



A CONVERSATION WITH RICK LEAR

Rick Lear never expected to work in crop insurance. He initially spent his career at Verizon, serving as a construction manager for 31 years before retiring. Then, in 2012, he was offered the opportunity to become a crop insurance agent at Carden & Associates, Inc.

He has been a strong proponent of crop insurance ever since. “Every year, America’s farmers and ranchers take significant financial risk in providing us with an abundant and affordable food supply,” he said. “Our federal crop insurance program plays a vital role in helping them mitigate that risk and ensuring they can continue to farm.”

He’s worked in various roles during his years at Carden, and now holds a position as Senior Vice President. After more than a decade in the industry, Mr. Lear is well aware of the obstacles and opportunities that await the crop insurance program in Washington.

He is particularly concerned about pressure to introduce means testing, reduce subsidies, and redirect federal funds – all measures which ACRE intends to strongly oppose over the coming years.

“Improvements to the crop insurance program could include continued expansion and simplification,” Mr. Lear said. “In my conversations with producers, the escalating costs of inputs are a major concern, and increased subsidies could help.”

Mr. Lear was the one of the first agent members of the American Coalition for Rural Engagement. When asked to highlight one of ACRE’s goals that he feels is particularly important, he pointed to education.

One of ACRE’s primary missions is to cultivate knowledge about crop insurance and American agriculture among both elected officials and the general public. It is essential that decision makers and voters come to understand the importance of crop insurance to American food security and the economy. As Mr. Lear points out: “In 2023, agriculture was responsible for about one and a half trillion dollars, or 5.6% of our GDP. That’s significant!”

“Unfortunately, most people take our food supply for granted and don’t really understand the impact that agriculture and related industries have on the U.S. economy,” he said. “Education is key, because people don’t know what they don’t know.”

