

Crops	Insured Acres	Total Acres	Percent Insured
Macadamia Nuts	11,904	16,000	74
Pasture, Rangeland, Forage	213,329	N/A	N/A
Tropical Fruit - Banana	1	317	<1
Tropical Fruit - Coffee	4,485	6,500	69
Tropical Fruit - Papaya	93	650	14
Crop Pilot Programs			
Program	County Availability	Total Liability	
Micro-Farm	All Counties	\$0	
Nursery Value Select	All Counties	\$6,546,562	
Pasture, Rangeland, Forage	All Counties	\$6,162,427	
Whole-Farm Revenue Protection	All Counties	\$0	
Dollar Liability Program		Total Dollar Liability	
Macadamia Trees		\$108,088,099	
Nursery Value Select		\$6,546,562	
Nursery Field Grown and Container		\$6,265,827	
Hurricane Insurance Protection - Wind Index (All Crops)		\$1,956,081	
Pasture, Rangeland, Forage		\$6,162,427	
Tropical Tree - Banana		\$5,839	
Tropical Tree - Coffee		\$46,407,136	
Tropical Tree - Papaya		\$637,513	

15 Year Crop Insurance History for Hawaii

Year	Policies Earning Premium	Net Acres Insured	Liability (\$)	Gross Premium (\$)	Losses (\$)	Loss Ratio
2011	160	28,981	111,225,655	1,586,946	2,627,456	1.66
2012	163	29,650	119,474,501	1,767,210	796,124	0.45
2013	152	29,087	113,796,812	1,641,071	856,129	0.52
2014	151	28,983	113,276,219	1,693,371	1,750,572	1.03
2015	181	29,170	119,682,522	1,804,629	667,210	0.37
2016	192	28,903	121,569,818	1,446,380	1,069,071	0.74
2017	161	28,544	117,976,332	1,100,506	1,029,078	0.94
2018	164	28,461	126,454,523	1,236,637	1,922,579	1.55
2019	149	15,813	149,990,558	1,435,515	2,178,539	1.52
2020	165	16,345	172,268,472	1,584,774	2,290,368	1.45
2021	216	16,233	168,938,172	1,637,637	2,104,433	1.29
2022	203	16,404	177,156,607	1,811,864	3,936,540	2.17
2023	230	17,085	199,029,063	2,228,307	6,657,091	2.99
2024	213	16,547	214,960,986	2,431,399	5,066,848	2.08
2025	214	229,812	221,770,272	3,434,743	3,210,518	0.93

Data current as of February 2026. For current data go to RMA's [Summary of Business tool](#).

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private crop insurance agents. A list of insurance agents is available online using the [RMA Agent Locator](#).

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