



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
2009	(8,961)	2,299	5,231	5,431	1,621	5,621
2010	(7,607)	1,919	4,258	4,715	1,371	4,656
2011	(12,012)	1,679	10,879	7,478	1,363	9,387
2012	(11,152)	(1,316)	17,490	6,992	1,405	13,419
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	(9,804)	1,815	6,342	6,102	1,434	5,889
2016	(9,348)	2,616	3,930	5,872	1,447	4,517
2017	(10,094)	2,624	5,455	6,362	1,483	5,830
2018	(9,907)	2,294	6,466	6,267	1,537	6,657
Total	(100,822)	15,614	81,305	62,751	14,445	73,293

Source: Summary of Business Reports as of 3/11/2019

- 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.