



Crop-Hail Reports

NCIS Crop-Hail Statistics and Processing Totals

For the Annual Meeting, NCIS reports verified premiums and losses which are the amounts that companies have processed through their own systems. These are reported to NCIS as aggregate totals by state and are used to determine whether sufficient data has been reported to complete processing for each state. The industrywide verified totals reported in the Annual Meeting materials are not necessarily fully mature by the time NCIS prepares these reports. Verified totals will often increase as companies continue to settle claims.

The losses that are included in the Premium and Loss Projected Totals report are the verified losses plus estimated loss data from open claims.

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

INDUSTRY EXPERIENCE - 2025 EXHIBITS A-E

Exhibit A, 2025 State Summary Report

This report presents the premium and loss ratios for each state and the United States as a whole. Loss figures include estimates for unpaid losses as of February 2, 2026. Loss adjustment expense is not included.

Data is broken down to present NCIS members, Statistical Subscribers, and all Industry. The experience shown is by year, with five year and ten-year cumulative totals. Data are from annual preliminary reports.

Exhibit B, Crop-Hail Insurance Written in the United States 1915-2025

This report presents nationwide totals for each year 1915-2025 and totals for the entire period for NCIS member companies.

Exhibit C, Loss Cost History

Exhibit D, 2025 Premium and Loss Projected Totals

Exhibit E, 2025 Crop-Hail Industry Ranking Report

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit A *2025 State Summary Report*

NCIS MEMBER CROP-HAIL RESULTS
2025 STATE SUMMARY REPORT

	2025		2024		2023		2022		2021		2021-2025		2016-2025	
State	Premium (000)	Loss Ratio												
Alabama	440	8	436	11	548	13	656	24	591	14	2,671	15	5,485	65
Arizona	6,424	166	4,024	227	2,940	215	4,161	181	2,457	86	20,006	179	35,347	159
Arkansas	35,432	69	30,308	81	34,621	184	30,093	103	26,221	88	156,674	107	249,464	130
California	1,318	57	828	131	924	7	1,054	87	1,025	22	5,149	59	10,807	60
Colorado	22,477	80	22,204	106	23,288	190	18,578	42	19,817	32	106,364	94	180,854	103
Connecticut					9		1		1		10		14	
Delaware	101	7	103		104	21	171	13	104		583	9	1,049	32
Florida	477	31	489	65	545	137	610	102	491	19	2,613	74	5,175	98
Georgia	4,443	30	4,019	133	4,260	100	3,441	30	3,581	43	19,744	68	31,519	89
Idaho	14,300	24	14,910	125	16,913	60	15,462	86	12,854	17	74,438	64	138,732	57
Illinois	140,431	75	140,317	83	144,248	53	135,561	56	105,100	141	665,656	78	1,084,024	73
Indiana	35,413	27	35,642	52	36,284	29	34,768	24	28,530	60	170,638	38	289,589	43
Iowa	118,327	71	131,484	44	138,837	46	140,782	38	112,333	66	641,762	52	1,183,459	67
Kansas	68,697	63	70,268	100	66,064	178	69,467	27	73,386	37	347,882	80	634,535	80
Kentucky	3,640	98	4,022	98	5,018	186	5,305	104	4,846	98	22,831	119	47,897	142
Louisiana	9,148	143	5,495	164	7,487	285	4,572	131	4,983	104	31,685	172	45,662	202
Maine	**								**		**		**	
Maryland	67		89		79		72	30	54	34	361	11	707	10
Massachusetts					4						4		4	
Michigan	6,516	15	6,683	10	7,042	48	6,773	24	5,974	74	32,988	34	60,857	29
Minnesota	107,561	78	120,621	89	130,900	86	139,159	41	115,995	84	614,236	75	1,104,676	92
Mississippi	4,952	29	3,685	43	4,281	268	2,292	153	1,923	69	17,133	113	22,860	101
Missouri	30,466	47	30,739	53	32,515	79	32,077	33	27,228	36	153,025	50	260,340	59
Montana	42,867	181	51,312	96	54,539	52	45,342	158	34,212	81	228,272	112	455,045	99
Nebraska	375,619	80	389,075	104	401,691	133	386,021	150	303,440	87	1,855,845	112	2,924,000	116
Nevada	**		4		11		23		3		40		106	
New Hampshire					4						4		4	
New Jersey									3		3		71	
New Mexico	1,229	66	2,175	40	2,446	158	2,526	59	2,521	132	10,897	95	23,686	96
New York	52	93	60		52	434	46		23	14	234	119	421	67
North Carolina	2,739	50	3,519	62	3,358	62	3,892	51	4,355	73	17,864	61	49,297	72
North Dakota	117,524	101	119,523	78	112,756	43	113,359	51	88,412	66	551,573	68	1,018,090	85
Ohio	10,552	25	11,184	32	11,289	31	10,690	15	9,937	15	53,653	24	100,103	23
Oklahoma	7,507	89	9,729	87	6,995	98	7,056	22	10,850	37	42,138	65	90,997	76
Oregon	2,342	65	2,441	61	2,865	12	3,893	69	2,343	45	13,884	51	25,975	84
Pennsylvania	325	174	260	105	244	31	247	15	242	83	1,318	87	2,033	81
Rhode Island														
South Carolina	116	37	105	31	147	11	136	30	114	10	618	24	1,185	26
South Dakota	66,045	76	71,489	57	71,240	58	83,322	88	56,817	94	348,914	74	588,719	83
Tennessee	2,135	53	2,002	91	2,380	121	2,791	70	2,664	91	11,972	85	23,207	101

NCIS MEMBER CROP-HAIL RESULTS
2025 STATE SUMMARY REPORT

	2025		2024		2023		2022		2021		2021-2025		2016-2025	
State	Premium (000)	Loss Ratio												
Texas	30,106	80	46,567	104	60,072	140	35,671	47	66,004	99	238,420	100	519,719	113
Utah	49		74	75	83	110	105	9	61	39	372	48	684	37
Vermont														
Virginia	1,176	32	1,281	144	1,306	78	1,240	84	1,362	44	6,364	76	17,558	56
Washington	9,446	31	10,840	57	13,716	48	17,531	125	12,864	34	64,398	65	144,843	45
West Virginia	**				12		7		3		22		34	
Wisconsin	18,457	74	18,793	27	19,752	65	20,451	28	17,588	41	95,041	47	168,177	55
Wyoming	1,478	78	1,669	42	2,115	129	1,494	13	1,818	42	8,574	64	18,650	68
United States	1,300,391	79	1,368,468	84	1,423,982	96	1,380,899	83	1,163,132	79	6,636,873	84	11,565,656	90

Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims. Final figures are not yet available.

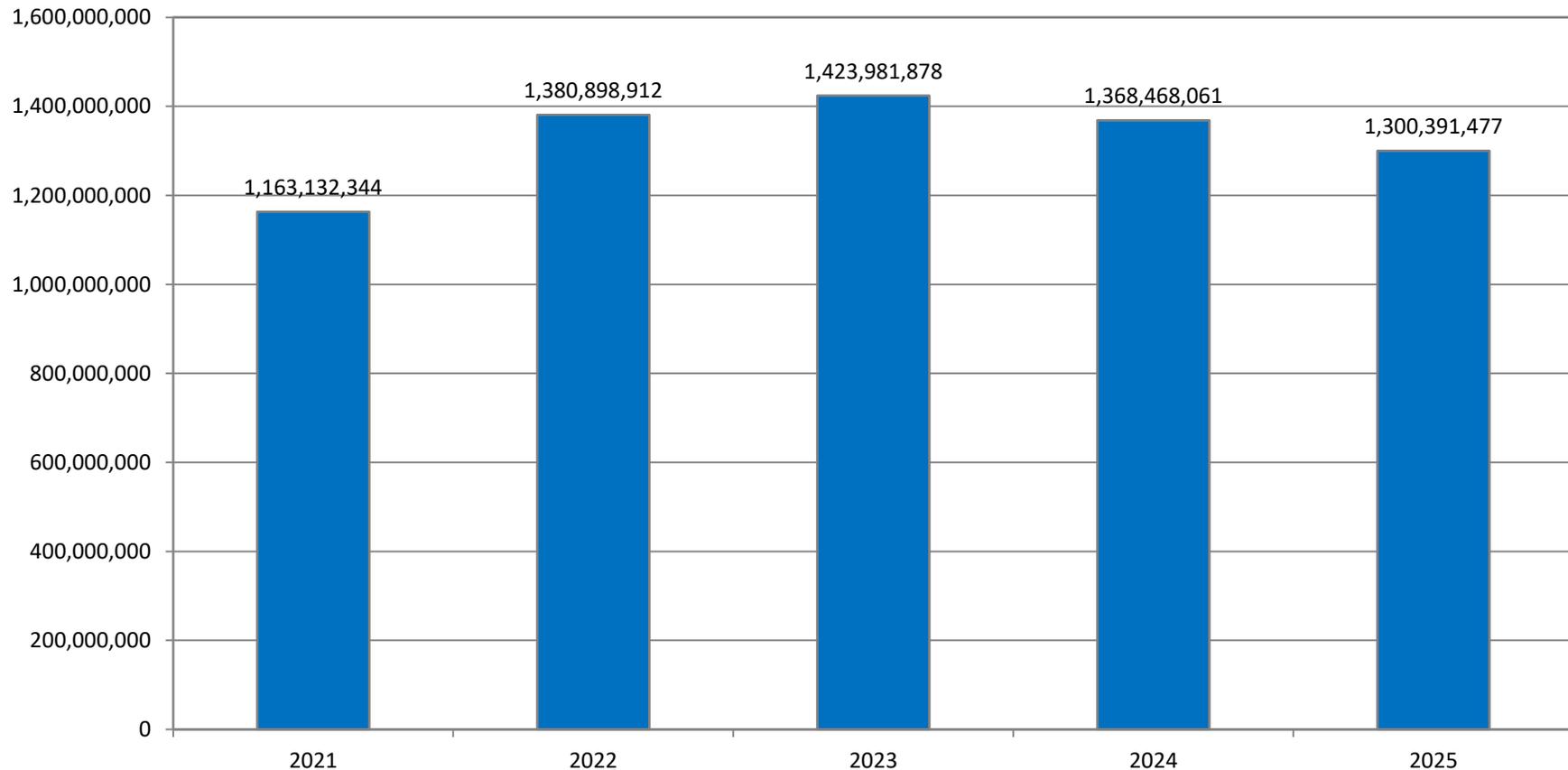
2021-2025 figures are verified totals.

Prior years are NCIS processed figures.

Report contains NCIS Crop-Hail Member totals only.

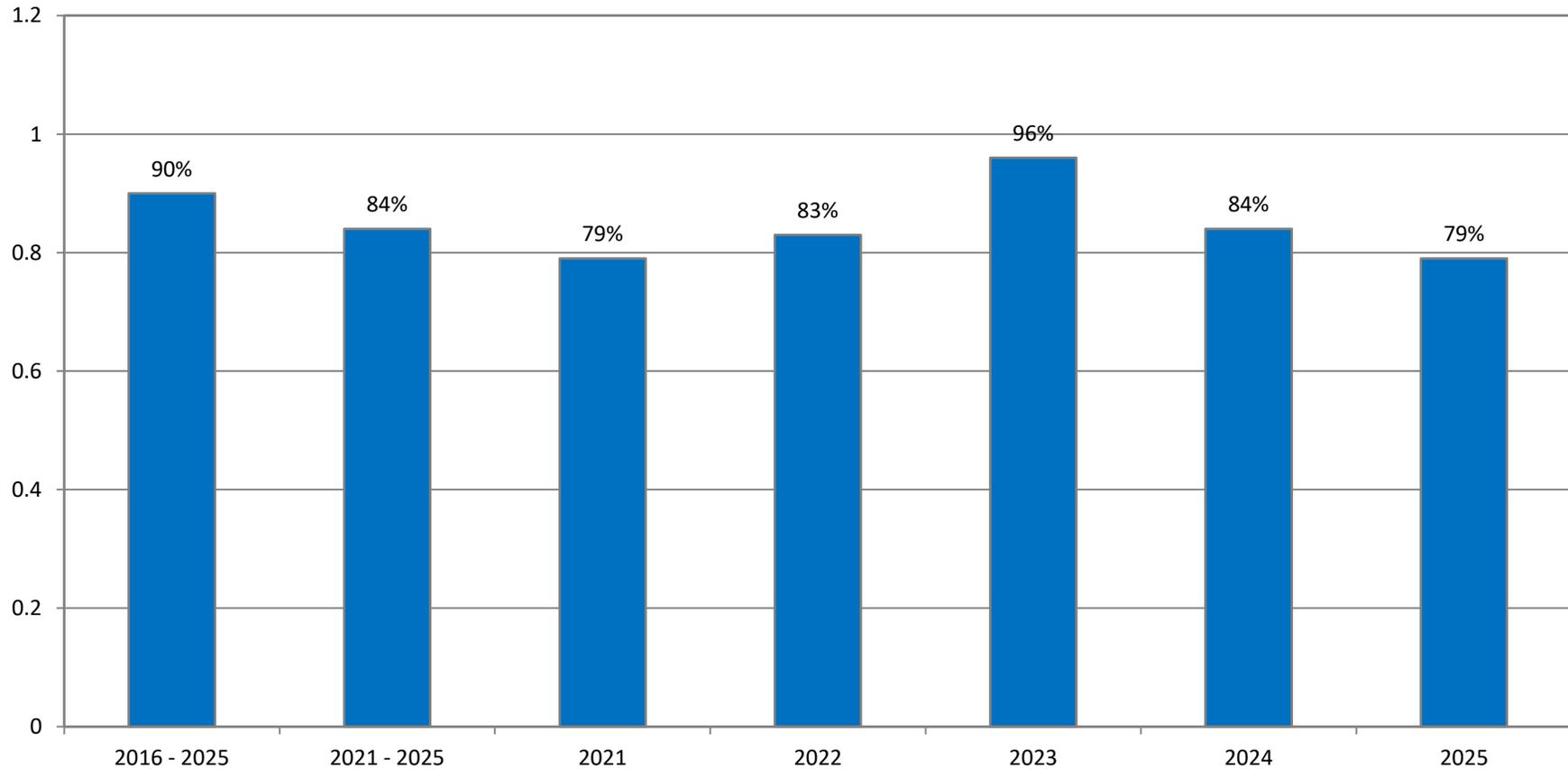
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Crop Hail Industry United States Premium Totals



Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims.
Final Figures are not yet available.

Crop Hail Industry United States Loss Ratio Totals



Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims.
Final Figures are not yet available.

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit B

Crop-Hail Insurance Written in the United States 1915-2025

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2025 BY NCIS MEMBERS

CH3052025

revised 2/2026

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
1915-1947	5,468,686,573	316,103,225	183,362,672	58	5.78	3.35
1948	662,936,969	33,994,603	16,028,314	47	5.13	2.42
1949	638,076,494	35,899,804	17,338,065	48	5.63	2.72
1950	513,505,897	25,477,800	10,254,169	40	4.96	2.00
1951	713,885,322	34,892,943	22,094,648	63	4.89	3.09
1952	859,716,949	44,371,300	22,280,678	50	5.16	2.59
1953	941,967,619	44,824,338	25,677,081	57	4.76	2.73
1954	1,046,686,338	48,710,348	35,885,186	74	4.65	3.43
1955	1,216,727,011	54,760,620	34,242,889	63	4.50	2.81
1956	1,276,321,571	55,389,591	45,049,855	81	4.34	3.53
1957	1,495,809,136	70,041,240	44,992,201	64	4.68	3.01
1958	1,520,213,842	78,124,730	41,444,737	53	5.14	2.73
1959	1,465,845,392	73,713,094	33,675,864	46	5.03	2.30
1960	1,475,314,474	75,468,936	42,016,523	56	5.12	2.85
1961	1,437,753,224	71,445,206	45,603,882	64	4.97	3.17
1962	1,624,477,444	79,776,208	59,187,115	74	4.91	3.64
1963	1,727,605,237	81,279,713	56,856,533	70	4.70	3.29
1964	1,711,538,943	79,238,821	47,656,806	60	4.63	2.78
1965	1,794,364,634	80,251,799	47,712,424	59	4.47	2.66
1966	1,777,119,608	75,138,949	39,655,169	53	4.23	2.23
1967	2,068,581,780	85,740,016	56,101,363	65	4.14	2.71
1968	2,119,279,727	88,875,607	50,073,009	56	4.19	2.36
1969	2,151,295,653	88,666,295	52,513,419	59	4.12	2.44
1970	2,102,368,967	81,612,929	47,581,403	58	3.88	2.26
1971	2,269,503,166	84,888,113	61,707,998	73	3.74	2.72
1972	2,286,578,600	83,636,895	48,233,294	58	3.66	2.11
1973	3,234,308,822	117,838,659	56,945,235	48	3.64	1.76
1974	4,929,116,895	170,512,439	129,290,786	76	3.46	2.62
1975	5,446,667,932	194,824,252	116,041,487	60	3.58	2.13
1976	5,993,982,856	207,998,653	116,103,129	56	3.47	1.94
1977	6,257,639,290	222,957,309	147,389,314	66	3.56	2.36
1978	6,408,016,938	234,435,540	172,478,434	74	3.66	2.69

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2025 BY NCIS MEMBERS

CH3052025

revised 2/2026

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
1979	6,871,942,377	259,930,919	156,968,987	60	3.78	2.28
1980	7,606,854,649	277,854,874	268,538,719	97	3.65	3.53
1981	9,115,601,458	348,673,741	231,436,415	66	3.83	2.54
1982	8,964,817,344	363,639,579	204,788,461	56	4.06	2.28
1983	7,275,550,787	311,359,849	173,508,282	56	4.28	2.38
1984	9,212,158,008	364,608,560	153,206,991	42	3.96	1.66
1985	8,475,880,465	309,271,557	184,379,061	60	3.65	2.18
1986	6,916,639,699	254,745,904	181,423,636	71	3.68	2.62
1987	6,702,425,214	247,885,072	182,192,743	73	3.70	2.72
1988	7,211,064,645	255,096,410	101,223,072	40	3.54	1.40
1989	8,328,024,309	275,517,563	164,656,828	60	3.31	1.98
1990	9,453,939,868	316,333,424	252,394,409	80	3.35	2.67
1991	9,463,141,778	302,311,447	188,976,862	63	3.19	2.00
1992	10,525,114,911	328,004,845	380,026,395	116	3.12	3.61
1993	11,188,100,141	396,019,414	326,488,527	82	3.54	2.92
1994	11,565,372,601	419,389,120	380,009,126	91	3.63	3.29
1995	11,004,201,481	416,623,086	265,854,324	64	3.79	2.42
1996	13,155,140,344	501,290,619	402,847,112	80	3.81	3.06
1997	15,465,599,024	561,100,383	331,681,976	59	3.63	2.14
1998	15,731,920,978	543,327,075	463,454,946	85	3.45	2.95
1999	14,479,730,764	485,533,558	381,774,133	79	3.35	2.64
2000	14,131,802,341	448,134,821	308,677,376	69	3.17	2.18
2001	13,260,379,455	414,004,918	293,879,467	71	3.12	2.22
2002	12,849,946,971	385,137,858	280,794,049	73	3.00	2.19
2003	12,849,710,899	402,351,868	225,689,580	56	3.13	1.76
2004	13,644,870,726	407,620,051	237,849,810	58	2.99	1.74
2005	13,544,672,591	405,450,729	182,022,681	45	2.99	1.34
2006	15,529,269,967	403,756,745	202,183,331	50	2.60	1.30
2007	19,373,225,419	487,780,025	234,924,946	48	2.52	1.21
2008	27,524,990,235	667,984,964	554,581,621	83	2.43	2.01
2009	25,478,670,814	619,770,741	565,875,737	91	2.43	2.22
2010	27,156,676,284	680,837,473	460,340,639	68	2.51	1.70

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2025 BY NCIS MEMBERS

CH3052025

revised 2/2026

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
2011	36,673,618,072	841,545,144	974,409,759	116	2.29	2.66
2012	39,393,151,584	954,425,336	704,317,455	74	2.42	1.79
2013	39,536,086,939	951,760,867	646,582,037	68	2.41	1.64
2014	39,370,598,238	986,804,929	1,199,272,175	122	2.51	3.05
2015	36,792,467,408	976,452,120	737,845,109	76	2.65	2.01
2016	36,118,522,521	977,836,757	876,482,035	90	2.71	2.43
2017	35,687,049,480	952,957,414	876,687,630	92	2.67	2.46
2018	36,041,982,763	982,379,575	930,475,487	95	2.73	2.58
2019	35,328,236,759	1,015,862,565	994,849,020	98	2.88	2.82
2020	35,800,085,633	999,746,793	1,153,552,279	115	2.79	3.22
2021	40,309,145,845	1,163,132,344	924,525,094	79	2.89	2.29
2022	46,168,881,335	1,380,898,912	1,143,688,379	83	2.99	2.48
2023	47,103,355,039	1,423,981,878	1,361,340,603	96	3.02	2.89
2024	45,410,937,225	1,368,468,061	1,153,224,426	84	3.01	2.54
Sub-Total	1,028,427,448,691	30,958,489,862	24,525,375,412	79	3.01	2.38
2025*	43,770,794,693	1,300,391,477	1,021,582,046	79	2.97	2.33
1915-2025*	1,072,198,243,384	32,258,881,339	25,546,957,458	79	3.01	2.38
<p>* Source: 2025 liability, premium and loss are company verified totals from the State Summary Report as of Feb 2, 2026. The Actual totals processed by NCIS as of Feb 2, 2026 were \$43,733,559,565 for liability, \$1,296,732,002 for premium and \$1,017,061,703 for losses.</p>						

Verified premiums and losses are the amounts that companies have processed through their own systems and do not include losses on open claims. Final figures are not yet available. 2021-2025 figures are verified totals. Prior years are NCIS processed figures.

2025 Crop-Hail Industry Reports

2026 Crop Insurance Industry Annual Convention

Exhibit C *Loss Cost History*

National Crop Insurance Services

Final Average Loss Cost History

Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only
Alabama	Cotton	2025	1948 - 2023	0.77
Alabama Total				0.77
Arizona	Cotton	2026	1948 - 2024	1.25
Arizona Total				1.25
Arkansas	Corn	2025	1948 - 2023	0.52
Arkansas	Cotton	2025	1948 - 2023	1.07
Arkansas	Rice	2025	1948 - 2023	0.26
Arkansas	Soybeans	2025	1948 - 2023	0.32
Arkansas	Wheat	2025	1948 - 2023	0.82
Arkansas Total				0.57
California	All Other Crops	2025	1948 - 2023	0.65
California	Tree Fruit	2025	1948 - 2023	5.45
California Total				3.31
Colorado	Corn	2025	1948 - 2023	11.58
Colorado	Potatoes	2025	1948 - 2023	8.06
Colorado	Wheat	2025	1948 - 2023	11.87
Colorado Total				11.41
Connecticut	All Combined	2004	1948 - 2002	3.09
Connecticut Total				3.09
Delaware	All Combined	2004	1948 - 2002	1.93
Delaware Total				1.93
Florida	Cotton	2025	1948 - 2023	0.54
Florida Total				0.54
Georgia	Cotton	2025	1948 - 2023	0.50
Georgia	Tobacco	2025	1948 - 2023	3.33
Georgia Total				1.91
Idaho	Barley	2025	1948 - 2023	3.42
Idaho	Peas	2025	1948 - 2023	3.18
Idaho	Potatoes	2025	1948 - 2023	1.18
Idaho	Tree Fruit	2025	1948 - 2023	5.82
Idaho	Wheat	2025	1948 - 2023	1.21
Idaho Total				1.62
Illinois	Corn	2025	1948 - 2023	0.27
Illinois	Soybeans	2025	1948 - 2023	0.51
Illinois Total				0.37
Indiana	Corn	2025	1948 - 2023	0.23
Indiana	Soybeans	2025	1948 - 2023	0.53
Indiana Total				0.36
Iowa	Corn	2026	1948 - 2024	0.96
Iowa	Soybeans	2026	1948 - 2024	2.49
Iowa Total				1.54
Kansas	Corn	2026	1948 - 2024	3.75
Kansas	Wheat	2026	1948 - 2024	5.00
Kansas Total				4.42
Kentucky	Tobacco	2026	1948 - 2024	4.24
Kentucky Total				4.24
Louisiana	Cotton	2015	1948 - 2013	1.50
Louisiana Total				1.50
Maine	All Combined	2004	1948 - 2002	1.59
Maine Total				1.59

National Crop Insurance Services

Final Average Loss Cost History

Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only
Maryland	All Combined	2004	1948 - 2002	1.93
Maryland Total				1.93
Massachusetts	All Combined	2004	1948 - 2002	3.09
Massachusetts Total				3.09
Michigan	Corn	2025	1948 - 2023	0.26
Michigan	Soybeans	2025	1948 - 2023	0.37
Michigan	Tree Fruit	2025	1948 - 2023	4.27
Michigan Total				0.36
Minnesota	Corn	2026	1948 - 2024	1.79
Minnesota	Soybeans	2026	1948 - 2024	4.14
Minnesota	Wheat	2026	1948 - 2024	2.88
Minnesota Total				2.83
Mississippi	Cotton	2025	1948 - 2023	0.44
Mississippi Total				0.44
Missouri	Corn	2025	1948 - 2023	0.69
Missouri	Cotton	2025	1948 - 2023	1.34
Missouri	Soybeans	2025	1948 - 2023	0.80
Missouri	Wheat	2025	1948 - 2023	1.30
Missouri Total				0.87
Montana	Barley	2025	1948 - 2023	7.98
Montana	Wheat	2025	1948 - 2023	6.40
Montana Total				6.67
Nebraska	Grains	2026	1948 - 2024	5.14
Nebraska	Soybeans	2026	1948 - 2024	4.41
Nebraska Total				4.96
Nevada	Alfalfa Seed	2013	1948 - 2011	1.24
Nevada	All Other Crops	2013	1948 - 2011	1.19
Nevada Total				1.23
New Hampshire	All Combined	2004	1948 - 2002	1.59
New Hampshire Total				1.59
New Jersey	All Combined	2004	1948 - 2002	1.93
New Jersey Total				1.93
New Mexico	Chile Peppers	2026	1948 - 2024	6.96
New Mexico	Corn	2026	1948 - 2024	5.63
New Mexico	Cotton	2026	1948 - 2024	5.41
New Mexico	Grains	2026	1948 - 2024	8.31
New Mexico Total				6.03
New York	All Combined	2004	1948 - 2002	2.30
New York Total				2.30
North Carolina	Cotton	2025	1948 - 2023	0.86
North Carolina	Tobacco	2025	1948 - 2023	3.41
North Carolina Total				3.18
North Dakota	Grains	2026	1948 - 2024	4.90
North Dakota	Soybeans	2026	1948 - 2024	5.11
North Dakota Total				4.96
Ohio	Corn	2025	1948 - 2023	0.13
Ohio	Soybeans	2025	1948 - 2023	0.23
Ohio Total				0.18

National Crop Insurance Services

Final Average Loss Cost History

Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only
Oklahoma	Cotton	2026	1948 - 2024	7.78
Oklahoma	Wheat	2026	1948 - 2024	6.52
Oklahoma	Total			6.62
Oregon	Tree Fruit	2025	1948 - 2023	1.50
Oregon	Wheat	2025	1948 - 2023	0.46
Oregon	Total			0.48
Pennsylvania	All Combined	2004	1948 - 2002	1.93
Pennsylvania	Total			1.93
Rhode Island	All Combined	2004	1948 - 2002	7.60
Rhode Island	Total			7.60
South Carolina	Cotton	2015	1948-2013	1.98
South Carolina	Tobacco	2015	1948-2013	4.73
South Carolina	Total			4.09
South Dakota	Corn	2026	1948 - 2024	3.49
South Dakota	Grains	2026	1948 - 2024	7.43
South Dakota	Soybeans	2026	1948 - 2024	4.12
South Dakota	Total			4.74
Tennessee	Burley Tobacco	2026	1948 - 2024	2.20
Tennessee	Cotton	2026	1948 - 2024	1.02
Tennessee	Dark Tobacco	2026	1948 - 2024	3.78
Tennessee	Total			2.55
Texas	Corn	2026	1948 - 2024	3.55
Texas	Cotton	2026	1948 - 2024	7.05
Texas	Grains	2026	1948 - 2024	8.26
Texas	Milo	2026	1948 - 2024	1.56
Texas	Total			5.85
Utah	Wheat	2015	1948 - 2013	1.67
Utah	Total			1.67
Vermont	All Combined	2004	1948 - 2002	1.59
Vermont	Total			1.59
Virginia	Cotton	2025	1948 - 2023	0.49
Virginia	Tobacco	2025	1948 - 2023	3.40
Virginia	Total			2.97
Washington	Peas	2025	1948 - 2023	2.40
Washington	Tree Fruit	2025	1948 - 2023	1.53
Washington	Wheat	2025	1948 - 2023	0.40
Washington	Total			0.68
West Virginia	All Combined	2004	1948 - 2002	1.93
West Virginia	Total			1.93
Wisconsin	Corn	2025	1948 - 2023	0.41
Wisconsin	Potatoes	2025	1948 - 2023	1.12
Wisconsin	Soybeans	2025	1948 - 2023	0.56
Wisconsin	Total			0.46
Wyoming	Barley	2025	1948 - 2023	4.34
Wyoming	Wheat	2025	1948 - 2023	13.37
Wyoming	Total			7.15

US Average

1.70

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2025 Crop-Hail Industry Reports

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Exhibit D *2025 Premium and Loss Projected Totals*

Crop-Hail Insurance Processing System 2025 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Alabama	439,636	35,008	7.96
Arizona	6,423,705	10,674,739	166.18
Arkansas	35,432,076	32,379,468	91.38
California	1,317,583	750,400	56.95
Colorado	22,476,850	18,382,597	81.78
Connecticut			
Delaware	101,121	6,713	6.64
Florida	477,375	146,237	30.63
Georgia	4,442,504	1,325,265	29.83
Idaho	14,299,758	3,395,379	23.74
Illinois	140,430,508	109,353,311	77.87
Indiana	35,412,777	10,988,631	31.03
Iowa	118,326,586	85,459,878	72.22
Kansas	68,696,532	43,853,278	63.84
Kentucky	3,639,739	3,579,660	98.35
Louisiana	9,148,181	13,081,285	142.99
Maine	85	0	0.00
Maryland	66,901	0	0.00
Massachusetts			
Michigan	6,516,178	995,759	15.28
Minnesota	107,561,408	84,256,071	78.33
Mississippi	4,952,470	1,454,473	29.37
Missouri	30,466,049	16,090,357	52.81
Montana	42,867,068	79,045,861	184.40
Nebraska	375,618,638	318,004,845	84.66
Nevada	281	0	0.00
New Hampshire			
New Jersey			
New Mexico	1,229,110	806,420	65.61
New York	52,020	48,450	93.14
North Carolina	2,739,449	1,372,023	50.08
North Dakota	117,523,631	118,819,214	101.10
Ohio	10,551,604	2,605,580	24.69
Oklahoma	7,507,764	6,688,847	89.09
Oregon	2,341,690	1,554,057	66.36
Pennsylvania	324,995	563,905	173.51
Rhode Island			
South Carolina	115,856	43,091	37.19
South Dakota	66,044,892	51,436,239	77.88
Tennessee	2,134,822	1,122,322	52.57

Crop-Hail Insurance Processing System 2025 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Texas	30,114,831	24,209,318	80.39
Utah	48,870	0	0.00
Vermont			
Virginia	1,175,620	371,815	31.63
Washington	9,445,975	2,916,430	30.87
West Virginia	157	0	0.00
Wisconsin	18,457,499	13,968,725	75.68
Wyoming	1,478,226	1,149,831	77.78
US TOTALS	1,300,401,020	1,060,935,482	81.59

2025 Crop-Hail Industry Reports

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Exhibit E *2025 Crop-Hail Industry Ranking Report*

Crop-Hail Insurance Processing System
2025 Crop Hail Industry Premium Ranking Report
(As of 02.02.2026)

REPORTING ORGANIZATION	PREMIUM
NAU Country Insurance Company	279,033,792
Rain & Hail LLC	262,935,360
Rural Community Insurance Services	183,007,249
AgriSompo N.A.	172,910,141
Great American	147,297,190
Farmers Mutual Hail	139,522,505
Proag Insurance	40,321,209
Country Financial	25,983,509
Hudson Insurance	19,418,205
Palomar Crop Insurance Services	15,527,600
American Farm Bureau Ins Services, Inc	8,875,746
Nodak Insurance Company	2,994,595
Rural Mutual Insurance	2,141,399
Precision Risk Management	1,409,316
FBM of Idaho	1,155,060
US TOTALS	1,302,532,876

Verified premiums are the amounts that companies have processed through their own systems as of 02.02.2026. Final figures are not yet available.

Please note: Rural Mutual is not a NCIS member and their premium figure is for informational purposes only.