



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.

2024 Crop-Hail Industry Reports

2025 Crop Insurance Industry Annual Convention

INDUSTRY EXPERIENCE - 2024 EXHIBITS A-E

Exhibit A, 2024 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 3, 2025. 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 1915-2024

This report presents nationwide totals for each year 1915-2024 and totals for the entire period for NCIS member companies.

Exhibit C, Loss Cost History

Exhibit D, 2024 Premium and Loss Projected Totals

Exhibit E, 2024 Crop-Hail Industry Ranking Report

2024 Crop-Hail Industry Reports

2025 Crop Insurance Industry Annual Convention

Exhibit A *2024 State Summary Report*

NCIS MEMBER CROP-HAIL RESULTS
2024 STATE SUMMARY REPORT

	2024		2023		2022		2021		2020		2020-2024		2015-2024	
State	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio
Alabama	436	11	548	13	656	24	591	14	484	417	2,715	88	5,583	66
Arizona	4,024	227	2,940	215	4,161	181	2,457	86	2,418	15	16,000	159	31,159	182
Arkansas	30,321	79	34,621	184	30,093	103	26,221	88	20,015	201	141,270	129	227,139	134
California	829	130	924	7	1,054	87	1,025	22	1,034	118	4,866	72	10,644	63
Colorado	22,222	102	23,289	190	18,578	42	19,817	32	15,697	101	99,603	97	174,628	101
Connecticut			9		1		1				10		14	
Delaware	103		104	21	171	13	104		84	225	566	41	1,011	35
Florida	489	65	545	137	610	102	491	19	483	278	2,619	119	5,126	98
Georgia	4,021	120	4,260	100	3,441	30	3,581	43	3,047	36	18,351	69	28,510	97
Idaho	14,920	124	16,913	60	15,462	86	12,854	17	12,048	47	72,197	69	139,805	66
Illinois	140,161	83	144,247	53	135,561	56	105,100	141	89,152	101	614,221	82	1,026,699	71
Indiana	35,527	52	36,284	29	34,768	24	28,530	60	24,836	54	159,946	42	278,024	45
Iowa	131,514	44	138,837	46	140,782	38	112,333	66	100,311	180	623,777	69	1,184,920	64
Kansas	70,309	97	66,064	178	69,467	27	73,386	37	54,335	59	333,561	79	620,470	80
Kentucky	4,022	88	5,018	186	5,305	104	4,846	98	4,419	175	23,611	131	53,603	155
Louisiana	5,498	164	7,487	285	4,572	131	4,983	104	3,334	402	25,874	212	37,804	217
Maine							**				**		**	
Maryland	89		79		72	30	54	34	61	30	355	17	702	10
Massachusetts			4								4		4	
Michigan	6,684	10	7,042	48	6,773	24	5,974	74	5,437	8	31,910	33	61,367	33
Minnesota	120,818	88	130,900	86	139,159	41	115,995	84	100,791	126	607,662	83	1,101,097	92
Mississippi	3,685	43	4,281	268	2,292	153	1,923	69	1,056	33	13,237	138	18,812	115
Missouri	30,737	52	32,516	79	32,077	33	27,228	36	22,030	48	144,586	50	248,990	58
Montana	51,313	95	54,539	52	45,342	158	34,212	81	47,738	65	233,144	89	453,644	95
Nebraska	388,996	98	401,686	133	386,019	150	303,440	87	239,190	157	1,719,330	124	2,733,664	116
Nevada	4		11		23		3		19		58		117	
New Hampshire			4								4		4	
New Jersey							3		2		6		99	
New Mexico	2,175	40	2,446	158	2,526	59	2,521	132	2,100	42	11,768	89	24,889	107
New York	60		52	434	46		23	14	12		195	119	397	64
North Carolina	3,519	62	3,358	62	3,892	51	4,355	73	4,018	51	19,142	60	54,201	68
North Dakota	119,400	78	112,756	43	113,359	51	88,412	66	89,620	74	523,546	62	997,260	83
Ohio	11,190	31	11,289	31	10,690	15	9,937	15	9,395	25	52,502	24	100,606	22
Oklahoma	9,729	87	6,995	98	7,056	22	10,850	37	8,591	53	43,222	59	93,451	79
Oregon	2,441	61	2,865	12	3,893	69	2,343	45	2,423	279	13,965	88	26,469	82
Pennsylvania	260	104	244	31	247	15	242	83	188	71	1,181	60	1,848	61
Rhode Island														
South Carolina	105	31	147	11	136	30	114	10	102	23	604	21	1,195	23
South Dakota	71,476	55	71,240	58	83,322	88	56,817	94	53,053	74	335,909	73	573,541	86
Tennessee	2,008	90	2,380	121	2,791	70	2,664	91	2,196	149	12,039	103	23,943	104

NCIS MEMBER CROP-HAIL RESULTS
2024 STATE SUMMARY REPORT

State	2024		2023		2022		2021		2020		2020-2024		2015-2024	
	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio	Premium (000)	Loss Ratio
Texas	46,638	103	60,072	140	35,671	47	66,004	99	49,098	117	257,483	105	547,962	120
Utah	74	75	83	110	105	9	61	39	55	17	378	50	774	58
Vermont														
Virginia	1,281	144	1,306	78	1,240	84	1,362	44	1,263	38	6,452	77	19,037	58
Washington	10,841	57	13,716	48	17,531	125	12,864	34	14,700	38	69,652	64	149,893	52
West Virginia			12		7		3		3		25		37	
Wisconsin	18,796	27	19,752	65	20,451	28	17,588	41	14,849	97	91,435	49	164,480	51
Wyoming	1,669	42	2,115	129	1,494	13	1,818	42	1,916	35	9,012	56	19,861	67
United States	1,368,381	82	1,423,978	96	1,380,897	83	1,163,132	79	1,001,603	115	6,337,992	90	11,243,480	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.

2020-2024 figures are verified totals.

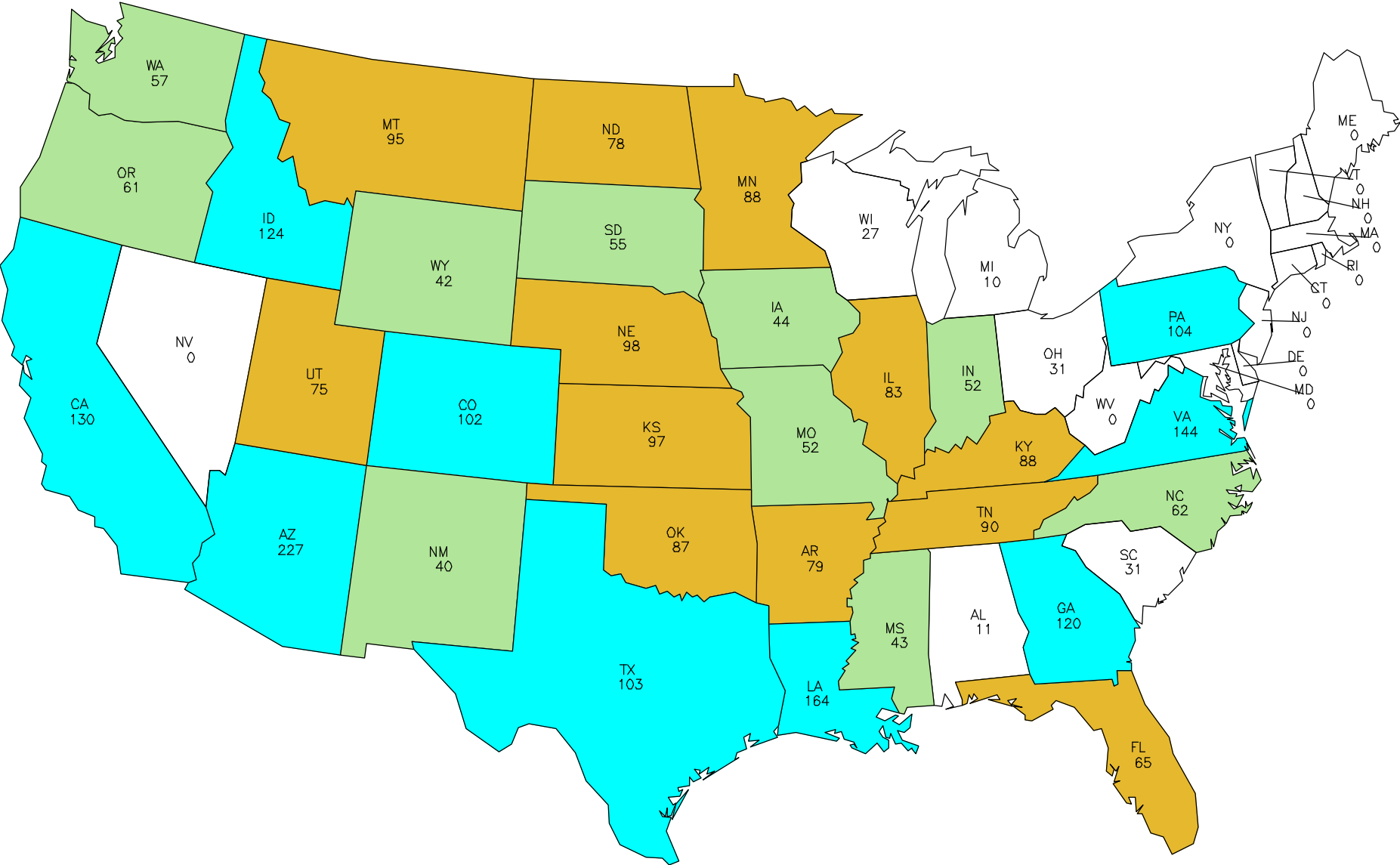
Prior years are NCIS processed figures.

Report contains NCIS Crop-Hail Member totals only.

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2024 U.S. Crop-Hail Loss Ratio by State

All Crops – All Losses – All Policies



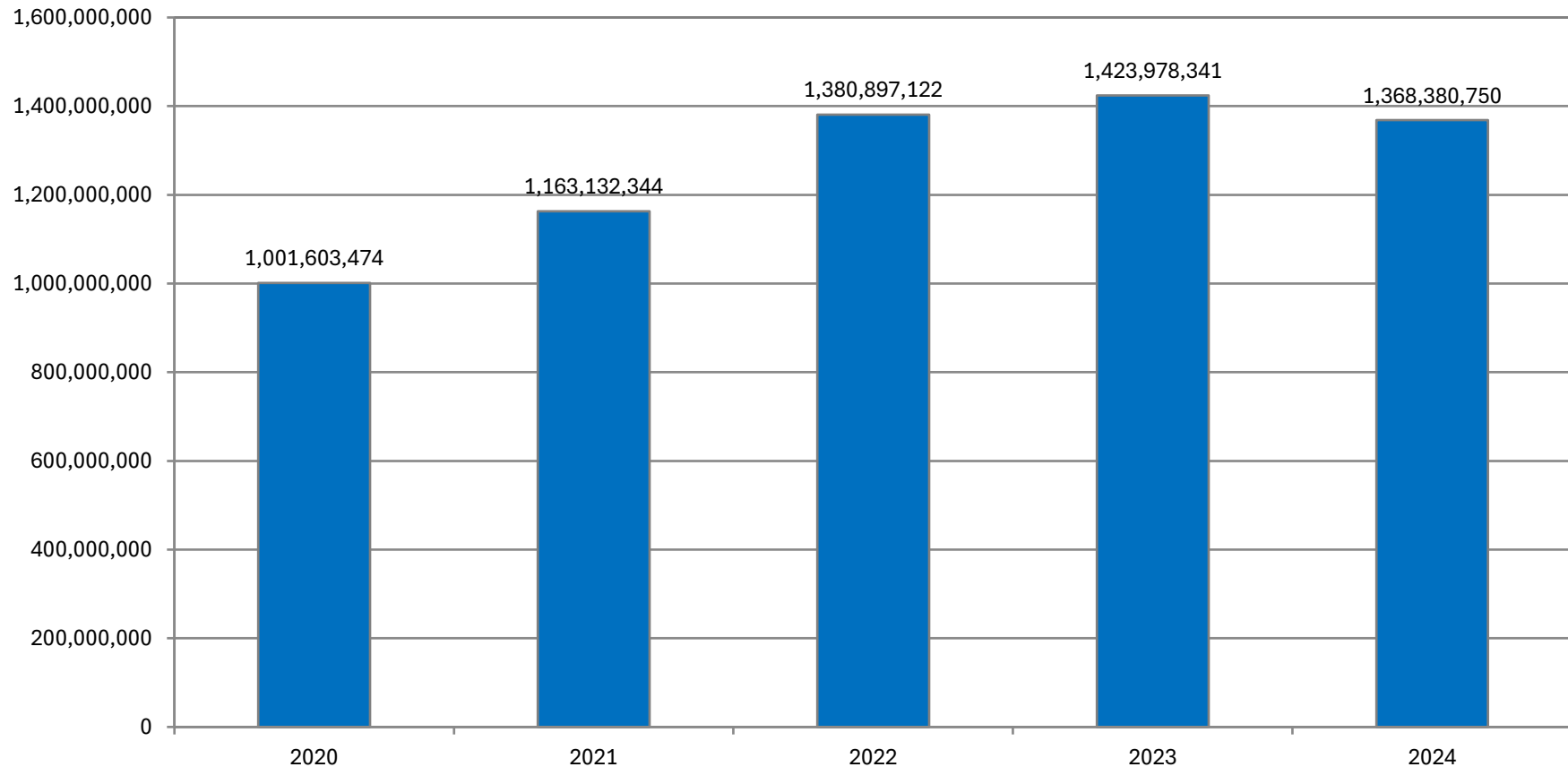
Loss Ratio %
0 to 35
35 to 65
65 to 100
100 and up

Data Source: NCIS 6-B Adjusted Verified Totals as of 02/03/2025

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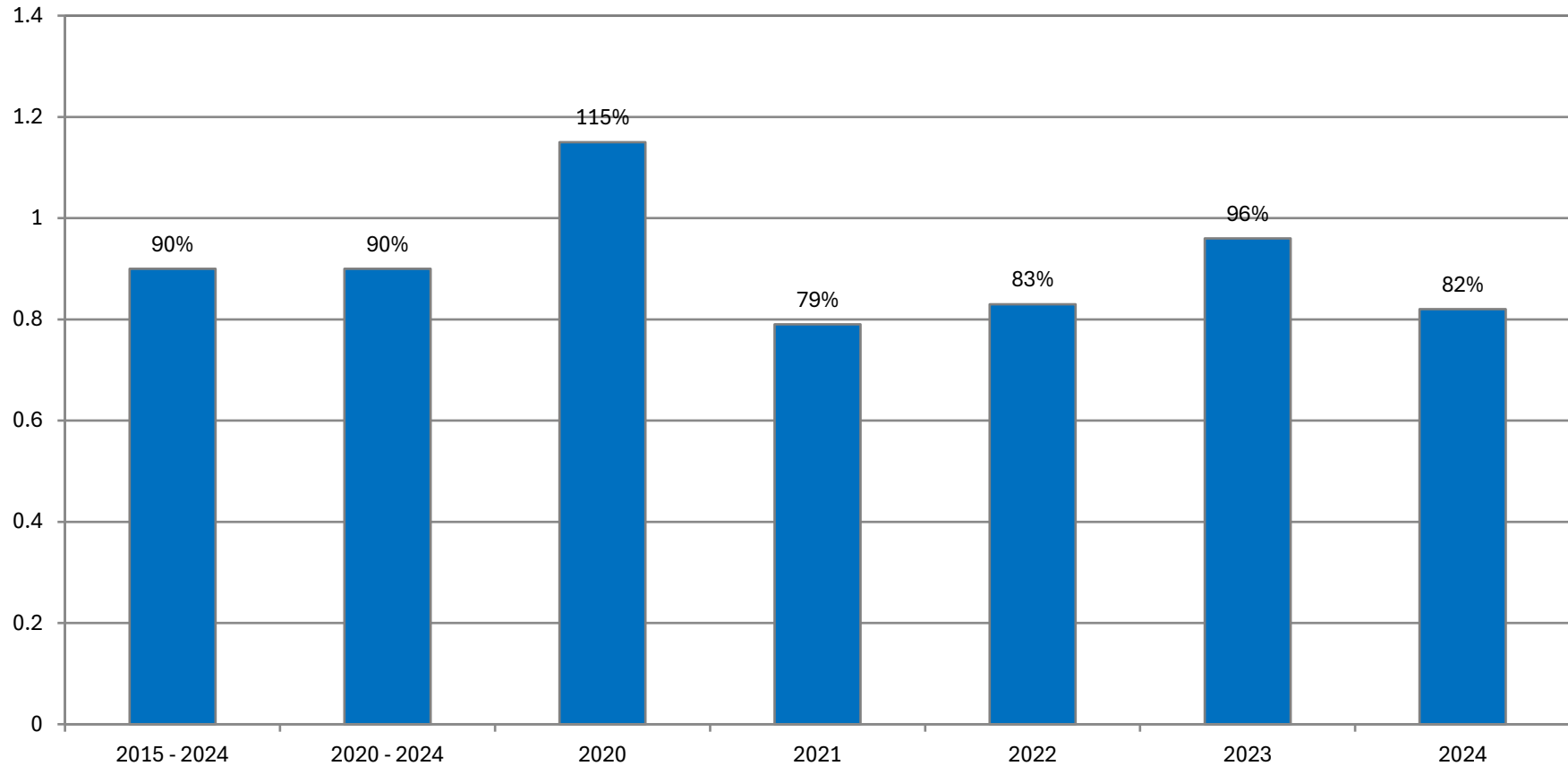
Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims. Final figures are not yet available.

Crop Hail Industry United States 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.

2024 Crop-Hail Industry Reports

2025 Crop Insurance Industry Annual Convention

Exhibit B

Crop-Hail Insurance Written in the United States 1915-2024

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2024 BY NCIS MEMBERS

CH3052024

revised 2/2025

	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

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2024 BY NCIS MEMBERS

CH3052024

revised 2/2025

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
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
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

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2024 BY NCIS MEMBERS

CH3052024

revised 2/2025

	LIABILITY	PREMIUMS	LOSSES	LOSS RATIO	AVG. RATE	LOSS COST
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
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	35,800,836,814	1,001,603,474	1,154,616,593	115	2.80	3.23
2021	40,309,145,845	1,163,132,344	924,525,094	79	2.89	2.29
2022	46,168,880,353	1,380,897,122	1,141,382,734	83	2.99	2.47
2023	47,103,418,369	1,423,978,341	1,361,302,466	96	3.02	2.89
Sub-Total	983,017,324,995	29,591,873,155	23,370,871,518	79	3.01	2.38
2024*	45,413,075,929	1,368,380,750	1,121,312,491	82	3.01	2.47
1915-2024*	1,028,430,400,924	30,960,253,905	24,492,184,009	79	3.01	2.38

* Source: 2024 liability, premium and loss are company verified totals from the State Summary Report as of Feb 3, 2025. The Actual totals processed by NCIS as of Feb 3, 2025 were \$45,206,182,143 for liability, \$1,353,473,719 for premium and \$1,111,071,137 for losses.

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. 2020-2024 figures are verified totals. Prior years are NCIS processed figures.

2024 Crop-Hail Industry Reports

2025 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	2024	1948 - 2022	1.20
Arizona	Total			1.20
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	2024	1948 - 2022	0.99
Iowa	Soybeans	2024	1948 - 2022	2.60
Iowa	Total			1.60
Kansas	Corn	2024	1948 - 2022	3.29
Kansas	Wheat	2024	1948 - 2022	5.00
Kansas	Total			4.23
Kentucky	Tobacco	2024	1948 - 2022	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	2024	1948 - 2022	1.67
Minnesota	Soybeans	2024	1948 - 2022	4.16
Minnesota	Wheat	2024	1948 - 2022	2.91
Minnesota Total				2.79
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	2024	1948 - 2022	4.91
Nebraska	Soybeans	2024	1948 - 2022	4.24
Nebraska Total				4.74
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	2024	1948 - 2022	6.78
New Mexico	Corn	2024	1948 - 2022	5.66
New Mexico	Cotton	2024	1948 - 2022	5.49
New Mexico	Grains	2024	1948 - 2022	7.81
New Mexico Total				5.99
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	2024	1948 - 2022	4.89
North Dakota	Soybeans	2024	1948 - 2022	5.21
North Dakota Total				4.98
Ohio	Corn	2025	1948 - 2023	0.13
Ohio	Soybeans	2025	1948 - 2023	0.23
Ohio Total				0.18
Oklahoma	Cotton	2024	1948 - 2022	7.58
Oklahoma	Wheat	2024	1948 - 2022	6.44
Oklahoma Total				6.53

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
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	2024	1948 - 2022	3.58
South Dakota	Grains	2024	1948 - 2022	7.33
South Dakota	Soybeans	2024	1948 - 2022	4.31
South Dakota	Total			4.87
Tennessee	Burley Tobacco	2024	1948 - 2022	2.20
Tennessee	Cotton	2024	1948 - 2022	1.05
Tennessee	Dark Tobacco	2024	1948 - 2022	3.82
Tennessee	Total			2.57
Texas	Corn	2024	1948 - 2022	3.36
Texas	Cotton	2024	1948 - 2022	7.15
Texas	Grains	2024	1948 - 2022	7.83
Texas	Milo	2024	1948 - 2022	1.55
Texas	Total			5.78
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

2024 Crop-Hail Industry Reports

2025 Crop Insurance Industry Annual Convention

Exhibit D

2024 Premium and Loss Projected Totals

Crop-Hail Insurance Processing System 2024 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Alabama	435,683	49,281	11.31
Arizona	4,023,823	9,126,039	226.80
Arkansas	30,320,538	24,389,922	80.44
California	829,397	1,098,084	132.40
Colorado	22,221,778	23,317,938	104.93
Connecticut			
Delaware	102,882	0	0.00
Florida	488,973	316,740	64.78
Georgia	4,021,026	5,657,025	140.69
Idaho	14,920,059	18,575,539	124.50
Illinois	140,160,653	116,913,318	83.41
Indiana	35,527,158	18,533,936	52.17
Iowa	131,513,547	58,425,457	44.43
Kansas	70,309,266	69,677,839	99.10
Kentucky	4,021,882	3,538,908	87.99
Louisiana	5,498,110	9,013,080	163.93
Maine			
Maryland	88,535	0	0.00
Massachusetts			
Michigan	6,683,928	650,486	9.73
Minnesota	120,817,635	106,889,724	88.47
Mississippi	3,685,283	1,580,848	42.90
Missouri	30,736,610	16,242,169	52.84
Montana	51,312,555	48,995,223	95.48
Nebraska	388,995,775	404,326,514	103.94
Nevada	3,753	0	0.00
New Hampshire			
New Jersey			
New Mexico	2,175,410	866,838	39.85
New York	60,064	0	0.00
North Carolina	3,519,057	2,185,311	62.10
North Dakota	119,399,913	93,329,446	78.17
Ohio	11,189,604	3,522,812	31.48
Oklahoma	9,728,856	8,445,780	86.81
Oregon	2,441,153	1,491,579	61.10
Pennsylvania	260,379	270,230	103.78
Rhode Island			
South Carolina	105,345	33,015	31.34
South Dakota	71,476,387	40,815,101	57.10
Tennessee	2,007,906	1,816,060	90.45

Crop-Hail Insurance Processing System 2024 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Texas	46,637,846	48,472,399	103.93
Utah	73,570	55,495	75.43
Vermont			
Virginia	1,281,075	1,842,326	143.81
Washington	10,840,700	6,161,328	56.84
West Virginia			
Wisconsin	18,795,723	5,018,348	26.70
Wyoming	1,668,913	705,601	42.28
US TOTALS	1,368,380,750	1,152,349,739	84.21

2024 Crop-Hail Industry Reports

2025 Crop Insurance Industry Annual Convention

Exhibit E

2024 Crop-Hail Industry Ranking Report

Crop-Hail Insurance Processing System
2024 Crop Hail Industry Premium Ranking Report
(As of 2/03/2025)

REPORTING ORGANIZATION	PREMIUM
NAU Country Insurance Company	288,781,631
Rural Community Insurance Services	247,273,714
Rain & Hail LLC	245,202,648
Great American	189,534,222
AgriSompo N.A.	149,988,503
Farmers Mutual Hail	140,023,709
Proag Insurance	38,245,624
Country Financial	26,355,167
Hudson Insurance	19,813,857
American Farm Bureau Ins Services, Inc	9,079,137
Advanced AgProtection	7,484,906
Nodak Insurance Company	2,860,008
Rural Mutual Insurance	2,145,556
Precision Risk Management	1,658,230
FBM of Idaho	1,271,129
Global Ag	808,265
US TOTALS	1,370,526,306

Verified premiums are the amounts that companies have processed through their own systems as of 02/03/2025. Final figures are not yet available.

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