



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.

2023 Crop-Hail Industry Reports

2024 Crop Insurance Industry Annual Convention

INDUSTRY EXPERIENCE - 2023 EXHIBITS A-E

Exhibit A, 2023 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 January 29, 2024. 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 1915-2023

This report presents nationwide totals for each year 1915-2023 and totals for the entire period for NCIS member companies.

Exhibit C, Loss Cost History

Exhibit D, 2023 Premium and Loss Projected Totals

Exhibit E, 2023 Crop-Hail Industry Ranking Report

2023 Crop-Hail Industry Reports

2024 Crop Insurance Industry Annual Convention

Exhibit A *2023 State Summary Report*

NCIS MEMBER CROP-HAIL RESULTS
2023 STATE SUMMARY REPORT

State	2023		2022		2021		2020		2019		2019-2023		2014-2023	
	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	548	13	656	24	591	14	484	417	661	15	2,941	83	5,725	64
Arizona	2,931	213	4,161	181	2,457	86	2,418	15	3,238	42	15,206	116	29,780	167
Arkansas	34,616	184	30,093	103	26,221	88	20,015	201	21,709	102	132,654	136	211,167	147
California	924	7	1,054	87	1,025	22	1,034	118	1,182	27	5,219	53	11,050	60
Colorado	23,290	179	18,578	42	19,817	32	15,697	101	16,853	144	94,235	102	167,394	101
Connecticut	9		1		1						10		14	
Delaware	104	21	171	13	104		84	225	96	8	559	43	1,006	37
Florida	545	137	610	102	491	19	483	278	710	24	2,840	105	5,143	93
Georgia	4,268	99	3,441	30	3,581	43	3,047	36	3,694	22	18,032	48	26,454	91
Idaho	16,968	59	15,462	86	12,854	17	12,048	47	12,441	80	69,773	59	140,369	68
Illinois	144,226	52	135,562	56	105,100	141	89,152	101	81,639	57	555,678	78	972,824	70
Indiana	36,294	29	34,768	24	28,530	60	24,836	54	23,232	57	147,660	42	268,324	43
Iowa	138,873	43	140,782	38	112,333	66	100,311	180	105,174	54	597,474	71	1,181,497	73
Kansas	66,065	157	69,467	27	73,386	37	54,335	59	65,833	118	329,086	79	602,348	77
Kentucky	5,018	186	5,305	104	4,846	98	4,419	175	4,708	163	24,297	144	57,326	158
Louisiana	7,493	285	4,572	131	4,983	104	3,334	402	3,742	194	24,124	220	33,181	222
Maine					**						**		**	
Maryland	79		72	30	54	34	61	30	59		325	18	693	42
Massachusetts	4										4		4	
Michigan	7,040	48	6,773	24	5,974	74	5,437	8	4,681	40	29,905	39	61,852	42
Minnesota	130,947	82	139,159	41	115,995	84	100,791	126	88,768	151	575,660	91	1,076,679	94
Mississippi	4,278	265	2,292	153	1,923	69	1,056	33	1,334	29	10,882	155	16,313	123
Missouri	32,528	77	32,077	33	27,228	36	22,030	48	21,049	71	134,911	52	241,312	60
Montana	54,539	51	45,342	158	34,212	81	47,738	65	49,001	106	230,832	91	446,310	96
Nebraska	401,619	104	386,019	150	303,440	88	239,190	157	237,332	101	1,567,599	120	2,526,419	123
Nevada	11		23		3		19		18	3	73	1	129	
New Hampshire	4										4		4	
New Jersey					3		2		8		13		119	
New Mexico	2,446	152	2,526	59	2,521	132	2,100	42	2,825	77	12,417	93	24,737	112
New York	52	434	46		23	14	12		74		208	111	418	82
North Carolina	3,358	62	3,892	51	4,355	73	4,018	51	5,241	107	20,864	72	60,055	60
North Dakota	112,782	43	113,359	51	88,412	66	89,620	74	96,443	132	500,616	72	975,934	81
Ohio	11,293	30	10,690	15	9,937	15	9,395	25	7,602	47	48,918	26	101,134	21
Oklahoma	6,995	97	7,056	22	10,850	37	8,591	53	12,508	80	46,001	59	89,880	77
Oregon	2,865	12	3,893	69	2,343	45	2,423	279	2,530	94	14,053	94	27,261	78
Pennsylvania	244	31	247	15	242	83	188	71	147	41	1,068	47	1,787	53
Rhode Island														
South Carolina	147	11	136	30	114	10	102	23	286	22	785	20	1,262	20
South Dakota	71,063	56	83,322	88	56,817	94	53,053	74	41,347	106	305,602	82	562,759	86
Tennessee	2,380	121	2,791	70	2,664	91	2,196	149	2,140	114	12,171	107	24,815	103

NCIS MEMBER CROP-HAIL RESULTS
2023 STATE SUMMARY REPORT

State	2023		2022		2021		2020		2019		2019-2023		2014-2023	
	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	60,073	139	35,671	47	66,004	99	49,098	117	64,365	113	275,210	107	550,898	120
Utah	83	110	105	9	61	39	55	17	49	12	354	39	777	51
Vermont														
Virginia	1,306	78	1,240	84	1,362	44	1,263	38	2,058	39	7,229	54	20,562	50
Washington	13,716	48	17,531	125	12,864	34	14,700	38	16,700	38	75,511	59	155,594	66
West Virginia	12		7		3		3		1		26		38	
Wisconsin	19,754	64	20,451	28	17,588	41	14,849	97	14,020	46	86,661	54	161,080	53
Wyoming	2,115	128	1,494	13	1,818	42	1,916	35	1,982	88	9,326	65	21,020	64
United States	1,423,902	85	1,380,898	83	1,163,132	79	1,001,603	115	1,017,481	98	5,987,017	91	10,863,448	93

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.

2019-2023 figures are verified totals.

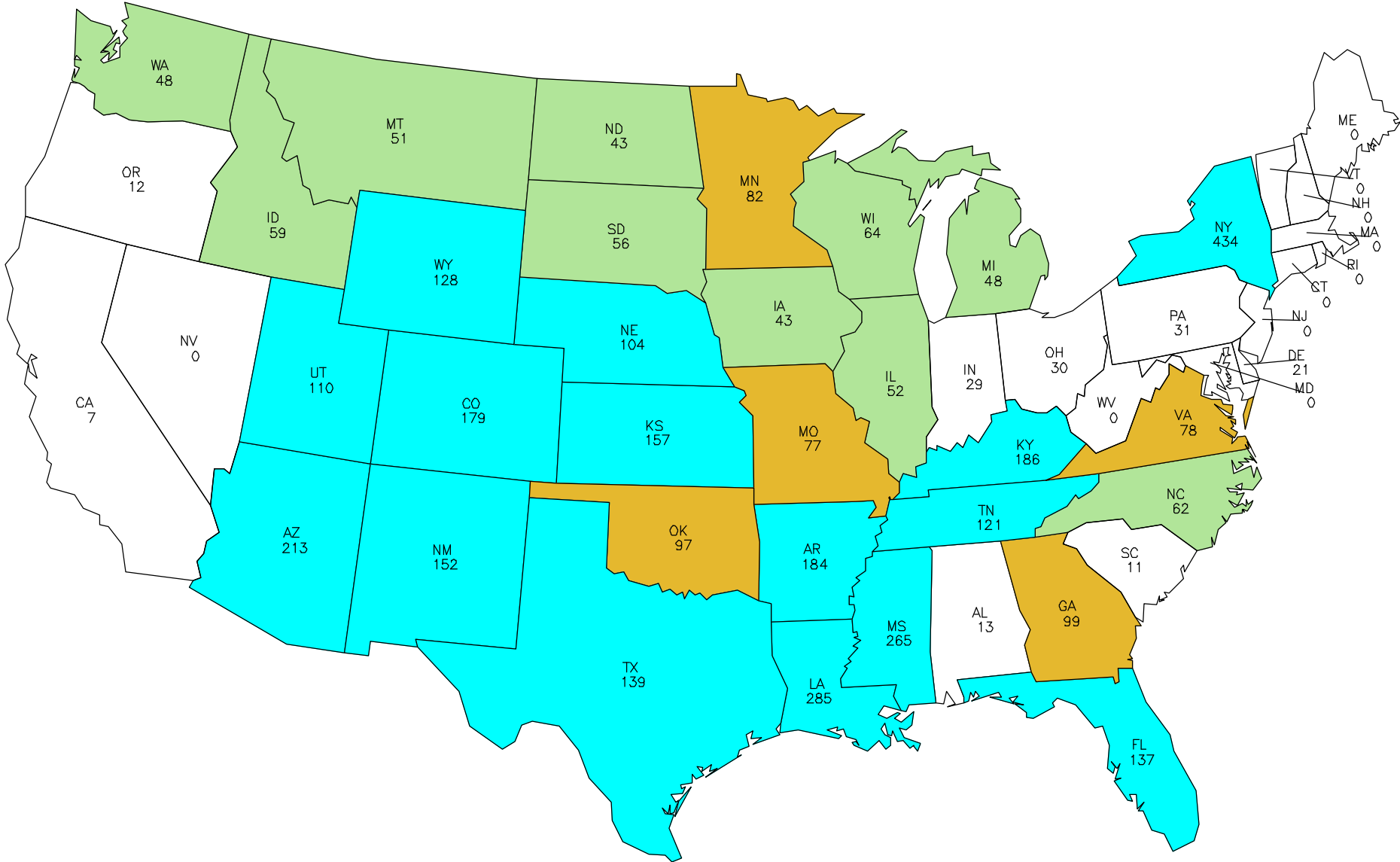
Prior years are NCIS processed figures.

Report contains NCIS Crop-Hail Member totals only.

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2023 U.S. Crop-Hail Loss Ratio by State

All Crops – All Losses – All Policies



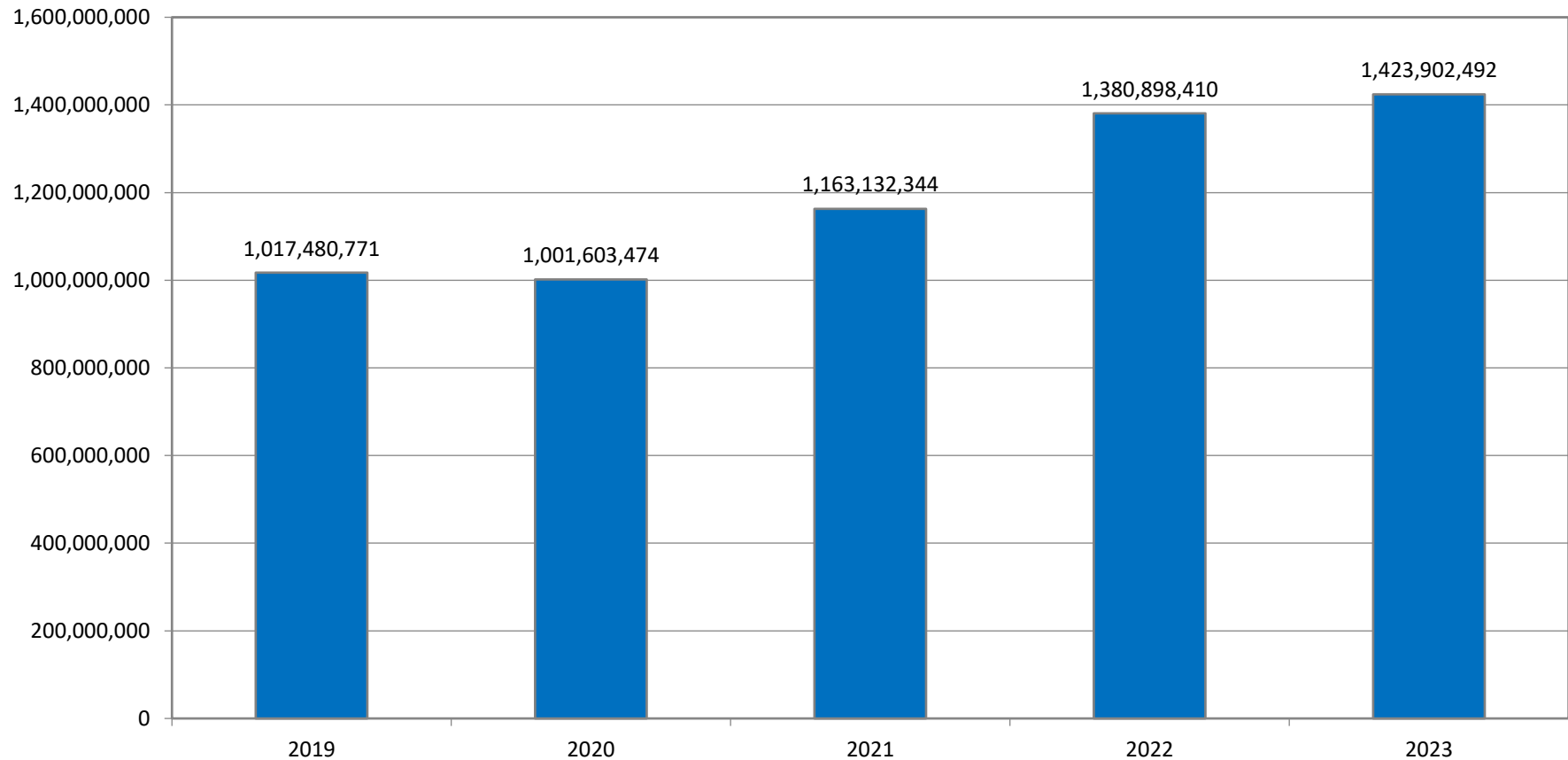
Loss Ratio %
0 to 35
35 to 65
65 to 100
100 and up

Data Source: NCIS 6-B Adjusted Verified Totals as of 01/29/2024

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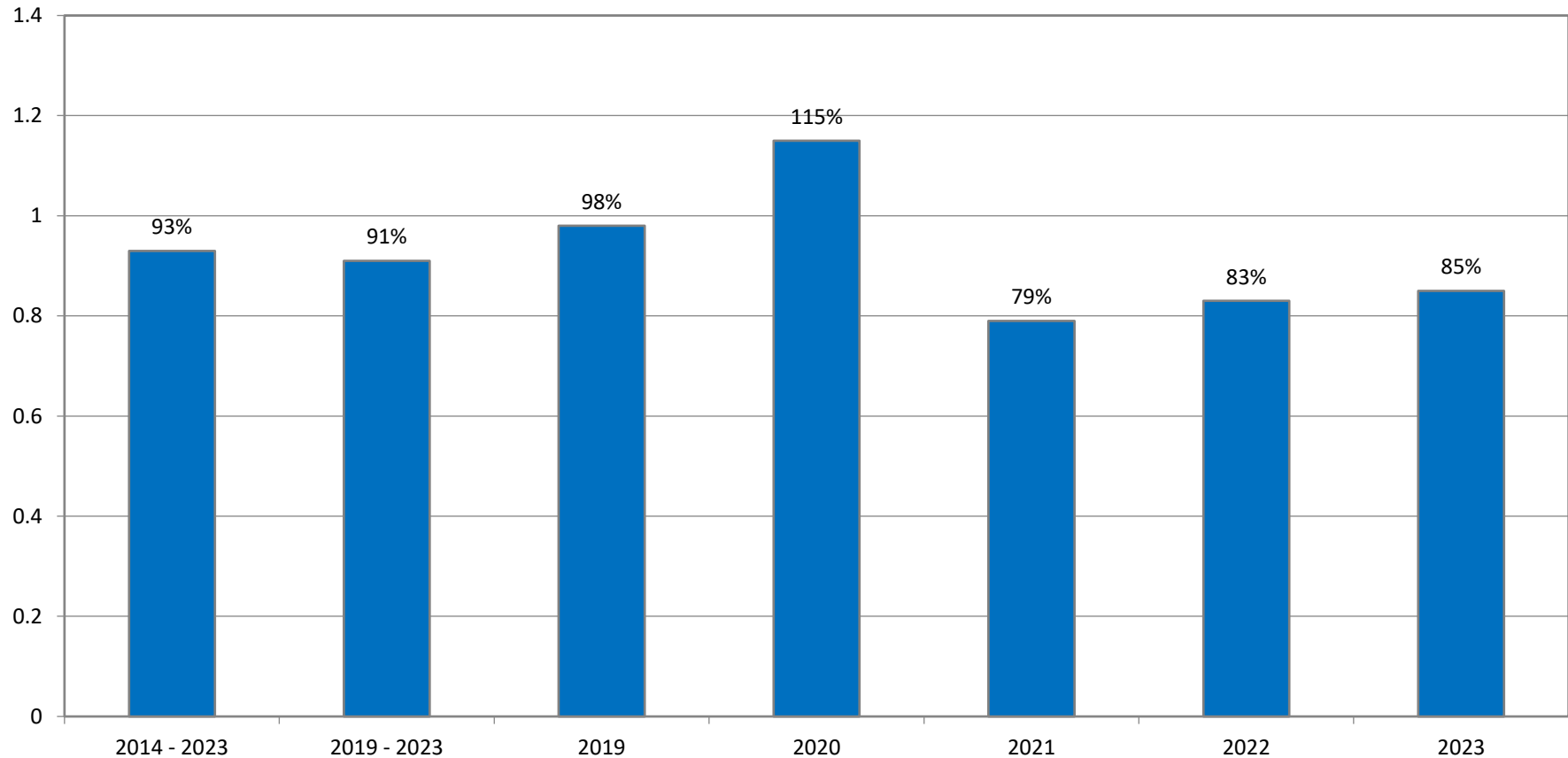
Verified premiums and losses are the amounts that companies have processed through their own systems and do not include their estimates of losses on open claims. Final figures are not yet available.

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.

2023 Crop-Hail Industry Reports

2024 Crop Insurance Industry Annual Convention

Exhibit B

Crop-Hail Insurance Written in the United States 1915-2023

NATIONAL CROP INSURANCE SERVICES

CROP-HAIL INSURANCE WRITTEN IN THE UNITED STATES 1915-2023 BY NCIS MEMBERS

CH3052023

revised 1/2024

	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 1915-2023

CH3052023

BY NCIS MEMBERS

revised 1/2024

	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 1915-2023

CH3052023

BY NCIS MEMBERS

revised 1/2024

	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	35,357,642,883	1,017,480,771	996,228,068	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	924,556,180	79	2.89	2.29
2022	46,168,970,704	1,380,898,410	1,141,382,734	83	2.99	2.47
Sub-Total	935,943,403,101	28,169,514,308	22,010,979,186	78	3.01	2.35
2023*	47,110,628,945	1,423,902,492	1,212,416,298	85	3.02	2.57
1915-2023*	983,054,032,046	29,593,416,800	23,223,395,484	78	3.01	2.36

* Source: 2023 liability, premium and loss are company verified totals from the State Summary Report as of Jan 29, 2024. The Actual totals processed by NCIS as of Jan 29, 2024 were \$44,658,300,533 for liability, \$1,252,543,623 for premium and \$1,050,742,677 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. 2019-2023 figures are verified totals. Prior years are NCIS processed figures.

2023 Crop-Hail Industry Reports

2024 Crop Insurance Industry Annual Convention

Exhibit C

Loss Cost History

National Crop Insurance Services

Loss Cost History - Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only	Incurred Loss Ratio Cumulative (1)	Incurred Loss Ratio Preliminary (2)
Alabama	Cotton	2023	1948 - 2021	0.75	80%	
Alabama	Total			0.75	80%	13%
Arizona	Cotton	2024	1948 - 2022	1.20	82%	
Arizona	Total			1.20	82%	213%
Arkansas	Corn	2023	1948 - 2021	0.47	237%	
Arkansas	Cotton	2023	1948 - 2021	1.05	72%	
Arkansas	Rice	2023	1948 - 2021	0.20	25%	
Arkansas	Soybeans	2023	1948 - 2021	0.30	34%	
Arkansas	Wheat	2023	1948 - 2021	0.81	66%	
Arkansas	Total			0.54	95%	184%
California	All Other Crops	2021	1948 - 2019	0.69	51%	
California	Tree Fruit	2021	1948 - 2019	5.48	96%	
California	Total			3.37	90%	7%
Colorado	Corn	2023	1948 - 2021	10.67	91%	
Colorado	Potatoes	2023	1948 - 2021	8.14	85%	
Colorado	Wheat	2023	1948 - 2021	11.53	75%	
Colorado	Total			10.80	84%	179%
Connecticut	All Combined	2004	1948 - 2002	3.09	61%	
Connecticut	Total			3.09	61%	0%
Delaware	All Combined	2004	1948 - 2002	1.93	16%	
Delaware	Total			1.93	16%	21%
Florida	Cotton	2021	1948 - 2019	0.65	69%	
Florida	Tobacco	2021	1948 - 2019	2.99	57%	
Florida	Total			2.22	60%	137%
Georgia	Cotton	2023	1948 - 2021	0.48	68%	
Georgia	Tobacco	2023	1948 - 2021	3.33	62%	
Georgia	Total			1.95	63%	99%
Idaho	Barley	2023	1948 - 2021	3.34	80%	
Idaho	Peas	2023	1948 - 2021	3.28	76%	
Idaho	Potato	2023	1948 - 2021	1.21	72%	
Idaho	Tree Fruit	2023	1948 - 2021	5.84	117%	
Idaho	Wheat	2023	1948 - 2021	1.18	59%	
Idaho	Total			1.61	70%	59%
Illinois	Corn	2023	1948 - 2021	0.28	76%	
Illinois	Soybeans	2023	1948 - 2021	0.53	38%	
Illinois	Total			0.38	57%	52%
Indiana	Corn	2023	1948 - 2021	0.25	54%	
Indiana	Soybeans	2023	1948 - 2021	0.58	42%	
Indiana	Tobacco	2023	1948 - 2021	2.15	59%	
Indiana	Total			0.40	48%	29%
Iowa	Corn	2024	1948 - 2022	0.99	87%	
Iowa	Soybeans	2024	1948 - 2022	2.60	57%	
Iowa	Total			1.60	69%	43%
Kansas	Corn	2024	1948 - 2022	3.29	67%	
Kansas	Wheat	2024	1948 - 2022	5.00	65%	
Kansas	Total			4.23	66%	157%
Kentucky	Tobacco	2024	1948 - 2022	4.24	96%	
Kentucky	Total			4.24	96%	186%
Louisiana	Cotton	2015	1948 - 2013	1.50	79%	
Louisiana	Total			1.50	79%	285%
Maine	All Combined	2004	1948 - 2002	1.59	40%	
Maine	Total			1.59	40%	0%

National Crop Insurance Services

Loss Cost History - Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only	Incurred Loss Ratio Cumulative (1)	Incurred Loss Ratio Preliminary (2)
Maryland	All Combined	2004	1948 - 2002	1.93	37%	
Maryland Total				1.93	37%	0%
Massachusetts	All Combined	2004	1948 - 2002	3.09	47%	
Massachusetts Total				3.09	47%	0%
Michigan	Corn	2023	1948 - 2021	0.28	45%	
Michigan	Soybeans	2023	1948 - 2021	0.39	31%	
Michigan	Tree Fruit	2023	1948 - 2021	4.29	95%	
Michigan Total				0.38	42%	48%
Minnesota	Corn	2024	1948 - 2022	1.67	100%	
Minnesota	Soybeans	2024	1948 - 2022	4.16	68%	
Minnesota	Wheat	2024	1948 - 2022	2.91	84%	
Minnesota Total				2.79	80%	82%
Mississippi	Cotton	2023	1948 - 2021	0.39	24%	
Mississippi Total				0.39	24%	265%
Missouri	Corn	2023	1948 - 2021	0.73	93%	
Missouri	Cotton	2023	1948 - 2021	1.31	57%	
Missouri	Soybeans	2023	1948 - 2021	0.85	47%	
Missouri	Wheat	2023	1948 - 2021	1.31	71%	
Missouri Total				0.91	67%	77%
Montana	Barley	2023	1948 - 2021	7.76	85%	
Montana	Wheat	2023	1948 - 2021	6.31	85%	
Montana Total				6.55	85%	51%
Nebraska	Grains	2024	1948 - 2022	4.91	108%	
Nebraska	Soybeans	2024	1948 - 2022	4.24	79%	
Nebraska Total				4.74	101%	104%
Nevada	Alfalfa Seed	2013	1948 - 2011	1.24	49%	
Nevada	All Other Crops	2013	1948 - 2011	1.19	68%	
Nevada Total				1.23	52%	0%
New Hampshire	All Combined	2004	1948 - 2002	1.59	46%	
New Hampshire Total				1.59	46%	0%
New Jersey	All Combined	2004	1948 - 2002	1.93	40%	
New Jersey Total				1.93	40%	0%
New Mexico	Chile Peppers	2024	1948 - 2022	6.78	89%	
New Mexico	Corn	2024	1948 - 2022	5.66	111%	
New Mexico	Cotton	2024	1948 - 2022	5.49	78%	
New Mexico	Grains	2024	1948 - 2022	7.81	64%	
New Mexico Total				5.99	83%	152%
New York	All Combined	2004	1948 - 2002	2.30	78%	
New York Total				2.30	78%	434%
North Carolina	Cotton	2023	1948 - 2021	0.89	71%	
North Carolina	Tobacco	2023	1948 - 2021	3.41	91%	
North Carolina Total				3.19	91%	62%
North Dakota	Grains	2024	1948 - 2022	4.89	71%	
North Dakota	Soybeans	2024	1948 - 2022	5.21	76%	
North Dakota Total				4.98	73%	43%
Ohio	Corn	2023	1948 - 2021	0.14	26%	
Ohio	Soybeans	2023	1948 - 2021	0.25	27%	
Ohio	Tobacco	2023	1948 - 2021	3.11	53%	
Ohio Total				0.23	28%	30%
Oklahoma	Cotton	2024	1948 - 2022	7.58	122%	
Oklahoma	Wheat	2024	1948 - 2022	6.44	72%	
Oklahoma Total				6.53	77%	97%

National Crop Insurance Services

Loss Cost History - Crop Hail Insurance

State	Crop Name	Last Filed	Period of Data in Analysis	Average FALC Hail Losses Only	Incurred Loss Ratio Cumulative (1)	Incurred Loss Ratio Preliminary (2)
Oregon	Peas	2023	1948 - 2021	2.19	86%	
Oregon	Tree Fruit	2023	1948 - 2021	1.57	81%	
Oregon	Wheat	2023	1948 - 2021	0.47	68%	
Oregon	Total			0.51	70%	12%
Pennsylvania	All Combined	2004	1948 - 2002	1.93	77%	
Pennsylvania	Total			1.93	77%	31%
Rhode Island	All Combined	2004	1948 - 2002	7.60	82%	
Rhode Island	Total			7.60	82%	0%
South Carolina	Cotton	2015	1948 - 2013	1.98	59%	
South Carolina	Tobacco	2015	1948 - 2013	4.73	83%	
South Carolina	Total			4.09	80%	11%
South Dakota	Corn	2024	1948 - 2022	3.58	78%	
South Dakota	Grains	2024	1948 - 2022	7.33	82%	
South Dakota	Soybeans	2024	1948 - 2022	4.31	66%	
South Dakota	Total			4.87	75%	56%
Tennessee	Burley Tobacco	2024	1948 - 2022	2.20	72%	
Tennessee	Cotton	2024	1948 - 2022	1.05	33%	
Tennessee	Dark Tobacco	2024	1948 - 2022	3.82	94%	
Tennessee	Total			2.57	81%	121%
Texas	Corn	2024	1948 - 2022	3.36	72%	
Texas	Cotton	2024	1948 - 2022	7.15	88%	
Texas	Grains	2024	1948 - 2022	7.83	104%	
Texas	Milo	2024	1948 - 2022	1.55	57%	
Texas	Total			5.78	87%	139%
Utah	Wheat	2015	1948 - 2013	1.67	54%	
Utah	Total			1.67	54%	110%
Vermont	All Combined	2004	1948 - 2002	1.59	58%	
Vermont	Total			1.59	58%	0%
Virginia	Cotton	2023	1948 - 2021	0.51	27%	
Virginia	Tobacco	2023	1948 - 2021	3.42	71%	
Virginia	Total			3.01	70%	78%
Washington	Peas	2023	1948 - 2021	2.25	131%	
Washington	Tree Fruit	2023	1948 - 2021	1.60	68%	
Washington	Wheat	2023	1948 - 2021	0.40	63%	
Washington	Total			0.70	70%	48%
West Virginia	All Combined	2004	1948 - 2002	1.93	65%	
West Virginia	Total			1.93	65%	0%
Wisconsin	Corn	2023	1948 - 2021	0.42	62%	
Wisconsin	Potatoes	2023	1948 - 2021	1.15	77%	
Wisconsin	Soybeans	2023	1948 - 2021	0.58	40%	
Wisconsin	Tobacco	2023	1948 - 2021	9.07	89%	
Wisconsin	Total			0.51	57%	64%
Wyoming	Barley	2023	1948 - 2021	4.40	57%	
Wyoming	Wheat	2023	1948 - 2021	12.91	82%	
Wyoming	Total			7.08	68%	128%

(1) Cumulative Loss Ratio: Based on NCIS Member Premium, Period and Crop(s) of loss cost analysis. Losses are not converted by policy form. (data from Statistical Summary)

(2) Adjusted Verified Loss Ratio: 2023 , all crops and forms.

(3) Incidental Loss Cost Revision Filed for 2006.

(Data Source: NCIS Report No 6-B(dated 01/29/2024))

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2023 Crop-Hail Industry Reports

2024 Crop Insurance Industry Annual Convention

Exhibit D

2023 Premium and Loss Projected Totals

Crop-Hail Insurance Processing System 2023 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Alabama	548,085	72,917	13.30
Arizona	2,931,099	6,264,073	213.71
Arkansas	34,615,608	63,695,493	184.01
California	923,546	68,444	7.41
Colorado	23,289,830	42,427,511	182.17
Connecticut	8,640	0	0.00
Delaware	104,065	21,763	20.91
Florida	545,033	747,176	137.09
Georgia	4,267,938	4,215,971	98.78
Idaho	16,967,637	10,209,752	60.17
Illinois	144,225,514	76,017,611	52.71
Indiana	36,293,772	10,407,319	28.68
Iowa	138,872,836	60,905,556	43.86
Kansas	66,064,513	105,586,083	159.82
Kentucky	5,018,407	9,353,710	186.39
Louisiana	7,492,904	21,352,599	284.97
Maine			
Maryland	78,813	0	0.00
Massachusetts	3,602	0	0.00
Michigan	7,040,077	3,371,735	47.89
Minnesota	130,947,402	111,461,118	85.12
Mississippi	4,277,500	11,365,224	265.70
Missouri	32,527,985	25,571,785	78.61
Montana	54,539,120	27,831,001	51.03
Nebraska	401,618,604	502,719,414	125.17
Nevada	10,744	0	0.00
New Hampshire	3,787	0	0.00
New Jersey			
New Mexico	2,445,638	3,710,931	151.74
New York	52,481	227,710	433.89
North Carolina	3,358,277	2,093,221	62.33
North Dakota	112,782,256	48,652,446	43.14
Ohio	11,293,267	3,462,134	30.66
Oklahoma	6,995,351	6,814,777	97.42
Oregon	2,864,846	344,553	12.03
Pennsylvania	243,628	74,426	30.55
Rhode Island			
South Carolina	147,072	16,735	11.38
South Dakota	71,062,710	40,577,064	57.10
Tennessee	2,380,389	2,883,450	121.13

Crop-Hail Insurance Processing System 2023 Premium and Loss Projected Totals

State	Projected Premium	Projected Loss	Projected Loss Ratio
Texas	60,073,301	83,559,199	139.10
Utah	83,219	91,163	109.55
Vermont			
Virginia	1,306,230	1,016,627	77.83
Washington	13,716,122	6,535,291	47.65
West Virginia	11,749	0	0.00
Wisconsin	19,753,978	12,920,457	65.41
Wyoming	2,114,917	2,713,009	128.28
US TOTALS	1,423,902,492	1,309,359,448	91.96

2023 Crop-Hail Industry Reports

2024 Crop Insurance Industry Annual Convention

Exhibit E

2023 Crop-Hail Industry Ranking Report

Crop-Hail Insurance Processing System
2023 Crop Hail Industry Premium Ranking Report
(As of 01/29/2024)

REPORTING ORGANIZATION	PREMIUM
Rural Community Insurance Services	299,165,590
NAU Country Insurance Company	287,058,134
Rain & Hail LLC	207,655,082
AgriSompo N.A.	151,189,072
Farmers Mutual Hail	141,813,862
Great American	123,803,278
Crop Risk Services	101,728,477
Proag Insurance	39,161,802
Hudson Insurance	29,776,102
Country Financial	25,686,377
American Farm Bureau Ins Services, Inc	9,611,003
Nodak Insurance Company	2,676,864
Rural Mutual Insurance	2,260,860
Advanced AgProtection	1,531,141
FBM of Idaho	1,235,287
Precision Risk Management	1,077,912
Global Ag	732,509
US TOTALS	1,426,163,352

Verified premiums are the amounts that companies have processed through their own systems as of 01/29/2024. Final figures are not yet available.

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