



# 2024 Crop Insurance Industry Convention

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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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# List of Participants

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## 2024 Crop Insurance Industry Annual Convention

### AACI

Scott Graves  
Brittney Matousek  
Matt Valesko

### Advanced AgProtection

Danny Flynn  
Robert Gideon  
Allyssa Hall  
Ben Latham

### AEGIS London

Dom Oldridge

### Aerial Vantage

Michael Dalley

### Ag Brokerage Solutions

Brent Walker

### AG360 Insurance

Tony Wedel

### AgCountry Farm Credit Services

Andy Martin  
Howard Olson  
Keith Wilson

### AgencyRoot

Travis Laine  
Denise Webb

### Agi3

Ray Bouchard  
Lysa Porth  
Teddy Wong

### Agribusiness Crop Insurance, LLC

Darrell Tennie

### Agriculture and Agri-Food Canada

Francesco Del Bianco  
Remi Villeneuve

### Agriculture Financial Services Corporation

Emmet Hanrahan

### Agri-Land Insurance Agency

John Dalton

### Agri-Pulse

Tom Davis  
Sara Wyant

### AgriSompo North America

Jonathan Akridge  
Mark Allison  
Maria Angel  
Jerod Dowell  
Marji Guylar-Alaniz  
Ryan Johnston  
Bradley Leighton  
Billy Moore  
Carolyn Payne  
Drew Remington  
Wade Shuler  
Mondale Smith

### Agsurance

Jason Gama  
Justin Kauffman

### AgWest Farm Credit

Jason Buchanan  
Marva Ulleland  
Zack Wolf

### AgWorks, LLC

Nathan Gideon  
Ed King  
Justin King

### AIR Parametric, Inc.

Jamie Luce

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## 2024 Crop Insurance Industry Annual Convention

### Allianz SE - Reinsurance Branch Switzerland

Reto Schneider  
Petra Winter

### Allied World Re

Joe Barrett  
Jaime Herbster  
Dan Schaefer

### American Agricultural Insurance Company

Dwayne Elliott  
Kaia Peterson  
Amanda Thompson  
Chuck Van Kampen

### American Farm Bureau Ins. Services, Inc.

Jody Bauer  
Andy Caruso  
Brett Lehman  
Eric Swanson  
Allen Yeatts

### Amwins Re

Andrew Brignell

### Antares Re

Charlie Robinson

### Aon

Shyam Adhikari  
Scott Barhorst  
Craig Fenster  
Kevin Lee  
Kent Mathis  
Ryan Ninztel  
Dave Ott  
TJ Schultz  
Thomas Singel  
Stefan Steciw  
Chris White  
Zevie Zimmer

### Aon Re Canada

Jennifer Edgar

### Aon UK

Christopher Coe

### Arch Reinsurance Company

Paul Cucchiara

### Ark

Thomas McLeod  
Thomas Waples

### Aspen Re

Philip Augur

### AXA Climate

Stéphane Godier  
Travis Stewart

### Axis Re

Michael Leahey  
Simon Marks

### Babel Agency, Inc.

Thomas Babel

### Berkshire Hathaway Reinsurance Group

Sandeep Ramachandran

### CalSurance Associates

Ross Jordan

### Capital Farm Credit

Lyn Goldston  
Greg Lance

### Carden & Associates

Robert Carden  
Rick Lear  
Ben Mills  
Jake Rinehart

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### CCR Re

Noah Bensmihen  
Pierre Dionne

### CIH

Scott Berleth  
Patrick Gregory  
John Stotts

### Cincinnati Re

Brandon Basken

### Cole Agency

William Cole

### Combest Sell & Associates

Tom Sell  
Brad Weddelman  
Jill Whitley

### Compeer

Dan Bauer  
Michael Boen  
Greg Eaton  
Cole Patrick  
Joe Springer  
Thomas Timko

### Convex

Rob Smart

### Coop Hail Insurance Company Ltd.

Brittney Orban  
Tate Sakundiak  
Darryl Tiefenbach

### Core Specialty

Subhayu Bose  
Ann Brady  
Bill Fischer  
Jeff Wanamaker

### COUNTRY Financial

Jessica Carter  
Lindsey Rinkenberger

### Crop Insurance and Reinsurance Bureau

Tara Smith  
Michael Torrey

### Crop West Insurance Inc.

Gary Heilig Jr.

### CropGuard

James Brown

### Definity Insurance

Obaid Rahman  
Dean Taylor  
Jobin Thomas

### Delta Crop Insurance

Herbert Huddleston

### DEVK Re

Nicolas Boll  
Glauco de Souza  
Fabian G. Düggelin

### Dorinco RE

Drew Hilger

### Elias Walker, Inc.

Lorren Walker

### Ever.Ag

John Billington  
Thomas Brincks  
Mike Driscoll  
Tom Firestine  
Jeff Hodgson  
Kendra Kearney

### Faraday

Charlie Dupont  
Hanne Wagner



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### Farm Bureau Financial Services

Chelsea Abrahamson

### Farm Credit Mid-America

TJ O'Daniel

Kristen Ward

### Farm Credit Services of America

Chelsea Christensen

Tony Jesina

Ginger Langemeier

### FARM Inc.

Garold McKenzie

### Farm Mutual Re

Mellissa Matusiak

Raj Tamber

### Farmers Agency Inc.

Matt Allen

### Farmers Edge

Andrew Gardner

Garth Wruck

### Farmers Mutual Hail

Dave DeCapp

Pat Faga

Kevin Johnson

Ron Kuethe

Candy Magee

Aaron Rutledge

Ron Rutledge

Shannon Rutledge

Curtis Swain

Bryant Tjeerdsma

Jim Wilson

### Gallagher Re

Alastair Connor

Keyvan Csullog

Scott Jellous

Jon King

Dylan MacDonald

James McCarney

Michael Norris

Samantha Quinn

Jessica Robertson

Connor Scharfe

Jackson Wubs

### Gemoedsrus

Willie du Plooy

Matthys Marais

### Global Ag Insurance Services

Brandon Roach

Jordan Roach

### Global Ag Risk Solutions

Damon Johnson

David Sullivan

### Great American Insurance

Josh Arguelles

Bradley Clow

Matthew Klein

Benson Latham

Kale Love

Steven Maulberger

Tony Mercurio

Jim Muething

Dale Perry

Ron Rohling

Dennis Strickland

Bob Twomey

Andrew White

Brian Young

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## 2024 Crop Insurance Industry Annual Convention

### Greenlight Re

Regan Cairns  
Shannon-Lee Pires Caires

### GreenStone FCS

Ben Mahlich  
David Moll

### Guy Carpenter & Company

Andy Anderson  
Max Channon  
Ian Cole  
Beth Collins  
Baibhav Dallakoti  
Krystina Deckas  
Robert Garnier  
Drew Johnson  
Jim Konstanty  
Michael LaCanne  
Mark Lenhart  
Tim Lenker  
Tim Martin  
Sarah McEachern  
Katie Peace  
Isabella Rudy  
Jack Shang

### Guy Carpenter & Company, Ltd.

Joseph Brandonisio  
Onorio Iannucci  
Thomas Leung  
Peter Moore  
Michael O'Sullivan  
Anya Sri-Skanda-Rajah  
Jonathan Stephenson

### Hannover Rück SE

Sergiy Parkhomenko  
Luis Pulido

### Helvetia

Tobias Widler

### Henke-Bufkin, P.A.

Kurt Henke

### Hiscox

Panayotis Koulovasilopoulos

### Holborn Corporation

James Brost  
Jeffrey Hawn

### HUB International

Matthew Flemming  
Ellen Grant  
Greg Johnson  
Bruce Lowe

### Hudson Insurance Group

Michael Cifone  
Avery Cook  
Daniel Gasser  
Elliot Konschak  
Andy Melton  
Andre Virgilio

### Huisenga Pearson Agency Inc.

William Pearson

### Hunt Ross & Allen

Jeff Allen

### ICW Re

Derek Dudgeon

### Ihry Insurance Agency

Michael Kozojed  
Nancy Overland  
Bethany Rentz  
J R Ryberg

### Insurica

Tom Murphy

### IRI Consultants

Elizabeth Fusick

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## 2024 Crop Insurance Industry Annual Convention

### Jan Vetter Crop Insurance, LLC

Jan Vetter

### Koepke Insurance LLC

Barry Cochran

### Korean Reinsurance Company

Yebin Kim

### Kshema General Insurance Ltd.

Neville Ching

Surya Sumanth Dhandu

Natraj Nukala

### Levin & Rosenstein

Danny Rosenstein

### Liberty Mutual Reinsurance Paris

Eve Dartigues

Jean-Christophe Garaix

### Manitoba Agricultural Services Corporation

David Van Deynze

### MAPFRE RE

Javier Cañete Castillo

Emma Lage Cañellas

Javier Mordillo

### Markel Global Reinsurance

Tom Ravenscroft

Bruce Stocker

### Marsh McLennan

Jamie Cortes

### Mathsons Re-Insurance Brokers Ltd.

Gaurav Mathrawala

### Michels Agency Inc.

Erin Johansen

Tyler Michels

Willard Michels

### Milliman

Carl Ashenbrenner

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

Travis Keister

### MS Amlin

Kane Healy

### Mullin Hoard & Brown

Mitch Carthel

### Munich Re

Marco Langrock

Lambert Muhr

Franz Raab

Thomas Wolf

### Municipal Hail Insurance

Wayne Black

Jason Friesen

Rodney Schoettler

### Native Agriculture Financial Services

Janie Hipp

Sandy Martini

### NAU Country

Nate Baker

Michael Deal

Jay Domer

Gene Grimsley

Doug Jakway

Kenneth Janicek

James Korin

Mark Mossman

Sean O Dubhain

Neal O'Quinn

Mitch Rosenthal

Matt Schertz

Bill Wilson

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## 2024 Crop Insurance Industry Annual Convention

### Navigators Re

Andrew Hegel  
Dieter Reist

### NCIS

Mollie Dvorak  
Greg Jacobs  
Laurie Langstraat  
Sherri Scharff  
Laura Stodola  
Jessica Trites Rolle  
Anna Walters  
Tim Witt  
Tom Zacharias

### NorCoast Crop Insurance Agency LLC

Shannon Antonini  
Emily Carvajal  
Fred Carvajal

### OdysseyRe

Iris Ching  
Ryan Main

### Palliser Insurance Company Ltd.

Ken Doleman  
Scott McQueen  
Dennis Reidy  
Greg Reidy

### Palomar Holdings, Inc.

Jon Christianson  
Jason Sears  
Kent Watson

### Partner Reinsurance Company

Jason Arbuckle  
Edgar Bautista  
Sasa Hu

### Planet

Berend de Jong  
Altaf Ghori  
Eric Johnson

### PlanetWatchers

Alexander Coville  
Dominic Edmunds  
Roi Shilo  
James Trammel  
Rebecca Waiting

### Polish Reinsurance Company

Marcin Kowalski  
Jacek Kugacz  
Konrad Rojewski

### Precision Risk Management

Heidi Lawson  
Don Preusser  
Jeff Svennes  
Landon Svennes

### ProAg

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

### QBE North America

Gerard Hartwick

### R+V Reinsurance

Joerg Hentschel  
Florian Strobel

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## 2024 Crop Insurance Industry Annual Convention

### Rain and Hail

Scott Arnold  
Daniel Bird  
Anthony Catalano  
Michael Davenport  
Stephen Frerichs  
Andrew Goodman  
Brian Gugat  
Hunter Hall  
Vincent Le  
Brad Meyer  
Jeff Meyer  
Dave Schuler  
Randy Thomas  
Renee Williams

### RCIS

Jeff Bahr  
Lisa Haag  
Dalynn Hoch  
Danielle Langan  
David Levinson  
Jason Meador  
Jeff Sands  
Kimberly Stone  
Amy Zeik

### Redd Summit Advisors

Shawn Peterson

### RenaissanceRe

Camilla Davis  
James Long  
Jim Roddy

### RMH Consulting

Gabriel Miller  
Jay Rushing

### Saskatchewan Crop Insurance Corporation

Jeffrey Morrow

### SCOR Global P&C

René Kunz  
Julien Tsiang

### Shelter Reinsurance Company

Jill Schneider  
Chris Schupp

### Silveus Insurance Group

Jared Clark  
Tom Legner  
Scott Silveus  
Aaron Tattersall  
Lucas Whalen

### SiriusPoint America Insurance Company

James Femia

### Skyward Specialty Insurance Company

Juliana Cisotto Roscoe  
James Tran

### Sonnenberg Agency, LLC

Sam Sonnenberg

### Spartan Insurance

Matt Gaynier

### Special Division

Marcelo Girardi

### Suhr & Lichty Insurance Agency Inc.

Diane Lichty  
Mark Suhr  
Thomas Suhr

### SunStream Business Services

Mary Pelstring

### Swiss Reinsurance Company Ltd.

Claudio Busarello  
Paul Hammer  
Stefanie Klemm

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## 2024 Crop Insurance Industry Annual Convention

### Terra Modeling Services

Niklaus Lehmann

### Terra Underwriting Mgt. Ltd.

Kristopher Lynn

### TerraMetrics Agriculture, Inc.

Jed Lafferty

### Texas A&M University

Joe Outlaw

### The Assure Group

Kyle Perry

### The Hagstrom Report

Jerry Hagstrom

### The Hansford Agency

Roger Buchanan

### Toa Reinsurance

Andrea Shi

Bin Zhang

### Town & Country Agribusiness

Dwayne Vogler

### Transatlantic Reinsurance Company

Kevin Cameron

William Naftel

Stephanie Russell

Ryan Thomas

### USDA/RMA

Marcia Bunger

Toby Cain

Delores Dean

Richard Flournoy

Heather Manzano

### Verisk

Subodh Acharya

Kazi Ahmed

Oscar Vergara

### Vintage Crop Insurance Agency, Inc.

Roberto Avina

### Western Ag Crop Insurance Services

Todd Snider

### Williamson Crop Insurance

Jason Williamson

### Windmark Crop Division of Alliant Ins. Services

Kelly Deterding

### WSR Insurance Services

James Vann

Kim Vann

### Yuma County Abstract Company

Curtis Fix

### Zurich/RCIS

Chris Izral

Ken Selzer, Retired



# Biographies

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## *2024 Crop Insurance Convention Speakers & Award Recipients*

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### **Monday Presenters**

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#### **USDA Representative**

*Under Secretary Robert Bonnie*

#### **Congressional Staff Panel**

*Dr. John Newton*

*Clark Ogilvie*

*Josh Tonsager*

*Trevor White*

#### **Congressional Update**

*Honorable Cheri Bustos*

*Senator Debbie Stabenow (D-MI)*

#### **Commodity Panel**

*Rebeckah Adcock*

*Megan Dwyer*

*Robbie Minnich*

*Jake Westlin*

### **Tuesday Presenters**

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#### **House and Senate Economist Panel**

*Dr. Justin Benavidez*

*Dr. Bart Fischer*

*Dr. John Newton*

#### **RMA Update**

*Marcia Bungler*

*Delores Dean*

*Richard Flournoy*

*Heather Manzano*

#### **Building Resiliency Program Update**

*Julian Ledford*

#### **2024 Political Preview**

*David Wasserman*



## **Wednesday Presenters**

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### **Special Guest Speaker**

*Rich Lerner*

### **Lifetime Achievement Award**

*Ron Rutledge*

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

*Lisa Haag*

### **Outstanding Outreach Award**

*Jamie Cortes*

*Hartwell Huddleston*

*Darrell Tennie*

***Robert Bonnie, U.S. Department of Agriculture***

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Robert Bonnie is the Under Secretary for Farm Production and Conservation at USDA. This is his second stint at USDA, having served as Under Secretary for Natural Resources and Environment and as a Senior Advisor to Secretary Vilsack during the Obama Administration. Prior to returning to USDA, Bonnie taught and researched natural resource policy at Duke University. He also worked with the Bipartisan Policy Center to establish the Farm and Forest Carbon Solutions Initiative.

Bonnie has degrees in forestry and environmental management, grew up on a farm in Kentucky, and now lives with his wife in Loudoun County, Virginia.

***Dr. John Newton, U.S. Committee on Agriculture, Nutrition, and Forestry***

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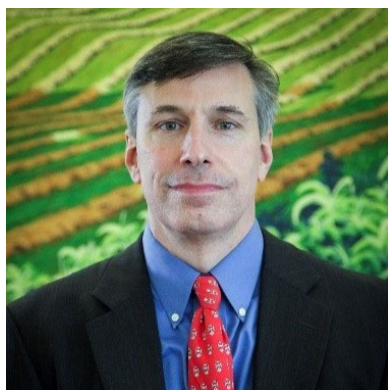
Dr. John Newton serves as Chief Economist for the United States Committee on Agriculture, Nutrition, and Forestry for Ranking Member John Boozman of Arkansas. As Chief Economist, Dr. Newton is responsible for the Committee’s economic and policy analysis and for advising the Ranking Member on emerging issues and developments within the Committee’s jurisdiction.

Dr. Newton has served agriculture for more two decades including several roles within the U.S. Department of Agriculture and as a two-time award-winning faculty member at the University of Illinois. Prior to his service with the Agriculture Committee, Dr. Newton served as the Chief Economist for the American Farm Bureau Federation.

Dr. Newton is a Kentucky native and holds two master’s degrees, a Ph.D., and received the 2021 distinguished alumni award, all from The Ohio State University. Dr. Newton, his wife, and their daughter live in Washington, DC.

***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. Committee on 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 Chairwoman Debbie Stabenow (D-MI) 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.

***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’s 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.

***Debbie Stabenow, Senator (D-MI)***

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“Made in Michigan” through and through, U.S. Senator Debbie Stabenow continues to lead on public policy and improve the lives of the people of Michigan and Americans across our country. Her leadership is characterized by an unrivaled work ethic, the ability to build bipartisan coalitions to get things done, and a commitment to public service that has set the standard for constituent service.

Throughout her years in public service, she has blazed trails and opened doors for women and girls. Among her many “firsts” – she was the first woman elected to the United States Senate from Michigan.

As the author of two landmark programs that are transforming the health of our Great Lakes, there is no greater champion for our Great Lakes, natural resources, and Michigan way of life.

Senator Stabenow has persistently focused on making things in America and bringing jobs home. Because of her leadership, Michigan is well-positioned as a global leader in the clean energy economy. She knows that we can't have a strong economy unless we make things and grow things. As Chairwoman of the powerful Senate Committee on Agriculture, Nutrition and Forestry, her work continues to shape our nation's food and farm policy, impacting generations to come.

Senator Stabenow helped write the Affordable Care Act and has passed major reforms to bring down the cost of prescription drugs. Her bipartisan Excellence in Mental Health and Addiction Treatment Act is transforming the way we deliver high-quality community behavioral health services in America. Because of her leadership, we are now going to be funding health care above the neck the same as health care below the neck.

From child nutrition to school-based health clinics, to children's healthcare, Senator Stabenow is also a national leader on children's health.

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

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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.

***Megan Dwyer, Illinois Corn***

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Megan Dwyer serves as the Director of Conservation and Nutrient Stewardship for Illinois Corn and is a fourth-generation farmer and certified crop advisor. Dwyer spearheads Illinois Corn's conservation and nutrient stewardship initiatives focusing on meeting the goals of the Illinois Nutrient Loss Reduction Strategy. By working closely with other agriculture organizations, conservation groups, agency partners and policymakers, Dwyer develops and

implements programs and policy initiatives designed to help Illinois corn farmers meet their nutrient loss goals and engage in the sustainability conversation.

In her work at Illinois Corn, Dwyer, has helped bring the Post Application Coverage Endorsement (PACE) to market through the 508(h) process, developed conservation focused lease addendums, and elevated Illinois Corn and the farmer's voice in various policy, agency, and media engagements. Dwyer serves on the steering committee for the AGrEE Coalition, working with a robust and diverse group of stakeholders to assist in developing innovative and scalable food and ag policies and pilot programs.

Dwyer is a 2011 graduate of Iowa State University where she received her bachelor's degree in agriculture studies with a minor in Agronomy. In 2023, she received the Illinois Farm Bureau's Excellence in Ag Award. She resides on the family farm in Northwest Illinois with her husband, Todd, and their four children.

***Robbie Minnich, National Cotton Council***

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Robbie Minnich is the Senior Government Relations Representative for the National Cotton Council (NCC) in Washington, D.C. He has been with NCC since January 2003.

Minnich's primary responsibility is to assist in coordinating the industry's communication with Members of Congress and their staff and Administration officials. Prior to joining the National Cotton Council, Minnich worked as agricultural advisor to former U.S. Senator Tim Hutchinson (R-AR) and staffed the senator on the Senate Agriculture Committee. During his time with Senator Hutchinson, he played an integral part in crafting the 2002 Farm Bill. He has also spent time working in the office of former Congressman Robin Hayes (NC-08).

Minnich graduated from North Carolina State University with a bachelor's degree in Agricultural and Extension Education and grew up in Henrietta, North Carolina.

**Jake Westlin, National Wheat Growers Association**



In October 2019, Jake joined the National Association of Wheat Growers (NAWG) as its Government Relations Representative and was promoted to Vice President of Policy and Communications in 2021.

He comes to NAWG with North Dakota experience, from interning for U.S. Senator Conrad (D-ND) and being a Legislative Correspondent and Legislative Aide to U.S. Senator Heitkamp (D-ND). Westlin brings a fundamental understanding of the Hill to NAWG. From his time at Forbes Tate Partners as a research and policy analyst, Jake has an extensive background in agriculture, public lands, as well as food and nutrition policy.

Westlin received a Bachelor of Arts in Political Science from the University of North Dakota in Grand Forks, North Dakota.

**Dr. Justin Benavidez, U.S. House Agriculture Committee**



Dr. Justin Benavidez is the Chief Economist with the U.S. House Committee on Agriculture where he works extensively with staff on issues related to the production of commodities and livestock, trade, nutrition, and other issues. Prior to his role with the Committee, Dr. Benavidez was an Extension Economist for Texas A&M AgriLife Extension where he focused on agricultural production and policy issues.

Dr. Benavidez received a bachelor's, master's, and Ph.D. in Agricultural Economics at Texas A&M University and a Fellowship from Texas A&M AgriLife Extension. He is a native of Tulia, Texas.

**Dr. Bart Fischer, Agriculture and Food Policy Center Texas A&M University**



Dr. Bart Fischer currently serves as the Co-Director of the Agricultural and Food Policy Center at Texas A&M University. He is also an AgriLife Assistant Professor in the Department of Agricultural Economics and as Senior Advisor for Federal Relations in the Office of the Vice Chancellor. Dr. Fischer teaches agricultural and food policy to approximately 190 undergraduate students each spring semester, and his applied research focuses on solving real-world policy problems for agricultural producers and on anticipating potential policy changes for Congress to consider.

Before joining the university in September 2019, Dr. Fischer served for more than eight years at the Committee on Agriculture in the U.S. House of Representatives, most recently as the Deputy Staff Director and Chief Economist under the leadership of Ranking Member K. Michael Conaway (TX-11). He was involved in virtually every major agricultural policy

development in Washington, D.C., during his time with the Committee, including helping craft and pass the 2014 and 2018 Farm Bills.

Dr. Fischer graduated from Oklahoma State University with bachelor's degrees in Agricultural Economics and Business Administration (with a double major in Accounting and Finance). He holds a master's degree in environmental policy from Cambridge University and a Ph.D. in Agricultural Economics from Texas A&M University.

Dr. Fischer is the fifth generation to be raised on his family's wheat, cotton, and cattle operation in Southwest Oklahoma, and he continues to be actively involved. He and his wife, Karalyn, reside in College Station, TX, with their three children.

**Marcia Bunger, USDA Risk Management Agency**

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On November 15, 2021, Marcia Bunger was named Administrator for the Risk Management Agency. She joined USDA after serving as a County Executive Director for USDA's Farm Service Agency (FSA) for 18 years. In total, she has over 25 years of experience working for USDA in the Farm Service Agency.

In her role as County Executive Director, Bunger worked closely with Pine Ridge Tribal Government leaders and personnel to administer FSA programs on the second largest land based Indian Reservation in the U.S. She served 15 years on the South Dakota Advisory Council to the U.S. Commission on Civil Rights and previously held positions at Farm Credit Services of America, including Crop Insurance Specialist and Crop Insurance Officer.

Recently, Bunger founded an agriculture consulting limited liability company providing assistance to area farmers and ranchers and to work with a local crop insurance agency selling and servicing crop insurance policies. Bunger is also the owner and operator of a 2000-acre, family-owned farm. Bunger graduated cum laude and received her bachelor's degree from Augustana College. She is the first member of the Asian American and Pacific Islander community and the first woman to serve as RMA Administrator.



***Delores Dean, USDA Risk Management Agency***

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Delores Dean currently serves as the Deputy Administrator for Insurance Services at the Risk Management Agency (RMA) where her primary task is to administer program policies and procedures related to the delivery of the Federal crop insurance program. Dean plans, develops, and manages significant aspects of the program including regional underwriting, program evaluation and maintenance, education, outreach, and stakeholder engagement. She also provides guidance and direction to ten regional offices across the country.

Prior to this role, Dean was the Associate Deputy Administrator and managed a wide variety of administrative activities on behalf of the Insurance Services Division and RMA. Dean began her Federal career in 1991 and served in various financial management roles including RMA's Budget Officer from 2007 to 2015, where she managed about \$14 billion annually.

In addition to her RMA experience, Dean participated in the President's Management Council Interagency Rotation program in 2013 where she spent time at the Office of Personnel Management supporting development of the senior executive performance management system.

She also spent seven years between 2001 and 2008 either at the USDA Farm Service Agency supporting farm programs or at the Department of State managing the departmentwide budget development system.

Dean is a native of Alexandria, Virginia and still resides there today with her family.

***Richard Flournoy, USDA Risk Management Agency***

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As Deputy Administrator for Product Management, Richard Flournoy oversees the development and implementation of crop insurance policies. Prior to serving in these roles, he served in various capacities for the Risk Management Agency in Washington where he oversaw and coordinated day to day operations of the agency, including implementation of the 2014 Farm Bill and communication with congressional offices. He also worked in Farm Programs at the Farm Service Agency prior to joining the Risk Management Agency.

Flournoy was raised on a cotton, peanut, corn, and tree farm in Camilla, Georgia. He received an undergraduate degree from the University of Georgia, a law degree from Mercer University, and a Master of Laws in Food and Agricultural Law from the University of Arkansas.

### ***Heather Manzano, USDA Risk Management Agency***

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Heather Manzano is the Deputy Administrator for Compliance with the Risk Management Agency, located in Washington, D.C. She is also currently the Acting Chief of Staff for the Office of the Under Secretary for Farm Production and Conservation.

Manzano has served in several different capacities within the Risk Management Agency including Civil Rights Compliance Officer, Associate Deputy Administrator for Insurance Services, and Director for the Special Investigations Branch.

In 2014, she was selected to the position of Deputy Administrator for Compliance. She also served briefly as Acting Administrator for the Risk Management Agency in

2017.

Under Manzano's leadership, 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's background includes a bachelor's degree from The George Washington University with a major in International Economics and a minor in Spanish.

### ***Julian Ledford, Intertribal Agriculture Council***

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Julian grew up on the Qualla Boundary in Cherokee, NC, and later had a career in the United States Air Force. Ledford is a proud member of the Eastern Band of Cherokee Indians and currently resides with his family in Denver, CO. Ledford's diverse background brings a wealth of experience to the Intertribal Agriculture Council (IAC). Ledford holds degrees from Embry Riddle Aeronautical University and Murray State University. With a solid military background and vast experience in project/personnel management, he adds valuable leadership, discipline, and strategic thinking to IAC's Regenerative Economies Team.

In his current role with IAC, Ledford leads the Building Resiliency project in partnership with USDA. The project's primary objective is to enhance tribal diversity and representation in the sectors of crop insurance and crop adjusting. Ledford is committed to actively contributing to the success of producers throughout Indian Country, assuming a crucial role in their respective industries. With a genuine passion for supporting Native communities and the agricultural industry, Ledford is dedicated to forging strong relationships, bridging the gap, and providing support for all producers.

## ***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.

## ***Rich Lerner, The Golf Channel***

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For the better part of the last two decades Rich Lerner has been a mainstay at the Golf Channel, serving as anchor, reporter, and essayist for *Golf Central*. Lerner also serves as the lead anchor for Golf Channel's *Live From* shows at the game's biggest events like The Masters and U.S. Open, writing and delivering the opening teases in addition to his closing essays. He handles play-by-play for the PGA TOUR, traveling from Pebble Beach to Kuala Lumpur and parts in between. In February 2018, Lerner, worked as a feature story reporter on NBC's coverage of the 2018 Winter Olympics in Pyeong Chang, South Korea. Lerner is a recipient of the prestigious Lew Klein Award for Excellence in Broadcasting from his alma mater, Temple University. He also anchors the network's coverage of the *Drive, Chip and Putt Championship National Finals* from Augusta National Golf Club.

For almost 20 years, through their Elijah Ross Foundation, Rich and his wife, Robin hosted a charity pro-am golf tournament in Orlando, *The December Classic*, benefitting the Neonatal Intensive Care Unit at Winnie Palmer Hospital for Women & Babies.

In addition to his responsibilities at Golf Channel, Lerner enjoys sharing his insider knowledge, passionate opinions and humorous stories at corporate dinners, golf outings and charity events throughout the country. Lerner resides in Wilton, CT with his wife Robin.

## ***2024 Industry Award Recipients***

### ***Ron Rutledge – Lifetime Achievement Award***

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The lasting impact Ron Rutledge has made on the crop insurance industry will be felt for many years to come through his actions and through those he has mentored. After a 40-year-career at Farmers Mutual Hail, the “retiree” is still spending his days on Capitol Hill fighting for crop insurance as Congress reviews a new Farm Bill. From testifying to the Senate while serving as Chairman of CIRB in 2017, to walking with CIRB Emerging Leaders as they meet with members of congress each spring, he continues to champion the safety net of America’s farmers.

During his four decades at FMH, Ron held multiple leadership roles. In his tenure as president and CEO (2010-2021), he grew the company’s footprint from regional to national through the acquisition of John Deere Insurance Company, and he led the company to achieving its first billion-dollar premium milestone. He helped to usher in new technologies, including using precision data for crop insurance, as well as managed the unprecedented change in the workplace during the COVID pandemic.

Ultimately, Ron’s easy-going personality makes him approachable for many folks across the industry, and his impact can be felt in the people he worked alongside and mentored, especially at FMH. Those that know him can attest to his friendliness, knowledge, and passion for crop insurance.

Ron has served or currently serves on:

- The Board of Directors for National Crop Insurance Services (NCIS), as well as various committees throughout the years
- The Board of Directors and Executive Committee of the Crop Insurance and Reinsurance Bureau (CIRB),
- The Board of Directors for the National Association of Mutual Insurance Companies (NAMIC)
- The Board of Directors for the Iowa Insurance Institute

Other notable achievements:

- During his term as Chairman of the Board for CIRB in 2017, he testified before the Senate Agriculture Committee on behalf of the crop insurance industry.
- During his tenure as president at FMH, Ron doubled the company’s premium from \$500 million to \$1 billion, as well as grew FMH to serve a national footprint.
- Ron has served on the FMH Board of Directors for 30 years.

In addition to Ron’s service to the industry, he has used his leadership positions to bring positive change to others. From shaving his head to raise funds for childhood cancer research, to increasing donations to local food banks during the pandemic, Ron makes sure a culture of giving and caring for the community is felt at FMH and beyond.

### **Lisa Haag, Rural Community Insurance Services – Friend of the Industry Award**

Lisa Haag has worked in support of and for the betterment of agriculture and the crop insurance industry her entire career. Over the years, her tireless dedication and leadership, along with her collaborative relationships with underwriters, agents, and regulators, have provided the industry with the steady leadership and guidance that has positively impacted crop insurance and the growers who depend on it each year.

Lisa joined RCIS in 2000 and is a valued member of the RCIS Leadership Team and the Zurich North America Compliance Leadership Team. Lisa's extensive day-to-day experience working within the Approved Insurance Provider (AIP) environment includes oversight of the following:

- Advisory functions to Identify, Communicate, Advise and Monitor Implementation of Federal Crop Insurance,
- Assurance that customers are receiving products and services they expect,
- Guidance on Federal Crop Insurance Program policy and procedures for all departments, and
- Staff who are single points of contacts with NCIS and RMA for interpretation and comments to draft policy and procedure.

Lisa is not the type of person who seeks out recognition or credit for a job well done. Lisa rolls up her sleeves and goes to work to make sure the crop insurance program has strong policy and procedures in place that will work with the system in place to process and manage the business. She has an amazing ability to bring all perspectives together – AIP, agent, farmer, Risk Management Agency (RMA) – to outline realistic policy and procedures that will work. Lisa has participated at an industry level in many RMA meetings and sat in on many NCIS committee meetings where she was asked to provide input and feedback. She's had substantial involvement and impact within industry-level work groups, including the last Standard Reinsurance Agreement negotiation and the implementation of the Combo plans of insurance in 2009-2011.

Lisa is a powerful advocate for program integrity, working closely with both legal and regulatory affairs team members and RMA to strengthen program controls and protect the program from waste and abuse. Her historical and institutional knowledge enables her to identify seemingly minor issues that could have major consequences for the program.

She has helped develop the concept of written agreement actuarial data masters, provided ideas and input on crop insurance legislation concepts and text, and endless numbers of provisions and procedures. Lisa's opinion is sought out from both inside and outside of RCIS. She is a trusted resource who has genuine concern for all involved in an efficient and effective crop insurance program and procedures.

### **Jamie Cortes, Marsh McLennan – Outstanding Achievement Award**

Jaime Cortes, Marsh McLennan, exhibits exemplary service and outreach to Native American agriculture producers. Jamie has represented his agency and the industry well, providing Native American agriculture producer education on Rainfall Index/Pasture Rangeland and Forage, livestock programs and Whole-Farm Revenue Protection.

While relatively new to crop insurance, Jaime focuses his time educating producers on the benefits provided by the Rainfall Index and livestock programs. Jaime recognized that many tribe members throughout the Pacific Northwest were raising cattle and had enormous risks that could be managed utilizing PRF and livestock programs. He took it upon himself to attend a Northwest Intertribal Council (IAC) meeting to better understand the risks Native agriculture producers face.

Following this meeting, Jamie was able to meet with several members of the Northwest IAC to provide them with information about the risk management solutions available to producers and ranchers. Following the meeting, one attendee remarked that he was the first person in 20 years to discuss crop insurance with this group. That meeting sparked many additional meetings with several other tribe councils and ag groups throughout the Pacific Northwest to discuss the benefits of utilizing crop insurance to manage risk. Jaime's focus is to educate producers and ranchers on the ability to utilize tools to cover production cost with the various MPCCI programs available.

Jaime efforts are recognized by others within industry. After leading a presentation on Livestock Disaster Resources at the 2022 IAC Annual Conference, he has been asked to return to the 2023 IAC Annual Conference as a panelist discussing crop insurance. Jamie has also submitted a proposal to lead another presentation on LRP, PRF, Weaned Calf and WFRP/Micro Farm at the conference, continuing his goal to educate Native agriculture producers on the tools available to them.

Jaime has demonstrated his commitment to outreach and education to these underserved producers and ranchers. His goal is to provide information to producers/ranchers, so they can utilize all the risk management tools available to protect their farms and ranches.

### **Hartwell Huddleston, Delta Crop Insurance – Outstanding Achievement Award**

Hartwell Huddleston is a crop insurance agent and the president of Delta Crop Insurance. Over the years, he and his team have made themselves an invaluable resource for the African American farming community in their area, and to the broader communities surrounding the towns of Rolling Fork and Greenville in Mississippi. Their hard work and tireless outreach are more than deserving of recognition by the NCIS.

The team at Delta Crop Insurance provides exemplary service to every one of their producers, treating each farmer the same as any other including those with limited resources or a lack of prior knowledge about crop insurance. They always make themselves available to each of their clients and are a constant source of education and service for growers in the area. Each year, they are careful to ensure that all their policyholders are equipped with the

knowledge and resources they need to navigate planting season and the acreage reporting and production reporting deadlines.

Even in the face of tragedy, Mr. Huddleston and his employees act as stalwart servants of their farmers and of their community. In March of 2023, Rolling Fork was devastated by a catastrophic tornado. Though the Delta Crop Insurance office was destroyed, the team continued to fight for their policyholders every single day. Battling damaged infrastructure and communication challenges, they managed to reach out to all their growers—especially those with limited resources, who were most vulnerable to the effects of the disaster—to make sure their needs were met, their claims were worked, and they had what they needed to keep farming.

**Darrell Tennie, Agribusiness Alliance CIR Group Inc. – Outstanding Achievement Award**

Darrell Tennie and the staff at Agribusiness Alliance CIR Group Inc. (AGBI) out of Knightdale, North Carolina, have been selling crop insurance since 2014. They prospect new business by spending a lot of time going out and visiting farmers in the field, but also by partnering with several outreach programs. Some of the outreach programs they collaborate with are Community Based Organizations and 1890 Land Grant Institutions. They also hold conferences around the country educating their farmers with Agribusiness Development Workshops.

These development workshops are very intuitive and include Taxation, Entity Structure, Financial Statements and Understanding Crop Insurance. This level of service has led to AGBI growing their book to \$2.04 million in premium with 98% of their policyholders being socially disadvantaged and limited resource farmers. In addition to North Carolina, Agribusiness Alliance CIR Group Inc has growers in Arkansas, Georgia, Iowa, Louisiana, Mississippi, and South Carolina and specialize in Whole Farm Revenue Protection.





# 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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# *2023 Crop-Hail Industry Reports*

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## **2024 Crop Insurance Industry Annual Convention**

### **INDUSTRY EXPERIENCE - 2023 EXHIBITS A-E**

#### **Exhibit A, 2023 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 January 29, 2024. 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 1915-2023**

This report presents nationwide totals for each year 1915-2023 and totals for the entire period for NCIS member companies.

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

#### **Exhibit D, 2023 Premium and Loss Projected Totals**

#### **Exhibit E, 2023 Crop-Hail Industry Ranking Report**

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# *2023 Crop-Hail Industry Reports*

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**2024 Crop Insurance Industry Annual Convention**

## **Exhibit A**

### *2023 State Summary Report*

NCIS MEMBER CROP-HAIL RESULTS  
2023 STATE SUMMARY REPORT

State	2023		2022		2021		2020		2019		2019-2023		2014-2023	
	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	548	13	656	24	591	14	484	417	661	15	2,941	83	5,725	64
Arizona	2,931	213	4,161	181	2,457	86	2,418	15	3,238	42	15,206	116	29,780	167
Arkansas	34,616	184	30,093	103	26,221	88	20,015	201	21,709	102	132,654	136	211,167	147
California	924	7	1,054	87	1,025	22	1,034	118	1,182	27	5,219	53	11,050	60
Colorado	23,290	179	18,578	42	19,817	32	15,697	101	16,853	144	94,235	102	167,394	101
Connecticut	9		1		1						10		14	
Delaware	104	21	171	13	104		84	225	96	8	559	43	1,006	37
Florida	545	137	610	102	491	19	483	278	710	24	2,840	105	5,143	93
Georgia	4,268	99	3,441	30	3,581	43	3,047	36	3,694	22	18,032	48	26,454	91
Idaho	16,968	59	15,462	86	12,854	17	12,048	47	12,441	80	69,773	59	140,369	68
Illinois	144,226	52	135,562	56	105,100	141	89,152	101	81,639	57	555,678	78	972,824	70
Indiana	36,294	29	34,768	24	28,530	60	24,836	54	23,232	57	147,660	42	268,324	43
Iowa	138,873	43	140,782	38	112,333	66	100,311	180	105,174	54	597,474	71	1,181,497	73
Kansas	66,065	157	69,467	27	73,386	37	54,335	59	65,833	118	329,086	79	602,348	77
Kentucky	5,018	186	5,305	104	4,846	98	4,419	175	4,708	163	24,297	144	57,326	158
Louisiana	7,493	285	4,572	131	4,983	104	3,334	402	3,742	194	24,124	220	33,181	222
Maine					**						**		**	
Maryland	79		72	30	54	34	61	30	59		325	18	693	42
Massachusetts	4										4		4	
Michigan	7,040	48	6,773	24	5,974	74	5,437	8	4,681	40	29,905	39	61,852	42
Minnesota	130,947	82	139,159	41	115,995	84	100,791	126	88,768	151	575,660	91	1,076,679	94
Mississippi	4,278	265	2,292	153	1,923	69	1,056	33	1,334	29	10,882	155	16,313	123
Missouri	32,528	77	32,077	33	27,228	36	22,030	48	21,049	71	134,911	52	241,312	60
Montana	54,539	51	45,342	158	34,212	81	47,738	65	49,001	106	230,832	91	446,310	96
Nebraska	401,619	104	386,019	150	303,440	88	239,190	157	237,332	101	1,567,599	120	2,526,419	123
Nevada	11		23		3		19		18	3	73	1	129	
New Hampshire	4										4		4	
New Jersey					3		2		8		13		119	
New Mexico	2,446	152	2,526	59	2,521	132	2,100	42	2,825	77	12,417	93	24,737	112
New York	52	434	46		23	14	12		74		208	111	418	82
North Carolina	3,358	62	3,892	51	4,355	73	4,018	51	5,241	107	20,864	72	60,055	60
North Dakota	112,782	43	113,359	51	88,412	66	89,620	74	96,443	132	500,616	72	975,934	81
Ohio	11,293	30	10,690	15	9,937	15	9,395	25	7,602	47	48,918	26	101,134	21
Oklahoma	6,995	97	7,056	22	10,850	37	8,591	53	12,508	80	46,001	59	89,880	77
Oregon	2,865	12	3,893	69	2,343	45	2,423	279	2,530	94	14,053	94	27,261	78
Pennsylvania	244	31	247	15	242	83	188	71	147	41	1,068	47	1,787	53
Rhode Island														
South Carolina	147	11	136	30	114	10	102	23	286	22	785	20	1,262	20
South Dakota	71,063	56	83,322	88	56,817	94	53,053	74	41,347	106	305,602	82	562,759	86
Tennessee	2,380	121	2,791	70	2,664	91	2,196	149	2,140	114	12,171	107	24,815	103

NCIS MEMBER CROP-HAIL RESULTS  
2023 STATE SUMMARY REPORT

State	2023		2022		2021		2020		2019		2019-2023		2014-2023	
	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	60,073	139	35,671	47	66,004	99	49,098	117	64,365	113	275,210	107	550,898	120
Utah	83	110	105	9	61	39	55	17	49	12	354	39	777	51
Vermont														
Virginia	1,306	78	1,240	84	1,362	44	1,263	38	2,058	39	7,229	54	20,562	50
Washington	13,716	48	17,531	125	12,864	34	14,700	38	16,700	38	75,511	59	155,594	66
West Virginia	12		7		3		3		1		26		38	
Wisconsin	19,754	64	20,451	28	17,588	41	14,849	97	14,020	46	86,661	54	161,080	53
Wyoming	2,115	128	1,494	13	1,818	42	1,916	35	1,982	88	9,326	65	21,020	64
United States	1,423,902	85	1,380,898	83	1,163,132	79	1,001,603	115	1,017,481	98	5,987,017	91	10,863,448	93

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.

2019-2023 figures are verified totals.

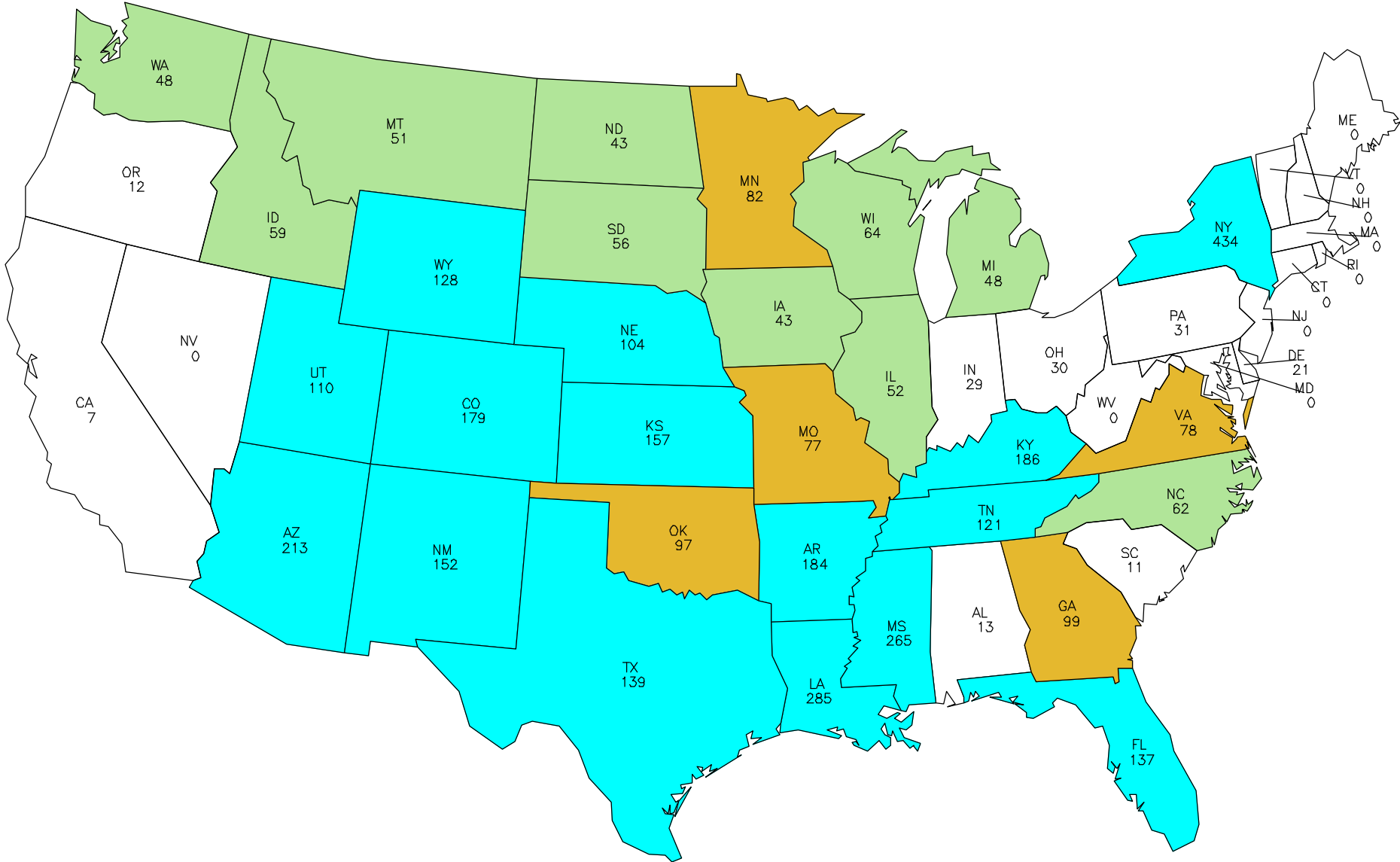
Prior years are NCIS processed figures.

Report contains NCIS Crop-Hail Member totals only.

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# 2023 U.S. Crop-Hail Loss Ratio by State

All Crops – All Losses – All Policies



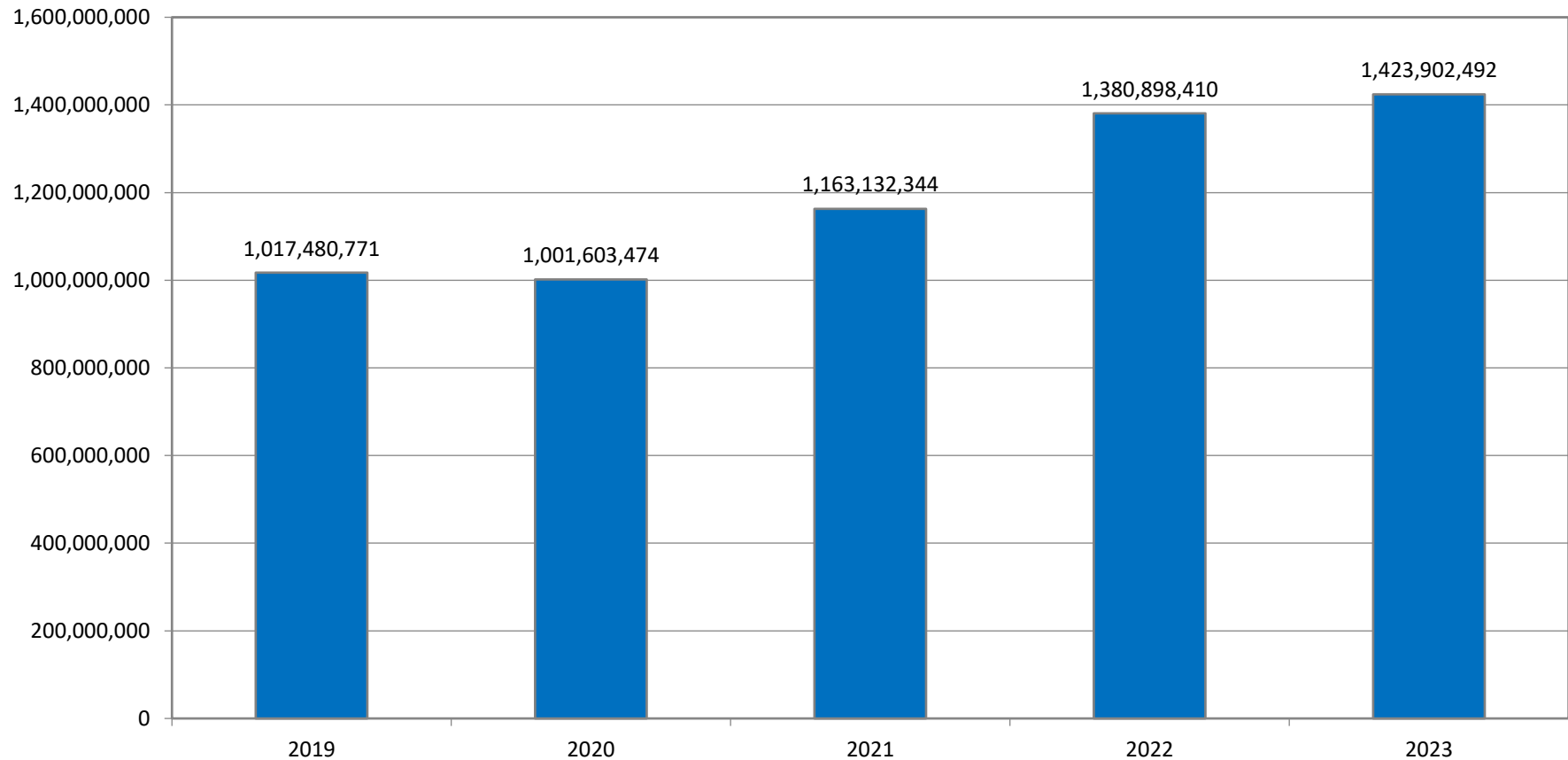
Loss Ratio %  
0 to 35  
35 to 65  
65 to 100  
100 and up

Data Source: NCIS 6-B Adjusted Verified Totals as of 01/29/2024

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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.

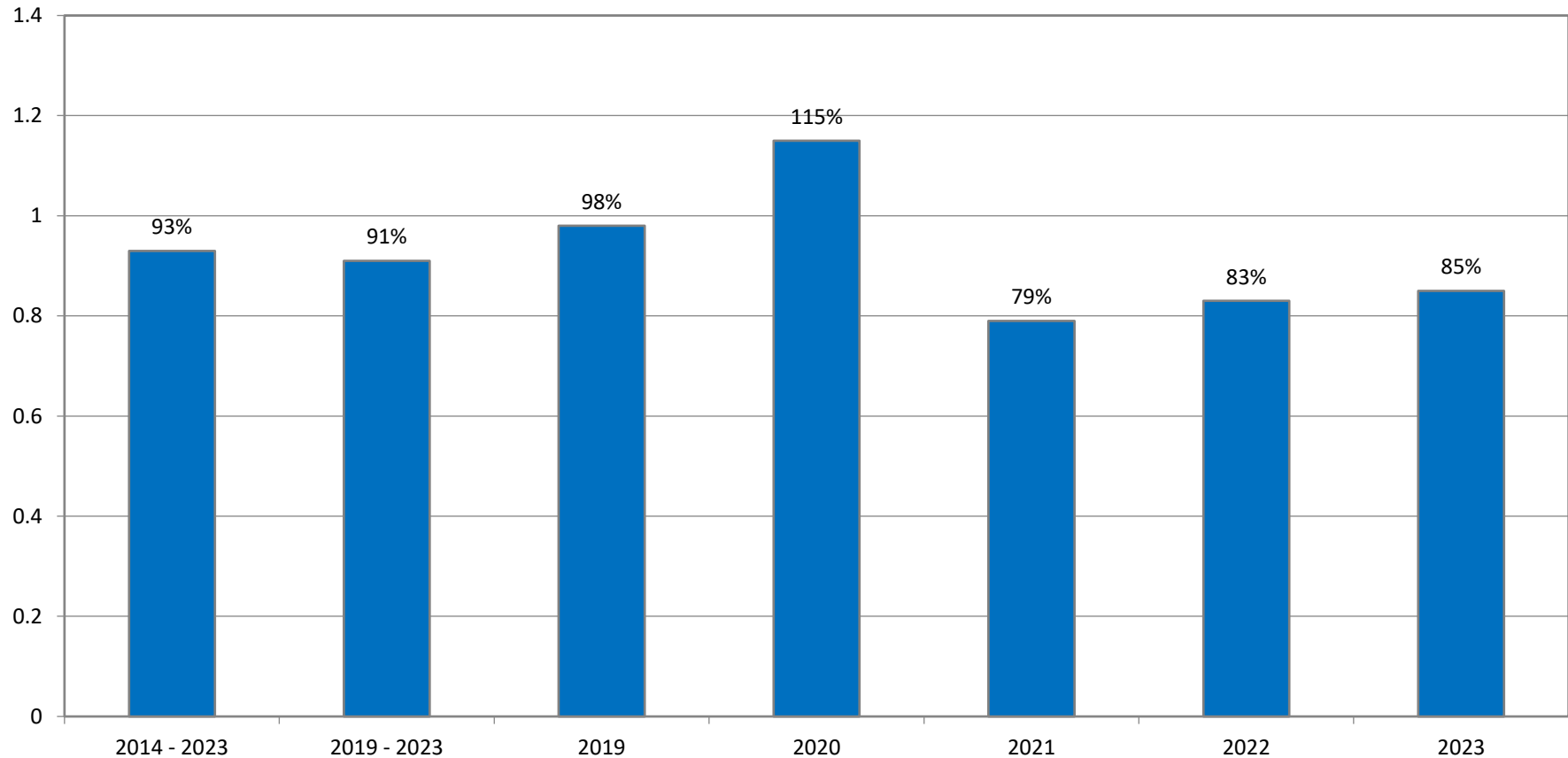
# Crop Hail Industry United States Premium Totals



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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# *2023 Crop-Hail Industry Reports*

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2024 Crop Insurance Industry Annual Convention

## Exhibit B

### *Crop-Hail Insurance Written in the United States 1915-2023*

# NATIONAL CROP INSURANCE SERVICES

## CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2023 BY NCIS MEMBERS

CH3052023

revised 1/2024

	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 1915-2023

CH3052023

BY NCIS MEMBERS

revised 1/2024

	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 1915-2023

CH3052023

BY NCIS MEMBERS

revised 1/2024

	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	35,357,642,883	1,017,480,771	996,228,068	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	924,556,180	79	2.89	2.29
2022	46,168,970,704	1,380,898,410	1,141,382,734	83	2.99	2.47
<b>Sub-Total</b>	<b>935,943,403,101</b>	<b>28,169,514,308</b>	<b>22,010,979,186</b>	<b>78</b>	<b>3.01</b>	<b>2.35</b>
<b>2023*</b>	<b>47,110,628,945</b>	<b>1,423,902,492</b>	<b>1,212,416,298</b>	<b>85</b>	<b>3.02</b>	<b>2.57</b>
<b>1915-2023*</b>	<b>983,054,032,046</b>	<b>29,593,416,800</b>	<b>23,223,395,484</b>	<b>78</b>	<b>3.01</b>	<b>2.36</b>

\* Source: 2023 liability, premium and loss are company verified totals from the State Summary Report as of Jan 29, 2024. The Actual totals processed by NCIS as of Jan 29, 2024 were \$44,658,300,533 for liability, \$1,252,543,623 for premium and \$1,050,742,677 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. 2019-2023 figures are verified totals. Prior years are NCIS processed figures.

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# *2023 Crop-Hail Industry Reports*

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**2024 Crop Insurance Industry Annual Convention**

## *Exhibit C*

### *Loss Cost History*

# National Crop Insurance Services

## Loss Cost History - Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only	Incurred Loss Ratio Cumulative (1)	Incurred Loss Ratio Preliminary (2)
Alabama	Cotton	2023	1948 - 2021	0.75	80%	
<b>Alabama</b>	<b>Total</b>			<b>0.75</b>	<b>80%</b>	<b>13%</b>
Arizona	Cotton	2024	1948 - 2022	1.20	82%	
<b>Arizona</b>	<b>Total</b>			<b>1.20</b>	<b>82%</b>	<b>213%</b>
Arkansas	Corn	2023	1948 - 2021	0.47	237%	
Arkansas	Cotton	2023	1948 - 2021	1.05	72%	
Arkansas	Rice	2023	1948 - 2021	0.20	25%	
Arkansas	Soybeans	2023	1948 - 2021	0.30	34%	
Arkansas	Wheat	2023	1948 - 2021	0.81	66%	
<b>Arkansas</b>	<b>Total</b>			<b>0.54</b>	<b>95%</b>	<b>184%</b>
California	All Other Crops	2021	1948 - 2019	0.69	51%	
California	Tree Fruit	2021	1948 - 2019	5.48	96%	
<b>California</b>	<b>Total</b>			<b>3.37</b>	<b>90%</b>	<b>7%</b>
Colorado	Corn	2023	1948 - 2021	10.67	91%	
Colorado	Potatoes	2023	1948 - 2021	8.14	85%	
Colorado	Wheat	2023	1948 - 2021	11.53	75%	
<b>Colorado</b>	<b>Total</b>			<b>10.80</b>	<b>84%</b>	<b>179%</b>
Connecticut	All Combined	2004	1948 - 2002	3.09	61%	
<b>Connecticut</b>	<b>Total</b>			<b>3.09</b>	<b>61%</b>	<b>0%</b>
Delaware	All Combined	2004	1948 - 2002	1.93	16%	
<b>Delaware</b>	<b>Total</b>			<b>1.93</b>	<b>16%</b>	<b>21%</b>
Florida	Cotton	2021	1948 - 2019	0.65	69%	
Florida	Tobacco	2021	1948 - 2019	2.99	57%	
<b>Florida</b>	<b>Total</b>			<b>2.22</b>	<b>60%</b>	<b>137%</b>
Georgia	Cotton	2023	1948 - 2021	0.48	68%	
Georgia	Tobacco	2023	1948 - 2021	3.33	62%	
<b>Georgia</b>	<b>Total</b>			<b>1.95</b>	<b>63%</b>	<b>99%</b>
Idaho	Barley	2023	1948 - 2021	3.34	80%	
Idaho	Peas	2023	1948 - 2021	3.28	76%	
Idaho	Potato	2023	1948 - 2021	1.21	72%	
Idaho	Tree Fruit	2023	1948 - 2021	5.84	117%	
Idaho	Wheat	2023	1948 - 2021	1.18	59%	
<b>Idaho</b>	<b>Total</b>			<b>1.61</b>	<b>70%</b>	<b>59%</b>
Illinois	Corn	2023	1948 - 2021	0.28	76%	
Illinois	Soybeans	2023	1948 - 2021	0.53	38%	
<b>Illinois</b>	<b>Total</b>			<b>0.38</b>	<b>57%</b>	<b>52%</b>
Indiana	Corn	2023	1948 - 2021	0.25	54%	
Indiana	Soybeans	2023	1948 - 2021	0.58	42%	
Indiana	Tobacco	2023	1948 - 2021	2.15	59%	
<b>Indiana</b>	<b>Total</b>			<b>0.40</b>	<b>48%</b>	<b>29%</b>
Iowa	Corn	2024	1948 - 2022	0.99	87%	
Iowa	Soybeans	2024	1948 - 2022	2.60	57%	
<b>Iowa</b>	<b>Total</b>			<b>1.60</b>	<b>69%</b>	<b>43%</b>
Kansas	Corn	2024	1948 - 2022	3.29	67%	
Kansas	Wheat	2024	1948 - 2022	5.00	65%	
<b>Kansas</b>	<b>Total</b>			<b>4.23</b>	<b>66%</b>	<b>157%</b>
Kentucky	Tobacco	2024	1948 - 2022	4.24	96%	
<b>Kentucky</b>	<b>Total</b>			<b>4.24</b>	<b>96%</b>	<b>186%</b>
Louisiana	Cotton	2015	1948 - 2013	1.50	79%	
<b>Louisiana</b>	<b>Total</b>			<b>1.50</b>	<b>79%</b>	<b>285%</b>
Maine	All Combined	2004	1948 - 2002	1.59	40%	
<b>Maine</b>	<b>Total</b>			<b>1.59</b>	<b>40%</b>	<b>0%</b>

# National Crop Insurance Services

## Loss Cost History - Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only	Incurred Loss Ratio Cumulative (1)	Incurred Loss Ratio Preliminary (2)
Maryland	All Combined	2004	1948 - 2002	1.93	37%	
<b>Maryland Total</b>				<b>1.93</b>	<b>37%</b>	<b>0%</b>
Massachusetts	All Combined	2004	1948 - 2002	3.09	47%	
<b>Massachusetts Total</b>				<b>3.09</b>	<b>47%</b>	<b>0%</b>
Michigan	Corn	2023	1948 - 2021	0.28	45%	
Michigan	Soybeans	2023	1948 - 2021	0.39	31%	
Michigan	Tree Fruit	2023	1948 - 2021	4.29	95%	
<b>Michigan Total</b>				<b>0.38</b>	<b>42%</b>	<b>48%</b>
Minnesota	Corn	2024	1948 - 2022	1.67	100%	
Minnesota	Soybeans	2024	1948 - 2022	4.16	68%	
Minnesota	Wheat	2024	1948 - 2022	2.91	84%	
<b>Minnesota Total</b>				<b>2.79</b>	<b>80%</b>	<b>82%</b>
Mississippi	Cotton	2023	1948 - 2021	0.39	24%	
<b>Mississippi Total</b>				<b>0.39</b>	<b>24%</b>	<b>265%</b>
Missouri	Corn	2023	1948 - 2021	0.73	93%	
Missouri	Cotton	2023	1948 - 2021	1.31	57%	
Missouri	Soybeans	2023	1948 - 2021	0.85	47%	
Missouri	Wheat	2023	1948 - 2021	1.31	71%	
<b>Missouri Total</b>				<b>0.91</b>	<b>67%</b>	<b>77%</b>
Montana	Barley	2023	1948 - 2021	7.76	85%	
Montana	Wheat	2023	1948 - 2021	6.31	85%	
<b>Montana Total</b>				<b>6.55</b>	<b>85%</b>	<b>51%</b>
Nebraska	Grains	2024	1948 - 2022	4.91	108%	
Nebraska	Soybeans	2024	1948 - 2022	4.24	79%	
<b>Nebraska Total</b>				<b>4.74</b>	<b>101%</b>	<b>104%</b>
Nevada	Alfalfa Seed	2013	1948 - 2011	1.24	49%	
Nevada	All Other Crops	2013	1948 - 2011	1.19	68%	
<b>Nevada Total</b>				<b>1.23</b>	<b>52%</b>	<b>0%</b>
New Hampshire	All Combined	2004	1948 - 2002	1.59	46%	
<b>New Hampshire Total</b>				<b>1.59</b>	<b>46%</b>	<b>0%</b>
New Jersey	All Combined	2004	1948 - 2002	1.93	40%	
<b>New Jersey Total</b>				<b>1.93</b>	<b>40%</b>	<b>0%</b>
New Mexico	Chile Peppers	2024	1948 - 2022	6.78	89%	
New Mexico	Corn	2024	1948 - 2022	5.66	111%	
New Mexico	Cotton	2024	1948 - 2022	5.49	78%	
New Mexico	Grains	2024	1948 - 2022	7.81	64%	
<b>New Mexico Total</b>				<b>5.99</b>	<b>83%</b>	<b>152%</b>
New York	All Combined	2004	1948 - 2002	2.30	78%	
<b>New York Total</b>				<b>2.30</b>	<b>78%</b>	<b>434%</b>
North Carolina	Cotton	2023	1948 - 2021	0.89	71%	
North Carolina	Tobacco	2023	1948 - 2021	3.41	91%	
<b>North Carolina Total</b>				<b>3.19</b>	<b>91%</b>	<b>62%</b>
North Dakota	Grains	2024	1948 - 2022	4.89	71%	
North Dakota	Soybeans	2024	1948 - 2022	5.21	76%	
<b>North Dakota Total</b>				<b>4.98</b>	<b>73%</b>	<b>43%</b>
Ohio	Corn	2023	1948 - 2021	0.14	26%	
Ohio	Soybeans	2023	1948 - 2021	0.25	27%	
Ohio	Tobacco	2023	1948 - 2021	3.11	53%	
<b>Ohio Total</b>				<b>0.23</b>	<b>28%</b>	<b>30%</b>
Oklahoma	Cotton	2024	1948 - 2022	7.58	122%	
Oklahoma	Wheat	2024	1948 - 2022	6.44	72%	
<b>Oklahoma Total</b>				<b>6.53</b>	<b>77%</b>	<b>97%</b>



# National Crop Insurance Services

## Loss Cost History - Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only	Incurred Loss Ratio Cumulative (1)	Incurred Loss Ratio Preliminary (2)
Oregon	Peas	2023	1948 - 2021	2.19	86%	
Oregon	Tree Fruit	2023	1948 - 2021	1.57	81%	
Oregon	Wheat	2023	1948 - 2021	0.47	68%	
<b>Oregon</b>	<b>Total</b>			<b>0.51</b>	<b>70%</b>	<b>12%</b>
Pennsylvania	All Combined	2004	1948 - 2002	1.93	77%	
<b>Pennsylvania</b>	<b>Total</b>			<b>1.93</b>	<b>77%</b>	<b>31%</b>
Rhode Island	All Combined	2004	1948 - 2002	7.60	82%	
<b>Rhode Island</b>	<b>Total</b>			<b>7.60</b>	<b>82%</b>	<b>0%</b>
South Carolina	Cotton	2015	1948 - 2013	1.98	59%	
South Carolina	Tobacco	2015	1948 - 2013	4.73	83%	
<b>South Carolina</b>	<b>Total</b>			<b>4.09</b>	<b>80%</b>	<b>11%</b>
South Dakota	Corn	2024	1948 - 2022	3.58	78%	
South Dakota	Grains	2024	1948 - 2022	7.33	82%	
South Dakota	Soybeans	2024	1948 - 2022	4.31	66%	
<b>South Dakota</b>	<b>Total</b>			<b>4.87</b>	<b>75%</b>	<b>56%</b>
Tennessee	Burley Tobacco	2024	1948 - 2022	2.20	72%	
Tennessee	Cotton	2024	1948 - 2022	1.05	33%	
Tennessee	Dark Tobacco	2024	1948 - 2022	3.82	94%	
<b>Tennessee</b>	<b>Total</b>			<b>2.57</b>	<b>81%</b>	<b>121%</b>
Texas	Corn	2024	1948 - 2022	3.36	72%	
Texas	Cotton	2024	1948 - 2022	7.15	88%	
Texas	Grains	2024	1948 - 2022	7.83	104%	
Texas	Milo	2024	1948 - 2022	1.55	57%	
<b>Texas</b>	<b>Total</b>			<b>5.78</b>	<b>87%</b>	<b>139%</b>
Utah	Wheat	2015	1948 - 2013	1.67	54%	
<b>Utah</b>	<b>Total</b>			<b>1.67</b>	<b>54%</b>	<b>110%</b>
Vermont	All Combined	2004	1948 - 2002	1.59	58%	
<b>Vermont</b>	<b>Total</b>			<b>1.59</b>	<b>58%</b>	<b>0%</b>
Virginia	Cotton	2023	1948 - 2021	0.51	27%	
Virginia	Tobacco	2023	1948 - 2021	3.42	71%	
<b>Virginia</b>	<b>Total</b>			<b>3.01</b>	<b>70%</b>	<b>78%</b>
Washington	Peas	2023	1948 - 2021	2.25	131%	
Washington	Tree Fruit	2023	1948 - 2021	1.60	68%	
Washington	Wheat	2023	1948 - 2021	0.40	63%	
<b>Washington</b>	<b>Total</b>			<b>0.70</b>	<b>70%</b>	<b>48%</b>
West Virginia	All Combined	2004	1948 - 2002	1.93	65%	
<b>West Virginia</b>	<b>Total</b>			<b>1.93</b>	<b>65%</b>	<b>0%</b>
Wisconsin	Corn	2023	1948 - 2021	0.42	62%	
Wisconsin	Potatoes	2023	1948 - 2021	1.15	77%	
Wisconsin	Soybeans	2023	1948 - 2021	0.58	40%	
Wisconsin	Tobacco	2023	1948 - 2021	9.07	89%	
<b>Wisconsin</b>	<b>Total</b>			<b>0.51</b>	<b>57%</b>	<b>64%</b>
Wyoming	Barley	2023	1948 - 2021	4.40	57%	
Wyoming	Wheat	2023	1948 - 2021	12.91	82%	
<b>Wyoming</b>	<b>Total</b>			<b>7.08</b>	<b>68%</b>	<b>128%</b>

(1) Cumulative Loss Ratio: Based on NCIS Member Premium, Period and Crop(s) of loss cost analysis. Losses are not converted by policy form. (data from Statistical Summary)

(2) Adjusted Verified Loss Ratio: 2023 , all crops and forms.

(3) Incidental Loss Cost Revision Filed for 2006.

(Data Source: NCIS Report No 6-B(dated 01/29/2024))

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# *2023 Crop-Hail Industry Reports*

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2024 Crop Insurance Industry Annual Convention

## *Exhibit D*

### *2023 Premium and Loss Projected Totals*

## Crop-Hail Insurance Processing System 2023 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Alabama	548,085	72,917	13.30
Arizona	2,931,099	6,264,073	213.71
Arkansas	34,615,608	63,695,493	184.01
California	923,546	68,444	7.41
Colorado	23,289,830	42,427,511	182.17
Connecticut	8,640	0	0.00
Delaware	104,065	21,763	20.91
Florida	545,033	747,176	137.09
Georgia	4,267,938	4,215,971	98.78
Idaho	16,967,637	10,209,752	60.17
Illinois	144,225,514	76,017,611	52.71
Indiana	36,293,772	10,407,319	28.68
Iowa	138,872,836	60,905,556	43.86
Kansas	66,064,513	105,586,083	159.82
Kentucky	5,018,407	9,353,710	186.39
Louisiana	7,492,904	21,352,599	284.97
Maine			
Maryland	78,813	0	0.00
Massachusetts	3,602	0	0.00
Michigan	7,040,077	3,371,735	47.89
Minnesota	130,947,402	111,461,118	85.12
Mississippi	4,277,500	11,365,224	265.70
Missouri	32,527,985	25,571,785	78.61
Montana	54,539,120	27,831,001	51.03
Nebraska	401,618,604	502,719,414	125.17
Nevada	10,744	0	0.00
New Hampshire	3,787	0	0.00
New Jersey			
New Mexico	2,445,638	3,710,931	151.74
New York	52,481	227,710	433.89
North Carolina	3,358,277	2,093,221	62.33
North Dakota	112,782,256	48,652,446	43.14
Ohio	11,293,267	3,462,134	30.66
Oklahoma	6,995,351	6,814,777	97.42
Oregon	2,864,846	344,553	12.03
Pennsylvania	243,628	74,426	30.55
Rhode Island			
South Carolina	147,072	16,735	11.38
South Dakota	71,062,710	40,577,064	57.10
Tennessee	2,380,389	2,883,450	121.13

## Crop-Hail Insurance Processing System 2023 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Texas	60,073,301	83,559,199	139.10
Utah	83,219	91,163	109.55
Vermont			
Virginia	1,306,230	1,016,627	77.83
Washington	13,716,122	6,535,291	47.65
West Virginia	11,749	0	0.00
Wisconsin	19,753,978	12,920,457	65.41
Wyoming	2,114,917	2,713,009	128.28
<b>US TOTALS</b>	<b>1,423,902,492</b>	<b>1,309,359,448</b>	<b>91.96</b>

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# *2023 Crop-Hail Industry Reports*

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2024 Crop Insurance Industry Annual Convention

## *Exhibit E*

### *2023 Crop-Hail Industry Ranking Report*

**Crop-Hail Insurance Processing System**  
**2023 Crop Hail Industry Premium Ranking Report**  
(As of 01/29/2024)

<b>REPORTING ORGANIZATION</b>	<b>PREMIUM</b>
Rural Community Insurance Services	299,165,590
NAU Country Insurance Company	287,058,134
Rain & Hail LLC	207,655,082
AgriSompo N.A.	151,189,072
Farmers Mutual Hail	141,813,862
Great American	123,803,278
Crop Risk Services	101,728,477
Proag Insurance	39,161,802
Hudson Insurance	29,776,102
Country Financial	25,686,377
American Farm Bureau Ins Services, Inc	9,611,003
Nodak Insurance Company	2,676,864
Rural Mutual Insurance	2,260,860
Advanced AgProtection	1,531,141
FBM of Idaho	1,235,287
Precision Risk Management	1,077,912
Global Ag	732,509
<b>US TOTALS</b>	<b>1,426,163,352</b>

*Verified premiums are the amounts that companies have processed through their own systems as of 01/29/2024. 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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# *2023 MPCl Industry Reports*

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## **2024 Crop Insurance Industry Annual Convention**

### **INDUSTRY EXPERIENCE - 2023 EXHIBITS A-C**

#### **Exhibit A, 2023 MPCl Report**

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

#### **Exhibit B, 2023 Buy-Up and Catastrophic Totals by State**

#### **Exhibit C, 2023 MPCl Ranking Report**



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# *2023 MPCCI Industry Reports*

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**2024 Crop Insurance Industry Annual Convention**

## Exhibit A *2023 MPCCI Report*

# Multiple Peril Crop Insurance 2023 State Totals

STATE	POL SOLD	POL EARN PREM	POL INDEM	UNITS EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
AK	20	11	6	11	6	5,162	782,471	94,026	68,929	102,300	108.80	13.07	12.02
AL	22,918	8,491	2,289	24,095	5,168	1,530,471	936,823,636	113,848,059	76,435,889	61,458,700	53.98	6.56	12.15
AR	41,376	17,583	4,810	36,824	7,746	5,549,619	3,225,600,985	280,126,740	193,771,620	159,411,721	56.91	4.94	8.68
AZ	4,095	2,006	1,020	7,813	2,929	41,050,260	812,229,148	150,635,489	81,509,237	114,852,850	76.25	14.14	18.55
CA	34,697	27,344	7,121	63,066	11,072	17,207,230	12,526,851,529	723,815,769	413,369,306	629,498,523	86.97	5.03	5.78
CO	44,692	16,072	8,368	49,586	17,452	17,382,640	2,012,542,818	353,272,459	214,075,809	319,774,764	90.52	15.89	17.55
CT	337	251	114	926	262	20,052	61,947,068	9,541,964	6,008,609	17,368,953	182.03	28.04	15.40
DE	2,490	1,489	218	5,262	449	314,933	197,810,661	15,047,296	9,297,019	2,316,063	15.39	1.17	7.61
FL	15,510	9,815	5,766	27,857	12,330	3,135,222	4,625,563,507	290,958,645	177,301,899	658,132,991	226.19	14.23	6.29
GA	58,186	19,738	6,502	63,167	15,865	2,762,850	2,352,397,628	293,220,766	190,336,835	204,991,757	69.91	8.71	12.46
HI	270	230	12	547	16	17,147	201,272,241	2,268,215	1,391,644	1,402,424	61.83	0.70	1.13
IA	164,394	125,316	35,342	219,939	51,960	22,242,390	19,995,386,330	1,164,518,639	622,211,604	758,673,611	65.15	3.79	5.82
ID	13,294	6,684	2,743	19,699	6,170	10,263,892	2,001,415,024	157,090,208	85,306,424	131,998,955	84.03	6.60	7.85
IL	168,856	127,077	22,430	222,581	30,216	20,012,493	17,406,102,308	1,075,082,650	631,686,365	232,092,421	21.59	1.33	6.18
IN	67,954	50,401	6,109	101,057	8,613	9,776,428	8,098,267,709	598,041,431	350,661,236	51,936,012	8.68	0.64	7.38
KS	267,051	115,963	72,111	285,175	152,672	25,022,249	8,270,388,998	1,293,900,551	807,781,977	1,973,252,008	152.50	23.86	15.64
KY	29,854	16,609	3,658	34,537	5,591	3,605,740	2,484,490,964	242,523,912	159,594,325	55,550,508	22.91	2.24	9.76
LA	27,078	10,458	2,786	31,133	5,476	2,770,181	2,127,214,520	189,016,129	128,696,307	145,965,216	77.22	6.86	8.89
MA	564	517	187	1,046	272	24,782	66,294,818	6,129,196	3,858,950	12,417,753	202.60	18.73	9.25
MD	6,763	4,326	842	11,994	1,514	856,321	546,421,194	46,465,662	30,164,911	16,548,143	35.61	3.03	8.50
ME	699	425	110	1,528	283	101,050	149,008,659	14,598,738	9,638,225	6,420,761	43.98	4.31	9.80
MI	34,099	23,453	4,277	44,038	5,883	4,339,296	3,162,686,864	272,159,170	176,281,815	77,285,731	28.40	2.44	8.61
MN	133,529	76,871	30,405	133,011	43,922	17,942,760	13,126,494,152	956,845,451	584,046,860	763,963,770	79.84	5.82	7.29
MO	91,728	51,594	15,209	98,317	24,850	10,239,395	5,710,094,130	601,843,266	400,333,000	356,040,652	59.16	6.24	10.54
MS	25,126	7,964	2,538	14,394	3,524	3,575,944	2,095,506,151	194,232,883	142,542,264	111,893,523	57.61	5.34	9.27
MT	38,125	14,515	5,048	47,720	11,817	18,444,712	2,012,255,983	354,374,702	218,844,484	229,813,705	64.85	11.42	17.61
NC	57,578	26,492	6,394	111,014	21,548	3,451,181	2,650,302,302	381,747,502	250,385,603	166,453,209	43.60	6.28	14.40
ND	193,747	66,546	23,282	171,943	36,201	25,900,999	9,876,351,572	1,501,469,984	1,016,206,723	689,926,096	45.95	6.99	15.20
NE	156,311	82,590	36,378	230,076	70,834	25,145,494	12,602,039,815	940,562,135	551,924,377	902,938,277	96.00	7.17	7.46
NH	85	78	39	183	50	8,592	7,242,616	533,357	343,713	1,321,422	247.76	18.25	7.36
NJ	1,646	1,166	184	2,164	259	162,793	128,081,488	10,587,416	7,176,269	4,251,271	40.15	3.32	8.27
NM	7,222	3,254	2,645	15,183	9,213	29,391,442	738,287,690	148,661,701	82,522,747	167,123,964	112.42	22.64	20.14
NV	993	818	408	3,246	750	40,595,263	556,535,545	148,185,296	79,112,991	31,321,281	21.14	5.63	26.63
NY	6,610	4,773	1,104	11,135	2,295	1,165,246	880,007,399	87,568,796	58,730,585	32,796,814	37.45	3.73	9.95
OH	65,663	47,745	5,163	78,768	6,604	7,313,235	5,283,362,394	392,444,529	243,842,788	35,047,509	8.93	0.66	7.43

Data Source: RMA Summary of Business as of 01/29/2024.  
Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 01/2024.

# Multiple Peril Crop Insurance 2023 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
OK	43,654	19,851	12,933	62,364	29,152	9,294,546	1,630,849,540	384,207,054	253,607,080	522,216,755	135.92	32.02	23.56
OR	7,592	4,711	3,215	14,150	6,712	18,549,905	1,418,607,268	159,086,937	88,139,375	168,573,087	105.96	11.88	11.21
PA	10,834	8,308	1,746	16,254	2,866	1,225,127	765,638,840	85,172,362	58,091,406	22,989,401	26.99	3.00	11.12
RI	39	35	14	98	38	1,213	1,721,678	177,002	113,530	251,819	142.27	14.63	10.28
SC	20,052	8,609	2,741	32,375	9,467	1,140,295	801,207,692	148,273,915	98,953,929	93,368,827	62.97	11.65	18.51
SD	125,847	56,782	19,709	111,240	29,441	20,801,933	8,970,081,881	1,160,645,737	792,252,920	542,737,203	46.76	6.05	12.94
TN	23,703	10,893	2,086	26,828	3,669	2,835,812	1,626,171,389	139,208,060	95,362,435	36,170,395	25.98	2.22	8.56
TX	235,404	92,912	51,862	313,108	130,737	57,475,781	8,485,056,632	2,069,629,217	1,353,324,609	2,471,063,567	119.40	29.12	24.39
UT	2,297	1,744	1,256	8,435	3,265	25,144,132	235,637,062	50,331,148	27,041,717	23,311,624	46.32	9.89	21.36
VA	14,517	8,129	1,591	27,971	3,523	1,235,990	824,359,202	102,943,509	68,293,050	41,739,135	40.55	5.06	12.49
VT	358	312	123	713	246	90,452	46,112,246	4,418,658	2,893,127	6,027,742	136.42	13.07	9.58
WA	21,160	12,810	7,715	34,350	16,836	5,955,729	5,179,535,765	340,234,231	187,163,659	473,497,971	139.17	9.14	6.57
WI	49,959	33,176	8,047	53,761	10,350	5,447,487	4,158,000,090	377,723,900	252,463,193	141,878,670	37.56	3.41	9.08
WV	467	322	119	532	183	50,860	32,037,720	3,763,029	2,474,552	2,696,014	71.64	8.42	11.75
WY	5,365	2,173	855	7,015	1,631	18,956,739	347,487,334	56,225,720	30,905,601	23,602,417	41.98	6.79	16.18
<b>TOTALS</b>	<b>2,344,808</b>	<b>1,229,432</b>	<b>429,630</b>	<b>2,878,229</b>	<b>821,928</b>	<b>539,533,465</b>	<b>181,450,564,656</b>	<b>18,093,453,211</b>	<b>11,316,541,522</b>	<b>13,694,468,285</b>	<b>75.69</b>	<b>7.55</b>	<b>9.97</b>

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

## Multiple Peril Crop Insurance 2023 Crop Totals

CROP ABBR	POL SOLD	EARN PREM	POL INDEM	EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	TOTAL PREMIUM	SUBSIDY	INDEMNITY	LOSS RATIO	LOSS COST	AVG RATE
ALFALFA SD	195	45	6	125	6	7,255	8,752,159	782,861	466,428	202,820	25.91	2.32	8.94
ALL OTHER	27,211	15,473	6,343	44,705	12,966	15,650,928	3,905,054,449	299,999,646	190,337,559	244,535,042	81.51	6.26	7.68
ALMONDS	5,310	4,943	1,190	9,044	1,637	971,570	2,687,630,505	95,251,389	52,629,936	119,289,339	125.24	4.44	3.54
ANL FORAGE	20,569	11,774	11,603	43,066	31,556	7,117,885	1,628,748,565	442,721,322	230,109,748	544,362,361	122.96	33.42	27.18
AOCIT TREE	200	146	34	196	39	0	44,324,618	668,983	432,819	2,000,646	299.06	4.51	1.51
APICULTURE	5,232	4,693	4,037	14,176	7,479	0	376,497,123	98,430,346	50,840,302	81,937,935	83.24	21.76	26.14
APPLES	2,474	2,279	327	10,197	782	228,586	2,088,634,134	151,075,017	95,335,315	43,540,912	28.82	2.08	7.23
AVCD TREES	93	73	15	95	22	0	36,392,573	1,292,753	768,000	1,097,256	84.88	3.02	3.55
AVOCADOS	876	805	183	918	189	31,243	116,820,505	10,546,195	7,158,181	12,652,968	119.98	10.83	9.03
BARLEY	52,777	7,577	2,246	14,664	3,361	2,099,232	671,525,048	83,207,070	53,404,393	60,231,011	72.39	8.97	12.39
BINDER TOB	270	142	95	474	238	4,308	49,067,500	11,128,650	6,901,116	24,529,687	220.42	49.99	22.68
BLUEBERRY	1,373	1,168	422	2,348	764	60,749	410,331,781	43,500,718	27,052,223	39,118,445	89.93	9.53	10.60
BUCKWHEAT	532	110	21	298	42	17,704	5,017,496	1,039,066	618,586	445,219	42.85	8.87	20.71
BURTOBACCO	4,014	1,153	85	2,807	114	24,915	79,329,719	22,095,705	12,387,215	2,481,032	11.23	3.13	27.85
CABBAGE	161	83	18	285	36	7,615	21,039,579	2,092,160	1,326,195	829,181	39.63	3.94	9.94
CAMEL	890	64	12	109	15	19,515	3,025,180	645,209	381,870	265,842	41.20	8.79	21.33
CANBR	9	6	0	10	0	3,326	37,780,251	1,422,993	1,420,963	0	0.00	0.00	3.77
CANOLA	28,194	9,221	2,568	22,525	3,565	2,380,354	934,611,888	162,395,162	107,967,157	71,948,509	44.30	7.70	17.38
CARAMTREES	5	4	0	4	0	0	1,109,523	33,593	18,992	0	0.00	0.00	3.03
CHERRIES	2,180	1,877	1,089	3,745	1,681	92,506	611,872,825	81,301,791	46,247,033	144,905,872	178.23	23.68	13.29
CHILEPEPRS	17	2	0	2	0	304	112,309	2,189	2,189	0	0.00	0.00	1.95
CLAMS	67	36	9	95	19	0	31,095,734	900,781	525,843	4,885,443	542.36	15.71	2.90
CLYSG	75	8	0	22	0	807	600,880	62,619	40,272	0	0.00	0.00	10.42
COFFEE	96	86	2	136	2	1,510	10,490,043	475,473	266,902	35,280	7.42	0.34	4.53
COFFEETREE	62	56	0	75	0	0	21,841,884	222,502	143,903	0	0.00	0.00	1.02
CORN	598,927	404,775	115,863	792,254	180,561	85,415,625	73,365,815,500	6,229,485,321	3,906,222,765	3,682,041,881	59.11	5.02	8.49
COTTON	119,697	56,833	20,928	175,552	41,523	10,003,776	5,816,162,951	1,370,752,168	982,066,829	1,468,078,916	107.10	25.24	23.57
CRANBERRY	465	455	58	601	67	26,710	150,493,869	4,225,822	2,388,159	2,330,360	55.15	1.55	2.81
CUCUM	259	74	20	283	36	16,876	16,060,180	1,365,261	792,468	441,440	32.33	2.75	8.50
CULT WR	53	30	6	56	12	12,409	11,194,900	667,116	391,519	515,468	77.27	4.60	5.96
DARKAIRTOB	1,593	479	114	799	146	4,397	19,713,610	1,773,097	985,164	2,411,027	135.98	12.23	8.99
DRY BEANS	29,502	4,759	1,276	10,623	1,814	1,104,287	676,588,115	90,413,746	57,482,548	45,123,805	49.91	6.67	13.36
DRY PEAS	25,218	4,908	1,775	9,969	2,906	1,764,129	438,861,958	77,048,689	49,536,466	63,837,144	82.85	14.55	17.56
EXLONGSTCT	1,421	516	227	1,265	510	228,661	328,702,201	46,454,369	25,401,079	129,707,284	279.21	39.46	14.13
FF PEACHES	273	225	41	757	60	19,488	124,647,683	4,356,220	2,562,610	1,336,535	30.68	1.07	3.49
FIGS	17	17	0	52	0	4,580	9,476,388	210,622	129,799	0	0.00	0.00	2.22
FILLER TOB	12	11	0	16	0	162	599,568	26,485	14,834	0	0.00	0.00	4.42
FIRECURETB	1,107	503	166	1,091	258	10,657	62,699,933	4,975,097	2,820,402	11,068,470	222.48	17.65	7.93
FLAX	17,268	756	299	1,539	501	169,743	40,051,187	8,663,483	5,117,769	8,024,003	92.62	20.03	21.63

Data Source: RMA Summary of Business as of 01/29/2024.  
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 01/2024.

## Multiple Peril Crop Insurance 2023 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
FLUECURETB	7,811	2,897	652	13,526	1,791	137,168	549,465,746	76,112,380	44,505,179	53,313,143	70.05	9.70	13.85
FM SWT CRN	257	112	31	349	43	32,733	34,941,839	2,208,152	1,361,191	1,176,150	53.26	3.37	6.32
FORAGE SD	14,651	2,785	272	3,460	321	170,756	32,084,621	4,580,463	2,524,165	1,971,989	43.05	6.15	14.28
FORAGEPROD	8,760	6,001	1,194	13,291	2,500	1,633,566	457,559,979	59,466,967	37,079,464	21,225,151	35.69	4.64	13.00
FR APRICOT	98	72	22	89	25	2,012	9,161,364	1,317,188	845,822	1,563,680	118.71	17.07	14.38
FR MKT TOM	527	169	115	338	185	20,125	102,391,705	12,907,101	8,061,572	28,516,896	220.94	27.85	12.61
FR NECT	247	202	43	674	70	13,651	83,515,907	5,016,438	3,001,145	1,901,229	37.90	2.28	6.01
FRMKTBEAN	69	34	3	45	5	3,108	2,754,832	447,825	290,264	21,354	4.77	0.78	16.26
GRAIN SORG	165,246	34,650	18,443	70,694	32,438	5,567,706	1,582,906,623	344,170,696	222,558,493	385,570,809	112.03	24.36	21.74
GRAPEFRUIT	570	441	158	618	237	23,775	64,679,377	4,327,436	2,975,375	15,309,992	353.79	23.67	6.69
GRAPES	5,727	5,388	819	20,469	1,835	539,732	2,348,165,566	105,946,522	60,104,104	61,155,525	57.72	2.60	4.51
GRASS SEED	263	173	23	225	26	72,412	45,535,025	3,444,661	2,515,738	2,533,651	73.55	5.56	7.56
GREEN PEAS	3,358	918	291	1,541	417	112,074	77,502,796	10,762,940	5,936,846	8,669,421	80.55	11.19	13.89
GRPFT TREE	361	300	13	734	15	0	172,189,736	5,565,680	3,560,401	1,704,173	30.62	0.99	3.23
HEMP	516	9	1	14	1	2,633	403,004	78,187	48,157	16,544	21.16	4.11	19.40
HYB CRN SD	5,903	2,628	84	4,985	98	321,289	458,970,260	20,443,656	11,389,412	2,886,267	14.12	0.63	4.45
HYB POP CS	42	12	0	14	0	215	785,899	100,931	55,513	0	0.00	0.00	12.84
HYB SD RIC	240	87	12	195	20	11,399	28,554,096	3,182,176	1,871,877	1,346,294	42.31	4.71	11.14
HYB SOR SD	3,042	236	31	464	44	37,296	18,686,986	1,503,891	921,580	1,298,154	86.32	6.95	8.05
HYB SWT CS	101	52	0	236	0	5,477	16,783,537	1,970,560	1,089,879	0	0.00	0.00	11.74
HYB VEG SD	35	21	5	60	7	2,223	7,244,226	709,406	400,743	977,107	137.74	13.49	9.79
LEMONS	850	751	61	946	79	42,764	195,850,529	7,355,012	4,568,739	5,947,262	80.86	3.04	3.76
LEMONTREES	116	103	7	118	11	0	35,839,437	907,457	578,774	1,159,402	127.76	3.23	2.53
LIME TREES	6	6	0	6	0	0	596,766	52,858	33,386	0	0.00	0.00	8.86
MAC TREES	19	16	0	194	0	0	90,976,136	476,901	306,125	0	0.00	0.00	0.52
MANGOTREES	21	17	1	20	1	0	1,212,501	42,294	26,436	8,632	20.41	0.71	3.49
MCRFM	31	29	0	29	0	0	2,015,803	245,413	193,367	0	0.00	0.00	12.17
MDTNG	982	871	193	1,408	239	64,433	371,867,188	21,393,897	13,600,785	23,214,429	108.51	6.24	5.75
MILLET	13,941	2,300	542	5,865	930	535,054	84,783,035	20,818,595	12,323,159	7,386,629	35.48	8.71	24.56
MINT	104	56	10	141	27	8,296	10,684,072	552,782	290,374	965,198	174.61	9.03	5.17
MTGTR	75	69	0	96	0	0	49,825,497	962,392	625,176	0	0.00	0.00	1.93
MUSTARD	3,968	413	192	1,043	403	192,004	58,456,985	14,427,529	8,503,205	12,785,819	88.62	21.87	24.68
NUR FG&C	477	379	115	1,241	116	0	571,827,783	35,591,278	22,666,884	81,998,308	230.39	14.34	6.22
NUR NVS	166	148	45	279	26	0	233,907,971	9,269,303	6,344,233	18,844,219	203.30	8.06	3.96
OATS	48,924	4,787	1,597	6,849	2,094	453,045	98,522,953	17,047,674	11,168,799	17,860,742	104.77	18.13	17.30
OLIVE	341	297	121	331	128	24,829	42,360,891	5,752,303	3,384,718	6,328,479	110.02	14.94	13.58

Data Source: RMA Summary of Business as of 01/29/2024.  
 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 01/2024.

## Multiple Peril Crop Insurance 2023 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
ONIONS	1,272	473	186	1,518	469	71,030	197,741,856	30,151,413	18,916,556	30,418,434	100.89	15.38	15.25
ORANGES	3,304	2,952	1,347	6,961	3,386	354,100	774,486,124	40,260,903	25,575,978	211,484,924	525.29	27.31	5.20
ORANGETREE	1,449	1,301	229	2,818	333	0	1,680,929,282	27,991,408	18,709,340	43,172,656	154.24	2.57	1.67
PAPAYA	13	7	2	10	2	72	788,397	14,864	8,923	42,983	289.18	5.45	1.89
PAPAYATREE	21	15	0	25	0	0	914,218	15,629	8,852	0	0.00	0.00	1.71
PC PEACHES	288	270	55	712	85	10,014	53,008,274	2,416,439	1,341,952	2,082,637	86.19	3.93	4.56
PEACHES	521	476	194	1,034	463	15,932	74,073,734	20,675,043	12,859,593	33,293,136	161.03	44.95	27.91
PEANUTS	29,848	10,976	3,573	34,636	9,043	1,502,781	1,366,149,165	149,849,370	92,864,758	179,136,881	119.54	13.11	10.97
PEARS	668	574	44	1,891	61	28,802	194,727,948	5,850,680	3,266,605	1,552,145	26.53	0.80	3.00
PECANS	1,713	1,394	195	2,778	291	180,795	378,820,315	23,532,286	13,097,514	8,046,656	34.19	2.12	6.21
PEPPERS	396	130	89	225	121	7,546	57,802,455	11,011,576	6,392,588	26,285,383	238.71	45.47	19.05
PISTACHIOS	899	820	86	1,309	119	230,620	975,389,283	61,679,990	36,587,334	14,956,250	24.25	1.53	6.32
PLUMS	285	232	52	542	66	11,675	67,452,306	5,927,679	3,645,897	1,526,035	25.74	2.26	8.79
POMEGR	30	30	2	45	2	7,542	41,137,823	3,235,752	1,737,017	160,524	4.96	0.39	7.87
POPCORN	4,487	888	89	1,724	109	201,621	202,871,934	12,815,909	7,323,434	3,738,548	29.17	1.84	6.32
POTATOES	4,406	1,582	212	5,506	394	708,284	1,763,023,676	100,294,333	62,677,758	44,792,248	44.66	2.54	5.69
PRF	63,557	57,952	52,847	349,253	160,940	276,508,262	5,620,383,439	1,270,768,288	673,136,035	848,257,061	66.75	15.09	22.61
PROC APRIC	19	14	3	26	4	961	3,016,713	396,213	236,960	182,854	46.15	6.06	13.13
PROC BEANS	2,230	433	109	1,123	202	74,029	50,443,338	5,257,360	3,004,140	4,769,745	90.73	9.46	10.42
PROC FREES	56	43	7	66	9	1,645	9,058,875	228,985	126,825	275,268	120.21	3.04	2.53
PRUNES	386	372	26	495	33	30,264	71,767,017	16,706,992	9,997,130	1,658,748	9.93	2.31	23.28
PUMPKINS	261	93	15	152	17	8,280	7,667,368	1,064,576	551,756	977,392	91.81	12.75	13.88
RAISINS	799	631	15	1,228	18	0	82,542,870	2,131,271	1,238,078	75,564	3.55	0.09	2.58
RICE	21,437	10,535	2,586	26,776	5,260	2,758,108	3,448,917,257	250,202,788	155,861,042	248,308,193	99.24	7.20	7.25
RYE	2,101	557	316	1,157	621	89,149	16,561,071	3,410,845	2,027,999	5,282,534	154.87	31.90	20.60
SAFFLOWER	4,058	257	52	557	90	105,074	13,795,262	2,577,506	1,727,872	2,956,557	114.71	21.43	18.68
SESAME	7,607	204	74	563	172	33,920	9,100,703	2,543,889	1,562,019	2,713,484	106.67	29.82	27.95
SIL SORG	8,686	710	224	1,572	391	113,590	49,396,501	6,363,912	3,717,334	8,003,439	125.76	16.20	12.88
SOYBEANS	558,764	371,510	101,353	742,088	161,815	76,021,128	42,655,349,049	3,272,734,473	2,068,188,672	1,831,389,877	55.96	4.29	7.67
STRAWBERRY	78	64	5	89	7	11,110	77,932,102	2,530,116	1,975,432	1,568,233	61.98	2.01	3.25
SUGARBEETS	13,110	5,577	559	13,422	788	1,042,433	1,345,286,176	82,725,940	45,985,504	16,490,879	19.93	1.23	6.15
SUGARCANE	1,424	1,161	43	7,073	162	765,421	654,509,589	50,869,030	33,562,079	5,157,937	10.14	0.79	7.77
SUNFLOWERS	68,282	3,995	998	6,446	1,297	1,243,791	472,481,897	89,777,774	63,621,238	38,034,233	42.36	8.05	19.00
SWEET CORN	3,136	1,138	172	2,089	222	185,289	142,534,358	7,828,822	4,257,099	5,986,450	76.47	4.20	5.49
SWPOTATOES	23	11	1	27	2	3,491	7,949,680	674,910	453,534	123,221	18.26	1.55	8.49
TABLEGRAPE	376	322	121	1,307	270	62,455	443,643,009	21,858,867	13,384,467	58,701,083	268.55	13.23	4.93

Data Source: RMA Summary of Business as of 01/29/2024.  
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 01/2024.

## Multiple Peril Crop Insurance 2023 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
TANGELOS	228	186	41	224	53	4,153	14,535,427	766,171	469,805	1,252,978	163.54	8.62	5.27
TANGS	81	45	33	51	37	721	1,280,096	78,090	42,686	877,681	1,123.94	68.56	6.10
TANGT	13	9	0	11	0	0	1,279,697	101,036	63,650	0	0.00	0.00	7.90
TOMATOES	1,006	517	99	2,799	231	254,808	1,159,833,538	29,854,263	14,296,286	30,661,953	102.71	2.64	2.57
TRICL	3,671	354	189	761	364	89,085	25,303,642	3,143,513	1,770,854	7,936,208	252.46	31.36	12.42
WALNUTS	1,593	1,526	74	2,378	110	214,438	279,524,441	6,051,909	3,447,318	4,210,540	69.57	1.51	2.17
WFRP	1,427	1,356	27	1,356	27	0	1,911,085,744	106,807,441	74,635,260	461,686	0.43	0.02	5.59
WHEAT	294,256	144,146	67,112	337,841	136,803	39,049,459	12,260,284,022	2,209,404,324	1,413,779,718	2,385,597,266	107.97	19.46	18.02
WRAP TOB	4	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
<b>TOTALS</b>	<b>2,344,808</b>	<b>1,229,432</b>	<b>429,630</b>	<b>2,878,229</b>	<b>821,928</b>	<b>539,533,465</b>	<b>181,450,564,656</b>	<b>18,093,453,211</b>	<b>11,316,541,522</b>	<b>13,694,468,285</b>	<b>75.69</b>	<b>7.55</b>	<b>9.97</b>

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

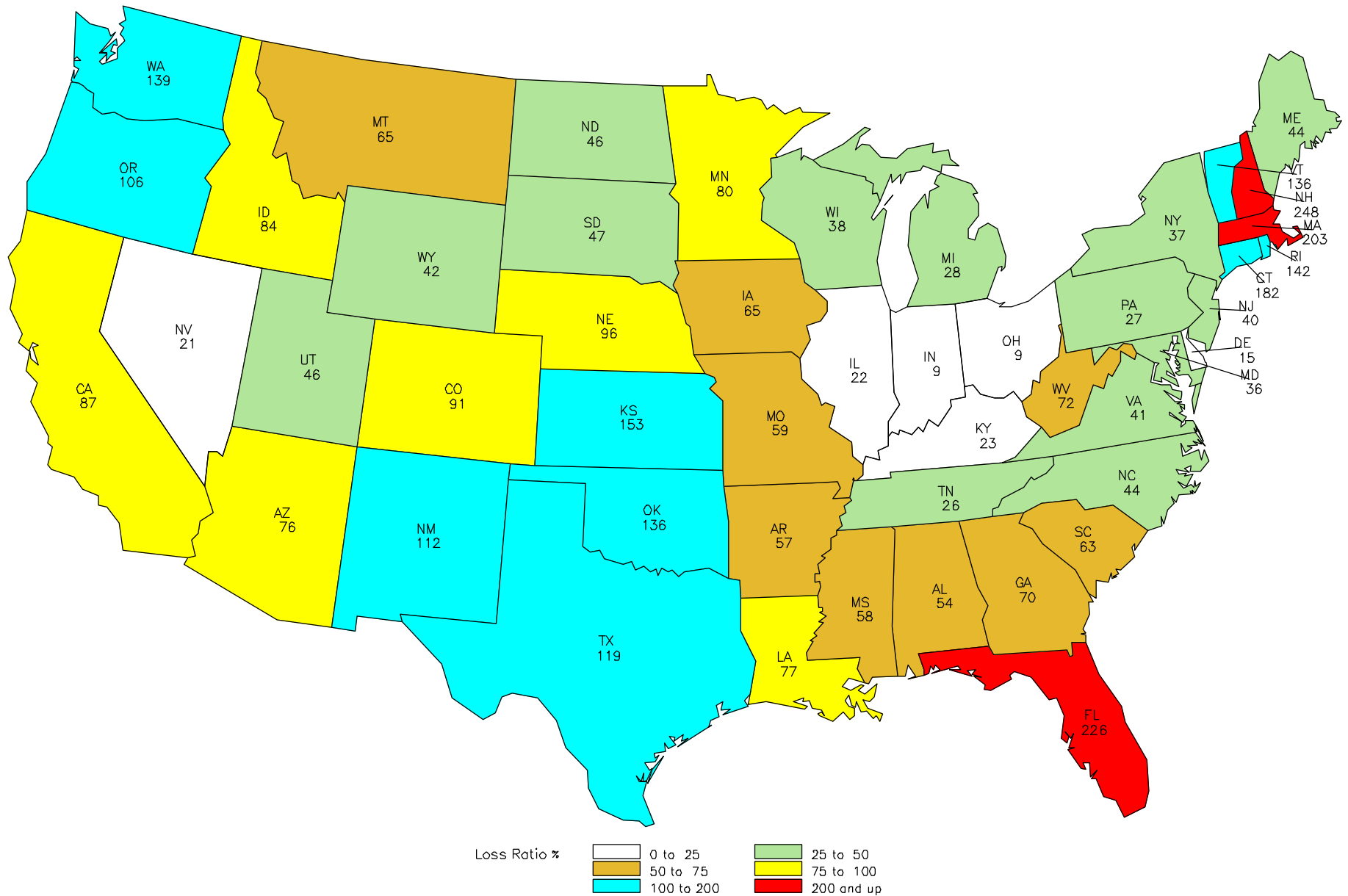
## 2023 MPCCI Crop Names and Abbreviations

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



# 2023 U.S. MPCI Loss Ratio by State

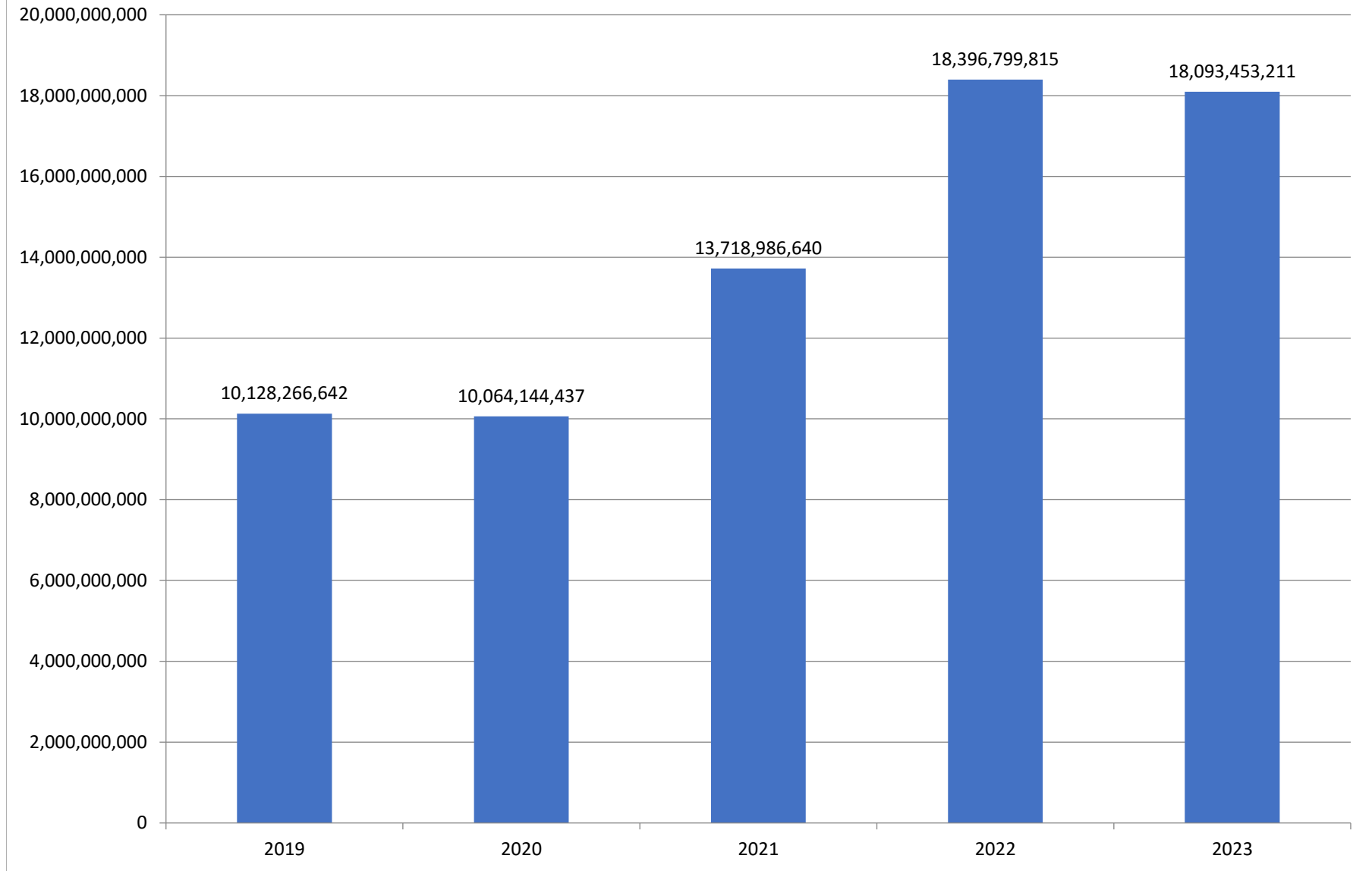
All Crops – All Losses – All Policies



Prepared by National Crop Insurance Services 01/29/2024

Data Source: RMA Summary of Business as of 01/2024

# Federal Crop Insurance All Industry Premium Totals

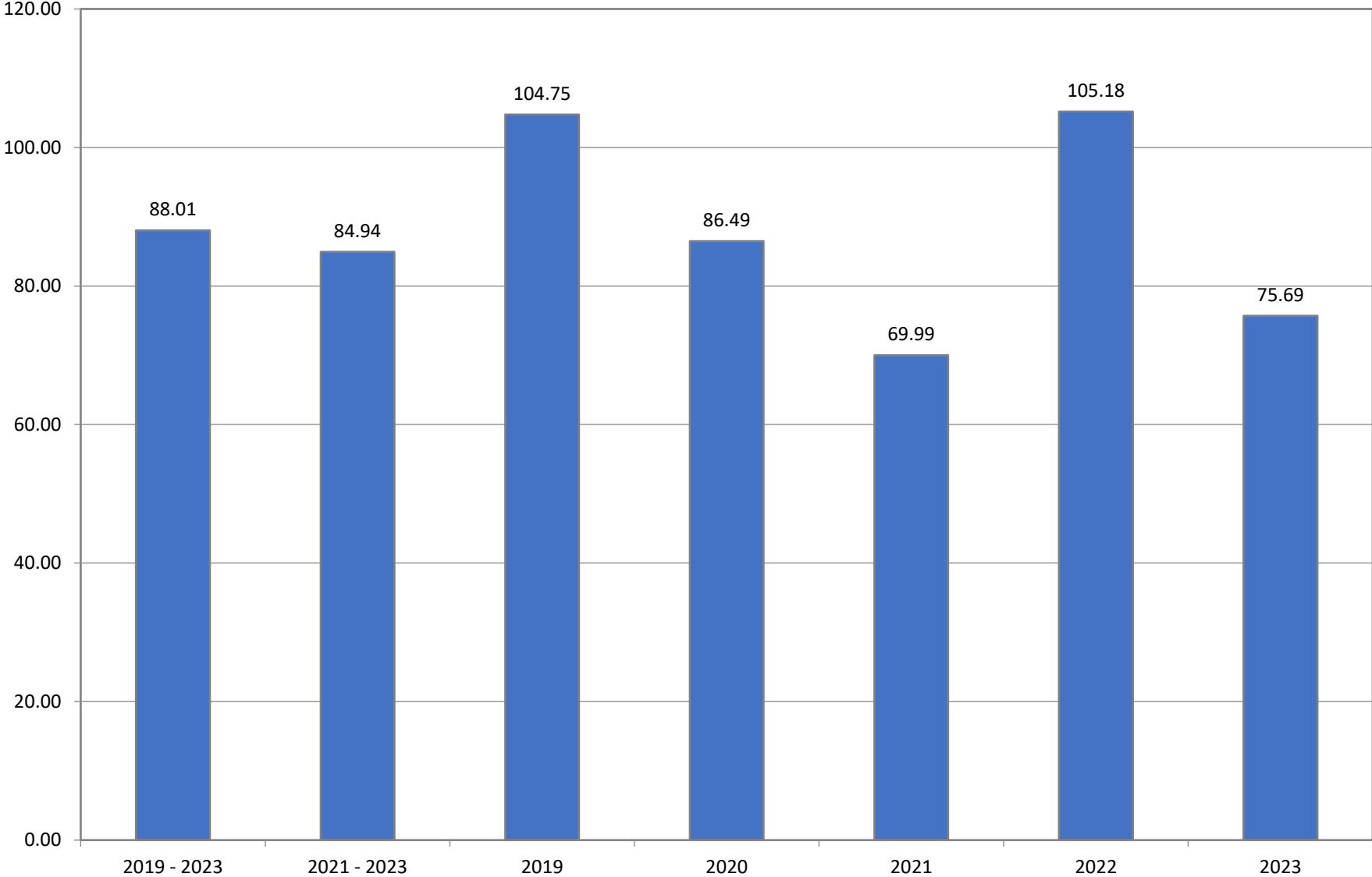


Data Source: RMA Summary of Business as of 01/29/2024.

\*Includes all non livestock business.

Prepared by National Crop Insurance Services 01/2024.

# Multiple Peril Crop Insurance All Industry Loss Ratio Totals



Data Source: RMA Summary of Business as of 01/29/2024.

\*Includes all non livestock business.

Prepared by National Crop Insurance Services 01/2024.

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# *2023 MPCl Industry Reports*

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2024 Crop Insurance Industry Annual Convention

## Exhibit B

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

# Multiple Peril Crop Insurance 2023 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL					TOTAL					LOSS		
		SOLD	EARN PREM	INDEM	EARN PREM	UNITS INDEM	NET ACRES	LIABILITY	PREMIUM	SUBSIDY	INDEMNITY	RATIO	COST	AVG RATE
AK	BUYUP	15	8	4	8	4	3,536	608,978	87,321	62,224	91,050	104.27	14.95	14.34
AK	CAT	5	3	2	3	2	1,626	173,493	6,705	6,705	11,250	167.79	6.48	3.86
<b>AK Total</b>		<b>20</b>	<b>11</b>	<b>6</b>	<b>11</b>	<b>6</b>	<b>5,162</b>	<b>782,471</b>	<b>94,026</b>	<b>68,929</b>	<b>102,300</b>	<b>108.80</b>	<b>13.07</b>	<b>12.02</b>
AL	BUYUP	22,434	8,391	2,284	23,982	5,163	1,498,278	886,739,390	113,091,363	75,679,193	61,368,669	54.26	6.92	12.75
AL	CAT	484	100	5	113	5	32,193	50,084,246	756,696	756,696	90,031	11.90	0.18	1.51
<b>AL Total</b>		<b>22,918</b>	<b>8,491</b>	<b>2,289</b>	<b>24,095</b>	<b>5,168</b>	<b>1,530,471</b>	<b>936,823,636</b>	<b>113,848,059</b>	<b>76,435,889</b>	<b>61,458,700</b>	<b>53.98</b>	<b>6.56</b>	<b>12.15</b>
AR	BUYUP	37,597	16,563	4,766	34,171	7,694	5,100,791	3,106,629,971	276,277,608	189,954,628	159,169,553	57.61	5.12	8.89
AR	CAT	3,779	1,020	44	2,653	52	448,828	118,971,014	3,849,132	3,816,992	242,168	6.29	0.20	3.24
<b>AR Total</b>		<b>41,376</b>	<b>17,583</b>	<b>4,810</b>	<b>36,824</b>	<b>7,746</b>	<b>5,549,619</b>	<b>3,225,600,985</b>	<b>280,126,740</b>	<b>193,771,620</b>	<b>159,411,721</b>	<b>56.91</b>	<b>4.94</b>	<b>8.68</b>
AZ	BUYUP	3,895	1,934	1,019	7,731	2,928	41,008,372	768,802,934	150,177,397	81,051,145	114,795,243	76.44	14.93	19.53
AZ	CAT	200	72	1	82	1	41,888	43,426,214	458,092	458,092	57,607	12.58	0.13	1.05
<b>AZ Total</b>		<b>4,095</b>	<b>2,006</b>	<b>1,020</b>	<b>7,813</b>	<b>2,929</b>	<b>41,050,260</b>	<b>812,229,148</b>	<b>150,635,489</b>	<b>81,509,237</b>	<b>114,852,850</b>	<b>76.25</b>	<b>14.14</b>	<b>18.55</b>
CA	BUYUP	30,136	24,729	6,992	59,209	10,929	16,378,990	11,247,378,981	701,944,500	391,537,864	616,565,114	87.84	5.48	6.24
CA	CAT	4,561	2,615	129	3,857	143	828,240	1,279,472,548	21,871,269	21,831,442	12,933,409	59.13	1.01	1.71
<b>CA Total</b>		<b>34,697</b>	<b>27,344</b>	<b>7,121</b>	<b>63,066</b>	<b>11,072</b>	<b>17,207,230</b>	<b>12,526,851,529</b>	<b>723,815,769</b>	<b>413,369,306</b>	<b>629,498,523</b>	<b>86.97</b>	<b>5.03</b>	<b>5.78</b>
CO	BUYUP	44,335	16,016	8,366	49,509	17,450	17,354,050	1,994,547,388	352,984,749	213,788,099	319,759,756	90.59	16.03	17.70
CO	CAT	357	56	2	77	2	28,590	17,995,430	287,710	287,710	15,008	5.22	0.08	1.60
<b>CO Total</b>		<b>44,692</b>	<b>16,072</b>	<b>8,368</b>	<b>49,586</b>	<b>17,452</b>	<b>17,382,640</b>	<b>2,012,542,818</b>	<b>353,272,459</b>	<b>214,075,809</b>	<b>319,774,764</b>	<b>90.52</b>	<b>15.89</b>	<b>17.55</b>
CT	BUYUP	285	237	109	909	254	16,736	49,024,560	9,321,418	5,788,063	16,675,022	178.89	34.01	19.01
CT	CAT	52	14	5	17	8	3,316	12,922,508	220,546	220,546	693,931	314.64	5.37	1.71
<b>CT Total</b>		<b>337</b>	<b>251</b>	<b>114</b>	<b>926</b>	<b>262</b>	<b>20,052</b>	<b>61,947,068</b>	<b>9,541,964</b>	<b>6,008,609</b>	<b>17,368,953</b>	<b>182.03</b>	<b>28.04</b>	<b>15.40</b>
DE	BUYUP	2,460	1,473	218	5,242	449	307,555	192,402,927	14,979,656	9,229,379	2,316,063	15.46	1.20	7.79
DE	CAT	30	16	0	20	0	7,378	5,407,734	67,640	67,640	0	0.00	0.00	1.25
<b>DE Total</b>		<b>2,490</b>	<b>1,489</b>	<b>218</b>	<b>5,262</b>	<b>449</b>	<b>314,933</b>	<b>197,810,661</b>	<b>15,047,296</b>	<b>9,297,019</b>	<b>2,316,063</b>	<b>15.39</b>	<b>1.17</b>	<b>7.61</b>
FL	BUYUP	14,512	9,114	5,657	27,063	12,184	2,665,240	3,771,973,235	282,368,296	168,711,550	632,154,247	223.88	16.76	7.49
FL	CAT	998	701	109	794	146	469,982	853,590,272	8,590,349	8,590,349	25,978,744	302.42	3.04	1.01
<b>FL Total</b>		<b>15,510</b>	<b>9,815</b>	<b>5,766</b>	<b>27,857</b>	<b>12,330</b>	<b>3,135,222</b>	<b>4,625,563,507</b>	<b>290,958,645</b>	<b>177,301,899</b>	<b>658,132,991</b>	<b>226.19</b>	<b>14.23</b>	<b>6.29</b>
GA	BUYUP	54,571	19,187	6,499	62,574	15,862	2,610,554	2,253,055,895	291,043,827	188,159,896	204,936,276	70.41	9.10	12.92
GA	CAT	3,615	551	3	593	3	152,296	99,341,733	2,176,939	2,176,939	55,481	2.55	0.06	2.19
<b>GA Total</b>		<b>58,186</b>	<b>19,738</b>	<b>6,502</b>	<b>63,167</b>	<b>15,865</b>	<b>2,762,850</b>	<b>2,352,397,628</b>	<b>293,220,766</b>	<b>190,336,835</b>	<b>204,991,757</b>	<b>69.91</b>	<b>8.71</b>	<b>12.46</b>
HI	BUYUP	263	227	12	544	16	17,147	195,984,522	2,247,020	1,370,449	1,402,424	62.41	0.72	1.15
HI	CAT	7	3	0	3	0	0	5,287,719	21,195	21,195	0	0.00	0.00	0.40
<b>HI Total</b>		<b>270</b>	<b>230</b>	<b>12</b>	<b>547</b>	<b>16</b>	<b>17,147</b>	<b>201,272,241</b>	<b>2,268,215</b>	<b>1,391,644</b>	<b>1,402,424</b>	<b>61.83</b>	<b>0.70</b>	<b>1.13</b>
IA	BUYUP	164,091	125,237	35,342	219,839	51,960	22,227,375	19,991,638,169	1,164,497,880	622,190,845	758,673,611	65.15	3.79	5.82
IA	CAT	303	79	0	100	0	15,015	3,748,161	20,759	20,759	0	0.00	0.00	0.55
<b>IA Total</b>		<b>164,394</b>	<b>125,316</b>	<b>35,342</b>	<b>219,939</b>	<b>51,960</b>	<b>22,242,390</b>	<b>19,995,386,330</b>	<b>1,164,518,639</b>	<b>622,211,604</b>	<b>758,673,611</b>	<b>65.15</b>	<b>3.79</b>	<b>5.82</b>
ID	BUYUP	12,292	6,255	2,741	19,222	6,168	9,911,782	1,784,770,649	155,755,837	83,972,053	131,983,490	84.74	7.39	8.73
ID	CAT	1,002	429	2	477	2	352,110	216,644,375	1,334,371	1,334,371	15,465	1.16	0.01	0.62
<b>ID Total</b>		<b>13,294</b>	<b>6,684</b>	<b>2,743</b>	<b>19,699</b>	<b>6,170</b>	<b>10,263,892</b>	<b>2,001,415,024</b>	<b>157,090,208</b>	<b>85,306,424</b>	<b>131,998,955</b>	<b>84.03</b>	<b>6.60</b>	<b>7.85</b>
IL	BUYUP	167,646	126,802	22,427	222,186	30,213	19,960,141	17,375,104,927	1,074,656,990	631,263,583	231,752,406	21.57	1.33	6.19
IL	CAT	1,210	275	3	395	3	52,352	30,997,381	425,660	422,782	340,015	79.88	1.10	1.37
<b>IL Total</b>		<b>168,856</b>	<b>127,077</b>	<b>22,430</b>	<b>222,581</b>	<b>30,216</b>	<b>20,012,493</b>	<b>17,406,102,308</b>	<b>1,075,082,650</b>	<b>631,686,365</b>	<b>232,092,421</b>	<b>21.59</b>	<b>1.33</b>	<b>6.18</b>

Data Source: RMA Summary of Business as of 01/29/2024.  
Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 01/2024.

# Multiple Peril Crop Insurance 2023 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL						TOTAL					LOSS		
		SOLD	EARN PREM	INDEM	EARN PREM	INDEM	UNITS	NET ACRES	LIABILITY	PREMIUM	SUBSIDY	INDEMNITY	RATIO	COST	AVG RATE
IN	BUYUP	67,709	50,286	6,109	100,881	8,613	9,738,832	8,076,786,764	597,802,294	350,422,099	51,936,012	8.69	0.64	7.40	
IN	CAT	245	115	0	176	0	37,596	21,480,945	239,137	239,137	0	0.00	0.00	1.11	
<b>IN Total</b>		<b>67,954</b>	<b>50,401</b>	<b>6,109</b>	<b>101,057</b>	<b>8,613</b>	<b>9,776,428</b>	<b>8,098,267,709</b>	<b>598,041,431</b>	<b>350,661,236</b>	<b>51,936,012</b>	<b>8.68</b>	<b>0.64</b>	<b>7.38</b>	
KS	BUYUP	266,423	115,812	72,060	284,918	152,589	24,985,930	8,258,954,012	1,293,687,047	807,568,473	1,972,652,585	152.48	23.89	15.66	
KS	CAT	628	151	51	257	83	36,319	11,434,986	213,504	213,504	599,423	280.75	5.24	1.87	
<b>KS Total</b>		<b>267,051</b>	<b>115,963</b>	<b>72,111</b>	<b>285,175</b>	<b>152,672</b>	<b>25,022,249</b>	<b>8,270,388,998</b>	<b>1,293,900,551</b>	<b>807,781,977</b>	<b>1,973,252,008</b>	<b>152.50</b>	<b>23.86</b>	<b>15.64</b>	
KY	BUYUP	29,682	16,581	3,656	34,493	5,589	3,585,798	2,480,125,548	242,454,423	159,524,836	55,516,825	22.90	2.24	9.78	
KY	CAT	172	28	2	44	2	19,942	4,365,416	69,489	69,489	33,683	48.47	0.77	1.59	
<b>KY Total</b>		<b>29,854</b>	<b>16,609</b>	<b>3,658</b>	<b>34,537</b>	<b>5,591</b>	<b>3,605,740</b>	<b>2,484,490,964</b>	<b>242,523,912</b>	<b>159,594,325</b>	<b>55,550,508</b>	<b>22.91</b>	<b>2.24</b>	<b>9.76</b>	
LA	BUYUP	25,224	10,141	2,767	30,018	5,451	2,599,547	2,054,797,582	187,814,425	127,494,603	145,820,748	77.64	7.10	9.14	
LA	CAT	1,854	317	19	1,115	25	170,634	72,416,938	1,201,704	1,201,704	144,468	12.02	0.20	1.66	
<b>LA Total</b>		<b>27,078</b>	<b>10,458</b>	<b>2,786</b>	<b>31,133</b>	<b>5,476</b>	<b>2,770,181</b>	<b>2,127,214,520</b>	<b>189,016,129</b>	<b>128,696,307</b>	<b>145,965,216</b>	<b>77.22</b>	<b>6.86</b>	<b>8.89</b>	
MA	BUYUP	539	494	182	1,023	267	21,494	61,879,847	5,930,389	3,660,143	12,196,584	205.66	19.71	9.58	
MA	CAT	25	23	5	23	5	3,288	4,414,971	198,807	198,807	221,169	111.25	5.01	4.50	
<b>MA Total</b>		<b>564</b>	<b>517</b>	<b>187</b>	<b>1,046</b>	<b>272</b>	<b>24,782</b>	<b>66,294,818</b>	<b>6,129,196</b>	<b>3,858,950</b>	<b>12,417,753</b>	<b>202.60</b>	<b>18.73</b>	<b>9.25</b>	
MD	BUYUP	6,629	4,253	839	11,916	1,511	819,586	511,627,500	46,172,296	29,871,545	16,508,089	35.75	3.23	9.02	
MD	CAT	134	73	3	78	3	36,735	34,793,694	293,366	293,366	40,054	13.65	0.12	0.84	
<b>MD Total</b>		<b>6,763</b>	<b>4,326</b>	<b>842</b>	<b>11,994</b>	<b>1,514</b>	<b>856,321</b>	<b>546,421,194</b>	<b>46,465,662</b>	<b>30,164,911</b>	<b>16,548,143</b>	<b>35.61</b>	<b>3.03</b>	<b>8.50</b>	
ME	BUYUP	566	333	108	1,436	281	61,710	112,111,365	13,029,288	8,068,775	6,353,828	48.77	5.67	11.62	
ME	CAT	133	92	2	92	2	39,340	36,897,294	1,569,450	1,569,450	66,933	4.26	0.18	4.25	
<b>ME Total</b>		<b>699</b>	<b>425</b>	<b>110</b>	<b>1,528</b>	<b>283</b>	<b>101,050</b>	<b>149,008,659</b>	<b>14,598,738</b>	<b>9,638,225</b>	<b>6,420,761</b>	<b>43.98</b>	<b>4.31</b>	<b>9.80</b>	
MI	BUYUP	33,376	22,977	4,266	43,476	5,871	4,136,455	3,038,581,690	269,024,484	173,155,474	76,939,069	28.60	2.53	8.85	
MI	CAT	723	476	11	562	12	202,841	124,105,174	3,134,686	3,126,341	346,662	11.06	0.28	2.53	
<b>MI Total</b>		<b>34,099</b>	<b>23,453</b>	<b>4,277</b>	<b>44,038</b>	<b>5,883</b>	<b>4,339,296</b>	<b>3,162,686,864</b>	<b>272,159,170</b>	<b>176,281,815</b>	<b>77,285,731</b>	<b>28.40</b>	<b>2.44</b>	<b>8.61</b>	
MN	BUYUP	132,562	76,623	30,397	132,755	43,914	17,819,185	13,035,016,675	955,112,292	582,313,701	763,836,632	79.97	5.86	7.33	
MN	CAT	967	248	8	256	8	123,575	91,477,477	1,733,159	1,733,159	127,138	7.34	0.14	1.89	
<b>MN Total</b>		<b>133,529</b>	<b>76,871</b>	<b>30,405</b>	<b>133,011</b>	<b>43,922</b>	<b>17,942,760</b>	<b>13,126,494,152</b>	<b>956,845,451</b>	<b>584,046,860</b>	<b>763,963,770</b>	<b>79.84</b>	<b>5.82</b>	<b>7.29</b>	
MO	BUYUP	89,403	51,211	15,195	96,975	24,824	10,073,810	5,645,392,564	600,742,240	399,231,974	355,677,455	59.21	6.30	10.64	
MO	CAT	2,325	383	14	1,342	26	165,585	64,701,566	1,101,026	1,101,026	363,197	32.99	0.56	1.70	
<b>MO Total</b>		<b>91,728</b>	<b>51,594</b>	<b>15,209</b>	<b>98,317</b>	<b>24,850</b>	<b>10,239,395</b>	<b>5,710,094,130</b>	<b>601,843,266</b>	<b>400,333,000</b>	<b>356,040,652</b>	<b>59.16</b>	<b>6.24</b>	<b>10.54</b>	
MS	BUYUP	22,553	7,603	2,521	13,921	3,507	3,343,115	2,022,883,715	192,576,115	140,885,496	111,811,288	58.06	5.53	9.52	
MS	CAT	2,573	361	17	473	17	232,829	72,622,436	1,656,768	1,656,768	82,235	4.96	0.11	2.28	
<b>MS Total</b>		<b>25,126</b>	<b>7,964</b>	<b>2,538</b>	<b>14,394</b>	<b>3,524</b>	<b>3,575,944</b>	<b>2,095,506,151</b>	<b>194,232,883</b>	<b>142,542,264</b>	<b>111,893,523</b>	<b>57.61</b>	<b>5.34</b>	<b>9.27</b>	
MT	BUYUP	36,926	14,171	5,024	47,276	11,792	18,280,537	1,991,306,484	353,588,174	218,057,956	229,220,769	64.83	11.51	17.76	
MT	CAT	1,199	344	24	444	25	164,175	20,949,499	786,528	786,528	592,936	75.39	2.83	3.75	
<b>MT Total</b>		<b>38,125</b>	<b>14,515</b>	<b>5,048</b>	<b>47,720</b>	<b>11,817</b>	<b>18,444,712</b>	<b>2,012,255,983</b>	<b>354,374,702</b>	<b>218,844,484</b>	<b>229,813,705</b>	<b>64.85</b>	<b>11.42</b>	<b>17.61</b>	
NC	BUYUP	57,142	26,325	6,391	110,792	21,545	3,394,707	2,589,097,126	380,957,662	249,596,248	165,935,303	43.56	6.41	14.71	
NC	CAT	436	167	3	222	3	56,474	61,205,176	789,840	789,355	517,906	65.57	0.85	1.29	
<b>NC Total</b>		<b>57,578</b>	<b>26,492</b>	<b>6,394</b>	<b>111,014</b>	<b>21,548</b>	<b>3,451,181</b>	<b>2,650,302,302</b>	<b>381,747,502</b>	<b>250,385,603</b>	<b>166,453,209</b>	<b>43.60</b>	<b>6.28</b>	<b>14.40</b>	
ND	BUYUP	192,637	66,360	23,264	171,724	36,181	25,826,791	9,858,259,201	1,500,661,632	1,015,402,366	689,847,691	45.97	7.00	15.22	
ND	CAT	1,110	186	18	219	20	74,208	18,092,371	808,352	804,357	78,405	9.70	0.43	4.47	
<b>ND Total</b>		<b>193,747</b>	<b>66,546</b>	<b>23,282</b>	<b>171,943</b>	<b>36,201</b>	<b>25,900,999</b>	<b>9,876,351,572</b>	<b>1,501,469,984</b>	<b>1,016,206,723</b>	<b>689,926,096</b>	<b>45.95</b>	<b>6.99</b>	<b>15.20</b>	

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Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 01/2024.

# Multiple Peril Crop Insurance 2023 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL					TOTAL			LOSS				
		SOLD	EARN PREM	INDEM	EARN PREM	INDEM	NET ACRES	LIABILITY	PREMIUM	SUBSIDY	INDEMNITY	RATIO	COST	AVG RATE
NE	BUYUP	155,987	82,506	36,375	229,961	70,830	25,092,196	12,572,030,751	939,936,680	551,298,922	902,922,511	96.06	7.18	7.48
NE	CAT	324	84	3	115	4	53,298	30,009,064	625,455	625,455	15,766	2.52	0.05	2.08
<b>NE Total</b>		<b>156,311</b>	<b>82,590</b>	<b>36,378</b>	<b>230,076</b>	<b>70,834</b>	<b>25,145,494</b>	<b>12,602,039,815</b>	<b>940,562,135</b>	<b>551,924,377</b>	<b>902,938,277</b>	<b>96.00</b>	<b>7.17</b>	<b>7.46</b>
NH	BUYUP	76	69	38	174	49	6,016	6,322,906	518,174	328,530	1,304,990	251.84	20.64	8.20
NH	CAT	9	9	1	9	1	2,576	919,710	15,183	15,183	16,432	108.23	1.79	1.65
<b>NH Total</b>		<b>85</b>	<b>78</b>	<b>39</b>	<b>183</b>	<b>50</b>	<b>8,592</b>	<b>7,242,616</b>	<b>533,357</b>	<b>343,713</b>	<b>1,321,422</b>	<b>247.76</b>	<b>18.25</b>	<b>7.36</b>
NJ	BUYUP	1,587	1,112	180	2,110	255	155,250	113,754,784	9,870,680	6,459,533	4,220,670	42.76	3.71	8.68
NJ	CAT	59	54	4	54	4	7,543	14,326,704	716,736	716,736	30,601	4.27	0.21	5.00
<b>NJ Total</b>		<b>1,646</b>	<b>1,166</b>	<b>184</b>	<b>2,164</b>	<b>259</b>	<b>162,793</b>	<b>128,081,488</b>	<b>10,587,416</b>	<b>7,176,269</b>	<b>4,251,271</b>	<b>40.15</b>	<b>3.32</b>	<b>8.27</b>
NM	BUYUP	6,973	3,213	2,643	15,138	9,211	29,366,621	718,797,211	148,335,258	82,196,304	167,003,175	112.58	23.23	20.64
NM	CAT	249	41	2	45	2	24,821	19,490,479	326,443	326,443	120,789	37.00	0.62	1.67
<b>NM Total</b>		<b>7,222</b>	<b>3,254</b>	<b>2,645</b>	<b>15,183</b>	<b>9,213</b>	<b>29,391,442</b>	<b>738,287,690</b>	<b>148,661,701</b>	<b>82,522,747</b>	<b>167,123,964</b>	<b>112.42</b>	<b>22.64</b>	<b>20.14</b>
NV	BUYUP	971	801	408	3,229	750	40,578,474	535,437,543	147,845,982	78,773,677	31,321,281	21.19	5.85	27.61
NV	CAT	22	17	0	17	0	16,789	21,098,002	339,314	339,314	0	0.00	0.00	1.61
<b>NV Total</b>		<b>993</b>	<b>818</b>	<b>408</b>	<b>3,246</b>	<b>750</b>	<b>40,595,263</b>	<b>556,535,545</b>	<b>148,185,296</b>	<b>79,112,991</b>	<b>31,321,281</b>	<b>21.14</b>	<b>5.63</b>	<b>26.63</b>
NY	BUYUP	6,362	4,579	1,101	10,938	2,292	1,053,914	830,889,004	86,012,186	57,173,975	32,640,471	37.95	3.93	10.35
NY	CAT	248	194	3	197	3	111,332	49,118,395	1,556,610	1,556,610	156,343	10.04	0.32	3.17
<b>NY Total</b>		<b>6,610</b>	<b>4,773</b>	<b>1,104</b>	<b>11,135</b>	<b>2,295</b>	<b>1,165,246</b>	<b>880,007,399</b>	<b>87,568,796</b>	<b>58,730,585</b>	<b>32,796,814</b>	<b>37.45</b>	<b>3.73</b>	<b>9.95</b>
OH	BUYUP	65,555	47,680	5,162	78,667	6,603	7,289,125	5,233,778,683	392,118,000	243,516,259	35,023,476	8.93	0.67	7.49
OH	CAT	108	65	1	101	1	24,110	49,583,711	326,529	326,529	24,033	7.36	0.05	0.66
<b>OH Total</b>		<b>65,663</b>	<b>47,745</b>	<b>5,163</b>	<b>78,768</b>	<b>6,604</b>	<b>7,313,235</b>	<b>5,283,362,394</b>	<b>392,444,529</b>	<b>243,842,788</b>	<b>35,047,509</b>	<b>8.93</b>	<b>0.66</b>	<b>7.43</b>
OK	BUYUP	43,133	19,754	12,911	62,232	29,123	9,264,957	1,609,721,073	383,927,366	253,327,392	521,739,514	135.90	32.41	23.85
OK	CAT	521	97	22	132	29	29,589	21,128,467	279,688	279,688	477,241	170.63	2.26	1.32
<b>OK Total</b>		<b>43,654</b>	<b>19,851</b>	<b>12,933</b>	<b>62,364</b>	<b>29,152</b>	<b>9,294,546</b>	<b>1,630,849,540</b>	<b>384,207,054</b>	<b>253,607,080</b>	<b>522,216,755</b>	<b>135.92</b>	<b>32.02</b>	<b>23.56</b>
OR	BUYUP	7,380	4,601	3,212	14,028	6,709	18,478,729	1,134,568,094	157,405,689	86,458,127	168,539,548	107.07	14.85	13.87
OR	CAT	212	110	3	122	3	71,176	284,039,174	1,681,248	1,681,248	33,539	1.99	0.01	0.59
<b>OR Total</b>		<b>7,592</b>	<b>4,711</b>	<b>3,215</b>	<b>14,150</b>	<b>6,712</b>	<b>18,549,905</b>	<b>1,418,607,268</b>	<b>159,086,937</b>	<b>88,139,375</b>	<b>168,573,087</b>	<b>105.96</b>	<b>11.88</b>	<b>11.21</b>
PA	BUYUP	10,592	8,120	1,745	16,058	2,865	1,164,871	745,898,251	84,725,849	57,644,893	22,976,642	27.12	3.08	11.36
PA	CAT	242	188	1	196	1	60,256	19,740,589	446,513	446,513	12,759	2.86	0.06	2.26
<b>PA Total</b>		<b>10,834</b>	<b>8,308</b>	<b>1,746</b>	<b>16,254</b>	<b>2,866</b>	<b>1,225,127</b>	<b>765,638,840</b>	<b>85,172,362</b>	<b>58,091,406</b>	<b>22,989,401</b>	<b>26.99</b>	<b>3.00</b>	<b>11.12</b>
RI	BUYUP	37	35	14	98	38	1,213	1,721,678	177,002	113,530	251,819	142.27	14.63	10.28
RI	CAT	2	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
<b>RI Total</b>		<b>39</b>	<b>35</b>	<b>14</b>	<b>98</b>	<b>38</b>	<b>1,213</b>	<b>1,721,678</b>	<b>177,002</b>	<b>113,530</b>	<b>251,819</b>	<b>142.27</b>	<b>14.63</b>	<b>10.28</b>
SC	BUYUP	19,735	8,520	2,740	32,252	9,466	1,111,774	769,268,134	147,844,234	98,524,248	93,343,694	63.14	12.13	19.22
SC	CAT	317	89	1	123	1	28,521	31,939,558	429,681	429,681	25,133	5.85	0.08	1.35
<b>SC Total</b>		<b>20,052</b>	<b>8,609</b>	<b>2,741</b>	<b>32,375</b>	<b>9,467</b>	<b>1,140,295</b>	<b>801,207,692</b>	<b>148,273,915</b>	<b>98,953,929</b>	<b>93,368,827</b>	<b>62.97</b>	<b>11.65</b>	<b>18.51</b>
SD	BUYUP	124,104	56,358	19,665	110,766	29,397	20,634,476	8,955,274,125	1,159,172,836	790,782,323	542,298,724	46.78	6.06	12.94
SD	CAT	1,743	424	44	474	44	167,457	14,807,756	1,472,901	1,470,597	438,479	29.77	2.96	9.95
<b>SD Total</b>		<b>125,847</b>	<b>56,782</b>	<b>19,709</b>	<b>111,240</b>	<b>29,441</b>	<b>20,801,933</b>	<b>8,970,081,881</b>	<b>1,160,645,737</b>	<b>792,252,920</b>	<b>542,737,203</b>	<b>46.76</b>	<b>6.05</b>	<b>12.94</b>
TN	BUYUP	20,684	10,550	2,071	26,113	3,653	2,724,955	1,577,558,354	137,958,469	94,112,844	36,043,186	26.13	2.28	8.75
TN	CAT	3,019	343	15	715	16	110,857	48,613,035	1,249,591	1,249,591	127,209	10.18	0.26	2.57
<b>TN Total</b>		<b>23,703</b>	<b>10,893</b>	<b>2,086</b>	<b>26,828</b>	<b>3,669</b>	<b>2,835,812</b>	<b>1,626,171,389</b>	<b>139,208,060</b>	<b>95,362,435</b>	<b>36,170,395</b>	<b>25.98</b>	<b>2.22</b>	<b>8.56</b>

Data Source: RMA Summary of Business as of 01/29/2024.  
Data includes all crops for Buy-Up and Catastrophic coverages.  
Prepared by National Crop Insurance Services 01/2024.

## Multiple Peril Crop Insurance 2023 Buy-Up and Catastrophic State Totals All Industry Data

STATE	COVERAGE	POL		POL		UNITS EARN		NET ACRES	LIABILITY	TOTAL			LOSS RATIO	LOSS COST	AVG RATE
		SOLD	EARN PREM	INDEM	PREM	INDEM	PREMIUM			SUBSIDY	INDEMNITY				
TX	BUYUP	232,094	92,467	51,771	312,481	130,623	57,340,802	8,376,695,524	2,066,106,177	1,349,813,881	2,469,658,660	119.53	29.48	24.66	
TX	CAT	3,310	445	91	627	114	134,979	108,361,108	3,523,040	3,510,728	1,404,907	39.88	1.30	3.25	
<b>TX Total</b>		<b>235,404</b>	<b>92,912</b>	<b>51,862</b>	<b>313,108</b>	<b>130,737</b>	<b>57,475,781</b>	<b>8,485,056,632</b>	<b>2,069,629,217</b>	<b>1,353,324,609</b>	<b>2,471,063,567</b>	<b>119.40</b>	<b>29.12</b>	<b>24.39</b>	
UT	BUYUP	2,206	1,691	1,252	8,340	3,260	25,128,315	231,563,674	50,178,924	26,889,493	23,292,909	46.42	10.06	21.67	
UT	CAT	91	53	4	95	5	15,817	4,073,388	152,224	152,224	18,715	12.29	0.46	3.74	
<b>UT Total</b>		<b>2,297</b>	<b>1,744</b>	<b>1,256</b>	<b>8,435</b>	<b>3,265</b>	<b>25,144,132</b>	<b>235,637,062</b>	<b>50,331,148</b>	<b>27,041,717</b>	<b>23,311,624</b>	<b>46.32</b>	<b>9.89</b>	<b>21.36</b>	
VA	BUYUP	14,372	8,078	1,589	27,912	3,521	1,220,872	800,637,742	102,579,315	67,928,856	41,717,151	40.67	5.21	12.81	
VA	CAT	145	51	2	59	2	15,118	23,721,460	364,194	364,194	21,984	6.04	0.09	1.54	
<b>VA Total</b>		<b>14,517</b>	<b>8,129</b>	<b>1,591</b>	<b>27,971</b>	<b>3,523</b>	<b>1,235,990</b>	<b>824,359,202</b>	<b>102,943,509</b>	<b>68,293,050</b>	<b>41,739,135</b>	<b>40.55</b>	<b>5.06</b>	<b>12.49</b>	
VT	BUYUP	322	278	116	679	239	70,536	40,564,210	4,284,656	2,759,125	5,826,977	136.00	14.36	10.56	
VT	CAT	36	34	7	34	7	19,916	5,548,036	134,002	134,002	200,765	149.82	3.62	2.42	
<b>VT Total</b>		<b>358</b>	<b>312</b>	<b>123</b>	<b>713</b>	<b>246</b>	<b>90,452</b>	<b>46,112,246</b>	<b>4,418,658</b>	<b>2,893,127</b>	<b>6,027,742</b>	<b>136.42</b>	<b>13.07</b>	<b>9.58</b>	
WA	BUYUP	20,160	12,457	7,709	33,958	16,827	5,778,285	4,746,457,843	336,863,834	183,802,754	473,225,301	140.48	9.97	7.10	
WA	CAT	1,000	353	6	392	9	177,444	433,077,922	3,370,397	3,360,905	272,670	8.09	0.06	0.78	
<b>WA Total</b>		<b>21,160</b>	<b>12,810</b>	<b>7,715</b>	<b>34,350</b>	<b>16,836</b>	<b>5,955,729</b>	<b>5,179,535,765</b>	<b>340,234,231</b>	<b>187,163,659</b>	<b>473,497,971</b>	<b>139.17</b>	<b>9.14</b>	<b>6.57</b>	
WI	BUYUP	49,478	32,880	8,043	53,459	10,346	5,334,259	4,108,631,897	376,712,590	251,451,883	141,868,894	37.66	3.45	9.17	
WI	CAT	481	296	4	302	4	113,228	49,368,193	1,011,310	1,011,310	9,776	0.97	0.02	2.05	
<b>WI Total</b>		<b>49,959</b>	<b>33,176</b>	<b>8,047</b>	<b>53,761</b>	<b>10,350</b>	<b>5,447,487</b>	<b>4,158,000,090</b>	<b>377,723,900</b>	<b>252,463,193</b>	<b>141,878,670</b>	<b>37.56</b>	<b>3.41</b>	<b>9.08</b>	
WV	BUYUP	452	312	119	522	183	48,100	30,827,068	3,728,598	2,440,121	2,696,014	72.31	8.75	12.10	
WV	CAT	15	10	0	10	0	2,760	1,210,652	34,431	34,431	0	0.00	0.00	2.84	
<b>WV Total</b>		<b>467</b>	<b>322</b>	<b>119</b>	<b>532</b>	<b>183</b>	<b>50,860</b>	<b>32,037,720</b>	<b>3,763,029</b>	<b>2,474,552</b>	<b>2,696,014</b>	<b>71.64</b>	<b>8.42</b>	<b>11.75</b>	
WY	BUYUP	5,253	2,128	852	6,952	1,628	18,938,422	343,229,792	56,070,390	30,750,271	23,553,721	42.01	6.86	16.34	
WY	CAT	112	45	3	63	3	18,317	4,257,542	155,330	155,330	48,696	31.35	1.14	3.65	
<b>WY Total</b>		<b>5,365</b>	<b>2,173</b>	<b>855</b>	<b>7,015</b>	<b>1,631</b>	<b>18,956,739</b>	<b>347,487,334</b>	<b>56,225,720</b>	<b>30,905,601</b>	<b>23,602,417</b>	<b>41.98</b>	<b>6.79</b>	<b>16.18</b>	
<b>Grand Total</b>		<b>2,344,808</b>	<b>1,229,432</b>	<b>429,630</b>	<b>2,878,229</b>	<b>821,928</b>	<b>539,533,465</b>	<b>181,450,564,656</b>	<b>18,093,453,211</b>	<b>11,316,541,522</b>	<b>13,694,468,285</b>	<b>75.69</b>	<b>7.55</b>	<b>9.97</b>	

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



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# *2023 MPCCI Industry Reports*

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2024 Crop Insurance Industry Annual Convention

## Exhibit C *MPCCI Premium Ranking Report*

## 2023 Federal Premium Ranking Report as of October 2023 Accounting Transaction Cutoff

Insurance Provider	2023			
	Buyup Premium	CAT Premium	Livestock Premium	Total SRA + LPRA Premium
Rain and Hail L.L.C.	3,610,620,566	22,224,611	103,178,964	3,736,024,141
NAU Country Insurance Company	3,263,963,352	10,544,223	204,771,451	3,479,279,026
Rural Community Insurance Services	2,717,528,834	11,918,993	113,155,763	2,842,603,590
AgriSompo North America	2,439,600,556	6,495,739	160,087,014	2,606,183,309
Great American Insurance Company	1,614,643,078	5,390,511	7,951,857	1,627,985,446
Farmers Mutual Hail Insurance Company of Iowa	1,287,581,600	1,976,807	0	1,289,558,407
Hudson Insurance Company	855,463,377	2,846,179	229,133,972	1,087,443,528
Crop Risk Services	981,755,987	933,456	0	982,689,443
Pro Ag Management, Inc.	658,475,200	3,213,707	253,490,053	915,178,960
Global Ag Insurance Services, LLC	263,418,991	4,866,842	0	268,285,833
American Farm Bureau Insurance Services, Inc.	134,699,806	489,859	14,247,546	149,437,211
Country Mutual Insurance Company	119,776,807	55,871	129,685	119,962,363
Precision Risk Management, LLC	60,981,806	5,815	0	60,987,621
Advanced AgProtection, LLC	10,460,154	9,814	0	10,469,968
<b>Grand Total</b>	<b>18,018,970,114</b>	<b>70,972,427</b>	<b>1,086,146,305</b>	<b>19,176,088,846</b>

**2023 Federal Premium Ranking Report as of October 2023 Accounting Transaction Cutoff**

Insurance Provider	2023				2022			
	Buyup Premium	CAT Premium	Livestock Premium	Total SRA + LPRA Premium	Buyup Premium	CAT Premium	Livestock Premium	Total SRA + LPRA Premium
Advanced AgProtection, LLC	10,460,154	9,814	0	10,469,968	0	0	0	0
AgriSompo North America	2,439,600,556	6,495,739	160,087,014	2,606,183,309	2,753,723,741	7,897,707	87,457,163	2,849,078,611
American Farm Bureau Insurance Services, Inc.	134,699,806	489,859	14,247,546	149,437,211	142,299,245	696,321	13,499,904	156,495,470
Country Mutual Insurance Company	119,776,807	55,871	129,685	119,962,363	145,474,748	70,675	271,874	145,817,297
Crop Risk Services	981,755,987	933,456	0	982,689,443	1,024,869,609	1,261,310	0	1,026,130,919
Farmers Mutual Hail Insurance Company of Iowa	1,287,581,600	1,976,807	0	1,289,558,407	1,279,130,699	2,018,675	0	1,281,149,374
Global Ag Insurance Services, LLC	263,418,991	4,866,842	0	268,285,833	258,748,365	4,621,108	0	263,369,473
Great American Insurance Company	1,614,643,078	5,390,511	7,951,857	1,627,985,446	1,633,238,417	5,586,637	4,577,017	1,643,402,071
Hudson Insurance Company	855,463,377	2,846,179	229,133,972	1,087,443,528	859,710,168	2,084,636	147,778,908	1,009,573,712
NAU Country Insurance Company	3,263,963,352	10,544,223	204,771,451	3,479,279,026	3,043,101,071	11,177,471	182,722,568	3,237,001,110
Precision Risk Management, LLC	60,981,806	5,815	0	60,987,621	51,382,678	6,685	0	51,389,363
Pro Ag Management, Inc.	658,475,200	3,213,707	253,490,053	915,178,960	703,339,679	4,140,883	157,455,222	864,935,784
Rain and Hail L.L.C.	3,610,620,566	22,224,611	103,178,964	3,736,024,141	3,589,162,784	22,425,209	109,481,350	3,721,069,343
Rural Community Insurance Services	2,717,528,834	11,918,993	113,155,763	2,842,603,590	2,744,028,938	13,787,630	146,410,260	2,904,226,828
<b>Grand Total</b>	<b>18,018,970,114</b>	<b>70,972,427</b>	<b>1,086,146,305</b>	<b>19,176,088,846</b>	<b>18,228,210,142</b>	<b>75,774,947</b>	<b>849,654,266</b>	<b>19,153,639,355</b>



# Miscellaneous Reports

## National Crop Insurance Services

### 2023 Meetings, Schools, Webinars & Conferences

<b>Date</b>	<b>Meeting</b>	<b>Location</b>	<b>Attendance</b>
January 5	Colorado-Wyoming R/S Committee Annual Meeting	Denver, CO	21
January 11-12	MN-ND-SD R/S Committees Annual Meeting	Fargo, ND	41
January 18-19	2023 Claims Manager Conference	Hybrid	225
January 26	Illinois-Wisconsin R/S Committee Annual Meeting	Springfield, IL	32
January 26-27	Southwest R/S Committee Annual Meeting	San Antonio, TX	44
January 31	Missouri R/S Committee Annual Meeting	Independence, MO	23
February 1	Gulf States R/S Committee Annual Meeting	Virtual	17
February 1	Indiana-Michigan-Ohio R/S Committee Annual Meeting	Fort Wayne, IN	35
February 2	Kansas-Oklahoma R/S Committee Annual Meeting	Oklahoma City, OK	28
February 2	Kentucky-Tennessee R/S Committee Annual Meeting	Nashville, TN	22
February 7-8	Iowa & Nebraska R/S Committees Annual Meeting	Council Bluffs, IA	46
February 12-15	Crop Insurance Industry Annual Convention	Bonita Springs, FL	395
February 22-23	Montana & Northwest R/S Committees Annual Meeting	Missoula, MT	54
February 23	AZ-CA-NV R/S Committee Annual Meeting	Sanger, CA	34
March 2	East & Southeast R/S Committees Annual Meeting	Savannah, GA	33
March 3	Tropical Storm Option (TSO) Webinar	Virtual	229
April 18-19	MPCI Onion Loss Adjustment School	Weslaco, TX	55
May 11	04.30 Contract Change Date Webinar	Virtual	269
May 23-24	Crop-Hail & MPCI Wheat Loss Adjustment School	Enid, OK	51
June 20-21	Crop-Hail & MPCI Barley, Canola, Dry Pea, Lentil, and Wheat Loss Adjustment School	Moscow, ID	75
July 11-12	Crop-Hail Corn, Soybean, and Wheat Loss Adjustment School	Columbia, MO	72
July 11-12	Crop-Hail & MPCI Barley, Flax, Mustard, Oat, and Safflower Loss Adjustment School	Moccasin, MT	98
July 12	Crop-Hail Corn, Soybean, and Oat Loss Adjustment School	Beresford, SD	49
July 18-19	Train-the-Trainer Fall Conference	Overland Park, KS	419
July 19	Crop-Hail New Adjuster Loss Adjustment School	Lamberton, MN	41
July 20	Crop-Hail Corn, Soybean, Dry Edible Bean, and Oat Loss Adjustment School	Lamberton, MN	72
July 25	Crop-Hail Corn Wind Loss Adjustment School	Boone, IA	34
July 25-26	Crop-Hail & MPCI Corn Loss Adjustment School	Grand Island, NE	66
July 26-27	Crop-Hail Corn, Soybean, and Wheat Loss Adjustment School	Champaign, IL	45

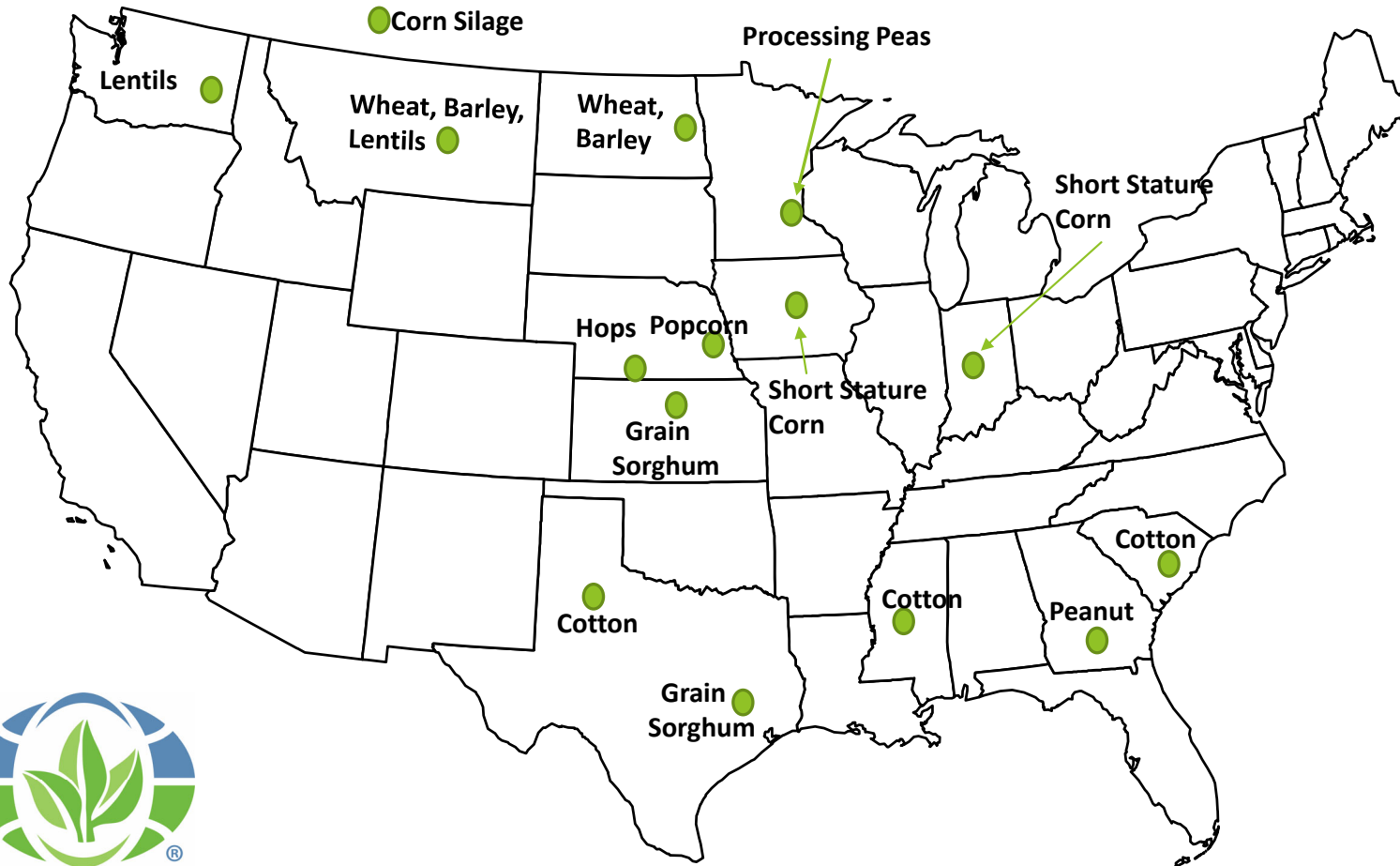
## National Crop Insurance Services

### 2023 Meetings, Schools, Webinars & Conferences

August 1-2	MPCI Soybean Quality & Crop-Hail Corn Loss Adjustment School	Stoneville, MS	66
August 7	Crop-Hail New Adjuster Loss Adjustment School	Fargo, ND	43
August 8-9	Crop-Hail Corn, Dry Edible Beans, Soybean, Sunflower, & Wheat Loss Adjustment School	Fargo, ND	69
August 8	NCIS Crop-Hail and MPCI Canola, Corn, Dry Pea, Soybean, and Sugar Beet Loss Adjustment School	Sidney, MT	37
August 8	MPCI Quality Adjustment (QA) Loss Adjustment School	Perrysburg, OH	121
August 15-16	NCIS Crop-Hail and MPCI Corn, Grain Sorghum and Soybean Loss Adjustment School	Manhattan, KS	44
September 26-27	NCIS Crop-Hail and MPCI Cotton and Grain Sorghum Loss Adjustment School	Altus, OK	56
September 13	08.31 Contract Change Date and New Releases Webinar	Virtual	288
October 11	Weaned Calf Risk Protection, Controlled Environment, and Shellfish Webinar	Virtual	315
Nov. 15 & Dec. 7	Train-the-Trainer Spring Conference	Virtual	502

# 2024 Agronomic Research

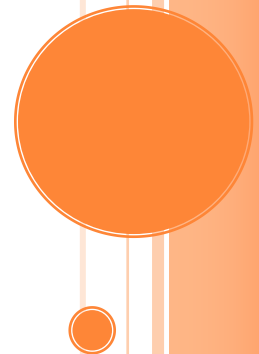
14 projects in 11 states, including Canada



# SUMMARY OF RESEARCH PROJECTS IN 2024



Dr. Mark Zarnstorff and Dr. James Houx  
December 2023





# Summary of Research Projects in 2024

## New Projects in 2024

### 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.

### LENTILS

Washington – Dr. Ian Burke?

Montana - TBD

The current Lentil Loss Adjustment Procedures have not substantially changed since they were originally released in 1999. The procedures do not address any damage to the lentil plant prior to the reproductive stages (R-Stages) of growth. We have assisted with research on lentils during the vegetative and early R-Stages of growth in Canada and believe that a procedure may be developed in the US with the appropriate research. This research will focus on the application of plant damage at various stages of growth from early vegetative through mature pods at various levels of damage to develop the appropriate response curves.

### CORN – SHORT INTERNODE

Iowa – Dr. Mark Licht

Indiana – Dr. Dan Quinn

The recent damage that has occurred on corn from wind storms has led the corn breeders to develop corn hybrids with shortened internodes to try and reduce the potential for green snap or other types of wind damage. These hybrids are supposed to be commercially available for use in 2024. There is no data available on these new hybrids as to how they may respond to other types of damage (defoliation, stand reduction) from hail. This research will focus on defoliation damage at various stages of development to determine if these hybrids have similar losses to defoliation as to the more common hybrids.

### PROCESSING PEAS – NODE CUT-OFFS

Minnesota – Dr. Charlie Rohrer

Crop-Hail Canning—Freezing Peas Loss Instructions were developed in the 1990’s and include procedures for only stand reduction and pod damage on leafed varieties with tendrils. Current

processing (canning/freezing) peas are “semi-leafless” and these varieties have a different growth “habit” which requires new research on node cut-offs to make procedures congruent with those for dry peas.

## **CORN SILAGE – PLANT DAMAGE**

Saskatchewan – Dr. Steve Shirliffe

This research is in cooperation with the Canadian Hail Association and will examine the response of corn silage to plant damage under the growing conditions of Canada. Producers are questioning the current factors that appear in the Canadian Crop Hail Manual. There is a desire to go to more of the response curve/charts that the US uses for most crops that show the different losses based on amount of damage at the various growth stages.

## **Projects Continuing in 2024**

## **GRAIN SORGHUM – DEFOLIATION**

Kansas – Dr. Kraig Roozeboom

Texas – Dr. Ronnie Schnell

This project is a complement to recently completed stand reduction research. The Crop-Hail Grain Sorghum Loss Instructions were released in 1980 and NCIS has only conducted stand reduction research since then. Changes in genetics and cropping practices since 1980 necessitate verifying whether the current defoliation loss tables are still accurate.

## **PEANUT – STAND REDUCTION**

Georgia – Dr. R. Scott Tubbs

This project is a complement to recently completed plant damage research that was recommended by the Gulf States Regional Committee. Plant damage research resulted in greater losses than current tables indicate so stand reduction research is necessary to determine if modifications to the stand reduction loss tables are also warranted.

## **POPCORN DEFOLIATION**

Nebraska – Dr. Justin McMechan

This research expands and compliments recently completed popcorn stand reduction research. The current defoliation loss table is based on research conducted on field corn. Popcorn is generally considered less resilient and breeding efforts have lagged those for field corn so the current defoliation table may not be applicable to popcorn.

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

South Carolina – Dr. Michael Jones

Mississippi – Dr. Brian Pieralisi

Texas – Dr. Jourdan Bell

The Crop-Hail Cotton Loss Instructions use stand reduction, plant cut-offs, and limb removal to determine potential loss from hail damage. Industry personnel suggest that loss from defoliation should also be counted. NCIS conducted preliminary defoliation research, but the results were inconsistent. As with soybean procedures, assessing cotton plant cut-offs at all stages of growth may account for defoliation damage. The proposed research would determine if the current plant cut-off procedures also count 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 will be in two major spring wheat/barley production areas to determine if the current recoverable head factors for these crops are accurate.