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The Economic Impact of Crop Insurance On Wheat Producing Counties in South Dakota

by
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THE ECONOMIC IMPACT OF CROP INSURANCE ON WHEAT PRODUCING COUNTIES IN SOUTH DAKOTA

Burton Pflueger and Gerald Toland [1]

Introduction

Farmers and ranchers face risks of adverse events which have the potential of reducing crop yields and/or quality, sometimes to catastrophically low levels. These adverse events for the most part are outside the control of the farmer. Farmers can use crop insurance as a part of their risk management programs to provide financial protection against the effects of such uncontrollable events.

Crop insurance offers an opportunity to substitute a known cost in the form of a premium for an unpredictable loss. Because the farmer receives indemnity payments if a loss occurs, crop insurance also provides a foundation under cash flow budget projections. In the current economic situation, lenders often look more favorably upon loan requests from producers with crop insurance protection. In addition to possible improved access to borrowed money, the cash flow stability may also provide liquidity to remain in business if a crop loss occurs. Crop insurance also reduces the risk of using forward pricing to market crops. If a low yield is realized, the crop insurance payment can be used to purchase grain to fill the contract requirements.

Risk Exposure in South Dakota

South Dakota farmers are exposed to substantial amounts of risk in the production of agricultural crops. Figure 1 shows the distribution of the major causes of loss for wheat. From 1981 to 1986 the South Dakota farmers who insured wheat with multiple peril crop insurance experienced 51.9% of their losses due to drought, 15.0% to hail, 1.3% to excess moisture, 14.0% to frost/freeze, 8.5% to wind, 4.1% to disease and 5.2% to other causes.

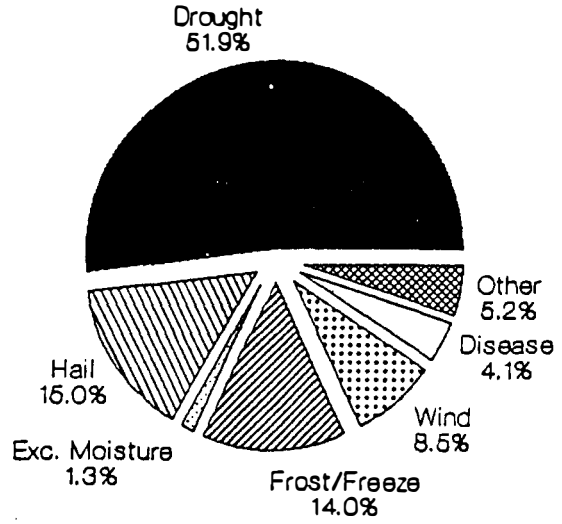

Fig. 1 Why Wheat Crops Fail in South Dakota

Do you remember the low wheat yields caused by the late frost in May 1981? Indemnities received by South Dakota wheat producers who had purchased Multiple Peril Crop Insurance (MPCI) that year amounted to $10.1 million. These MPCI indemnities compare to the wheat producers' premiums of $5.9 million in 1981, for a producer benefit/cost ratio of 1.7. The 1981 experience illustrates that crop insurance can have a significant net positive effect on producers' incomes when yield losses occur. Indemnities received by insured South Dakota producers average $3.5 million per year over the entire 1981-86 period, while producer premiums averaged $3.2 million per year, for a six-year benefit/cost ratio of 1.09. The history of MPCI indemnities and premiums for wheat in South Dakota is illustrated in Figure 2.

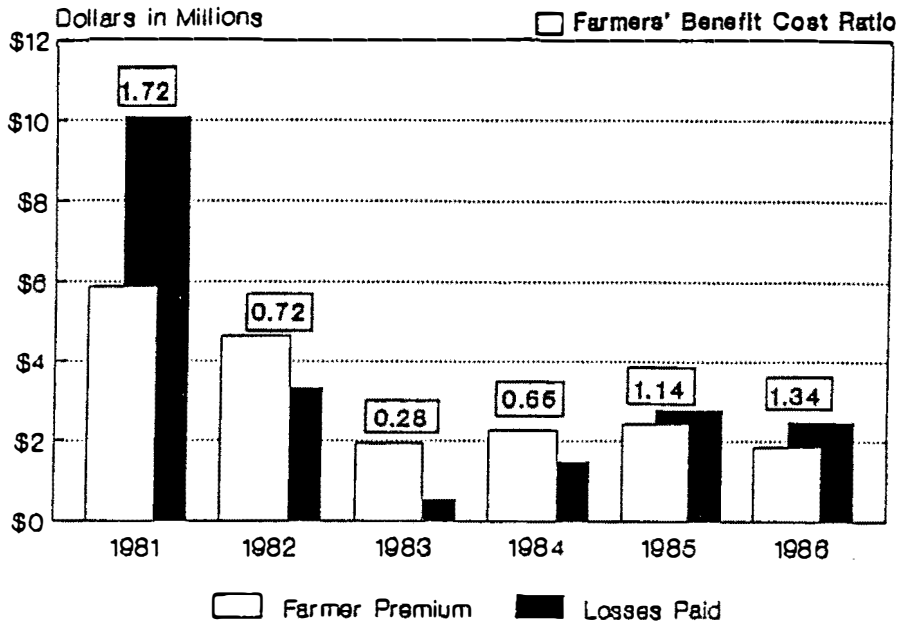

Fig. 2 Farmer Benefits and Costs for Wheat for MPCI, SD

Community Impacts

One of the potential benefits of crop insurance to an individual farmer is to provide the financial liquidity needed for the operation to stay in business in the event of a significant crop yield reduction. As a risk management tool, crop insurance **stabilizes farm cash flow.**

Crop insurance can have the same impact on the economy of the whole community. Indemnity payments, net of premiums paid by farmers, help stabilize farm income and in turn provide stability in the local community. The net difference between indemnity and premiums provides a stimulus to the economy and negates the impact of reduced crop sales due to crop losses.

Farm financial problems and farm liquidations create economic stress in the whole community. Risk management techniques such as crop insurance which help stabilize farm income have a similar stabilizing impact on the economic base of the community.

Basic Types of Crop Insurance

The two kinds of crop insurance available to South Dakota farmers are:

1. Multiple peril crop insurance (MPCI) which is designed to provide catastrophic protection against yield losses from most unavoidable causes of loss. MPCI covers most natural perils such as those shown in Figure 1.

2. Commercial hail/fire crop insurance (H/FCI) which provides protection (from hail and fire only) up to the actual cash value of the crop.

MPCI guarantees a minimum average yield per acre for the insured crop with the guarantee based on the deductible chosen. The deductible levels are 25, 35 and 50% of the average yield of the insured unit.

Hail/Fire Crop Insurance (H/FCI) is available on most crops through a variety of coverage plans. Most plans provide coverage up to the actual cash value of the crop. A variety of deductibles are also available that directly affect the premium cost of the coverage. Coverage can usually be purchased anytime up to the time the crop is harvested. There is usually a 24 to 48 hour waiting period between the time of application and when coverage goes into ef-

fect. Both forms of crop insurance are sold by local insurance agents.

MPCI and H/FCI coverage can be combined on the same crop to minimize the cost by avoiding duplicate coverage. This provides a full range of coverage against most perils, and up to the actual cash value of the crop for the hail and fire perils. Both forms of crop insurance are sold by local insurance agents.

Changes in Multiple Peril Crop Insurance

The Crop Insurance Act of 1980 initiated a series of significant changes in the multiple peril crop insurance program. One of the objectives of the act was to make crop insurance available to the growers of all major crops. Coverage is now offered on all ASCS program crops and most other commercial crops. The crops covered in South Dakota are shown by county in Table 1.

Another objective of the act was to provide crop insurance as a replacement for the USDA disaster program. The 1985 Farm Bill added an additional provision. **Beginning in 1987** farmers are not eligible for emergency low-interest loans if multiple peril crop insurance was available to them and they did not purchase it.

One of the most significant changes has been the introduction of **individualized coverage** and rates. The insurance yield is based on a **farmer's actual production history (APH)**. This replaces the county average yield concept used previously to set the coverage levels for individual farmers. The premium rate varies with the yield. The higher the average historical yield, the lower the premium rate. Growers with yields that are above average for the county pay significantly lower premiums than growers with a history of yields below the county average.

Crop Insurance Participation

As South Dakota farmers become more informed about the changes in the MPCI program, they are likely to respond by increasing their use of this risk management tool. Recent MPCI participation in South Dakota has been relatively stable, except for the temporary decline caused by the PIK program in 1983.

The area covered in South Dakota by MPCI for all crops over the past five years is shown below:

1982	1.8 million acres
1983 (PIK year)	0.8 million acres
1984	1.2 million acres
1985	1.6 million acres
1986	1.6 million acres

The crops that qualify for MPCI coverage in your county are shown in Table 1 on the next page. The tables on pages (i) - (xii) of the appendix show a county-by-county summary of the protection in force, acres insured, premiums paid and indemnities received for both MPCI and H/FCI for each year since 1981 in South Dakota. Page (xiii) shows the crop insurance figures for the state as a whole.

The benefit-cost ratios shown are calculated by dividing the losses paid to farmers by the premiums they paid. In addition to paying the administration costs, the federal government subsidizes the premium for MPCI. These two subsidies reduce the premiums paid by farmers by about 50%. The calculated benefit-cost ratios consider only the actual premiums paid by farmers.

For more information on the details of MPCI including the calculation of premiums and the analysis of crop insurance decisions refer to the following publication:

Burton Pflueger and Gerald Toland, Multiple Peril Crop Insurance: What Is It? Should You Buy It?, publication CC, South Dakota Cooperative Extension Service, 1987.

1981-86 South Dakota State Summary of Crop Insurance - All Crops
Farmers' Benefits/Cost Comparison

			ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				MPCI & CH/F PROTECTION			
St	County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio
SD	AURORA	81	1,211	29	161	121	236	1.95	1,833	99	63	0.64	3,044	220	299	1.36
SD	AURORA	82	580	13	91	68	16	0.24	3,214	177	245	1.38	3,794	245	261	1.07
SD	AURORA	83	110	3	15	11	5	0.45	2,168	156	110	0.71	2,278	167	115	0.69
SD	AURORA	84	177	4	25	19	18	0.95	2,688	156	31	0.20	2,857	175	49	0.28
SD	AURORA	85	167	3	20	15	14	0.93	2,606	172	178	1.03	2,773	187	192	1.03
SD	AURORA	86	110	2	11	8	53	6.62	2,188	134	268	2.00	2,306	142	321	2.26
	County Total ('81-86)		2,363	54	323	242	342	1.41	14,609	894	895	1.00	17,052	1,136	1,237	1.09
SD	BEADLE	81	1,160	33	169	127	274	2.16	3,082	122	16	0.13	4,242	249	290	1.16
SD	BEADLE	82	790	21	124	93	7	0.08	6,716	271	181	0.67	7,514	364	188	0.52
SD	BEADLE	83	230	5	31	23	3	0.13	4,235	202	111	0.55	4,473	225	114	0.51
SD	BEADLE	84	416	7	53	40	9	0.23	6,389	278	94	0.35	6,805	318	103	0.33
SD	BEADLE	85	360	8	45	34	2	0.06	6,581	292	258	0.86	6,949	326	252	0.77
SD	BEADLE	86	663	7	72	54	145	2.69	5,607	245	860	3.51	6,278	299	1,005	3.36
	County Total ('81-86)		3,643	81	494	371	440	1.19	32,610	1,402	1,512	1.08	36,253	1,773	1,952	1.10
SD	BENNETT	81	993	20	83	62	40	0.65	2,126	225	132	0.59	3,119	287	172	0.60
SD	BENNETT	82	2,010	20	105	139	24	0.17	1,929	198	101	0.51	3,947	337	125	0.37
SD	BENNETT	83	1,077	15	88	66	14	0.21	1,256	136	255	1.88	2,333	202	269	1.33
SD	BENNETT	84	1,220	17	107	80	11	0.14	2,409	250	83	0.33	3,637	330	94	0.28
SD	BENNETT	85	1,423	19	113	85	282	3.32	953	94	44	0.47	2,376	179	326	1.82
SD	BENNETT	86	1,360	22	102	76	47	0.62	1,651	165	152	0.92	3,019	241	199	0.83
	County Total ('81-86)		8,107	121	678	508	418	0.82	10,324	1,068	767	0.72	18,431	1,576	1,185	0.75
SD	BON HOMME	81	8,361	107	863	647	314	0.49	2,427	149	38	0.26	10,788	796	352	0.44
SD	BON HOMME	82	3,535	44	340	261	62	0.24	3,171	202	86	0.43	6,706	463	148	0.32
SD	BON HOMME	83	970	13	93	70	31	0.44	2,333	191	41	0.21	3,303	261	72	0.28
SD	BON HOMME	84	1,543	21	141	106	156	1.47	2,508	165	90	0.55	4,051	271	246	0.91
SD	BON HOMME	85	2,242	31	170	134	20	0.15	2,611	176	89	0.51	4,853	310	109	0.35
SD	BON HOMME	86	1,695	26	120	93	35	0.38	2,166	151	34	0.23	3,861	244	69	0.28
	County Total ('81-86)		18,346	242	1,747	1,311	618	0.47	15,216	1,034	378	0.37	33,562	2,345	996	0.42
SD	BROOKINGS	81	930	15	109	82	35	0.43	4,959	172	257	1.49	5,897	254	292	1.15
SD	BROOKINGS	82	756	12	85	64	17	0.27	8,523	279	134	0.48	9,279	343	151	0.44
SD	BROOKINGS	83	227	4	26	20	15	0.75	5,029	258	28	0.11	5,256	278	43	0.15
SD	BROOKINGS	84	1,034	14	112	84	127	1.51	5,780	254	196	0.77	6,814	338	323	0.96
SD	BROOKINGS	85	1,488	18	139	104	59	0.57	4,844	221	124	0.56	6,244	325	183	0.56
SD	BROOKINGS	86	1,179	17	122	92	56	0.61	3,658	178	211	1.19	4,837	270	267	0.99
	County Total ('81-86)		5,534	80	593	446	389	0.69	32,793	1,362	950	0.70	38,327	1,808	1,259	0.70
SD	BROWN	81	9,860	191	1,045	784	647	0.83	15,191	514	2,164	4.21	24,251	1,298	2,811	2.17
SD	BROWN	82	5,127	102	544	408	444	1.09	21,845	731	1,560	2.13	26,972	1,139	2,004	1.76
SD	BROWN	83	2,633	54	284	213	55	0.26	17,172	738	701	0.96	19,805	943	756	0.80
SD	BROWN	84	2,984	60	296	222	74	0.33	25,206	876	245	0.28	28,190	1,098	319	0.29
SD	BROWN	85	4,467	89	389	292	101	0.35	20,151	746	209	0.28	24,618	1,038	310	0.30
SD	BROWN	86	4,227	87	306	230	377	1.64	19,676	754	664	0.88	23,903	984	1,041	1.06
	County Total ('81-86)		28,498	583	2,864	2,149	1,698	0.79	119,241	4,351	5,543	1.27	147,719	6,500	7,241	1.11

AACI Estimates of 7/87 based on CHIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

Appendix.
County MPCI and
H/FCI Tables
for South Dakota

			ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				NPCI & CH/F PROTECTION			
St	County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit: Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit: Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit: Cost Ratio
SD	BRULE	81	146	4	22	16	14	0.88	1,712	102	100	0.98	1,858	118	114	0.97
SD	BRULE	82	121	3	17	13	7	0.54	1,819	112	83	0.74	1,948	125	90	0.72
SD	BRULE	83	55	2	8	6	1	0.17	1,300	92	71	0.77	1,355	98	72	0.73
SD	BRULE	84	28	0	3	2	0	0.00	2,139	128	10	0.08	2,159	130	10	0.08
SD	BRULE	85	196	3	25	19	0	0.00	1,631	104	36	0.35	1,827	123	36	0.29
SD	BRULE	86	156	2	14	10	1	0.10	1,451	83	101	2.10	1,607	93	102	1.96
	County Total ('81-86)		694	14	89	66	23	0.35	10,852	621	401	0.77	10,746	687	584	0.73
SD	BUFFALO	81	326	6	39	29	37	1.20	1,315	83	0	0.00	1,641	112	37	0.33
SD	BUFFALO	82	301	4	31	23	4	0.17	1,140	74	0	0.00	1,449	97	4	0.04
SD	BUFFALO	83	36	0	2	2	0	0.00	972	75	0	0.00	1,008	77	0	0.00
SD	BUFFALO	84	82	1	9	7	10	1.43	1,769	101	0	0.00	1,851	108	10	0.09
SD	BUFFALO	85	96	1	11	8	2	0.25	1,017	71	388	5.46	1,113	79	390	4.94
SD	BUFFALO	86	218	2	25	19	8	0.42	917	53	12	0.23	1,127	72	20	0.28
	County Total ('81-86)		1,851	14	117	88	61	0.69	7,130	457	400	0.88	8,189	545	461	0.85
SD	BUTTE	81	1,753	23	273	205	723	3.53	340	34	198	5.82	2,101	239	921	3.85
SD	BUTTE	82	1,287	19	202	152	202	1.33	437	40	30	0.75	1,724	192	232	1.21
SD	BUTTE	83	594	9	104	78	57	0.73	950	80	7	0.09	1,544	158	64	0.41
SD	BUTTE	84	824	15	130	98	77	0.79	1,171	102	38	0.37	1,995	200	115	0.57
SD	BUTTE	85	941	21	134	108	209	2.09	139	12	3	0.25	1,080	112	212	1.09
SD	BUTTE	86	1,847	27	144	108	117	1.08	228	22	43	1.95	1,275	130	160	1.23
	County Total ('81-86)		6,446	114	987	741	1,385	1.87	3,273	290	319	1.10	9,719	1,031	1,704	1.65
SD	CAMPBELL	81	3,402	83	467	358	55	0.16	1,052	140	51	0.34	5,334	498	106	0.21
SD	CAMPBELL	82	1,709	42	214	160	65	0.41	1,346	107	1	0.01	3,135	267	66	0.25
SD	CAMPBELL	83	872	22	109	82	6	0.07	1,308	108	49	0.45	2,172	190	55	0.29
SD	CAMPBELL	84	872	20	102	76	4	0.05	2,658	177	154	0.87	3,530	253	158	0.62
SD	CAMPBELL	85	1,590	37	154	116	207	1.78	622	48	34	0.71	2,212	164	241	1.47
SD	CAMPBELL	86	1,202	32	94	70	42	0.60	1,690	120	78	0.65	2,892	198	120	0.63
	County Total ('81-86)		9,807	236	1,140	854	379	0.44	9,460	700	367	0.52	19,275	1,562	746	0.48
SD	CHARLES MIX	81	2,433	45	312	234	530	2.26	4,720	221	219	0.99	7,153	455	749	1.65
SD	CHARLES MIX	82	1,751	29	238	178	119	0.67	6,497	318	235	0.76	8,248	488	354	0.73
SD	CHARLES MIX	83	414	8	56	42	13	0.31	4,043	267	14	0.05	4,457	309	27	0.09
SD	CHARLES MIX	84	857	11	123	92	90	0.98	5,767	384	106	0.35	6,624	396	196	0.49
SD	CHARLES MIX	85	2,047	32	228	171	72	0.42	4,692	232	265	1.14	6,739	403	337	0.84
SD	CHARLES MIX	86	1,755	24	142	106	37	0.35	3,917	177	69	0.39	5,672	283	106	0.37
	County Total ('81-86)		9,257	149	1,099	823	861	1.05	29,636	1,511	908	0.60	38,893	2,334	1,769	0.76
SD	CLARK	81	1,752	41	233	175	210	1.20	3,470	127	166	1.31	5,230	302	376	1.25
SD	CLARK	82	924	23	118	88	47	0.53	6,149	222	387	1.74	7,073	310	434	1.40
SD	CLARK	83	311	8	37	28	15	0.54	4,174	172	18	0.10	4,485	200	33	0.17
SD	CLARK	84	486	13	55	41	13	0.32	7,846	260	405	1.56	8,332	301	418	1.39
SD	CLARK	85	555	13	63	47	15	0.32	6,623	243	191	0.79	7,178	290	206	0.71
SD	CLARK	86	751	15	74	56	145	2.59	5,282	206	101	0.49	6,033	262	246	0.94
	County Total ('81-86)		4,779	113	580	435	445	1.02	33,552	1,230	1,268	1.03	38,331	1,665	1,713	1.03

AACI Estimates of 7/87 based on CHIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				HPCI & CO/F PROTECTION			
St County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio
SD CLAY	01	8,818	81	660	581	170	0.34	6,313	400	1,003	2.51	14,331	901	1,173	1.30
SD CLAY	02	4,114	43	324	243	49	0.20	8,818	574	115	0.20	12,932	817	164	0.20
SD CLAY	03	2,534	20	191	143	312	2.18	4,604	424	220	0.52	7,138	567	532	0.94
SD CLAY	04	5,288	57	395	296	744	2.51	4,763	330	27	0.08	10,051	634	771	1.22
SD CLAY	05	7,988	91	514	386	99	0.26	3,870	292	39	0.13	11,050	678	138	0.20
SD CLAY	06	6,592	90	398	298	240	0.81	2,900	226	106	0.47	9,572	524	346	0.66
County Total ('81-86)		34,526	390	2,498	1,867	1,614	0.86	31,356	2,254	1,510	0.67	65,882	4,121	3,124	0.76
SD CODINGTON	01	1,174	20	144	108	81	0.75	2,503	185	113	1.00	3,677	213	194	0.91
SD CODINGTON	02	823	21	99	74	39	0.53	5,110	211	17	0.08	5,941	285	56	0.20
SD CODINGTON	03	348	10	41	31	20	0.65	3,191	160	9	0.06	3,539	191	29	0.15
SD CODINGTON	04	482	11	52	39	25	0.64	4,697	202	19	0.09	5,179	241	44	0.18
SD CODINGTON	05	635	13	75	56	69	1.23	4,417	188	55	0.29	5,052	244	124	0.51
SD CODINGTON	06	747	15	70	52	74	1.42	3,282	134	189	1.41	4,029	186	263	1.41
County Total ('81-86)		4,209	90	481	360	308	0.86	23,200	1,080	402	0.40	27,417	1,360	710	0.52
SD CORSON	01	4,284	95	611	458	1,041	2.27	381	34	27	0.79	4,665	492	1,060	2.17
SD CORSON	02	2,009	30	286	214	140	0.65	1,133	184	7	0.07	3,142	318	147	0.46
SD CORSON	03	1,287	31	197	148	107	0.72	901	82	151	1.84	2,188	230	258	1.12
SD CORSON	04	1,302	32	171	128	104	0.81	1,989	168	85	0.53	3,211	288	189	0.66
SD CORSON	05	1,703	47	214	160	331	2.07	583	58	58	1.00	2,286	218	301	1.01
SD CORSON	06	1,189	31	118	82	119	1.45	1,507	122	104	0.85	2,616	204	223	1.09
County Total ('81-86)		11,694	274	1,589	1,190	1,842	1.55	6,414	552	424	0.77	18,188	1,742	2,266	1.30
SD CUSTER	01	0	0	0	0	0	0.00	175	17	21	1.24	175	17	21	1.24
SD CUSTER	02	183	1	19	14	5	0.36	188	14	9	0.64	251	28	14	0.50
SD CUSTER	03	68	1	12	9	0	0.00	91	18	23	2.38	159	19	23	1.21
SD CUSTER	04	74	1	12	9	4	0.44	175	17	18	1.06	249	26	22	0.85
SD CUSTER	05	197	3	26	20	58	2.90	33	3	4	1.33	230	23	62	2.70
SD CUSTER	06	103	3	21	16	0	0.00	147	14	9	0.64	338	38	9	0.38
County Total ('81-86)		625	9	98	68	67	0.99	769	75	84	1.12	1,394	143	151	1.06
SD DAVISON	01	241	6	29	22	26	1.18	1,526	78	88	1.14	1,767	92	106	1.15
SD DAVISON	02	121	3	15	11	2	0.18	2,294	106	129	1.22	2,415	117	131	1.12
SD DAVISON	03	29	1	3	2	13	6.50	1,577	89	18	0.20	1,606	91	31	0.34
SD DAVISON	04	135	2	16	12	8	0.67	1,885	97	18	0.19	2,020	109	26	0.24
SD DAVISON	05	264	4	21	16	4	0.25	2,014	107	100	0.93	2,278	123	104	0.85
SD DAVISON	06	314	5	21	16	27	1.69	1,432	74	125	1.69	1,746	98	152	1.69
County Total ('81-86)		1,104	21	105	79	80	1.01	10,728	543	478	0.87	11,832	622	550	0.88
SD DAY	01	3,652	90	528	398	158	0.38	3,799	171	153	0.89	7,451	561	383	0.54
SD DAY	02	2,792	63	365	274	224	0.82	4,508	195	307	1.57	7,300	469	531	1.13
SD DAY	03	1,721	38	228	171	39	0.23	3,397	168	32	0.20	5,118	331	71	0.21
SD DAY	04	1,863	48	234	176	27	0.15	5,427	209	53	0.25	7,290	385	80	0.21
SD DAY	05	1,915	48	217	163	112	0.69	4,887	208	101	0.51	6,722	363	213	0.59
SD DAY	06	1,702	35	148	111	111	1.00	5,225	206	179	0.87	6,927	317	290	0.91
County Total ('81-86)		13,645	306	1,712	1,285	663	0.52	27,163	1,141	825	0.72	40,808	2,426	1,488	0.61

RACI Estimates of 7/87 based on CHIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				HPCI & CH/F PROTECTION			
St	County Name	Tr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio
SD	DEUEL	01	827	15	102	76	33	0.43	2,736	121	135	1.12	3,563	197	168	0.85
SD	DEUEL	02	590	11	72	54	5	0.09	3,900	178	21	0.12	4,570	232	26	0.11
SD	DEUEL	03	200	4	24	18	14	0.78	2,490	137	4	0.03	2,690	155	18	0.12
SD	DEUEL	04	427	7	54	40	21	0.53	3,135	152	6	0.04	3,562	192	27	0.14
SD	DEUEL	05	447	6	54	40	50	1.25	2,458	128	64	0.53	2,905	168	114	0.71
SD	DEUEL	06	402	7	36	27	32	1.19	2,151	89	319	3.58	2,553	116	351	3.03
	County Total ('81-86)		2,093	58	342	255	155	0.61	16,950	797	549	0.69	19,851	1,052	704	0.67
SD	DEWEY	01	914	21	184	138	352	2.55	237	19	3	0.16	1,151	157	355	2.26
SD	DEWEY	02	714	17	130	98	264	2.69	612	52	14	0.27	1,326	150	278	1.85
SD	DEWEY	03	135	4	27	20	0	0.00	705	56	15	0.27	840	76	15	0.20
SD	DEWEY	04	237	5	58	38	41	1.08	2,202	158	128	0.81	2,439	196	169	0.86
SD	DEWEY	05	460	18	74	56	186	3.32	138	18	4	0.48	598	66	190	2.88
SD	DEWEY	06	384	8	49	37	61	1.65	1,365	183	218	2.12	1,669	148	279	1.99
	County Total ('81-86)		2,772	65	514	387	984	2.34	5,251	398	382	0.96	8,023	705	1,286	1.64
SD	DOUGLAS	01	249	6	27	20	18	0.90	2,837	124	162	1.31	3,086	144	180	1.25
SD	DOUGLAS	02	139	3	16	12	8	0.67	4,192	188	43	0.23	4,331	200	51	0.26
SD	DOUGLAS	03	38	8	4	3	0	0.00	1,924	128	3	0.03	1,954	123	3	0.02
SD	DOUGLAS	04	183	2	28	15	8	0.53	2,888	139	18	0.13	2,983	154	26	0.17
SD	DOUGLAS	05	488	7	45	34	35	1.03	3,409	193	388	2.01	3,889	227	423	1.86
SD	DOUGLAS	06	313	5	26	28	33	1.65	2,399	131	138	1.05	2,712	151	171	1.13
	County Total ('81-86)		1,394	23	138	104	102	0.98	17,561	895	752	0.84	18,955	999	854	0.85
SD	EDMUNDS	01	4,375	115	688	516	259	0.50	1,648	188	52	0.52	6,023	616	311	0.50
SD	EDMUNDS	02	1,969	49	298	224	186	0.83	2,064	126	114	0.98	4,033	358	388	0.86
SD	EDMUNDS	03	934	24	153	115	37	0.32	1,698	114	9	0.08	2,624	229	46	0.20
SD	EDMUNDS	04	838	21	118	88	15	0.17	3,152	176	2	0.01	3,982	264	17	0.06
SD	EDMUNDS	05	828	23	114	86	75	0.87	1,471	88	18	0.23	2,299	166	93	0.56
SD	EDMUNDS	06	724	24	81	61	52	0.85	2,628	148	57	0.39	3,352	209	109	0.52
	County Total ('81-86)		9,668	256	1,452	1,098	624	0.57	12,653	744	252	0.34	22,313	1,834	876	0.48
SD	FALL RIVER	01	0	0	0	0	0	0.00	741	72	38	0.53	741	72	38	0.53
SD	FALL RIVER	02	117	2	28	15	18	1.28	718	69	88	1.16	827	84	98	1.17
SD	FALL RIVER	03	54	1	7	5	0	0.00	566	54	81	1.58	628	59	81	1.37
SD	FALL RIVER	04	168	3	22	16	45	2.81	935	86	177	2.06	1,095	102	222	2.18
SD	FALL RIVER	05	418	5	41	31	166	5.35	627	55	78	1.27	1,045	86	236	2.74
SD	FALL RIVER	06	328	3	33	25	15	0.60	448	48	115	2.87	768	65	138	2.88
	County Total ('81-86)		1,069	14	123	92	244	2.65	4,027	376	561	1.49	5,096	468	805	1.72
SD	FAULK	01	3,707	87	528	398	525	1.35	2,558	148	429	2.98	6,257	538	954	1.77
SD	FAULK	02	2,448	55	313	235	181	0.77	4,211	241	173	0.72	6,651	476	354	0.74
SD	FAULK	03	1,054	26	145	109	28	0.18	3,418	235	88	0.37	4,464	344	108	0.31
SD	FAULK	04	1,088	25	128	98	57	0.63	3,704	206	8	0.04	4,704	296	65	0.22
SD	FAULK	05	1,034	28	126	94	108	1.86	1,264	69	27	0.39	2,298	163	127	0.78
SD	FAULK	06	484	15	53	48	46	1.15	2,668	159	345	2.17	3,152	199	391	1.96
	County Total ('81-86)		9,719	236	1,277	958	929	0.97	17,887	1,058	1,070	1.01	27,526	2,016	1,999	0.99

AACI Estimates of 7/87 based on CHIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				NPCI & CH/F PROTECTION			
St County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio
SD GRANT	81	2,400	43	307	238	206	0.90	2,033	77	130	1.69	4,521	307	336	1.09
SD GRANT	82	1,270	23	144	108	38	0.35	5,378	287	38	0.14	6,640	315	68	0.22
SD GRANT	83	444	7	48	36	9	0.25	2,713	121	23	0.19	3,157	157	32	0.20
SD GRANT	84	604	11	77	58	11	0.19	5,350	206	14	0.07	6,034	264	25	0.09
SD GRANT	85	560	9	52	39	10	0.26	4,234	160	50	0.36	4,794	199	68	0.34
SD GRANT	86	761	12	69	52	62	1.19	3,047	111	28	0.25	3,808	163	98	0.55
County Total ('81-86)		6,207	105	697	523	336	0.64	22,747	882	283	0.32	28,954	1,405	619	0.44
SD GREGORY	81	602	15	81	61	57	0.93	962	48	15	0.31	1,564	109	72	0.66
SD GREGORY	82	627	15	82	62	41	0.66	1,226	64	22	0.34	1,853	126	63	0.50
SD GREGORY	83	104	3	14	10	9	0.98	843	49	7	0.14	947	59	16	0.27
SD GREGORY	84	178	4	25	19	10	0.53	1,566	75	25	0.33	1,744	94	35	0.37
SD GREGORY	85	225	4	34	26	47	1.81	1,146	58	146	2.52	1,371	84	193	2.30
SD GREGORY	86	166	3	25	19	40	2.11	1,296	67	44	0.66	1,462	86	84	0.98
County Total ('81-86)		1,902	44	261	197	204	1.04	7,039	361	259	0.72	8,941	558	463	0.83
SD HAAKON	81	1,616	20	253	190	746	3.93	3,248	204	421	2.06	4,864	394	1,167	2.96
SD HAAKON	82	1,831	26	258	194	188	0.97	5,899	369	670	1.82	7,730	563	858	1.52
SD HAAKON	83	586	9	85	64	0	0.00	7,161	522	7	0.01	7,667	586	7	0.01
SD HAAKON	84	803	13	115	86	52	0.60	4,945	334	116	0.35	5,748	420	168	0.40
SD HAAKON	85	369	7	53	40	58	1.45	3,655	256	51	0.20	4,024	296	109	0.37
SD HAAKON	86	625	11	58	44	44	1.00	4,129	304	24	0.08	4,754	348	68	0.20
County Total ('81-86)		5,758	94	822	618	1,088	1.76	29,037	1,989	1,289	0.65	34,787	2,607	2,377	0.91
SD HAMLIN	81	795	18	94	70	43	0.61	2,715	98	321	3.57	3,510	168	364	2.27
SD HAMLIN	82	502	13	65	49	17	0.35	5,022	178	295	1.74	5,684	219	312	1.42
SD HAMLIN	83	322	6	33	25	19	0.76	3,920	170	7	0.04	4,242	195	26	0.13
SD HAMLIN	84	429	8	48	36	21	0.58	6,049	217	263	1.21	6,478	253	284	1.12
SD HAMLIN	85	314	7	31	23	10	0.43	6,833	242	103	0.43	7,147	265	113	0.43
SD HAMLIN	86	361	8	37	28	29	1.04	4,935	193	170	0.88	5,296	221	199	0.90
County Total ('81-86)		2,803	60	308	231	139	0.60	29,474	1,082	1,159	1.07	32,277	1,313	1,298	0.99
SD HAND	81	1,631	43	252	189	133	0.70	4,841	213	40	0.19	6,472	402	173	0.43
SD HAND	82	1,096	29	168	120	116	0.97	5,595	266	287	1.08	6,691	386	403	1.04
SD HAND	83	354	9	48	36	1	0.03	4,639	246	180	0.73	4,993	282	181	0.64
SD HAND	84	443	11	59	44	4	0.09	7,846	344	87	0.25	8,289	388	91	0.23
SD HAND	85	624	14	82	62	39	0.63	4,683	216	305	1.41	5,307	278	344	1.24
SD HAND	86	490	12	52	39	52	1.33	5,889	274	458	1.67	6,379	313	510	1.63
County Total ('81-86)		4,638	118	653	490	345	0.70	33,493	1,559	1,357	0.87	38,131	2,049	1,702	0.83
SD HANSON	81	340	9	45	34	78	2.29	1,089	50	18	0.36	1,429	84	96	1.14
SD HANSON	82	217	5	26	20	14	0.70	2,104	89	82	0.92	2,321	109	96	0.88
SD HANSON	83	32	1	4	3	0	0.00	1,060	59	4	0.07	1,092	62	4	0.06
SD HANSON	84	248	3	32	24	11	0.46	1,142	56	170	3.04	1,390	80	181	2.26
SD HANSON	85	478	7	41	31	13	0.42	2,143	102	22	0.22	2,621	133	35	0.26
SD HANSON	86	295	4	27	20	3	0.15	1,321	69	51	0.74	1,616	89	54	0.61
County Total ('81-86)		1,610	29	175	132	119	0.98	8,859	425	347	0.82	10,469	557	466	0.84

AACI Estimates of 7/87 based on CRIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

(V)

1981-86 South Dakota State Summary of Crop Insurance - All Crops
Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				NPCI & CH/F PROTECTION			
St County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio
SD HARDING	81	1,970	35	209	217	1,324	6.10	83	8	16	2.00	2,053	225	1,340	5.96
SD HARDING	82	1,491	20	223	167	136	0.81	300	32	50	1.56	1,791	199	186	0.93
SD HARDING	83	712	12	123	92	70	0.76	409	86	120	2.61	1,121	130	190	1.30
SD HARDING	84	887	17	151	113	89	0.79	527	58	52	0.90	1,414	171	141	0.82
SD HARDING	85	994	25	165	124	188	1.52	221	23	4	0.17	1,215	147	192	1.31
SD HARDING	86	592	22	73	55	95	1.73	190	19	31	1.63	782	74	126	1.70
County Total ('81-86)		6,646	135	1,024	768	1,902	2.48	1,730	186	273	1.47	8,376	954	2,175	2.28
SD HUGHES	81	719	17	110	88	21	0.24	6,110	413	22	0.05	6,837	501	43	0.09
SD HUGHES	82	1,129	21	168	128	19	0.16	6,083	410	55	0.13	7,212	538	74	0.14
SD HUGHES	83	181	6	33	25	0	0.00	4,781	329	61	0.19	4,962	354	61	0.17
SD HUGHES	84	1,312	16	102	76	91	1.20	6,970	394	674	1.71	8,282	470	765	1.63
SD HUGHES	85	1,398	19	128	96	81	0.84	5,067	339	1,201	3.54	6,465	435	1,282	2.95
SD HUGHES	86	797	10	55	41	16	0.39	6,598	378	1,859	2.00	7,395	419	1,875	2.57
County Total ('81-86)		5,536	89	596	446	228	0.51	35,617	2,263	3,872	1.36	41,153	2,709	3,308	1.22
SD HUTCHINSON	81	4,107	65	446	334	559	1.67	3,338	198	71	0.37	7,445	524	630	1.20
SD HUTCHINSON	82	1,500	25	168	126	43	0.34	4,723	254	98	0.39	6,223	380	141	0.37
SD HUTCHINSON	83	598	10	58	44	15	0.34	3,226	244	127	0.52	3,824	288	142	0.49
SD HUTCHINSON	84	1,584	28	138	104	234	2.25	3,328	225	342	1.52	4,832	329	576	1.75
SD HUTCHINSON	85	2,421	33	203	152	51	0.34	4,753	288	303	1.08	7,174	432	354	0.82
SD HUTCHINSON	86	2,868	29	141	106	240	2.26	4,883	268	678	2.61	6,151	366	918	2.51
County Total ('81-86)		12,198	182	1,154	866	1,142	1.32	23,451	1,453	1,619	1.11	35,649	2,319	2,761	1.19
SD HYDE	81	715	17	106	88	52	0.65	2,793	167	145	0.87	3,508	247	197	0.80
SD HYDE	82	615	14	92	69	20	0.29	2,706	168	168	1.00	3,401	237	188	0.79
SD HYDE	83	142	4	21	16	0	0.00	2,965	196	94	0.48	3,107	212	94	0.44
SD HYDE	84	166	3	24	18	26	1.44	3,041	160	47	0.29	3,207	178	73	0.41
SD HYDE	85	200	5	27	20	43	2.15	1,160	62	92	1.48	1,360	82	135	1.65
SD HYDE	86	352	12	41	31	38	1.23	2,340	132	296	2.24	2,692	163	334	2.05
County Total ('81-86)		2,190	55	311	234	179	0.76	15,085	885	842	0.95	17,275	1,119	1,021	0.91
SD JACKSON	81	0	0	0	0	0	0.00	756	52	7	0.13	756	52	7	0.13
SD JACKSON	82	793	12	106	80	113	1.41	1,072	75	33	0.44	1,865	155	146	0.94
SD JACKSON	83	210	4	27	20	0	0.00	934	64	0	0.00	1,144	84	0	0.00
SD JACKSON	84	769	13	84	63	47	0.75	716	44	18	0.41	1,485	107	65	0.61
SD JACKSON	85	946	16	102	76	341	4.49	363	22	8	0.36	1,309	98	349	3.56
SD JACKSON	86	1,077	20	107	80	76	0.95	666	44	17	0.39	1,743	124	93	0.75
County Total ('81-86)		3,795	65	426	319	577	1.81	4,507	301	83	0.28	8,302	620	660	1.06
SD JERAULD	81	231	6	35	26	54	2.08	520	23	0	0.00	751	49	54	1.10
SD JERAULD	82	124	3	19	14	3	0.21	1,370	63	15	0.24	1,494	77	18	0.23
SD JERAULD	83	23	0	3	2	0	0.00	633	32	5	0.16	656	34	5	0.15
SD JERAULD	84	46	2	7	5	0	0.00	1,389	59	69	1.17	1,435	64	69	1.08
SD JERAULD	85	42	0	7	5	0	0.00	685	32	65	2.03	727	37	65	1.76
SD JERAULD	86	42	1	6	4	5	1.25	853	38	29	0.76	895	42	34	0.81
County Total ('81-86)		508	12	77	56	62	1.11	5,450	247	183	0.74	5,958	303	245	0.81

AACI Estimates of 7/87 based on CHIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				HPCI & CR/P PROTECTION			
St County Name	Tr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit: Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit: Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit: Cost Ratio
SD JONES	81	346	6	58	30	0	0.21	1,996	110	12	0.11	2,342	148	20	0.14
SD JONES	82	511	10	66	50	32	0.64	1,989	104	66	0.63	2,420	154	98	0.64
SD JONES	83	174	5	21	16	8	0.50	2,210	130	0	0.00	2,392	156	0	0.05
SD JONES	84	209	4	25	19	12	0.63	2,230	122	15	0.12	2,447	141	27	0.19
SD JONES	85	269	5	32	24	22	0.92	1,355	76	136	1.79	1,624	100	150	1.50
SD JONES	86	238	5	22	16	29	1.81	1,759	94	16	0.17	1,997	110	45	0.41
County Total ('81-86)		1,747	35	216	163	111	0.68	11,475	664	245	0.38	13,222	807	356	0.44
SD KINGSBURY	81	4,680	87	469	352	424	1.20	3,254	103	51	0.20	7,934	535	475	0.89
SD KINGSBURY	82	3,532	59	355	266	83	0.31	4,565	249	186	0.75	8,097	515	269	0.52
SD KINGSBURY	83	1,259	20	121	91	93	1.02	3,134	196	110	0.68	4,393	287	211	0.74
SD KINGSBURY	84	2,639	38	229	172	279	1.62	5,242	277	719	2.60	7,881	449	998	2.22
SD KINGSBURY	85	2,454	49	239	179	177	0.99	6,167	334	161	0.48	9,821	513	338	0.66
SD KINGSBURY	86	2,604	51	206	154	427	2.77	3,932	242	164	0.68	6,536	396	591	1.49
County Total ('81-86)		17,568	304	1,619	1,214	1,483	1.22	26,294	1,401	1,399	0.94	43,862	2,695	2,882	1.07
SD LAKE	81	1,694	26	147	110	16	0.15	3,893	193	28	0.15	5,587	303	44	0.15
SD LAKE	82	1,365	21	189	82	15	0.18	4,276	215	420	1.95	5,641	297	435	1.46
SD LAKE	83	533	8	41	31	9	0.29	3,640	241	74	0.31	4,193	272	83	0.31
SD LAKE	84	1,497	21	117	88	74	0.84	4,568	252	71	0.28	6,065	340	145	0.43
SD LAKE	85	2,753	36	181	136	40	0.29	3,665	205	14	0.07	6,418	341	54	0.16
SD LAKE	86	1,995	29	130	98	80	0.82	2,516	140	56	0.40	4,511	238	136	0.57
County Total ('81-86)		9,837	141	725	545	234	0.43	22,578	1,246	663	0.53	32,415	1,791	897	0.50
SD LAWRENCE	81	0	0	0	0	0	0.00	24	2	1	0.50	24	2	1	0.50
SD LAWRENCE	82	15	0	3	2	0	0.00	41	4	2	0.50	56	6	2	0.33
SD LAWRENCE	83	4	0	1	1	0	0.00	27	3	0	0.00	31	4	0	0.00
SD LAWRENCE	84	0	0	1	1	0	0.00	18	2	0	0.00	26	3	0	0.00
SD LAWRENCE	85	7	0	1	1	0	0.00	13	2	0	0.00	20	3	0	0.00
SD LAWRENCE	86	2	0	0	0	0	0.00	15	2	1	0.50	17	2	1	0.50
County Total ('81-86)		36	0	6	5	0	0.00	138	15	4	0.27	174	20	4	0.20
SD LINCOLN	81	11,247	114	915	686	120	0.17	6,312	424	283	0.67	17,559	1,110	403	0.36
SD LINCOLN	82	6,460	64	494	370	60	0.16	9,810	604	105	0.17	15,478	974	165	0.17
SD LINCOLN	83	4,313	47	385	229	281	1.23	5,255	440	182	0.41	9,568	669	463	0.69
SD LINCOLN	84	8,433	88	583	437	643	1.47	6,394	438	23	0.05	14,827	867	666	0.77
SD LINCOLN	85	11,488	121	682	512	21	0.04	4,679	316	46	0.15	16,159	828	67	0.08
SD LINCOLN	86	9,813	115	510	382	62	0.16	4,899	265	4	0.02	13,112	647	66	0.10
County Total ('81-86)		50,954	549	3,489	2,616	1,187	0.45	35,749	2,479	643	0.26	86,703	5,095	1,830	0.36
SD LYMAN	81	298	7	54	40	19	0.47	4,417	315	21	0.07	4,707	355	40	0.11
SD LYMAN	82	633	12	128	96	62	0.65	3,905	289	96	0.33	4,538	385	158	0.41
SD LYMAN	83	185	2	19	14	1	0.07	4,526	371	59	0.16	4,631	385	60	0.16
SD LYMAN	84	258	4	41	31	12	0.39	5,019	338	9	0.03	5,277	369	21	0.06
SD LYMAN	85	1,084	15	103	77	84	1.09	4,231	297	578	1.95	5,315	374	662	1.77
SD LYMAN	86	624	13	74	56	23	0.41	5,198	344	156	0.45	5,822	400	179	0.45
County Total ('81-86)		2,994	53	419	314	201	0.64	27,296	1,954	919	0.47	30,298	2,268	1,120	0.49

AACI Estimates of 7/87 based on CBIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

1981-86 South Dakota State Summary of Crop Insurance - All Crops
Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				HPCI & CW P PROTECTION			
St County Name	Tr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio
SD MARSHALL	01	3,817	67	381	286	293	1.02	5,888	232	93	0.40	9,705	518	386	0.75
SD MARSHALL	02	2,451	43	239	179	342	1.91	5,646	245	52	0.21	8,097	424	394	0.93
SD MARSHALL	03	1,405	24	158	112	75	0.67	3,797	170	27	0.16	5,202	282	102	0.36
SD MARSHALL	04	1,653	31	162	122	28	0.16	6,375	219	23	0.11	8,028	341	43	0.13
SD MARSHALL	05	1,396	28	128	96	24	0.25	5,617	211	62	0.29	7,013	307	86	0.28
SD MARSHALL	06	849	13	62	46	59	1.28	5,184	183	217	1.19	6,033	229	276	1.21
County Total ('81-86)		11,571	210	1,122	841	813	0.97	32,507	1,260	474	0.38	44,078	2,101	1,287	0.61
SD MC COOK	01	1,932	33	212	159	182	1.14	1,559	74	12	0.16	3,491	233	194	0.83
SD MC COOK	02	1,845	16	188	75	7	0.09	1,973	182	49	0.40	3,818	177	56	0.32
SD MC COOK	03	376	6	38	22	11	0.50	1,478	95	31	0.33	1,854	117	42	0.36
SD MC COOK	04	1,896	12	88	66	63	0.95	2,645	142	25	0.18	3,741	208	88	0.42
SD MC COOK	05	1,800	24	143	107	15	0.14	1,943	100	1	0.01	3,743	207	16	0.08
SD MC COOK	06	1,634	23	129	97	41	0.42	1,298	62	15	0.24	2,932	159	56	0.35
County Total ('81-86)		7,883	114	782	526	319	0.61	10,896	575	133	0.23	18,779	1,101	452	0.41
SD MC PHERSON	01	3,226	82	474	356	243	0.68	1,472	117	44	0.38	4,698	473	287	0.61
SD MC PHERSON	02	1,549	48	286	154	128	0.78	2,281	160	100	0.63	3,758	314	228	0.78
SD MC PHERSON	03	738	19	108	75	61	0.81	1,519	119	154	1.29	2,249	194	215	1.11
SD MC PHERSON	04	1,163	27	142	106	24	0.23	2,705	178	14	0.08	3,868	284	38	0.13
SD MC PHERSON	05	1,191	38	146	110	164	1.49	1,024	78	8	0.10	2,215	188	172	0.91
SD MC PHERSON	06	687	19	63	47	40	0.85	1,542	113	180	1.59	2,149	160	220	1.37
County Total ('81-86)		8,466	217	1,131	848	652	0.77	10,463	765	500	0.65	18,929	1,613	1,152	0.71
SD MEADE	01	0	0	0	0	0	0.00	2,649	228	584	2.29	2,649	228	584	2.29
SD MEADE	02	1,572	24	269	202	252	1.25	1,841	149	260	1.74	3,413	351	512	1.46
SD MEADE	03	781	13	138	188	29	0.29	2,692	226	75	0.33	3,473	326	104	0.32
SD MEADE	04	548	18	92	69	31	0.45	3,247	256	21	0.08	3,795	325	52	0.16
SD MEADE	05	553	13	91	68	99	1.46	918	75	5	0.07	1,471	143	104	0.73
SD MEADE	06	696	20	104	78	61	0.78	2,178	174	158	0.91	2,874	252	219	0.87
County Total ('81-86)		4,158	88	698	517	472	0.91	13,525	1,188	1,023	0.93	17,675	1,617	1,495	0.92
SD MELLETTE	01	218	5	34	26	71	2.73	996	64	3	0.05	1,206	98	74	0.82
SD MELLETTE	02	593	11	101	76	28	0.26	1,148	74	59	0.80	1,733	150	79	0.53
SD MELLETTE	03	247	5	42	32	2	0.06	989	74	63	0.85	1,236	106	65	0.61
SD MELLETTE	04	241	4	36	27	10	0.37	1,343	85	3	0.04	1,584	112	13	0.12
SD MELLETTE	05	321	6	41	31	53	1.71	666	45	5	0.11	987	76	58	0.76
SD MELLETTE	06	284	7	33	25	28	0.88	802	52	17	0.33	1,086	77	37	0.48
County Total ('81-86)		1,896	38	287	217	176	0.81	5,936	394	150	0.38	7,832	611	326	0.53
SD MINER	01	675	16	74	56	55	0.98	958	48	11	0.28	1,633	96	66	0.69
SD MINER	02	534	12	56	42	26	0.62	1,657	78	97	1.39	2,191	112	123	1.18
SD MINER	03	141	2	14	18	20	2.08	1,757	80	18	0.13	1,898	98	38	0.33
SD MINER	04	386	7	40	38	34	1.13	2,571	102	24	0.24	2,957	132	58	0.44
SD MINER	05	417	9	36	27	9	0.33	2,504	100	13	0.13	2,921	127	22	0.17
SD MINER	06	183	4	17	13	15	1.15	1,448	62	41	0.66	1,631	75	56	0.75
County Total ('81-86)		2,336	50	237	178	159	0.89	10,895	454	196	0.43	13,231	632	355	0.56

AACI Estimates of 7/87 based on CRIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				NPCI & CO/P PROTECTION			
St County Name	Tr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio
SD MINNEHAHA	01	8,109	91	557	410	203	0.49	7,418	305	82	0.21	15,607	803	285	0.35
SD MINNEHAHA	02	5,470	62	351	263	367	1.40	8,625	452	397	0.88	14,095	715	764	1.07
SD MINNEHAHA	03	2,811	30	170	128	116	0.91	6,291	445	77	0.17	9,102	573	193	0.34
SD MINNEHAHA	04	5,365	51	331	248	369	1.49	10,015	545	138	0.25	15,380	793	507	0.64
SD MINNEHAHA	05	8,344	81	439	329	138	0.42	7,560	448	48	0.11	15,904	777	186	0.24
SD MINNEHAHA	06	6,570	76	319	239	137	0.57	5,511	315	340	1.08	12,081	554	477	0.86
County Total ('81-86)		36,749	391	2,167	1,625	1,330	0.82	45,420	2,590	1,082	0.42	82,169	4,215	2,412	0.57
SD MOODY	01	1,794	19	144	108	18	0.17	5,484	184	209	1.14	7,278	292	227	0.78
SD MOODY	02	1,858	13	88	68	4	0.07	7,403	268	239	0.92	8,461	328	243	0.76
SD MOODY	03	594	7	39	29	39	1.34	6,223	321	81	0.25	6,817	358	128	0.34
SD MOODY	04	1,785	18	121	91	169	1.86	8,815	343	378	1.08	9,728	434	539	1.24
SD MOODY	05	2,765	28	181	136	171	1.26	5,722	266	57	0.21	8,487	402	228	0.57
SD MOODY	06	2,234	27	132	99	144	1.45	5,272	246	603	2.78	7,506	345	827	2.40
County Total ('81-86)		10,150	112	697	523	545	1.04	38,119	1,628	1,639	1.01	48,269	2,143	2,184	1.02
SD PENNINGTON	01	0	0	0	0	0	0.00	2,148	198	61	0.32	2,148	198	61	0.32
SD PENNINGTON	02	1,516	22	205	154	174	1.13	2,899	185	128	0.69	3,615	339	302	0.89
SD PENNINGTON	03	488	7	65	49	2	0.04	2,931	265	448	1.69	3,411	314	450	1.43
SD PENNINGTON	04	466	6	49	37	14	0.38	4,549	345	68	0.17	5,015	382	74	0.19
SD PENNINGTON	05	779	14	87	65	124	1.91	1,946	158	6	0.04	2,725	223	130	0.58
SD PENNINGTON	06	1,251	22	127	95	153	1.61	2,834	238	434	1.89	4,085	325	587	1.81
County Total ('81-86)		4,492	71	533	400	467	1.17	16,499	1,373	1,137	0.83	20,991	1,773	1,604	0.90
SD PERKINS	01	4,970	94	775	581	2,971	5.11	285	26	38	1.46	5,263	607	3,009	4.96
SD PERKINS	02	3,318	53	525	394	509	1.29	1,852	171	185	0.61	5,178	565	614	1.09
SD PERKINS	03	1,669	31	242	182	66	0.36	1,366	138	133	1.02	3,035	312	199	0.64
SD PERKINS	04	2,385	45	366	274	161	0.59	2,822	168	181	0.68	4,327	442	262	0.59
SD PERKINS	05	2,826	47	328	246	238	0.93	1,821	98	22	0.24	3,847	336	252	0.75
SD PERKINS	06	1,687	45	217	163	193	1.18	1,872	98	66	0.67	2,679	261	259	0.99
County Total ('81-86)		15,983	315	2,453	1,840	4,138	2.24	7,618	683	465	0.68	23,521	2,523	4,595	1.82
SD POTTER	01	2,371	57	333	258	184	0.42	4,605	319	706	2.21	6,976	569	818	1.42
SD POTTER	02	1,291	38	158	118	33	0.28	5,636	398	201	0.51	6,927	516	234	0.45
SD POTTER	03	517	14	69	52	0	0.00	4,747	393	393	1.00	5,264	445	393	0.88
SD POTTER	04	499	13	65	49	82	1.67	6,138	464	198	0.43	6,637	513	280	0.55
SD POTTER	05	391	10	48	36	31	0.86	1,547	124	128	1.03	1,938	160	159	0.99
SD POTTER	06	298	9	32	24	8	0.33	5,747	422	753	1.78	6,045	446	761	1.71
County Total ('81-86)		5,367	133	705	529	258	0.49	28,420	2,120	2,379	1.12	33,787	2,649	2,637	1.00
SD ROBERTS	01	3,781	69	487	365	410	1.37	6,679	228	558	2.54	10,388	525	976	1.86
SD ROBERTS	02	1,847	33	184	138	195	1.41	9,966	324	99	0.31	11,813	462	294	0.64
SD ROBERTS	03	1,144	21	121	91	147	1.62	5,448	232	43	0.19	6,592	323	190	0.59
SD ROBERTS	04	1,651	31	172	129	72	0.56	11,265	384	51	0.13	12,916	513	123	0.24
SD ROBERTS	05	1,327	24	118	88	39	0.44	8,909	337	206	0.61	10,236	425	245	0.58
SD ROBERTS	06	1,183	21	88	66	71	1.08	7,775	385	277	0.91	8,878	371	348	0.94
County Total ('81-86)		10,773	199	1,098	817	942	1.15	50,042	1,882	1,234	0.68	60,815	2,619	2,176	0.83

AACI Estimates of 7/87 based on CRIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				NPCI & CH/F PROTECTION			
St County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit: Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit: Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit: Cost Ratio
SD SANBORN	81	153	4	24	18	73	4.06	1,370	50	28	0.56	1,531	68	101	1.49
SD SANBORN	82	312	8	43	32	36	1.12	2,064	103	74	0.72	3,176	135	110	0.81
SD SANBORN	83	43	1	6	4	8	2.00	1,956	87	23	0.26	1,999	91	31	0.34
SD SANBORN	84	163	4	19	14	19	1.36	2,333	91	108	1.19	2,496	105	127	1.21
SD SANBORN	85	140	5	17	13	20	1.54	2,555	102	142	1.39	2,703	115	162	1.41
SD SANBORN	86	25	1	3	2	6	3.00	1,619	64	28	0.44	1,644	66	34	0.52
County Total ('81-86)		844	23	112	83	162	1.95	12,705	497	403	0.81	13,549	580	565	0.97
SD SHANNON	81	8	8	8	8	8	0.88	390	44	4	0.09	398	44	4	0.09
SD SHANNON	82	632	10	62	46	67	1.46	290	32	2	0.06	922	78	69	0.88
SD SHANNON	83	586	8	47	35	25	0.71	314	35	12	0.34	828	70	37	0.53
SD SHANNON	84	566	9	58	44	259	5.89	356	38	48	1.26	922	82	307	3.74
SD SHANNON	85	1,147	18	100	75	337	4.49	77	8	16	2.00	1,224	83	353	4.25
SD SHANNON	86	1,358	27	98	68	97	1.43	288	29	8	0.28	1,638	97	105	1.08
County Total ('81-86)		4,281	72	357	268	785	2.93	1,715	186	98	0.48	5,916	454	875	1.93
SD SPINK	81	6,232	141	686	514	743	1.45	10,911	423	265	0.63	17,143	937	1,008	1.08
SD SPINK	82	4,296	93	432	324	168	0.52	16,016	508	275	0.47	20,312	912	443	0.49
SD SPINK	83	2,831	58	196	147	44	0.30	11,846	485	65	0.13	13,077	632	109	0.17
SD SPINK	84	2,331	54	218	158	78	0.49	15,911	598	598	1.01	18,242	748	676	0.90
SD SPINK	85	2,518	62	212	159	43	0.27	14,165	567	446	0.79	16,683	726	489	0.67
SD SPINK	86	2,777	74	188	141	173	1.23	12,462	588	189	0.37	15,239	649	362	0.56
County Total ('81-86)		20,185	474	1,924	1,443	1,249	0.87	88,511	3,161	1,838	0.58	108,696	4,684	3,087	0.67
SD STANLEY	81	1,198	23	218	158	156	0.99	2,181	124	28	0.23	3,299	282	184	0.65
SD STANLEY	82	821	14	133	108	82	0.82	3,203	196	142	0.72	4,024	296	224	0.76
SD STANLEY	83	169	3	37	28	2	0.07	3,912	261	63	0.24	4,081	289	65	0.22
SD STANLEY	84	374	6	78	52	116	2.23	3,232	187	172	0.92	3,606	239	288	1.21
SD STANLEY	85	488	11	82	62	98	1.45	2,789	168	65	0.39	3,189	238	155	0.67
SD STANLEY	86	328	9	47	35	26	0.74	3,695	207	36	0.17	4,023	242	62	0.26
County Total ('81-86)		3,378	66	579	435	472	1.09	18,852	1,143	506	0.44	22,222	1,578	978	0.62
SD SULLY	81	2,846	66	399	299	78	0.23	18,537	609	438	0.72	13,383	908	508	0.56
SD SULLY	82	2,426	55	331	248	24	0.18	8,178	446	280	0.63	18,596	694	304	0.44
SD SULLY	83	578	17	81	61	7	0.11	7,875	498	319	0.64	8,453	559	326	0.58
SD SULLY	84	3,013	32	233	175	122	0.78	18,172	578	304	0.53	13,185	745	426	0.57
SD SULLY	85	1,326	25	136	102	238	2.33	7,266	398	1,361	3.42	8,592	500	1,599	3.28
SD SULLY	86	618	16	57	43	9	0.21	12,885	718	1,541	2.17	13,415	753	1,558	2.06
County Total ('81-86)		18,799	211	1,237	928	478	0.51	56,825	3,231	4,243	1.31	67,624	4,159	4,713	1.13
SD TODD	81	143	2	22	16	15	0.94	2,388	286	523	2.54	2,531	222	538	2.42
SD TODD	82	239	5	40	38	5	0.17	2,734	232	136	0.59	2,973	262	141	0.54
SD TODD	83	386	2	31	23	7	0.30	1,532	155	78	0.45	1,838	178	77	0.43
SD TODD	84	368	2	32	24	7	0.29	2,307	214	17	0.08	2,675	238	24	0.10
SD TODD	85	974	6	69	52	157	3.02	1,329	125	27	0.22	2,303	177	184	1.04
SD TODD	86	1,272	9	92	69	58	0.84	795	82	51	0.62	2,067	151	109	0.72
County Total ('81-86)		3,302	26	286	214	249	1.16	11,885	1,014	824	0.81	14,387	1,228	1,073	0.87

AACI Estimates of 7/87 based on CHIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

(X)

1981-86 South Dakota State Summary of Crop Insurance - All Crops
Farmers' Benefits/Cost Comparison

			ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				HPCI & CH/F PROTECTION			
St	County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers' Benefit Cost Ratio
SD	TRIPP	81	928	27	135	101	238	2.36	1,591	111	19	0.17	2,519	212	257	1.21
SD	TRIPP	82	1,060	24	168	126	18	0.14	2,478	182	80	0.44	3,538	308	98	0.32
SD	TRIPP	83	682	13	85	64	1	0.02	2,536	286	3	0.01	3,138	270	4	0.01
SD	TRIPP	84	785	13	96	72	8	0.11	2,883	282	3	0.01	3,588	274	11	0.04
SD	TRIPP	85	767	15	100	75	133	1.77	2,499	184	673	3.66	3,266	259	806	3.11
SD	TRIPP	86	995	22	114	86	86	1.00	3,352	238	229	0.96	4,347	324	315	0.97
	County Total ('81-86)		5,065	114	698	524	484	0.92	15,331	1,123	1,007	0.90	20,396	1,647	1,491	0.91
SD	TURNER	81	7,095	78	732	549	255	0.46	4,246	321	325	1.01	11,341	870	580	0.67
SD	TURNER	82	2,652	32	255	191	37	0.19	5,763	429	46	0.11	8,415	620	83	0.13
SD	TURNER	83	1,596	28	137	103	120	1.17	3,374	387	90	0.29	4,970	410	210	0.51
SD	TURNER	84	3,364	36	267	200	681	3.40	3,316	248	122	0.51	6,680	440	883	1.82
SD	TURNER	85	4,967	56	355	266	41	0.15	3,569	274	161	0.59	8,536	540	202	0.37
SD	TURNER	86	4,012	51	267	200	158	0.79	2,560	195	57	0.29	6,580	395	215	0.54
	County Total ('81-86)		23,686	273	2,013	1,509	1,292	0.86	22,836	1,766	801	0.45	46,522	3,275	2,093	0.64
SD	UNION	81	10,238	85	788	591	57	0.10	8,133	488	174	0.43	18,371	999	231	0.23
SD	UNION	82	5,984	49	426	328	77	0.24	8,579	446	54	0.12	14,483	766	131	0.17
SD	UNION	83	3,723	35	251	188	568	3.02	5,049	335	116	0.35	8,772	523	684	1.31
SD	UNION	84	9,198	89	614	460	2,214	4.81	7,801	409	321	0.78	16,999	869	2,535	2.92
SD	UNION	85	11,454	114	673	505	148	0.29	7,148	352	5	0.01	18,594	857	153	0.18
SD	UNION	86	9,248	113	589	302	243	0.64	4,883	251	462	1.84	14,131	633	705	1.11
	County Total ('81-86)		49,765	485	3,261	2,446	3,307	1.35	41,585	2,201	1,132	0.51	91,350	4,647	4,439	0.96
SD	WALWORTH	81	2,903	78	385	229	22	0.10	1,869	127	115	0.91	4,772	356	137	0.38
SD	WALWORTH	82	1,022	39	165	124	28	0.23	1,903	130	29	0.22	3,725	254	57	0.22
SD	WALWORTH	83	1,089	24	83	62	0	0.00	1,735	118	5	0.04	2,744	188	5	0.03
SD	WALWORTH	84	1,245	26	89	67	9	0.13	3,304	196	89	0.45	4,549	263	98	0.37
SD	WALWORTH	85	2,875	39	141	106	351	3.31	1,040	67	46	0.69	3,115	173	397	2.29
SD	WALWORTH	86	1,526	32	101	76	103	1.36	2,787	161	601	3.73	4,313	237	704	2.97
	County Total ('81-86)		10,580	238	884	664	513	0.77	12,638	799	885	1.11	23,218	1,463	1,398	0.96
SD	WASHABAUGH	81	0	0	0	0	0	0.00	1,257	85	11	0.13	1,257	85	11	0.13
SD	WASHABAUGH	82	0	0	0	0	0	0.00	1,340	92	568	6.17	1,340	92	568	6.17
SD	WASHABAUGH	83	0	0	0	0	0	0.00	871	60	54	0.90	871	60	54	0.90
SD	WASHABAUGH	84	0	0	0	0	0	0.00	1,215	75	141	1.88	1,215	75	141	1.88
SD	WASHABAUGH	85	67	1	5	4	12	3.00	336	21	0	0.00	403	25	12	0.48
SD	WASHABAUGH	86	9	0	1	1	7	7.00	0	0	0	0.00	9	1	7	7.00
	County Total ('81-86)		76	1	6	5	19	3.00	5,019	333	774	2.32	5,095	338	793	2.35
SD	YANKTON	81	6,821	74	788	525	152	0.29	2,510	168	73	0.46	9,331	685	225	0.33
SD	YANKTON	82	2,458	28	236	177	33	0.19	3,146	209	50	0.24	5,604	386	83	0.22
SD	YANKTON	83	1,032	12	95	71	50	0.70	2,410	196	55	0.28	3,450	267	105	0.39
SD	YANKTON	84	1,964	22	164	123	423	3.44	2,274	154	107	0.69	4,238	277	530	1.91
SD	YANKTON	85	2,987	35	225	169	44	0.26	2,688	184	76	0.41	5,515	353	120	0.34
SD	YANKTON	86	2,254	32	151	113	117	1.04	2,244	162	162	1.00	4,498	275	279	1.01
	County Total ('81-86)		17,436	203	1,571	1,178	819	0.70	15,280	1,065	523	0.49	32,636	2,243	1,342	0.60

AACI Estimates of 7/87 based on CHIAA & FCIC Data; 1984 crop year data as of 4/87; Premium subsidy estimated at 25%

Farmers' Benefits/Cost Comparison

		ALL MULTIPLE PERIL CROP INSURANCE PROTECTION						COMMERCIAL CROP HAIL/FIRE				MPCI & CO/F PROTECTION			
St County Name	Yr	Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio
SD 1-UNDESIGNATED # 173	86	0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0.00
County Total ('81-86)		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0.00
SD 1-UNDESIGNATED #131	86	0	0	0	0	0	0.00	816	57	144	2.53	816	57	144	2.53
County Total ('81-86)		0	0	0	0	0	0.00	816	57	144	2.53	816	57	144	2.53
SD 1-UNDESIGNATED #880	85	57	0	7	5	0	0.00	0	0	0	0.00	57	5	0	0.00
County Total ('81-86)		57	0	7	5	0	0.00	0	0	0	0.00	57	5	0	0.00
SD ZIEBACH	81	765	16	139	104	343	3.30	287	17	50	3.41	1,052	121	401	3.31
SD ZIEBACH	82	509	11	82	62	108	1.74	632	30	4	0.11	1,141	100	112	1.12
SD ZIEBACH	83	106	3	22	16	0	0.00	772	56	20	0.36	878	72	20	0.28
SD ZIEBACH	84	159	4	29	22	3	0.14	1,318	80	145	1.81	1,477	102	148	1.45
SD ZIEBACH	85	260	7	44	33	33	1.00	489	20	6	0.21	669	61	39	0.64
SD ZIEBACH	86	289	8	37	28	36	1.29	697	50	19	0.38	986	78	55	0.71
County Total ('81-86)		2,088	49	353	265	523	1.97	4,115	269	252	0.94	6,283	534	775	1.45

AACI Estimates of 7/87 based on CHIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

1986-86 U.S. Summary by State of Crop Insurance - All Crops
Farmers' Benefits/Cost Comparison

St Yr	ALL MULTIPLE PERIL CROP INSURANCE PROTECTION: Protection In Force $(000)	Acres Insured (000)	Total Premium $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	COMMERCIAL CROP HAIL/FIRE: Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio	MPCI & CH/F PROTECTION: Protection In Force $(000)	Farmers' Premium $(000)	Losses Paid $(000)	Farmers Benefit Cost Ratio
SD 81	162,742	2,796	18,461	13,845	16,312	1.18	284,612	10,897	11,604	1.06	367,354	24,742	27,916	1.13
SD 82	104,100	1,749	11,659	8,745	5,867	0.67	272,987	14,126	10,278	0.73	377,087	22,871	16,145	0.71
SD 83	48,543	831	5,137	3,854	2,692	0.70	204,218	12,923	5,556	0.43	252,761	16,777	8,248	0.49
SD 84	83,545	1,217	7,823	5,867	8,292	1.41	284,766	14,849	7,928	0.53	368,311	20,716	16,220	0.78
SD 85	109,336	1,632	9,135	6,855	6,237	0.91	217,693	11,313	9,609	0.85	327,029	18,168	15,846	0.87
SD 86	91,686	1,545	6,889	5,168	5,255	1.02	217,203	11,682	14,567	1.25	308,889	16,850	19,822	1.18
South Dakota Total	599,952	9,770	59,104	44,334	44,655	1.01	1,481,479	75,790	59,542	0.79	2,001,431	120,124	104,197	0.87

AACI Estimates of 7/87 based on CRIAA & FCIC Data; 1986 crop year data as of 4/87; Premium subsidy estimated at 25%

CROP INSURANCE PROGRAMS IN SOUTH DAKOTA COUNTIES BEGINNING IN 1987

CODE	COUNTY	WINTER CROPS	SPRING CROPS
003	Aurora		Bly,Crn,GrS,Oat,Soy,Sun,Wht
005	Beadle	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
007	Bennett	Wht	Bly,Crn,GrS,Oat,Sun
009	Bon Homme		Bly,Crn,GrS,Oat,Soy,Wht
011	Brookings		Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
013	Brown	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
015	Brule	Wht	Bly,Crn,DyB,GrS,Oat,Soy,Sun
017	Buffalo	Wht	Bly,Crn,DyB,GrS,Oat
019	Butte	Wht	Bly,Crn,DyB,GrS,Oat,Sun
021	Campbell		Bly,Crn,Flx,GrS,Oat,Sun,Wht
023	Charles Mix	Wht	Bly,Crn,GrS,Oat,Soy,Sun
025	Clark	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
027	Clay		Bly,Crn,DyB,GrS,Oat,Soy,Wht
029	Codington	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
031	Corson		Bly,Crn,Flx,GrS,Oat,Sun,Wht
033	Custer	Wht	Bly,Crn,GrS,Oat
035	Davison		Bly,Crn,GrS,Oat,Soy,Sun,Wht
037	Day	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
039	Deuel	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
041	Dewey	Wht	Bly,Crn,Flx,GrS,Oat,Sun
043	Douglas		Bly,Crn,GrS,Oat,Soy,Sun,Wht
045	Edmonds	Rye	Bly,Crn,Flx,GrS,Oat,Sun,Wht
047	Fall River	Wht	Bly,Crn,GrS,Oat
049	Faulk	Rye	Bly,Crn,Flx,GrS,Oat,Sun,Wht
051	Grant	Rye	Bly,Crn,DyB,Flx,GrS,Oat,Soy, Sun,Wht
053	Gregory	Wht	Bly,Crn,GrS,Oat,Sun
055	Haakon	Wht	Bly,Crn,Flx,GrS,Oat,Sun
057	Hamlin	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
059	Hand	Wht	Bly,Crn,Flx,GrS,Oat,Sun
061	Hanson		Bly,Crn,GrS,Oat,Soy,Sun,Wht
063	Harding	Wht	Bly,Crn,Flx,GrS,Oat,Sun
065	Hughes	Wht	Bly,Crn,DyB,Flx,GrS,Oat,Soy, Sun
067	Hutchinson		Bly,Crn,GrS,Oat,Soy,Sun,Wht
069	Hyde	Wht	Bly,Crn,Flx,GrS,Oat,Soy,Sun
071	Jackson	Wht	Bly,Crn,GrS,Oat
073	Jerauld		Bly,Crn,GrS,Oat,Wht
075	Jones	Wht	Bly,Crn,GrS,Oat
077	Kingsbury	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
079	Lake		Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
081	Lawrence	Wht	Bly,Crn,GrS,Oat
083	Lincoln		Bly,Crn,DyB,GrS,Oat,Soy,Wht
085	Lyman	Wht	Bly,Crn,GrS,Oat,Sun
087	McCook		Bly,Crn,GrS,Oat,Soy,Sun,Wht
089	McPherson	Rye	Bly,Crn,Flx,GrS,Oat,Sun,Wht
091	Marshall	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
093	Meade	Wht	Bly,Crn,GrS,Oat,Sun
095	Mellette	Wht	Bly,Crn,GrS,Oat,Sun
097	Miner		Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
099	Minnehaha		Bly,Crn,DyB,GrS,Oat,Soy,Wht
101	Moody		Bly,Crn,Flx,GrS,Oat,Soy,Wht
103	Pennington	Wht	Bly,Crn,GrS,Oat
105	Perkins	Wht	Bly,Crn,Flx,GrS,Oat,Sun
107	Potter	Wht	Bly,Crn,Flx,GrS,Oat,Sun
109	Roberts	Rye	Bly,Crn,DyB,Flx,GrS,Oat,Soy, Sun,Wht
111	Sanborn		Bly,Crn,GrS,Oat,Sun,Wht
113	Shannon	Wht	Bly,Crn,GrS,Oat,Sun
115	Spink	Rye	Bly,Crn,Flx,GrS,Oat,Soy,Sun, Wht
117	Stanley	Wht	Bly,Crn,Flx,GrS,Oat,Sun
119	Sully	Wht	Bly,Crn,DyB,Flx,GrS,Oat,Soy, Sun
121	Todd	Wht	Bly,Crn,GrS,Oat,Sun
123	Tripp	Wht	Bly,Crn,GrS,Oat,Sun
125	Turner		Bly,Crn,GrS,Oat,Soy,Wht
127	Union		Bly,Crn,DyB,GrS,Oat,Soy,Wht
129	Walworth		Bly,Crn,Flx,GrS,Oat,Sun,Wht
135	Yankton		Bly,Crn,GrS,Oat,Soy,Wht
137	Ziebach	Wht	Bly,Crn,Flx,GrS,Oat,Sun

12/03/86

KEY TO ABBREVIATIONS:

Bly/Barley, Crn/Corn, DyB/Dry Beans, Flx/Flax, GrS/Grain Sorghum, Oat/Oats, Rye/Rye, Soy/Soybeans, Sun/Sunflowers, Wht/Wheat

*No rate published, consult your crop insurance agent.

Credits

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