



United States Department of Agriculture

Federal Crop Insurance
Summary of Business
for
Yield Exclusion

As of: February 22, 2016

Federal Crop Insurance Summary of Business for Yield Exclusion

The APH Yield Exclusion (APH-YE) is a provision of the 2014 Farm Bill. The provision allows farmers to exclude eligible yields which occur from exceptionally bad years (such as a year in which a natural disaster or other extreme weather occurs) from their production history when calculating yields used to establish their crop insurance coverage. The APH-YE option and eligible crop years for exclusion are identified in the actuarial documents.

This report provides a summary of policy totals wherein producers have selected APH-YE and are eligible for APH-YE beginning with the 2015 crop year. Policy totals that had APH-YE available as a choice as filed in the actuarial documents is provided for comparison. This report includes the following:

Yield Exclusion by Commodity – provides the overall summary by commodity for policies selecting the APH-YE option and includes the total policies insured where APH-YE is available in the actuarial documents.

Yield Exclusion by State – provides the overall summary by state for policies selecting the APH-YE option and includes the total policies insured where APH-YE is available in the actuarial documents.

Yield Exclusion by Insurance Plan – provides the overall summary by insurance plan for policies selecting the APH-YE option and includes the total policies insured where APH-YE is available in the actuarial documents.

Descriptions of terminology common throughout this report are as follows:

APH-YE eligible – when a crop year is determined to be APH-YE eligible for a crop in a county, producers in contiguous counties will also be eligible to exclude their actual yield for that crop year under APH-YE. The APH-YE option is listed in the county actuarial documents showing the crop and eligible crop year(s) available for exclusion.

Policies with Yield Exclusion – is a subset of the total population of those policies that actually chose the APH-YE option in the states and counties where APH-YE is available.

Total Policies Insured – is the full population of policies insured in the states and counties where APH-YE is available in the actuarial documents.

Federal Crop Insurance Summary of Business for Yield Exclusion 2015 Reinsurance Year Yield Exclusion by Commodity

Commodity	Policies with Yield Exclusion *							Total Policies Insured **						
	Policies Sold	Pols Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio	Policies Sold	Pols Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio
Barley	1,669	349	111,261	\$19,266,699	\$3,126,543	\$1,071,896	0.34	38,095	6,272	2,072,637	\$315,107,426	\$42,985,715	\$21,926,092	0.51
Canola	348	80	18,202	\$3,686,384	\$778,432	\$85,078	0.11	5,561	1,576	626,338	\$121,605,026	\$21,611,691	\$8,794,187	0.41
Corn	121,654	81,151	13,255,769	\$6,515,159,409	\$859,160,516	\$348,984,225	0.41	412,025	257,554	50,142,349	\$23,379,215,193	\$2,512,901,835	\$1,270,010,670	0.51
Cotton	15,208	8,635	1,970,910	\$513,757,306	\$174,717,095	\$54,111,796	0.31	75,226	34,854	7,660,339	\$2,363,287,739	\$526,068,639	\$268,528,175	0.51
Grain Sorghum	19,323	6,517	1,162,854	\$213,745,995	\$57,033,893	\$13,987,636	0.25	159,544	45,074	6,757,090	\$1,050,549,449	\$246,619,658	\$75,862,805	0.31
Peanuts	1,183	288	23,370	\$10,895,767	\$1,899,547	\$1,738,998	0.92	14,080	4,819	771,388	\$381,263,653	\$39,012,284	\$44,115,630	1.13
Popcorn	136	47	7,488	\$4,747,809	\$439,174	\$751,752	1.71	2,263	431	93,576	\$54,673,709	\$4,789,885	\$6,542,288	1.37
Rice	4	3	1,465	\$734,388	\$21,209	\$669,499	31.57	454	246	90,617	\$36,095,090	\$1,307,830	\$3,758,862	2.87
Soybeans	49,997	24,095	3,838,407	\$1,127,255,628	\$166,324,201	\$49,705,903	0.30	291,240	180,489	38,119,500	\$10,770,776,964	\$1,159,329,774	\$608,726,139	0.53
Sunflowers	5,007	543	153,414	\$28,773,441	\$5,837,360	\$2,076,468	0.36	67,029	5,493	1,677,125	\$289,009,911	\$49,950,806	\$27,706,422	0.55
Wheat	4,239	2,381	1,124,431	\$217,694,753	\$40,211,908	\$6,387,275	0.16	28,154	15,364	7,326,905	\$1,330,734,296	\$229,015,419	\$51,177,379	0.22
Total	218,768	124,089	21,667,572	\$8,655,717,579	\$1,309,549,878	\$479,570,526	0.37	1,093,671	552,172	115,337,863	\$40,092,318,456	\$4,833,593,536	\$2,387,148,649	0.49

* Yield Exclusion (YE) totals represent the subset of policies that actually chose the YE insurance option.

** Totals represent total policies in the states and counties that had APH Yield Exclusion available as a choice as filed in the actuarial documents.

Federal Crop Insurance Summary of Business for Yield Exclusion 2015 Reinsurance Year Yield Exclusion by State

State Name	Policies with Yield Exclusion *							Total Policies Insured **						
	Policies Sold	Pols Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio	Policies Sold	Pols Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio
Alabama	3,154	851	126,214	\$43,092,560	\$7,352,030	\$2,002,775	0.27	12,666	4,836	1,017,763	\$322,537,811	\$47,895,487	\$23,036,209	0.48
Arizona	0	0	0	\$0	\$0	\$0	0	117	2	2,184	\$25,132	\$967	\$0	0.00
Arkansas	77	42	24,496	\$4,234,737	\$1,587,990	\$2,184,184	1.38	17,678	7,491	2,497,095	\$539,846,931	\$49,415,332	\$52,540,715	1.06
California	0	0	0	\$0	\$0	\$0	0	386	117	27,195	\$9,094,126	\$1,033,247	\$1,892,843	1.83
Colorado	2,473	975	281,476	\$47,224,460	\$15,422,393	\$7,463,809	0.48	18,757	5,584	1,618,911	\$470,379,326	\$69,369,743	\$38,051,362	0.55
Connecticut	0	0	0	\$0	\$0	\$0	0	39	29	4,896	\$1,645,856	\$150,779	\$46,366	0.31
Delaware	60	40	6,099	\$2,551,814	\$384,583	\$13,401	0.03	1,658	1,277	270,877	\$90,582,045	\$8,563,181	\$1,549,854	0.18
Florida	380	72	9,565	\$2,604,264	\$587,194	\$349,315	0.59	2,502	662	132,980	\$37,043,606	\$6,075,180	\$3,998,301	0.66
Georgia	2,438	498	67,748	\$24,939,850	\$4,920,394	\$1,600,728	0.33	34,278	9,708	1,854,189	\$688,260,133	\$76,287,386	\$44,982,488	0.59
Idaho	191	88	49,592	\$10,012,644	\$1,377,285	\$178,061	0.13	1,920	799	342,946	\$72,865,532	\$6,366,058	\$2,759,107	0.43
Illinois	37,210	26,595	3,680,043	\$2,212,210,206	\$192,842,899	\$141,614,837	0.73	70,591	54,662	8,358,480	\$4,542,034,833	\$362,523,227	\$285,250,447	0.79
Indiana	7,881	4,849	833,922	\$477,598,933	\$55,289,514	\$25,229,538	0.46	22,823	17,434	3,527,995	\$1,878,383,898	\$172,039,587	\$203,562,814	1.18
Iowa	7,089	4,990	791,637	\$461,116,205	\$40,252,407	\$13,988,201	0.35	34,942	27,484	4,866,765	\$2,508,831,210	\$187,544,231	\$66,695,964	0.36
Kansas	28,318	12,787	1,918,545	\$549,005,108	\$107,856,735	\$23,221,133	0.22	188,418	72,761	10,029,373	\$2,837,562,397	\$396,437,232	\$103,302,399	0.26
Kentucky	7,754	3,723	746,213	\$347,699,401	\$39,511,537	\$6,737,976	0.17	17,239	10,501	2,396,255	\$951,450,709	\$98,300,367	\$25,585,678	0.26
Louisiana	853	216	60,053	\$21,806,734	\$2,697,121	\$4,239,534	1.57	13,399	4,822	1,800,948	\$505,289,167	\$49,774,150	\$58,653,356	1.18
Maine	0	0	0	\$0	\$0	\$0	0	4	2	191	\$64,949	\$6,951	\$0	0.00
Maryland	444	311	63,824	\$26,506,808	\$3,866,402	\$186,567	0.05	4,369	3,234	665,502	\$215,477,116	\$24,414,269	\$4,734,156	0.19
Massachusetts	0	0	0	\$0	\$0	\$0	0	49	45	5,519	\$2,115,676	\$155,756	\$68,028	0.44
Michigan	361	208	35,016	\$10,949,751	\$2,017,278	\$372,884	0.18	7,168	5,391	1,172,208	\$400,010,771	\$38,190,602	\$12,331,996	0.32
Minnesota	7,322	4,634	905,999	\$313,249,626	\$54,154,139	\$4,118,266	0.08	36,581	17,728	4,630,519	\$1,368,946,295	\$193,167,405	\$36,044,189	0.19
Mississippi	690	196	48,695	\$17,365,867	\$2,362,455	\$1,995,532	0.84	11,988	4,792	2,187,032	\$621,027,260	\$66,397,161	\$72,338,084	1.09
Missouri	16,489	9,841	1,554,327	\$619,963,519	\$106,677,381	\$90,669,475	0.85	61,597	38,421	6,450,867	\$2,174,823,300	\$305,252,596	\$359,695,544	1.18
Montana	194	58	23,509	\$2,384,778	\$516,269	\$205,630	0.40	9,062	2,266	986,045	\$118,323,091	\$16,886,792	\$9,340,865	0.55
Nebraska	23,876	13,577	1,497,611	\$602,158,342	\$78,944,502	\$9,438,906	0.12	125,025	75,802	13,712,911	\$6,472,814,873	\$487,427,019	\$95,388,550	0.20

(continued)

* Yield Exclusion (YE) totals represent the subset of policies that actually chose the YE insurance option.

** Totals represent total policies in the states and counties that had APH Yield Exclusion available as a choice as filed in the actuarial documents.

Federal Crop Insurance Summary of Business for Yield Exclusion 2015 Reinsurance Year Yield Exclusion by State

State Name	Policies with Yield Exclusion *							Total Policies Insured **						
	Policies Sold	Pols Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio	Policies Sold	Pols Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio
Nevada	0	0	0	\$0	\$0	\$0	0	1	1	117	\$2,282	\$276	\$2,282	8.27
New Hampshire	0	0	0	\$0	\$0	\$0	0	12	10	1,572	\$638,219	\$42,584	\$0	0.00
New Jersey	23	20	6,675	\$2,224,207	\$233,301	\$112,414	0.48	1,023	751	132,853	\$41,020,943	\$4,127,349	\$3,422,724	0.83
New Mexico	145	78	25,540	\$5,188,636	\$1,532,067	\$612,505	0.40	1,661	541	189,643	\$53,848,051	\$6,424,303	\$4,122,646	0.64
New York	2	0	0	\$0	\$0	\$0	0	878	677	210,220	\$64,868,186	\$5,210,910	\$3,436,420	0.66
North Carolina	2,856	1,005	153,751	\$47,651,774	\$8,558,645	\$8,318,550	0.97	20,986	10,738	2,488,495	\$703,534,280	\$85,809,775	\$97,450,589	1.14
North Dakota	7,925	3,413	1,341,231	\$305,187,838	\$63,179,011	\$14,872,972	0.24	85,198	32,738	14,108,538	\$3,103,563,701	\$555,633,771	\$189,047,933	0.34
Ohio	2,658	1,306	139,383	\$76,419,828	\$8,498,279	\$4,323,119	0.51	20,084	15,736	2,300,781	\$1,105,629,717	\$93,451,583	\$73,141,964	0.78
Oklahoma	1,674	840	188,723	\$51,126,903	\$16,233,291	\$3,252,614	0.20	18,831	5,135	1,003,355	\$187,326,964	\$51,741,590	\$15,006,691	0.29
Oregon	23	9	2,932	\$430,525	\$92,350	\$218,785	2.37	442	85	24,137	\$3,889,076	\$498,054	\$969,049	1.95
Pennsylvania	415	297	55,379	\$22,417,106	\$4,643,658	\$358,064	0.08	7,254	5,976	879,801	\$303,767,362	\$39,624,322	\$11,173,782	0.28
South Carolina	630	283	72,311	\$21,739,301	\$4,557,413	\$7,766,667	1.70	7,690	3,948	939,931	\$239,653,755	\$37,286,379	\$84,076,670	2.25
South Dakota	21,945	13,806	2,993,358	\$1,109,107,883	\$203,454,288	\$17,889,943	0.09	65,878	33,636	9,360,724	\$3,057,984,445	\$490,065,742	\$69,701,398	0.14
Tennessee	2,874	1,364	244,732	\$94,758,351	\$12,664,509	\$1,181,570	0.09	13,526	7,545	2,033,503	\$590,796,587	\$64,417,564	\$18,039,086	0.28
Texas	22,438	11,512	2,720,373	\$655,629,360	\$205,374,583	\$75,966,948	0.37	123,346	46,882	9,353,140	\$2,372,370,944	\$558,227,701	\$273,900,250	0.49
Utah	1	0	0	\$0	\$0	\$0	0	70	33	3,361	\$365,534	\$42,482	\$0	0.00
Vermont	57	52	9,334	\$4,380,476	\$485,870	\$911,499	1.88	184	161	34,412	\$14,784,291	\$1,527,469	\$2,212,789	1.45
Virginia	794	568	128,765	\$48,569,416	\$10,147,280	\$1,103,521	0.11	6,589	4,015	816,882	\$255,471,466	\$39,028,926	\$11,957,868	0.31
Washington	143	44	5,952	\$1,163,707	\$77,700	\$375,972	4.84	2,570	526	61,190	\$11,479,223	\$684,265	\$2,826,746	4.13
West Virginia	19	12	2,408	\$793,483	\$91,756	\$12,410	0.14	388	260	39,521	\$12,544,347	\$1,405,830	\$249,889	0.18
Wisconsin	6,837	4,910	847,697	\$411,723,750	\$50,963,068	\$6,437,377	0.13	22,327	16,419	2,710,310	\$1,113,180,869	\$131,203,632	\$22,070,768	0.17
Wyoming	55	19	4,444	\$529,428	\$142,301	\$44,844	0.32	1,477	509	85,734	\$26,162,171	\$3,464,324	\$2,489,790	0.72
Total	218,768	124,089	21,667,572	\$8,655,717,579	\$1,309,549,878	\$479,570,526	0.37	1,093,671	552,172	115,337,863	\$40,092,318,456	\$4,833,593,536	\$2,387,148,649	0.49

* Yield Exclusion (YE) totals represent the subset of policies that actually chose the YE insurance option.

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Federal Crop Insurance Summary of Business for Yield Exclusion 2015 Reinsurance Year Yield Exclusion by Insurance Plan

Insurance Plan	Policies with Yield Exclusion *							Total Policies Insured **						
	Policies Sold	Pol Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio	Policies Sold	Pol Earn Prem	Acreage	Liability	Premium	Indemnity	Loss Ratio
Rev Prot w/ HPE	1,249	838	117,311	\$6,753,010	\$3,931,484	\$3,324,915	0.85	4,455	2,856	568,254	\$274,715,706	\$15,690,240	\$11,526,112	0.73
Revenue Protection	203,285	117,773	20,806,143	\$8,394,685,269	\$1,279,419,862	\$461,145,477	0.36	859,104	476,194	102,139,673	\$36,905,851,351	\$4,578,601,206	\$2,202,718,488	0.48
Yield Protection	14,234	5,478	744,118	\$198,279,300	\$26,198,532	\$15,100,134	0.58	230,112	73,122	12,629,936	\$2,911,751,399	\$239,302,090	\$172,904,049	0.72
Total	218,768	124,089	21,667,572	\$8,655,717,579	\$1,309,549,878	\$479,570,526	0.37	1,093,671	552,172	115,337,863	\$40,092,318,456	\$4,833,593,536	\$2,387,148,649	0.49

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