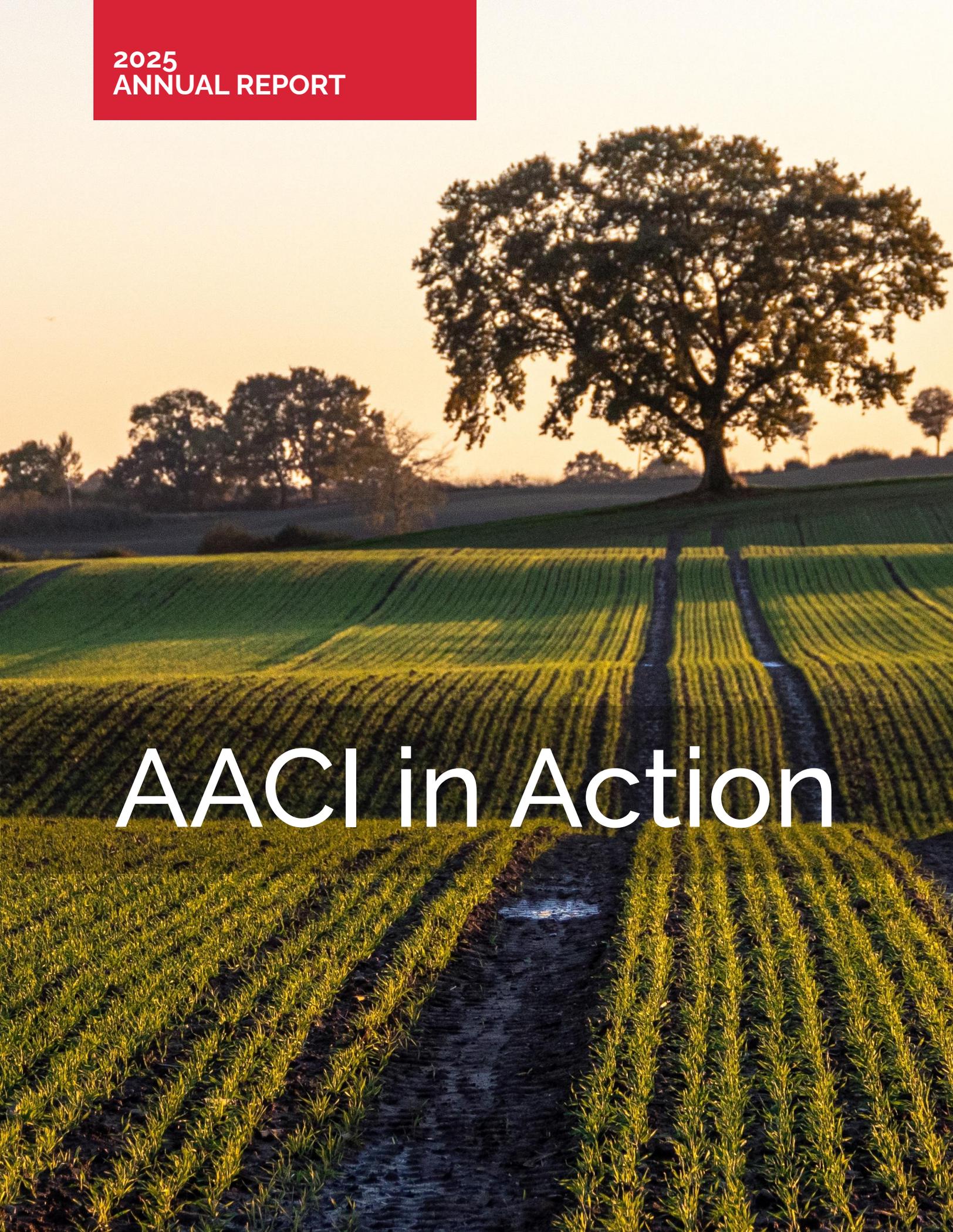


2025
ANNUAL REPORT



AACI in Action



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If you're interested in learning more about AACI Membership, please contact Brittney Matousek: brittney@aacinsurers.com.

MESSAGE FROM THE PRESIDENT

As we reflect on 2025, I'm proud to report it was a landmark year for the American Association of Crop Insurers and for the crop insurance delivery system as a whole. Our industry achieved significant legislative victories, reinforced the value of universal, private-sector delivery, and continued to build the broad, bipartisan coalitions that keep this program strong.

The passage of the One Big Beautiful Bill Act (H.R. 1) represented one of our most significant advocacy wins in recent years. AACI worked closely with House and Senate Agriculture Committee staff to ensure that industry priorities were protected and advanced throughout the reconciliation process. The result speaks for itself: all crop insurance-related provisions survived when other priorities were cut. The legislation restored inflation indexing for Administrative and Operating reimbursements, addressed the erosion of delivery capacity that Approved Insurance Providers have faced since 2015, and established a SnapBack provision to ensure adequate resources during catastrophic loss events. It also set a specialty crop reimbursement floor and expanded the poultry pilot program nationwide. These are farmer-centered, fiscally responsible reforms that strengthen the foundation of our delivery system.

None of this happened by accident. We achieved these results by working in tandem with one another and being proactive in identifying issues, while remaining pragmatic about what was achievable in the political environment. That approach has always been AACI's strength. And it reflects a broader truth about why crop insurance endures: our program succeeds because universal, private-sector delivery has created geographic relevance and supportive constituencies in all 50 states, which in turn sustains durable, bipartisan support. Crop insurance policy is not a zero-sum game, and it is at great risk if it becomes one. Our diversity of support across regions, commodities, and partners is our political strength, and we must continue to protect it.

Looking ahead, we must keep building on this momentum. Fewer members of Congress carry institutional knowledge of farm policy or understand what makes crop insurance so efficient and effective. Our job is to continue working with policymakers across the geographical and political spectrum to ensure that our industry remains front of mind. We have a great story to tell with a program that protects more than 130 commodities across roughly 540 million acres of farm and ranch land, and we need to keep telling it.

I want to recognize Dale Perry for his outstanding service as AACI Chairman over the past two years and welcome Doug Jakway as our new Chair. I'm confident Doug's leadership will serve our association and industry well. I also urge every member to stay active and engaged. Your participation in our fly-ins, your outreach to elected officials, and your willingness to share what our industry means to the producers we serve is what makes the difference.

Thank you for your commitment to AACI and all that you do to help protect America's farmers and ranchers across this great country.

Sincerely,



Scott C. Graves
President, American Association of Crop Insurers

MESSAGE FROM OUR PAST CHAIRMAN

AACI Membership,

I would like to take this opportunity to say thank you to the entire AACI Association for your support over the past two years. Serving as chairman of this organization was an honor. AACI continues to advocate on behalf of all segments of the crop insurance industry and I'm proud of what we have accomplished together.

Today, crop insurance protects more than 130 commodities and covers roughly 540 million acres of farm and ranch land across the country. It supports traditional row crops like corn, soybeans, wheat, cotton and rice, but it also reaches far beyond that. Fruits, vegetables, tree nuts, pasture and rangeland as well as livestock and animal products are all protected by this vital risk management tool.

Over the past year, we saw several important enhancements to our program with the passage of the One Big Beautiful Bill Act. It made crop insurance more affordable for producers and allows for higher coverage options, giving farmers more flexibility to manage their risk. These positive changes, reinforce crop insurance as the primary risk-management tool for agriculture. We should all be proud of these accomplishments and the fact that our association has a respected voice in these conversations.

However, our work is not done. We must continue to our efforts to educate. We are operating in a changing political environment, and fewer members of Congress have institutional knowledge of farm policy or how crop insurance has become so efficient and effective. Maintaining a healthy private-sector delivery system is vital to the success of this program. We have a great story to tell, and we need to continue to tell it.

As we transition our organization, I look forward to Doug's leadership and remain committed to help move our association forward in any way that I can.

Thanks for your membership to AACI and all that you do to help protect America's farmers and ranchers across this great country.

Dale Perry



Past Chairman - AACI

Our Mission

The American Association of Crop Insurers advocates on behalf of all segments of the private crop insurance industry from companies to agents to its affiliates. AACI provides a unified voice to promote and protect a viable, affordable, and diverse crop insurance program.

Our Values

Since our founding in 1983 as the primary trade association of insurance providers, we have followed a set of core values. These founding principles guide our efforts to promote policies that encourage the effective and efficient private sector delivery of crop insurance.

- 1 We support American farmers and ranchers in their pursuit to provide our nation and the world with an affordable, abundant, and secure food, fiber, and feed supply.
- 2 We support protecting the integrity of the crop insurance program by continually working to identify and correct inefficiencies and abuses of current policies.
- 3 We support partnering with industry leaders to foster vibrant rural communities.
- 4 We support promoting the stewardship of our nation's natural resources.
- 5 We support expanding crop insurance so that farmers, ranchers, and growers all across the country have access to this essential risk management tool regardless of their farm size, background, location, or method of production.

Our Goals

AACI has identified the following strategic goals to align both its organizational mission and values.



- 1 Maintain and advance strong policies that support the effective and efficient private sector delivery of the federal crop insurance program.
- 2 Continue to expand coverage of crop insurance to reach a diverse range of farmers, ranchers, and growers across the country.
- 3 Increase awareness of the value and cost-effectiveness of crop insurance and work to ensure adequate resources are available to maintain the viability of the program.
- 4 Foster strong, purposeful relationships within the legislative and executive branches of government in a proactive manner by promoting the critical role that crop insurance plays in contributing to a safe, abundant, and affordable domestic food and fiber supply.
- 5 Build upon existing relationships within the agricultural, conservation, and wildlife communities and identify opportunities to expand support for the federal crop insurance program.

Key Crop Insurance Reforms Secured In Reconciliation Package

Earlier this year, Congress enacted the "One Big Beautiful Bill Act" (OBBBA) reconciliation package that included several long-sought reforms to crop insurance delivery—reforms that AACI had championed through sustained engagement with House and Senate Agriculture Committee staffs. The legislative process was not without its challenges: the parliamentarian's review resulted in the removal of some provisions. However, every crop insurance-related provision survived intact, most notably the A&O reforms and the SnapBack provision. The only modification affecting crop insurance was the removal of state-specific language from a poultry pilot program, a change that actually broadened the program by making it available nationwide rather than limiting it to select states.

This outcome represents one of the most significant legislative wins for the crop insurance delivery system in recent memory, and it reflects the strength and credibility of AACI's voice on Capitol Hill.

Key Crop Insurance Provisions

[SnapBack / Additional Loss Adjustment Expenses \(Sec. 10503\)](#)

Beginning with the 2026 reinsurance year, the SnapBack provision establishes a supplemental A&O subsidy—approximately 6% of net book premium—for eligible contracts in states where loss ratios exceed 120%. The provision addresses a longstanding gap in the system: when catastrophic events strike, insurers face extraordinary costs for travel, surge staffing, and infrastructure that existing reimbursement structures do not adequately cover. By providing additional resources precisely when and where disaster-level losses occur, SnapBack ensures that claims processing remains timely and reliable for farmers when they need it most. Because it applies narrowly to states and contracts that actually experience extreme losses, the provision is also fiscally responsible, targeting supplemental support only where the data justifies it.

[Administrative & Operating \(A&O\) Inflation Adjustment](#)

The reconciliation package also reinstates inflation indexing for A&O reimbursements beginning in 2026, modeled after the adjustments that were applied from 2011 through 2015 and capped at the Consumer Price Index for the first year. Since 2015, A&O payments have been frozen despite rising

inflation, growing workloads, and increasing operational complexity. The result has been steadily widening operating deficits for Approved Insurance Providers. Restoring inflation adjustments is not simply a matter of financial relief for insurers—it is essential to preserving the delivery capacity that farmers depend on. The provision is also structured to maintain neutrality across plans of insurance, ensuring that farmers continue to choose coverage based on their actual risk profiles rather than on reimbursement distortions.

[Specialty Crop Reimbursement Floor](#)

A new minimum A&O reimbursement floor of 17% of premium—or higher where the Standard Reinsurance Agreement rate applies—has been established for specialty crops. This provision corrects a longstanding inequity in the system: specialty crop policies have historically carried higher servicing costs than commodity crops, yet reimbursement structures did not reflect that reality. By establishing a floor, the package provides more durable support for fruit, vegetable, nut, and nursery producers, reinforcing both regional equity and the diversity of coverage options available to American farmers.

[Poultry Pilot Expansion](#)

Finally, the package strikes the state-specific language that had limited the poultry pilot program, making it available to producers nationwide. This change expands access to risk management tools for poultry producers across the country and ensures consistent, equitable treatment regardless of geography. It is a straightforward but meaningful step toward broader participation in the crop insurance system.

Why These Provisions Matter

Taken together, these provisions advance a clear set of priorities: keeping the delivery system financially sound, ensuring farmers receive timely and reliable service, and extending the reach of crop insurance to underserved sectors and regions. The SnapBack provision and A&O inflation

adjustment together address the structural underfunding that has threatened delivery capacity, while the specialty crop floor and poultry expansion demonstrate a commitment to equity across commodities and geographies.

Equally significant is the durability of these provisions. They survived the parliamentarian's review at a moment when other legislative priorities were being cut, a strong signal that crop insurance enjoys broad, bipartisan recognition as a cornerstone of the farm safety net. That recognition reflects years of sustained advocacy, and it strengthens AACI's position as the industry looks ahead to the Farm Bill.

Next Steps

With these provisions now enacted, AACI's focus shifts to implementation. We will engage actively with USDA and the Risk Management Agency to ensure that the new provisions are implemented faithfully and in a manner consistent with congressional intent. At the same time, we will build on the momentum of this legislative success as the upcoming Farm Bill creates new opportunities to pursue further modernization and delivery reforms. The foundation laid by the reconciliation package positions AACI and the broader crop insurance industry to advocate from a place of demonstrated strength.

How AACI Got Results

The reconciliation package is a testament to what sustained, strategic advocacy can achieve. AACI's work with congressional staff, our relationships on both sides of the aisle, and our unwavering focus on the interests of farmers and the delivery system combined to produce an outcome that will strengthen crop insurance for years to come. We are proud of this result and grateful to the members, partners, and allies who made it possible.



Crop Convention and Industry Leadership Update from SVP of Legal and Government Affairs Doug Jakway

Each year, National Crop Insurance Services (NCIS) and the American Association of Crop Insurers (AACI) host the Crop Insurance Industry Convention, bringing focus to the policy, regulatory, and program issues shaping our industry. This year's convention was held February 7–11 in Indian Wells, California.

A small group of NAU Country leaders attended the recent convention to engage with regulators, reinsurers, agents, and partners on the future of the federal crop insurance program and the long-term strength of the agricultural safety net.

Industry Perspective

Industry and Political Landscape

A consistent theme throughout the week was the growing complexity facing producers and the agents who support them. Tight federal budgets, volatile markets, climate-driven production risks, and shifting policy priorities continue to put real pressure on the agricultural economy. In this environment, alignment and engagement across the industry are more important than ever.

AACI continues to play a key role by providing a strong, coordinated voice for the private-sector crop insurance industry in Washington. With representation from insurers, agents, and reinsurers, the association brings a practical, well-rounded perspective to policy discussions that directly impact rural America and the long-term stability of the program.

Key Aspects of the RMA Update

We also heard directly from RMA Administrator Pat Swanson and Associate Administrator Ken Selzer.

They reinforced USDA's commitment to program strength, operational consistency, and continued improvement through technology and collaboration with Approved Insurance Providers. Their remarks emphasized program integrity, producer resiliency, and ensuring the federal crop insurance program remains responsive and sustainable, priorities that align closely with NAU Country's mission.

AACI Chair Role and Reflection

I was honored to be sworn in for a two-year term as Chair of the AACI Board of Directors. The board is intentionally structured to represent all segments of the membership, which remains one of AACI's greatest strengths. I appreciate the opportunity to serve and look forward to working alongside industry leaders as we navigate the challenges ahead.

Future Program Improvements and Focus Areas

Looking ahead, AACI remains focused on strengthening the sustainability and affordability of the federal crop insurance program, so it continues to serve as a reliable, market-based risk management tool for America's farmers. In a dynamic policy environment, protecting the long-term viability of the program remains a top priority.

Our work will focus on advancing program improvements that strengthen long-term farmer resilience, ensure affordability and access across crops and regions, and preserving the public-private partnership model that has proven effective for producers, taxpayers, and the broader agricultural economy. Through strong partnerships and disciplined advocacy, we will continue working to keep the program stable, predictable, and effective.



Updates from the USDA Risk Management Agency

USDA Expands, Improves Crop Insurance Program for Producers Using Controlled Environments

February 19, 2025 - USDA announced it is expanding the Controlled Environment pilot crop insurance program to an additional 48 counties across 17 states for the 2026 and succeeding crop years. The program provides coverage for plants grown in fully enclosed controlled environments against plant diseases subject to destruction orders. RMA is making several improvements, including increasing the upper limit of the coverage percentage from 75% to 85% and providing new coverage for quarantines when certain qualifications are met. The Controlled Environment program is now available in select counties in 33 states, with sales closing dates for 2026 coverage of either May 1, 2025, or September 1, 2025, depending on location.

[View Full Press Release](#)

Crop Insurance Deadline Nears for Spring Planted Crops, Whole-Farm Revenue Protection, and Micro Farm Program

February 24, 2025 - RMA reminded agricultural producers that the final date to apply for or make changes to their existing crop insurance coverage is quickly approaching for spring-planted crops, Whole-Farm Revenue Protection, and the Micro Farm program. Sales closing dates vary by crop and location, but the next major deadlines are February 28, March 15, and April 15. Whole-Farm Revenue Protection provides a risk management safety net for all commodities on the farm under one insurance policy and is available in all counties nationwide. The Micro Farm program, introduced in 2021, aims to help direct market and small-scale producers that may sell locally, simplifying record keeping and covering post-production costs like washing and value-added products. Producers can access the RMA Actuarial Information Browser and RMA Map Viewer tool to find specific sales closing dates by crop, insurance plan, type, and practice.

[View Full Press Release](#)

Crop Insurance Deadline Nears for Summer Planted Crops, Annual Forage, and Forage Seeding

April 18, 2025 - RMA reminded agricultural producers that the final date to apply for or make changes to their existing crop insurance coverage is quickly approaching for summer-planted crops, annual forage, and forage seeding. Sales closing dates vary by crop and location, but the next major deadlines are May 1, July 15, and July 31 for the 2025 crop year. Crop insurance coverage decisions must be made on or before the applicable sales closing date. RMA lists all sales closing dates in the Actuarial Information Browser, and producers can use the RMA Map Viewer tool to visualize insurance program dates for their specific commodities and practices. Crop insurance is sold and delivered solely through private crop insurance agents, and producers are encouraged to visit their agent to learn specific details for the 2025 crop year.

[View Full Press Release](#)

SDA to Issue One-Time Additional Congressionally Mandated Payment to Approved Insurance Providers Through Additional Payment Program II

August 8, 2025 - RMA announced a one-time congressionally mandated payment of \$30 million to Approved Insurance Providers (AIPs) through the Additional Payment Program II (ADD PAY II). The payments are for AIPs

that administered eligible crop insurance contracts for 2022 and 2023 reinsurance year specialty crops. RMA will distribute the \$30 million to AIPs proportionally based on their respective liabilities for eligible specialty crop insurance contracts during those reinsurance years. Funding for ADD PAY II is provided through the American Relief Act of 2025, and a final rule implementing the program was published in the Federal Register on August 11, 2025.

[View Full Press Release](#)

Crop Insurance Deadline Nears for Fall Planted Crops

August 12, 2025 - RMA reminded agricultural producers that the final date to apply for or make changes to their existing crop insurance coverage is quickly approaching for fall-planted crops for the 2026 crop year. Sales closing dates vary by crop and location, but the next major deadlines are September 1 and September 30. Crop insurance coverage decisions must be made on or before the applicable sales closing date. RMA lists all sales closing dates in the Actuarial Information Browser, and producers can also access the RMA Information Reporting System tool to specifically identify applicable dates for their operation using the Insurance Offer Reports application. Producers are encouraged to visit their crop insurance agent soon to learn specific details for the 2026 crop year.

[View Full Press Release](#)

USDA Delivers on President Trump's Promise to Put American Farmers First with Enhanced Crop Insurance Benefits Following Passage of One Big Beautiful Bill Act

August 20, 2025 - RMA announced the rapid implementation of significant enhancements to federal crop insurance programs following the enactment of the One Big Beautiful Bill Act (OBBBA) on July 4, 2025. The legislation expanded the definition of a Beginning Farmer or Rancher (BFR) to include individuals who have not actively operated and managed a farm or ranch for more than 10 crop years, and BFRs will receive an additional 5 percent premium subsidy rate for the first two crop years, with an additional 3 percent for subsequent years. The maximum Whole-Farm Revenue Protection (WFRP) coverage level increased from 85% to 90%, providing producers with enhanced protection for diversified operations. The Supplemental Coverage Option (SCO) premium support increased from 65% to 80%, making this gap coverage more affordable. These changes are effective for all crops with sales closing dates on or after July 1, 2025. RMA Administrator Pat Swanson noted that the agency moved quickly to implement changes before upcoming sales closing dates so producers could make fully informed decisions about their risk management strategies.

[View Full Press Release](#)

USDA to Expand Crop Insurance Access for Farmers and Ranchers, Boosting the Farm Safety Net

December 5, 2025 - Secretary of Agriculture Brooke Rollins announced major updates to federal crop insurance with the Expanding Access to Risk Protection (EARP) Final Rule, which became effective November 30, 2025, for crops with a contract change date on or after that date. The rule streamlines prevented planting requirements by removing the "insured" requirement from the "1 in 4" rule, so producers now only need to show the land was planted and harvested in one of the four previous crop years to qualify for prevented planting payments. Policyholders who transfer their policy to a different Approved Insurance Provider can now submit their production report to their new provider instead of returning to the previous one, eliminating confusion and reducing paperwork. The rule also extends Dollar Plan coverage to direct-marketed fresh market tomatoes and fresh market peppers in Northeastern states beginning with the 2027 crop year, reflecting how specialty crop growers in those states conduct business. USDA will accept public comments on the EARP Final Rule until January 27, 2026.

[View Full Press Release](#)

AACI-PAC CONTRIBUTORS

AACI-PAC's 2025 By The Numbers:

- Year Raised: \$83,706.50
- Total Money Distributed to House/Senate Campaigns: \$188,000
- 2025 Disbursements to House/Senate Campaigns by Region:
 - West: 14
 - Midwest: 32
 - South: 17
 - Northeast: 11

AACI PAC Cash On Hand: \$103,661.14

How to Enter the AACI-PAC Raffle:

You will receive one entry for the AACI-PAC raffle for each \$50 you contribute to AACI-PAC. Winners will be drawn before AACI's mid-year and end-of-year reports are published.

Congratulations to 2025 End-of-Year PAC Raffle Winner Nate Schmitt of Great American Insurance!

Thank You To Our 2025 AACI-PAC Contributors

PAC CHAMPION \$5,000

Carothers, Dan
Pearson, William
Rain & Hail Insurance Society

PAC LEADER \$2,500-\$4,999

Snider, Todd
Svingen, Kevin

PAC TRAILBLAZER \$1,500-\$2,499

Atkinson, Jordan
Davenport, Michael
Deterding, Kelly
Grimsley, Gene
Jakway, Douglas
Janicek, Kenneth
Korin, James
Larck, Shane
Latham, Benson
Perry, Dale
Young, Brian

PAC PIONEER \$500-\$1,499

Arguelles, Josh
Arvidson, Patricia
Bafia, Joe
Biewer, Dennis
Bird, Daniel
Bird, Rick
Bird, Robert
Byrd, Chad

Chrystal, John
Cunningham, Carolyn
Currie, Mark
Dalton, John
David Stewart, Phillip
Domer, Jay
Emerson, Teresa
Eversole, Craig
Floberg, Hope
Foster, Shannon
Garrison, Morgan
Goodman, Andrew
Goteti, Gopalakrishna
Graunke, Lucas
Hall, Tommie
Hinders, Randy
Jansen, Jill
Jensen, Jared
Johnson, Brian
Kelley, Tom
Klein, Matthew
Krultz, Adam
Lenhart, Mark
Love, Kale
Maus, Brock
McGrath, Phillip
Meyer, Jeff
Morrison, Richard
Nesemeier, Chad
Peterson, Michael
Rohling, Ron
Rosenthal, Mitch
Rowekamp, Jason
Schmode, Anthony
Stauffer, Thad

Trampel, Roger
Twomey, Robert
Vaughn, Zane
Veenstra, Bradley
Vinson, Bobby
Weaver, Shane
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Wilson, William

PAC PATRON \$250-\$499

Barclay, Randy
Beeley, Robert
Blazel, Mike
Bogan, Ricky
Burghduff, Kenneth
Cardenas, Antoinette
Crowley, Daniel
Erickson, Darrin
Esmay, Jackie
Flemmer, Erin
Froslee, Jeff
Gonzales, Craig
Grefsrud, Rollin
Grout, Crystal
Gugat, Brian
Hahn, Annette
Hanson, Michael
Henrichs, Garrett
Hering, Jr., William
Hoffman, Joe
Huckert, Anissa
Humfeld, Randy
Jones, Aaron
Kesner, Cheri

Kirkendall, Kody
Klais, Glen
Knott, Roger
Krakau, Mark
Krueger, Casey
Kvalevog, Shane
Leibbrand, Richard
Meyer, Bradley
Munoz, Kristina
Nedved, Monica
Peterson, Brady
Power, Gabe
Rogers, Tom
Stauffer, John
Throckmartin, Ryan
Williams, Renee
Wilson, Gibbs
Young, Laura

PAC SUSTAINER \$25-\$249

Adams, Michelle
Aguirre, Arcadio
Anderson, Dwight
Anderson, Levi
Bacon, Ryan
Bahr, Jeff
Bailey, Ann
Bartling, Brad
Bausch, Rick
Beans, Terry
Begner, Elsie
Berger, Vicki
Billington, Kent
Boenig, Dan

Bramwell, Dan
Bumb, Shelby
Capers, Zachary
Chase, Jason
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Collins, Bridgette
Cutler, Larry
Dahl, Tayte
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Driskell, Mark
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Emerson, Heidi
Flemmer, David
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Foerster, Colleen
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Gargulak, Mark
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Giles, Lou
Goodsell, Angela
Gosch, Derek
Graeve, Katie
Gruner, Bradley
Gurganus, Tracy
Haight, Clinton
Hammer, Kodi
Harmon, Tanya
Hartley, Gracie
Hedrick, Brooke
Hefty, Amy
Hi, Joy
Hillestad, Jamie
Hoffman, Jeff
Howard, William

Jamison, Bill
Johnson, Alexis
Johnson, Danelle
Johnson, Jay
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Kelich, Tricia
Kerber, Cory
Kopf, Kathryn
Krause, Carole
Kreps, Kristi
Kunshek, Bill
LaMattina, Staci
Lamb, Thomas
Lang-Weborg, Jean
Larsen, Emily
Larsen, John
LaSalle, Roger
Lewis, Letitia
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Masterson, Karin
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Meyer, Jared
Mickelson, Mark

Miller, Jeff
Miller, Kelly
Mizell, Alex
Moe, Christopher
Moore, Stewart
Moravec, Marcy
Neal, Matthew
Newkirk, Leah
Nyren, Lori
Nyseth, Andrea
Peterson, Duwayne
Phillips, Toby
Raivala, Jimmy
Rama, Aurelio
Randall, Tanner
Randall, Tyler
Raphael, Brian
Remick, Noel
Rignell, Taylor
Robinson, Michelle
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Rohlfs, Darrel
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Russell, Tami
Sabella, Todd
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Schuknecht, Fred
Schultz, Jason
Schumann, Rex
Schweer, John
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Shamberger, Blake
Sluka, Thomas

Smith, Robert
Sperle, James
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Stanley, Andy
Stanley, Brandon
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Tatoian, Ron
Tekinalp, Serhat
Towler, Chad
Trojczak, Josh
Wagner, John
Walker, Winston
Ward, John
Warrington, Beverly
Wilde, Dana
Wilson, David
Wilson, Eric
Wood, Megan
Yokimishyn, Tracy

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Crotts, Jason
Fiala, Grayson
Lowell, Adam
Schneider, Eden
Wold, Pamela



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