



CIRB

Crop Insurance and Reinsurance Bureau, Inc.

ANNUAL REPORT 2024



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MESSAGE FROM THE EXECUTIVE VICE PRESIDENT

Dear Friends,

Can we agree that there is a lot of noise coming out of Washington D.C.? To tune in daily is enough to drive a person mad. Yet, in the chaos, there is an adage worth remembering. “Despite all our accomplishments, we owe our entire existence to a seed, a six-inch layer of topsoil, and the fact it rains.”

Allow that to sink in for a moment. Nothing else matters if we don’t have farmers to produce our food. Investigations, oversight hearings, elections, wars, education, health care, artificial intelligence, another new billionaire. That’s just noise.

At the end of the day, our world as we know it depends on a reliable food system, and more specifically hard-working farmers who are willing to navigate through risks and challenges to produce a safe and abundant food supply. And the role that CIRB members, as partners in the Federal Crop Insurance Program, play in that cannot be overstated. Simply put, without proper risk management tools, the volatility that farmers face would create immense challenges in achieving stability in the food supply chain.

CIRB understands the importance of ensuring policies that steward the long-term success of the program and secure an economic environment in which your businesses can continue to provide coverage for America’s farmers. With the political changes in both the administration and Congress, your CIRB staff have already begun building relationships with newly elected and appointed officials. CIRB is working to identify those who will be “crop insurance champions” and thinking creatively about new strategies to ensure elected officials understand the importance of crop insurance whether their district has rolling wheat fields, local farm stands, towering skyscrapers, or anything in between.

While CIRB staff works hard on your behalf, we understand that the best way to make a difference in D.C. is through the power of coalitions. Over the years, CIRB has worked to build a strategic alliance of farm organizations, agriculture businesses, and environmental groups who may not agree on every issue but can come together and stand firm in their defense of crop insurance. We’ve seen this coalition build a steady drumbeat on the Hill and, in times when it is needed most, activate within a matter of minutes to successfully push back on harmful policy proposals.

While you minimize volatility for farmers, our role at the Crop Insurance and Reinsurance Bureau (CIRB) is to manage volatility for the crop insurance industry. So, while the political landscape may prove to be challenging as this Congress commences and the new Administration takes shape, we will remain focused on building strong relationships with elected officials on both sides of the aisle, maintaining a strong coalition of agriculture stakeholders through the Crop Insurance Coalition, and of course, continuing to prepare the next generation of leadership thorough the Emerging Leaders Program.

Thank you for the opportunity to serve you for another year!

Sincerely,



Michael Torrey
Executive Vice President

OUR LEADERSHIP AND STAFF

OFFICERS



Lindsey
Rinkenberger
Chair

COUNTRY Financial



Carmen Mescher
Vice Chair

Hudson Crop



Shannon Rutledge
Treasurer

*Farmers Mutual
Hail*



Brian Young
Immediate Past
Chair

*Great American
Insurance Group*

Additional Executive Committee Members: Andy Caruso, American Farm Bureau Insurance Services; Bill Fischer, Core Specialty; Jeff Hawn, Holborn Corporation; Dalynn Hoch, Rural Community Insurance Services; Jim Konstanty, Guy Carpenter & Company, LLC; Brad Leighton, Agrisompo North America; Dave Ott, Aon Reinsurance Solutions; Jeff Svennes, Precision Risk Management

STAFF



Michael Torrey
Executive Vice
President



Tara Smith
Deputy Executive
Vice President



Kurt Henke
Legal Counsel



Tracy Boyle
Director of
Operations



Danielle Nelson
Director



Ashley Smith
Director



Grace Walker
Member and
Events Manager

OUR MEMBERSHIP

As of January 1, 2025

FULL MEMBERS



ASSOCIATE MEMBERS



INDIVIDUAL MEMBERS

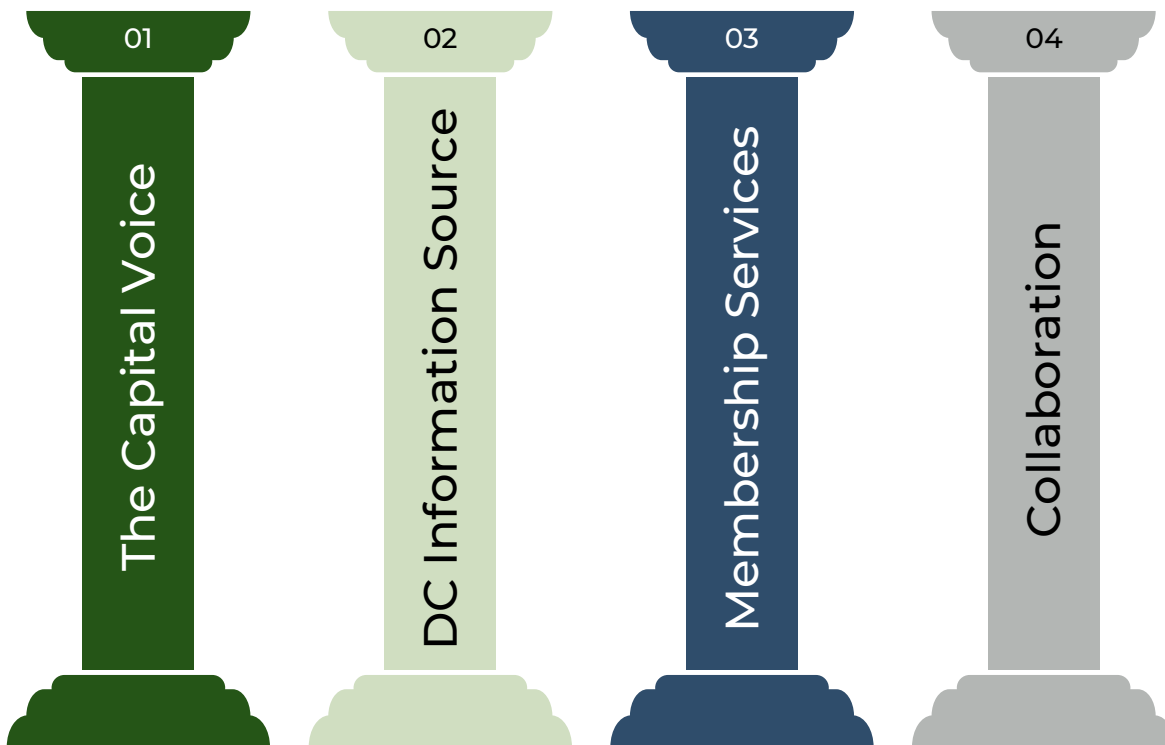


OUR MISSION AND CORE PILLARS

MISSION

To continuously improve crop insurance through unity and leadership.

CORE PILLARS



01

CIRB monitors, advocates, and communicates to influence government decisions and preserve the farm safety net.

02

CIRB is the leading legislative resource for the industry, media, and decision makers.

03

CIRB provides exemplary membership benefits and continues to expand its membership base.

04

CIRB works closely with insurance and reinsurance organizations, agents, customers, lenders, and others in the agriculture value chain.

POLICY CONFERENCE AND FLY-INS

In April, CIRB hosted our annual Policy Conference and Fly-In. Members of the Executive Committee (EC) and Emerging Leaders Program (ELP) had the opportunity to learn about the policy making process and “hit the Hill” to ensure elected officials understand the importance of the Federal Crop Insurance Program. CIRB members were able to give an on-the-ground perspective regarding the private sector's role in the program.

The Policy Conference kicked off with a D.C. update from CIRB staff, where they shared a general update about the Farm Bill, walked through various proposals that could impact the crop insurance program, and discussed the key issues EC members and ELP participants would discuss in their Hill visits. Staff from the “Four Corners”, representing the House and Senate Agriculture Committee leadership, participated in a panel discussion where they gave updates on their boss's priorities and their work on the Farm Bill. In addition, CIRB members participated in a Q&A session with RMA leadership, including Administrator Marcia Bunger.

In total, EC members and ELP participants met with 53 offices – Democrats and Republicans in the House and Senate. Many of these visits were to offices where agriculture is prevalent, but the Member does not sit on the Agriculture Committee. CIRB members were able to give the staff and Members a “101” on why crop insurance matters to the constituents in their district. CIRB members also visited the offices of Members of Congress who are champions for crop insurance, thanking them for their support of preserving, protecting, and improving the Federal Crop Insurance Program.

In 2025, CIRB will host a Policy Conference and Fly-In in April and October as it is a nonelection year.



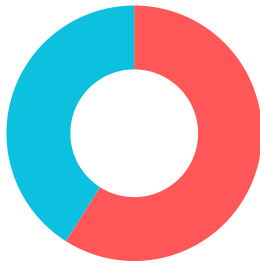
Left: 2023-24 ELP participants and EC members in front of the U.S. Capitol.

CIRB POLITICAL ACTION COMMITTEE

CIRB PAC is a Political Action Committee (PAC) that allows CIRB supporters to pool personal, voluntary contributions for candidates who support a strong crop insurance program and are influential in protecting and promoting crop insurance as a critical component of the farm safety net. The bipartisan CIRB PAC helps develop new champions in Congress for crop insurance through education.

118TH CONGRESS POLITICAL GIVING

Fundraisers are an opportunity for CIRB to interact with Members of Congress and discuss the importance of the Federal Crop Insurance Program. CIRB supports Members on both sides of the aisle that are prospective crop insurance champions.



Bipartisan Political Giving (118th Congress)

59% REPUBLICANS

41% DEMOCRATS

MEMBERS WE'VE CONTRIBUTED TO



Rep. Glenn Thompson
(R-PA-15)



Rep. David Scott
(D-GA-13)



Sen. John Boozman
(R-AR)



Sen. Amy Klobuchar
(D-MN)



Rep. Tom Emmer
(R-MN-6)



Sen. John Thune
(R-SD)
CIRB Hosted



Rep. Austin Scott
(R-GA-8)



Rep. Dusty Johnson
(R-SD-AL)



Rep. Eric Sorensen
(D-IL-17)



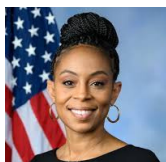
Rep. Marie
Gluesenkamp Perez
(D-WA-3)
CIRB Hosted



Rep. Nikki Budzinski
(D-IL-13)



Rep. Sanford Bishop
(D-GA-2)



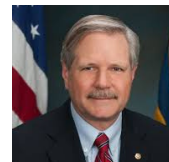
Rep. Shontel Brown
(D-OH-11)



Rep. Tracey Mann
(R-KS-1)



Rep. Zach Nunn
(R-IA-3)



Sen. John Hoeven
(R-ND)



Sen. Joni Ernst
(R-IA)
CIRB Hosted

INTERVIEWS

During the Spring Policy Conference and Fly-In, CIRB Chairwoman Lindsey Rinkenberger joined RFD-TV to discuss the message that CIRB members brought to the Hill – protect, preserve, and improve crop insurance. She also was asked CIRB’s stance on crop insurance proposals on the Hill and how those proposals would impact farmers.



Above: Lindsey Rinkenberger, CIRB Chairwoman, on RFDTV.



Above: Tara Smith on Agri-Pulse Newsmakers.

Throughout the year, CIRB staff have done several interviews with DC-based media outlet, Agri-Pulse. During interviews, staff have given updates on the status of the Farm Bill, various crop insurance proposals, and reiterated that the private sector’s role in the program allows it to be the most efficient risk management tool for farmers.

SPEAKING ENGAGEMENTS

CIRB staff are often invited to speak at conferences and events to discuss the current political climate in D.C. and its impact on crop insurance. This past year, staff spoke at more than 11 events, including to a group of Brazilian farmers and elected officials regarding the U.S. Crop Insurance program.



Above: Tara Smith & Ashley Smith with a group of Brazilian farmers and elected officials at the Corteva farm in Maryland.

ANNUAL MEETING

In February 2024, CIRB hosted the 2024 Annual Meeting in beautiful Scottsdale, Arizona. The meeting kicked off with a welcome reception for Emerging Leaders Program participants and alumni, followed by a larger reception for meeting attendees.

The meeting program started Thursday morning with opening remarks from CIRB Chairman Brian Young of Great American Insurance Group and a meeting overview from CIRB's Executive Vice President Michael Torrey. The day's program included several speakers on topics ranging from a crop insurance legal update to a market outlook and a discussion around North American weather patterns and climate change.

On day two, meeting attendees were welcomed by CIRB's newly inducted Chairwoman Lindsey Rinkenberger of COUNTRY Financial and heard from USDA Undersecretary Robert Bonnie and USDA RMA Administrator Marcia Bungler. On the agenda for the day was a fan favorite, Jim Wiesemeyer, with a political update and outlook. Additionally, Shawn Hackett discussed long-term variables impacting agriculture markets in the years ahead, including weather risks.

Finally, CIRB honored Ron Rutledge with the 2024 Chairman's Award for his dedication to CIRB and work helping to protect and preserve the crop insurance program throughout his career.

CIRB attendees then finished the day at the Links for the annual golf tournament and topped off the night with a reception.



CHAIRMAN'S AWARD

Established more than 30 years ago, the Chairman's Award is the highest honor presented by CIRB. Those who receive this prestigious award are dedicated to providing exceptional support for the farm safety net and making significant contributions toward achieving CIRB's goals and mission.

Ron Rutledge
Chairman's Award

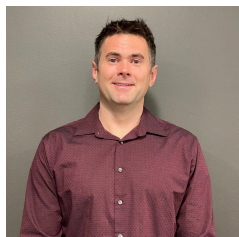


CHAIRMAN'S AWARD RECIPIENTS

2024 - Ron Rutledge
2023 - Sen. Debbie Stabenow (D-MI) & Mike Day
2022 - Sam Scheef (Lifetime Achievement Award),
Tim Green, & John Reinman
2020 - Sen. Pat Roberts (R-KS) (Lifetime
Achievement Award)
2019 - Jim Brost (Distinguished Service Award) &
Rep. Collin Peterson (D-MN)
2018 - Rep. Mike Conaway (R-TX)
2017 - Tara Smith & Brandon Willis (Distinguished
Service Award)
2016 - Greg Mills
2015 - Rep. Rodney Davis (R-IL)
2014 - Sen. Pat Roberts (R-KS)
2013 - Linda Vickers
2012 - Sheri Bane
2011 - Paul Bleiberg
2008 - Richard Bill
2007 - Kurt Henke
2006 - Jane Shey
2005 - Shawn Simpsen
2004 - Steven C. Rutledge
2003 - Roger K. Swartz
2002 - Oscar Olsen
2001 - Larry McKean
2000 - Jack Clanton
1999 - Fred Morgan
1997 - Bill Rutledge
1996 - Thomas A. Rudisill
1995 - Larry L. Forrester
1994 - Roger K. Swartz
1993 - Perry Rutledge, O.L. Deardorff
1992 - Dave Rutledge (posthumously)
1991 - Earl Rae
1990 - Richard Bill
1989 - Jack Clanton
1988 - Glen Wistey
1987 - Richard Bill
1986 - Bill Drey
1985 - Connie J. Denzer
1984 - Sparky Hefner

EMERGING LEADERS PROGRAM

CIRB is proud to announce the graduates of the 9th Emerging Leaders Program class. Seventeen up and coming crop insurance leaders completed the program this year. Please visit cropinsurance.org/emerging-leaders-program/ for more information, including a list of participants from the 9th class.



Dustin Bourgis
American Farm
Bureau Insurance
Services, Inc.



Mara Garris
American Farm
Bureau Insurance
Services, Inc.



Carolyn Payne
AgriSomp North
America



Jake Chamness
AgriSomp North
America



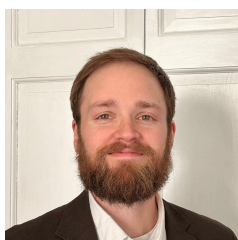
Scott Barhorst
Aon Reinsurance



Marin Bozic
Bozic LLC



Brian Davis
COUNTRY Financial



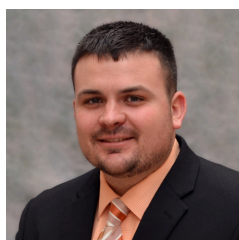
John Grant
COUNTRY Financial



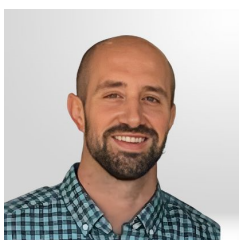
Kate LeWarne
Farmers Mutual
Hail



Rafeeq Shaik
Farmers Mutual
Hail



Trevor Robins
Farmers Mutual
Hail



Zach Hyland
Farm Bureau
Financial Services



Jon King
Gallagher Re



Andy Anderson
Guy Carpenter



Joseph Voye
Hudson Crop



Steve Milholland
Hudson Crop



Geoff Childress
Rural Community
Insurance Services



Matthew Bledsoe
Rural Community
Insurance Services



Sam Arocho
Rural Community
Insurance Services



Westin Kimm
Watts and
Associates

COLLABORATION

CIRB works closely with insurance and reinsurance organizations, agents, customers, lenders, and others in the agriculture value chain.

COMMODITY CLASSIC

CIRB staff attended the 2023 Commodity Classic in Houston, TX, and collected testimonials from farmers about why they support crop insurance. Commodity Classic is the annual meeting of several Crop Insurance Coalition partners, including the National Corn Growers Association, the American Soybean Association, the National Association of Wheat Growers, the National Sorghum Producers, and the Association of Equipment Manufacturers.



Above: CIRB booth at Commodity Classic, Houston, TX.

In addition, CIRB hosted a Crop Insurance Coalition dinner for coalition partners that were attending Commodity Classic.

FACA WORKING GROUP CO-CHAIR

CIRB joined the Food and Agriculture Climate Alliance (FACA) in 2022. FACA was founded to develop climate-related policy recommendations for the farm bill that farm groups, environmental organizations, and others in the agriculture and food value chain could support. CIRB co-chaired the working group on crop insurance, commodities, and credit with the Environmental Defense Fund. Final recommendations included opposition to AGI limits, general support for the crop insurance program, and the need for additional studies on the impact of climate-smart agriculture practices on crop insurance. CIRB has continued as an active member of FACA.



Left: FACA releases their upcoming Farm Bill recommendations at a briefing on Capitol Hill.

CROP INSURANCE COALITION

The Crop Insurance Coalition was established in advance of the 2012 Farm Bill by CIRB. Today, CIRB provides intel, analysis, and communications support to coalition partners.



DIVERSE MEMBERSHIP

The Coalition includes more than 100 organizations, including lenders, farm organizations, agent organizations, agriculture input providers, and key voices in the conservation community.

UNIFIED VOICE

The Coalition collaborates on messaging to ensure a unified voice in efforts to protect and preserve farmers' access to affordable crop insurance across the U.S.

EDUCATE & DEFEND

The Coalition works together to educate members of Congress and defend against attacks on the effective public-private partnership that protects our nation's food supply.

COALITION ACCOMPLISHMENTS

- Drafted, circulated, and sent a letter to the Administration in support of protecting crop insurance during the FY2025 budget process. Over 60 Coalition partners signed the letter.
- Developed and shared farm bill messaging toolkits with Coalition partners to use on social media and in member communications.
- Provided Coalition partners with Congressional and Administration updates.
- Activated Coalition partners to protect the industry against harmful amendments proposed during the FY25 House appropriations process.



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