

8-1-1988

# The Economic Impact of Crop Insurance on South Dakota Counties

Burton Pflueger  
*South Dakota State University*

Gerald Toland  
*South Dakota State University*

Follow this and additional works at: [http://openprairie.sdstate.edu/econ\\_staffpaper](http://openprairie.sdstate.edu/econ_staffpaper)

 Part of the [Agricultural and Resource Economics Commons](#)

---

## Recommended Citation

Pflueger, Burton and Toland, Gerald, "The Economic Impact of Crop Insurance on South Dakota Counties" (1988). *Department of Economics Staff Paper Series*. Paper 59.  
[http://openprairie.sdstate.edu/econ\\_staffpaper/59](http://openprairie.sdstate.edu/econ_staffpaper/59)

This Article is brought to you for free and open access by the Economics at Open PRAIRIE: Open Public Research Access Institutional Repository and Information Exchange. It has been accepted for inclusion in Department of Economics Staff Paper Series by an authorized administrator of Open PRAIRIE: Open Public Research Access Institutional Repository and Information Exchange. For more information, please contact [michael.biondo@sdstate.edu](mailto:michael.biondo@sdstate.edu).

The Economic Impact of Crop Insurance  
On South Dakota Counties

by  
Burton Pflueger\*  
and  
Gerald Toland\*

Economics Staff Paper Series No. 88-6\*\*

August 1988

\*Burton Pflueger and Gerald Toland are Assistant Professors of Economics at South Dakota State University.

\*\*Papers in this series are reproduced and distributed to encourage discussion of research, extension, teaching, and economic policy issues. Although available to anyone on request, Economics Department Staff Papers are intended primarily for peers and policy makers. Papers are normally critiqued by some colleagues prior to publication in this series. However, they are not subject to the formal review requirements of South Dakota State University's Agricultural Experiment Station and Cooperative Extension Service publications.

# THE ECONOMIC IMPACT OF CROP INSURANCE ON SOUTH DAKOTA COUNTIES

Burton Pflueger and Gerald Toland<sup>1</sup>

## Introduction

Farmers face risks of adverse events such as excess moisture, drought, frost and hail which reduce crop yields, sometimes to catastrophically low levels. Similarly, for some crops the risk of quality damage and resultant reduction in sale price/unit is significant. These adverse events are, for the most part, **outside their control**. To provide financial protection, farmers often use crop insurance as a component of their risk management plan.

Crop insurance offers the opportunity to substitute a known cost, in the form of an annual premium, for an unpredictable yield and/or quality losses. Crop insurance can provide a foundation under cash flow budget and end-of-year balance sheet projections because the farmer receives an indemnity payment if a yield reduction in excess of their deductible occurs.

In the current economic situation, lenders often look more favorably upon loan requests from producers who have outlined prudent risk management plans. Further, cash flow stability may provide the liquidity necessary to remain in business if a significant crop loss occurs.

Multiple-peril crop insurance can be used to reduce the risk of using forward pricing to market crops. If a low yield occurs as a result of an adverse event(s) outside of the control of the farmer, the crop insurance indemnity payment typically can be used to purchase a crop to fill the contract requirements.

## Risk Exposure in South Dakota

South Dakota farmers are exposed to substantial production risk, as shown in Figures 1 and 2. Figure 1 shows the distribution of the major causes of loss from 1981 to 1986, based upon multiple peril crop insurance (MPCI) claims. Figure 2 shows the premium paid by farmers vs. the indemnities paid to farmers by the insurance industry.

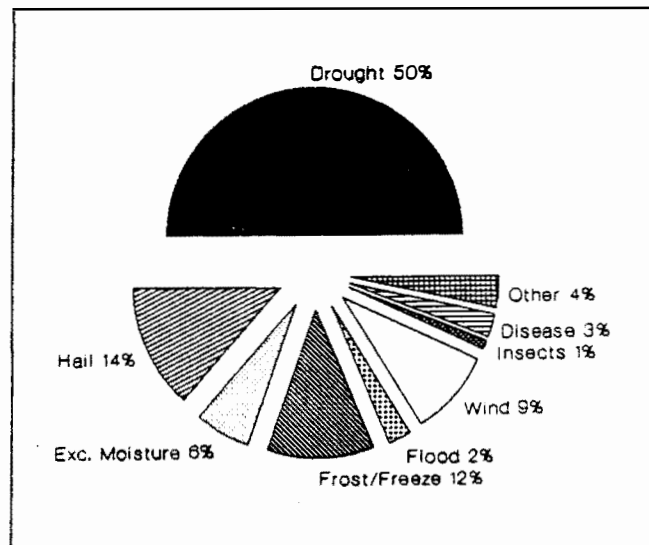


Figure 1. Why Crops Failed 1981-86

A late frost damaged fall-seeded South Dakota crops in May 1981. Figure 1 shows that MPCI indemnities exceeded premiums by a factor of 1.18 during that year. Flooding, insect infestations and a killing frost in late September 1984 reduced yields and contributed to an indemnity/premium ratio of 1.41.

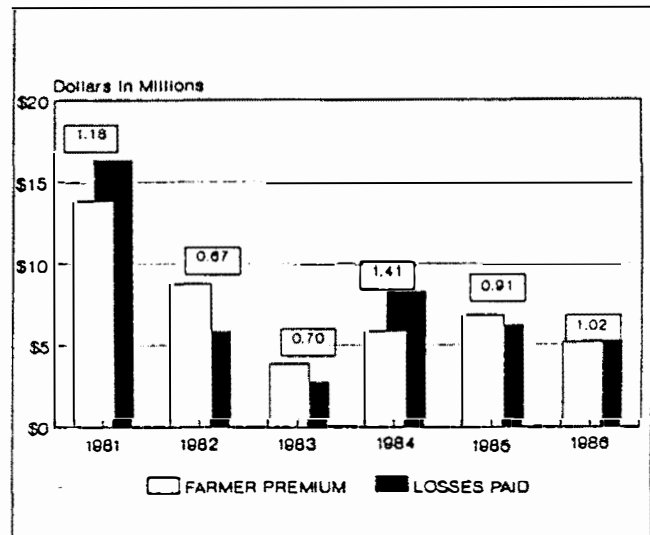


Figure 2. Multiple-Peril Crop Insurance Premiums Paid and Indemnities Received by South Dakota farmers, 1981-86

The values in the boxes above the bars for each year are the ratio of MPCCI indemnity payments paid by the insurance industry to farmers (benefits) to premiums paid by farmers.

## 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 reduces the negative 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 upon the farmer's actual production history (APH), with the guarantee based on the deductible chosen. The deductible levels are 25, 35 and 50% of an estimate of the 10 year average yield. For most crops, the 35% deductible covers variable costs. The 50%

deductible covers a similar proportion of costs to that provided by the USDA's disaster program that was replaced by the expanded MPCCI program in 1980.

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.

MPCI coverage must be purchased prior to planting, typically by September 30, for fall planted crops and April 15, for spring planted crops. H/FCI 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 effect.

MPCI and H/FCI coverage can be combined on the same crop. 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 MPCCI Since 1980

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 were 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 in MPCCI has been the introduction of individualized coverage. The farmer's insurance yield is based on the farmer's actual production history (APH). This replaces the county average yield concept used pre-

viously to set the coverage levels for individual farmers.

The MPCI premium rate per dollar protection varies with the farmer's average yield. The higher the farmer's average historical yield, the lower the premium rate.

## MPCI Participation

Farmers in South Dakota have responded to changes in the program by increasing their use of MPCI in their risk management plans.

The area covered in South Dakota by MPCI since 1981 is shown below:

1981	2,796,000 acres
1982	1,749,000 acres
1983 (PIK year)	831,000 acres
1984	1,217,000 acres
1985	1,632,000 acres
1986	1,545,000 acres

The history of crop insurance in your county is shown in the tables that follow. These tables show the protection in force, the acres insured, premiums

and losses paid for both MPCI and H/FCI for each year since 1981. The "benefit-costs" ratios are calculated by dividing the losses paid to farmers by the premiums paid.

The federal government covers the administrative cost of providing MPCI and subsidizes the premium for MPCI. These two subsidies reduce the premium rates paid by farmers by about 50%. The calculated benefit-cost ratios consider only the actual premiums paid by farmers.

## For More Information

For more information on the details of MPCI, including an analysis of crop insurance purchase decisions see:

Gerald Toland and Burton Pflueger, Multiple Peril Crop Insurance: What Is It? Should You Buy It?, Publication , South Dakota Cooperative Extension Service, 1988.

Note: The data in this document are for example purposes only. See official policy form, rates and rules available from a multiple peril crop insurance agent for specific details.

## Credits

<sup>1</sup> Burton Pflueger is an Extension Farm Management Specialist and Gerald Toland is an Assistant Professor of Economics at South Dakota State University. This publication is adapted from publications prepared by H. Doug Jose, University of Nebraska, J. Roy Black and Gerald Schwab, Michigan State University, and from information provided by the Federal Crop Insurance Corporation and the American Association of Crop Insurers, Washington, DC.

Table 1

## CROPS INSURABLE BY COUNTY

The following tables reflect the coverage available beginning with the 1988 crop year.

## SOUTH DAKOTA

CODE	COUNTY	WINTER CROPS	SPRING CROPS	CODE	COUNTY	WINTER CROPS	SPRING CROPS
003	Aurora		Bly, Crn, Grs, Oat, Soy, Sun, Wht	081	Lawrence	Wht	Wht
005	Beadle	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht	083	Lincoln		Bly, Crn, Grs, Oat
				085	Lysan	Wht	Bly, Crn, DyS, Grs, Oat, Soy, Wht
007	Bennett	Wht	Bly, Crn, Grs, Oat, Sun	087	McCook		Bly, Crn, Grs, Oat, Sun
009	Bon Homme		Bly, Crn, Grs, Oat, Soy, Wht	089	McPherson	Rye	Bly, Crn, Grs, Oat, Soy, Sun, Wht
011	Brookings		Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht	091	Marshall	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht
013	Brown	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht	093	Meade	Wht	Bly, Crn, Grs, Oat, Sun
015	Brule	Wht	Bly, Crn, DyS, Grs, Oat, Soy, Sun	095	Mellette	Wht	Bly, Crn, Grs, Oat, Sun
017	Buffalo	Wht	Bly, Crn, DyS, Grs, Oat	097	Miner		Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht
019	Butte	Wht	Bly, Crn, DyS, Grs, Oat, Sun				
021	Campbell		Bly, Crn, Flx, Grs, Oat, Sun, Wht	099	Minnehaha		Bly, Crn, DyS, Grs, Oat, Soy, Wht
023	Charles Mix	Wht	Bly, Crn, Grs, Oat, Soy, Sun	101	Moody		Bly, Crn, Flx, Grs, Oat, Soy, Wht
025	Clark	Rye	Bly, Crn, Flx, Grs, Oat, Pot, Soy, Sun, Wht	103	Pannington	Wht	Bly, Crn, Grs, Oat
				105	Parkins	Wht	Bly, Crn, Flx, Grs, Oat, Saf, Sun
027	Clay		Bly, Crn, DyS, Grs, Oat, Soy, Wht	107	Potter	Wht	Bly, Crn, Flx, Grs, Oat, Sun
029	Codington	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht	109	Roberts	Rye	Bly, Crn, DyS, Flx, Grs, Oat, Soy, Sun, Wht
031	Corson		Bly, Crn, Flx, Grs, Oat, Sun, Wht	111	Sanborn		Bly, Crn, Grs, Oat, Sun, Wht
033	Custer	Wht	Bly, Crn, Grs, Oat	113	Shannon	Wht	Bly, Crn, Grs, Oat, Sun
035	Davison		Bly, Crn, Grs, Oat, Soy, Sun, Wht	115	Spink	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht
037	Day	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht	117	Stanley	Wht	Bly, Crn, Flx, Grs, Oat, Sun
039	Deuel	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht	119	Sully	Wht	Bly, Crn, DyS, Flx, Grs, Oat, Pot, Soy, Sun
041	Dewey	Wht	Bly, Crn, Flx, Grs, Oat, Sun	121	Todd	Wht	Bly, Crn, Grs, Oat, Sun
043	Douglas		Bly, Crn, Grs, Oat, Soy, Sun, Wht	123	Tripp	Wht	Bly, Crn, Grs, Oat, Sun
045	Edwards	Rye	Bly, Crn, Flx, Grs, Oat, Sun, Wht	125	Turner		Bly, Crn, Grs, Oat, Soy, Wht
047	Fall River	Wht	Bly, Crn, DyS, Grs, Oat	127	Union		Bly, Crn, DyS, Grs, Oat, Soy, Wht
049	Faulk	Rye	Bly, Crn, Flx, Grs, Oat, Sun, Wht	129	Walworth		Bly, Crn, Flx, Grs, Oat, Sun, Wht
051	Grant	Rye	Bly, Crn, DyS, Flx, Grs, Oat, Soy, Sun, Wht	135	Yankton		Bly, Crn, Grs, Oat, Soy, Wht
053	Gregory	Wht	Bly, Crn, Grs, Oat, Sun	137	Ziebach	Wht	Bly, Crn, Flx, Grs, Oat, Sun
055	Hacken	Wht	Bly, Crn, Flx, Grs, Oat, Sun				
057	Hawlin	Rye	Bly, Crn, Flx, Grs, Oat, Soy, Sun, Wht				
059	Hend	Wht	Bly, Crn, Flx, Grs, Oat, Sun				
061	Hanson		Bly, Crn, Grs, Oat, Soy, Sun, Wht				
063	Harding	Wht	Bly, Crn, Flx, Grs, Oat, Saf, Sun				
065	Hughes	Wht	Bly, Crn, DyS, Flx, Grs, Oat, Pot, 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				
11/04/87							

\* - No FCI-35 Rate Table established. Insurance program details available through FAO.

NOTE: Please refer to the Data Table in the Individual County Actuarial Documents for a listing of specific program dates by crop.

## KEY TO CROP ABBREVIATIONS:

Alw/Almonds, Apl/Apples, Bly/Barley, Ben/Beans C & P, Cit/Citrus, Ctr/Citrus Tree, Crn/Corn, CrB/Cranberries, Ctn/Cotton, DyS/Dry Beans, DyP/Dry Peas, ELS/Extra Long Staple Cotton, Flx/Flax, FgP/Forage Production, Fgs/Forage Seeding, FSc/Fresh Market Sweet Corn, FTO/Fresh Tomatoes, GrS/Grain Sorghum, Grs/Grapes, GnP/Green Peas, HYS/Hybrid Seed, Oat/Oats, Pch/Peaches, Pnt/Peanuts, Pop/Poppars, Pop/Popcorn, Pot/Potatoes, Rai/Raisins, Ric/Rice, Rye/Rye, Saf/Safflower, Soy/Soybeans, Sug/Sugar Beets, Sgc/Sugarcane, Sun/Sunflowers, SwC/Sweet Corn, Tgr/Table Grapes, Tom/Tomatoes, Tob/Tobacco, Wal/Walnuts, Wht/Wheat.

11/13/87

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

ALL MULTIPLE PERIL CROP INSURANCE PROTECTION									COMMERCIAL CROP RAIL/FIRE				MPCI & CH/P PROTECTION				
			Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit		Protection	Farmers'	Losses	Farmers'	Protection	Farmers'	Losses	Farmers'
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio		in force	Premium	Paid	Cost	in force	Premium	Paid	Cost
										\$(000)	\$(000)	\$(000)		\$(000)	\$(000)	\$(000)	
SD	AURORA	81	1,211	29	161	121	236	1.95		1,833	132	63	0.48	3,044	253	299	1.18
SD	AURORA	82	580	13	91	68	16	0.24		3,214	236	245	1.04	3,794	304	261	0.86
SD	AURORA	83	110	3	15	11	5	0.45		2,168	208	110	0.53	2,278	219	115	0.53
SD	AURORA	84	177	4	25	19	18	0.95		2,680	208	31	0.15	2,857	227	49	0.22
SD	AURORA	85	167	3	20	15	14	0.93		2,606	229	178	0.78	2,773	244	192	0.79
SD	AURORA	86	118	2	11	8	53	6.62		2,188	178	268	1.51	2,306	186	321	1.73
County Total ('81-86)			2,363	54	323	242	342	1.41		14,689	1,191	895	0.75	17,052	1,433	1,237	0.86
SD	BEADLE	81	1,160	33	169	127	274	2.16		3,082	163	16	0.10	4,242	290	290	1.00
SD	BEADLE	82	798	21	124	93	7	0.08		6,716	361	181	0.50	7,514	454	188	0.41
SD	BEADLE	83	238	5	31	23	3	0.13		4,235	270	111	0.41	4,473	293	114	0.39
SD	BEADLE	84	416	7	53	40	9	0.23		6,389	360	94	0.26	6,805	400	103	0.26
SD	BEADLE	85	368	8	45	34	2	0.06		6,581	390	250	0.64	6,949	424	252	0.59
SD	BEADLE	86	663	7	72	54	145	2.69		5,607	327	860	2.63	6,270	381	1,305	2.64
County Total ('81-86)			3,643	81	494	371	440	1.19		32,610	1,871	1,512	0.81	36,253	2,242	1,952	0.87
SD	BENNETT	81	993	20	83	62	40	0.65		2,126	300	132	0.44	3,119	362	172	0.48
SD	BENNETT	82	2,018	28	185	139	24	0.17		1,929	264	101	0.38	3,947	403	125	0.31
SD	BENNETT	83	1,077	15	88	66	14	0.21		1,256	181	255	1.41	2,333	247	269	1.09
SD	BENNETT	84	1,228	17	107	80	11	0.14		2,409	333	83	0.25	3,637	413	94	0.23
SD	BENNETT	85	1,423	19	113	85	282	3.32		953	126	44	0.35	2,376	211	326	1.55
SD	BENNETT	86	1,368	22	102	76	47	0.62		1,651	220	152	0.69	3,819	296	199	0.67
County Total ('81-86)			8,107	121	678	508	418	0.82		10,324	1,424	767	0.54	18,431	1,932	1,185	0.61
SD	BON HOMME	81	8,361	107	863	647	314	0.49		2,427	199	38	0.19	10,788	846	352	0.42
SD	BON HOMME	82	3,535	44	348	261	62	0.24		3,171	270	86	0.32	6,706	531	148	0.28
SD	BON HOMME	83	970	13	93	70	31	0.44		2,333	255	41	0.16	3,303	325	72	0.22
SD	BON HOMME	84	1,543	21	141	106	156	1.47		2,508	220	90	0.41	4,051	326	246	0.75
SD	BON HOMME	85	2,242	31	178	134	20	0.15		2,611	234	89	0.38	4,853	368	109	0.30
SD	BON HOMME	86	1,695	26	124	93	35	0.38		2,166	201	34	0.17	3,861	294	69	0.23
County Total ('81-86)			18,346	242	1,747	1,311	618	0.47		15,216	1,379	378	0.27	33,562	2,690	996	0.37
SD	BROOKINGS	81	938	15	109	82	35	0.43		4,959	229	257	1.12	5,897	311	292	0.94
SD	BROOKINGS	82	756	12	85	64	17	0.27		8,523	372	134	0.36	9,279	436	151	0.35
SD	BROOKINGS	83	227	4	26	20	15	0.75		5,029	344	28	0.08	5,256	364	43	0.12
SD	BROOKINGS	84	1,034	14	112	84	127	1.51		5,780	338	196	0.58	6,814	422	323	0.77
SD	BROOKINGS	85	1,400	18	139	104	59	0.57		4,844	295	124	0.42	6,244	399	183	0.46
SD	BROOKINGS	86	1,179	17	122	92	56	0.61		3,658	237	211	0.89	4,837	329	267	0.81
County Total ('81-86)			5,534	80	593	446	309	0.69		32,793	1,815	950	0.52	38,327	2,261	1,259	0.56
SD	BROWN	81	9,060	191	1,045	784	647	0.83		15,191	685	2,164	3.16	24,251	1,469	2,811	1.91
SD	BROWN	82	5,127	102	544	408	444	1.09		21,845	975	1,560	1.60	26,972	1,383	2,004	1.45
SD	BROWN	83	2,633	54	284	213	55	0.26		17,172	973	701	0.72	19,805	1,186	756	0.64
SD	BROWN	84	2,984	60	296	222	74	0.33		25,206	1,168	245	0.21	28,190	1,390	319	0.23
SD	BROWN	85	4,467	89	389	292	101	0.35		20,151	995	209	0.21	24,618	1,287	310	0.24
SD	BROWN	86	4,227	87	306	230	377	1.64		19,676	1,006	664	0.66	23,903	1,236	1,041	0.84
County Total ('81-86)			28,498	583	2,864	2,149	1,698	0.79		119,241	5,802	5,543	0.96	147,739	7,951	7,241	0.91

11/13/87

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

===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION =====									===== COMMERCIAL CROP RAIL/FIRE =====				===== MPCI & CB/P PROTECTION =====			
			Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio
SD	BRULE	81	146	4	22	16	14	0.88	1,712	136	100	0.74	1,858	152	114	0.75
SD	BRULE	82	121	3	17	13	7	0.54	1,819	149	83	0.56	1,940	162	90	0.56
SD	BRULE	83	55	2	8	6	1	0.17	1,300	123	71	0.58	1,355	129	72	0.56
SD	BRULE	84	20	0	3	2	0	0.00	2,139	171	10	0.06	2,159	173	10	0.06
SD	BRULE	85	196	3	25	19	0	0.00	1,631	138	36	0.26	1,827	157	36	0.23
SD	BRULE	86	156	2	14	10	1	0.10	1,451	111	181	1.63	1,607	121	182	1.50
County Total ('81-86)			694	14	89	66	23	0.35	10,052	828	481	0.58	10,746	894	504	0.56
SD	BUFFALO	81	326	6	39	29	37	1.28	1,315	111	0	0.00	1,641	140	37	0.26
SD	BUFFALO	82	301	4	31	23	4	0.17	1,148	98	0	0.00	1,449	121	4	0.03
SD	BUFFALO	83	36	0	2	2	0	0.00	972	100	0	0.00	1,008	102	0	0.00
SD	BUFFALO	84	82	1	9	7	10	1.43	1,769	135	0	0.00	1,851	142	10	0.07
SD	BUFFALO	85	96	1	11	8	2	0.25	1,017	95	388	4.08	1,113	103	390	3.79
SD	BUFFALO	86	210	2	25	19	8	0.42	917	71	12	0.17	1,127	90	20	0.22
County Total ('81-86)			1,051	14	117	88	61	0.69	7,138	610	400	0.66	8,189	698	461	0.66
SD	BUTTE	81	1,753	23	273	205	723	3.53	348	45	198	4.40	2,101	250	921	3.68
SD	BUTTE	82	1,287	19	202	152	202	1.33	437	53	30	0.57	1,724	205	232	1.13
SD	BUTTE	83	594	9	104	78	57	0.73	950	106	7	0.07	1,544	184	64	0.35
SD	BUTTE	84	824	15	130	98	77	0.79	1,171	136	38	0.28	1,995	234	115	0.49
SD	BUTTE	85	941	21	134	100	209	2.09	139	16	3	0.19	1,080	116	212	1.83
SD	BUTTE	86	1,047	27	144	108	117	1.08	228	29	43	1.48	1,275	137	160	1.17
County Total ('81-86)			6,446	114	987	741	1,385	1.87	3,273	385	319	0.83	9,719	1,126	1,704	1.51
SD	CAMPBELL	81	3,482	83	467	350	55	0.16	1,852	197	51	0.26	5,334	547	106	0.19
SD	CAMPBELL	82	1,789	42	214	160	65	0.41	1,346	143	1	0.01	3,135	303	66	0.22
SD	CAMPBELL	83	872	22	109	82	6	0.07	1,300	144	49	0.34	2,172	226	55	0.24
SD	CAMPBELL	84	872	20	102	76	4	0.05	2,658	236	154	0.65	3,530	312	158	0.51
SD	CAMPBELL	85	1,590	37	154	116	207	1.78	622	64	34	0.53	2,212	180	241	1.34
SD	CAMPBELL	86	1,202	32	94	70	42	0.60	1,690	160	78	0.49	2,892	230	120	0.52
County Total ('81-86)			9,807	236	1,140	854	379	0.44	9,468	944	367	0.39	19,275	1,798	746	0.41
SD	CHARLES MIX	81	2,433	45	312	234	530	2.26	4,720	295	219	0.74	7,153	529	749	1.42
SD	CHARLES MIX	82	1,751	29	238	178	119	0.67	6,497	413	235	0.57	8,248	591	354	0.60
SD	CHARLES MIX	83	414	8	56	42	13	0.31	4,043	356	14	0.04	4,457	398	27	0.07
SD	CHARLES MIX	84	857	11	123	92	90	0.98	5,767	406	106	0.26	6,624	496	196	0.39
SD	CHARLES MIX	85	2,047	32	228	171	72	0.42	4,692	309	265	0.86	6,739	480	337	0.70
SD	CHARLES MIX	86	1,755	24	142	106	37	0.35	3,917	236	69	0.29	5,672	342	106	0.31
County Total ('81-86)			9,257	149	1,099	823	861	1.05	29,636	2,015	908	0.45	38,893	2,838	1,769	0.62
SD	CLARK	81	1,752	41	233	175	210	1.20	3,478	169	166	0.98	5,230	344	376	1.09
SD	CLARK	82	924	23	118	88	47	0.53	6,149	296	387	1.31	7,073	384	434	1.13
SD	CLARK	83	311	8	37	28	15	0.54	4,174	229	18	0.08	4,485	257	33	0.13
SD	CLARK	84	486	13	55	41	13	0.32	7,846	346	405	1.17	8,332	387	418	1.08
SD	CLARK	85	555	13	63	47	15	0.32	6,623	324	191	0.59	7,178	371	206	0.56
SD	CLARK	86	751	15	74	56	145	2.59	5,282	274	101	0.37	6,033	333	246	0.75



11/13/87

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

===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION =====								===== COMMERCIAL CROP HAIL/PIRE =====				===== MPC1 & CH/P PROTECTION =====				
			Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio
County Total ('81-86)			4,779	113	580	435	445	1.02	33,552	1,638	1,268	0.77	38,331	2,073	1,713	0.83
SD	CLAY	81	8,018	81	668	501	170	0.34	6,313	534	1,003	1.88	14,331	1,035	1,173	1.13
SD	CLAY	82	4,114	43	324	243	49	0.20	8,818	765	115	0.15	12,932	1,008	164	0.16
SD	CLAY	83	2,534	28	191	143	312	2.18	4,604	565	220	0.39	7,138	708	532	0.75
SD	CLAY	84	5,288	57	395	296	744	2.51	4,763	450	27	0.06	10,051	746	771	1.03
SD	CLAY	85	7,980	91	514	386	99	0.26	3,878	390	39	0.10	11,858	776	138	0.18
SD	CLAY	86	6,592	90	398	298	240	0.81	2,980	302	106	0.35	9,572	600	346	0.58
County Total ('81-86)			34,526	390	2,490	1,867	1,614	0.86	31,356	3,006	1,510	0.50	65,882	4,873	3,124	0.64
SD	CODINGTON	81	1,174	28	144	108	81	0.75	2,503	140	113	0.81	3,677	248	194	0.78
SD	CODINGTON	82	823	21	99	74	39	0.53	5,118	281	17	0.06	5,941	355	56	0.16
SD	CODINGTON	83	348	10	41	31	20	0.65	3,191	213	9	0.04	3,539	244	29	0.12
SD	CODINGTON	84	482	11	52	35	25	0.64	4,697	269	19	0.07	5,179	308	44	0.14
SD	CODINGTON	85	635	13	75	56	69	1.23	4,417	251	55	0.22	5,052	307	124	0.40
SD	CODINGTON	86	747	15	70	52	74	1.42	3,282	178	189	1.06	4,029	230	263	1.14
County Total ('81-86)			4,209	98	481	360	308	0.86	23,208	1,332	402	0.30	27,417	1,692	710	0.42
SD	CORSON	81	4,284	95	611	458	1,041	2.27	381	46	27	0.59	4,665	504	1,068	2.12
SD	CORSON	82	2,009	38	286	214	140	0.65	1,133	138	7	0.05	3,142	352	147	0.42
SD	CORSON	83	1,287	31	197	148	107	0.72	901	109	151	1.39	2,188	257	258	1.00
SD	CORSON	84	1,302	32	171	128	104	0.81	1,909	214	85	0.40	3,211	342	189	0.55
SD	CORSON	85	1,703	47	214	160	331	2.07	583	66	50	0.76	2,286	226	381	1.69
SD	CORSON	86	1,109	31	110	82	119	1.45	1,507	163	104	0.64	2,616	245	223	0.91
County Total ('81-86)			11,694	274	1,589	1,190	1,842	1.55	6,414	736	424	0.58	18,108	1,926	2,266	1.18
SD	CUSTER	81	0	0	0	0	0	0.00	175	23	21	0.91	175	23	21	0.91
SD	CUSTER	82	103	1	19	14	5	0.36	148	19	9	0.47	251	33	14	0.42
SD	CUSTER	83	68	1	12	9	0	0.00	91	13	23	1.77	159	22	23	1.05
SD	CUSTER	84	74	1	12	9	4	0.44	175	23	18	0.78	249	32	22	0.69
SD	CUSTER	85	197	3	26	20	58	2.90	33	4	4	1.00	230	24	62	2.58
SD	CUSTER	86	183	3	21	16	0	0.00	147	18	9	0.50	330	34	9	0.26
County Total ('81-86)			625	9	90	68	67	0.99	769	100	84	0.84	1,394	168	151	0.90
SD	DAVISON	81	241	6	29	22	26	1.18	1,526	94	80	0.85	1,767	116	106	0.91
SD	DAVISON	82	121	3	15	11	2	0.18	2,294	141	129	0.91	2,415	152	131	0.86
SD	DAVISON	83	29	1	3	2	13	6.50	1,577	119	18	0.15	1,606	121	31	0.26
SD	DAVISON	84	135	2	16	12	8	0.67	1,885	129	18	0.14	2,020	141	26	0.18
SD	DAVISON	85	264	4	21	16	4	0.25	2,014	143	100	0.70	2,278	159	104	0.65
SD	DAVISON	86	314	5	21	16	27	1.69	1,432	99	125	1.26	1,746	115	152	1.32
County Total ('81-86)			1,104	21	105	79	80	1.01	10,728	725	470	0.65	11,832	804	550	0.68
SD	DAY	81	3,652	90	520	390	150	0.38	3,799	228	153	0.67	7,451	618	303	0.49
SD	DAY	82	2,792	63	365	274	224	0.82	4,508	260	307	1.18	7,300	534	531	0.99
SD	DAY	83	1,721	38	228	171	39	0.23	3,397	214	32	0.15	5,118	385	71	0.18
SD	DAY	84	1,863	40	234	176	27	0.15	5,427	279	53	0.19	7,290	455	80	0.18
SD	DAY	85	1,915	40	217	163	112	0.69	4,807	266	101	0.38	6,722	429	213	0.50

11/13/87

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

ALL MULTIPLE PERIL CROP INSURANCE PROTECTION									COMMERCIAL CROP HAIL/FIRE				MPCI & CR/P PROTECTION					
			Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit Cost		Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost		Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio		\$(000)	\$(000)	\$(000)	Ratio		\$(000)	\$(000)	\$(000)	Ratio
SD	DAY	86	1,702	35	148	111	111	1.00		5,225	275	179	0.65		6,927	386	290	0.75
County Total ('81-86)			13,645	306	1,712	1,285	663	0.52		27,163	1,522	825	0.54		40,808	2,807	1,488	0.53
SD	DEUEL	81	827	15	102	76	33	0.43		2,736	161	135	0.84		3,563	237	168	0.71
SD	DEUEL	82	590	11	72	54	5	0.09		3,980	238	21	0.09		4,570	292	26	0.09
SD	DEUEL	83	200	4	24	18	14	0.78		2,498	183	4	0.02		2,698	201	18	0.09
SD	DEUEL	84	427	7	54	40	21	0.53		3,135	202	6	0.03		3,562	242	27	0.11
SD	DEUEL	85	447	6	54	40	50	1.25		2,458	160	64	0.40		2,905	200	114	0.57
SD	DEUEL	86	402	7	36	27	32	1.19		2,151	119	319	2.68		2,553	146	351	2.40
County Total ('81-86)			2,893	50	342	255	155	0.61		16,958	1,063	549	0.52		19,851	1,318	704	0.53
SD	DEWEY	81	914	21	184	138	352	2.55		237	25	3	0.12		1,151	163	355	2.18
SD	DEWEY	82	714	17	130	98	264	2.69		612	69	14	0.20		1,326	167	278	1.66
SD	DEWEY	83	135	4	27	20	0	0.00		705	74	15	0.20		840	94	15	0.16
SD	DEWEY	84	237	5	50	38	41	1.08		2,202	210	128	0.61		2,439	248	169	0.68
SD	DEWEY	85	468	10	74	56	186	3.32		130	13	4	0.31		598	69	190	2.75
SD	DEWEY	86	304	8	49	37	61	1.65		1,365	137	218	1.59		1,669	174	279	1.60
County Total ('81-86)			2,772	65	514	387	904	2.34		5,251	528	382	0.72		8,023	915	1,286	1.41
SD	DOUGLAS	81	249	6	27	20	18	0.90		2,837	165	162	0.98		3,086	185	180	0.97
SD	DOUGLAS	82	139	3	16	12	8	0.67		4,192	251	43	0.17		4,331	263	51	0.19
SD	DOUGLAS	83	30	0	4	3	0	0.00		1,924	160	3	0.02		1,954	163	3	0.02
SD	DOUGLAS	84	183	2	20	15	8	0.53		2,800	185	18	0.10		2,983	200	26	0.13
SD	DOUGLAS	85	480	7	45	34	35	1.03		3,409	257	388	1.51		3,889	291	423	1.45
SD	DOUGLAS	86	313	5	26	20	33	1.65		2,399	175	138	0.79		2,712	195	171	0.88
County Total ('81-86)			1,394	23	138	104	102	0.98		17,561	1,193	752	0.63		18,955	1,297	854	0.66
SD	EDMUNDS	81	4,375	115	688	516	259	0.50		1,648	134	52	0.39		6,023	650	311	0.48
SD	EDMUNDS	82	1,969	49	298	224	186	0.83		2,064	168	114	0.68		4,033	392	300	0.77
SD	EDMUNDS	83	934	24	153	115	37	0.32		1,690	152	9	0.06		2,624	267	46	0.17
SD	EDMUNDS	84	830	21	118	88	15	0.17		3,152	234	2	0.01		3,982	322	17	0.05
SD	EDMUNDS	85	828	23	114	86	75	0.87		1,471	106	18	0.17		2,299	192	93	0.48
SD	EDMUNDS	86	724	24	81	61	52	0.85		2,628	197	57	0.29		3,352	258	109	0.42
County Total ('81-86)			9,660	256	1,452	1,090	624	0.57		12,653	991	252	0.25		22,313	2,081	876	0.42
SD	FALL RIVER	81	0	0	0	0	0	0.00		741	96	38	0.40		741	96	38	0.40
SD	FALL RIVER	82	117	2	20	15	18	1.20		710	92	80	0.87		827	107	98	0.92
SD	FALL RIVER	83	54	1	7	5	0	0.00		566	72	81	1.12		620	77	81	1.05
SD	FALL RIVER	84	160	3	22	16	45	2.81		935	114	177	1.55		1,095	130	222	1.71
SD	FALL RIVER	85	418	5	41	31	166	5.35		627	73	70	0.96		1,045	104	236	2.27
SD	FALL RIVER	86	320	3	33	25	15	0.60		448	53	115	2.17		768	78	130	1.67
County Total ('81-86)			1,069	14	123	92	244	2.65		4,027	500	561	1.12		5,096	592	805	1.36
SD	FAULK	81	3,707	87	520	390	525	1.35		2,550	198	429	2.17		6,257	588	954	1.62
SD	FAULK	82	2,440	55	313	235	181	0.77		4,211	321	173	0.54		6,651	556	354	0.64
SD	FAULK	83	1,054	26	145	109	20	0.18		3,410	313	88	0.28		4,464	422	108	0.26
SD	FAULK	84	1,000	25	120	90	57	0.63		3,704	274	8	0.03		4,704	364	65	0.18

11/13/87

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

===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION =====								===== COMMERCIAL CROP HAIL/FIRE =====				===== MPCI & CH/P PROTECTION =====				
			Protection	Acres	Total	Farmers'	Losses	Farmers'				Protection	Acres	Total	Farmers'	
			in force	Insured	Premium	Premium	Paid	Benefit				in force	Insured	Premium	Paid	Benefit
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio	St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	Ratio
SD	PAULK	85	1,034	28	126	94	100	1.06	SD	PAULK	85	1,264	92	27	0.29	2,298
SD	PAULK	86	484	15	53	40	46	1.15	SD	PAULK	86	2,668	212	345	1.63	3,152
County Total ('81-86)			9,719	236	1,277	958	929	0.97	County Total ('81-86)			17,807	1,410	1,070	0.76	27,526
SD	GRANT	81	2,488	43	307	230	206	0.90	SD	GRANT	81	2,033	103	130	1.26	4,521
SD	GRANT	82	1,270	23	144	108	38	0.35	SD	GRANT	82	5,370	276	30	0.11	6,640
SD	GRANT	83	444	7	48	36	9	0.25	SD	GRANT	83	2,713	161	23	0.14	3,157
SD	GRANT	84	684	11	77	58	11	0.19	SD	GRANT	84	5,350	274	14	0.05	6,034
SD	GRANT	85	560	9	52	39	10	0.26	SD	GRANT	85	4,234	214	58	0.27	4,794
SD	GRANT	86	761	12	69	52	62	1.19	SD	GRANT	86	3,047	148	28	0.19	3,808
County Total ('81-86)			6,207	105	697	523	336	0.64	County Total ('81-86)			22,747	1,176	283	0.24	28,954
SD	GREGORY	81	602	15	81	61	57	0.93	SD	GREGORY	81	962	64	15	0.23	1,564
SD	GREGORY	82	627	15	82	62	41	0.66	SD	GREGORY	82	1,226	85	22	0.26	1,853
SD	GREGORY	83	104	3	14	10	9	0.90	SD	GREGORY	83	843	65	7	0.11	947
SD	GREGORY	84	178	4	25	19	10	0.53	SD	GREGORY	84	1,566	100	25	0.25	1,744
SD	GREGORY	85	225	4	34	26	47	1.81	SD	GREGORY	85	1,146	78	146	1.87	1,371
SD	GREGORY	86	166	3	25	19	40	2.11	SD	GREGORY	86	1,296	89	44	0.49	1,462
County Total ('81-86)			1,902	44	261	197	204	1.04	County Total ('81-86)			7,039	481	259	0.54	8,941
SD	HAakon	81	1,616	28	253	190	746	3.93	SD	HAakon	81	3,248	272	421	1.55	4,864
SD	HAakon	82	1,831	26	258	194	188	0.97	SD	HAakon	82	5,899	492	670	1.36	7,730
SD	HAakon	83	506	9	85	64	0	0.00	SD	HAakon	83	7,161	696	7	0.01	7,667
SD	HAakon	84	803	13	115	86	52	0.60	SD	HAakon	84	4,945	446	116	0.26	5,748
SD	HAakon	85	369	7	53	40	58	1.45	SD	HAakon	85	3,655	342	51	0.15	4,024
SD	HAakon	86	625	11	58	44	44	1.00	SD	HAakon	86	4,129	406	24	0.06	4,754
County Total ('81-86)			5,750	94	822	618	1,088	1.76	County Total ('81-86)			29,037	2,654	1,289	0.49	34,787
SD	HAMLIN	81	795	18	94	70	43	0.61	SD	HAMLIN	81	2,715	120	321	2.67	3,510
SD	HAMLIN	82	582	13	65	49	17	0.35	SD	HAMLIN	82	5,022	227	295	1.30	5,604
SD	HAMLIN	83	322	6	33	25	19	0.76	SD	HAMLIN	83	3,920	227	7	0.03	4,242
SD	HAMLIN	84	429	8	48	36	21	0.58	SD	HAMLIN	84	6,049	289	263	0.91	6,478
SD	HAMLIN	85	314	7	31	23	10	0.43	SD	HAMLIN	85	6,833	322	103	0.32	7,147
SD	HAMLIN	86	361	8	37	28	29	1.04	SD	HAMLIN	86	4,935	257	170	0.66	5,296
County Total ('81-86)			2,803	60	308	231	139	0.60	County Total ('81-86)			29,474	1,442	1,159	0.80	32,277
SD	HAND	81	1,631	43	252	189	133	0.70	SD	HAND	81	4,841	284	40	0.14	6,472
SD	HAND	82	1,096	29	160	120	116	0.97	SD	HAND	82	5,595	355	287	0.81	6,691
SD	HAND	83	354	9	48	36	1	0.03	SD	HAND	83	4,639	328	180	0.55	4,993
SD	HAND	84	443	11	59	44	4	0.09	SD	HAND	84	7,846	459	87	0.19	8,289
SD	HAND	85	624	14	82	62	39	0.63	SD	HAND	85	4,683	288	305	1.06	5,307
SD	HAND	86	490	12	52	39	52	1.33	SD	HAND	86	5,889	366	458	1.25	6,379
County Total ('81-86)			4,638	118	653	490	345	0.70	County Total ('81-86)			33,493	2,080	1,357	0.65	38,131
SD	HANSON	81	340	9	45	34	78	2.29	SD	HANSON	81	1,089	67	18	0.27	1,429
SD	HANSON	82	217	5	26	20	14	0.70	SD	HANSON	82	2,104	119	82	0.69	2,321
SD	HANSON	83	32	1	4	3	0	0.00	SD	HANSON	83	1,060	79	4	0.05	1,092

11/13/87

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

ALL MULTIPLE PERIL CROP INSURANCE PROTECTION									COMMERCIAL CROP HAIL/FIRE				MPCI & CB/P PROTECTION			
			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
St	County Name	Yr														
SD	HANSON	84	248	3	32	24	11	0.46	1,142	74	170	2.30	1,390	98	181	1.85
SD	HANSON	85	478	7	41	31	13	0.42	2,143	136	22	0.16	2,621	167	35	0.21
SD	HANSON	86	295	4	27	20	3	0.15	1,321	92	51	0.55	1,616	112	54	0.48
County Total ('81-86)			1,610	29	175	132	119	0.90	8,859	567	347	0.61	10,469	699	466	0.67
SD	HARDING	81	1,970	35	289	217	1,324	6.10	83	11	16	1.45	2,053	228	1,340	5.88
SD	HARDING	82	1,491	24	223	167	136	0.81	300	43	50	1.16	1,791	210	186	0.89
SD	HARDING	83	712	12	123	92	70	0.76	409	62	120	1.94	1,121	154	190	1.23
SD	HARDING	84	887	17	151	113	89	0.79	527	77	52	0.68	1,414	190	141	0.74
SD	HARDING	85	994	25	165	124	188	1.52	221	31	4	0.13	1,215	155	192	1.24
SD	HARDING	86	592	22	73	55	95	1.73	190	25	31	1.24	782	80	126	1.57
County Total ('81-86)			6,646	135	1,024	768	1,902	2.48	1,730	249	273	1.10	8,376	1,017	2,175	2.14
SD	HUGHES	81	719	17	118	88	21	0.24	6,118	551	22	0.04	6,837	639	43	0.07
SD	HUGHES	82	1,129	21	160	120	19	0.16	6,083	547	55	0.10	7,212	667	74	0.11
SD	HUGHES	83	181	6	33	25	0	0.00	4,781	439	61	0.14	4,962	464	61	0.13
SD	HUGHES	84	1,312	16	102	76	91	1.20	6,970	526	674	1.28	8,282	602	765	1.27
SD	HUGHES	85	1,398	19	128	96	81	0.84	5,067	452	1,201	2.66	6,465	548	1,282	2.34
SD	HUGHES	86	797	10	55	41	16	0.39	6,598	504	1,059	2.10	7,395	545	1,075	1.97
County Total ('81-86)			5,536	89	596	446	228	0.51	35,617	3,019	3,072	1.02	41,153	3,465	3,300	0.95
SD	HUTCHINSON	81	4,107	65	446	334	559	1.67	3,338	253	71	0.28	7,445	587	630	1.07
SD	HUTCHINSON	82	1,500	25	168	126	43	0.34	4,723	339	98	0.29	6,223	465	141	0.30
SD	HUTCHINSON	83	598	10	58	44	15	0.34	3,226	326	127	0.39	3,824	370	142	0.38
SD	HUTCHINSON	84	1,504	20	138	104	234	2.25	3,328	300	342	1.14	4,832	404	576	1.43
SD	HUTCHINSON	85	2,421	33	203	152	51	0.34	4,753	374	303	0.81	7,174	526	354	0.67
SD	HUTCHINSON	86	2,068	29	141	106	240	2.26	4,083	346	678	1.96	6,151	452	918	2.03
County Total ('81-86)			12,198	182	1,154	866	1,142	1.32	23,451	1,938	1,619	0.84	35,649	2,804	2,761	0.98
SD	HYDE	81	715	17	106	80	52	0.65	2,793	223	145	0.65	3,508	303	197	0.65
SD	HYDE	82	615	14	92	69	20	0.29	2,786	224	168	0.75	3,401	293	188	0.64
SD	HYDE	83	142	4	21	16	0	0.00	2,965	261	94	0.36	3,107	277	94	0.34
SD	HYDE	84	166	3	24	18	26	1.44	3,041	214	47	0.22	3,207	232	73	0.31
SD	HYDE	85	200	5	27	20	43	2.15	1,160	83	92	1.11	1,360	103	135	1.31
SD	HYDE	86	352	12	41	31	38	1.23	2,340	176	296	1.68	2,692	207	334	1.61
County Total ('81-86)			2,190	55	311	234	179	0.76	15,085	1,181	842	0.71	17,275	1,415	1,021	0.72
SD	JACKSON	81	0	0	0	0	0	0.00	756	69	7	0.10	756	69	7	0.10
SD	JACKSON	82	793	12	106	80	113	1.41	1,072	100	33	0.33	1,865	180	146	0.81
SD	JACKSON	83	210	4	27	20	0	0.00	934	85	0	0.00	1,144	105	0	0.00
SD	JACKSON	84	769	13	84	63	47	0.75	716	59	18	0.31	1,485	122	65	0.53
SD	JACKSON	85	946	16	102	76	341	4.49	363	30	8	0.27	1,309	186	349	3.29
SD	JACKSON	86	1,077	20	107	80	76	0.95	666	58	17	0.29	1,743	138	93	0.67
County Total ('81-86)			3,795	65	426	319	577	1.81	4,507	401	83	0.21	8,302	720	660	0.92
SD	JERRAULD	81	231	6	35	26	54	2.08	520	31	0	0.00	751	57	54	0.95
SD	JERRAULD	82	124	3	19	14	3	0.21	1,370	84	15	0.18	1,494	98	18	0.18

11/13/87

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

ALL MULTIPLE PERIL CROP INSURANCE PROTECTION								COMMERCIAL CROP HAIL/FIRE				MPCI & CN/P PROTECTION				
			Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio
SD	JERAULD	83	23	0	3	2	0	0.00	633	43	5	0.12	656	45	5	0.11
SD	JERAULD	84	46	2	7	5	0	0.00	1,389	79	69	0.87	1,435	84	69	0.82
SD	JERAULD	85	42	0	7	5	0	0.00	685	43	65	1.51	727	48	65	1.35
SD	JERAULD	86	42	1	6	4	5	1.25	853	50	29	0.58	895	54	34	0.63
County Total ('81-86)			508	12	77	56	62	1.11	5,450	330	183	0.55	5,958	386	245	0.63
SD	JONES	81	346	6	50	38	8	0.21	1,996	147	12	0.08	2,342	185	20	0.11
SD	JONES	82	511	10	66	50	32	0.64	1,909	138	66	0.48	2,420	188	98	0.52
SD	JONES	83	174	5	21	16	8	0.50	2,218	184	0	0.00	2,392	200	8	0.04
SD	JONES	84	209	4	25	19	12	0.63	2,238	162	15	0.09	2,447	181	27	0.15
SD	JONES	85	269	5	32	24	22	0.92	1,355	101	136	1.35	1,624	125	158	1.26
SD	JONES	86	238	5	22	16	29	1.81	1,759	125	16	0.13	1,997	141	45	0.32
County Total ('81-86)			1,747	35	216	163	111	0.68	11,475	857	245	0.29	13,222	1,020	356	0.35
SD	KINGSBURY	81	4,680	87	469	352	424	1.20	3,254	244	51	0.21	7,934	596	475	0.80
SD	KINGSBURY	82	3,532	59	355	266	83	0.31	4,565	332	186	0.56	8,097	598	269	0.45
SD	KINGSBURY	83	1,259	20	121	91	93	1.02	3,134	262	118	0.45	4,393	353	211	0.60
SD	KINGSBURY	84	2,639	38	229	172	279	1.62	5,242	369	719	1.95	7,881	541	998	1.84
SD	KINGSBURY	85	2,854	49	239	179	177	0.99	6,167	446	161	0.36	9,021	625	338	0.54
SD	KINGSBURY	86	2,604	51	206	154	427	2.77	3,932	322	164	0.51	6,536	476	591	1.24
County Total ('81-86)			17,568	304	1,619	1,214	1,483	1.22	26,294	1,975	1,399	0.71	43,862	3,189	2,882	0.90
SD	LAKE	81	1,694	26	147	110	16	0.15	3,893	257	28	0.11	5,587	367	44	0.12
SD	LAKE	82	1,365	21	109	82	15	0.18	4,276	287	420	1.46	5,641	369	435	1.18
SD	LAKE	83	533	8	41	31	9	0.29	3,660	321	74	0.23	4,193	352	83	0.24
SD	LAKE	84	1,497	21	117	88	74	0.84	4,568	336	71	0.21	6,065	424	145	0.34
SD	LAKE	85	2,753	36	181	136	40	0.29	3,665	273	14	0.05	6,418	409	54	0.13
SD	LAKE	86	1,995	29	130	98	80	0.82	2,516	187	56	0.30	4,511	285	136	0.48
County Total ('81-86)			9,837	141	725	545	234	0.43	22,578	1,661	663	0.40	32,415	2,206	897	0.41
SD	LAWRENCE	81	0	0	0	0	0	0.00	24	3	1	0.33	24	3	1	0.33
SD	LAWRENCE	82	15	0	3	2	0	0.00	41	6	2	0.33	56	8	2	0.25
SD	LAWRENCE	83	4	0	1	1	0	0.00	27	4	0	0.00	31	5	0	0.00
SD	LAWRENCE	84	8	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	19	4	0.21	174	24	4	0.17
SD	LINCOLN	81	11,247	114	915	686	120	0.17	6,312	566	283	0.50	17,559	1,252	403	0.32
SD	LINCOLN	82	6,468	64	494	370	60	0.16	9,010	806	105	0.13	15,478	1,176	165	0.14
SD	LINCOLN	83	4,313	47	305	229	281	1.23	5,255	586	182	0.31	9,568	815	463	0.57
SD	LINCOLN	84	8,433	88	583	437	643	1.47	6,194	573	23	0.04	14,827	1,010	666	0.66
SD	LINCOLN	85	11,480	121	682	512	21	0.04	4,679	422	46	0.11	16,159	934	67	0.07
SD	LINCOLN	86	9,013	115	510	382	62	0.16	4,099	353	4	0.01	13,112	735	66	0.09
County Total ('81-86)			50,954	549	3,489	2,616	1,187	0.45	35,749	3,306	643	0.19	86,703	5,922	1,830	0.31
SD	LYMAN	81	290	7	54	40	19	0.47	4,417	420	21	0.05	4,707	460	40	0.09

11/13/87

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

ALL MULTIPLE PERIL CROP INSURANCE PROTECTION									COMMERCIAL CROP HAIL/FIRE				MPCI & CB/P PROTECTION					
			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
ST	County Name	Yr																
SD	LYMAN	82	633	12	128	96	62	0.65		3,905	385	96	0.25		4,538	481	158	0.33
SD	LYMAN	83	105	2	19	14	1	0.07		4,526	495	59	0.12		4,631	509	60	0.12
SD	LYMAN	84	258	4	41	31	12	0.39		5,019	451	9	0.02		5,277	482	21	0.04
SD	LYMAN	85	1,084	15	103	77	84	1.09		4,231	396	578	1.46		5,315	473	662	1.40
SD	LYMAN	86	624	13	74	56	23	0.41		5,198	459	156	0.34		5,822	515	179	0.35
County Total ('81-86)			2,994	53	419	314	201	0.64		27,296	2,606	919	0.35		30,290	2,920	1,120	0.38
SD	MARSHALL	81	3,817	67	381	286	293	1.02		5,888	310	93	0.30		9,705	596	386	0.65
SD	MARSHALL	82	2,451	43	239	179	342	1.91		5,646	327	52	0.16		8,097	506	394	0.78
SD	MARSHALL	83	1,405	24	150	112	75	0.67		3,797	226	27	0.12		5,202	338	102	0.30
SD	MARSHALL	84	1,653	31	162	122	20	0.16		6,375	292	23	0.08		8,028	414	43	0.10
SD	MARSHALL	85	1,396	28	128	96	24	0.25		5,617	281	62	0.22		7,013	377	86	0.23
SD	MARSHALL	86	849	17	62	46	59	1.28		5,184	244	217	0.89		6,033	290	276	0.95
County Total ('81-86)			11,571	210	1,122	841	813	0.97		32,507	1,680	474	0.28		44,078	2,521	1,287	0.51
SD	MC COOK	81	1,932	33	212	159	182	1.14		1,559	98	12	0.12		3,491	257	194	0.75
SD	MC COOK	82	1,045	16	100	75	7	0.09		1,973	136	49	0.36		3,018	211	56	0.27
SD	MC COOK	83	376	6	30	22	11	0.50		1,478	127	31	0.24		1,854	149	42	0.28
SD	MC COOK	84	1,096	12	88	66	63	0.95		2,645	190	25	0.13		3,741	256	88	0.34
SD	MC COOK	85	1,800	24	143	107	15	0.14		1,943	134	1	0.01		3,743	241	16	0.07
SD	MC COOK	86	1,634	23	129	97	41	0.42		1,298	82	15	0.18		2,932	179	56	0.31
County Total ('81-86)			7,883	114	702	526	319	0.61		10,896	767	133	0.17		18,779	1,293	452	0.35
SD	MC PHERSON	81	3,226	82	474	356	243	0.68		1,472	156	44	0.28		4,698	512	287	0.56
SD	MC PHERSON	82	1,549	40	206	154	120	0.78		2,201	213	100	0.47		3,750	367	220	0.60
SD	MC PHERSON	83	730	19	100	75	61	0.81		1,519	159	154	0.97		2,249	234	215	0.92
SD	MC PHERSON	84	1,163	27	142	106	24	0.23		2,705	237	14	0.06		3,868	343	38	0.11
SD	MC PHERSON	85	1,191	30	146	110	164	1.49		1,024	104	8	0.08		2,215	214	172	0.80
SD	MC PHERSON	86	607	19	63	47	40	0.85		1,542	151	180	1.19		2,149	198	220	1.11
County Total ('81-86)			8,466	217	1,131	848	652	0.77		10,463	1,020	500	0.49		18,929	1,868	1,152	0.62
SD	MEADE	81	0	0	0	0	0	0.00		2,649	293	504	1.72		2,649	293	504	1.72
SD	MEADE	82	1,572	24	269	202	252	1.25		1,841	199	260	1.31		3,413	401	512	1.28
SD	MEADE	83	781	13	134	100	29	0.29		2,692	302	75	0.25		3,473	402	104	0.26
SD	MEADE	84	548	10	92	69	31	0.45		3,247	342	21	0.06		3,795	411	52	0.13
SD	MEADE	85	553	13	91	68	99	1.46		918	100	5	0.05		1,471	168	104	0.62
SD	MEADE	86	696	20	104	78	61	0.78		2,178	232	158	0.68		2,874	310	219	0.71
County Total ('81-86)			4,150	80	690	517	472	0.91		13,525	1,468	1,023	0.70		17,675	1,985	1,495	0.75
SD	MELLETTE	81	210	5	34	26	71	2.73		996	85	3	0.04		1,206	111	74	0.67
SD	MELLETTE	82	593	11	101	76	20	0.26		1,140	99	59	0.60		1,733	175	79	0.45
SD	MELLETTE	83	247	5	42	32	2	0.06		989	98	63	0.64		1,236	130	65	0.50
SD	MELLETTE	84	241	4	36	27	10	0.37		1,343	113	3	0.03		1,584	140	13	0.09
SD	MELLETTE	85	321	6	41	31	53	1.71		666	60	5	0.08		987	91	58	0.64
SD	MELLETTE	86	284	7	33	25	20	0.80		802	70	17	0.24		1,086	95	37	0.39
County Total ('81-86)			1,896	38	287	217	176	0.81		5,936	525	150	0.29		7,832	742	326	0.44

11/13/87

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

===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION =====								===== COMMERCIAL CROP HAIL/FIRE =====				===== MPLI & CB/P PROTECTION =====							
		Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit			Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit			Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	Ratio	\$(000)	Ratio	\$(000)	Ratio	\$(000)	Ratio	\$(000)	Ratio	\$(000)	Ratio	\$(000)	Ratio
SD	MINER	81	675	16	74	56	55	0.98	958	53	11	0.21	1,633	109	66	0.61			
SD	MINER	82	534	12	56	42	26	0.62	1,657	93	97	1.04	2,191	135	123	0.91			
SD	MINER	83	141	2	14	10	20	2.00	1,757	106	10	0.09	1,898	116	30	0.26			
SD	MINER	84	386	7	40	30	34	1.13	2,571	136	24	0.18	2,957	166	58	0.35			
SD	MINER	85	417	9	36	27	9	0.33	2,504	134	13	0.10	2,921	161	22	0.14			
SD	MINER	86	183	4	17	13	15	1.15	1,448	82	41	0.50	1,631	95	56	0.59			
County Total ('81-86)			2,336	50	237	178	159	0.89	10,895	604	196	0.32	13,231	782	355	0.45			
SD	MINNEHAHA	81	8,189	91	557	418	203	0.49	7,418	513	82	0.16	15,607	931	285	0.31			
SD	MINNEHAHA	82	5,470	62	351	263	367	1.40	8,625	602	397	0.66	14,095	865	764	0.88			
SD	MINNEHAHA	83	2,811	30	170	128	116	0.91	6,291	593	77	0.13	9,102	721	193	0.27			
SD	MINNEHAHA	84	5,365	51	331	248	369	1.49	10,015	727	138	0.19	15,380	975	507	0.52			
SD	MINNEHAHA	85	8,344	81	439	329	138	0.42	7,560	597	48	0.08	15,904	926	186	0.20			
SD	MINNEHAHA	86	6,570	76	319	239	137	0.57	5,511	420	340	0.81	12,081	659	477	0.72			
County Total ('81-86)			36,749	391	2,167	1,625	1,330	0.82	45,420	3,452	1,082	0.31	82,169	5,077	2,412	0.48			
SD	MOODY	81	1,794	19	144	108	18	0.17	5,484	246	209	0.85	7,278	354	227	0.64			
SD	MOODY	82	1,058	13	80	60	4	0.07	7,403	346	239	0.69	8,461	406	243	0.60			
SD	MOODY	83	594	7	39	29	39	1.34	6,223	428	81	0.19	6,817	457	120	0.26			
SD	MOODY	84	1,705	18	121	91	169	1.86	8,015	457	370	0.81	9,720	548	539	0.98			
SD	MOODY	85	2,765	28	181	136	171	1.26	5,722	354	57	0.16	8,487	490	228	0.47			
SD	MOODY	86	2,234	27	132	99	144	1.45	5,272	328	683	2.08	7,506	427	827	1.94			
County Total ('81-86)			10,150	112	697	523	545	1.04	38,119	2,159	1,639	0.76	48,269	2,682	2,184	0.81			
SD	PENNINGTON	81	0	0	0	0	0	0.00	2,140	254	61	0.24	2,140	254	61	0.24			
SD	PENNINGTON	82	1,516	22	205	154	174	1.13	2,099	247	128	0.52	3,615	401	302	0.75			
SD	PENNINGTON	83	480	7	65	49	2	0.04	2,931	353	448	1.27	3,411	402	450	1.12			
SD	PENNINGTON	84	466	6	49	37	14	0.38	4,549	460	60	0.13	5,015	497	74	0.15			
SD	PENNINGTON	85	779	14	87	65	124	1.91	1,946	210	6	0.03	2,725	275	130	0.47			
SD	PENNINGTON	86	1,251	22	127	95	153	1.61	2,834	306	434	1.42	4,085	401	587	1.46			
County Total ('81-86)			4,492	71	533	400	467	1.17	16,499	1,830	1,137	0.62	20,991	2,230	1,604	0.72			
SD	PERKINS	81	4,978	94	775	581	2,971	5.11	285	34	38	1.12	5,263	615	3,009	4.89			
SD	PERKINS	82	3,318	53	525	394	509	1.29	1,852	228	105	0.46	5,170	622	614	0.99			
SD	PERKINS	83	1,669	31	242	182	66	0.36	1,366	173	133	0.77	3,035	355	199	0.56			
SD	PERKINS	84	2,305	45	366	274	161	0.59	2,822	224	101	0.45	4,327	498	262	0.53			
SD	PERKINS	85	2,026	47	328	246	230	0.93	1,021	120	22	0.18	3,047	366	252	0.69			
SD	PERKINS	86	1,607	45	217	163	193	1.18	1,872	130	66	0.51	2,679	293	259	0.88			
County Total ('81-86)			15,903	315	2,453	1,840	4,130	2.24	7,618	909	465	0.51	23,521	2,749	4,595	1.67			
SD	POTTER	81	2,371	57	333	250	104	0.42	4,605	425	706	1.66	6,976	675	810	1.20			
SD	POTTER	82	1,291	30	158	118	33	0.28	5,636	530	201	0.38	6,927	648	234	0.36			
SD	POTTER	83	517	14	69	52	0	0.00	4,747	524	393	0.75	5,264	576	393	0.68			
SD	POTTER	84	499	13	65	49	82	1.67	6,138	619	198	0.32	6,637	668	280	0.42			
SD	POTTER	85	391	10	48	36	31	0.86	1,547	166	128	0.77	1,938	202	159	0.79			
SD	POTTER	86	298	9	32	24	8	0.33	5,747	562	753	1.34	6,045	586	761	1.30			
County Total ('81-86)			5,367	133	705	529	258	0.49	28,420	2,826	2,379	0.84	33,787	3,355	2,617	0.79			

South Dakota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

ALL MULTIPLE PERIL CROP INSURANCE PROTECTION								COMMERCIAL CROP HAIL/FIRE				MPCI & CH/P PROTECTION			
		Protection	Acres	Total	Farmers'	Losses	Farmers'			Losses	Farmers'			Losses	Farmers'
		in force	Insured	Premium	Premium	Paid	Benefit			Paid	Benefit			Paid	Benefit
St	County Name	Yr	\$ (000)	(000)	\$ (000)	\$ (000)	Ratio			\$ (000)	\$ (000)			\$ (000)	\$ (000)
SD	ROBERTS	81	3,701	69	407	305	418 1.37	::	6,679	294	558 1.90	::	10,380	599	976 1.63
SD	ROBERTS	82	1,847	33	184	138	195 1.41	::	9,966	432	99 0.23	::	11,813	570	294 0.52
SD	ROBERTS	83	1,144	21	121	91	147 1.62	::	5,448	309	43 0.14	::	6,592	400	190 0.47
SD	ROBERTS	84	1,651	31	172	129	72 0.56	::	11,265	512	51 0.10	::	12,916	641	123 0.19
SD	ROBERTS	85	1,327	24	118	88	39 0.44	::	8,909	449	206 0.46	::	10,236	537	245 0.46
SD	ROBERTS	86	1,103	21	88	66	71 1.08	::	7,775	407	277 0.68	::	8,878	473	348 0.74
County Total ('81-86)			10,773	199	1,090	817	942 1.15	::	50,042	2,403	1,234 0.51	::	60,815	3,220	2,176 0.68
SD	SANBORN	81	153	4	24	18	73 4.06	::	1,378	66	28 0.42	::	1,531	84	101 1.20
SD	SANBORN	82	312	8	43	32	36 1.12	::	2,864	137	74 0.54	::	3,176	169	110 0.65
SD	SANBORN	83	43	1	6	4	8 2.00	::	1,956	116	23 0.20	::	1,999	120	31 0.26
SD	SANBORN	84	163	4	19	14	19 1.36	::	2,333	121	108 0.89	::	2,496	135	127 0.94
SD	SANBORN	85	148	5	17	13	20 1.54	::	2,555	136	142 1.04	::	2,703	149	162 1.09
SD	SANBORN	86	25	1	3	2	6 3.00	::	1,619	86	28 0.33	::	1,644	88	34 0.39
County Total ('81-86)			844	23	112	83	162 1.95	::	12,705	662	483 0.61	::	13,549	745	565 0.76
SD	SHANNON	81	0	0	0	0	0.00	::	390	58	4 0.07	::	390	58	4 0.07
SD	SHANNON	82	632	10	62	46	67 1.46	::	290	43	2 0.05	::	922	89	69 0.78
SD	SHANNON	83	506	8	47	35	25 0.71	::	314	47	12 0.26	::	820	82	37 0.45
SD	SHANNON	84	566	9	58	44	259 5.89	::	356	51	48 0.94	::	922	95	307 3.23
SD	SHANNON	85	1,147	18	100	75	337 4.49	::	77	11	16 1.45	::	1,224	86	353 4.10
SD	SHANNON	86	1,350	27	90	68	97 1.43	::	288	39	8 0.21	::	1,638	107	105 0.98
County Total ('81-86)			4,201	72	357	268	785 2.93	::	1,715	249	90 0.36	::	5,916	517	875 1.69
SD	SPINK	81	6,232	141	686	514	743 1.45	::	10,911	564	265 0.47	::	17,143	1,078	1,008 0.94
SD	SPINK	82	4,296	93	432	324	168 0.52	::	16,016	784	275 0.35	::	20,312	1,108	443 0.40
SD	SPINK	83	2,031	50	196	147	44 0.30	::	11,046	647	65 0.10	::	13,077	794	109 0.14
SD	SPINK	84	2,331	54	210	158	78 0.49	::	15,911	786	598 0.76	::	18,242	944	676 0.72
SD	SPINK	85	2,518	62	212	159	43 0.27	::	14,165	756	446 0.59	::	16,683	915	489 0.53
SD	SPINK	86	2,777	74	188	141	173 1.23	::	12,462	677	189 0.28	::	15,239	818	362 0.44
County Total ('81-86)			20,185	474	1,924	1,443	1,249 0.87	::	80,511	4,214	1,838 0.44	::	100,696	5,657	3,087 0.55
SD	STANLEY	81	1,198	23	210	158	156 0.99	::	2,101	165	28 0.17	::	3,299	323	184 0.57
SD	STANLEY	82	821	14	133	100	82 0.82	::	3,203	262	142 0.54	::	4,824	362	224 0.62
SD	STANLEY	83	169	3	37	28	2 0.07	::	3,912	348	63 0.18	::	4,081	376	65 0.17
SD	STANLEY	84	374	6	70	52	116 2.23	::	3,232	249	172 0.69	::	3,606	301	288 0.96
SD	STANLEY	85	480	11	82	62	90 1.45	::	2,709	224	65 0.29	::	3,189	286	155 0.54
SD	STANLEY	86	328	9	47	35	26 0.74	::	3,695	276	36 0.13	::	4,023	311	62 0.20
County Total ('81-86)			3,370	66	579	435	472 1.09	::	18,852	1,524	506 0.33	::	22,222	1,959	978 0.50
SD	SULLY	81	2,846	66	399	299	70 0.23	::	10,537	812	438 0.54	::	13,383	1,111	508 0.46
SD	SULLY	82	2,426	55	331	248	24 0.10	::	8,170	595	280 0.47	::	10,596	843	304 0.36
SD	SULLY	83	578	17	81	61	7 0.11	::	7,875	664	319 0.48	::	8,453	725	326 0.45
SD	SULLY	84	3,013	32	233	175	122 0.70	::	10,172	760	304 0.40	::	13,185	935	426 0.46
SD	SULLY	85	1,326	25	136	102	238 2.33	::	7,266	530	1,361 2.57	::	8,592	632	1,599 2.53
SD	SULLY	86	610	16	57	43	9 0.21	::	12,805	946	1,541 1.63	::	13,415	989	1,550 1.57



11/13/87

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

ALL MULTIPLE PERIL CROP INSURANCE PROTECTION								COMMERCIAL CROP RAIL/FIRE				MPCI & CR/P PROTECTION				
			Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit				Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit	
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio
County Total ('81-86)			10,799	211	1,237	928	470	0.51	56,825	4,307	4,243	0.99	67,624	5,235	4,713	0.90
SD	TODD	81	143	2	22	16	15	0.94	2,388	274	523	1.91	2,531	290	538	1.86
SD	TODD	82	239	5	40	30	5	0.17	2,734	310	136	0.44	2,973	340	141	0.41
SD	TODD	83	306	2	31	23	7	0.30	1,532	207	70	0.34	1,838	230	77	0.33
SD	TODD	84	368	2	32	24	7	0.29	2,307	286	17	0.06	2,675	310	24	0.08
SD	TODD	85	974	6	69	52	157	3.02	1,329	167	27	0.16	2,303	219	184	0.84
SD	TODD	86	1,272	9	92	69	58	0.84	795	109	51	0.47	2,067	178	109	0.61
County Total ('81-86)			3,302	26	286	214	249	1.16	11,085	1,353	824	0.61	14,387	1,567	1,073	0.68
SD	TRIPP	81	928	27	135	101	238	2.36	1,591	148	19	0.13	2,519	249	257	1.03
SD	TRIPP	82	1,068	24	168	126	18	0.14	2,470	243	80	0.33	3,538	369	98	0.27
SD	TRIPP	83	602	13	85	64	1	0.02	2,536	275	3	0.01	3,138	339	4	0.01
SD	TRIPP	84	785	13	96	72	8	0.11	2,883	270	3	0.01	3,588	342	11	0.03
SD	TRIPP	85	767	15	100	75	133	1.77	2,499	246	673	2.74	3,266	321	806	2.51
SD	TRIPP	86	995	22	114	86	86	1.00	3,352	318	229	0.72	4,347	404	315	0.78
County Total ('81-86)			5,065	114	698	524	484	0.92	15,331	1,500	1,007	0.67	20,396	2,024	1,491	0.74
SD	TURNER	81	7,095	78	732	549	255	0.46	4,246	428	325	0.76	11,341	977	580	0.59
SD	TURNER	82	2,652	32	255	191	37	0.19	5,763	572	46	0.08	8,415	763	83	0.11
SD	TURNER	83	1,596	20	137	103	120	1.17	3,374	409	90	0.22	4,970	512	210	0.41
SD	TURNER	84	3,364	36	267	200	681	3.40	3,316	320	122	0.38	6,680	520	803	1.54
SD	TURNER	85	4,967	56	355	266	41	0.15	3,569	365	161	0.44	8,536	631	202	0.32
SD	TURNER	86	4,012	51	267	200	158	0.79	2,568	260	57	0.22	6,580	460	215	0.47
County Total ('81-86)			23,686	273	2,013	1,509	1,292	0.86	22,836	2,354	801	0.34	46,522	3,863	2,093	0.54
SD	UNION	81	10,238	85	788	591	57	0.10	8,133	544	174	0.32	18,371	1,135	231	0.20
SD	UNION	82	5,904	49	426	320	77	0.24	8,579	595	54	0.09	14,483	915	131	0.14
SD	UNION	83	3,723	35	251	188	568	3.02	5,049	447	116	0.26	8,772	635	684	1.08
SD	UNION	84	9,198	89	614	460	2,214	4.81	7,801	545	321	0.59	16,999	1,005	2,535	2.52
SD	UNION	85	11,454	114	673	505	148	0.29	7,140	470	5	0.01	18,594	975	153	0.16
SD	UNION	86	9,248	113	509	382	243	0.64	4,883	335	462	1.38	14,131	717	705	0.98
County Total ('81-86)			49,765	485	3,261	2,446	3,307	1.35	41,585	2,936	1,132	0.39	91,350	5,382	4,439	0.82
SD	WALWORTH	81	2,903	70	305	229	22	0.10	1,869	169	115	0.68	4,772	398	137	0.34
SD	WALWORTH	82	1,822	39	165	124	28	0.23	1,903	173	29	0.17	3,725	297	57	0.19
SD	WALWORTH	83	1,009	24	83	62	0	0.00	1,735	157	5	0.03	2,744	219	5	0.02
SD	WALWORTH	84	1,245	26	89	67	9	0.13	3,304	261	89	0.34	4,549	328	98	0.30
SD	WALWORTH	85	2,075	39	141	106	351	3.31	1,040	89	46	0.52	3,115	195	397	2.04
SD	WALWORTH	86	1,526	32	101	76	103	1.36	2,787	215	601	2.80	4,313	291	704	2.42
County Total ('81-86)			10,580	230	884	664	513	0.77	12,638	1,064	885	0.83	23,218	1,728	1,398	0.81
SD	WASHAUG	81	0	0	0	0	0	0.00	1,257	113	11	0.10	1,257	113	11	0.10
SD	WASHAUG	82	0	0	0	0	0	0.00	1,340	122	568	4.66	1,340	122	568	4.66
SD	WASHAUG	83	0	0	0	0	0	0.00	871	80	54	0.68	871	80	54	0.68
SD	WASHAUG	84	0	0	0	0	0	0.00	1,215	100	141	1.41	1,215	100	141	1.41
SD	WASHAUG	85	67	1	5	4	12	3.00	336	28	0	0.00	403	32	12	0.38

11/13/87

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

===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION =====									===== COMMERCIAL CROP HAIL/PIRE =====				===== MPCI & CH/P PROTECTION =====			
			Protection in force	Acres Insured	Total Premium	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost	Protection in force	Farmers' Premium	Losses Paid	Farmers' Benefit Cost
St	County Name	Yr	\$(000)	(000)	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio	\$(000)	\$(000)	\$(000)	Ratio
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	3.80	5,019	443	774	1.75	5,095	448	793	1.77
SD	YANKTON	81	6,821	74	700	525	152	0.29	2,510	214	73	0.34	9,331	739	225	0.30
SD	YANKTON	82	2,458	28	236	177	33	0.19	3,146	279	50	0.18	5,604	456	83	0.18
SD	YANKTON	83	1,032	12	95	71	50	0.70	2,418	261	55	0.21	3,450	332	105	0.32
SD	YANKTON	84	1,964	22	164	123	423	3.44	2,274	205	107	0.52	4,238	328	530	1.62
SD	YANKTON	85	2,907	35	225	169	44	0.26	2,608	246	76	0.31	5,515	415	120	0.29
SD	YANKTON	86	2,254	32	151	113	117	1.04	2,244	216	162	0.75	4,498	329	279	0.85
County Total ('81-86)			17,436	203	1,571	1,178	819	0.70	15,200	1,421	523	0.37	32,636	2,599	1,342	0.52
SD	ZIEBACH	81	765	16	139	104	343	3.30	287	23	58	2.52	1,052	127	401	3.16
SD	ZIEBACH	82	509	11	82	62	108	1.74	632	50	4	0.08	1,141	112	112	1.00
SD	ZIEBACH	83	106	3	22	16	0	0.00	772	75	20	0.27	878	91	20	0.22
SD	ZIEBACH	84	159	4	29	22	3	0.14	1,318	106	145	1.37	1,477	128	148	1.16
SD	ZIEBACH	85	260	7	44	33	33	1.00	409	38	6	0.16	669	71	39	0.55
SD	ZIEBACH	86	289	8	37	28	36	1.29	697	66	19	0.29	986	94	55	0.59
County Total ('81-86)			2,088	49	353	265	523	1.97	4,115	358	252	0.70	6,203	623	775	1.24
SD	1-UNDERSIG # 173	86	8	0	8	0	0	0.00	0	0	0	0.00	8	0	0	0.00
SD	1-UNDERSIG # 888	85	57	0	7	5	0	0.00	8	0	0	0.00	57	5	0	0.00
SD	1-UNDERSIG # 131	86	0	0	0	0	0	0.00	816	76	144	1.89	816	76	144	1.89
State Total																
SD		81	162,742	2,796	18,461	13,845	16,312	1.18	204,612	14,529	11,604	0.80	367,354	28,374	27,916	0.98
SD		82	104,100	1,749	11,659	8,745	5,867	0.67	272,987	18,835	10,278	0.55	377,087	27,580	16,145	0.59
SD		83	48,543	831	5,137	3,854	2,692	0.70	204,218	17,231	5,556	0.32	252,761	21,085	8,248	0.39
SD		84	83,545	1,217	7,823	5,867	8,292	1.41	284,766	19,799	7,928	0.40	368,311	25,666	16,220	0.63
SD		85	109,336	1,632	9,135	6,855	6,237	0.91	217,693	15,084	9,609	0.64	327,029	21,939	15,846	0.72
SD		86	91,686	1,545	6,889	5,168	5,255	1.02	217,203	15,576	14,567	0.94	308,889	20,744	19,822	0.96
State Total			599,952	9,770	59,104	44,334	44,655	1.01	1,401,479	101,054	59,542	0.59	2,001,431	145,388	104,197	0.72

Notes: AACI Estimates are based on PCIC & CHIAA Data; MPCI Subsidy estimated at 25%; 1986 Data as of 4/87; Performance data by county is available upon request.