



**Crop Year Government Cost of Federal Crop Insurance Program**  
Dollars in millions



**Direct Costs of Federal Crop Insurance Program**

Crop year	Total Premium	Underwriting Gain/(Loss)	Indemnities	Premium Subsidy	Program Delivery Costs	Total Direct Costs
2013	(11,837)	644	12,108	7,308	1,398	9,621
2014	(10,100)	1,040	9,146	6,224	1,386	7,696
2015	(9,806)	1,812	6,345	6,104	1,434	5,889
2016	(9,349)	2,612	3,934	5,873	1,447	4,517
2017	(10,093)	2,614	5,469	6,362	1,482	5,834
2018	(9,912)	2,121	7,338	6,271	1,541	7,359
2019	(10,235)	509	10,686	6,416	1,580	8,956
2020	(10,377)	1,359	9,191	6,454	1,683	8,310
2021	(14,295)	3,252	9,726	8,850	1,880	9,413
2022	(19,242)	4,185	18,165	11,982	2,181	17,271
<b>Total</b>	<b>(115,246)</b>	<b>20,148</b>	<b>92,108</b>	<b>71,844</b>	<b>16,012</b>	<b>84,866</b>

Source: Summary of Business Reports as of 5/1/2023

- This report includes standard, livestock, and Puerto Rico and is based on Crop Year.
- This report is updated dynamically based on the Summary of Business. Changes to costs can occur in the current fiscal year related to a prior crop year. Prior crop year numbers are updated for those changes.

Column descriptions:

- Total Premium is comprised of producer paid premium and premium subsidy.
- Underwriting gains represent the Approved Insurance Providers' portion of the earnings on the insurance book of business. If the insurance book of business is a loss, Approved Insurance Providers would pay FCIC for their portion of the underwriting losses. Underwriting losses are shown as a negative number above.
- Indemnities are payments to Approved Insurance Providers for insurable losses, sometimes called loss claims.
- Premium subsidy represents the subsidized portion of Total Premium.
- Program delivery costs are payments to the Approved Insurance Providers to cover administrative and operating expenses associated with delivering the crop insurance program.
- Total direct costs are all costs associated with the crop insurance program.