



Hello and Happy New Year. This is Dan Gasser, President of Hudson Crop.

As you take a look at this first-ever special edition of what will be the 14<sup>th</sup> issue of Crop Sense, I encourage you to think about how it's evolved. This publication first set out to provide information exclusive to Hudson and our business partners, and while it has stayed true to that vision, the look, feel and approach have evolved and transformed over time. And when I think about that, the same can be said for nearly every facet of how we do business.

In a world and industry with no end to volatility, we must evolve. We must adapt. We must pivot. We must always remain open to change and view challenges as opportunities. However, none of those things can come at the cost of staying true to our vision, mission and core values, because without those intact and at the core of every decision we make, we don't stand a chance for the long-haul.

Now, it's easy to say that we must be open to change, but we all know that rarely comes easily - and it requires the buy-in and dedication of everyone involved. Change is challenging, but not when you're dealing with folks like ours. Folks who put in the work, who have decades of expertise, who aren't afraid to think and speak outside-the-box, who challenge what the competition is doing, even if that makes us the exception to the rule.

Because yes, we WILL follow the rules when it comes to regulations set forth by the RMA, but we will also make the rules when it comes to setting the standard for commitment to a strong underwriting strategy that serves our results and the results of our business partners in a positive way.

So while our suite of private products, our tools and technologies, our marketing collateral, training methods, and even some faces have changed over the years, our unapologetic dedication to our vision of being your most trusted agricultural risk management partner, never will.

I truly believe that 2024 is a year we will look back on and attribute as a pivotal chapter in our history and I hope you trust us to come along for the ride. We may make a mistake, but we will always make it right. There's a reason why so many folks make Hudson their home, whether as their AIP of choice or where they come to work every day – whichever it is for you, we thank you for your continued trust and hope you enjoy this edition of Crop Sense.