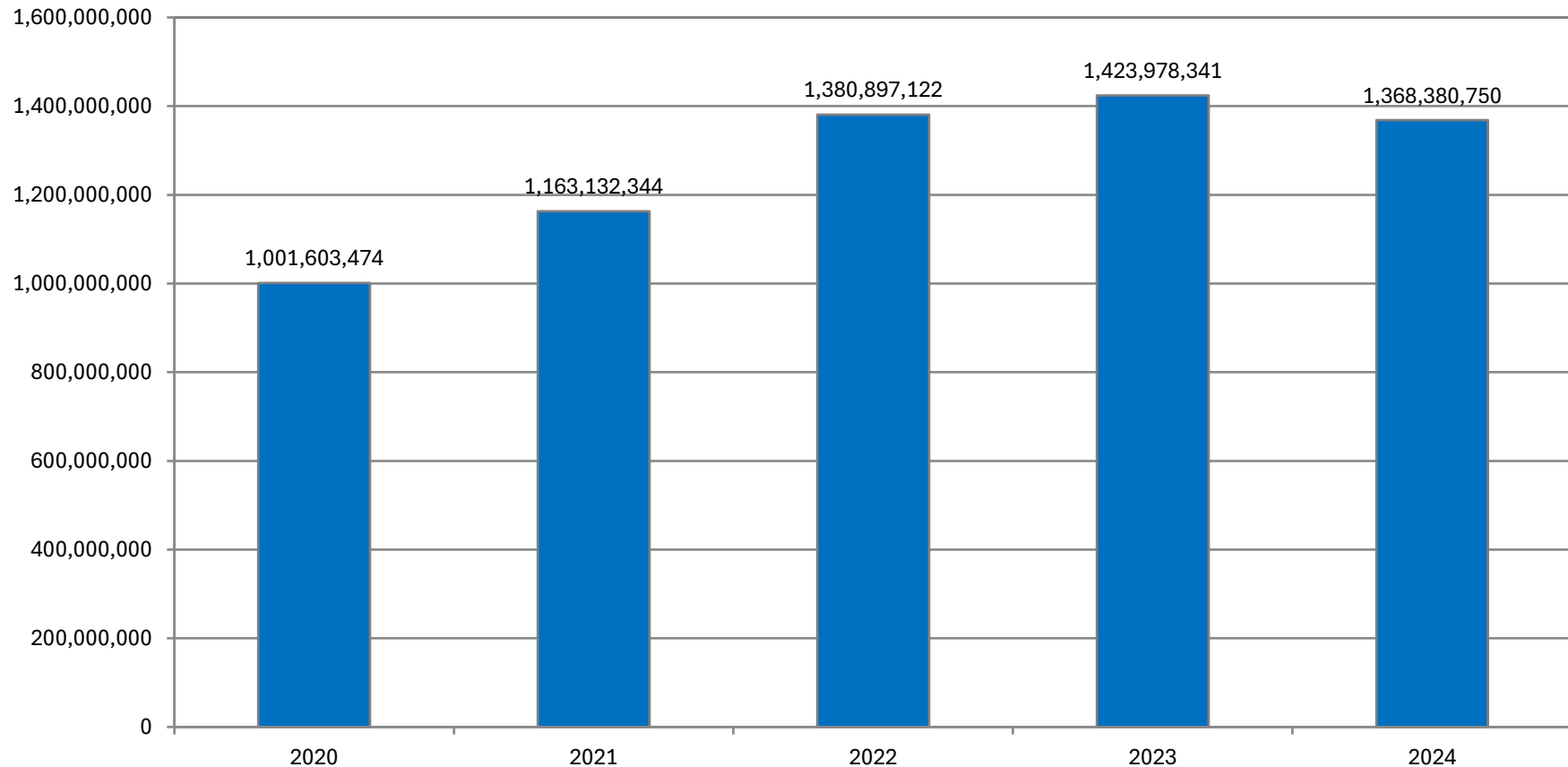
Loss Ratio %  0 to 35  35 to 65  
 65 to 100  100 and up

Data Source: NCIS 6-B Adjusted Verified Totals as of 02/03/2025

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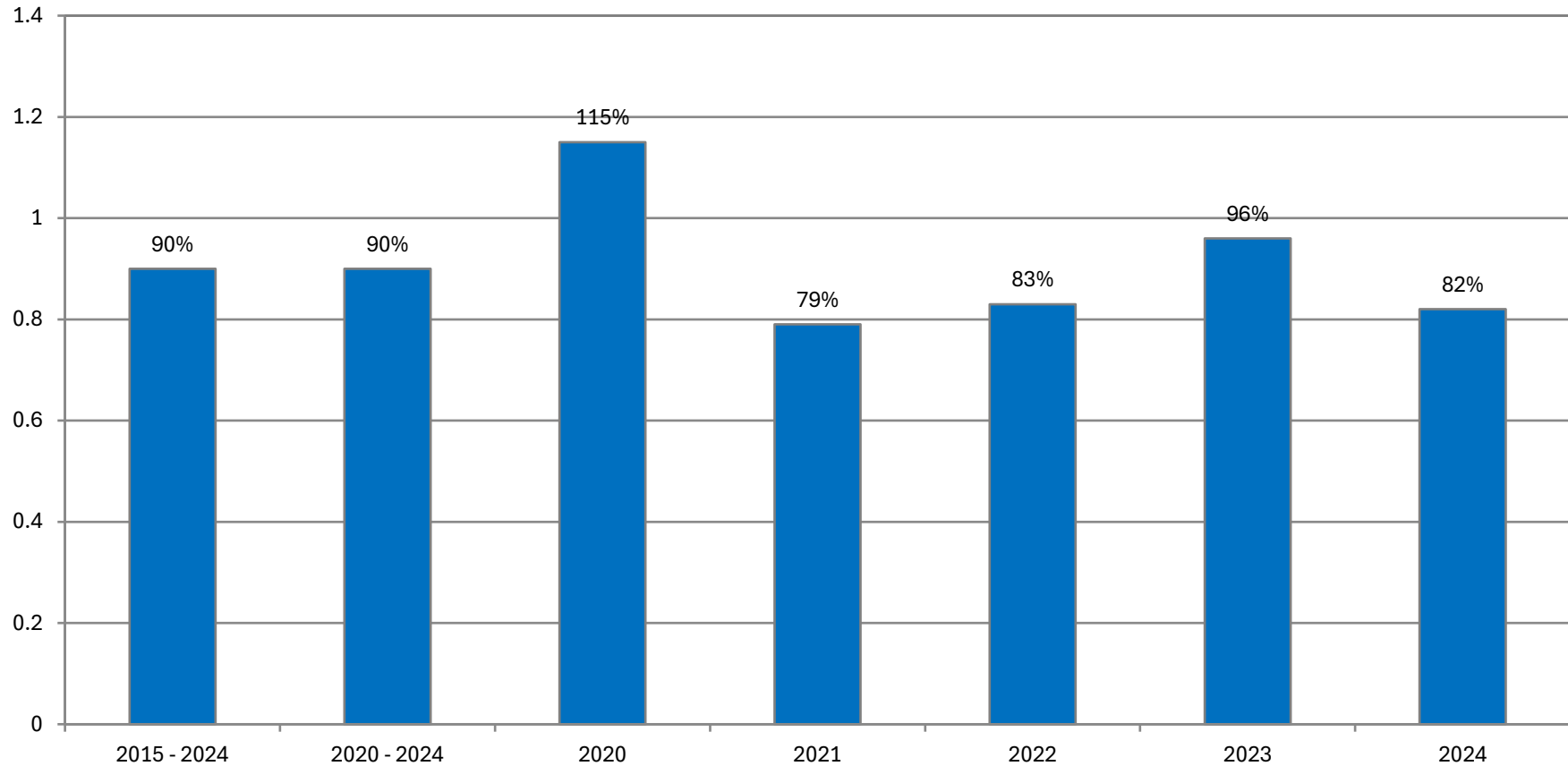
Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims. Final figures are not yet available.

# 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.



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# *2024 Crop-Hail Industry Reports*

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2025 Crop Insurance Industry Annual Convention

## Exhibit B

### *Crop-Hail Insurance Written in the United States 1915-2024*

# NATIONAL CROP INSURANCE SERVICES

## CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2024 BY NCIS MEMBERS

CH3052024

revised 2/2025

	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

# NATIONAL CROP INSURANCE SERVICES

## CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2024 BY NCIS MEMBERS

CH3052024

revised 2/2025

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
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
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

# NATIONAL CROP INSURANCE SERVICES

## CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2024 BY NCIS MEMBERS

CH3052024

revised 2/2025

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
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
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	35,800,836,814	1,001,603,474	1,154,616,593	115	2.80	3.23
2021	40,309,145,845	1,163,132,344	924,525,094	79	2.89	2.29
2022	46,168,880,353	1,380,897,122	1,141,382,734	83	2.99	2.47
2023	47,103,418,369	1,423,978,341	1,361,302,466	96	3.02	2.89
Sub-Total	983,017,324,995	29,591,873,155	23,370,871,518	79	3.01	2.38
2024*	45,413,075,929	1,368,380,750	1,121,312,491	82	3.01	2.47
1915-2024*	1,028,430,400,924	30,960,253,905	24,492,184,009	79	3.01	2.38

\* Source: 2024 liability, premium and loss are company verified totals from the State Summary Report as of Feb 3, 2025. The Actual totals processed by NCIS as of Feb 3, 2025 were \$45,206,182,143 for liability, \$1,353,473,719 for premium and \$1,111,071,137 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. 2020-2024 figures are verified totals. Prior years are NCIS processed figures.

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# *2024 Crop-Hail Industry Reports*

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## *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
<b>Alabama</b>	<b>Total</b>			<b>0.77</b>
Arizona	Cotton	2024	1948 - 2022	1.20
<b>Arizona</b>	<b>Total</b>			<b>1.20</b>
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
<b>Arkansas</b>	<b>Total</b>			<b>0.57</b>
California	All Other Crops	2025	1948 - 2023	0.65
California	Tree Fruit	2025	1948 - 2023	5.45
<b>California</b>	<b>Total</b>			<b>3.31</b>
Colorado	Corn	2025	1948 - 2023	11.58
Colorado	Potatoes	2025	1948 - 2023	8.06
Colorado	Wheat	2025	1948 - 2023	11.87
<b>Colorado</b>	<b>Total</b>			<b>11.41</b>
Connecticut	All Combined	2004	1948 - 2002	3.09
<b>Connecticut</b>	<b>Total</b>			<b>3.09</b>
Delaware	All Combined	2004	1948 - 2002	1.93
<b>Delaware</b>	<b>Total</b>			<b>1.93</b>
Florida	Cotton	2025	1948 - 2023	0.54
<b>Florida</b>	<b>Total</b>			<b>0.54</b>
Georgia	Cotton	2025	1948 - 2023	0.50
Georgia	Tobacco	2025	1948 - 2023	3.33
<b>Georgia</b>	<b>Total</b>			<b>1.91</b>
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
<b>Idaho</b>	<b>Total</b>			<b>1.62</b>
Illinois	Corn	2025	1948 - 2023	0.27
Illinois	Soybeans	2025	1948 - 2023	0.51
<b>Illinois</b>	<b>Total</b>			<b>0.37</b>
Indiana	Corn	2025	1948 - 2023	0.23
Indiana	Soybeans	2025	1948 - 2023	0.53
<b>Indiana</b>	<b>Total</b>			<b>0.36</b>
Iowa	Corn	2024	1948 - 2022	0.99
Iowa	Soybeans	2024	1948 - 2022	2.60
<b>Iowa</b>	<b>Total</b>			<b>1.60</b>
Kansas	Corn	2024	1948 - 2022	3.29
Kansas	Wheat	2024	1948 - 2022	5.00
<b>Kansas</b>	<b>Total</b>			<b>4.23</b>
Kentucky	Tobacco	2024	1948 - 2022	4.24
<b>Kentucky</b>	<b>Total</b>			<b>4.24</b>
Louisiana	Cotton	2015	1948 - 2013	1.50
<b>Louisiana</b>	<b>Total</b>			<b>1.50</b>
Maine	All Combined	2004	1948 - 2002	1.59
<b>Maine</b>	<b>Total</b>			<b>1.59</b>

# 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
<b>Maryland Total</b>				<b>1.93</b>
Massachusetts	All Combined	2004	1948 - 2002	3.09
<b>Massachusetts Total</b>				<b>3.09</b>
Michigan	Corn	2025	1948 - 2023	0.26
Michigan	Soybeans	2025	1948 - 2023	0.37
Michigan	Tree Fruit	2025	1948 - 2023	4.27
<b>Michigan Total</b>				<b>0.36</b>
Minnesota	Corn	2024	1948 - 2022	1.67
Minnesota	Soybeans	2024	1948 - 2022	4.16
Minnesota	Wheat	2024	1948 - 2022	2.91
<b>Minnesota Total</b>				<b>2.79</b>
Mississippi	Cotton	2025	1948 - 2023	0.44
<b>Mississippi Total</b>				<b>0.44</b>
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
<b>Missouri Total</b>				<b>0.87</b>
Montana	Barley	2025	1948 - 2023	7.98
Montana	Wheat	2025	1948 - 2023	6.40
<b>Montana Total</b>				<b>6.67</b>
Nebraska	Grains	2024	1948 - 2022	4.91
Nebraska	Soybeans	2024	1948 - 2022	4.24
<b>Nebraska Total</b>				<b>4.74</b>
Nevada	Alfalfa Seed	2013	1948 - 2011	1.24
Nevada	All Other Crops	2013	1948 - 2011	1.19
<b>Nevada Total</b>				<b>1.23</b>
New Hampshire	All Combined	2004	1948 - 2002	1.59
<b>New Hampshire Total</b>				<b>1.59</b>
New Jersey	All Combined	2004	1948 - 2002	1.93
<b>New Jersey Total</b>				<b>1.93</b>
New Mexico	Chile Peppers	2024	1948 - 2022	6.78
New Mexico	Corn	2024	1948 - 2022	5.66
New Mexico	Cotton	2024	1948 - 2022	5.49
New Mexico	Grains	2024	1948 - 2022	7.81
<b>New Mexico Total</b>				<b>5.99</b>
New York	All Combined	2004	1948 - 2002	2.30
<b>New York Total</b>				<b>2.30</b>
North Carolina	Cotton	2025	1948 - 2023	0.86
North Carolina	Tobacco	2025	1948 - 2023	3.41
<b>North Carolina Total</b>				<b>3.18</b>
North Dakota	Grains	2024	1948 - 2022	4.89
North Dakota	Soybeans	2024	1948 - 2022	5.21
<b>North Dakota Total</b>				<b>4.98</b>
Ohio	Corn	2025	1948 - 2023	0.13
Ohio	Soybeans	2025	1948 - 2023	0.23
<b>Ohio Total</b>				<b>0.18</b>
Oklahoma	Cotton	2024	1948 - 2022	7.58
Oklahoma	Wheat	2024	1948 - 2022	6.44
<b>Oklahoma Total</b>				<b>6.53</b>

# 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
Oregon	Tree Fruit	2025	1948 - 2023	1.50
Oregon	Wheat	2025	1948 - 2023	0.46
<b>Oregon</b>	<b>Total</b>			<b>0.48</b>
Pennsylvania	All Combined	2004	1948 - 2002	1.93
<b>Pennsylvania</b>	<b>Total</b>			<b>1.93</b>
Rhode Island	All Combined	2004	1948 - 2002	7.60
<b>Rhode Island</b>	<b>Total</b>			<b>7.60</b>
South Carolina	Cotton	2015	1948-2013	1.98
South Carolina	Tobacco	2015	1948-2013	4.73
<b>South Carolina</b>	<b>Total</b>			<b>4.09</b>
South Dakota	Corn	2024	1948 - 2022	3.58
South Dakota	Grains	2024	1948 - 2022	7.33
South Dakota	Soybeans	2024	1948 - 2022	4.31
<b>South Dakota</b>	<b>Total</b>			<b>4.87</b>
Tennessee	Burley Tobacco	2024	1948 - 2022	2.20
Tennessee	Cotton	2024	1948 - 2022	1.05
Tennessee	Dark Tobacco	2024	1948 - 2022	3.82
<b>Tennessee</b>	<b>Total</b>			<b>2.57</b>
Texas	Corn	2024	1948 - 2022	3.36
Texas	Cotton	2024	1948 - 2022	7.15
Texas	Grains	2024	1948 - 2022	7.83
Texas	Milo	2024	1948 - 2022	1.55
<b>Texas</b>	<b>Total</b>			<b>5.78</b>
Utah	Wheat	2015	1948 - 2013	1.67
<b>Utah</b>	<b>Total</b>			<b>1.67</b>
Vermont	All Combined	2004	1948 - 2002	1.59
<b>Vermont</b>	<b>Total</b>			<b>1.59</b>
Virginia	Cotton	2025	1948 - 2023	0.49
Virginia	Tobacco	2025	1948 - 2023	3.40
<b>Virginia</b>	<b>Total</b>			<b>2.97</b>
Washington	Peas	2025	1948 - 2023	2.40
Washington	Tree Fruit	2025	1948 - 2023	1.53
Washington	Wheat	2025	1948 - 2023	0.40
<b>Washington</b>	<b>Total</b>			<b>0.68</b>
West Virginia	All Combined	2004	1948 - 2002	1.93
<b>West Virginia</b>	<b>Total</b>			<b>1.93</b>
Wisconsin	Corn	2025	1948 - 2023	0.41
Wisconsin	Potatoes	2025	1948 - 2023	1.12
Wisconsin	Soybeans	2025	1948 - 2023	0.56
<b>Wisconsin</b>	<b>Total</b>			<b>0.46</b>
Wyoming	Barley	2025	1948 - 2023	4.34
Wyoming	Wheat	2025	1948 - 2023	13.37
<b>Wyoming</b>	<b>Total</b>			<b>7.15</b>



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# *2024 Crop-Hail Industry Reports*

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2025 Crop Insurance Industry Annual Convention

## *Exhibit D*

### *2024 Premium and Loss Projected Totals*

## Crop-Hail Insurance Processing System 2024 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Alabama	435,683	49,281	11.31
Arizona	4,023,823	9,126,039	226.80
Arkansas	30,320,538	24,389,922	80.44
California	829,397	1,098,084	132.40
Colorado	22,221,778	23,317,938	104.93
Connecticut			
Delaware	102,882	0	0.00
Florida	488,973	316,740	64.78
Georgia	4,021,026	5,657,025	140.69
Idaho	14,920,059	18,575,539	124.50
Illinois	140,160,653	116,913,318	83.41
Indiana	35,527,158	18,533,936	52.17
Iowa	131,513,547	58,425,457	44.43
Kansas	70,309,266	69,677,839	99.10
Kentucky	4,021,882	3,538,908	87.99
Louisiana	5,498,110	9,013,080	163.93
Maine			
Maryland	88,535	0	0.00
Massachusetts			
Michigan	6,683,928	650,486	9.73
Minnesota	120,817,635	106,889,724	88.47
Mississippi	3,685,283	1,580,848	42.90
Missouri	30,736,610	16,242,169	52.84
Montana	51,312,555	48,995,223	95.48
Nebraska	388,995,775	404,326,514	103.94
Nevada	3,753	0	0.00
New Hampshire			
New Jersey			
New Mexico	2,175,410	866,838	39.85
New York	60,064	0	0.00
North Carolina	3,519,057	2,185,311	62.10
North Dakota	119,399,913	93,329,446	78.17
Ohio	11,189,604	3,522,812	31.48
Oklahoma	9,728,856	8,445,780	86.81
Oregon	2,441,153	1,491,579	61.10
Pennsylvania	260,379	270,230	103.78
Rhode Island			
South Carolina	105,345	33,015	31.34
South Dakota	71,476,387	40,815,101	57.10
Tennessee	2,007,906	1,816,060	90.45

## Crop-Hail Insurance Processing System 2024 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Texas	46,637,846	48,472,399	103.93
Utah	73,570	55,495	75.43
Vermont			
Virginia	1,281,075	1,842,326	143.81
Washington	10,840,700	6,161,328	56.84
West Virginia			
Wisconsin	18,795,723	5,018,348	26.70
Wyoming	1,668,913	705,601	42.28
<b>US TOTALS</b>	<b>1,368,380,750</b>	<b>1,152,349,739</b>	<b>84.21</b>

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# *2024 Crop-Hail Industry Reports*

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2025 Crop Insurance Industry Annual Convention

## *Exhibit E*

### *2024 Crop-Hail Industry Ranking Report*

**Crop-Hail Insurance Processing System**  
**2024 Crop Hail Industry Premium Ranking Report**  
(As of 2/03/2025)

<b>REPORTING ORGANIZATION</b>	<b>PREMIUM</b>
NAU Country Insurance Company	288,781,631
Rural Community Insurance Services	247,273,714
Rain & Hail LLC	245,202,648
Great American	189,534,222
AgriSompo N.A.	149,988,503
Farmers Mutual Hail	140,023,709
Proag Insurance	38,245,624
Country Financial	26,355,167
Hudson Insurance	19,813,857
American Farm Bureau Ins Services, Inc	9,079,137
Advanced AgProtection	7,484,906
Nodak Insurance Company	2,860,008
Rural Mutual Insurance	2,145,556
Precision Risk Management	1,658,230
FBM of Idaho	1,271,129
Global Ag	808,265
<b>US TOTALS</b>	<b>1,370,526,306</b>

*Verified premiums are the amounts that companies have processed through their own systems as of 02/03/2025. 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

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# *2024 MPCCI Industry Reports*

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## **2025 Crop Insurance Industry Annual Convention**

### **INDUSTRY EXPERIENCE - 2024 EXHIBITS A-C**

#### **Exhibit A, 2024 MPCCI Report**

This report presents totals by state and by crop and totals for U.S. for 2023 Multiple Peril Crop Insurance.

#### **Exhibit B, 2024 Buy-Up and Catastrophic Totals by State**

#### **Exhibit C, 2024 MPCCI Ranking Report**

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# *2024 MPCCI Industry Reports*

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**2025 Crop Insurance Industry Annual Convention**

## Exhibit A *2024 MPCCI Report*



# Multiple Peril Crop Insurance 2024 State Totals

STATE	POL EARN		POL INDEM	UNITS EARN		NET ACRES	LIABILITY	TOTAL			LOSS RATIO	LOSS COST	AVG RATE
	POL SOLD	PREM		PREM	UNITS INDEM			PREMIUM	SUBSIDY	INDEMNITY			
AK	23	13	0	13	0	5,345	680,305	50,382	38,494	0	0.00	0.00	7.41
AL	22,799	8,360	3,919	25,835	8,324	1,568,942	872,958,805	105,526,543	70,606,360	117,382,177	111.23	13.45	12.09
AR	44,453	19,607	6,059	45,513	10,272	5,629,389	3,188,046,895	274,975,137	182,660,682	247,166,797	89.89	7.75	8.63
AZ	4,317	2,082	1,010	8,180	2,397	40,819,750	841,042,976	146,865,821	78,836,931	93,931,677	63.96	11.17	17.46
CA	36,027	28,327	7,675	65,259	11,901	17,076,516	12,518,854,835	738,151,952	424,156,369	692,130,643	93.77	5.53	5.90
CO	45,331	15,571	8,748	47,303	17,817	17,671,657	1,744,887,633	284,544,105	172,644,579	224,936,236	79.05	12.89	16.31
CT	350	260	43	893	109	19,515	61,547,704	9,527,767	6,159,222	2,052,753	21.54	3.34	15.48
DE	2,440	1,412	579	5,048	1,603	308,305	162,293,144	12,034,072	7,439,822	8,681,204	72.14	5.35	7.42
FL	17,895	10,281	4,411	29,847	9,601	3,450,409	4,312,015,633	334,156,992	202,471,953	306,221,988	91.64	7.10	7.75
GA	64,581	21,538	10,746	70,399	30,328	2,760,215	2,404,350,783	295,065,782	188,458,182	414,973,584	140.64	17.26	12.27
HI	253	213	8	524	25	16,551	215,509,087	2,436,422	1,497,004	2,184,991	89.68	1.01	1.13
IA	165,332	125,369	29,875	222,948	44,881	22,346,481	16,315,118,334	1,020,478,959	536,384,665	404,382,117	39.63	2.48	6.25
ID	13,475	6,537	3,387	19,630	8,668	10,169,707	2,028,351,796	144,177,990	78,845,801	142,130,201	98.58	7.01	7.11
IL	167,105	124,623	24,137	214,582	32,710	20,111,274	14,511,525,469	901,359,454	521,681,358	188,314,806	20.89	1.30	6.21
IN	66,291	48,470	10,210	94,891	14,946	9,772,570	6,674,267,672	490,924,390	286,583,219	123,365,491	25.13	1.85	7.36
KS	273,007	117,332	50,629	292,080	101,884	25,646,220	6,939,925,562	1,067,378,800	664,658,705	824,057,064	77.20	11.87	15.38
KY	29,486	16,315	5,805	34,429	8,618	3,650,606	2,025,868,270	195,883,224	126,735,213	115,350,728	58.89	5.69	9.67
LA	27,800	10,932	4,117	32,934	11,013	2,992,259	2,049,065,295	185,504,449	123,288,325	283,553,534	152.86	13.84	9.05
MA	572	513	101	1,079	125	24,883	62,923,231	6,092,278	3,821,790	2,237,005	36.72	3.56	9.68
MD	6,718	4,201	1,720	11,703	4,200	842,889	445,342,452	38,650,626	25,115,658	40,634,231	105.13	9.12	8.68
ME	754	473	55	1,864	148	100,744	161,265,473	14,554,999	9,501,334	1,543,153	10.60	0.96	9.03
MI	34,117	22,811	5,396	43,956	8,100	4,362,711	2,808,822,097	244,461,968	156,435,638	104,295,299	42.66	3.71	8.70
MN	135,163	77,587	39,459	136,391	60,100	18,084,407	10,919,728,514	824,813,231	492,146,134	1,016,825,256	123.28	9.31	7.55
MO	92,112	50,948	15,315	99,832	24,536	10,387,870	4,858,233,783	514,991,971	341,171,244	212,408,873	41.25	4.37	10.60
MS	26,405	8,582	3,346	17,880	4,899	3,696,057	2,054,881,522	173,162,215	124,715,533	156,333,042	90.28	7.61	8.43
MT	39,122	14,573	6,196	48,097	15,300	20,274,419	1,909,467,183	322,406,773	201,715,673	284,308,095	88.18	14.89	16.88
NC	57,449	25,302	12,708	105,347	49,851	3,392,842	2,476,237,277	355,695,291	232,209,008	425,154,751	119.53	17.17	14.36
ND	190,748	63,631	21,496	158,544	36,120	26,444,557	8,335,908,157	1,246,079,571	837,055,452	552,435,234	44.33	6.63	14.95
NE	156,074	81,512	24,960	230,465	47,361	24,747,328	10,370,950,460	806,009,324	469,251,429	388,286,313	48.17	3.74	7.77
NH	82	78	20	137	24	7,920	6,329,727	493,343	315,516	352,981	71.55	5.58	7.79
NJ	1,660	1,153	342	2,107	563	158,744	113,587,964	9,342,912	6,361,575	8,247,816	88.28	7.26	8.23
NM	7,456	3,455	2,663	16,185	7,603	33,980,076	787,594,448	166,211,493	91,488,697	108,544,711	65.31	13.78	21.10
NV	875	663	527	2,718	1,551	36,636,934	486,072,113	127,966,383	68,719,839	117,440,250	91.77	24.16	26.33
NY	6,769	4,790	1,266	11,703	2,343	1,177,230	788,278,188	77,513,228	51,328,634	38,762,665	50.01	4.92	9.83
OH	63,754	45,100	14,733	71,588	20,336	7,335,816	4,361,141,878	313,359,931	193,875,939	221,130,359	70.57	5.07	7.19
OK	43,764	19,351	9,152	57,276	19,991	8,602,657	1,372,545,821	299,843,593	200,430,323	263,089,564	87.74	19.17	21.85

Data Source: RMA Summary of Business as of 02/03/2025.  
Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 02/2025.

# Multiple Peril Crop Insurance 2024 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
OR	8,068	4,931	2,534	16,232	6,830	19,682,736	1,485,933,607	161,999,857	89,484,315	149,456,920	92.26	10.06	10.90
PA	10,897	8,287	3,334	16,223	5,020	1,249,612	665,269,780	76,536,675	51,754,467	59,958,727	78.34	9.01	11.50
RI	44	41	5	115	20	1,163	1,809,877	187,257	122,287	64,331	34.35	3.55	10.35
SC	20,333	8,520	5,868	30,348	20,209	1,116,366	719,812,547	131,046,660	87,107,866	170,114,607	129.81	23.63	18.21
SD	125,713	55,600	21,672	109,926	35,655	20,926,938	7,275,024,545	952,023,113	645,605,691	443,688,413	46.60	6.10	13.09
TN	23,445	10,618	4,753	27,790	9,163	2,932,159	1,401,158,330	113,219,172	75,811,554	143,760,696	126.98	10.26	8.08
TX	237,755	89,442	45,744	306,137	101,628	55,798,122	7,524,566,947	1,818,038,364	1,213,385,508	1,757,372,003	96.66	23.36	24.16
UT	2,275	1,693	1,396	8,422	4,148	24,302,314	230,934,320	49,280,244	26,643,064	38,180,626	77.48	16.53	21.34
VA	14,510	7,814	2,642	27,113	5,501	1,253,025	743,837,707	91,686,685	60,459,632	84,356,076	92.00	11.34	12.33
VT	364	297	76	728	148	94,408	41,054,513	3,892,007	2,518,959	2,980,699	76.59	7.26	9.48
WA	22,058	13,198	7,098	36,399	16,174	7,030,617	5,488,805,723	350,030,791	199,274,016	364,932,984	104.26	6.65	6.38
WI	49,737	32,936	11,091	52,427	14,604	5,463,594	3,441,146,669	320,485,232	210,030,825	200,597,477	62.59	5.83	9.31
WV	473	323	196	560	301	54,016	28,959,221	3,671,363	2,390,829	8,212,378	223.69	28.36	12.68
WY	5,334	2,177	1,300	7,303	3,754	19,430,697	346,829,821	55,610,242	30,470,896	56,522,938	101.64	16.30	16.03
<b>TOTALS</b>	<b>2,365,565</b>	<b>1,217,842</b>	<b>438,522</b>	<b>2,866,903</b>	<b>841,403</b>	<b>543,609,562</b>	<b>158,580,764,093</b>	<b>15,878,399,033</b>	<b>9,873,866,209</b>	<b>11,613,044,464</b>	<b>73.14</b>	<b>7.32</b>	<b>10.01</b>

**\*Notes: Net acre totals only include the 'Acres' quantity values. This report does not include livestock commodities.**

## Multiple Peril Crop Insurance 2024 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	198	44	2	129	2	8,570	10,571,942	1,110,900	657,155	248,327	22.35	2.35	10.51
ALL OTHER	27,432	15,352	6,990	43,893	13,666	24,053,617	3,949,159,484	320,046,127	200,699,161	242,175,105	75.67	6.13	8.10
ALMONDS	5,626	5,238	852	9,692	1,133	1,055,511	2,187,434,643	83,570,017	45,289,302	45,865,710	54.88	2.10	3.82
ANL FORAGE	20,378	7,240	6,527	23,370	13,773	4,119,830	948,752,361	258,345,468	137,031,085	167,456,568	64.82	17.65	27.23
AOCIT TREE	182	129	1	164	1	0	38,779,487	1,553,275	1,023,837	48,581	3.13	0.13	4.01
APICULTURE	5,696	5,087	4,262	15,043	7,207	0	411,400,259	105,818,716	54,634,505	77,764,159	73.49	18.90	25.72
APPLES	2,592	2,399	482	11,309	1,257	233,939	2,405,591,031	177,442,648	111,537,975	94,192,824	53.08	3.92	7.38
AVCD TREES	99	79	0	101	0	0	35,898,887	1,372,860	830,977	0	0.00	0.00	3.82
AVOCADOS	844	789	157	908	160	31,374	126,331,999	13,652,633	9,191,647	9,592,653	70.26	7.59	10.81
BARLEY	52,470	5,794	1,747	11,188	2,620	1,520,981	422,100,781	47,552,929	29,658,477	39,719,033	83.53	9.41	11.27
BINDER TOB	264	158	22	479	36	4,396	47,727,718	11,310,422	7,164,785	2,091,810	18.49	4.38	23.70
BLUEBERRY	1,607	1,384	561	2,694	1,044	59,812	416,735,105	51,760,651	31,619,150	61,084,982	118.01	14.66	12.42
BUCKWHEAT	562	80	29	171	56	18,355	4,772,981	826,774	551,263	673,067	81.41	14.10	17.32
BURTOBACCO	3,235	829	84	1,967	119	22,689	70,995,526	18,085,414	10,147,105	2,494,364	13.79	3.51	25.47
CABBAGE	162	78	19	287	48	7,169	21,467,178	2,175,368	1,392,040	1,197,249	55.04	5.58	10.13
CAMEL	948	46	5	80	8	12,218	1,520,757	296,278	175,776	78,763	26.58	5.18	19.48
CANBR	9	5	0	9	0	9,664	114,412,632	3,063,569	3,062,752	0	0.00	0.00	2.68
CANOLA	28,210	9,316	2,504	21,652	3,602	2,660,257	770,778,363	135,098,986	89,362,776	58,047,340	42.97	7.53	17.53
CARAMTREES	5	4	0	4	0	0	1,216,195	37,344	21,313	0	0.00	0.00	3.07
CHERRIES	2,205	1,874	821	3,856	1,223	95,547	632,573,536	89,864,307	50,592,804	89,980,123	100.13	14.22	14.21
CHILEPEPRS	14	1	0	1	0	30	11,760	229	229	0	0.00	0.00	1.95
CLAMS	63	35	3	102	3	0	29,013,512	855,612	511,197	2,384,250	278.66	8.22	2.95
CLYSG	67	15	2	34	2	1,794	1,480,424	172,355	112,572	2,539	1.47	0.17	11.64
COFFEE	93	85	3	131	3	1,438	10,308,538	548,644	309,258	16,061	2.93	0.16	5.32
COFFEETREE	59	55	2	77	2	0	26,881,967	269,139	174,003	87,239	32.41	0.32	1.00
CORN	599,914	392,671	110,096	757,870	180,411	83,419,806	57,172,709,113	5,091,000,366	3,157,103,344	2,889,517,208	56.76	5.05	8.90
COTTON	123,765	60,399	22,135	192,657	51,264	10,642,688	6,265,042,346	1,373,964,452	987,403,821	1,358,870,550	98.90	21.69	21.93
CRANBERRY	441	431	51	585	58	26,900	142,770,152	4,455,628	2,498,601	2,246,085	50.41	1.57	3.12
CUCUM	264	67	25	278	57	16,116	15,077,766	1,428,070	824,834	1,361,870	95.36	9.03	9.47
CULT WR	48	31	6	45	13	11,362	9,060,699	434,060	285,188	809,495	186.49	8.93	4.79
DARKAIRTOB	1,392	412	38	682	43	3,704	17,472,555	1,665,087	917,059	534,063	32.07	3.06	9.53
DRY BEANS	30,945	6,489	2,195	15,591	3,382	1,514,612	963,090,071	139,558,129	88,425,950	97,629,947	69.96	10.14	14.49
DRY PEAS	25,711	5,884	2,289	12,990	3,958	2,344,136	685,986,596	131,096,181	85,682,506	104,461,284	79.68	15.23	19.11
EXLONGSTCT	1,305	498	147	1,098	252	229,749	329,230,071	39,224,306	23,040,585	53,814,349	137.20	16.35	11.91
FF PEACHES	279	238	24	756	30	16,820	110,327,722	3,395,237	1,991,728	472,725	13.92	0.43	3.08
FIGS	13	12	1	47	1	3,853	9,729,268	242,059	141,605	1,512	0.62	0.02	2.49
FILLER TOB	8	6	0	7	0	68	481,991	7,197	4,257	0	0.00	0.00	1.49
FIRECURETB	1,054	469	39	915	50	7,445	44,940,752	3,656,831	2,056,838	942,471	25.77	2.10	8.14

Data Source: RMA Summary of Business as of 02/03/2025.  
 Data Includes all crops for both Buy-Up and Catastrophic coverages.  
 \*Group program losses are unavailable at this time.  
 Prepared by National Crop Insurance Services 02/2025.

## Multiple Peril Crop Insurance 2024 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
FLAX	17,025	657	209	1,094	308	138,423	27,204,567	5,816,370	3,866,635	4,728,851	81.30	17.38	21.38
FLUECURETB	7,121	2,549	1,481	12,076	5,390	142,095	625,875,136	85,096,997	50,071,171	162,026,719	190.40	25.89	13.60
FM SWT CRN	263	117	31	361	42	29,140	34,206,586	2,114,036	1,281,997	1,178,345	55.74	3.44	6.18
FORAGE SD	14,804	2,751	277	3,324	309	163,864	33,608,630	4,640,943	2,538,180	1,937,744	41.75	5.77	13.81
FORAGEPROD	8,147	5,504	1,408	10,499	2,911	1,492,411	404,599,758	44,486,479	29,621,188	35,616,892	80.06	8.80	11.00
FR APRICOT	102	71	25	96	29	1,927	8,052,166	1,268,975	800,520	1,352,886	106.61	16.80	15.76
FR MKT TOM	1,442	200	91	384	139	18,970	113,027,451	13,704,660	8,416,670	18,000,845	131.35	15.93	12.13
FR NECT	256	208	45	671	68	12,356	79,385,582	4,544,432	2,728,005	1,448,907	31.88	1.83	5.72
FRMKTBEAN	71	33	4	48	4	3,291	3,197,114	463,756	301,438	140,610	30.32	4.40	14.51
GRAIN SORG	166,941	32,432	13,533	64,617	22,142	5,082,635	1,186,919,058	256,258,066	166,944,956	185,760,451	72.49	15.65	21.59
GRAPEFRUIT	539	401	82	585	132	22,093	68,395,203	5,013,426	3,295,040	6,205,681	123.78	9.07	7.33
GRAPES	5,824	5,429	1,202	20,798	2,853	528,461	2,373,760,692	115,313,610	65,832,850	96,739,665	83.89	4.08	4.86
GRASS SEED	287	156	10	210	10	53,340	31,870,562	2,265,901	1,617,834	1,131,522	49.94	3.55	7.11
GREEN PEAS	3,303	674	292	1,143	360	91,561	57,388,631	8,103,899	4,428,947	6,968,247	85.99	12.14	14.12
GRPFT TREE	370	314	8	691	15	0	166,551,710	6,568,982	4,214,454	2,018,079	30.72	1.21	3.94
GRPVN	54	54	0	76	0	0	81,973,398	897,524	757,152	0	0.00	0.00	1.09
HEMP	526	5	3	17	15	721	136,243	39,475	23,254	70,702	179.11	51.89	28.97
HYB CRN SD	5,825	2,686	168	5,117	224	334,957	391,064,763	17,614,768	9,791,177	6,142,695	34.87	1.57	4.50
HYB POP CS	59	12	0	19	0	423	1,526,486	196,741	108,209	0	0.00	0.00	12.89
HYB SD RIC	331	164	87	458	224	21,339	48,276,731	4,646,888	2,738,843	12,534,507	269.74	25.96	9.63
HYB SOR SD	3,054	328	22	655	30	53,858	39,111,201	3,336,278	2,024,901	865,169	25.93	2.21	8.53
HYB SWT CS	134	88	3	338	5	6,155	18,214,662	2,219,636	1,224,823	80,876	3.64	0.44	12.19
HYB VEG SD	40	26	2	85	6	2,748	8,943,602	1,072,221	605,474	309,308	28.85	3.46	11.99
KIWIF	53	52	10	91	18	3,594	28,201,367	1,002,546	619,268	382,341	38.14	1.36	3.55
LEMONS	898	799	74	1,017	91	46,778	196,932,339	6,919,581	4,279,952	6,107,548	88.26	3.10	3.51
LEMONTREES	102	86	0	98	0	0	29,514,974	765,446	493,005	0	0.00	0.00	2.59
LIME TREES	6	6	3	6	3	0	1,197,686	99,326	62,496	79,324	79.86	6.62	8.29
MAC TREES	17	14	0	189	0	0	97,491,633	492,555	318,909	0	0.00	0.00	0.51
MANGOTREES	20	16	0	19	0	0	1,173,393	43,376	26,905	0	0.00	0.00	3.70
MCRFM	48	48	0	48	0	0	4,004,767	503,581	411,275	0	0.00	0.00	12.57
MDTNG	1,018	897	175	1,503	236	67,561	426,262,487	24,688,213	15,349,258	39,689,992	160.76	9.31	5.79
MILLET	13,947	1,942	799	4,914	1,521	420,828	40,632,190	8,968,039	5,342,207	7,589,074	84.62	18.68	22.07
MINT	97	42	11	111	25	7,183	10,465,603	491,128	250,821	772,781	157.35	7.38	4.69
MTGTR	83	78	0	99	0	0	46,796,728	934,569	606,476	0	0.00	0.00	2.00
MUSTARD	4,158	310	122	700	233	139,513	34,103,942	7,466,095	4,768,287	6,440,594	86.26	18.89	21.89
NUR FG&C	524	404	21	1,305	47	0	565,296,084	50,243,585	32,096,550	20,880,403	41.56	3.69	8.89
NUR NVS	248	217	21	366	53	0	279,866,478	14,455,551	9,916,207	9,492,999	65.67	3.39	5.17
OATS	49,183	4,910	1,189	6,821	1,525	485,743	88,904,275	15,326,283	10,079,798	9,586,490	62.55	10.78	17.24

Data Source: RMA Summary of Business as of 02/03/2025.  
 Data Includes all crops for both Buy-Up and Catastrophic coverages.  
 \*Group program losses are unavailable at this time.  
 Prepared by National Crop Insurance Services 02/2025.

## Multiple Peril Crop Insurance 2024 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
OLIVE	333	289	32	327	33	23,758	37,310,746	6,509,191	3,823,907	1,933,377	29.70	5.18	17.45
ONIONS	1,321	475	112	1,483	261	75,381	238,056,422	31,918,052	20,127,789	17,125,431	53.65	7.19	13.41
ORANGES	3,212	2,799	588	6,937	1,174	319,477	725,222,061	41,863,595	25,895,035	79,280,533	189.38	10.93	5.77
ORANGETREE	1,413	1,197	6	2,343	8	0	1,244,837,356	24,590,338	16,966,978	662,644	2.69	0.05	1.98
PAPAYA	9	5	0	10	0	81	796,503	17,663	10,771	0	0.00	0.00	2.22
PAPAYATREE	19	12	0	20	0	0	940,178	15,345	8,611	0	0.00	0.00	1.63
PC PEACHES	291	273	51	718	94	10,048	54,513,730	2,418,449	1,358,066	2,401,225	99.29	4.40	4.44
PEACHES	519	479	180	1,047	304	16,425	72,225,156	20,296,530	12,641,828	10,989,040	54.14	15.21	28.10
PEANUTS	32,651	12,301	5,509	38,944	16,195	1,665,637	1,598,040,714	177,770,183	110,331,477	304,288,646	171.17	19.04	11.12
PEARS	673	585	213	1,952	573	29,421	201,994,444	6,467,673	3,537,041	23,356,642	361.13	11.56	3.20
PECANS	1,818	1,482	495	2,989	1,043	189,225	361,770,229	25,549,364	13,957,825	25,392,585	99.39	7.02	7.06
PEPPERS	1,232	258	124	403	167	11,447	114,569,577	24,937,840	12,884,731	62,535,216	250.76	54.58	21.77
PISTACHIOS	1,090	1,004	248	1,667	327	317,415	963,891,891	62,402,594	35,048,396	76,037,997	121.85	7.89	6.47
PLUMS	286	233	36	570	41	11,328	68,885,581	5,836,004	3,642,471	1,301,472	22.30	1.89	8.47
POMEG	40	38	6	57	8	15,937	76,390,868	4,599,004	2,702,786	1,094,979	23.81	1.43	6.02
POPCORN	4,492	820	89	1,599	121	178,438	153,473,437	9,890,393	5,631,620	3,146,915	31.82	2.05	6.44
POTATOES	4,512	1,710	273	5,716	587	704,002	1,653,907,242	94,571,948	58,294,456	56,434,412	59.67	3.41	5.72
PRF	69,577	62,589	57,686	386,896	164,910	274,715,008	5,923,459,862	1,311,713,038	693,710,778	977,913,014	74.55	16.51	22.14
PROC APRIC	22	17	7	29	7	1,020	3,181,611	455,600	269,183	612,021	134.33	19.24	14.32
PROC BEANS	2,163	414	143	1,120	266	66,224	43,763,975	4,572,344	2,592,187	4,268,150	93.35	9.75	10.45
PROC FREES	55	43	6	67	7	1,621	9,785,129	246,995	136,042	211,407	85.59	2.16	2.52
PRUNES	370	359	67	493	84	30,632	75,490,287	16,606,931	10,151,744	4,219,795	25.41	5.59	22.00
PUMPKINS	262	80	6	135	6	7,061	5,542,683	738,361	384,355	35,902	4.86	0.65	13.32
RAISINS	799	661	9	1,264	10	0	85,372,045	2,212,699	1,281,110	29,741	1.34	0.03	2.59
RICE	25,931	13,864	4,168	37,625	8,559	3,002,438	3,480,536,801	283,943,306	172,909,725	430,730,880	151.70	12.38	8.16
RYE	2,362	542	133	727	157	83,398	14,744,412	2,869,584	1,981,727	1,490,606	51.95	10.11	19.46
SAFFLOWER	4,029	180	43	378	66	55,510	7,639,270	1,269,528	820,286	712,487	56.12	9.33	16.62
SESAME	7,725	358	96	919	166	54,259	12,764,958	3,199,279	2,132,790	2,136,200	66.77	16.73	25.06
SIL SORG	9,277	618	161	1,367	270	127,477	48,617,223	6,589,341	3,894,987	5,275,314	80.06	10.85	13.55
SOYBEANS	559,981	375,643	135,483	749,215	226,162	79,722,602	38,384,066,872	2,962,220,457	1,854,826,459	2,193,873,574	74.06	5.72	7.72
STRAWBERRY	111	89	12	122	16	13,025	107,577,937	4,058,453	2,866,943	3,949,802	97.32	3.67	3.77
SUGARBEETS	12,876	5,502	1,062	13,224	1,842	1,023,622	1,519,813,777	78,654,927	43,696,264	39,312,803	49.98	2.59	5.18
SUGARCANE	1,436	1,046	376	6,704	3,136	784,926	732,068,999	54,294,556	35,729,107	100,005,213	184.19	13.66	7.42
SUNFLOWERS	67,183	2,474	946	3,662	1,228	695,324	209,366,779	42,829,253	30,181,904	25,972,265	60.64	12.41	20.46
SWEET CORN	3,108	1,069	387	1,954	489	172,252	106,876,767	6,137,165	3,330,092	5,889,342	95.96	5.51	5.74
SWPOTATOES	23	11	6	27	7	4,071	10,897,599	1,007,265	660,015	518,403	51.47	4.76	9.24
TABLEGRAPE	391	332	82	1,396	177	66,256	542,794,521	25,852,817	15,553,687	31,923,578	123.48	5.88	4.76
TANGELOS	227	178	36	213	40	3,815	13,194,160	607,912	374,753	1,553,111	255.48	11.77	4.61

Data Source: RMA Summary of Business as of 02/03/2025.  
 Data Includes all crops for both Buy-Up and Catastrophic coverages.  
 \*Group program losses are unavailable at this time.  
 Prepared by National Crop Insurance Services 02/2025.

## Multiple Peril Crop Insurance 2024 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
TANGS	67	36	6	41	7	490	1,078,538	105,402	54,377	365,001	346.29	33.84	9.77
TANGT	12	6	0	6	0	0	784,295	47,146	28,845	0	0.00	0.00	6.01
TOMATOES	1,024	470	99	2,502	252	226,545	1,107,772,588	28,627,117	13,587,060	28,516,077	99.61	2.57	2.58
TRICL	4,606	403	117	882	182	91,312	19,308,378	2,803,262	1,623,502	1,591,986	56.79	8.25	14.52
WALNUTS	1,744	1,646	287	2,656	399	228,511	394,235,386	7,548,649	4,335,637	14,206,691	188.20	3.60	1.91
WFRP	1,637	1,608	43	1,608	43	0	2,474,147,012	154,739,723	109,781,834	2,014,358	1.30	0.08	6.25
WHEAT	289,573	135,241	45,564	313,378	87,527	37,337,725	9,573,086,048	1,501,751,552	956,124,436	1,017,593,076	67.76	10.63	15.69
WRAP TOB	4	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
<b>TOTALS</b>	<b>2,365,565</b>	<b>1,217,842</b>	<b>438,522</b>	<b>2,866,903</b>	<b>841,403</b>	<b>543,609,562</b>	<b>158,580,764,093</b>	<b>15,878,399,033</b>	<b>9,873,866,209</b>	<b>11,613,044,464</b>	<b>73.14</b>	<b>7.32</b>	<b>10.01</b>

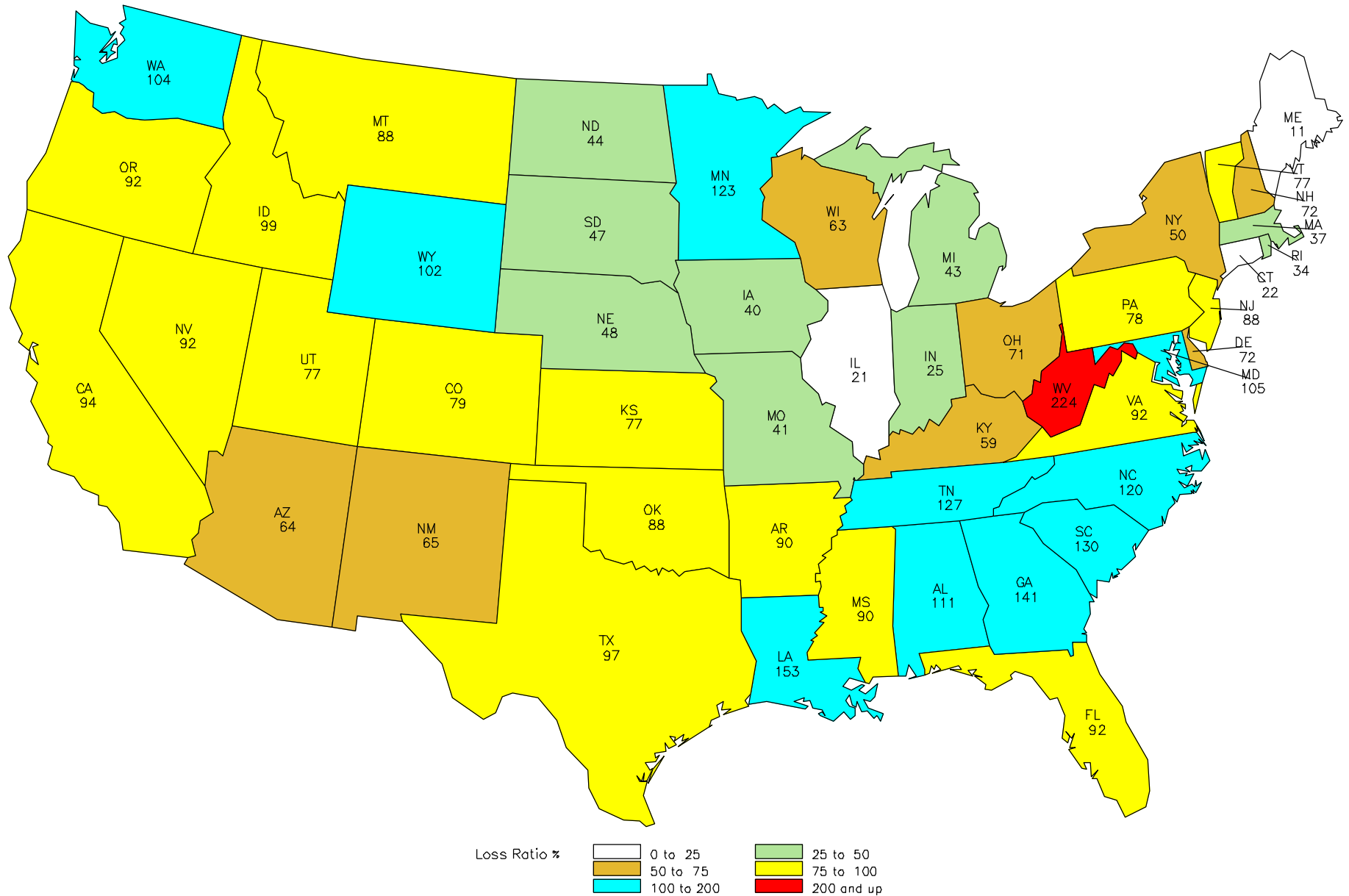
\*Notes: Net acre totals only include the 'Acres' quantity values. This report does not include livestock commodities.

## 2024 MPCJ 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		

# 2024 U.S. MPCI Loss Ratio by State

All Crops – All Losses – All Policies

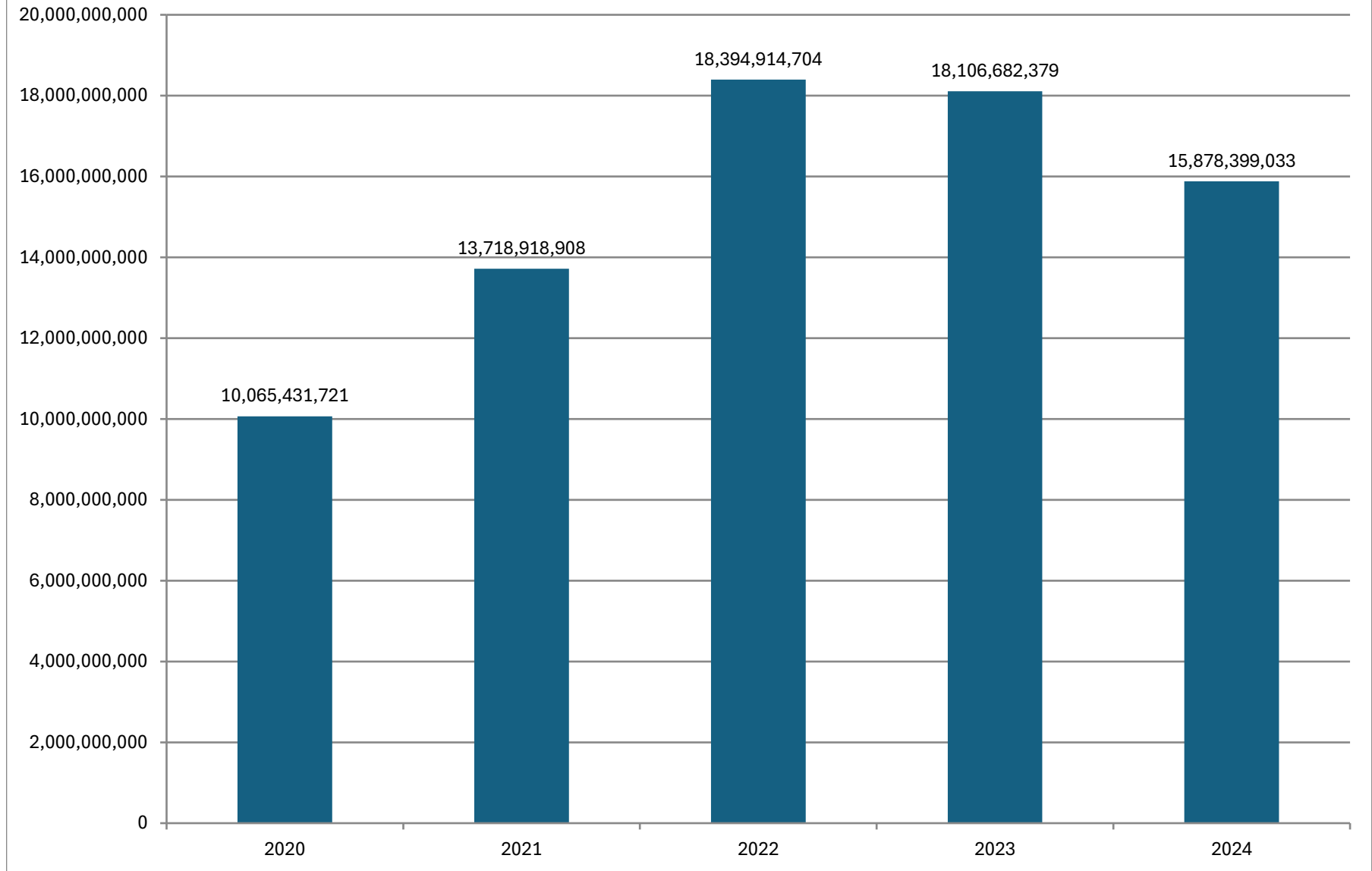


Prepared by National Crop Insurance Services 02/03/2025

Data Source: RMA Summary of Business as of 02/2025

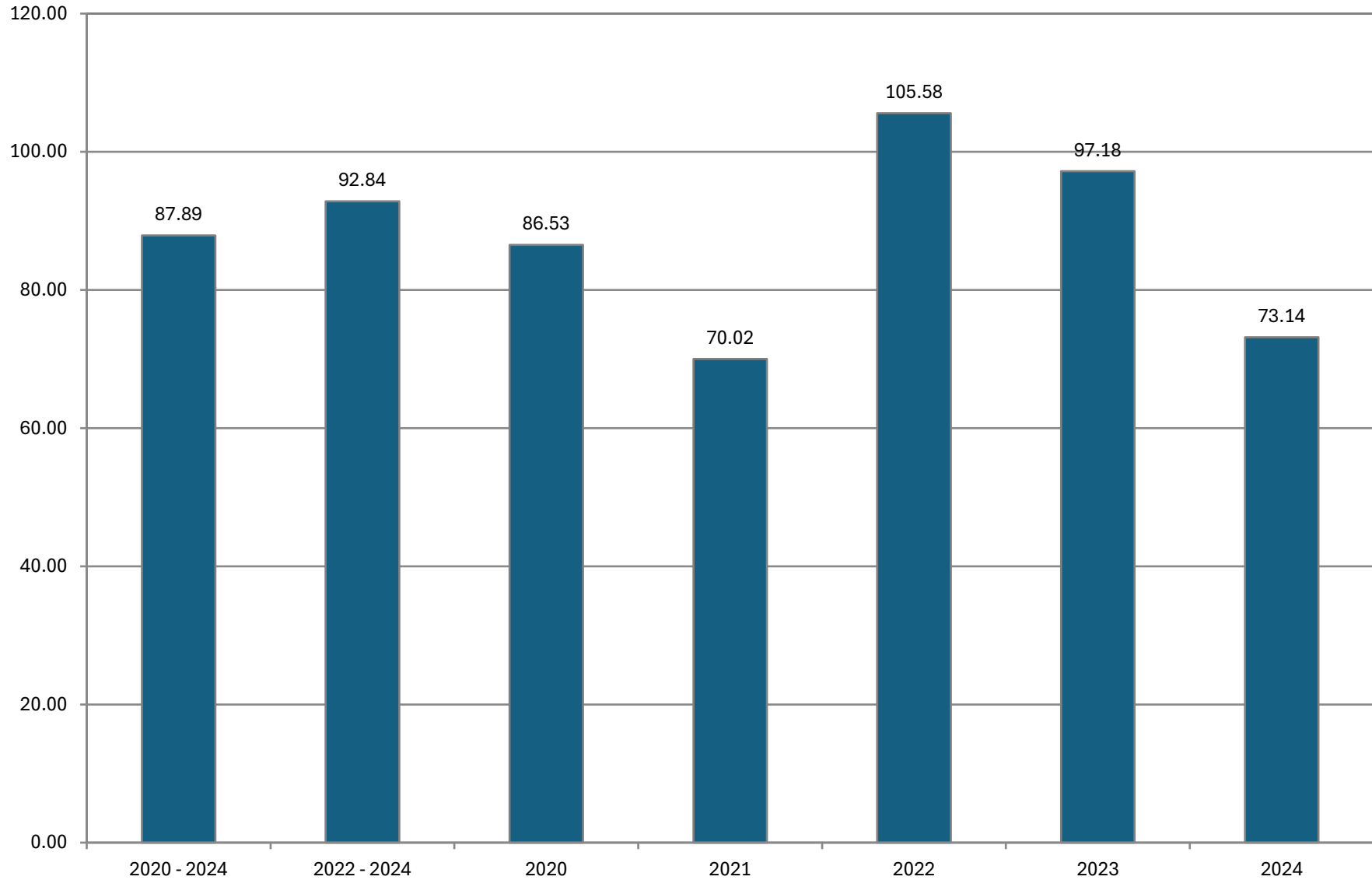


# Federal Crop Insurance All Industry Premium Totals



Data Source: RMA Summary of Business as of 02/03/2025.  
Prepared by National Crop Insurance Services 02/2025.

# Multiple Peril Crop Insurance All Industry Loss Ratio Totals



Data Source: RMA Summary of Business as of 02/03/2025.  
Prepared by National Crop Insurance Services 02/2025.

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# *2024 MPCl Industry Reports*

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2025 Crop Insurance Industry Annual Convention

## Exhibit B

### *Buy-Up and Catastrophic Totals by State*

# Multiple Peril Crop Insurance 2024 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL	POL	POL	UNITS	UNITS	NET ACRES	LIABILITY	TOTAL			LOSS	LOSS	AVG RATE
		SOLD	EARN PREM	INDEM	PREM	INDEM			PREMIUM	SUBSIDY	INDEMNITY	RATIO	COST	
AK	BUYUP	15	7	0	7	0	3,360	493,244	45,063	33,175	0	0.00	0.00	9.14
AK	CAT	8	6	0	6	0	1,985	187,061	5,319	5,319	0	0.00	0.00	2.84
<b>AK Total</b>		<b>23</b>	<b>13</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>5,345</b>	<b>680,305</b>	<b>50,382</b>	<b>38,494</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>7.41</b>
AL	BUYUP	22,329	8,258	3,912	25,727	8,317	1,540,504	823,776,212	104,782,709	69,862,526	117,295,572	111.94	14.24	12.72
AL	CAT	470	102	7	108	7	28,438	49,182,593	743,834	743,834	86,605	11.64	0.18	1.51
<b>AL Total</b>		<b>22,799</b>	<b>8,360</b>	<b>3,919</b>	<b>25,835</b>	<b>8,324</b>	<b>1,568,942</b>	<b>872,958,805</b>	<b>105,526,543</b>	<b>70,606,360</b>	<b>117,382,177</b>	<b>111.23</b>	<b>13.45</b>	<b>12.09</b>
AR	BUYUP	41,191	18,753	5,987	43,153	10,185	5,215,505	3,089,557,738	272,162,225	179,857,648	246,753,054	90.66	7.99	8.81
AR	CAT	3,262	854	72	2,360	87	413,884	98,489,157	2,812,912	2,803,034	413,743	14.71	0.42	2.86
<b>AR Total</b>		<b>44,453</b>	<b>19,607</b>	<b>6,059</b>	<b>45,513</b>	<b>10,272</b>	<b>5,629,389</b>	<b>3,188,046,895</b>	<b>274,975,137</b>	<b>182,660,682</b>	<b>247,166,797</b>	<b>89.89</b>	<b>7.75</b>	<b>8.63</b>
AZ	BUYUP	4,138	2,018	1,010	8,107	2,397	40,786,890	811,573,354	146,523,869	78,494,979	93,931,677	64.11	11.57	18.05
AZ	CAT	179	64	0	73	0	32,860	29,469,622	341,952	341,952	0	0.00	0.00	1.16
<b>AZ Total</b>		<b>4,317</b>	<b>2,082</b>	<b>1,010</b>	<b>8,180</b>	<b>2,397</b>	<b>40,819,750</b>	<b>841,042,976</b>	<b>146,865,821</b>	<b>78,836,931</b>	<b>93,931,677</b>	<b>63.96</b>	<b>11.17</b>	<b>17.46</b>
CA	BUYUP	31,820	26,007	7,601	61,799	11,827	16,316,327	11,241,268,156	716,386,482	402,403,812	688,656,663	96.13	6.13	6.37
CA	CAT	4,207	2,320	74	3,460	74	760,189	1,277,586,679	21,765,470	21,752,557	3,473,980	15.96	0.27	1.70
<b>CA Total</b>		<b>36,027</b>	<b>28,327</b>	<b>7,675</b>	<b>65,259</b>	<b>11,901</b>	<b>17,076,516</b>	<b>12,518,854,835</b>	<b>738,151,952</b>	<b>424,156,369</b>	<b>692,130,643</b>	<b>93.77</b>	<b>5.53</b>	<b>5.90</b>
CO	BUYUP	45,026	15,521	8,739	47,237	17,803	17,647,809	1,729,327,271	284,349,214	172,449,688	224,746,630	79.04	13.00	16.44
CO	CAT	305	50	9	66	14	23,848	15,560,362	194,891	194,891	189,606	97.29	1.22	1.25
<b>CO Total</b>		<b>45,331</b>	<b>15,571</b>	<b>8,748</b>	<b>47,303</b>	<b>17,817</b>	<b>17,671,657</b>	<b>1,744,887,633</b>	<b>284,544,105</b>	<b>172,644,579</b>	<b>224,936,236</b>	<b>79.05</b>	<b>12.89</b>	<b>16.31</b>
CT	BUYUP	315	245	42	850	108	15,648	44,116,441	8,806,981	5,438,436	1,900,111	21.58	4.31	19.96
CT	CAT	35	15	1	43	1	3,867	17,431,263	720,786	720,786	152,642	21.18	0.88	4.14
<b>CT Total</b>		<b>350</b>	<b>260</b>	<b>43</b>	<b>893</b>	<b>109</b>	<b>19,515</b>	<b>61,547,704</b>	<b>9,527,767</b>	<b>6,159,222</b>	<b>2,052,753</b>	<b>21.54</b>	<b>3.34</b>	<b>15.48</b>
DE	BUYUP	2,415	1,399	579	5,030	1,603	303,629	157,602,998	11,989,330	7,395,080	8,681,204	72.41	5.51	7.61
DE	CAT	25	13	0	18	0	4,676	4,690,146	44,742	44,742	0	0.00	0.00	0.95
<b>DE Total</b>		<b>2,440</b>	<b>1,412</b>	<b>579</b>	<b>5,048</b>	<b>1,603</b>	<b>308,305</b>	<b>162,293,144</b>	<b>12,034,072</b>	<b>7,439,822</b>	<b>8,681,204</b>	<b>72.14</b>	<b>5.35</b>	<b>7.42</b>
FL	BUYUP	16,696	9,395	4,406	28,879	9,596	2,967,878	3,135,913,529	324,062,559	192,391,353	306,075,786	94.45	9.76	10.33
FL	CAT	1,199	886	5	968	5	482,531	1,176,102,104	10,094,433	10,080,600	146,202	1.45	0.01	0.86
<b>FL Total</b>		<b>17,895</b>	<b>10,281</b>	<b>4,411</b>	<b>29,847</b>	<b>9,601</b>	<b>3,450,409</b>	<b>4,312,015,633</b>	<b>334,156,992</b>	<b>202,471,953</b>	<b>306,221,988</b>	<b>91.64</b>	<b>7.10</b>	<b>7.75</b>
GA	BUYUP	61,304	21,070	10,741	69,872	30,323	2,623,648	2,321,597,618	293,251,836	186,644,236	414,878,125	141.48	17.87	12.63
GA	CAT	3,277	468	5	527	5	136,567	82,753,165	1,813,946	1,813,946	95,459	5.26	0.12	2.19
<b>GA Total</b>		<b>64,581</b>	<b>21,538</b>	<b>10,746</b>	<b>70,399</b>	<b>30,328</b>	<b>2,760,215</b>	<b>2,404,350,783</b>	<b>295,065,782</b>	<b>188,458,182</b>	<b>414,973,584</b>	<b>140.64</b>	<b>17.26</b>	<b>12.27</b>
HI	BUYUP	245	209	8	520	25	16,551	208,825,510	2,415,044	1,475,626	2,184,991	90.47	1.05	1.16
HI	CAT	8	4	0	4	0	0	6,683,577	21,378	21,378	0	0.00	0.00	0.32
<b>HI Total</b>		<b>253</b>	<b>213</b>	<b>8</b>	<b>524</b>	<b>25</b>	<b>16,551</b>	<b>215,509,087</b>	<b>2,436,422</b>	<b>1,497,004</b>	<b>2,184,991</b>	<b>89.68</b>	<b>1.01</b>	<b>1.13</b>
IA	BUYUP	165,048	125,286	29,875	222,846	44,881	22,332,680	16,312,346,250	1,020,461,355	536,367,061	404,382,117	39.63	2.48	6.26
IA	CAT	284	83	0	102	0	13,801	2,772,084	17,604	17,604	0	0.00	0.00	0.64
<b>IA Total</b>		<b>165,332</b>	<b>125,369</b>	<b>29,875</b>	<b>222,948</b>	<b>44,881</b>	<b>22,346,481</b>	<b>16,315,118,334</b>	<b>1,020,478,959</b>	<b>536,384,665</b>	<b>404,382,117</b>	<b>39.63</b>	<b>2.48</b>	<b>6.25</b>
ID	BUYUP	12,495	6,099	3,382	19,137	8,662	9,808,387	1,828,558,801	143,223,254	77,891,289	142,115,030	99.23	7.77	7.83
ID	CAT	980	438	5	493	6	361,320	199,792,995	954,736	954,512	15,171	1.59	0.01	0.48
<b>ID Total</b>		<b>13,475</b>	<b>6,537</b>	<b>3,387</b>	<b>19,630</b>	<b>8,668</b>	<b>10,169,707</b>	<b>2,028,351,796</b>	<b>144,177,990</b>	<b>78,845,801</b>	<b>142,130,201</b>	<b>98.58</b>	<b>7.01</b>	<b>7.11</b>
IL	BUYUP	165,956	124,397	24,132	214,279	32,705	20,071,368	14,486,108,606	901,040,509	521,365,487	188,301,319	20.90	1.30	6.22
IL	CAT	1,149	226	5	303	5	39,906	25,416,863	318,945	315,871	13,487	4.23	0.05	1.25
<b>IL Total</b>		<b>167,105</b>	<b>124,623</b>	<b>24,137</b>	<b>214,582</b>	<b>32,710</b>	<b>20,111,274</b>	<b>14,511,525,469</b>	<b>901,359,454</b>	<b>521,681,358</b>	<b>188,314,806</b>	<b>20.89</b>	<b>1.30</b>	<b>6.21</b>

Data Source: RMA Summary of Business as of 02/03/2025.  
Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 02/2025.

# Multiple Peril Crop Insurance 2024 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL	POL	POL	UNITS	UNITS	NET ACRES	LIABILITY	TOTAL			LOSS	LOSS	AVG RATE
		SOLD	EARN PREM	INDEM	PREM	INDEM			PREMIUM	SUBSIDY	INDEMNITY	RATIO	COST	
IN	BUYUP	66,065	48,368	10,209	94,732	14,945	9,737,542	6,654,456,544	490,721,626	286,380,455	123,364,836	25.14	1.85	7.37
IN	CAT	226	102	1	159	1	35,028	19,811,128	202,764	202,764	655	0.32	0.00	1.02
<b>IN Total</b>		<b>66,291</b>	<b>48,470</b>	<b>10,210</b>	<b>94,891</b>	<b>14,946</b>	<b>9,772,570</b>	<b>6,674,267,672</b>	<b>490,924,390</b>	<b>286,583,219</b>	<b>123,365,491</b>	<b>25.13</b>	<b>1.85</b>	<b>7.36</b>
KS	BUYUP	272,492	117,213	50,622	291,870	101,874	25,610,246	6,929,449,787	1,067,216,037	664,495,942	823,970,525	77.21	11.89	15.40
KS	CAT	515	119	7	210	10	35,974	10,475,775	162,763	162,763	86,539	53.17	0.83	1.55
<b>KS Total</b>		<b>273,007</b>	<b>117,332</b>	<b>50,629</b>	<b>292,080</b>	<b>101,884</b>	<b>25,646,220</b>	<b>6,939,925,562</b>	<b>1,067,378,800</b>	<b>664,658,705</b>	<b>824,057,064</b>	<b>77.20</b>	<b>11.87</b>	<b>15.38</b>
KY	BUYUP	29,320	16,285	5,804	34,379	8,617	3,630,891	2,019,840,300	195,815,954	126,667,943	115,349,756	58.91	5.71	9.69
KY	CAT	166	30	1	50	1	19,715	6,027,970	67,270	67,270	972	1.44	0.02	1.12
<b>KY Total</b>		<b>29,486</b>	<b>16,315</b>	<b>5,805</b>	<b>34,429</b>	<b>8,618</b>	<b>3,650,606</b>	<b>2,025,868,270</b>	<b>195,883,224</b>	<b>126,735,213</b>	<b>115,350,728</b>	<b>58.89</b>	<b>5.69</b>	<b>9.67</b>
LA	BUYUP	26,145	10,661	4,088	31,936	10,962	2,829,771	1,981,746,192	184,372,289	122,156,165	283,252,461	153.63	14.29	9.30
LA	CAT	1,655	271	29	998	51	162,488	67,319,103	1,132,160	1,132,160	301,073	26.59	0.45	1.68
<b>LA Total</b>		<b>27,800</b>	<b>10,932</b>	<b>4,117</b>	<b>32,934</b>	<b>11,013</b>	<b>2,992,259</b>	<b>2,049,065,295</b>	<b>185,504,449</b>	<b>123,288,325</b>	<b>283,553,534</b>	<b>152.86</b>	<b>13.84</b>	<b>9.05</b>
MA	BUYUP	548	490	101	1,056	125	21,617	59,227,686	5,959,603	3,689,115	2,237,005	37.54	3.78	10.06
MA	CAT	24	23	0	23	0	3,266	3,695,545	132,675	132,675	0	0.00	0.00	3.59
<b>MA Total</b>		<b>572</b>	<b>513</b>	<b>101</b>	<b>1,079</b>	<b>125</b>	<b>24,883</b>	<b>62,923,231</b>	<b>6,092,278</b>	<b>3,821,790</b>	<b>2,237,005</b>	<b>36.72</b>	<b>3.56</b>	<b>9.68</b>
MD	BUYUP	6,601	4,136	1,719	11,634	4,199	806,898	416,546,117	38,410,208	24,875,240	40,604,044	105.71	9.75	9.22
MD	CAT	117	65	1	69	1	35,991	28,796,335	240,418	240,418	30,187	12.56	0.10	0.83
<b>MD Total</b>		<b>6,718</b>	<b>4,201</b>	<b>1,720</b>	<b>11,703</b>	<b>4,200</b>	<b>842,889</b>	<b>445,342,452</b>	<b>38,650,626</b>	<b>25,115,658</b>	<b>40,634,231</b>	<b>105.13</b>	<b>9.12</b>	<b>8.68</b>
ME	BUYUP	639	393	55	1,784	148	66,648	129,627,395	13,389,734	8,336,069	1,543,153	11.52	1.19	10.33
ME	CAT	115	80	0	80	0	34,096	31,638,078	1,165,265	1,165,265	0	0.00	0.00	3.68
<b>ME Total</b>		<b>754</b>	<b>473</b>	<b>55</b>	<b>1,864</b>	<b>148</b>	<b>100,744</b>	<b>161,265,473</b>	<b>14,554,999</b>	<b>9,501,334</b>	<b>1,543,153</b>	<b>10.60</b>	<b>0.96</b>	<b>9.03</b>
MI	BUYUP	33,469	22,394	5,365	43,462	8,066	4,172,766	2,699,684,711	241,916,251	153,896,299	103,728,560	42.88	3.84	8.96
MI	CAT	648	417	31	494	34	189,945	109,137,386	2,545,717	2,539,339	566,739	22.26	0.52	2.33
<b>MI Total</b>		<b>34,117</b>	<b>22,811</b>	<b>5,396</b>	<b>43,956</b>	<b>8,100</b>	<b>4,362,711</b>	<b>2,808,822,097</b>	<b>244,461,968</b>	<b>156,435,638</b>	<b>104,295,299</b>	<b>42.66</b>	<b>3.71</b>	<b>8.70</b>
MN	BUYUP	134,276	77,368	39,442	136,164	60,083	17,980,139	10,844,873,079	823,693,719	491,026,622	1,016,741,825	123.44	9.38	7.60
MN	CAT	887	219	17	227	17	104,268	74,855,435	1,119,512	1,119,512	83,431	7.45	0.11	1.50
<b>MN Total</b>		<b>135,163</b>	<b>77,587</b>	<b>39,459</b>	<b>136,391</b>	<b>60,100</b>	<b>18,084,407</b>	<b>10,919,728,514</b>	<b>824,813,231</b>	<b>492,146,134</b>	<b>1,016,825,256</b>	<b>123.28</b>	<b>9.31</b>	<b>7.55</b>
MO	BUYUP	89,856	50,574	15,304	98,552	24,524	10,200,887	4,796,524,025	514,085,188	340,264,618	212,300,948	41.30	4.43	10.72
MO	CAT	2,256	374	11	1,280	12	186,983	61,709,758	906,783	906,626	107,925	11.90	0.17	1.47
<b>MO Total</b>		<b>92,112</b>	<b>50,948</b>	<b>15,315</b>	<b>99,832</b>	<b>24,536</b>	<b>10,387,870</b>	<b>4,858,233,783</b>	<b>514,991,971</b>	<b>341,171,244</b>	<b>212,408,873</b>	<b>41.25</b>	<b>4.37</b>	<b>10.60</b>
MS	BUYUP	24,004	8,266	3,323	17,467	4,876	3,467,525	1,990,944,402	171,803,404	123,358,011	156,192,442	90.91	7.85	8.63
MS	CAT	2,401	316	23	413	23	228,532	63,937,120	1,358,811	1,357,522	140,600	10.35	0.22	2.13
<b>MS Total</b>		<b>26,405</b>	<b>8,582</b>	<b>3,346</b>	<b>17,880</b>	<b>4,899</b>	<b>3,696,057</b>	<b>2,054,881,522</b>	<b>173,162,215</b>	<b>124,715,533</b>	<b>156,333,042</b>	<b>90.28</b>	<b>7.61</b>	<b>8.43</b>
MT	BUYUP	38,069	14,277	6,159	47,689	15,262	20,131,188	1,890,031,345	321,928,879	201,237,779	283,647,964	88.11	15.01	17.03
MT	CAT	1,053	296	37	408	38	143,231	19,435,838	477,894	477,894	660,131	138.13	3.40	2.46
<b>MT Total</b>		<b>39,122</b>	<b>14,573</b>	<b>6,196</b>	<b>48,097</b>	<b>15,300</b>	<b>20,274,419</b>	<b>1,909,467,183</b>	<b>322,406,773</b>	<b>201,715,673</b>	<b>284,308,095</b>	<b>88.18</b>	<b>14.89</b>	<b>16.88</b>
NC	BUYUP	56,914	25,124	12,700	105,117	49,843	3,332,689	2,412,016,291	354,863,666	231,377,481	424,918,783	119.74	17.62	14.71
NC	CAT	535	178	8	230	8	60,153	64,220,986	831,625	831,527	235,968	28.37	0.37	1.29
<b>NC Total</b>		<b>57,449</b>	<b>25,302</b>	<b>12,708</b>	<b>105,347</b>	<b>49,851</b>	<b>3,392,842</b>	<b>2,476,237,277</b>	<b>355,695,291</b>	<b>232,209,008</b>	<b>425,154,751</b>	<b>119.53</b>	<b>17.17</b>	<b>14.36</b>
ND	BUYUP	189,721	63,478	21,476	158,365	36,099	26,384,629	8,321,918,528	1,245,570,495	836,552,945	552,273,371	44.34	6.64	14.97
ND	CAT	1,027	153	20	179	21	59,928	13,989,629	509,076	502,507	161,863	31.80	1.16	3.64
<b>ND Total</b>		<b>190,748</b>	<b>63,631</b>	<b>21,496</b>	<b>158,544</b>	<b>36,120</b>	<b>26,444,557</b>	<b>8,335,908,157</b>	<b>1,246,079,571</b>	<b>837,055,452</b>	<b>552,435,234</b>	<b>44.33</b>	<b>6.63</b>	<b>14.95</b>

Data Source: RMA Summary of Business as of 02/03/2025.  
Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 02/2025.

# Multiple Peril Crop Insurance 2024 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL	POL	POL	UNITS	UNITS	NET ACRES	LIABILITY	TOTAL			LOSS	LOSS	AVG RATE
		SOLD	EARN PREM	INDEM	PREM	INDEM			PREMIUM	SUBSIDY	INDEMNITY	RATIO	COST	
NE	BUYUP	155,773	81,439	24,959	230,360	47,359	24,696,223	10,346,607,389	805,626,849	468,868,954	388,284,800	48.20	3.75	7.79
NE	CAT	301	73	1	105	2	51,105	24,343,071	382,475	382,475	1,513	0.40	0.01	1.57
<b>NE Total</b>		<b>156,074</b>	<b>81,512</b>	<b>24,960</b>	<b>230,465</b>	<b>47,361</b>	<b>24,747,328</b>	<b>10,370,950,460</b>	<b>806,009,324</b>	<b>469,251,429</b>	<b>388,286,313</b>	<b>48.17</b>	<b>3.74</b>	<b>7.77</b>
NH	BUYUP	75	71	20	130	24	5,747	5,645,049	481,793	303,966	352,981	73.26	6.25	8.53
NH	CAT	7	7	0	7	0	2,173	684,678	11,550	11,550	0	0.00	0.00	1.69
<b>NH Total</b>		<b>82</b>	<b>78</b>	<b>20</b>	<b>137</b>	<b>24</b>	<b>7,920</b>	<b>6,329,727</b>	<b>493,343</b>	<b>315,516</b>	<b>352,981</b>	<b>71.55</b>	<b>5.58</b>	<b>7.79</b>
NJ	BUYUP	1,600	1,098	337	2,052	558	151,437	99,743,984	8,721,837	5,740,500	8,082,794	92.67	8.10	8.74
NJ	CAT	60	55	5	55	5	7,307	13,843,980	621,075	621,075	165,022	26.57	1.19	4.49
<b>NJ Total</b>		<b>1,660</b>	<b>1,153</b>	<b>342</b>	<b>2,107</b>	<b>563</b>	<b>158,744</b>	<b>113,587,964</b>	<b>9,342,912</b>	<b>6,361,575</b>	<b>8,247,816</b>	<b>88.28</b>	<b>7.26</b>	<b>8.23</b>
NM	BUYUP	7,236	3,421	2,662	16,151	7,602	33,962,353	772,775,440	165,999,511	91,276,715	108,539,942	65.39	14.05	21.48
NM	CAT	220	34	1	34	1	17,723	14,819,008	211,982	211,982	4,769	2.25	0.03	1.43
<b>NM Total</b>		<b>7,456</b>	<b>3,455</b>	<b>2,663</b>	<b>16,185</b>	<b>7,603</b>	<b>33,980,076</b>	<b>787,594,448</b>	<b>166,211,493</b>	<b>91,488,697</b>	<b>108,544,711</b>	<b>65.31</b>	<b>13.78</b>	<b>21.10</b>
NV	BUYUP	825	631	527	2,686	1,551	36,621,353	465,040,472	127,714,774	68,468,230	117,440,250	91.96	25.25	27.46
NV	CAT	50	32	0	32	0	15,581	21,031,641	251,609	251,609	0	0.00	0.00	1.20
<b>NV Total</b>		<b>875</b>	<b>663</b>	<b>527</b>	<b>2,718</b>	<b>1,551</b>	<b>36,636,934</b>	<b>486,072,113</b>	<b>127,966,383</b>	<b>68,719,839</b>	<b>117,440,250</b>	<b>91.77</b>	<b>24.16</b>	<b>26.33</b>
NY	BUYUP	6,537	4,604	1,258	11,515	2,335	1,066,221	739,741,525	76,127,547	49,942,953	38,470,321	50.53	5.20	10.29
NY	CAT	232	186	8	188	8	111,009	48,536,663	1,385,681	1,385,681	292,344	21.10	0.60	2.85
<b>NY Total</b>		<b>6,769</b>	<b>4,790</b>	<b>1,266</b>	<b>11,703</b>	<b>2,343</b>	<b>1,177,230</b>	<b>788,278,188</b>	<b>77,513,228</b>	<b>51,328,634</b>	<b>38,762,665</b>	<b>50.01</b>	<b>4.92</b>	<b>9.83</b>
OH	BUYUP	63,639	45,031	14,730	71,481	20,333	7,308,009	4,313,608,822	313,054,509	193,570,517	221,110,331	70.63	5.13	7.26
OH	CAT	115	69	3	107	3	27,807	47,533,056	305,422	305,422	20,028	6.56	0.04	0.64
<b>OH Total</b>		<b>63,754</b>	<b>45,100</b>	<b>14,733</b>	<b>71,588</b>	<b>20,336</b>	<b>7,335,816</b>	<b>4,361,141,878</b>	<b>313,359,931</b>	<b>193,875,939</b>	<b>221,130,359</b>	<b>70.57</b>	<b>5.07</b>	<b>7.19</b>
OK	BUYUP	43,334	19,254	9,144	57,140	19,982	8,568,552	1,348,243,915	299,610,519	200,197,249	263,056,194	87.80	19.51	22.22
OK	CAT	430	97	8	136	9	34,105	24,301,906	233,074	233,074	33,370	14.32	0.14	0.96
<b>OK Total</b>		<b>43,764</b>	<b>19,351</b>	<b>9,152</b>	<b>57,276</b>	<b>19,991</b>	<b>8,602,657</b>	<b>1,372,545,821</b>	<b>299,843,593</b>	<b>200,430,323</b>	<b>263,089,564</b>	<b>87.74</b>	<b>19.17</b>	<b>21.85</b>
OR	BUYUP	7,858	4,822	2,534	16,108	6,830	19,607,798	1,222,250,526	160,505,244	87,989,702	149,456,920	93.12	12.23	13.13
OR	CAT	210	109	0	124	0	74,938	263,683,081	1,494,613	1,494,613	0	0.00	0.00	0.57
<b>OR Total</b>		<b>8,068</b>	<b>4,931</b>	<b>2,534</b>	<b>16,232</b>	<b>6,830</b>	<b>19,682,736</b>	<b>1,485,933,607</b>	<b>161,999,857</b>	<b>89,484,315</b>	<b>149,456,920</b>	<b>92.26</b>	<b>10.06</b>	<b>10.90</b>
PA	BUYUP	10,667	8,115	3,326	16,039	5,012	1,190,350	646,315,030	76,140,798	51,358,590	59,864,605	78.62	9.26	11.78
PA	CAT	230	172	8	184	8	59,262	18,954,750	395,877	395,877	94,122	23.78	0.50	2.09
<b>PA Total</b>		<b>10,897</b>	<b>8,287</b>	<b>3,334</b>	<b>16,223</b>	<b>5,020</b>	<b>1,249,612</b>	<b>665,269,780</b>	<b>76,536,675</b>	<b>51,754,467</b>	<b>59,958,727</b>	<b>78.34</b>	<b>9.01</b>	<b>11.50</b>
RI	BUYUP	42	41	5	115	20	1,163	1,809,877	187,257	122,287	64,331	34.35	3.55	10.35
RI	CAT	2	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
<b>RI Total</b>		<b>44</b>	<b>41</b>	<b>5</b>	<b>115</b>	<b>20</b>	<b>1,163</b>	<b>1,809,877</b>	<b>187,257</b>	<b>122,287</b>	<b>64,331</b>	<b>34.35</b>	<b>3.55</b>	<b>10.35</b>
SC	BUYUP	20,050	8,440	5,862	30,243	20,203	1,090,115	692,388,285	130,691,359	86,752,565	170,074,234	130.13	24.56	18.88
SC	CAT	283	80	6	105	6	26,251	27,424,262	355,301	355,301	40,373	11.36	0.15	1.30
<b>SC Total</b>		<b>20,333</b>	<b>8,520</b>	<b>5,868</b>	<b>30,348</b>	<b>20,209</b>	<b>1,116,366</b>	<b>719,812,547</b>	<b>131,046,660</b>	<b>87,107,866</b>	<b>170,114,607</b>	<b>129.81</b>	<b>23.63</b>	<b>18.21</b>
SD	BUYUP	124,186	55,269	21,618	109,560	35,598	20,791,745	7,264,017,181	951,224,856	644,809,307	443,249,552	46.60	6.10	13.10
SD	CAT	1,527	331	54	366	57	135,193	11,007,364	798,257	796,384	438,861	54.98	3.99	7.25
<b>SD Total</b>		<b>125,713</b>	<b>55,600</b>	<b>21,672</b>	<b>109,926</b>	<b>35,655</b>	<b>20,926,938</b>	<b>7,275,024,545</b>	<b>952,023,113</b>	<b>645,605,691</b>	<b>443,688,413</b>	<b>46.60</b>	<b>6.10</b>	<b>13.09</b>
TN	BUYUP	20,703	10,307	4,711	27,116	9,111	2,815,682	1,352,819,081	112,094,691	74,687,073	143,409,025	127.94	10.60	8.29
TN	CAT	2,742	311	42	674	52	116,477	48,339,249	1,124,481	1,124,481	351,671	31.27	0.73	2.33
<b>TN Total</b>		<b>23,445</b>	<b>10,618</b>	<b>4,753</b>	<b>27,790</b>	<b>9,163</b>	<b>2,932,159</b>	<b>1,401,158,330</b>	<b>113,219,172</b>	<b>75,811,554</b>	<b>143,760,696</b>	<b>126.98</b>	<b>10.26</b>	<b>8.08</b>

Data Source: RMA Summary of Business as of 02/03/2025.  
Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 02/2025.

## Multiple Peril Crop Insurance 2024 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL					TOTAL					LOSS RATIO	LOSS COST	AVG RATE
		SOLD	EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	PREMIUM	SUBSIDY	INDEMNITY			
TX	BUYUP	235,009	89,089	45,683	305,582	101,552	55,666,137	7,426,987,904	1,814,928,302	1,210,275,476	1,755,988,110	96.75	23.64	24.44
TX	CAT	2,746	353	61	555	76	131,985	97,579,043	3,110,062	3,110,032	1,383,893	44.50	1.42	3.19
<b>TX Total</b>		<b>237,755</b>	<b>89,442</b>	<b>45,744</b>	<b>306,137</b>	<b>101,628</b>	<b>55,798,122</b>	<b>7,524,566,947</b>	<b>1,818,038,364</b>	<b>1,213,385,508</b>	<b>1,757,372,003</b>	<b>96.66</b>	<b>23.36</b>	<b>24.16</b>
UT	BUYUP	2,185	1,644	1,395	8,340	4,147	24,285,148	226,547,922	49,161,731	26,525,269	38,173,736	77.65	16.85	21.70
UT	CAT	90	49	1	82	1	17,166	4,386,398	118,513	117,795	6,890	5.81	0.16	2.70
<b>UT Total</b>		<b>2,275</b>	<b>1,693</b>	<b>1,396</b>	<b>8,422</b>	<b>4,148</b>	<b>24,302,314</b>	<b>230,934,320</b>	<b>49,280,244</b>	<b>26,643,064</b>	<b>38,180,626</b>	<b>77.48</b>	<b>16.53</b>	<b>21.34</b>
VA	BUYUP	14,376	7,766	2,641	27,064	5,500	1,235,253	721,575,688	91,349,837	60,122,784	84,347,978	92.34	11.69	12.66
VA	CAT	134	48	1	49	1	17,772	22,262,019	336,848	336,848	8,098	2.40	0.04	1.51
<b>VA Total</b>		<b>14,510</b>	<b>7,814</b>	<b>2,642</b>	<b>27,113</b>	<b>5,501</b>	<b>1,253,025</b>	<b>743,837,707</b>	<b>91,686,685</b>	<b>60,459,632</b>	<b>84,356,076</b>	<b>92.00</b>	<b>11.34</b>	<b>12.33</b>
VT	BUYUP	324	261	73	692	145	70,590	35,564,531	3,760,316	2,387,268	2,936,755	78.10	8.26	10.57
VT	CAT	40	36	3	36	3	23,818	5,489,982	131,691	131,691	43,944	33.37	0.80	2.40
<b>VT Total</b>		<b>364</b>	<b>297</b>	<b>76</b>	<b>728</b>	<b>148</b>	<b>94,408</b>	<b>41,054,513</b>	<b>3,892,007</b>	<b>2,518,959</b>	<b>2,980,699</b>	<b>76.59</b>	<b>7.26</b>	<b>9.48</b>
WA	BUYUP	21,124	12,858	7,097	36,030	16,173	6,873,834	5,070,518,416	346,569,298	195,815,918	364,898,128	105.29	7.20	6.83
WA	CAT	934	340	1	369	1	156,783	418,287,307	3,461,493	3,458,098	34,856	1.01	0.01	0.83
<b>WA Total</b>		<b>22,058</b>	<b>13,198</b>	<b>7,098</b>	<b>36,399</b>	<b>16,174</b>	<b>7,030,617</b>	<b>5,488,805,723</b>	<b>350,030,791</b>	<b>199,274,016</b>	<b>364,932,984</b>	<b>104.26</b>	<b>6.65</b>	<b>6.38</b>
WI	BUYUP	49,282	32,674	11,073	52,162	14,586	5,353,388	3,397,033,067	319,723,870	209,269,463	200,332,512	62.66	5.90	9.41
WI	CAT	455	262	18	265	18	110,206	44,113,602	761,362	761,362	264,965	34.80	0.60	1.73
<b>WI Total</b>		<b>49,737</b>	<b>32,936</b>	<b>11,091</b>	<b>52,427</b>	<b>14,604</b>	<b>5,463,594</b>	<b>3,441,146,669</b>	<b>320,485,232</b>	<b>210,030,825</b>	<b>200,597,477</b>	<b>62.59</b>	<b>5.83</b>	<b>9.31</b>
WV	BUYUP	459	315	196	552	301	53,252	28,527,829	3,658,283	2,377,749	8,212,378	224.49	28.79	12.82
WV	CAT	14	8	0	8	0	764	431,392	13,080	13,080	0	0.00	0.00	3.03
<b>WV Total</b>		<b>473</b>	<b>323</b>	<b>196</b>	<b>560</b>	<b>301</b>	<b>54,016</b>	<b>28,959,221</b>	<b>3,671,363</b>	<b>2,390,829</b>	<b>8,212,378</b>	<b>223.69</b>	<b>28.36</b>	<b>12.68</b>
WY	BUYUP	5,236	2,136	1,292	7,247	3,745	19,412,738	343,448,192	55,512,687	30,373,341	56,403,957	101.61	16.42	16.16
WY	CAT	98	41	8	56	9	17,959	3,381,629	97,555	97,555	118,981	121.96	3.52	2.88
<b>WY Total</b>		<b>5,334</b>	<b>2,177</b>	<b>1,300</b>	<b>7,303</b>	<b>3,754</b>	<b>19,430,697</b>	<b>346,829,821</b>	<b>55,610,242</b>	<b>30,470,896</b>	<b>56,522,938</b>	<b>101.64</b>	<b>16.30</b>	<b>16.03</b>
<b>Grand Total</b>		<b>2,365,565</b>	<b>1,217,842</b>	<b>438,522</b>	<b>2,866,903</b>	<b>841,403</b>	<b>543,609,562</b>	<b>158,580,764,093</b>	<b>15,878,399,033</b>	<b>9,873,866,209</b>	<b>11,613,044,464</b>	<b>73.14</b>	<b>7.32</b>	<b>10.01</b>

\*Notes: Net acre totals only include the 'Acres' quantity values. This report does not include livestock commodities.

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# *2024 MPCCI Industry Reports*

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2025 Crop Insurance Industry Annual Convention

## Exhibit C *MPCCI Premium Ranking Report*



## 2024 Federal Premium Ranking Report as of October 2024 Accounting Transaction Cutoff

Insurance Provider	2024			
	Buyup Premium	CAT Premium	Livestock Premium	Total SRA + LPRA Premium
Rain and Hail L.L.C.	3,306,866,201	20,987,792	141,764,330	3,469,618,323
NAU Country Insurance Company	3,130,728,875	9,607,987	273,053,853	3,413,390,715
Rural Community Insurance Services	2,270,274,763	10,064,917	140,181,987	2,420,521,667
AgriSompo	2,096,372,787	7,569,460	154,322,103	2,258,264,350
Great American Insurance Company	2,044,235,640	5,469,118	12,212,562	2,061,917,320
Farmers Mutual Hail Insurance Company of Iowa	1,180,612,557	1,540,572	0	1,182,153,129
Hudson Insurance Company	576,909,176	2,121,422	372,304,422	951,335,020
Pro Ag Management, Inc.	551,883,515	3,210,881	297,922,707	853,017,103
Global Ag Insurance Services, LLC	293,754,441	5,140,881	0	298,895,322
American Farm Bureau Insurance Services, Inc.	120,177,000	397,296	30,261,826	150,836,122
Country Mutual Insurance Company	103,002,204	35,766	180,754	103,218,724
Advanced AgProtection, LLC	91,991,483	4,342	454,787	92,450,612
Precision Risk Management, LLC	60,050,654	4,972	0	60,055,626
<b>Grand Total</b>	<b>15,826,859,296</b>	<b>66,155,406</b>	<b>1,422,659,331</b>	<b>17,315,674,033</b>

Data Source: Risk Management Agency  
RMA Data current as of October 11, 2024  
Prepared by: National Crop Insurance Services

**2024 Federal Premium Ranking Report as of October 2024 Accounting Transaction Cutoff**

Insurance Provider	2024				2023			
	Buyup Premium	CAT Premium	Livestock Premium	Total SRA + LPRM Premium	Buyup Premium	CAT Premium	Livestock Premium	Total SRA + LPRM Premium
Advanced AgProtection, LLC	91,991,483	4,342	454,787	92,450,612	10,460,154	9,814	0	10,469,968
AgriSompo	2,096,372,787	7,569,460	154,322,103	2,258,264,350	2,439,600,556	6,495,739	160,087,014	2,606,183,309
American Farm Bureau Insurance Services, Inc.	120,177,000	397,296	30,261,826	150,836,122	134,699,806	489,859	14,247,546	149,437,211
Country Mutual Insurance Company	103,002,204	35,766	180,754	103,218,724	119,776,807	55,871	129,685	119,962,363
Crop Risk Services	0	0	0	0	981,755,987	933,456	0	982,689,443
Farmers Mutual Hail Insurance Company of Iowa	1,180,612,557	1,540,572	0	1,182,153,129	1,287,581,600	1,976,807	0	1,289,558,407
Global Ag Insurance Services, LLC	293,754,441	5,140,881	0	298,895,322	263,418,991	4,866,842	0	268,285,833
Great American Insurance Company	2,044,235,640	5,469,118	12,212,562	2,061,917,320	1,614,643,078	5,390,511	7,951,857	1,627,985,446
Hudson Insurance Company	576,909,176	2,121,422	372,304,422	951,335,020	855,463,377	2,846,179	229,133,972	1,087,443,528
NAU Country Insurance Company	3,130,728,875	9,607,987	273,053,853	3,413,390,715	3,263,963,352	10,544,223	204,771,451	3,479,279,026
Precision Risk Management, LLC	60,050,654	4,972	0	60,055,626	60,981,806	5,815	0	60,987,621
Pro Ag Management, Inc.	551,883,515	3,210,881	297,922,707	853,017,103	658,475,200	3,213,707	253,490,053	915,178,960
Rain and Hail L.L.C.	3,306,866,201	20,987,792	141,764,330	3,469,618,323	3,610,620,566	22,224,611	103,178,964	3,736,024,141
Rural Community Insurance Services	2,270,274,763	10,064,917	140,181,987	2,420,521,667	2,717,528,834	11,918,993	113,155,763	2,842,603,590
<b>Grand Total</b>	<b>15,826,859,296</b>	<b>66,155,406</b>	<b>1,422,659,331</b>	<b>17,315,674,033</b>	<b>18,018,970,114</b>	<b>70,972,427</b>	<b>1,086,146,305</b>	<b>19,176,088,846</b>



# Miscellaneous Reports

## National Crop Insurance Services

### 2024 Meetings, Schools, Webinars & Conferences

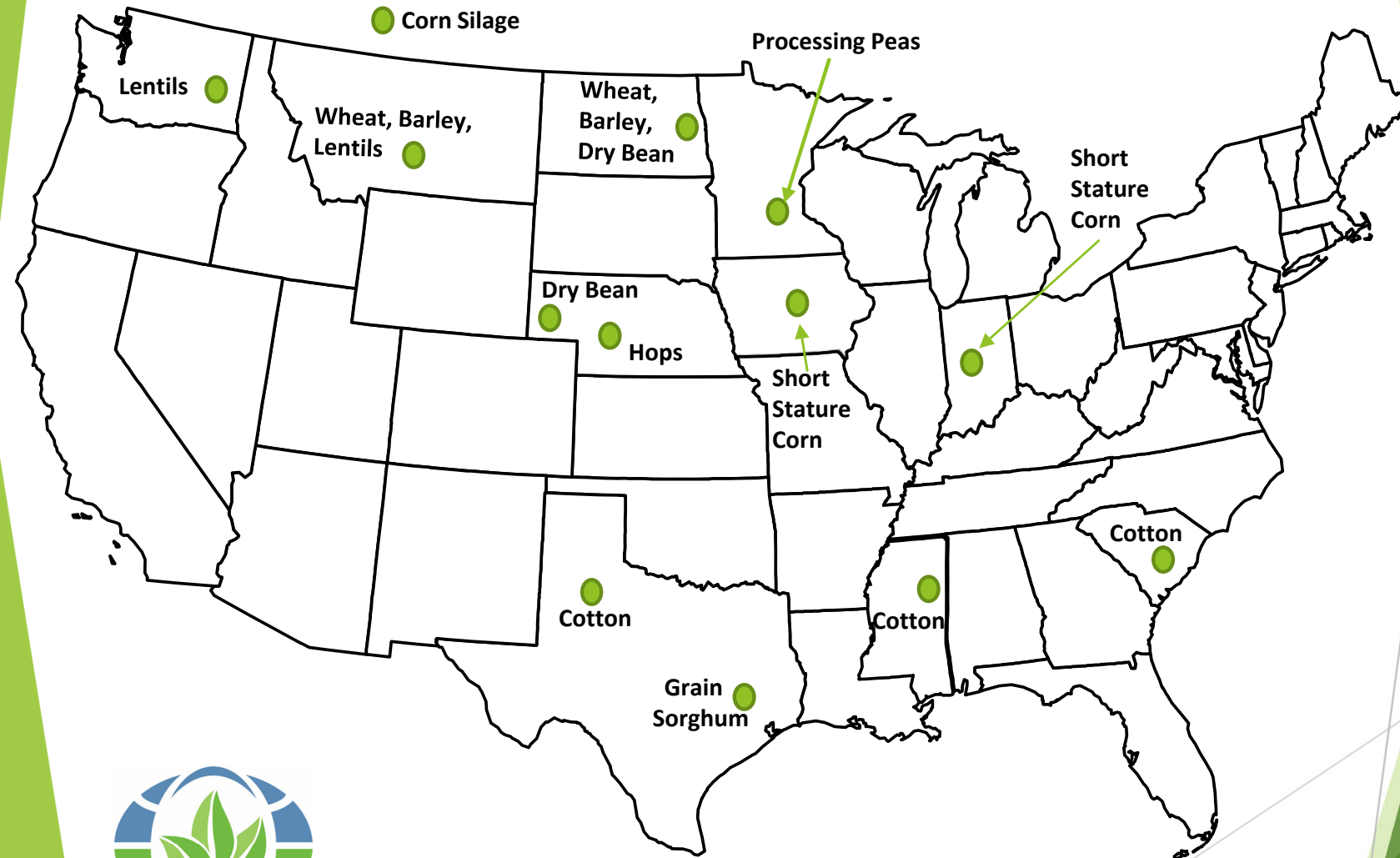
<b>Date</b>	<b>Meeting</b>	<b>Location</b>	<b>Attendance</b>
January 4	Colorado-Wyoming R/S Committee Annual Meeting	Denver, CO	19
January 9	Missouri R/S Committee Annual Meeting	Columbia, MO	21
January 10-11	MN-ND-SD R/S Committees Annual Meeting	Morton, MN	41
January 23-24	2024 Claims Manager Conference	Hybrid	255
January 31	Gulf States R/S Committee Annual Meeting	Tunica, MS	30
February 1	Illinois-Wisconsin R/S Committee Annual Meeting	East Peoria, IL	33
February 15-16	Southwest R/S Committee Annual Meeting	Mescalero, NM	45
February 1	Kansas-Oklahoma R/S Committee Annual Meeting	Mulvane, KS	36
February 1	Kentucky-Tennessee R/S Committee Annual Meeting	Nashville, TN	19
February 6-7	Iowa & Nebraska R/S Committees Annual Meeting	Council Bluffs, IA	45
February 7	Indiana-Michigan-Ohio R/S Committee Annual Meeting	Fort Wayne, IN	40
February 4-7	Crop Insurance Industry Annual Convention	Scottsdale, AZ	438
February 21-22	Montana & Northwest R/S Committees Annual Meeting	Missoula, MT	53
February 20-21	AZ-CA-NV R/S Committee Annual Meeting	Monterey, CA	33
March 7	East & Southeast R/S Committees Annual Meeting	Savannah, GA	35
May 14	04.30 Contract Change Date Webinar	Virtual	313
May 21-22	Crop-Hail & MPCI Wheat Loss Adjustment School	Enid, OK	54
June 12-13	Crop-Hail and MPCI Apple, Cherry, Grape, Hops, Nursery, and Pears Loss Adjustment School	Richland, WA	69
July 9-10	Crop-Hail and MPCI Camelina, Flax, Mustard, Small Grains, and Soybean Loss Adjustment School	Moccasin, MT	108
July 10	Crop-Hail Corn, Soybean, Sunflower, and Wheat Loss Adjustment School	Beresford, SD	64
July 16-17	Crop-Hail Corn, Soybean, and Wheat Loss Adjustment School	Columbia, MO	69
July 16-17	2025 NCIS Train-the-Trainer Fall Conference	Hybrid	426
July 17	New Adjuster Crop-Hail Corn, Dry Edible Bean, Soybean, and Wheat Loss Adjustment School	Lamberton, MN	51
July 18	Crop-Hail Corn, Dry Edible Bean, Soybean, and Wheat Loss Adjustment School	Lamberton, MN	83
July 24-25	Crop-Hail Cotton Loss Adjustment School	Lubbock, TX	152
July 31-August 1	Crop-Hail Corn, Soybean, and Wheat Loss Adjustment School	Champaign, IL	67
August 5	New Adjuster Crop Hail Corn, Soybean, and Wheat Loss Adjustment School	Fargo, ND	38

## National Crop Insurance Services 2024 Meetings, Schools, Webinars & Conferences

August 6-7	Crop-Hail Corn, Dry Edible Bean, Soybean, and Wheat Loss Adjustment School	Fargo, ND	74
August 13-14	Crop-Hail and MPCl Corn, Grain Sorghum, and Soybean Loss Adjustment School	Manhattan, KS	47
August 20-21	Crop-Hail Corn and Crop-Hail and MPCl Cotton Loss Adjustment School	Stoneville, MS	87
August 21	Crop-Hail and MPCl Dry Bean Loss Adjustment School	Scottsbluff, NE	67
September 12	08.31 Contract Change Date Webinar	Virtual	271
October 1-2	Crop-Hail and MPCl Cotton and Grain Sorghum Loss Adjustment School	Altus, OK	63
Nov. 20 & Dec. 10	2025 NCIS Train-the-Trainer Spring Conference	Virtual	482

# 2025 Agronomic Research

10 projects in 10 states, including Canada



# SUMMARY OF RESEARCH PROJECTS IN 2025



Dr. Mark Zarnstorff and Dr. James Houx  
December 2024



# SUMMARY OF RESEARCH PROJECTS IN 2025

## NEW PROJECTS – 2025

### LENTILS – VEGETATIVE STAGE DAMAGE

Montana – TBD

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 2025 as a complementary location for the research initiated in 2024 in Washington.

### DRY EDIBLE BEANS – STAND REDUCTION

Nebraska – TBD

North Dakota – TBD

The established stand recommendations for bush and 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 and under 90,000 plants per acre for bush types. Producers have progressively increased stands to 100,000 plants per acre for vining types and 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 70,000 (vining types) and 90,000 (bush types) plants per acre.

## CONTINUING PROJECTS – 2025

### LENTILS – VEGETATIVE STAGE DAMAGE

Washington – Dr. Ian Burke

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.

### HOPS – PLANT DAMAGE

Nebraska – Dr. Milos Zaric

Interest in growing hops as part of the “local food/ingredient” movement is increasing. NCIS has received many questions regarding the potential for developing procedures for Crop-Hail insurance



on hops. NCIS has not conducted hops research, and this is an opportunity to determine the feasibility of developing procedures.

## **PROCESSING PEAS – NODE CUT-OFFS**

Minnesota – Dr. Charlie Rohrer

The Crop Hail Canning—Freezing Peas Loss Instructions, developed in the 1990s, only address stand reduction and pod loss for leafed varieties with tendrils. Current canning/freezing processing peas are semi-leafless varieties that possess a different growth stature and require new research on node cut-offs to align procedures with those for dry peas.

## **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 Shirliffe

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.

## **COTTON – COMPARISON OF DEFOLIATION AND PLANT CUT-OFFS**

South Carolina – Dr. Michael Jones

Mississippi – Dr. Brian Perialisi

Texas – Dr. Jourdan Belle

The Crop-Hail Cotton Loss Instructions use stand reduction, plant cut-offs, and limb removal to assess potential loss from hail damage. Member-company personnel recommend that defoliation should also be considered. NCIS conducted preliminary defoliation research, but the results were inconsistent. As with the soybean procedures, evaluating cotton plant cut-offs at all growth stages may address defoliation damage. The proposed research would determine if the current plant cut-off procedures also account for defoliation losses.

## **SPRING WHEAT/BARLEY – RECOVERABLE HEADS**

North Dakota – Dr. Burton Johnson

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.

## **GRAIN SORGHUM – DEFOLIATION**

Texas – Dr. Ronnie Schnell

This project complements recent stand reduction research. Since the 1980 release of the Crop-Hail Grain Sorghum Loss Instructions, only stand reduction studies were conducted on this crop. Advances in genetics and cropping practices require verifying the accuracy of current defoliation loss tables. This research was duplicated in Kansas and that research was completed in 2024.