



CIRB

Crop Insurance and Reinsurance Bureau, Inc.

ANNUAL REPORT 2025



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MESSAGE FROM THE EXECUTIVE VICE PRESIDENT

Dear Friends,

It's been said that the world is run by those who show up. Often times, it's one's presence and relevancy that determines whether a situation is resolved in their favor. That concept has been proven true time and time again in Washington, D.C., as policy and regulatory decisions are made, and even more so now as the political landscape remains turbulent and ever-changing.

At CIRB, showing up is woven into the fabric of who we are as an organization, from the historic move of CIRB's headquarters from Kansas City to Washington, D.C., many years ago to now bringing CIRB members to D.C. multiple times a year to advocate for the program. The focus on remaining relevant through our understanding of navigating federal policy and showing up where it matters has allowed CIRB to be an influential voice within the world of federal crop insurance. In 2025, CIRB hosted two fly-ins where Executive Committee members and Leadership Development Program (formerly the Emerging Leaders Program) participants completed over 80 visits to Congressional offices and visited with leadership from RMA. In addition, CIRB member, Dalynn Hoch of Rural Crop Insurance Services (RCIS) testified before the Senate Agriculture Committee where she did an excellent job conveying the importance of the Federal Crop Insurance Program and why involvement from the private sector is critical to its success.

While physically being present matters, relevancy is also determined by who you know and the coalition behind the cause. With the diverse experience and expertise along with the commitment to growth that your CIRB team possesses, CIRB has risen to the top as a trusted policy voice in the crop insurance space. Whether it's developing and maintaining relationships with elected and appointed officials on both sides of the political aisle or bringing together a diverse group of voices in the agricultural supply chain to advocate for the program through the Crop Insurance Coalition, building coalitions of support has been a top priority for CIRB. While this year we have seen some issues create deep divides among Republicans, Democrats, and even stakeholders in the same industry, I am proud that crop insurance remains an issue that unites.

At CIRB, we also understand the importance of looking toward the future and are committed to ensuring CIRB's relevancy and positive impact in the years ahead. To that end, this year, CIRB welcomed the tenth class of Leadership Development Program (LDP) participants. Whether these participants are in the early years of their career or on the verge of taking the next step into leadership positions within their company, CIRB staff strive to facilitate opportunities for them to build relationships and gain experience that will serve them well in their futures. Throughout the course of the program, participants receive leadership development training, media training, attend Executive Committee Meetings, and have the opportunity to advocate for crop insurance on Capitol Hill.

While your CIRB staff serve as the "boots on the ground," it is the daily work of CIRB members to maintain a strong public-private partnership that has allowed the crop insurance program to rise to the top of the farm safety net as the most efficient and reliable support for farmers. We thank you for the opportunity and look forward to another year of serving the CIRB membership.

Best,



Michael Torrey
Executive Vice President

LEADERSHIP AND STAFF

2025 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 2025 Board 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
Jon King, Gallagher Re

STAFF



Michael Torrey
Executive Vice
President



Tara Smith
Deputy Executive
Vice President



Kurt Henke
Legal Counsel



Tracy Boyle
Director of
Operations



Ashley Smith
Director of
Government Affairs



Eden Lambert
Policy Manager



Grace Walker
Member and
Events Manager

MEMBERSHIP

As of January 1, 2026

FULL MEMBERS



ASSOCIATE MEMBERS



INDIVIDUAL MEMBERS

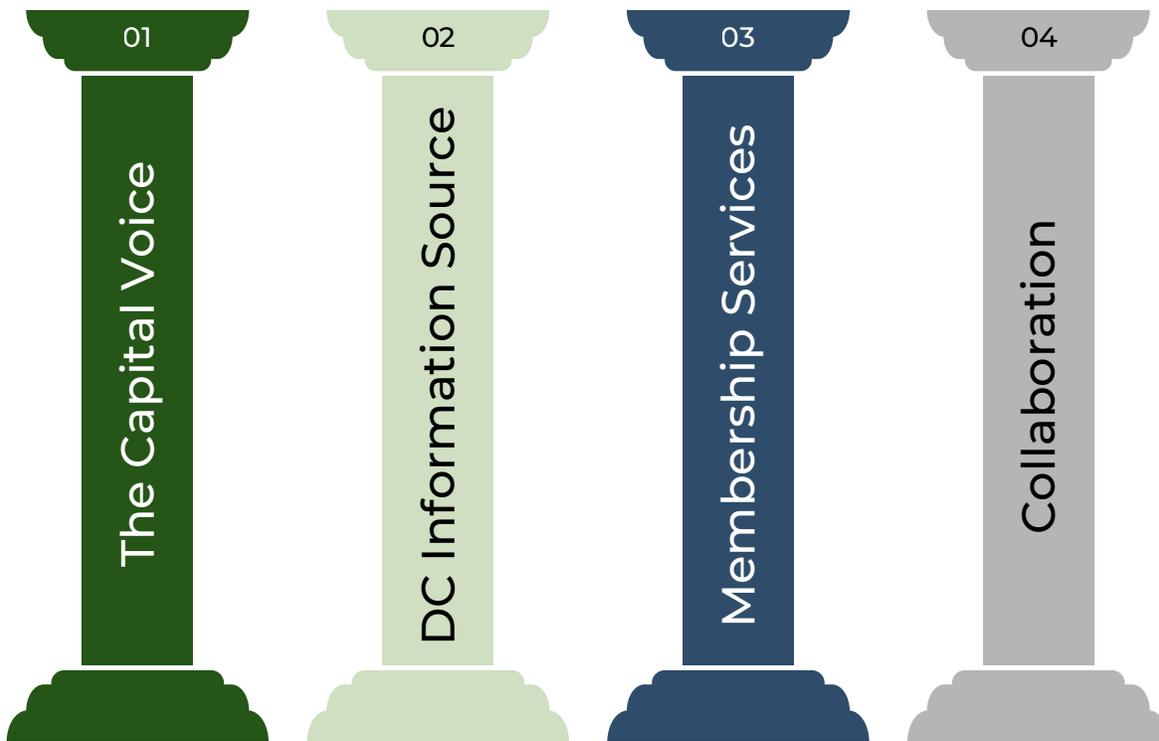


MISSION AND CORE PILLARS

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 2025, CIRB hosted two D.C. fly-ins, where members of the Executive Committee (EC) and Leadership Development Program (LDP) participants had the opportunity to learn more about the policy-making process and visit offices on Capitol Hill to provide an on-the-ground perspective regarding the private sector's role in the Federal Crop Insurance Program.

In April, the fly-in and policy conference kicked off with a round-table discussion with newly appointed USDA Farm Production and Conservation (FPAC) leadership, including Deputy Under Secretary Brooke Appleton and RMA Administrator Pat Swanson. Notably, this was the first meeting Administrator Swanson had with crop insurance industry stakeholders in her new role. CIRB then organized an opportunity for members to engage with lawmakers and their staff on Capitol Hill. The following day, fly-in participants met with Agriculture Committee staff from the House and Senate. CIRB members prioritized visiting with new members on the Agriculture Committee and, of course, met with historical supporters of the program to thank them and share updates. The event wrapped with a fundraiser for the Chairman of the Senate Agriculture Committee, John Boozman (R-AR).



Right: 2024 - 25 LDP Participants & EC members at the US Capitol.

Left: 2025 - 26 LDP Participants & EC members visiting Senator Grassley.

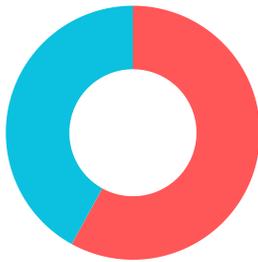
During the October fly-in, despite the government shutdown, CIRB met with over 45 Republican and Democratic offices on Capitol Hill. The following day, CIRB hosted a Congressional panel featuring staff from the House and Senate Agriculture Committees and from Senate Majority Leader John Thune's office to discuss Farm Bill 2.0. In addition, CIRB heard from a specialty crop panel, which included staff from the International Fresh Produce Association, Western Growers, and American Hort. The panel provided an opportunity for CIRB members to learn about concerns specialty crop growers have with the development of new crop insurance policies, and particularly the need for continued education around the unique aspects of the program and current availability of policies. Finally, the event ended with two fundraisers, one for Rep. Shontel Brown (D-OH-11) and another for Sen. Jim Justice (R-WV), with special guest Chairman of Senate Agriculture Committee John Boozman (R-AR).

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.

119TH 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 who are current or prospective crop insurance champions.



Bipartisan Political Giving (119th Congress)

58% REPUBLICANS

42% DEMOCRATS

MEMBERS CIRB CONTRIBUTED TO



Rep. Glenn Thompson
(R-PA-15)
CIRB hosted



Sen. Jim Justice
(R-WV)
CIRB hosted



Sen. John Boozman
(R-AR)
CIRB hosted



Sen. Amy Klobuchar
(D-MN)



Rep. Angie Craig
(R-MN-2)



Sen. John Thune
(R-SD)
CIRB hosted



Rep. Austin Scott
(R-GA-8)
CIRB hosted



Rep. David Rouzer
(R-NC-7)



Rep. Eric Sorensen
(D-IL-17)



Rep. Frank Lucas
(R-OK-3)



Rep. Sanford Bishop
(D-GA-2)



Rep. Shontel Brown
(D-OH-11)
CIRB hosted

INTERVIEWS

Throughout the year, CIRB staff have participated in several, on and off-the-record, interviews with DC-based media outlets. During interviews, staff shared general crop insurance updates, provided perspectives on specific bills and initiatives that included crop insurance provisions, and, above all, continuously reiterated that the private sector's role in the program allows it to be the most efficient risk management tool for farmers. Actively engaging with media has allowed CIRB to positively influence how crop insurance is portrayed in the press, both inside and outside the beltway.



Above: Tara Smith on Agri-Pulse Newsmakers.



Above: Chairwoman Lindsey Rinkenberger

We are proud to recognize Lindsey Rinkenberger, Chairwoman of CIRB, for her written contribution to FarmWeekNow. Lindsey authored a featured piece spotlighting the importance of crop insurance and the strength of the industry's public-private partnership. Her thought leadership continues to elevate CIRB's mission and reinforce the critical role crop insurance plays in supporting America's farmers.

SPEAKING ENGAGEMENTS

CIRB staff are often invited to speak at conferences and events to discuss the current political climate in Washington, D.C., and its impact on crop insurance. Over the past year, staff participated in numerous events. For example, Tara Smith participated in the Farm Foundation Forum to address risk, resilience, and the future of crop insurance. During the forum, she emphasized the significance of crop insurance and highlighted its adaptability in meeting the needs of producers. She also spoke at meetings hosted by CIRB member companies, such as AgriSompo and Farmers Mutual Hail.

Ashley Smith spoke at the 76th Annual Farm Bureau Crop Insurance Conference. During her presentation, she gave an update on the overall DC landscape, particularly focusing on the CIRB-secured crop insurance provisions within the One Big Beautiful Bill Act.

MEMBERSHIP SERVICES

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

ANNUAL MEETING

In February 2025, CIRB hosted the 2025 Annual Meeting in Bonita Springs, Florida. The meeting included several receptions and events, a lineup of diverse and dynamic speakers, as well as opportunities to honor those whose dedication to CIRB has paved the way for the organization's future success.

As a continued commitment to developing the future leaders of the industry, we were proud to kick off the Annual Meeting with a welcome reception for Emerging Leaders Program (now referred to as the Leadership Development Program) participants and alumni, followed by a larger reception for all meeting attendees. That event, along with receptions throughout the week and the annual golf tournament, allowed time for catching up with old friends and meeting new ones, as well as developing relationships with other industry experts.

Speakers for the meeting engaged the audience with thought provoking content and perspectives. Speakers included CIRB staff, Michael Torrey, Tara Smith and Kurt Henke, as well as CIRB Charwoman Lindsey Rinkenberger. Michael Swanson from Wells Fargo & Company gave an update on profitability trends within agriculture, Conduit Ag's Matthew Reardon discussed the science around predicting weather patterns, David Bubeck of Corteva discussed emerging seed technologies, and finally Jim Weisemeyer shared his perspectives on the DC political climate and what to expect from the Trump Administration and 119th Congress.

While attendees spent time thinking about how the industry will tackle the challenges of the future, time was also taken to celebrate the accomplishments of the past, including by honoring former Executive Chairman of Agri-Sompo North America Bob Haney. Bob's commitment to crop insurance and drive to improve how the industry serves farmers has made a lasting impact on the work the CIRB team does each day.



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.

Bob Haney
2025 Chairman's Award



CHAIRMAN'S AWARD RECIPIENTS

2025 - Bob Haney
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

LEADERSHIP DEVELOPMENT PROGRAM

CIRB is proud to announce the graduates of the 10th Leadership Development Program class. Eighteen up-and-coming crop insurance leaders completed the program this year. Please visit <https://cropinsurance.org/leadership-development-program/> for more information on the program.



Tony Kubik
*American Farm
Bureau Insurance
Services, Inc.*



Crystal Mulcahy
*American Farm
Bureau Insurance
Services, Inc.*



Tanner Schroder
*AgriSomp North
America*



Shay Foster
*AgriSomp North
America*



Craig Fenster
Aon Reinsurance



Carissa Lozier
COUNTRY Financial



Luke Aupperle
COUNTRY Financial



Billy Meade
*Farmers Mutual
Hail*



Candy Magee
*Farmers Mutual
Hail*



Kasey Engel
*Farm Bureau
Financial Services*



Connor Scharfer
Gallagher Re



Brian Johnson
*Great American
Insurance Group*



Mike Weber
*Hudson Crop &
Livestock*



Ronnetta Rountree
*Hudson Crop &
Livestock*



Landon Svennes
*Precision Risk
Management*



John Clarke
*Rural Community
Insurance Services*



Sandy Johnson
*Rural Community
Insurance Services*



Kyle Jore
*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 hosted a booth at Commodity Classic, 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. Staff had conversations with farmers and other stakeholders about the importance of the crop insurance and reinsurance industries and spent time building relationships with attendees from across the country as a way to create a stronger united voice for the crop insurance program. In addition, CIRB staff collected testimonials from farmers about why they support crop insurance and have used those testimonials as the basis of conversations with decision makers in D.C. CIRB also hosted a Crop Insurance Coalition dinner for coalition partners that were attending Commodity Classic, which served as an opportunity to strengthen relationships with those who are trusted partners in the fight for the farm safety net.



Above: Grace Walker, Caroline Sowinski, and Tara Smith attend the Commodity Classic in Denver, Colorado.

COALITION BUILDING IN D.C.

In DC, CIRB staff spend a great deal of time representing the industry at events hosted and attended by partners in the agricultural industry. Whether its receptions, formal dinners, or individual networking, CIRB staff are committed to ensuring CIRB is represented at key venues and maintains strong relationships with those who can help us share our message on the Hill and within the Administration.



Above: Ashley Smith and Tara Smith with Senate Agriculture Committee Staff, Carley McLean, at the Annual Friends of the National Arboretum Dinner in Washington, DC.



Above: Tara Smith with Congressmen Austin Scott and Michael McCaul, along with Ryan Westin from Sugarcane Growers at a Congressional dinner featuring President Trump.

CROP INSURANCE COALITION

The Crop Insurance Coalition was established by CIRB in advance of the 2012 Farm Bill. 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

- Provided Coalition partners with Congressional and Administration updates.
- Coordinated with the Coalition to ensure that key crop insurance provisions in the House reconciliation package were included in the Senate version of the package.
- Developed and shared messaging regarding the availability of specialty crop insurance policies with Coalition partners following the initial release of the MAHA report, which included disparaging remarks regarding the availability of crop insurance for the specialty crop sector.
- Drafted and sent a letter to Budget and Appropriations Committee Leadership in the House and the Senate, urging them to avoid harmful cuts to crop insurance in the FY2026 budget process. Over 60 Coalition partners signed the letter.



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