USDA United States Department of Agriculture

A Risk Management Agency State Profile *2025 Crop Year*

Michigan Crop Insurance

February 2026

Crops	Insured Acres	Total Acres	Percent Insured
Apples	26,484	37,000 *	72
Barley	916	3,329	28
Blueberries	10,910	17,000 *	64
Cabbage	2,260	4,215	54
Cherries	17,660	26,632	66
Corn	1,834,029	2,281,128	80
Dry Beans	213,436	243,496	88
Forage Production	7,805	N/A	N/A
Forage Seeding	275	N/A	N/A
Grapes	8,554	8,862	97
Green Peas	304	1,231	25
Hybrid Corn Seed	20,614	N/A	N/A
Mint	2,005	2,134	94
Oats	5,468	26,470	21
Onions	971	918	N/A
Pasture Rangeland Forage	19,768	N/A	N/A
Peaches	1,423	2,200 *	65
Popcorn	419	516	81
Potatoes	34,926	43,957	79
Processing Beans	2,244	7,286	31
Soybeans	1,631,651	2,026,359	81
Sugar Beets	121,004	135,935	89
Sunflowers	183	1,487	12
Tomatoes	1,798	2,875	63
Wheat	454,496	486,378	93

**2024 NASS data*

Crop Pilot Programs

Program	County Availability	Total Liability
Apiculture	All Counties	$1,122,367
Apple Trees	Allegan, Antrim, Benzie, Berrien, Cass, Clinton, Genesee, Grand Traverse, Ionia, Kalamazoo, Kent, Leelanau, Lenawee, Macomb, Manistee, Mason, Montcalm, Muskegon, Newaygo, Oceana, Ottawa, Shiawassee, Van Buren, Washtenaw	$627,435
Cherries	Allegan, Antrim, Benzie, Berrien, Cass, Charlevoix, Grand Traverse, Kent, Leelanau, Manistee, Mason, Muskegon, Newaygo, Oceana, Ottawa, Van Buren	$26,002,363

Program	County Availability	Total Liability
Cucumbers	Allegan, Arenac, Bay, Gladwin, Gratiot, Ionia, Isabella, Mecosta, Midland, Montcalm, Muskegon, Newaygo, Ottawa, Saginaw, Sanilac, St Joseph, Tuscola	$15,898,326
Dairy Cattle	All Counties	$29,374,811
Fed Cattle	All Counties	$12,137,999
Feeder Cattle	All Counties	$5,259,334
Milk	All Counties	$695,676,138
Swine	All Counties	$185,881,872

Dollar Liability Program	Total Dollar Liability
Apiculture	$1,122,367
Cherries	$26,002,363
Dairy Cattle	$29,374,811
Fed Cattle	$12,137,999
Feeder Cattle	$5,259,334
Forage Seeding	$40,608
Hybrid Seed Corn	$14,074,736
Micro Farm	$5,961,786
Nursery **	$15,291,661
Swine	$185,881,872
Whole Farm Revenue Program	$42,682,648

**Nursery included FG&C and NVS totals

15 Year Crop Insurance History for Michigan

Year	Policies Earning Premium	Net Acres Insured	Liability ($)	Gross Premium ($)	Losses ($)	Loss Ratio
2011	22,541	4,124,776	2,082,758,798	211,888,410	59,229,615	0.28
2012	22,806	4,255,842	2,190,375,231	195,169,976	236,799,355	1.21
2013	23,670	7,305,612	2,311,000,210	196,361,064	102,074,796	0.52
2014	23,231	4,343,421	2,006,848,326	179,319,155	117,848,009	0.66
2015	22,623	4,263,846	1,883,098,219	172,261,086	79,460,423	0.46
2016	21,795	4,191,882	1,793,655,721	109,277,242	50,147,120	0.30
2017	20,703	4,201,018	1,886,486,936	122,221,634	99,102,120	0.54
2018	20,378	4,132,501	1,907,239,158	163,587,853	92,160,481	0.56
2019	20,987	4,151,173	1,801,418,512	164,644,844	305,122,861	1.85
2020	21,590	4,286,198	2,054,270,293	166,404,212	59,433,397	0.36
2021	20,336	4,273,028	2,280,079,442	198,477,600	30,653,607	0.15
2022	20,113	4,378,982	2,859,176,380	246,876,410	54,793,155	0.22
2023	20,261	4,333,614	2,953,601,245	239,506,727	48,921,958	0.20
2024	22,811	4,450,693	2,808,822,097	244,461,968	104,295,299	0.38
2025	25,690	5,993,008	3,626,351,336	262,185,713	69,997,759	0.18

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.

Contact Us

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