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### **Livestock Risk Protection (LRP) Contract to be Reintroduced in October<sup>1</sup>**

There were a number of changes already approved for the Livestock Risk Protection (LRP) contract. Those changes included:

- 1) Approved a procedure to apply a factor for certain cattle to allow insurance on heifers, Brahmas, dairy cattle and feeder cattle at all weights. Those adjustments will be announced for feeder cattle that weigh less than 600 pounds.
- 2) Approved for LRP-Feeder Cattle pilot program will include 91 and 119 day periods (13 and 17 week contracts).
- 3) Approved a change to the price/liability algorithm in LRP-Swine pilot program, as approved by RMA.

The LRP contract was removed from the market following the announcement of a Bovine Spongiform Encephalopathy (BSE) case in the state of Washington. Nearly 90% of the LRP contracts sold in Kansas were purchased after the BSE case was announced and before the LRP contract was taken off the market at about 7:30 p.m. on December 23, 2003. However, the market did recover and those contracts sold on December 23 did not pay any indemnity payments.

The RMA expects to reintroduce the LRP contract on October 1, 2004 with major underwriting rule changes. Those changes will eliminate the ability to adversely select on LRP and will be a "fair" bet because the contract will only be available from about 5:00 p.m. (as soon as possible after Chicago Mercantile Exchange (CME) closes to given settlement file availability) until 9:00

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a.m. the next morning. That means LRP will not be available when the option market is opened and therefore one cannot compare current premiums and then select the least expensive.

The LRP program was also expanded and underwriting rule changes:

- 1) All LRP products will be available in states that had at least one LRP product in the past. Therefore Kansas will have the fed cattle contract in addition to the feeder cattle and swine contract available for eligible producers.
- 2) LRP has been expanded in to the states of Michigan, Missouri, North Dakota, Ohio, Wisconsin and West Virginia. A complete list of states is posted in Table 1.
- 3) There are daily sales limits for the program as well as annual funding limits. Therefore the maximum daily sales limit will be \$1 million or as set by RMA.
- 4) The LRP program will be shut down for a given product if the relevant CME futures have 4 or more contract months that equal or exceed the daily price limit for 2 or more consecutive days. If the program is halted by the rule or by RMA, then the program will be resumed when there are 2 days without 4 or more contracts making a limit move.

Individual contract months that have a limit price move will impact the availability of the data required to generate LRP rates, so if there is a limit move in any deferred futures, there will likely be less LRP endorsement guarantees available that day. Those LRP endorsements with the longer expiration dates will be available the next day providing the required futures contract does not settle on the limit.

It should be clear RMA has made major changes to the LRP contract. From the livestock producer's viewpoint it greatly increases the availability of coverage. The feeder cattle contract has been expanded to accommodate cattle that weigh less than 600 pounds, heifers, and it covers Brahma, dairy and other breeds. Kansas will also receive the LRP contract offer on fat cattle, which is another improvement from the producer's prospective.

Under the new underwriting rules the LRP contract will only be open during hours when the CME is closed so one will not be able to compare premiums between the two contracts while both are available. This was a major advantage under the old program from the producer's perspective. In addition, there will no longer be a delay in the premiums that gave the producers the advantage of being able to purchase LRP based off of yesterday's market. This situation was very similar to the one day delay in the posted county price on repayment of marketing loan gains under the Farm Service Agency's program for selected crops. This change will prevent producers from purchasing LRP on the previous day's market with additional information gained in the current market.

Because the LRP rates will be set at approximately 5:00 p.m. in the evening and available until 9:00 a.m. the next morning, it is possible that additional news that would impact the market could be announced during the open purchase period. This would not eliminate producers from buying coverage even when a case of some catastrophic illness or other catastrophe has occurred. However, RMA has instituted some automatic shutoffs, one of which is a limitation on the amount of premium sales that can occur on a single day. In addition, they have added greater flexibility under the conditions when RMA can simply shut down the availability of the contract.

All of these features are designed to avoid the possibility that producers will be able to purchase the LRP with additional information such as an announcement of another BSE case.

These changes will eliminate nearly all adverse selection in the LRP contract. If such bad news were to occur it is possible RMA would simply move to shut off sales even before the million dollar automatic limit is hit. These rules simply make this product an actuarially “fair” bet between RMA/insurance companies and the producer.

The one remaining question is the rates that will be charged for the LRP contract. Comparison of LRP premiums versus similar put premiums adjusted for time value and volatility will be posted on AgManager.info once LRP is released in October. It is entirely possible premiums for the LRP contract adjusted for the amount of coverage in the contract will be higher than the premiums bid for put options.

If the premiums are more expensive than the equivalent put option it does not necessarily mean livestock producers would not want to use LRP. The greatest advantage for LRP is the ability to insure as few as 1 head up to 1,000 head on a single endorsement. A put option represents 67 head of feeder steers. Given the vast majority of cow herds in the state of Kansas are under 200 head and nearly all are under 500 head this ability to incrementally minimum price cattle particularly now that heifers are included is a major advantage for an LRP contract. Buying put options representing roughly 67 head and most producers would have their entire herd covered with only 1 or 2 options.

Also, the LRP contract is an insurance contract sold through an insurance agency and many lenders providing loans to purchase livestock may prefer an insurance product protecting their interest rather than an option protecting their interest. Primarily because of the flexibility to incrementally price relatively small livestock herds, the LRP probably has a market in many states especially on feeder cattle.

However, without some analysis producers would not want to automatically assume the LRP coverage is cheaper than coverage provided by puts even though the LRP contract receives a 13 percent premium subsidy and the commissions are paid entirely by RMA. Once the LRP contract is released on about October 1, additional analysis on the rates will be provided on AgManager.info.

### **Kansas Crop Insurance Indemnity Payment History**

**Introduction.** Kansas growers and others who have studied the Risk Management Agency’s (RMA) WEB page have questioned if their premium dollars are being shifted to other counties and states. As a result, many insured Kansas farmers have asked; “are my crop insurance premium dollars being sent to high risk counties in the west to cover underwriting losses?”. If one were to argue premium dollars are being shifted between states, then Kansas has benefited from the shift, but what about shifting premium dollars between Kansas counties?

Crop insurance gains are not evenly distributed across Kansas counties. However, that is the point of insurance. Everyone in the insurance pool does not collect but all members of the pool

have the “same” level of risk exposure. Everyone driving a car has an auto wreck risk exposure but not all insured drivers will have a wreck.

**Data.** The data in Table 2 is based on all of the crop insurance contracts sold during the period 1989-2003. The data for the period 1989-2003 was collected from the RMA WEB page located at <http://www.usda.rma.gov>. The objective of this analysis was to answer the question are Kansas farmer paid premiums “fairly” distributed between counties. All “buy-up” and CAT contracts were included in the data and would include all of the reinsured products, i.e. Crop Revenue Coverage (CRC), Revenue Assurance (RA), Income Protection (IP), Multi-Peril Crop Insurance Actual Production History (MPCI-APH), Group Risk Plan (GRP), and all other subsidized crop insurance coverages purchased by Kansas farmers.

In the following analysis, aggregate loss ratios were defined as the summation of total indemnity payments divided by summation of total premiums over the 15-year period. The simple average loss ratio reported in the tables is an average of annual loss ratios. The net gain in dollars paid to Kansas farmers was defined as the difference between the sum of farmer paid premiums and the sum of the indemnity payments collected over this 15-year period.

The loss ratio gives one the performance of the individual county and to be considered “actuarially sound” the loss ratio should be 1.00, i.e. for every dollar paid in premiums (includes government paid and farmer paid premiums) over the “long run” farmers should receive one dollar in indemnity payments. The simple average Kansas loss ratio was 1.15 over this 15 year period when the CAT contracts were included (Table 2). Kansas farmers paid about 53% of the premiums collected over this 15 year period. However, farmer’s share of the premiums paid has declined in recent years with the balance paid by USDA.

The net gain and the dollars of coverage demonstrate how important the crop insurance program is in some counties versus others. Thomas County ranks first in net gains of nearly \$41 million measured as the total indemnity dollars minus farmer paid premiums. Thomas is also first in coverage with \$485.6 million of coverage.

A 15-year period may not be sufficient time to make any judgments about actuarial soundness especially in low risk counties where the frequency of claim is very low. This aggregate loss ratio approach gives the recent crop history greater weight because in most counties participation

has increased since 1989. The simple average annual loss ratio is also reported and does not weight the loss ratio by sales volume.<sup>2</sup>

**Top 10 Kansas Counties with Highest Aggregate Loss Ratio.** The Kansas counties are ranked by loss ratio and the 10 counties with the highest aggregate loss ratio is presented in figure 1 and also presented in Table 2. The 10 counties with the highest loss ratio include Norton, Greeley, Wichita, Nemaha, Sheridan, Decatur, Hamilton, Morton, Lane and Rush (figure 1). Norton County had the highest loss ratio of \$194 per \$100 of coverage. On average Norton County farmers have collected all the farmer paid premiums, subsidies and the underwriting loss of \$94 per \$100 of coverage.

The aggregate loss ratio for all of Kansas was \$125 per \$100 of coverage. This would represent a 25 dollar per \$100 of coverage “underwriting loss” for the state of Kansas over this 15 year period. However, there were 27 counties that had an aggregate loss ratio under \$100, which is normally considered to be the actuarially sound rate (the expense load to cover agent commissions, insurance company expenses, and funding of the RMA are funded under separate budget items).

**Top 10 Kansas Counties with Aggregate Lowest Loss Ratio.** The 10 Kansas Counties with the lowest aggregate loss ratio is presented in figure 2 and Table 2. The 10 counties with the lowest loss ratio include Cowley, Doniphan, Woodson, Kiowa, Meade, McPherson, Harper, Harvey, Wyandotte, and Kingman (figure 2).

**Top 10 Kansas Counties with Highest Simple Average Annual Loss Ratio.** The simple average loss ratio is the average of the annual loss ratios. This will give equal weight to each year, while the aggregate loss ratio gives the greatest weight to years with the largest amount of sales. The 10 counties with the highest simple average loss ratio include Saline, Comanche, Ellsworth, Ottawa, Norton, Sherman, Rush, Nemaha, Rooks, and Rawlins (figure 3). Saline County had the highest simple average loss ratio of \$173 per \$100 of coverage.

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<sup>2</sup>In a private insurance market typically premiums paid in exceed indemnity payments. It is typical for a policyholder to pay in \$1.00 and collect back 60 to 70 cents in indemnity payments. The difference between the indemnity payments and the private premium paid cover the operating expenses of the insurance company, buying reinsurance, loss adjustment costs, and paying commissions to the insurance agents who sell the policies. The USDA pays the expense/commissions on reinsured products from a separate fund and is normally not identified as a farmer subsidy.

This relationship is true for nearly all lines of private property, casualty insurance; including private hail insurance, auto policies, and other property casualty contracts. Insurance buyers who buy private insurance contracts are buying protection because over the long run one is expected to be a net loser on premiums. The reason that is not true for the federally reinsured contracts is because of the farmer subsidy and the expenses are paid by USDA. Therefore in most states and counties farmers actually collect more in indemnity payments then they pay in premiums.

**Top 10 Counties with Simple Average Annual Lowest Loss Ratio.** The 10 counties with the lowest aggregate loss ratio are presented in figure 4 and Table 2. The 10 counties with the lowest simple average loss ratio include Wilson, Finney, Shawnee, Woodson, Kearny, Harvey, Brown, Kiowa, Haskell, and Meade (figure 4).

Wilson ranked 96th, with a simple average loss ratio of \$87 per \$100 of coverage. The county with the lowest simple average loss ratio was Meade (Table 2, figure 4). The simple average loss ratio for all of Kansas was \$115 per \$100 of coverage. Because this method removes the effect of higher sales in recent years, this may be a better measurement of the long run actuarially sound rate.

**Top 10 Counties with Highest Net Dollar Gain by Kansas Farmers by County.** The counties are ranked by the amount of total dollars gained by Kansas farmers over the 15 year period (Table 2, figure 5). The gain is defined as the difference between total indemnity payments collected and the total of farmer paid premiums. This measurement identifies the greatest benefit to the individual counties and identifies where crop insurance has been more heavily accepted. The 10 counties with the highest farmer net dollar gain include Thomas, Sherman, Greeley, Sheridan, Marshall, Sumner, Nemaha, Rawlins, Decatur, and Gove (figure 5).

Thomas County ranks first with a net dollar gain by farmers of \$40.6 million dollars followed by Sherman County with \$39.7 million dollars (Table 2, figure 5). Sumner was a “surprise” number 6 with a net gain of \$24 million dollars. Sumner is considered to be a “low risk” county for wheat production, but losses may have come from other crops. Also a surprise was Marshall and Nemaha counties that are located in Northeast Kansas.

**Top 10 Counties with Lowest Net Dollar Gain by Kansas Farmers by County.** The 10 Counties with the lowest net dollar gain is presented in figure 6. The 10 counties with the lowest farmer net dollar gain include Kiowa, Harvey, Kingman, Greenwood, Geary, Woodson, Chase, Elk, Chautauqua, and Wyandotte (figure 6).

Kiowa ranked 96th with a \$2.1 million dollar gain but still has a large amount of coverage, over \$100 million. By contrast Elk only has \$11.8 million of coverage. Most of the counties with little net gain are either metropolitan counties or most of the agricultural acres are in grass. Grass and forage are currently uninsurable in Kansas but that may change in the near future.

**Top 10 Counties with the Highest Dollars of Coverage by County.** Another measurement of insurance is the risk protection provided. The counties are ranked by the total dollars of coverage provided to farmers over the 15-year period (Table 2, figure 7). The total dollars of coverage is the sum of the coverages provided by all reinsured contracts including CAT sold in the state. The total dollars of coverage is the maximum indemnity payment that could be paid under the crop insurance contract. While individual farmers can and do collect the full coverage because of a zero yield, there is little chance that the dollars of coverage would equal indemnity payments at the county level because that would require a zero county yield. The 10 counties with the highest dollar amount of protection include Thomas, Sherman, Sumner, Stevens, Brown, Republic, Marshall, Finney, Sheridan, and Washington (figure 7).

Thomas ranked first with a total coverage of \$486 million dollars over this 15-year period (Table 2, figure 7). Sherman ranks second with \$449 million dollars of coverage followed by Sumner at \$379 million dollars.

**Top 10 Counties with the Lowest Dollars of Coverage by County.** The 10 counties with the lowest aggregate dollars of coverage is presented in figure 8. The 10 counties with the lowest dollar amount of protection include Riley, Clark, Bourbon, Geary, Greenwood, Chase, Elk, Wyandotte, and Chautauqua (figure 8).

Chautauqua ranked 105<sup>th</sup> in aggregate dollars of coverage and a simple average loss ratio value of \$130 per \$100 of coverage. While Kiowa ranked 66<sup>th</sup> in aggregate dollars of coverage and a simple average loss ratio value of \$77 per \$100 of coverage. This would suggest that underrated crop insurance contracts do not necessarily increase participation.

### **Kansas Wheat Crop Insurance Indemnity Payment History**

Wheat is a widely grown crop in Kansas. Many growers incorrectly assume most of the claims from crop insurance on wheat occur in western Kansas. Utilizing data from the RMA WEB site Kansas wheat crop insurance was analyzed.

**Wheat Data.** The data in Table 3 is based on all of the crop insurance contracts sold on wheat during the period 1989-2003. The data for the period 1989-2003 was collected from the RMA WEB page located at <http://www.usda.rma.gov>. The objective of this analysis was to answer the question are Kansas wheat farmer paid premiums “fairly” distributed between counties. All “buy-up” and CAT contracts were included in the data and would include all of the reinsured products, i.e. CRC, RA, IP, MPC-I-APH, GRP, and all other subsidized crop insurance coverage’s purchased by Kansas wheat farmers.

In the following analysis, aggregate loss ratios were defined as the summation of total indemnity payments divided by summation of total premiums over the 15-year period. The simple average loss ratio reported in the tables is an average of annual loss ratios. The net gain in dollars paid to Kansas farmers was defined as the difference between the sum of farmer paid premiums and the sum of the indemnity payments collected over this 15-year period.

The loss ratio gives one the performance of the individual county and to be considered “actuarially sound” the loss ratio should be 1.00, i.e. for every dollar paid in premiums (includes government paid and farmer paid premiums) over the “long run” farmers should receive one dollar in indemnity payments. The simple average Kansas wheat loss ratio was 1.18 over this 15 year period when the CAT contracts were included (Table 3). Kansas farmers paid about 54% of the premiums collected over this 15 year period. However, farmers’ share of the premiums paid has declined in recent years with the balance paid by USDA.

The net gain and the dollars of coverage demonstrate how important the crop insurance program is in some counties versus others. Greeley County ranks first in net gain of over \$16.5 million measured as the total indemnity dollars minus farmer paid premiums. Sumner ranks first in coverage and second with a net gain of over \$14.5 million.

A 15-year period may not be sufficient time to make any judgments about actuarial soundness especially in low risk counties where the frequency of claim is very low. This aggregate loss ratio approach gives the recent crop history greater weight because in most counties participation has increased since 1989. The simple average annual loss ratio is also reported and does not weight the loss ratio by sales volume.

**Top 10 Kansas Counties with Highest Aggregate Wheat Loss Ratio.** The Kansas counties are ranked by loss ratio and the 10 counties with the highest aggregate wheat loss ratio is presented in figure 9 and also presented in Table 3. The 10 counties with the highest loss ratio include: Doniphan, Wichita, Hamilton, Stevens, Rush, Haskell, Greeley, Morton, Comanche, and Mitchell (figure 9). Doniphan County had the highest loss ratio of \$212 per \$100 of coverage. On average Doniphan County wheat farmers have collected all of the farmer paid premiums, subsidies and the underwriting loss of \$112 per \$100 of coverage.

The aggregate loss ratio for all of Kansas wheat was \$109 per \$100 of coverage. This would represent a 9 dollar per \$100 of coverage “underwriting loss” for the state of Kansas over this 15 year period. However, there were 57 counties that had an aggregate wheat loss ratio under \$100, which is normally considered to be the actuarially sound rate (the expense load to cover agent commissions, insurance company expenses, and funding of the RMA are funded under separate budget items).

**Top 10 Kansas Counties with Aggregate Lowest Wheat Loss Ratio.** The 10 Kansas Counties with the lowest aggregate loss ratio is presented in figure 10 and Table 3. The 10 counties with the lowest loss ratio include: Harvey, Osage, Lyon, Johnson, Woodson, Miami, Franklin, Coffey, Linn, and Anderson (figure 10).

**Top 10 Kansas Counties with Highest Simple Average Annual Wheat Loss Ratio.** The simple average loss ratio is the average of the annual loss ratios. This will give equal weight to each year, while the aggregate loss ratio gives the greatest weight to years with the largest amount of sales. The 10 counties with the highest simple average loss ratio include: Ellsworth, Saline, Rush, Ottawa, Rice, Barton, Lincoln, Russell, Mitchell, and Comanche (figure 11). Ellsworth County had the highest simple average loss ratio of \$227 per \$100 of coverage.

**Top 10 Counties with Simple Average Annual Lowest Wheat Loss Ratio.** The 10 counties with the lowest aggregate loss ratio are presented in figure 12 and Table 3. The 10 counties with the lowest simple average loss ratio include: Douglas, Wilson, Wyandotte, Franklin, Jefferson, Coffey, Linn, Johnson, Woodson, and Anderson (figure 12).

Douglas ranked 96th, with a simple average loss ratio of \$65 per \$100 of coverage. The county with the lowest simple average wheat loss ratio was Anderson (Table 3, figure 12). The simple average loss ratio for all of Kansas was \$118 per \$100 of coverage. Because this method removes the effect of higher sales in recent years, this may be a better measurement of the long run actuarially sound rate.

**Top 10 Counties with Highest Net Dollar Gain by Kansas Wheat Farmers by County.** The counties are ranked by the amount of total dollars gained by Kansas wheat farmers over the 15 year period (Table 3, figure 13). The gain is defined as the difference between total indemnity payments collected and the total of farmer paid premiums. This measurement identifies the greatest benefit to the individual counties and identifies where crop insurance has been more heavily accepted. The 10 counties with the highest farmer net dollar gain include: Greeley, Sumner, Hamilton, Sherman, Mitchell, Wichita, Ford, Logan, Rush, and Stanton (figure 13).

Greeley County ranks first with a net dollar gain by farmers of \$16.5 million dollars followed by Sumner County with \$14.5 million dollars (Table 3, figure 13). Sumner was a “surprise” because it is considered to be a “low risk” county for wheat production.

**Top 10 Counties with Lowest Net Dollar Gain by Kansas Wheat Farmers by County.** The 10 Counties with the lowest net dollar gain is presented in figure 14. The 10 counties with the lowest farmer net dollar gain include: Jefferson, Wyandotte, Osage, Johnson, Woodson, Miami, Linn, Franklin, Coffey, and Anderson (figure 14).

Jefferson ranked 96th in net dollars gained with a \$6.3 thousand dollar gain. By contrast Anderson wheat farmers paid in \$263 thousand more in premiums than they collected in indemnity payments. Most of the counties with little net gain are either metropolitan counties or don't produce a lot of wheat.

**Top 10 Counties with the Highest Dollars of Wheat Coverage by County.** Another measurement of insurance is the risk protection provided. The counties are ranked by the total dollars of coverage provided to farmers over the 15-year period (Table 3, figure 15). The total dollars of coverage is the sum of the coverages provided by all reinsured contracts including CAT sold in the state. The total dollars of coverage is the maximum indemnity payment that could be paid under the crop insurance contract. While individual farmers can and do collect the full coverage because of a zero yield, there is little chance that the dollars of coverage would equal indemnity payments at the county level because that would require a zero county yield. The 10 counties with the highest dollar amount of protection include: Sumner, Thomas, Sherman, Mitchell, Harper, Rawlins, McPherson, Reno, Kingman, and Barton (figure 15).

Sumner ranked first with total wheat coverage of \$299.5 million dollars over this 15-year period (Table 3, figure 15). Thomas ranks second with \$191 million dollars of wheat coverage.

**Top 10 Counties with the Lowest Dollars of Coverage by County.** The 10 counties with the lowest aggregate dollars of coverage are presented in figure 16. The 10 counties with the lowest dollar amount of protection include: Bourbon, Chase, Shawnee, Chautauqua, Jefferson, Greenwood, Elk, Douglas, Leavenworth, and Wyandotte (figure 16).

Chautauqua ranked 99<sup>th</sup> in aggregate dollars of coverage and a simple average loss ratio value of \$128 per \$100 of coverage. While Meade ranked 65<sup>th</sup> in aggregate dollars of coverage it had a simple average loss ratio of \$97 per \$100 of coverage. This would suggest that “underrated” crop insurance contracts do not necessarily increase participation.

### **Top 10 Counties with the Highest Percent of Planted Wheat Acres Insured by County.**

Another measure of participation is the percent of acres insured. The net acres from the RMA WEB page were combined with the planted acres from National Agricultural Statistics Service (NASS) for crop year 2003. Because these are two different data sources one can actually come up with values showing that more than 100 percent of the planted acres were insured. The values reported in the analysis restricted the percent of insured acres at 99 percent. However, the top ten counties in terms of percent of insured acres included nearly all planted acres. The top ten counties as measured in percent of insured acres for the crop year 2003 and included: Logan, Osborne, Jewell, Gove, Wallace, Sherman, Ottawa, Thomas, Decatur, and Rawlins (figure 17). For all practical purposes the entire wheat crop in these counties is insured.

The counties with the lowest percentage of wheat acres insured included: Elk, Chase, Leavenworth, Doniphan, Chautauqua, Atchison, Crawford, Cherokee, Jefferson, and Douglas. These wheat counties are all located in eastern Kansas and wheat production would be a smaller part of the total farm revenue. In 2003, only 36 percent of the planted wheat acres in Douglas County were insured. Doniphan County only had 41 percent of the planted wheat acres insured and yet had the highest wheat loss ratio in the state.

### **Kansas Corn Crop Insurance Indemnity Payment History**

**Corn Data.** The data in Table 4 is based on all of the crop insurance contracts sold during the period 1989-2003. The corn data for the period 1989-2003 was collected from the RMA WEB page located at <http://www.usda.rma.gov>. The objective of this analysis was to answer the question are Kansas corn farmer paid premiums “fairly” distributed between counties. All “buy-up” and CAT contracts were included in the data and would include all of the reinsured products.

The simple average Kansas corn loss ratio was 1.12 over this 15 year period when the CAT contracts were included (Table 4). Kansas corn farmers paid about 53% of the premiums collected over this 15 year period. However, farmer’s share of the premiums paid has declined in recent years with the balance paid by USDA.

**Top 10 Kansas Counties with Highest Aggregate Corn Loss Ratio.** The Kansas counties are ranked by loss ratio and the 10 counties with the highest aggregate corn loss ratio is presented in figure 19 and also presented in Table 4. The 10 counties with the highest loss ratio include: Norton, Greeley, Ness, Decatur, Lane, Phillips, Gove, Dickinson, Sheridan, and Marshall (figure 19). Norton County had the highest loss ratio of \$348 per \$100 of coverage. On average Norton County corn farmers have collected the entire farmer paid premiums, subsidies and the underwriting loss of \$248 per \$100 of coverage.

The aggregate loss ratio for all of Kansas corn was \$132 per \$100 of coverage. This would represent a 32 dollar per \$100 of coverage “underwriting loss” for the state of Kansas over this 15 year period. However, there were 51 counties that had an aggregate corn loss ratio under \$100, which is normally considered to be the actuarially sound rate (the expense load to cover agent commissions, insurance company expenses, and funding of the RMA are funded under separate budget items).

**Top 10 Kansas Counties with Aggregate Lowest Corn Loss Ratio.** The 10 Kansas Counties with the lowest aggregate loss ratio is presented in Figure 20 and Table 4. The 10 counties with the lowest loss ratio include: Montgomery, Labette, Haskell, Cherokee, Wyandotte, Wilson, Clark, Chautauqua, Meade, and Comanche (Figure 20).

**Top 10 Kansas Counties with Highest Simple Average Annual Corn Loss Ratio.** The simple average loss ratio is the average of the annual loss ratios. This will give equal weight to each year, while the aggregate loss ratio gives the greatest weight to years with the largest amount of sales. The 10 counties with the highest simple average loss ratio include: Rawlins, Dickinson, Sherman, Thomas, Lane, Saline, Lincoln, Ness, Sumner, and Cheyenne (Figure 21). Rawlins County had the highest simple average loss ratio of \$245 per \$100 of coverage.

**Top 10 Counties with Simple Average Annual Lowest Corn Loss Ratio.** The 10 counties with the lowest aggregate loss ratio are presented in Figure 22 and Table 4. The 10 counties with the lowest simple average loss ratio include: Stevens, Kiowa, Haskell, Gray, Wyandotte, Chautauqua, Comanche, Barber, Clark, and Meade (Figure 22).

Stevens county's simple average loss ratio ranked 96<sup>th</sup>; with a simple average loss ratio of \$39 per \$100 of coverage. The county with the lowest simple average corn loss ratio was Meade (table 4, Figure 22). The simple average loss ratio for all of Kansas was \$112 per \$100 of coverage. Because this method removes the effect of higher sales in recent years, this may be a better measurement of the long run actuarially sound rate.

**Top 10 Counties with Highest Net Dollar Gain by Kansas Corn Farmers by County.** The counties are ranked by the amount of total dollars gained by Kansas corn farmers over the 15 year period (Table 4, Figure 23). The gain is defined as the difference between total indemnity payments collected and the total of farmer paid premiums. This measurement identifies the greatest benefit to the individual counties and identifies where crop insurance has been more heavily accepted. The 10 counties with the highest farmer net dollar gain include: Thomas, Sherman, Sheridan, Nemaha, Decatur, Marshall, Rawlins, Norton, Cheyenne, and Gove (Figure 23).

Thomas County ranks first with a net dollar gain by corn farmers of \$20.5 million dollars followed by Sherman County with \$18.8 million dollars (Table 4, Figure 23). Both of these counties are located in Northwest Kansas. The data doesn't provide the breakout between irrigated and dryland corn.

**Top 10 Counties with Lowest Net Dollar Gain by Kansas Corn Farmers by County.** The 10 Counties with the lowest net dollar gain is presented in Figure 24. The 10 counties with the lowest farmer net dollar gain include: Allen, Montgomery, Chautauqua, Kingman, Comanche, Cherokee, Wyandotte, Stevens, Wilson, and Meade (Figure 24).

Allen ranked 96th with a -\$12.7 thousand dollar loss. Meade corn farmers paid in \$785 thousand more in premiums than they collected in indemnity payments. These counties had a "large" number of corn acres.

**Top 10 Counties with the Highest Dollars of Corn Coverage by County.** Another measurement of insurance is the risk protection provided. The counties are ranked by the total dollars of coverage provided to farmers over the 15-year period (Table 4, Figure 25). The total dollars of coverage is the sum of the coverages provided by all reinsured contracts including CAT sold in the state. The total dollars of coverage is the maximum indemnity payment that could be paid under the crop insurance contract. While individual farmers can and do collect the full coverage because of a zero yield, there is little chance that the dollars of coverage would equal indemnity payments at the county level because that would require a zero county yield. The 10 counties with the highest dollar amount of protection include: Thomas, Stevens, Sherman, Haskell, Brown, Sheridan, Stanton, Doniphan, Finney, and Gray (Figure 25).

Thomas ranked first with total corn coverage of \$233 million dollars over this 15-year period (Table 4, Figure 25). Stevens ranks second with \$208 million dollars of corn coverage.

**Top 10 Counties with the Lowest Dollars of Coverage by County.** The 10 counties with the lowest aggregate dollars of coverage are presented in Figure 26. The 10 counties with the lowest dollar amount of protection include: Cowley, Comanche, Ellis, Elk, Lincoln, Harper, Ellsworth, Chautauqua, Russell, and Clark (Figure 26).

Chautauqua ranked 103rd in aggregate dollars of coverage and a simple average loss ratio value of \$101 per \$100 of coverage. While Franklin ranked 60<sup>th</sup> in aggregate dollars of coverage it had a simple average loss ratio value of \$99 per \$100 of coverage.

**Top 10 Counties with the Highest Percent of Planted Corn Acres Insured by County.** Another measure of participation is the percent of acres insured. The net acres from the RMA WEB page were combined with the planted acres from National Agricultural Statistics Service (NASS) for crop year 2003. Corn planting data for Ellis and Russell County was from crop year 2002. NASS reported no corn acres in these two counties in crop year 2003. Because these are two different data sources one can actually generate values showing that more than 100 percent of the planted acres were insured. The values reported in the analysis restricted the percent of insured acres at 99 percent. However, the top ten counties in terms of percent of insured acres included nearly all planted acres. The top ten counties as measured in percent of insured acres for the crop year 2003 and included: Thomas, Sherman, Gove, Graham, Osborne, Trego, Decatur, Rawlins, Cheyenne, and Brown (figure 27). For all practical purposes the entire corn crop in these counties is insured.

The counties with the lowest percentage of corn acres insured included: McPherson, Cowley, Sedgwick, Barton, Kingman, Harvey, Butler, Comanche, Harper, and Russell (figure 28). These corn counties are located mostly in central Kansas and corn production would be a smaller part of the total farm revenue. In 2003, only 36 percent of the planted corn acres in Harper County were insured.

**Are Farmer Paid Premiums Sent to Other Counties to Cover Underwriting Losses?** When farmers ask the question “are my premium dollars being sent to other counties or other crops to pay losses?” the answer clearly is no for all Kansas counties and on most crops. However, those 27 counties with loss ratios under \$100 have shifted tax revenues to the other counties. But one

must remember 15 years is still a very short time horizon to be measuring loss ratios. This is especially true in counties where one expects a low frequency of claim. A single loss year in a county with a low frequency of claims will require several years to recover the underwriting loss.

RMA would also argue that rates and underwriting rules have been changed to address counties and states with high loss ratios. RMA has also allocated a large amount of resources to prevent and prosecute fraud. Over the long run these changes will affect the loss ratio.

**Change Rates?** This data would suggest the rates in Kansas may need adjustment. However, even within counties there may be differences between irrigated versus dryland. There are also differences between crops. For example Doniphan County had a \$212 wheat loss ratio but only an \$80 corn loss ratio and underwriting gain. Therefore, one would not want to do an “across the board” rate change. However, the risk pooling would suggest over time counties with low loss ratios may be just “lucky.” The larger the insurance pool the greater the spread of risk, so a single county is probably too small of a pool for setting rates.

The data also does not suggest that insurance dollars are being sent to Western Kansas. For example Saline, Ottawa and Ellsworth located in central Kansas made the top ten of counties with the highest simple average loss ratio. On the other hand, Finney, Kearny, and Haskell located in Southwest Kansas and within a “few” miles of Colorado ranked in the bottom 10 with simple average loss ratio below \$100. Meade County also in Southwest Kansas generated the lowest simple average loss ratio in the State.

To generate the most net dollars requires both large participation and crop insurance claims. As expected Thomas, Sherman, Sheridan, and Rawlins located in Northwest Kansas rank in the top 10 counties for highest net from crop insurance. Northwest Kansas in recent history has been one of the driest locations in the State. But Marshall and Nemaha in Northeast Kansas also made the top ten list as did Sumner County in South Central Kansas.

It would appear that crop insurance does not favor Western Kansas over Eastern Kansas. Any difference in benefits is more likely caused by a large number of acres in native grass and urban areas in the East with more insurable crop acres in the West.

**Summary.** This analysis gives no credit for the risk reduction. People buy property-casualty insurance where the expected indemnity payout is less than the paid premiums. The difference between premiums and the indemnity payment is used to pay agent commissions, insurance company expenses, and profits for stockholders. The government pays all of the expenses plus a premium subsidy that averages about 50% of premiums.

So why does the private sector not offer a private product? A private product would be very unlikely without government reinsurance to cover the catastrophic risk that would bankrupt most insurance companies, i.e. the one in 500 year drought. Farmers also receive Farm Service Agency payments that reduce risk and the demand for insurance. Also, any unsubsidized product would have to overcome the USDA expense and premium subsidies, a very unlikely result.

Kansas loss ratios are above target and likely the result of poor recent crops. Kansas farmers have had the advantage of risk reduction and they have captured the crop insurance subsidies, but those benefits have not been evenly distributed across counties. Because insurance works from a pool there will also be individuals (counties in this case) that receive indemnity payments that are greater than premiums paid.

Thomas and Sherman County farmers continue to capture all of the subsidies and the underwriting loss where indemnities exceed premiums (includes farmer and USDA premiums paid). These farmers have received an “unintended subsidy” that is covered by taxpayers. This requires a loss ratio over \$100 and large crop insurance participation.

This data is all county aggregated data. While a whole county may have received more dollars than were paid by farmers, this data will include farmers who have bought crop insurance in those counties but received no indemnity payments.

**Table 1. Pilot States for LRP**

| <b>PILOT STATES</b> | <b>SWINE</b>         | <b>FED CATTLE</b> | <b>FEEDER CATTLE</b> |
|---------------------|----------------------|-------------------|----------------------|
| COLORADO            | Proposed             | Proposed          | Current Pilot        |
| IOWA                | Current Pilot        | Current Pilot     | Current Pilot        |
| ILLINOIS            | Current Pilot        | Current Pilot     | Proposed             |
| INDIANA             | Current Pilot        | Proposed          | Proposed             |
| <b>KANSAS</b>       | <b>Current Pilot</b> | <b>Proposed</b>   | <b>Current Pilot</b> |
| MICHIGAN            | Proposed             | Proposed          | Proposed             |
| MINNESOTA           | Current Pilot        | Proposed          | Proposed             |
| MISSOURI            | Proposed             | Proposed          | Proposed             |
| NEBRASKA            | Current Pilot        | Current Pilot     | Current Pilot        |
| NEVADA              | Current Pilot        | Proposed          | Current Pilot        |
| NORTH DAKOTA        | Proposed             | Proposed          | Proposed             |
| OHIO                | Proposed             | Proposed          | Proposed             |
| OKLAHOMA            | Current Pilot        | Proposed          | Current Pilot        |
| SOUTH DAKOTA        | Proposed             | Proposed          | Current Pilot        |
| TEXAS               | Current Pilot        | Proposed          | Current Pilot        |
| UTAH                | Current Pilot        | Proposed          | Current Pilot        |
| WEST VIRGINIA       | Proposed             | Proposed          | Proposed             |
| WISCONSIN           | Proposed             | Proposed          | Proposed             |
| WYOMING             | Current Pilot        | Proposed          | Current Pilot        |

**Table 2. 1989-2003 Crop Insurance History for Kansas Crop Insurance, All Crops, All Insurance Plans<sup>1</sup>**

| County     | Aggregate                |                         |     |                     | Simple              |                             |                       |                         |                                     |                        |                                   |                      | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>4</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>gain |
|------------|--------------------------|-------------------------|-----|---------------------|---------------------|-----------------------------|-----------------------|-------------------------|-------------------------------------|------------------------|-----------------------------------|----------------------|--|--------------------------|
|            | Total                    | Total                   | RK  | Total               | Total               | Total                       | Total                 | Average                 | Rank                                | Rank                   | Rank                              |                      |  |                          |
|            | Net<br>Acres<br>(\$ 000) | Liabilities<br>(\$ 000) | Cov | Premium<br>(\$ 000) | Subsidy<br>(\$ 000) | Premium<br>Paid<br>(\$ 000) | Indemnity<br>(\$ 000) | Premium<br>Paid<br>Rate | Total<br>Loss<br>Ratio <sup>2</sup> | Total<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>3</sup> | Avg<br>Loss<br>Ratio |  |                          |
| Allen      | 964.1                    | 72,779.4                | 82  | 7,260.4             | 3,545.4             | 3,715.0                     | 8,655.0               | 5.10                    | 119.2                               | 47                     | 110.8                             | 53                   | 4,940.1  | 64                       |
| Anderson   | 1,223.5                  | 114,377.5               | 62  | 11,389.9            | 5,057.0             | 6,332.8                     | 13,600.2              | 5.54                    | 119.4                               | 46                     | 103.7                             | 70                   | 7,267.4  | 49                       |
| Atchison   | 1,025.4                  | 113,002.1               | 63  | 8,499.0             | 3,861.0             | 4,638.0                     | 9,188.8               | 4.10                    | 108.1                               | 67                     | 102.1                             | 74                   | 4,550.8  | 66                       |
| Barber     | 1,502.4                  | 90,773.6                | 70  | 6,616.6             | 3,183.3             | 3,433.3                     | 6,335.3               | 3.78                    | 95.7                                | 85                     | 114.5                             | 45                   | 2,902.0  | 87                       |
| Barton     | 2,991.5                  | 226,658.2               | 23  | 18,370.6            | 8,106.2             | 10,264.4                    | 22,840.0              | 4.53                    | 124.3                               | 40                     | 146.8                             | 14                   | 12,575.5   | 29                       |
| Bourbon    | 476.8                    | 37,179.9                | 99  | 4,026.2             | 1,894.6             | 2,131.6                     | 5,035.0               | 5.73                    | 125.1                               | 38                     | 110.3                             | 54                   | 2,903.4  | 86                       |
| Brown      | 2,383.8                  | 310,666.4               | 5   | 24,215.6            | 10,191.5            | 14,024.1                    | 21,020.0              | 4.51                    | 86.8                                | 93                     | 80.9                              | 102                  | 6,996.0  | 51                       |
| Butler     | 1,147.2                  | 83,853.9                | 74  | 8,997.0             | 4,419.9             | 4,577.1                     | 8,464.0               | 5.46                    | 94.1                                | 86                     | 103.1                             | 71                   | 3,886.9  | 73                       |
| Chase      | 230.3                    | 19,427.7                | 102 | 2,080.7             | 975.0               | 1,105.7                     | 2,144.9               | 5.69                    | 103.1                               | 76                     | 92.4                              | 90                   | 1,039.2  | 102                      |
| Chautauqua | 115.8                    | 7,332.7                 | 105 | 875.2               | 412.3               | 462.8                       | 1,089.9               | 6.31                    | 124.5                               | 39                     | 129.8                             | 28                   | 627.1  | 104                      |
| Cherokee   | 1,342.5                  | 87,459.7                | 72  | 9,194.6             | 4,822.5             | 4,372.1                     | 8,249.7               | 5.00                    | 89.7                                | 92                     | 114.8                             | 43                   | 3,877.6  | 74                       |
| Cheyenne   | 2,226.6                  | 233,286.0               | 17  | 19,875.3            | 8,676.5             | 11,198.9                    | 27,582.0              | 4.80                    | 138.8                               | 22                     | 130.8                             | 26                   | 16,383.1   | 20                       |
| Clark      | 838.5                    | 38,114.4                | 98  | 4,781.5             | 2,653.4             | 2,128.1                     | 5,334.9               | 5.58                    | 111.6                               | 57                     | 123.8                             | 33                   | 3,206.8  | 82                       |
| Clay       | 2,174.2                  | 190,160.0               | 32  | 15,025.9            | 6,636.4             | 8,389.5                     | 17,816.9              | 4.41                    | 118.6                               | 48                     | 121.8                             | 36                   | 9,427.4  | 40                       |
| Cloud      | 2,638.3                  | 228,205.3               | 22  | 20,667.6            | 8,777.3             | 11,890.4                    | 24,687.1              | 5.21                    | 119.4                               | 45                     | 134.1                             | 23                   | 12,796.8   | 28                       |
| Coffey     | 1,035.2                  | 78,144.2                | 77  | 8,452.5             | 4,100.6             | 4,351.9                     | 8,847.4               | 5.57                    | 104.7                               | 74                     | 97.9                              | 79                   | 4,495.6  | 67                       |
| Comanche   | 946.1                    | 48,277.5                | 93  | 5,129.4             | 2,416.2             | 2,713.2                     | 7,121.7               | 5.62                    | 138.8                               | 21                     | 166.9                             | 2                    | 4,408.5  | 68                       |
| Cowley     | 1,254.3                  | 76,504.7                | 78  | 8,046.4             | 4,366.6             | 3,679.9                     | 6,933.0               | 4.81                    | 86.2                                | 96                     | 88.2                              | 95                   | 3,253.1  | 80                       |
| Crawford   | 930.2                    | 75,096.8                | 80  | 7,102.9             | 3,398.9             | 3,704.0                     | 7,886.9               | 4.93                    | 111.0                               | 60                     | 108.3                             | 62                   | 4,182.9  | 69                       |
| Decatur    | 2,311.9                  | 194,252.7               | 31  | 18,290.0            | 8,408.5             | 9,881.5                     | 30,568.9              | 5.09                    | 167.1                               | 6                      | 138.9                             | 19                   | 20,687.4   | 9                        |
| Dickinson  | 2,761.2                  | 205,996.2               | 29  | 16,363.8            | 7,331.6             | 9,032.3                     | 20,188.5              | 4.38                    | 123.4                               | 41                     | 145.0                             | 15                   | 11,156.3   | 33                       |
| Doniphan   | 1,515.8                  | 217,443.2               | 26  | 13,950.7            | 5,883.2             | 8,067.5                     | 11,991.7              | 3.71                    | 86.0                                | 97                     | 102.8                             | 72                   | 3,924.2  | 72                       |
| Douglas    | 512.7                    | 58,009.9                | 90  | 4,660.4             | 2,231.7             | 2,428.8                     | 6,181.4               | 4.19                    | 132.6                               | 27                     | 110.2                             | 55                   | 3,752.6  | 76                       |
| Edwards    | 1,635.5                  | 156,652.3               | 46  | 10,345.8            | 5,201.9             | 5,143.9                     | 10,800.4              | 3.28                    | 104.4                               | 75                     | 109.9                             | 58                   | 5,656.4  | 58                       |
| Elk        | 164.3                    | 11,849.1                | 103 | 1,346.3             | 674.6               | 671.7                       | 1,323.0               | 5.67                    | 98.3                                | 82                     | 97.5                              | 81                   | 651.4  | 103                      |
| Ellis      | 1,538.2                  | 103,138.0               | 67  | 12,166.1            | 5,509.6             | 6,656.5                     | 13,464.0              | 6.45                    | 110.7                               | 62                     | 122.0                             | 35                   | 6,807.4  | 52                       |
| Ellsworth  | 1,536.4                  | 108,624.5               | 64  | 9,278.9             | 3,897.8             | 5,381.1                     | 11,827.6              | 4.95                    | 127.5                               | 34                     | 165.1                             | 3                    | 6,446.5  | 56                       |
| Finney     | 2,962.0                  | 292,496.6               | 8   | 20,957.8            | 11,134.1            | 9,823.6                     | 23,077.6              | 3.36                    | 110.1                               | 63                     | 85.6                              | 97                   | 13,254.0   | 26                       |
| Ford       | 2,835.5                  | 233,925.9               | 16  | 19,983.2            | 10,035.1            | 9,948.1                     | 29,579.8              | 4.25                    | 148.0                               | 14                     | 132.7                             | 24                   | 19,631.7   | 14                       |
| Franklin   | 906.7                    | 84,236.3                | 73  | 8,709.3             | 4,179.5             | 4,529.9                     | 10,928.5              | 5.38                    | 125.5                               | 37                     | 106.9                             | 64                   | 6,398.6  | 57                       |
| Geary      | 348.2                    | 30,118.0                | 100 | 2,626.1             | 1,244.1             | 1,382.0                     | 2,837.7               | 4.59                    | 108.1                               | 68                     | 126.9                             | 31                   | 1,455.7  | 100                      |
| Gove       | 2,278.3                  | 176,880.3               | 38  | 20,321.7            | 10,013.6            | 10,308.1                    | 30,633.0              | 5.83                    | 150.7                               | 11                     | 111.9                             | 50                   | 20,324.9   | 10                       |

**Table 2. Continued. 1989-2003 Crop Insurance History for Kansas Crop Insurance, All Crops, All Insurance Plans<sup>1</sup>**

| County      | Aggregate                |                         |     |                     |                     |                  |                        | Simple                              |                        |                                   |                      |     | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>4</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>gain |
|-------------|--------------------------|-------------------------|-----|---------------------|---------------------|------------------|------------------------|-------------------------------------|------------------------|-----------------------------------|----------------------|-----|--|--------------------------|
|             | Total                    | Total                   | RK  | Total               | Total               | Total            | Average                | Rank                                | Rank                   | Rank                              |                      |     |  |                          |
|             | Net<br>Acres<br>(\$ 000) | Liabilities<br>(\$ 000) | Cov | Premium<br>(\$ 000) | Subsidy<br>(\$ 000) | Paid<br>(\$ 000) | Farmer<br>Paid<br>Rate | Total<br>Loss<br>Ratio <sup>2</sup> | Total<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>3</sup> | Avg<br>Loss<br>Ratio |     |  |                          |
| Graham      | 1,684.0                  | 130,568.9               | 54  | 14,403.2            | 6,652.0             | 7,751.2          | 21,098.4               | 5.94                                | 146.5                  | 15                                | 144.7                | 16  | 13,347.2   | 25                       |
| Grant       | 1,523.2                  | 165,562.8               | 41  | 13,484.6            | 7,022.8             | 6,461.8          | 15,158.9               | 3.90                                | 112.4                  | 56                                | 102.4                | 73  | 8,697.1  | 43                       |
| Gray        | 2,263.2                  | 234,375.4               | 15  | 16,047.2            | 8,835.8             | 7,211.4          | 19,453.8               | 3.08                                | 121.2                  | 43                                | 93.1                 | 87  | 12,242.3   | 30                       |
| Greeley     | 2,270.4                  | 163,673.8               | 43  | 21,443.8            | 11,475.6            | 9,968.2          | 41,140.0               | 6.09                                | 191.9                  | 2                                 | 118.5                | 38  | 31,171.8   | 3                        |
| Greenwood   | 295.4                    | 24,539.2                | 101 | 2,839.0             | 1,343.3             | 1,495.7          | 3,153.8                | 6.10                                | 111.1                  | 59                                | 106.3                | 65  | 1,658.1  | 99                       |
| Hamilton    | 1,697.0                  | 98,408.1                | 68  | 14,440.9            | 8,328.8             | 6,112.1          | 23,541.8               | 6.21                                | 163.0                  | 7                                 | 118.1                | 39  | 17,429.7   | 18                       |
| Harper      | 2,751.6                  | 174,257.8               | 40  | 13,699.8            | 6,370.8             | 7,329.0          | 10,201.8               | 4.21                                | 74.5                   | 102                               | 91.6                 | 92  | 2,872.7  | 88                       |
| Harvey      | 1,549.7                  | 126,078.9               | 57  | 9,149.0             | 4,241.9             | 4,907.1          | 6,771.3                | 3.89                                | 74.0                   | 103                               | 82.6                 | 101 | 1,864.2  | 97                       |
| Haskell     | 1,940.0                  | 240,604.1               | 13  | 13,951.8            | 7,856.1             | 6,095.7          | 14,757.9               | 2.53                                | 105.8                  | 72                                | 73.3                 | 104 | 8,662.2  | 44                       |
| Hodgeman    | 1,818.9                  | 127,816.9               | 56  | 14,154.1            | 6,712.6             | 7,441.5          | 16,734.8               | 5.82                                | 118.2                  | 49                                | 118.0                | 40  | 9,293.2  | 42                       |
| Jackson     | 702.1                    | 68,775.7                | 84  | 6,648.2             | 2,922.6             | 3,725.5          | 7,592.3                | 5.42                                | 114.2                  | 53                                | 112.8                | 49  | 3,866.8  | 75                       |
| Jefferson   | 809.1                    | 90,458.2                | 71  | 7,885.1             | 3,446.7             | 4,438.3          | 7,593.6                | 4.91                                | 96.3                   | 84                                | 92.9                 | 88  | 3,155.3  | 83                       |
| Jewell      | 2,631.5                  | 225,252.9               | 24  | 19,800.4            | 8,984.2             | 10,816.2         | 22,752.0               | 4.80                                | 114.9                  | 51                                | 104.0                | 69  | 11,935.8   | 32                       |
| Johnson     | 400.4                    | 58,113.0                | 89  | 3,854.8             | 1,765.7             | 2,089.1          | 4,239.4                | 3.59                                | 110.0                  | 64                                | 101.2                | 76  | 2,150.3  | 94                       |
| Kearny      | 1,655.4                  | 150,489.0               | 47  | 12,704.9            | 6,923.5             | 5,781.4          | 13,526.2               | 3.84                                | 106.5                  | 71                                | 85.0                 | 100 | 7,744.8  | 48                       |
| Kingman     | 2,400.8                  | 165,234.3               | 42  | 10,322.0            | 4,737.7             | 5,584.2          | 7,353.6                | 3.38                                | 71.2                   | 105                               | 95.5                 | 83  | 1,769.4  | 98                       |
| Kiowa       | 1,121.8                  | 103,229.4               | 66  | 7,208.0             | 3,569.1             | 3,638.9          | 5,747.8                | 3.53                                | 79.7                   | 99                                | 77.3                 | 103 | 2,109.0  | 96                       |
| Labette     | 1,055.5                  | 60,263.4                | 86  | 6,782.3             | 3,678.3             | 3,104.1          | 5,881.2                | 5.15                                | 86.7                   | 94                                | 93.4                 | 85  | 2,777.1  | 89                       |
| Lane        | 1,796.3                  | 125,776.5               | 58  | 13,386.2            | 6,641.1             | 6,745.1          | 21,111.9               | 5.36                                | 157.7                  | 9                                 | 123.1                | 34  | 14,366.8   | 23                       |
| Leavenworth | 429.6                    | 44,042.0                | 95  | 4,345.0             | 2,049.7             | 2,295.3          | 4,812.4                | 5.21                                | 110.8                  | 61                                | 114.6                | 44  | 2,517.1  | 91                       |
| Lincoln     | 1,884.4                  | 138,371.5               | 51  | 11,815.0            | 5,042.9             | 6,772.1          | 15,028.3               | 4.89                                | 127.2                  | 35                                | 142.9                | 17  | 8,256.2  | 47                       |
| Linn        | 611.1                    | 47,388.4                | 94  | 5,620.2             | 2,809.9             | 2,810.3          | 6,872.8                | 5.93                                | 122.3                  | 42                                | 109.7                | 59  | 4,062.5  | 71                       |
| Logan       | 2,366.0                  | 158,298.6               | 45  | 23,327.2            | 11,437.4            | 11,889.7         | 31,556.9               | 7.51                                | 135.3                  | 24                                | 109.6                | 60  | 19,667.1   | 13                       |
| Lyon        | 858.8                    | 69,950.7                | 83  | 7,930.0             | 4,082.5             | 3,847.5          | 9,058.6                | 5.50                                | 114.2                  | 52                                | 104.5                | 68  | 5,211.1  | 63                       |
| McPherson   | 2,855.9                  | 229,282.2               | 21  | 14,441.6            | 6,392.7             | 8,048.9          | 11,092.1               | 3.51                                | 76.8                   | 101                               | 92.5                 | 89  | 3,043.2  | 85                       |
| Marion      | 1,767.4                  | 136,098.7               | 53  | 12,339.3            | 5,306.7             | 7,032.6          | 11,153.6               | 5.17                                | 90.4                   | 91                                | 89.5                 | 94  | 4,121.0  | 70                       |
| Marshall    | 3,096.0                  | 295,585.8               | 7   | 26,366.4            | 11,623.1            | 14,743.3         | 39,172.0               | 4.99                                | 148.6                  | 13                                | 134.9                | 21  | 24,428.7   | 5                        |
| Meade       | 1,475.9                  | 137,041.9               | 52  | 8,506.4             | 5,151.2             | 3,355.2          | 6,708.0                | 2.45                                | 78.9                   | 100                               | 69.9                 | 105 | 3,352.7  | 79                       |
| Miami       | 564.1                    | 52,213.7                | 91  | 5,065.8             | 2,380.9             | 2,684.9          | 5,782.4                | 5.14                                | 114.1                  | 54                                | 116.6                | 41  | 3,097.5  | 84                       |
| Mitchell    | 3,156.9                  | 261,441.1               | 11  | 23,204.9            | 9,851.1             | 13,353.8         | 33,182.1               | 5.11                                | 143.0                  | 20                                | 140.8                | 18  | 19,828.2   | 11                       |
| Montgomery  | 897.1                    | 58,424.1                | 88  | 6,691.8             | 3,376.1             | 3,315.7          | 6,673.2                | 5.68                                | 99.7                   | 79                                | 109.9                | 56  | 3,357.5  | 77                       |
| Morris      | 841.1                    | 60,234.2                | 87  | 7,592.9             | 3,471.2             | 4,121.7          | 9,699.6                | 6.84                                | 127.7                  | 33                                | 128.0                | 30  | 5,577.9  | 60                       |

**Table 2. Continued. 1989-2003 Crop Insurance History for Kansas Crop Insurance, All Crops, All Insurance Plans<sup>1</sup>**

| County       | Aggregate                |                         |     |                     |                     |                  |                       | Simple                 |                                     |                        |                                   |               |          | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>4</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>gain |
|--------------|--------------------------|-------------------------|-----|---------------------|---------------------|------------------|-----------------------|------------------------|-------------------------------------|------------------------|-----------------------------------|---------------|----------|--|--------------------------|
|              | Total                    | Total                   | RK  | Total               | Total               | Total            | Total                 | Average                | Rank                                | Rank                   | Rank                              |               |          |  |                          |
|              | Net<br>Acres<br>(\$ 000) | Liabilities<br>(\$ 000) | Cov | Premium<br>(\$ 000) | Subsidy<br>(\$ 000) | Paid<br>(\$ 000) | Indemnity<br>(\$ 000) | Farmer<br>Paid<br>Rate | Total<br>Loss<br>Ratio <sup>2</sup> | Total<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>3</sup> | Loss<br>Ratio |          |  |                          |
| Morton       | 1,610.6                  | 122,923.4               | 60  | 13,821.5            | 6,427.9             | 7,393.6          | 22,209.0              | 6.01                   | 160.7                               | 8                      | 149.7                             | 13            | 14,815.4 | 22   |                          |
| Nemaha       | 1,929.6                  | 216,430.8               | 27  | 20,292.7            | 8,779.7             | 11,513.0         | 34,913.6              | 5.32                   | 172.0                               | 4                      | 156.9                             | 8             | 23,400.6 | 7  |                          |
| Neosho       | 923.7                    | 63,628.4                | 85  | 7,462.5             | 3,618.3             | 3,844.3          | 7,198.4               | 6.04                   | 96.5                                | 83                     | 111.7                             | 51            | 3,354.1  | 78   |                          |
| Ness         | 2,217.3                  | 130,113.4               | 55  | 15,255.9            | 7,527.1             | 7,728.8          | 19,778.7              | 5.94                   | 129.6                               | 31                     | 114.1                             | 47            | 12,049.9 | 31   |                          |
| Norton       | 1,802.5                  | 139,604.0               | 49  | 12,550.3            | 5,922.4             | 6,627.8          | 24,291.4              | 4.75                   | 193.6                               | 1                      | 162.7                             | 5             | 17,663.6 | 17   |                          |
| Osage        | 881.2                    | 82,561.3                | 75  | 8,708.2             | 4,105.5             | 4,602.7          | 9,358.6               | 5.57                   | 107.5                               | 69                     | 94.6                              | 84            | 4,756.0  | 65   |                          |
| Osborne      | 2,289.8                  | 176,138.8               | 39  | 17,615.7            | 7,722.5             | 9,893.2          | 19,983.5              | 5.62                   | 113.4                               | 55                     | 131.1                             | 25            | 10,090.3 | 39   |                          |
| Ottawa       | 2,351.4                  | 179,727.1               | 36  | 14,090.7            | 6,032.7             | 8,058.0          | 18,486.4              | 4.48                   | 131.2                               | 28                     | 163.4                             | 4             | 10,428.4 | 38   |                          |
| Pawnee       | 2,352.9                  | 187,093.3               | 34  | 16,132.5            | 7,522.7             | 8,609.8          | 17,944.8              | 4.60                   | 111.2                               | 58                     | 120.5                             | 37            | 9,335.0  | 41   |                          |
| Phillips     | 1,632.3                  | 123,112.5               | 59  | 11,532.5            | 5,370.9             | 6,161.6          | 16,862.4              | 5.00                   | 146.2                               | 16                     | 134.2                             | 22            | 10,700.8 | 36   |                          |
| Pottawatomie | 659.9                    | 76,025.6                | 79  | 6,663.1             | 2,979.0             | 3,684.1          | 6,268.0               | 4.85                   | 94.1                                | 87                     | 101.4                             | 75            | 2,583.8  | 90   |                          |
| Pratt        | 2,535.7                  | 238,372.7               | 14  | 15,007.7            | 7,211.6             | 7,796.1          | 14,917.2              | 3.27                   | 99.4                                | 81                     | 105.4                             | 67            | 7,121.0  | 50   |                          |
| Rawlins      | 2,809.1                  | 232,617.9               | 18  | 25,709.5            | 11,342.8            | 14,366.8         | 36,964.0              | 6.18                   | 143.8                               | 19                     | 152.3                             | 10            | 22,597.3 | 8  |                          |
| Reno         | 3,281.1                  | 230,883.6               | 19  | 15,983.7            | 7,670.6             | 8,313.1          | 13,847.9              | 3.60                   | 86.6                                | 95                     | 97.6                              | 80            | 5,534.8  | 61   |                          |
| Republic     | 2,880.7                  | 305,034.1               | 6   | 23,124.8            | 9,926.6             | 13,198.2         | 24,301.9              | 4.33                   | 105.1                               | 73                     | 115.3                             | 42            | 11,103.7 | 35   |                          |
| Rice         | 2,795.4                  | 230,775.9               | 20  | 15,602.1            | 6,727.5             | 8,874.6          | 14,460.9              | 3.85                   | 92.7                                | 89                     | 109.9                             | 57            | 5,586.4  | 59   |                          |
| Riley        | 515.6                    | 42,158.9                | 97  | 3,919.3             | 1,865.3             | 2,054.0          | 4,174.5               | 4.87                   | 106.5                               | 70                     | 111.6                             | 52            | 2,120.5  | 95   |                          |
| Rooks        | 1,755.9                  | 116,026.7               | 61  | 12,760.3            | 5,879.6             | 6,880.6          | 17,521.9              | 5.93                   | 137.3                               | 23                     | 153.5                             | 9             | 10,641.3 | 37   |                          |
| Rush         | 2,163.7                  | 138,763.5               | 50  | 12,721.3            | 5,882.5             | 6,838.8          | 20,014.5              | 4.93                   | 157.3                               | 10                     | 157.4                             | 7             | 13,175.8 | 27   |                          |
| Russell      | 1,599.2                  | 105,464.9               | 65  | 11,674.7            | 5,056.4             | 6,618.3          | 15,164.0              | 6.28                   | 129.9                               | 30                     | 150.0                             | 12            | 8,545.7  | 45   |                          |
| Saline       | 2,184.0                  | 159,694.7               | 44  | 11,927.8            | 5,126.2             | 6,801.6          | 15,133.9              | 4.26                   | 126.9                               | 36                     | 173.1                             | 1             | 8,332.2  | 46   |                          |
| Scott        | 2,349.4                  | 222,029.7               | 25  | 20,660.7            | 10,255.3            | 10,405.4         | 30,143.2              | 4.69                   | 145.9                               | 18                     | 97.1                              | 82            | 19,737.8 | 12   |                          |
| Sedgwick     | 2,529.3                  | 190,027.7               | 33  | 13,336.0            | 6,336.0             | 7,000.1          | 13,593.9              | 3.68                   | 101.9                               | 77                     | 108.7                             | 61            | 6,593.8  | 53   |                          |
| Seward       | 1,329.5                  | 142,034.5               | 48  | 9,936.4             | 5,632.9             | 4,303.5          | 10,876.9              | 3.03                   | 109.5                               | 65                     | 92.1                              | 91            | 6,573.4  | 54   |                          |
| Shawnee      | 648.6                    | 80,052.4                | 76  | 5,634.4             | 2,504.0             | 3,130.5          | 5,290.3               | 3.91                   | 93.9                                | 88                     | 85.3                              | 98            | 2,159.8  | 93   |                          |
| Sheridan     | 2,333.2                  | 276,699.9               | 9   | 20,867.4            | 9,451.4             | 11,416.0         | 35,849.4              | 4.13                   | 171.8                               | 5                      | 130.0                             | 27            | 24,433.4 | 4  |                          |
| Sherman      | 4,072.9                  | 448,751.1               | 2   | 42,292.2            | 18,285.3            | 24,006.9         | 63,731.7              | 5.35                   | 150.7                               | 12                     | 158.6                             | 6             | 39,724.8 | 2  |                          |
| Smith        | 2,119.3                  | 180,578.3               | 35  | 16,399.5            | 7,866.9             | 8,532.6          | 19,655.7              | 4.73                   | 119.9                               | 44                     | 91.4                              | 93            | 11,123.2 | 34   |                          |
| Stafford     | 2,396.5                  | 214,835.1               | 28  | 14,324.6            | 6,543.7             | 7,781.0          | 14,281.7              | 3.62                   | 99.7                                | 80                     | 114.3                             | 46            | 6,500.8  | 55   |                          |
| Stanton      | 1,963.2                  | 257,457.1               | 12  | 20,929.4            | 9,648.3             | 11,281.1         | 28,252.6              | 4.38                   | 135.0                               | 25                     | 113.7                             | 48            | 16,971.5 | 19   |                          |
| Stevens      | 2,267.8                  | 315,572.0               | 4   | 24,107.4            | 11,024.3            | 13,083.1         | 28,141.5              | 4.15                   | 116.7                               | 50                     | 101.1                             | 77            | 15,058.4 | 21   |                          |
| Sumner       | 5,783.7                  | 379,212.6               | 3   | 31,130.3            | 14,469.3            | 16,661.0         | 40,701.1              | 4.39                   | 130.7                               | 29                     | 129.2                             | 29            | 24,040.1 | 6  |                          |

**Table 2. Continued. 1989-2003 Crop Insurance History for Kansas Crop Insurance, All Crops, All Insurance Plans<sup>1</sup>**

**Table 1. 1989-2003 Crop Insurance History for Kansas Wheat Crop Insurance, All Crops, All Insurance Plans<sup>1</sup>**

| County        | Aggregate                         |                                  |           |                              |                              |                                     |                                | Simple                                       |                                     |                                |                                   |                              | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>4</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>gain |
|---------------|-----------------------------------|----------------------------------|-----------|------------------------------|------------------------------|-------------------------------------|--------------------------------|--|-------------------------------------|--------------------------------|-----------------------------------|------------------------------|--|--------------------------|
|               | Total<br>Net<br>Acres<br>(\$ 000) | Total<br>Liabilities<br>(\$ 000) | RK<br>Cov | Total<br>Premium<br>(\$ 000) | Total<br>Subsidy<br>(\$ 000) | Total<br>Farmer<br>Paid<br>(\$ 000) | Total<br>Indemnity<br>(\$ 000) | Average<br>Farmer<br>Paid<br>Premium<br>Rate | Total<br>Loss<br>Ratio <sup>2</sup> | Rank<br>Total<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>3</sup> | Rank<br>Avg<br>Loss<br>Ratio |  |                          |
|               | Thomas                            | 4,547.0                          | 485,595.1 | 1                            | 44,760.5                     | 19,964.1                            | 24,796.4                       | 65,439.4                                     | 5.11                                | 146.2                          | 17                                | 151.9                        |  |                          |
| Trego         | 1,498.1                           | 95,606.9                         | 69        | 11,019.5                     | 5,243.9                      | 5,775.6                             | 11,177.8                       | 6.04   | 101.4                               | 78                             | 99.4                              | 78                           | 5,402.2  | 62                       |
| Wabaunsee     | 475.5                             | 52,171.9                         | 92        | 4,558.9                      | 2,045.4                      | 2,513.4                             | 4,960.6                        | 4.82   | 108.8                               | 66                             | 105.8                             | 66                           | 2,447.1  | 92                       |
| Wallace       | 1,814.7                           | 179,204.6                        | 37        | 18,257.4                     | 9,020.7                      | 9,236.7                             | 23,569.5                       | 5.15   | 129.1                               | 32                             | 107.4                             | 63                           | 14,332.8   | 24                       |
| Washington    | 2,932.9                           | 262,907.6                        | 10        | 23,977.8                     | 10,376.0                     | 13,601.8                            | 32,214.6                       | 5.17   | 134.4                               | 26                             | 137.4                             | 20                           | 18,612.8   | 16                       |
| Wichita       | 2,251.0                           | 205,091.1                        | 30        | 15,327.8                     | 7,862.6                      | 7,465.3                             | 26,809.8                       | 3.64   | 174.9                               | 3                              | 126.3                             | 32                           | 19,344.5   | 15                       |
| Wilson        | 1,048.8                           | 74,538.7                         | 81        | 7,163.6                      | 3,799.6                      | 3,364.0                             | 6,591.3                        | 4.51   | 92.0                                | 90                             | 86.8                              | 96                           | 3,227.3  | 81                       |
| Woodson       | 558.2                             | 42,662.0                         | 96        | 4,331.1                      | 1,971.0                      | 2,360.1                             | 3,657.7                        | 5.53   | 84.5                                | 98                             | 85.1                              | 99                           | 1,297.6  | 101                      |
| Wyandotte     | 73.7                              | 9,336.7                          | 104       | 772.2                        | 334.7                        | 437.5                               | 570.5                          | 4.69   | 73.9                                | 104                            | 93.1                              | 86                           | 133.0  | 105                      |
| <b>Kansas</b> | <b>182,089</b>                    | <b>15,638,290</b>                |           | <b>1,371,403</b>             | <b>643,057</b>               |                                     | <b>1,714,142</b>               |  | <b>125.0</b>                        |                                | <b>115.4</b>                      |                              | <b>985,796</b>   |                          |

<sup>1</sup>Source: Risk Management Agency, USDA, Washington, D.C., WEB Page: <http://www.rma.usda.gov/data/>, for years 1989 to 2003.

<sup>2</sup>Aggregate total loss ratio is the sum of the 15 years of indemnity payments divided by the sum of the 15 years premiums paid (includes premium subsidy)

<sup>3</sup>Average annual loss ratio defined as an average of the annual indemnity payment divided by annual premiums paid (includes premium subsidy)

<sup>4</sup>Aggregate total net farmer gain is the sum of the 15 years of indemnity payments minus the sum of the 15 years of farmer paid premiums.

**Table 3. 1989-2003 Crop Insurance History for Kansas Wheat Crop Insurance, All Insurance Plans<sup>1</sup>**

|            | Aggregate                |                            |        |                        |                        |                            |                          |                                  | Simple                        |                       |                             |                     |   |                        |                |                            |              |           |  |
|------------|--------------------------|----------------------------|--------|------------------------|------------------------|----------------------------|--------------------------|----------------------------------|-------------------------------|-----------------------|-----------------------------|---------------------|---|------------------------|----------------|----------------------------|--------------|-----------|--|
|            | Total Net Acres (\$ 000) | Total Liabilities (\$ 000) | RK Cov | Total Premium (\$ 000) | Total Subsidy (\$ 000) | Total Farmer Paid (\$ 000) | Total Indemnity (\$ 000) | Average Farmer Paid Premium Rate | Total Loss Ratio <sup>2</sup> | Rank Total Loss Ratio | Avg Loss Ratio <sup>3</sup> | Rank Avg Loss Ratio | Aggre- gate Total Farmer gain <sup>4</sup> (\$ 000) | RK Agg Tot gain ( 000) | Planted ( 000) | Insured Net Acres (\$ 000) | % of Ac Ins. | % Ac Ins. |  |
| Allen      | 254.4                    | 13,869.6                   | 77     | 1,381.2                | 718.2                  | 663.0                      | 981.9                    | 4.78                             | 71.1                          | 84                    | 86.4                        | 86                  | 318.9   | 77                     | 40.0           | 23.4                       | 58%          | 80        |  |
| Anderson   | 185.0                    | 11,294.5                   | 80     | 1,054.3                | 526.4                  | 527.9                      | 265.3                    | 4.67                             | 25.2                          | 105                   | 37.6                        | 105                 | (262.6)   | 105                    | 34.5           | 17.3                       | 50%          | 87        |  |
| Atchison   | 73.5                     | 4,091.4                    | 95     | 317.0                  | 149.9                  | 167.1                      | 331.7                    | 4.08                             | 104.7                         | 44                    | 111.8                       | 57                  | 164.6   | 84                     | 9.8            | 4.0                        | 40%          | 101       |  |
| Barber     | 1,425.0                  | 83,553.1                   | 42     | 5,861.5                | 2,779.4                | 3,082.1                    | 5,696.9                  | 3.69                             | 97.2                          | 51                    | 120.6                       | 49                  | 2,614.8   | 53                     | 129.0          | 113.2                      | 88%          | 35        |  |
| Barton     | 2,174.0                  | 141,815.2                  | 10     | 11,680.1               | 5,070.5                | 6,609.6                    | 13,856.5                 | 4.66                             | 118.6                         | 28                    | 192.5                       | 6                   | 7,246.9   | 14                     | 167.1          | 151.5                      | 91%          | 22        |  |
| Bourbon    | 83.6                     | 3,950.5                    | 96     | 399.6                  | 209.4                  | 190.2                      | 323.4                    | 4.81                             | 80.9                          | 75                    | 103.7                       | 64                  | 133.2   | 86                     | 13.5           | 7.9                        | 58%          | 81        |  |
| Brown      | 224.6                    | 15,784.9                   | 75     | 1,230.7                | 483.3                  | 747.4                      | 1,740.3                  | 4.73                             | 141.4                         | 11                    | 126.5                       | 39                  | 992.9   | 65                     | 12.2           | 7.1                        | 59%          | 79        |  |
| Butler     | 465.0                    | 26,149.0                   | 69     | 2,435.8                | 1,189.7                | 1,246.1                    | 2,218.0                  | 4.77                             | 91.1                          | 61                    | 102.2                       | 67                  | 971.9   | 66                     | 64.5           | 32.4                       | 50%          | 86        |  |
| Chase      | 64.4                     | 3,587.8                    | 97     | 399.9                  | 183.3                  | 216.6                      | 258.0                    | 6.04                             | 64.5                          | 87                    | 80.1                        | 90                  | 41.4  | 92                     | 11.7           | 4.8                        | 41%          | 97        |  |
| Chautauqua | 53.3                     | 2,919.0                    | 99     | 309.8                  | 133.1                  | 176.7                      | 390.2                    | 6.05                             | 126.0                         | 21                    | 127.8                       | 37                  | 213.6   | 80                     | 7.2            | 2.9                        | 41%          | 100       |  |
| Cherokee   | 348.8                    | 15,101.1                   | 76     | 1,371.7                | 852.0                  | 519.7                      | 1,165.6                  | 3.44                             | 85.0                          | 70                    | 111.8                       | 56                  | 645.9   | 72                     | 77.3           | 29.6                       | 38%          | 103       |  |
| Cheyenne   | 1,573.0                  | 134,158.5                  | 14     | 12,889.4               | 5,608.7                | 7,280.6                    | 15,069.7                 | 5.43                             | 116.9                         | 29                    | 112.6                       | 55                  | 7,789.1   | 13                     | 157.4          | 142.2                      | 90%          | 23        |  |
| Clark      | 746.7                    | 32,095.1                   | 68     | 4,112.1                | 2,288.5                | 1,823.6                    | 4,160.0                  | 5.68                             | 101.2                         | 48                    | 122.7                       | 44                  | 2,336.4   | 55                     | 76.0           | 69.9                       | 92%          | 19        |  |
| Clay       | 1,141.8                  | 86,436.7                   | 37     | 5,880.2                | 2,496.3                | 3,384.0                    | 5,304.8                  | 3.91                             | 90.2                          | 63                    | 155.4                       | 15                  | 1,920.8   | 57                     | 96.7           | 83.1                       | 86%          | 43        |  |
| Cloud      | 1,622.1                  | 126,334.2                  | 16     | 10,433.0               | 4,265.0                | 6,168.1                    | 11,240.3                 | 4.88                             | 107.7                         | 37                    | 141.8                       | 28                  | 5,072.2   | 31                     | 114.5          | 107.4                      | 94%          | 15        |  |
| Coffey     | 181.9                    | 9,856.9                    | 83     | 978.4                  | 508.1                  | 470.3                      | 361.7                    | 4.77                             | 37.0                          | 103                   | 56.9                        | 101                 | (108.7)   | 104                    | 31.2           | 18.8                       | 60%          | 77        |  |
| Comanche   | 874.1                    | 43,398.2                   | 64     | 4,551.0                | 2,086.5                | 2,464.6                    | 6,724.0                  | 5.68                             | 147.7                         | 9                     | 179.0                       | 10                  | 4,259.4   | 38                     | 71.1           | 60.7                       | 85%          | 46        |  |
| Cowley     | 809.1                    | 43,747.0                   | 63     | 4,114.6                | 2,219.9                | 1,894.7                    | 3,443.5                  | 4.33                             | 83.7                          | 71                    | 85.9                        | 87                  | 1,548.7   | 61                     | 100.7          | 68.3                       | 68%          | 67        |  |
| Crawford   | 181.8                    | 10,802.6                   | 81     | 904.7                  | 463.1                  | 441.6                      | 1,107.6                  | 4.09                             | 122.4                         | 24                    | 130.3                       | 35                  | 666.0   | 71                     | 42.3           | 16.7                       | 39%          | 102       |  |
| Decatur    | 1,483.2                  | 113,564.5                  | 23     | 9,984.9                | 4,463.1                | 5,521.8                    | 9,005.5                  | 4.86                             | 90.2                          | 64                    | 108.9                       | 60                  | 3,483.7   | 44                     | 124.8          | 122.3                      | 98%          | 9         |  |
| Dickinson  | 1,789.4                  | 125,681.9                  | 17     | 7,821.7                | 3,444.3                | 4,377.4                    | 6,072.6                  | 3.48                             | 77.6                          | 77                    | 151.8                       | 17                  | 1,695.2   | 60                     | 154.2          | 135.3                      | 88%          | 37        |  |
| Doniphan   | 64.3                     | 4,784.3                    | 90     | 393.6                  | 132.5                  | 261.1                      | 834.1                    | 5.46                             | 211.9                         | 1                     | 172.6                       | 11                  | 573.0   | 75                     | 2.7            | 1.1                        | 41%          | 99        |  |
| Douglas    | 44.3                     | 2,458.4                    | 103    | 209.9                  | 107.6                  | 102.2                      | 121.1                    | 4.16                             | 57.7                          | 94                    | 64.8                        | 96                  | 18.9  | 94                     | 9.0            | 3.3                        | 36%          | 105       |  |
| Edwards    | 893.4                    | 51,804.8                   | 61     | 4,834.0                | 2,359.4                | 2,474.6                    | 5,261.7                  | 4.78                             | 108.8                         | 36                    | 145.1                       | 20                  | 2,787.1   | 51                     | 108.9          | 80.5                       | 74%          | 59        |  |
| Elk        | 47.6                     | 2,533.1                    | 102    | 269.8                  | 125.9                  | 143.9                      | 197.1                    | 5.68                             | 73.0                          | 83                    | 90.5                        | 80                  | 53.1  | 89                     | 7.0            | 3.0                        | 43%          | 96        |  |
| Ellis      | 1,251.4                  | 81,878.4                   | 44     | 9,020.1                | 4,012.5                | 5,007.6                    | 8,551.2                  | 6.12                             | 94.8                          | 53                    | 124.7                       | 42                  | 3,543.6   | 43                     | 110.3          | 98.1                       | 89%          | 29        |  |
| Ellsworth  | 1,224.9                  | 85,451.6                   | 38     | 6,219.7                | 2,584.4                | 3,635.3                    | 8,685.1                  | 4.25                             | 139.6                         | 12                    | 226.9                       | 1                   | 5,049.7   | 32                     | 95.3           | 81.6                       | 86%          | 45        |  |
| Finney     | 1,680.6                  | 114,046.1                  | 22     | 11,173.9               | 5,869.2                | 5,304.7                    | 12,251.8                 | 4.65                             | 109.6                         | 35                    | 94.4                        | 78                  | 6,947.1   | 16                     | 174.6          | 153.9                      | 88%          | 33        |  |

**Table 3. Continued. 1989-2003 Crop Insurance History for Kansas Wheat Crop Insurance, All Insurance Plans**

|             | Aggregate                         |                                  |           |                              |                              |                                      |                                |  | Simple   |                                |  |                                |  |   |                                   |                    |                 |     |  |
|-------------|-----------------------------------|----------------------------------|-----------|------------------------------|------------------------------|--------------------------------------|--------------------------------|--|--|--------------------------------|--|--------------------------------|--|---|-----------------------------------|--------------------|-----------------|-----|--|
|             | Total<br>Net<br>Acres<br>(\$ 000) | Total<br>Liabilities<br>(\$ 000) | RK<br>Cov | Total<br>Premium<br>(\$ 000) | Total<br>Subsidy<br>(\$ 000) | Total<br>Paid<br>Premium<br>(\$ 000) | Total<br>Indemnity<br>(\$ 000) | Total<br>Farmer<br>Paid<br>Premium<br>Rate | Average<br>Farmer<br>Paid<br>Premium<br>Loss<br>Ratio <sup>2</sup> | Rank<br>Total<br>Loss<br>Ratio | Average<br>Farmer<br>Paid<br>Premium<br>Loss<br>Ratio <sup>3</sup> | Rank<br>Total<br>Loss<br>Ratio | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>4</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>gain<br>Planted<br>( 000) | Insured<br>Net<br>Acres<br>( 000) | % of<br>Ac<br>Ins. | %<br>Ac<br>Ins. |     |  |
| Ford        | 1,921.4                           | 116,131.9                        | 20        | 12,527.2                     | 6,169.4                      | 6,357.8                              | 16,220.2                       | 5.47                                       | 129.5  | 19                             | 143.1  | 22                             | 9,862.3  | 7   | 213.4                             | 183.9              | 86%             | 42  |  |
| Franklin    | 108.2                             | 6,271.1                          | 87        | 581.6                        | 310.3                        | 271.2                                | 224.3                          | 4.33                                       | 38.6   | 102                            | 58.3   | 99                             | (46.9)   | 103   | 24.6                              | 12.3               | 50%             | 88  |  |
| Geary       | 161.8                             | 10,621.4                         | 82        | 864.0                        | 384.0                        | 480.0                                | 692.9                          | 4.52                                       | 80.2   | 76                             | 135.5  | 29                             | 212.9  | 81  | 16.1                              | 10.8               | 67%             | 68  |  |
| Gove        | 1,449.1                           | 99,553.9                         | 33        | 12,908.9                     | 6,108.0                      | 6,800.9                              | 13,232.2                       | 6.83                                       | 102.5  | 47                             | 99.4   | 73                             | 6,431.3  | 21  | 124.8                             | 125.7              | 99%             | 4   |  |
| Graham      | 1,148.5                           | 78,528.5                         | 48        | 7,767.7                      | 3,496.0                      | 4,271.7                              | 9,024.4                        | 5.44                                       | 116.2  | 30                             | 143.0  | 23                             | 4,752.7  | 35  | 95.7                              | 88.3               | 92%             | 18  |  |
| Grant       | 769.3                             | 56,065.4                         | 59        | 5,883.2                      | 3,157.9                      | 2,725.3                              | 7,489.1                        | 4.86                                       | 127.3  | 20                             | 125.0  | 41                             | 4,763.9  | 34  | 104.8                             | 83.4               | 80%             | 53  |  |
| Gray        | 1,170.9                           | 72,536.4                         | 50        | 7,665.0                      | 4,193.5                      | 3,471.5                              | 9,193.6                        | 4.79                                       | 119.9  | 25                             | 117.9  | 51                             | 5,722.1  | 26  | 146.3                             | 124.5              | 85%             | 48  |  |
| Greeley     | 1,650.0                           | 105,200.8                        | 27        | 15,976.5                     | 8,491.1                      | 7,485.3                              | 24,091.0                       | 7.12                                       | 150.8  | 7                              | 117.0  | 53                             | 16,605.7   | 1   | 222.7                             | 209.2              | 94%             | 13  |  |
| Greenwood   | 49.1                              | 2,706.7                          | 101       | 311.6                        | 144.6                        | 167.0                                | 217.9                          | 6.17                                       | 69.9   | 85                             | 73.1   | 93                             | 50.9   | 90  | 8.0                               | 3.6                | 45%             | 94  |  |
| Hamilton    | 1,253.0                           | 69,520.4                         | 54        | 10,149.5                     | 5,720.2                      | 4,429.3                              | 16,296.0                       | 6.37                                       | 160.6  | 3                              | 132.7  | 33                             | 11,866.6   | 3   | 155.7                             | 135.9              | 87%             | 38  |  |
| Harper      | 2,609.5                           | 164,666.6                        | 5         | 11,770.7                     | 5,293.1                      | 6,477.6                              | 7,889.5                        | 3.93                                       | 67.0   | 86                             | 87.4   | 84                             | 1,411.9  | 63  | 255.6                             | 211.6              | 83%             | 50  |  |
| Harvey      | 851.9                             | 58,467.5                         | 58        | 3,688.4                      | 1,652.9                      | 2,035.5                              | 2,049.3                        | 3.48                                       | 55.6   | 96                             | 77.6   | 92                             | 13.8   | 95  | 120.3                             | 72.7               | 60%             | 76  |  |
| Haskell     | 857.2                             | 61,169.3                         | 57        | 5,007.4                      | 2,710.8                      | 2,296.6                              | 7,877.0                        | 3.75                                       | 157.3  | 6                              | 121.0  | 48                             | 5,580.4  | 28  | 105.6                             | 85.8               | 81%             | 52  |  |
| Hodgeman    | 1,387.2                           | 84,027.5                         | 41        | 10,406.7                     | 4,865.4                      | 5,541.2                              | 9,780.3                        | 6.59                                       | 94.0   | 55                             | 109.8  | 58                             | 4,239.1  | 39  | 124.2                             | 112.0              | 90%             | 24  |  |
| Jackson     | 97.2                              | 5,482.0                          | 89        | 505.8                        | 215.1                        | 290.8                                | 525.2                          | 5.30                                       | 103.8  | 45                             | 99.9   | 71                             | 234.5  | 79  | 11.2                              | 5.6                | 50%             | 90  |  |
| Jefferson   | 50.6                              | 2,896.7                          | 100       | 261.2                        | 104.5                        | 156.7                                | 163.1                          | 5.41                                       | 62.4   | 91                             | 57.0   | 100                            | 6.3  | 96  | 7.3                               | 2.7                | 37%             | 104 |  |
| Jewell      | 1,658.1                           | 135,105.2                        | 13        | 10,893.5                     | 4,757.5                      | 6,136.0                              | 9,552.8                        | 4.54                                       | 87.7   | 67                             | 103.4  | 65                             | 3,416.7  | 45  | 132.6                             | 137.5              | 99%             | 3   |  |
| Johnson     | 59.1                              | 4,118.7                          | 94        | 307.0                        | 139.0                        | 168.0                                | 155.9                          | 4.08                                       | 50.8   | 99                             | 52.8   | 103                            | (12.1)   | 99  | 9.2                               | 4.0                | 43%             | 95  |  |
| Kearny      | 1,018.6                           | 63,944.2                         | 55        | 7,157.6                      | 3,898.4                      | 3,259.3                              | 7,941.1                        | 5.10                                       | 110.9  | 34                             | 97.0   | 75                             | 4,681.9  | 36  | 114.2                             | 101.0              | 88%             | 31  |  |
| Kingman     | 2,199.6                           | 143,664.4                        | 9         | 8,741.4                      | 3,938.9                      | 4,802.5                              | 5,618.1                        | 3.34                                       | 64.3   | 89                             | 100.0  | 70                             | 815.6  | 68  | 203.5                             | 161.2              | 79%             | 54  |  |
| Kiowa       | 676.4                             | 36,811.0                         | 66        | 3,620.0                      | 1,810.5                      | 1,809.6                              | 3,274.7                        | 4.92                                       | 90.5   | 62                             | 104.9  | 63                             | 1,465.1  | 62  | 76.2                              | 53.8               | 71%             | 64  |  |
| Labette     | 386.3                             | 18,692.2                         | 73        | 1,650.5                      | 939.0                        | 711.5                                | 1,218.7                        | 3.81                                       | 73.8   | 81                             | 89.0   | 82                             | 507.1  | 76  | 61.9                              | 36.9               | 60%             | 78  |  |
| Lane        | 1,279.9                           | 81,345.5                         | 46        | 9,102.8                      | 4,419.4                      | 4,683.4                              | 11,415.0                       | 5.76                                       | 125.4  | 22                             | 125.5  | 40                             | 6,731.6  | 17  | 126.7                             | 116.2              | 92%             | 21  |  |
| Leavenworth | 35.3                              | 1,815.0                          | 104       | 202.3                        | 97.9                         | 104.4                                | 166.6                          | 5.75                                       | 82.4   | 72                             | 102.1  | 69                             | 62.2   | 88  | 7.5                               | 3.1                | 41%             | 98  |  |
| Lincoln     | 1,414.8                           | 104,370.1                        | 28        | 7,669.3                      | 3,132.2                      | 4,537.1                              | 10,211.6                       | 4.35                                       | 133.1  | 15                             | 184.7  | 7                              | 5,674.5  | 27  | 102.3                             | 96.4               | 94%             | 12  |  |
| Linn        | 83.2                              | 4,197.4                          | 92        | 429.2                        | 239.9                        | 189.3                                | 143.7                          | 4.51                                       | 33.5   | 104                            | 55.1   | 102                            | (45.6)   | 102   | 17.7                              | 10.1               | 57%             | 82  |  |
| Logan       | 1,795.2                           | 115,190.4                        | 21        | 17,811.5                     | 8,456.2                      | 9,355.3                              | 19,065.4                       | 8.12                                       | 107.0  | 40                             | 102.1  | 68                             | 9,710.1  | 8   | 148.5                             | 149.3              | 99%             | 1   |  |
| Lyon        | 140.3                             | 7,653.7                          | 85        | 853.8                        | 456.4                        | 397.4                                | 444.5                          | 5.19                                       | 52.1   | 98                             | 84.3   | 88                             | 47.0   | 91  | 25.9                              | 16.9               | 65%             | 71  |  |
| Marion      | 1,017.9                           | 71,714.7                         | 51        | 5,276.6                      | 2,230.5                      | 3,046.0                              | 3,120.1                        | 4.25                                       | 59.1   | 92                             | 79.0   | 91                             | 74.0   | 87  | 135.4                             | 83.6               | 62%             | 74  |  |

**Table 3. Continued. 1989-2003 Crop Insurance History for Kansas Wheat Crop Insurance, All Insurance Plans**

|              | Aggregate |             |          |          |              |          |           |         | Simple             |                    |       |                   |          |        |         |             |      |    |    |  |  |
|--------------|-----------|-------------|----------|----------|--------------|----------|-----------|---------|--------------------|--------------------|-------|-------------------|----------|--------|---------|-------------|------|----|----|--|--|
|              | Total     |             |          |          | Total Farmer |          |           |         | Average Farmer     |                    |       | Rank              |          |        |         | Aggre- gate |      | RK |    |  |  |
|              | Net       | Total       | RK       | Total    | Total        | Paid     | Total     | Premium | Loss               | Loss               | Avg   | Avg               | Total    | Tot    | Insured | % of        | %    |    |    |  |  |
|              | Acres     | Liabilities | Cov      | Premium  | Subsidy      | Premium  | Indemnity | Rate    | Ratio <sup>2</sup> | Ratio              | Loss  | Loss              | Farmer   | Farm   | Planted | Acres       | Ins. | Ac | Ac |  |  |
| (\$ 000)     | (\$ 000)  |             | (\$ 000) | (\$ 000) | (\$ 000)     | (\$ 000) |           |         |                    | Ratio <sup>3</sup> | Ratio | gain <sup>4</sup> | gain     | ( 000) | ( 000)  | ( 000)      |      |    |    |  |  |
| Marshall     | 885.9     | 61,699.7    | 56       | 5,313.1  | 2,321.8      | 2,991.3  | 4,044.1   | 4.85    | 76.1               | 80                 | 122.3 | 45                | 1,052.8  | 64     | 91.2    | 68.2        | 75%  | 57 |    |  |  |
| McPherson    | 2,044.2   | 150,357.6   | 7        | 8,076.6  | 3,482.1      | 4,594.5  | 5,203.6   | 3.06    | 64.4               | 88                 | 95.0  | 77                | 609.1    | 73     | 214.1   | 146.7       | 69%  | 65 |    |  |  |
| Meade        | 822.6     | 40,392.3    | 65       | 4,646.6  | 2,865.4      | 1,781.2  | 4,659.0   | 4.41    | 100.3              | 49                 | 96.9  | 76                | 2,877.8  | 50     | 113.1   | 88.6        | 78%  | 55 |    |  |  |
| Miami        | 65.7      | 4,158.1     | 93       | 426.6    | 204.6        | 222.0    | 184.1     | 5.34    | 43.1               | 101                | 67.8  | 94                | (38.0)   | 101    | 10.1    | 6.2         | 61%  | 75 |    |  |  |
| Mitchell     | 2,233.2   | 179,665.8   | 4        | 13,686.7 | 5,641.1      | 8,045.5  | 19,728.0  | 4.48    | 144.1              | 10                 | 181.2 | 9                 | 11,682.5 | 5      | 182.8   | 156.7       | 86%  | 44 |    |  |  |
| Montgomery   | 362.0     | 19,485.8    | 72       | 1,891.8  | 906.4        | 985.4    | 1,687.0   | 5.06    | 89.2               | 66                 | 108.6 | 62                | 701.6    | 69     | 44.8    | 29.2        | 65%  | 72 |    |  |  |
| Morris       | 367.6     | 20,793.0    | 71       | 2,346.6  | 1,022.7      | 1,323.9  | 2,249.4   | 6.37    | 95.9               | 52                 | 122.2 | 46                | 925.5    | 67     | 35.2    | 22.4        | 64%  | 73 |    |  |  |
| Morton       | 860.3     | 53,403.5    | 60       | 7,194.1  | 3,379.6      | 3,814.6  | 10,847.9  | 7.14    | 150.8              | 8                  | 168.2 | 13                | 7,033.4  | 15     | 104.4   | 76.8        | 74%  | 60 |    |  |  |
| Nemaha       | 299.6     | 21,317.4    | 70       | 1,933.2  | 813.8        | 1,119.4  | 1,794.6   | 5.25    | 92.8               | 59                 | 128.3 | 36                | 675.1    | 70     | 32.3    | 21.3        | 66%  | 70 |    |  |  |
| Neosho       | 246.4     | 12,019.8    | 79       | 1,578.0  | 788.0        | 790.0    | 1,373.6   | 6.57    | 87.0               | 68                 | 102.8 | 66                | 583.6    | 74     | 41.7    | 21.7        | 52%  | 85 |    |  |  |
| Ness         | 1,789.3   | 104,198.3   | 29       | 11,719.2 | 5,678.2      | 6,041.0  | 13,958.9  | 5.80    | 119.1              | 27                 | 127.0 | 38                | 7,917.9  | 12     | 160.5   | 148.8       | 93%  | 16 |    |  |  |
| Norton       | 1,182.5   | 83,491.5    | 43       | 7,533.7  | 3,448.8      | 4,084.9  | 8,712.1   | 4.89    | 115.6              | 31                 | 142.0 | 26                | 4,627.2  | 37     | 123.0   | 109.3       | 89%  | 30 |    |  |  |
| Osage        | 98.2      | 5,850.3     | 88       | 586.9    | 273.2        | 313.7    | 313.0     | 5.36    | 53.3               | 97                 | 65.0  | 95                | (0.6)    | 98     | 19.2    | 9.1         | 47%  | 91 |    |  |  |
| Osborne      | 1,672.7   | 123,306.0   | 19       | 11,903.5 | 5,044.6      | 6,858.9  | 12,663.5  | 5.56    | 106.4              | 42                 | 150.8 | 18                | 5,804.7  | 25     | 119.8   | 119.7       | 99%  | 2  |    |  |  |
| Ottawa       | 1,866.9   | 139,776.2   | 11       | 8,948.1  | 3,667.4      | 5,280.8  | 11,780.2  | 3.78    | 131.7              | 16                 | 199.2 | 4                 | 6,499.5  | 20     | 119.8   | 118.2       | 99%  | 7  |    |  |  |
| Pawnee       | 1,560.9   | 99,920.2    | 32       | 9,820.7  | 4,376.2      | 5,444.6  | 10,416.2  | 5.45    | 106.1              | 43                 | 148.1 | 19                | 4,971.6  | 33     | 138.4   | 120.3       | 87%  | 40 |    |  |  |
| Phillips     | 1,097.4   | 77,199.8    | 49       | 7,246.6  | 3,297.4      | 3,949.2  | 7,758.6   | 5.12    | 107.1              | 39                 | 135.5 | 30                | 3,809.4  | 41     | 109.4   | 93.4        | 85%  | 47 |    |  |  |
| Pottawatomie | 109.5     | 6,846.8     | 86       | 643.9    | 279.3        | 364.6    | 526.6     | 5.33    | 81.8               | 73                 | 97.6  | 74                | 162.0    | 85     | 12.6    | 6.8         | 54%  | 83 |    |  |  |
| Pratt        | 1,653.9   | 108,223.1   | 25       | 8,275.3  | 3,839.7      | 4,435.7  | 9,565.1   | 4.10    | 115.6              | 32                 | 144.7 | 21                | 5,129.4  | 30     | 166.6   | 136.9       | 82%  | 51 |    |  |  |
| Rawlins      | 2,034.3   | 157,408.4   | 6        | 16,497.5 | 7,090.0      | 9,407.5  | 15,234.8  | 5.98    | 92.3               | 60                 | 121.1 | 47                | 5,827.4  | 24     | 166.9   | 159.7       | 96%  | 10 |    |  |  |
| Reno         | 2,341.8   | 145,721.5   | 8        | 8,864.5  | 4,185.1      | 4,679.4  | 6,761.4   | 3.21    | 76.3               | 79                 | 109.5 | 59                | 2,082.0  | 56     | 245.4   | 175.6       | 72%  | 62 |    |  |  |
| Republic     | 1,147.6   | 91,840.6    | 36       | 7,463.3  | 3,147.9      | 4,315.4  | 6,040.0   | 4.70    | 80.9               | 74                 | 117.8 | 52                | 1,724.6  | 59     | 99.0    | 91.0        | 92%  | 20 |    |  |  |
| Rice         | 1,826.8   | 135,887.8   | 12       | 7,607.7  | 3,199.8      | 4,407.9  | 7,137.6   | 3.24    | 93.8               | 56                 | 195.3 | 5                 | 2,729.7  | 52     | 150.6   | 131.0       | 87%  | 39 |    |  |  |
| Riley        | 191.0     | 12,404.3    | 78       | 969.7    | 448.8        | 520.9    | 712.4     | 4.20    | 73.5               | 82                 | 132.7 | 32                | 191.5    | 83     | 27.8    | 12.7        | 46%  | 93 |    |  |  |
| Rooks        | 1,307.9   | 84,730.2    | 40       | 8,275.0  | 3,702.9      | 4,572.1  | 10,848.0  | 5.40    | 131.1              | 17                 | 170.3 | 12                | 6,275.9  | 22     | 111.4   | 99.5        | 89%  | 26 |    |  |  |
| Rush         | 1,671.1   | 101,733.9   | 31       | 8,981.6  | 4,052.0      | 4,929.6  | 14,201.9  | 4.85    | 158.1              | 5                  | 203.4 | 3                 | 9,272.3  | 9      | 128.4   | 122.7       | 96%  | 11 |    |  |  |
| Russell      | 1,230.8   | 81,316.7    | 47       | 8,264.7  | 3,506.7      | 4,758.0  | 11,376.4  | 5.85    | 137.7              | 14                 | 184.3 | 8                 | 6,618.4  | 18     | 98.5    | 82.5        | 84%  | 49 |    |  |  |
| Saline       | 1,768.3   | 126,711.3   | 15       | 7,582.9  | 3,168.2      | 4,414.7  | 8,510.5   | 3.48    | 112.2              | 33                 | 209.5 | 2                 | 4,095.7  | 40     | 143.8   | 127.0       | 88%  | 32 |    |  |  |
| Scott        | 1,385.9   | 103,467.6   | 30       | 11,534.9 | 5,786.3      | 5,748.6  | 12,326.9  | 5.56    | 106.9              | 41                 | 92.8  | 79                | 6,578.3  | 19     | 151.9   | 135.2       | 89%  | 28 |    |  |  |

**Table 3. Continued. 1989-2003 Crop Insurance History for Kansas Wheat Crop Insurance, All Insurance Plans**

|               | Aggregate      |                  |          |                |                |          |                |              | Simple             |       |                    |       |                   |             |               |              |            |         |      |      |  |
|---------------|----------------|------------------|----------|----------------|----------------|----------|----------------|--------------|--------------------|-------|--------------------|-------|-------------------|-------------|---------------|--------------|------------|---------|------|------|--|
|               | Total          |                  |          |                | Farmer         |          |                |              | Average            |       |                    | Rank  |                   | Aggre- gate |               | RK           |            | Insured |      | % of |  |
|               | Net            | Total            | RK       | Total          | Total          | Paid     | Total          | Total        | Paid               | Total | Total              | Avg   | Avg               | Total       | Tot           | Net          | Ac         | %       | %    |      |  |
|               | Acres          | Liabilities      | Cov      | Premium        | Subsidy        | Premium  | Indemnity      | Premium      | Loss               | Loss  | Loss               | Loss  | Loss              | Farmer      | Farm          | Planted      | Acres      | Ins.    | Ins. |      |  |
| (\$ 000)      | (\$ 000)       |                  | (\$ 000) | (\$ 000)       | (\$ 000)       | (\$ 000) | (\$ 000)       | Rate         | Ratio <sup>2</sup> | Ratio | Ratio <sup>3</sup> | Ratio | gain <sup>4</sup> | gain        | ( 000)        | ( 000)       | ( 000)     | Ins.    | Ins. |      |  |
| Sedgwick      | 1,840.4        | 124,281.5        | 18       | 7,382.2        | 3,375.6        | 4,006.6  | 6,953.3        | 3.22         | 94.2               | 54    | 108.7              | 61    | 2,946.7           | 48          | 195.8         | 133.1        | 68%        | 66      |      |      |  |
| Seward        | 594.8          | 32,759.8         | 67       | 3,605.8        | 2,107.2        | 1,498.6  | 4,715.8        | 4.57         | 130.8              | 18    | 119.1              | 50    | 3,217.2           | 46          | 82.6          | 61.1         | 74%        | 58      |      |      |  |
| Shawnee       | 50.9           | 2,925.6          | 98       | 271.9          | 123.4          | 148.4    | 174.0          | 5.07         | 64.0               | 90    | 80.8               | 89    | 25.6              | 93          | 7.5           | 3.5          | 47%        | 92      |      |      |  |
| Sheridan      | 1,237.3        | 92,667.4         | 35       | 9,074.2        | 4,158.9        | 4,915.3  | 7,819.5        | 5.30         | 86.2               | 69    | 89.8               | 81    | 2,904.2           | 49          | 119.9         | 105.5        | 88%        | 34      |      |      |  |
| Sherman       | 2,407.9        | 186,268.6        | 3        | 23,340.6       | 10,001.1       | 13,339.5 | 25,050.6       | 7.16         | 107.3              | 38    | 130.7              | 34    | 11,711.2          | 4           | 195.3         | 192.8        | 99%        | 6       |      |      |  |
| Smith         | 1,365.8        | 109,682.5        | 24       | 10,346.2       | 4,894.8        | 5,451.4  | 9,247.8        | 4.97         | 89.4               | 65    | 87.1               | 85    | 3,796.4           | 42          | 142.5         | 131.6        | 92%        | 17      |      |      |  |
| Stafford      | 1,488.0        | 98,905.4         | 34       | 7,129.4        | 3,137.5        | 3,991.9  | 7,119.4        | 4.04         | 99.9               | 50    | 158.1              | 14    | 3,127.5           | 47          | 140.6         | 109.8        | 78%        | 56      |      |      |  |
| Stanton       | 1,097.3        | 84,993.7         | 39       | 10,106.1       | 4,896.3        | 5,209.8  | 14,065.8       | 6.13         | 139.2              | 13    | 142.7              | 24    | 8,856.0           | 10          | 156.1         | 111.7        | 72%        | 63      |      |      |  |
| Stevens       | 678.5          | 50,737.9         | 62       | 4,948.8        | 2,597.0        | 2,351.8  | 7,840.8        | 4.64         | 158.4              | 4     | 142.0              | 27    | 5,489.0           | 29          | 109.0         | 78.4         | 72%        | 61      |      |      |  |
| Sumner        | 4,677.0        | 299,498.1        | 1        | 20,732.7       | 9,395.3        | 11,337.4 | 25,883.0       | 3.79         | 124.8              | 23    | 133.9              | 31    | 14,545.5          | 2           | 393.6         | 351.4        | 89%        | 27      |      |      |  |
| Thomas        | 2,651.4        | 191,236.4        | 2        | 22,800.0       | 10,118.9       | 12,681.1 | 21,274.5       | 6.63         | 93.3               | 58    | 112.9              | 54    | 8,593.4           | 11          | 217.0         | 213.8        | 99%        | 8       |      |      |  |
| Trego         | 1,155.7        | 70,960.9         | 52       | 7,984.1        | 3,671.7        | 4,312.4  | 6,109.2        | 6.08         | 76.5               | 78    | 88.6               | 83    | 1,796.8           | 58          | 92.2          | 86.6         | 94%        | 14      |      |      |  |
| Wabaunsee     | 77.8           | 4,763.2          | 91       | 436.0          | 186.2          | 249.8    | 522.3          | 5.25         | 119.8              | 26    | 123.0              | 43    | 272.5             | 78          | 8.1           | 4.3          | 53%        | 84      |      |      |  |
| Wallace       | 1,085.1        | 69,828.4         | 53       | 11,472.6       | 5,775.9        | 5,696.7  | 11,831.3       | 8.16         | 103.1              | 46    | 99.8               | 72    | 6,134.6           | 23          | 112.3         | 116.8        | 99%        | 5       |      |      |  |
| Washington    | 1,120.6        | 81,719.7         | 45       | 6,385.6        | 2,766.4        | 3,619.2  | 5,973.7        | 4.43         | 93.5               | 57    | 153.7              | 16    | 2,354.5           | 54          | 96.5          | 84.6         | 88%        | 36      |      |      |  |
| Wichita       | 1,443.9        | 107,033.4        | 26       | 9,552.7        | 4,882.2        | 4,670.6  | 15,405.4       | 4.36         | 161.3              | 2     | 142.0              | 25    | 10,734.9          | 6           | 160.4         | 143.3        | 89%        | 25      |      |      |  |
| Wilson        | 321.4          | 17,582.1         | 74       | 1,654.1        | 904.5          | 749.7    | 946.9          | 4.26         | 57.2               | 95    | 62.5               | 97    | 197.2             | 82          | 44.9          | 29.7         | 66%        | 69      |      |      |  |
| Woodson       | 145.4          | 7,667.1          | 84       | 806.7          | 371.4          | 435.3    | 398.2          | 5.68         | 49.4               | 100   | 47.0               | 104   | (37.1)            | 100         | 21.2          | 10.6         | 50%        | 89      |      |      |  |
| Wyandotte     | 4.5            | 271.5            | 105      | 24.3           | 11.5           | 12.9     | 14.3           | 4.73         | 58.7               | 93    | 58.7               | 98    | 1.4               | 97          | 0.4           | 0.3          | 86%        | 41      |      |      |  |
| <b>Kansas</b> | <b>105,829</b> | <b>7,160,728</b> |          | <b>658,090</b> | <b>305,856</b> |          | <b>714,874</b> | <b>108.6</b> |                    |       | <b>117.8</b>       |       | <b>362,640</b>    |             | <b>10,400</b> | <b>8,684</b> | <b>83%</b> |         |      |      |  |

1Source: Risk Management Agency, USDA, Washington, D.C., WEB Page: <http://www.rma.usda.gov/data/>, for years 1989 to 2003.

2Aggregate total loss ratio is the sum of the 15 years of indemnity payments divided by the sum of the 15 years premiums paid (includes premium subsidy)

3Average annual loss ratio defined as an average of the annual indemnity payment divided by annual premiums paid (includes premium subsidy)

4Aggregate total net farmer gain is the sum of the 15 years of indemnity payments minus the sum of the 15 years of farmer paid premiums.

**Table 4. 1989-2003 Crop Insurance History for Kansas Corn Crop Insurance, All Insurance Plans<sup>1</sup>**

|            | Aggregate                         |                                  |           |                              |                              |                                     |                                |  | Simple                              |                                |                                   |                              |          | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>4</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>Farm<br>gain<br>Planted<br>( 000) | Insured<br>Net<br>Acres<br>( 000) | % of<br>Ac<br>Ins. | Rank<br>% |
|------------|-----------------------------------|----------------------------------|-----------|------------------------------|------------------------------|-------------------------------------|--------------------------------|--|-------------------------------------|--------------------------------|-----------------------------------|------------------------------|----------|--|---|-----------------------------------|--------------------|-----------|
|            | Total<br>Net<br>Acres<br>(\$ 000) | Total<br>Liabilities<br>(\$ 000) | RK<br>Cov | Total<br>Premium<br>(\$ 000) | Total<br>Subsidy<br>(\$ 000) | Total<br>Farmer<br>Paid<br>(\$ 000) | Total<br>Indemnity<br>(\$ 000) | Average<br>Farmer<br>Paid<br>Premium<br>Rate | Total<br>Loss<br>Ratio <sup>2</sup> | Rank<br>Total<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>3</sup> | Rank<br>Avg<br>Loss<br>Ratio |          |  |   |                                   |                    |           |
| Allen      | 95.1                              | 10,159.0                         | 71        | 1,312.5                      | 702.8                        | 609.7                               | 596.9                          | 6.00   | 45.5                                | 94                             | 52.7                              | 90                           | -12.7    | 96   | 22.5  | 16.2                              | 72%                | 80        |
| Anderson   | 223.1                             | 28,537.3                         | 40        | 2,581.3                      | 1,165.4                      | 1,415.8                             | 2,267.4                        | 4.96   | 87.8                                | 66                             | 82.1                              | 73                           | 851.6    | 49   | 35.0  | 29.0                              | 83%                | 40        |
| Atchison   | 381.4                             | 51,363.5                         | 26        | 4,255.8                      | 1,956.6                      | 2,299.3                             | 5,176.8                        | 4.48   | 121.6                               | 44                             | 116.5                             | 44                           | 2,877.5  | 21   | 50.4  | 39.7                              | 79%                | 55        |
| Barber     | 20.0                              | 3,881.4                          | 91        | 204.5                        | 101.6                        | 102.9                               | 98.9                           | 2.65   | 48.3                                | 92                             | 17.2                              | 103                          | -4.0     | 93   | 3.3   | 3.0                               | 91%                | 17        |
| Barton     | 178.5                             | 32,067.3                         | 38        | 1,747.7                      | 789.9                        | 957.8                               | 2,912.7                        | 2.99   | 166.7                               | 27                             | 166.6                             | 18                           | 1,954.9  | 25   | 29.0  | 14.5                              | 50%                | 99        |
| Bourbon    | 69.2                              | 8,022.5                          | 74        | 976.7                        | 456.8                        | 519.8                               | 686.4                          | 6.48   | 70.3                                | 76                             | 80.8                              | 77                           | 166.5    | 79   | 8.7   | 7.9                               | 91%                | 18        |
| Brown      | 958.4                             | 155,389.0                        | 5         | 14,161.6                     | 5,910.1                      | 8,251.5                             | 12,816.4                       | 5.31   | 90.5                                | 63                             | 81.5                              | 75                           | 4,565.0  | 14   | 103.4   | 96.6                              | 93%                | 10        |
| Butler     | 73.7                              | 7,853.6                          | 76        | 1,125.8                      | 610.7                        | 515.1                               | 678.3                          | 6.56   | 60.3                                | 84                             | 138.8                             | 32                           | 163.2    | 80   | 35.3  | 16.7                              | 47%                | 102       |
| Chase      | 37.7                              | 4,528.0                          | 90        | 592.5                        | 280.3                        | 312.2                               | 532.3                          | 6.89   | 89.8                                | 64                             | 86.9                              | 68                           | 220.1    | 78   | 8.6   | 6.0                               | 70%                | 85        |
| Chautauqua | 6.4                               | 730.2                            | 103       | 90.0                         | 46.0                         | 44.1                                | 23.0                           | 6.04   | 25.6                                | 103                            | 19.8                              | 101                          | -21.1    | 98   | 1.9   | 1.5                               | 80%                | 49        |
| Cherokee   | 104.1                             | 12,191.5                         | 66        | 1,284.8                      | 694.4                        | 590.4                               | 549.9                          | 4.84   | 42.8                                | 99                             | 83.3                              | 72                           | -40.5    | 101  | 29.2  | 22.2                              | 76%                | 65        |
| Cheyenne   | 409.0                             | 72,822.8                         | 19        | 4,478.5                      | 1,933.7                      | 2,544.7                             | 8,683.0                        | 3.49   | 193.9                               | 19                             | 184.0                             | 10                           | 6,138.3  | 9  | 26.6  | 24.9                              | 94%                | 9         |
| Clark      | 2.1                               | 488.0                            | 105       | 52.1                         | 28.4                         | 23.8                                | 14.3                           | 4.87   | 27.4                                | 102                            | 12.4                              | 104                          | -9.5     | 95   | 1.1   | 0.8                               | 74%                | 74        |
| Clay       | 118.0                             | 16,432.5                         | 57        | 970.6                        | 487.6                        | 483.0                               | 1,391.8                        | 2.94   | 143.4                               | 38                             | 145.0                             | 28                           | 908.8    | 48   | 14.9  | 10.4                              | 70%                | 86        |
| Cloud      | 141.7                             | 22,213.5                         | 47        | 1,207.7                      | 540.7                        | 667.0                               | 1,422.5                        | 3.00   | 117.8                               | 46                             | 119.8                             | 41                           | 755.5    | 52   | 13.2  | 9.5                               | 72%                | 79        |
| Coffey     | 127.4                             | 14,245.7                         | 61        | 1,293.3                      | 642.3                        | 651.0                               | 1,282.5                        | 4.57   | 99.2                                | 57                             | 101.0                             | 59                           | 631.5    | 58   | 23.4  | 16.3                              | 70%                | 87        |
| Comanche   | 14.7                              | 1,786.4                          | 97        | 187.1                        | 123.3                        | 63.8                                | 24.4                           | 3.57   | 13.0                                | 105                            | 19.0                              | 102                          | -39.4    | 100  | 1.5   | 0.7                               | 44%                | 103       |
| Cowley     | 24.7                              | 2,359.8                          | 96        | 246.1                        | 131.2                        | 114.9                               | 187.1                          | 4.87   | 76.0                                | 73                             | 139.6                             | 31                           | 72.2     | 87   | 8.3   | 4.5                               | 55%                | 97        |
| Crawford   | 150.6                             | 19,414.9                         | 50        | 1,925.4                      | 911.6                        | 1,013.8                             | 1,340.7                        | 5.22   | 69.6                                | 77                             | 88.9                              | 66                           | 326.9    | 70   | 34.5  | 23.9                              | 69%                | 88        |
| Decatur    | 514.8                             | 57,536.2                         | 25        | 5,827.9                      | 2,823.8                      | 3,004.1                             | 15,369.4                       | 5.22   | 263.7                               | 4                              | 160.3                             | 22                           | 12,365.3 | 5  | 52.5  | 51.4                              | 98%                | 7         |
| Dickinson  | 85.5                              | 8,136.0                          | 73        | 955.7                        | 456.7                        | 499.1                               | 2,240.4                        | 6.13   | 234.4                               | 8                              | 239.4                             | 2                            | 1,741.3  | 30   | 9.6   | 8.3                               | 86%                | 32        |
| Doniphan   | 788.2                             | 132,328.7                        | 8         | 8,968.9                      | 3,713.8                      | 5,255.0                             | 7,165.8                        | 3.97   | 79.9                                | 71                             | 107.6                             | 53                           | 1,910.7  | 27   | 78.3  | 67.5                              | 86%                | 31        |
| Douglas    | 179.3                             | 26,040.1                         | 41        | 2,077.5                      | 981.1                        | 1,096.3                             | 2,135.6                        | 4.21   | 102.8                               | 53                             | 88.7                              | 67                           | 1,039.3  | 43   | 27.3  | 19.8                              | 72%                | 76        |
| Edwards    | 445.7                             | 77,465.7                         | 18        | 3,449.4                      | 1,764.2                      | 1,685.2                             | 2,813.4                        | 2.18   | 81.6                                | 70                             | 61.9                              | 85                           | 1,128.3  | 39   | 57.4  | 38.1                              | 66%                | 92        |
| Elk        | 15.0                              | 1,469.0                          | 99        | 150.2                        | 87.5                         | 62.7                                | 66.6                           | 4.27   | 44.3                                | 95                             | 80.9                              | 76                           | 3.9      | 91   | 3.9   | 3.0                               | 77%                | 59        |
| Ellis      | 12.3                              | 1,486.6                          | 98        | 161.4                        | 77.2                         | 84.2                                | 338.7                          | 5.66   | 209.9                               | 16                             | 140.6                             | 30                           | 254.6    | 75   | 3.3   | 2.5                               | 76%                | 66        |
| Ellsworth  | 7.8                               | 772.0                            | 102       | 213.6                        | 99.4                         | 114.3                               | 188.5                          | 14.80  | 88.2                                | 65                             | 104.2                             | 56                           | 74.2     | 86   | 0.8   | 0.6                               | 71%                | 83        |
| Finney     | 677.6                             | 127,772.6                        | 9         | 5,676.6                      | 3,008.2                      | 2,668.4                             | 3,630.6                        | 2.09   | 64.0                                | 80                             | 49.4                              | 92                           | 962.2    | 45   | 74.5  | 57.1                              | 77%                | 63        |
| Ford       | 370.9                             | 72,509.6                         | 20        | 3,412.9                      | 1,796.1                      | 1,616.7                             | 3,797.0                        | 2.23   | 111.3                               | 50                             | 59.3                              | 87                           | 2,180.3  | 24   | 43.3  | 35.4                              | 82%                | 44        |
| Franklin   | 172.6                             | 21,760.2                         | 48        | 2,377.2                      | 1,148.0                      | 1,229.2                             | 2,994.6                        | 5.65   | 126.0                               | 43                             | 99.5                              | 60                           | 1,765.3  | 29   | 27.2  | 22.5                              | 83%                | 41        |
| Geary      | 35.5                              | 4,621.8                          | 89        | 452.1                        | 229.9                        | 222.2                               | 533.4                          | 4.81   | 118.0                               | 45                             | 154.2                             | 25                           | 311.2    | 72   | 4.8   | 3.7                               | 78%                | 57        |
| Gove       | 289.0                             | 35,068.3                         | 33        | 2,802.8                      | 1,437.5                      | 1,365.3                             | 6,759.7                        | 3.89   | 241.2                               | 7                              | 153.1                             | 26                           | 5,394.4  | 10   | 26.4  | 28.0                              | 99%                | 3         |
| Graham     | 183.2                             | 24,898.4                         | 44        | 2,413.6                      | 1,102.3                      | 1,311.3                             | 4,257.7                        | 5.27   | 176.4                               | 23                             | 131.8                             | 36                           | 2,946.5  | 20   | 14.9  | 14.9                              | 99%                | 4         |
| Grant      | 407.5                             | 87,532.2                         | 13        | 5,099.4                      | 2,496.0                      | 2,603.4                             | 3,433.3                        | 2.97   | 67.3                                | 79                             | 73.8                              | 81                           | 830.0    | 50   | 38.0  | 33.4                              | 88%                | 26        |

**Table 4. Continued. 1989-2003 Crop Insurance History for Kansas Corn Crop Insurance, All Insurance Plans**

|             | Aggregate                         |                                  |           |                              | Simple                       |  |                                |  |                                     |                       |                                   |                       | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>a</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>Farm<br>gain<br>( 000) | Planted | Insured<br>Net<br>Acres<br>( 000) | % of<br>Ac<br>Ins. | Rank<br>% |
|-------------|-----------------------------------|----------------------------------|-----------|------------------------------|------------------------------|--|--------------------------------|--|-------------------------------------|-----------------------|-----------------------------------|-----------------------|--|--|---------|-----------------------------------|--------------------|-----------|
|             | Total<br>Net<br>Acres<br>(\$ 000) | Total<br>Liabilities<br>(\$ 000) | RK<br>Cov | Total<br>Premium<br>(\$ 000) | Total<br>Subsidy<br>(\$ 000) | Total<br>Farmer<br>Paid<br>Premium<br>(\$ 000) | Total<br>Indemnity<br>(\$ 000) | Average<br>Farmer<br>Paid<br>Premium<br>Rate | Total<br>Loss<br>Ratio <sup>c</sup> | Rank<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>d</sup> | Rank<br>Loss<br>Ratio |  |  |         |                                   |                    |           |
| Gray        | 638.8                             | 123,148.3                        | 10        | 5,304.5                      | 2,959.9                      | 2,344.6  | 2,757.8                        | 1.90   | 52.0                                | 89                    | 31.1                              | 99                    | 413.2  | 67   | 77.0    | 56.6                              | 73%                | 75        |
| Greeley     | 227.3                             | 34,511.5                         | 35        | 1,852.1                      | 949.8                        | 902.4  | 5,992.2                        | 2.61   | 323.5                               | 2                     | 157.3                             | 24                    | 5,089.8  | 12   | 22.0    | 17.8                              | 81%                | 48        |
| Greenwood   | 42.7                              | 4,987.0                          | 86        | 591.4                        | 302.8                        | 288.6  | 377.4                          | 5.79   | 63.8                                | 81                    | 81.6                              | 74                    | 88.8   | 84   | 10.6    | 7.5                               | 71%                | 84        |
| Hamilton    | 94.2                              | 12,290.1                         | 65        | 967.9                        | 521.2                        | 446.7  | 1,517.5                        | 3.63   | 156.8                               | 32                    | 135.5                             | 35                    | 1,070.8  | 41   | 7.6     | 5.5                               | 72%                | 78        |
| Harper      | 8.3                               | 869.3                            | 101       | 134.9                        | 75.1                         | 59.8   | 98.3                           | 6.88   | 72.8                                | 75                    | 58.4                              | 88                    | 38.5   | 89   | 2.7     | 1.0                               | 36%                | 104       |
| Harvey      | 118.5                             | 18,409.3                         | 54        | 1,141.9                      | 554.8                        | 587.1  | 691.4                          | 3.19   | 60.5                                | 83                    | 103.3                             | 57                    | 104.3  | 83   | 29.2    | 14.4                              | 49%                | 101       |
| Haskell     | 831.6                             | 155,583.7                        | 4         | 6,710.9                      | 3,880.5                      | 2,830.4  | 2,890.7                        | 1.82   | 43.1                                | 98                    | 35.0                              | 98                    | 60.3   | 88   | 91.0    | 74.3                              | 82%                | 45        |
| Hodgeman    | 130.1                             | 22,915.7                         | 46        | 1,241.7                      | 597.4                        | 644.3  | 2,178.1                        | 2.81   | 175.4                               | 24                    | 117.3                             | 43                    | 1,533.8  | 32   | 13.7    | 10.4                              | 76%                | 64        |
| Jackson     | 191.3                             | 23,685.2                         | 45        | 2,335.6                      | 1,050.7                      | 1,284.9  | 3,479.0                        | 5.42   | 149.0                               | 36                    | 175.1                             | 16                    | 2,194.1  | 23   | 24.5    | 18.8                              | 77%                | 61        |
| Jefferson   | 309.5                             | 42,094.9                         | 30        | 3,897.2                      | 1,704.7                      | 2,192.5  | 3,788.6                        | 5.21   | 97.2                                | 58                    | 108.5                             | 51                    | 1,596.1  | 31   | 33.8    | 25.5                              | 75%                | 69        |
| Jewell      | 104.8                             | 13,179.8                         | 63        | 808.5                        | 396.8                        | 411.7  | 1,746.9                        | 3.12   | 216.1                               | 13                    | 183.2                             | 11                    | 1,335.2  | 35   | 11.2    | 9.3                               | 83%                | 39        |
| Johnson     | 92.5                              | 11,339.9                         | 68        | 996.2                        | 465.9                        | 530.3  | 1,130.8                        | 4.68   | 113.5                               | 49                    | 115.9                             | 45                    | 600.5  | 60   | 12.4    | 7.4                               | 60%                | 95        |
| Kearny      | 378.0                             | 68,881.0                         | 21        | 3,508.2                      | 1,830.8                      | 1,677.4  | 2,134.7                        | 2.44   | 60.8                                | 82                    | 53.0                              | 89                    | 457.3  | 65   | 37.5    | 29.8                              | 79%                | 52        |
| Kingman     | 69.9                              | 12,591.3                         | 64        | 524.5                        | 247.0                        | 277.6  | 252.1                          | 2.20   | 48.1                                | 93                    | 49.0                              | 93                    | -25.4  | 99   | 10.0    | 5.0                               | 50%                | 100       |
| Kiowa       | 241.1                             | 47,044.2                         | 27        | 1,941.6                      | 915.6                        | 1,026.0  | 1,152.2                        | 2.18   | 59.3                                | 85                    | 38.2                              | 97                    | 126.2  | 82   | 27.6    | 24.5                              | 89%                | 20        |
| Labette     | 54.1                              | 5,401.5                          | 85        | 759.5                        | 422.7                        | 336.8  | 334.0                          | 6.23   | 44.0                                | 97                    | 102.7                             | 58                    | -2.8   | 92   | 17.6    | 13.5                              | 77%                | 62        |
| Lane        | 99.1                              | 15,110.3                         | 59        | 868.3                        | 408.8                        | 459.5  | 2,255.9                        | 3.04   | 259.8                               | 5                     | 218.7                             | 5                     | 1,796.4  | 28   | 8.4     | 6.9                               | 82%                | 42        |
| Leavenworth | 156.4                             | 19,083.4                         | 52        | 2,048.3                      | 958.5                        | 1,089.7  | 2,360.2                        | 5.71   | 115.2                               | 47                    | 119.6                             | 42                    | 1,270.5  | 36   | 19.0    | 14.3                              | 75%                | 71        |
| Lincoln     | 16.1                              | 1,171.1                          | 100       | 179.4                        | 93.0                         | 86.3   | 384.8                          | 7.37   | 214.5                               | 14                    | 208.1                             | 7                     | 298.5  | 73   | 1.2     | 1.0                               | 85%                | 33        |
| Linn        | 75.3                              | 7,644.7                          | 78        | 970.9                        | 493.8                        | 477.1  | 770.7                          | 6.24   | 79.4                                | 72                    | 70.3                              | 82                    | 293.5  | 74   | 12.6    | 9.5                               | 75%                | 70        |
| Logan       | 193.9                             | 19,599.6                         | 49        | 2,722.4                      | 1,417.1                      | 1,305.4  | 4,526.9                        | 6.66   | 166.3                               | 29                    | 128.0                             | 39                    | 3,221.5  | 17   | 20.2    | 16.8                              | 83%                | 38        |
| Lyon        | 173.3                             | 18,397.8                         | 55        | 2,440.5                      | 1,248.2                      | 1,192.4  | 2,359.8                        | 6.48   | 96.7                                | 59                    | 98.6                              | 61                    | 1,167.5  | 37   | 25.0    | 20.9                              | 84%                | 36        |
| McPherson   | 118.1                             | 19,317.4                         | 51        | 1,032.9                      | 504.0                        | 528.8  | 775.4                          | 2.74   | 75.1                                | 74                    | 90.1                              | 64                    | 246.6  | 76   | 24.0    | 14.4                              | 60%                | 96        |
| Marion      | 78.8                              | 7,956.0                          | 75        | 966.2                        | 430.2                        | 536.1  | 1,555.2                        | 6.74   | 161.0                               | 30                    | 178.0                             | 14                    | 1,019.1  | 44   | 15.6    | 9.4                               | 60%                | 94        |
| Marshall    | 343.5                             | 44,501.3                         | 28        | 5,201.8                      | 2,476.3                      | 2,725.5  | 11,635.4                       | 6.12   | 223.7                               | 10                    | 167.7                             | 17                    | 8,910.0  | 6  | 47.5    | 41.9                              | 88%                | 22        |
| Meade       | 466.4                             | 83,214.2                         | 16        | 2,940.9                      | 1,734.8                      | 1,206.1  | 420.7                          | 1.45   | 14.3                                | 104                   | 10.1                              | 105                   | -785.5   | 105  | 72.0    | 49.7                              | 69%                | 89        |
| Miami       | 126.6                             | 14,304.0                         | 60        | 1,551.8                      | 743.1                        | 808.7  | 1,352.4                        | 5.65   | 87.2                                | 67                    | 111.2                             | 49                    | 543.7  | 62   | 16.6    | 12.0                              | 72%                | 77        |
| Mitchell    | 56.8                              | 6,919.6                          | 79        | 667.1                        | 326.4                        | 340.7  | 1,270.9                        | 4.92   | 190.5                               | 20                    | 160.2                             | 23                    | 930.2  | 46   | 6.5     | 5.2                               | 80%                | 50        |
| Montgomery  | 91.5                              | 10,160.2                         | 70        | 994.2                        | 539.2                        | 455.1  | 438.1                          | 4.48   | 44.1                                | 96                    | 96.2                              | 62                    | -17.0  | 97   | 23.5    | 18.2                              | 77%                | 58        |
| Morris      | 57.0                              | 6,471.4                          | 81        | 918.2                        | 451.9                        | 466.3  | 1,558.2                        | 7.21   | 169.7                               | 26                    | 146.6                             | 27                    | 1,091.9  | 40   | 11.5    | 8.6                               | 75%                | 73        |
| Morton      | 168.8                             | 34,937.9                         | 34        | 2,385.8                      | 1,073.6                      | 1,312.2  | 2,477.6                        | 3.76   | 103.8                               | 52                    | 85.8                              | 70                    | 1,165.5  | 38   | 14.5    | 13.2                              | 91%                | 16        |
| Nemaha      | 456.4                             | 67,320.7                         | 22        | 8,076.6                      | 3,689.3                      | 4,387.2  | 18,050.9                       | 6.52   | 223.5                               | 11                    | 180.1                             | 12                    | 13,663.7   | 4  | 78.0    | 67.8                              | 87%                | 29        |
| Neosho      | 95.4                              | 10,485.9                         | 69        | 1,116.8                      | 561.3                        | 555.4  | 574.7                          | 5.30   | 51.5                                | 90                    | 108.2                             | 52                    | 19.3   | 90   | 21.2    | 16.3                              | 77%                | 60        |
| Ness        | 31.2                              | 2,572.5                          | 95        | 338.1                        | 185.2                        | 152.9  | 970.2                          | 5.94   | 286.9                               | 3                     | 207.8                             | 8                     | 817.3  | 51   | 3.5     | 2.8                               | 81%                | 47        |

**Table 4. Continued. 1989-2003 Crop Insurance History for Kansas Corn Crop Insurance, All Insurance Plans**

|              | Aggregate                         |                                  |           | Simple                       |                              |  |                                |                                   |                                     |                       |                                   |                       |          | Aggre-<br>gate<br>Total<br>Farmer<br>gain <sup>a</sup><br>(\$ 000) | RK<br>Agg<br>Tot<br>Farm<br>gain<br>( 000) | Planted | Insured<br>Net<br>Acres<br>( 000) | % of<br>Ac<br>Ins. | Rank<br>% |
|--------------|-----------------------------------|----------------------------------|-----------|------------------------------|------------------------------|--|--------------------------------|-----------------------------------|-------------------------------------|-----------------------|-----------------------------------|-----------------------|----------|--|--|---------|-----------------------------------|--------------------|-----------|
|              | Total<br>Net<br>Acres<br>(\$ 000) | Total<br>Liabilities<br>(\$ 000) | RK<br>Cov | Total<br>Premium<br>(\$ 000) | Total<br>Subsidy<br>(\$ 000) | Total<br>Farmer<br>Paid<br>Premium<br>(\$ 000) | Total<br>Indemnity<br>(\$ 000) | Average<br>Farmer<br>Paid<br>Rate | Total<br>Loss<br>Ratio <sup>c</sup> | Rank<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>d</sup> | Rank<br>Loss<br>Ratio |          |  |  |         |                                   |                    |           |
| Norton       | 321.8                             | 34,060.4                         | 37        | 2,723.5                      | 1,341.3                      | 1,382.2  | 9,478.3                        | 4.06                              | 348.0                               | 1                     | 178.9                             | 13                    | 8,096.1  | 8  | 41.5                                       | 34.8    | 84%                               | 35                 |           |
| Osage        | 141.9                             | 18,435.4                         | 53        | 2,209.8                      | 1,055.8                      | 1,154.0  | 2,202.1                        | 6.26                              | 99.7                                | 56                    | 85.9                              | 69                    | 1,048.2  | 42   | 24.2                                       | 21.0    | 87%                               | 30                 |           |
| Osborne      | 49.4                              | 6,609.6                          | 80        | 542.5                        | 277.9                        | 264.6  | 789.5                          | 4.00                              | 145.5                               | 37                    | 131.2                             | 37                    | 524.9    | 63   | 4.5  | 4.5     | 99%                               | 5                  |           |
| Ottawa       | 32.7                              | 3,716.1                          | 92        | 450.7                        | 221.3                        | 229.4  | 702.1                          | 6.17                              | 155.8                               | 33                    | 163.5                             | 20                    | 472.8    | 64   | 3.0  | 2.6     | 88%                               | 27                 |           |
| Pawnee       | 238.0                             | 42,007.9                         | 31        | 1,999.2                      | 1,020.4                      | 978.8  | 1,894.8                        | 2.33                              | 94.8                                | 60                    | 85.6                              | 71                    | 915.9    | 47   | 29.3                                       | 22.2    | 76%                               | 67                 |           |
| Phillips     | 120.2                             | 13,955.4                         | 62        | 1,239.0                      | 619.0                        | 620.0  | 3,081.8                        | 4.44                              | 248.7                               | 6                     | 129.2                             | 38                    | 2,461.8  | 22   | 14.7                                       | 12.0    | 82%                               | 43                 |           |
| Pottawatomie | 189.7                             | 31,203.6                         | 39        | 2,720.0                      | 1,206.3                      | 1,513.7  | 2,869.9                        | 4.85                              | 105.5                               | 51                    | 114.3                             | 46                    | 1,356.1  | 33   | 26.4                                       | 20.7    | 78%                               | 56                 |           |
| Pratt        | 513.4                             | 97,476.5                         | 11        | 4,010.8                      | 1,971.1                      | 2,039.6  | 2,180.7                        | 2.09                              | 54.4                                | 88                    | 39.8                              | 95                    | 141.1    | 81   | 65.7                                       | 49.8    | 76%                               | 68                 |           |
| Rawlins      | 362.6                             | 43,398.8                         | 29        | 5,552.1                      | 2,591.6                      | 2,960.5  | 11,448.0                       | 6.82                              | 206.2                               | 17                    | 245.2                             | 1                     | 8,487.6  | 7  | 28.5                                       | 27.1    | 95%                               | 8                  |           |
| Reno         | 158.0                             | 25,109.4                         | 42        | 1,328.8                      | 657.0                        | 671.8  | 914.8                          | 2.68                              | 68.8                                | 78                    | 80.1                              | 78                    | 243.0    | 77   | 32.0                                       | 22.0    | 69%                               | 90                 |           |
| Republic     | 584.4                             | 96,427.3                         | 12        | 4,909.3                      | 2,176.0                      | 2,733.3  | 6,281.1                        | 2.83                              | 127.9                               | 42                    | 105.6                             | 55                    | 3,547.7  | 15   | 51.8                                       | 45.7    | 88%                               | 23                 |           |
| Rice         | 157.7                             | 24,998.6                         | 43        | 1,400.6                      | 667.6                        | 732.9  | 1,287.0                        | 2.93                              | 91.9                                | 62                    | 74.5                              | 80                    | 554.1    | 61   | 22.8                                       | 18.1    | 79%                               | 54                 |           |
| Riley        | 54.4                              | 6,230.5                          | 83        | 687.8                        | 342.4                        | 345.4  | 1,068.5                        | 5.54                              | 155.4                               | 34                    | 140.8                             | 29                    | 723.1    | 54   | 8.4  | 5.1     | 61%                               | 93                 |           |
| Rooks        | 58.5                              | 4,941.0                          | 87        | 947.7                        | 457.9                        | 489.9  | 1,224.8                        | 9.91                              | 129.2                               | 41                    | 138.0                             | 34                    | 735.0    | 53   | 3.2  | 2.6     | 81%                               | 46                 |           |
| Rush         | 36.0                              | 4,888.6                          | 88        | 254.8                        | 129.4                        | 125.3  | 503.7                          | 2.56                              | 197.7                               | 18                    | 78.2                              | 79                    | 378.4    | 68   | 2.5  | 2.3     | 92%                               | 12                 |           |
| Russell      | 7.0                               | 508.6                            | 104       | 137.8                        | 65.8                         | 72.0   | 158.2                          | 14.15                             | 114.8                               | 48                    | 160.4                             | 21                    | 86.2     | 85   | 1.4  | 0.5     | 33%                               | 105                |           |
| Saline       | 29.7                              | 2,706.5                          | 94        | 275.0                        | 139.5                        | 135.5  | 458.1                          | 5.01                              | 166.6                               | 28                    | 209.9                             | 6                     | 322.6    | 71   | 2.8  | 1.9     | 67%                               | 91                 |           |
| Scott        | 345.1                             | 61,000.7                         | 24        | 3,758.3                      | 1,750.5                      | 2,007.8  | 5,118.0                        | 3.29                              | 136.2                               | 39                    | 95.6                              | 63                    | 3,110.2  | 18   | 30.0                                       | 26.4    | 88%                               | 25                 |           |
| Sedgwick     | 106.4                             | 16,771.7                         | 56        | 1,011.6                      | 502.5                        | 509.0  | 880.3                          | 3.04                              | 87.0                                | 68                    | 124.7                             | 40                    | 371.2    | 69   | 28.5                                       | 14.4    | 50%                               | 98                 |           |
| Seward       | 437.3                             | 86,847.1                         | 15        | 4,089.6                      | 2,228.9                      | 1,860.7  | 2,313.5                        | 2.14                              | 56.6                                | 87                    | 40.1                              | 94                    | 452.8    | 66   | 52.8                                       | 45.0    | 85%                               | 34                 |           |
| Shawnee      | 222.5                             | 34,371.4                         | 36        | 2,340.2                      | 1,043.5                      | 1,296.6  | 2,017.6                        | 3.77                              | 86.2                                | 69                    | 89.7                              | 65                    | 721.0    | 55   | 28.0                                       | 22.3    | 80%                               | 51                 |           |
| Sheridan     | 752.8                             | 151,222.0                        | 6         | 8,516.2                      | 3,682.4                      | 4,833.8  | 19,944.1                       | 3.20                              | 234.2                               | 9                     | 176.0                             | 15                    | 15,110.3 | 3  | 92.6                                       | 82.1    | 89%                               | 21                 |           |
| Sherman      | 984.1                             | 192,512.8                        | 3         | 11,552.7                     | 4,981.1                      | 6,571.6  | 25,349.3                       | 3.41                              | 219.4                               | 12                    | 226.1                             | 3                     | 18,777.7 | 2  | 82.2                                       | 86.7    | 99%                               | 1                  |           |
| Smith        | 94.5                              | 11,340.3                         | 67        | 824.0                        | 418.0                        | 406.0  | 1,743.3                        | 3.58                              | 211.6                               | 15                    | 138.4                             | 33                    | 1,337.4  | 34   | 7.3  | 6.7     | 92%                               | 15                 |           |
| Stafford     | 469.4                             | 80,052.9                         | 17        | 4,084.2                      | 1,941.2                      | 2,143.1  | 4,081.4                        | 2.68                              | 99.9                                | 55                    | 68.4                              | 83                    | 1,938.3  | 26   | 55.7                                       | 39.9    | 72%                               | 81                 |           |
| Stanton      | 572.5                             | 149,986.0                        | 7         | 8,048.4                      | 3,382.5                      | 4,665.9  | 7,624.1                        | 3.11                              | 94.7                                | 61                    | 65.5                              | 84                    | 2,958.2  | 19   | 53.2                                       | 46.9    | 88%                               | 24                 |           |
| Stevens      | 779.5                             | 208,170.7                        | 2         | 12,241.1                     | 5,085.8                      | 7,155.3  | 7,075.7                        | 3.44                              | 57.8                                | 86                    | 39.4                              | 96                    | -79.6    | 103  | 93.8                                       | 87.0    | 93%                               | 11                 |           |
| Sumner       | 62.6                              | 6,232.5                          | 82        | 797.9                        | 377.4                        | 420.5  | 1,057.4                        | 6.75                              | 132.5                               | 40                    | 188.5                             | 9                     | 636.9    | 57   | 7.1  | 6.5     | 92%                               | 14                 |           |
| Thomas       | 1,229.0                           | 232,998.1                        | 1         | 15,814.9                     | 6,896.8                      | 8,918.1  | 29,385.9                       | 3.83                              | 185.8                               | 21                    | 220.8                             | 4                     | 20,467.9 | 1  | 96.2                                       | 96.0    | 99%                               | 2                  |           |
| Trego        | 57.5                              | 5,500.5                          | 84        | 626.3                        | 335.4                        | 290.9  | 952.3                          | 5.29                              | 152.0                               | 35                    | 113.4                             | 47                    | 661.4    | 56   | 5.3  | 5.2     | 98%                               | 6                  |           |
| Wabaunsee    | 106.8                             | 15,647.7                         | 58        | 1,316.8                      | 590.0                        | 726.8  | 1,348.4                        | 4.64                              | 102.4                               | 54                    | 107.2                             | 54                    | 621.6    | 59   | 14.4                                       | 11.4    | 79%                               | 53                 |           |
| Wallace      | 478.1                             | 87,183.6                         | 14        | 4,426.4                      | 2,071.0                      | 2,355.4  | 7,011.4                        | 2.70                              | 158.4                               | 31                    | 112.6                             | 48                    | 4,655.9  | 13   | 42.2                                       | 37.6    | 89%                               | 19                 |           |
| Washington   | 302.9                             | 37,258.0                         | 32        | 4,291.0                      | 1,946.7                      | 2,344.2  | 7,612.2                        | 6.29                              | 177.4                               | 22                    | 164.2                             | 19                    | 5,268.0  | 11   | 30.7                                       | 25.5    | 83%                               | 37                 |           |

**Table 4. Continued. 1989-2003 Crop Insurance History for Kansas Corn Crop Insurance, All Insurance Plans**

|               | Aggregate                         |                                  |           | Simple                       |                              |  |                                |  |                                     |                                |                                   |                              |                | Aggre-<br>gate Agg<br>Total Tot<br>Farmer Farm<br>gain <sup>4</sup> gain<br>Planted | RK<br>Net<br>Acres | Insured<br>Acres | % of<br>Ins. | Rank<br>Ac<br>Ins. |
|---------------|-----------------------------------|----------------------------------|-----------|------------------------------|------------------------------|--|--------------------------------|--|-------------------------------------|--------------------------------|-----------------------------------|------------------------------|----------------|---|--------------------|------------------|--------------|--------------------|
|               | Total<br>Net<br>Acres<br>(\$ 000) | Total<br>Liabilities<br>(\$ 000) | RK<br>Cov | Total<br>Premium<br>(\$ 000) | Total<br>Subsidy<br>(\$ 000) | Total<br>Farmer<br>Paid<br>Premium<br>(\$ 000) | Total<br>Indemnity<br>(\$ 000) | Average<br>Farmer<br>Paid<br>Premium<br>Rate | Total<br>Loss<br>Ratio <sup>2</sup> | Rank<br>Total<br>Loss<br>Ratio | Avg<br>Loss<br>Ratio <sup>3</sup> | Rank<br>Avg<br>Loss<br>Ratio |                |   |                    |                  |              |                    |
| Wichita       | 349.2                             | 61,266.1                         | 23        | 2,791.4                      | 1,346.8                      | 1,444.7  | 4,832.8                        | 2.36   | 173.1                               | 25                             | 111.1                             | 50                           | 3,388.1        | 16  | 25.0               | 22.9             | 92%          | 13                 |
| Wilson        | 61.0                              | 7,653.5                          | 77        | 632.6                        | 333.0                        | 299.6  | 216.6                          | 3.91   | 34.2                                | 101                            | 51.5                              | 91                           | -83.0          | 104   | 17.2               | 12.9             | 75%          | 72                 |
| Woodson       | 73.6                              | 8,396.3                          | 72        | 972.6                        | 481.6                        | 491.0  | 485.3                          | 5.85   | 49.9                                | 91                             | 60.0                              | 86                           | -5.8           | 94  | 14.6               | 10.4             | 71%          | 82                 |
| Wyandotte     | 24.0                              | 3,493.1                          | 93        | 277.7                        | 123.3                        | 154.4  | 98.8                           | 4.42   | 35.6                                | 100                            | 28.1                              | 100                          | -55.7          | 102   | 2.3                | 2.0              | 88%          | 28                 |
| <b>Kansas</b> | <b>24,222</b>                     | <b>4,044,564</b>                 |           | <b>270,673</b>               | <b>127,405</b>               | <b>143,269</b>                                 | <b>356,362</b>                 |  | <b>131.7</b>                        |                                | <b>111.9</b>                      |                              | <b>213,093</b> |   | <b>2,904</b>       | <b>2,361</b>     | <b>81%</b>   |                    |

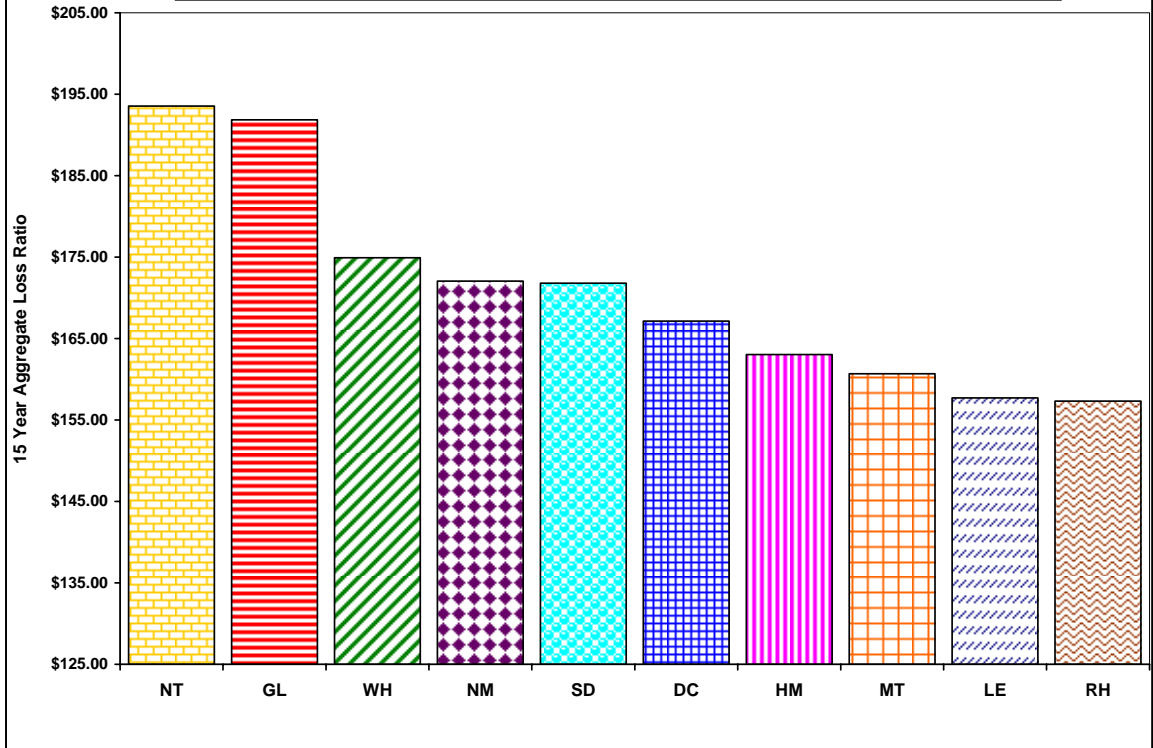
<sup>1</sup>Source: Risk Management Agency, USDA, Washington, D.C., WEB Page: <http://www.rma.usda.gov/data/>, for years 1989 to 2003.

<sup>2</sup>Aggregate total loss ratio is the sum of the 15 years of indemnity payments divided by the sum of the 15 years premiums paid (includes premium subsidy)

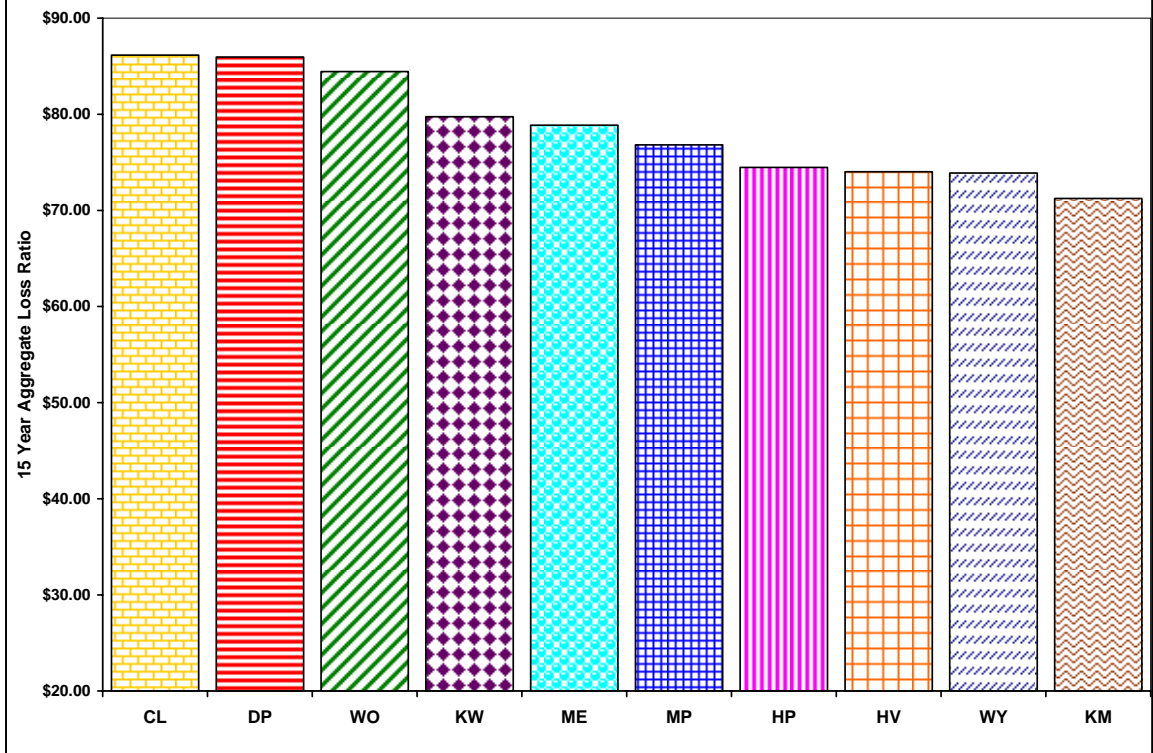
<sup>3</sup>Average annual loss ratio defined as an average of the annual indemnity payment divided by annual premiums paid (includes premium subsidy)

<sup>4</sup>Aggregate total net farmer gain is the sum of the 15 years of indemnity payments minus the sum of the 15 years of farmer paid premiums.

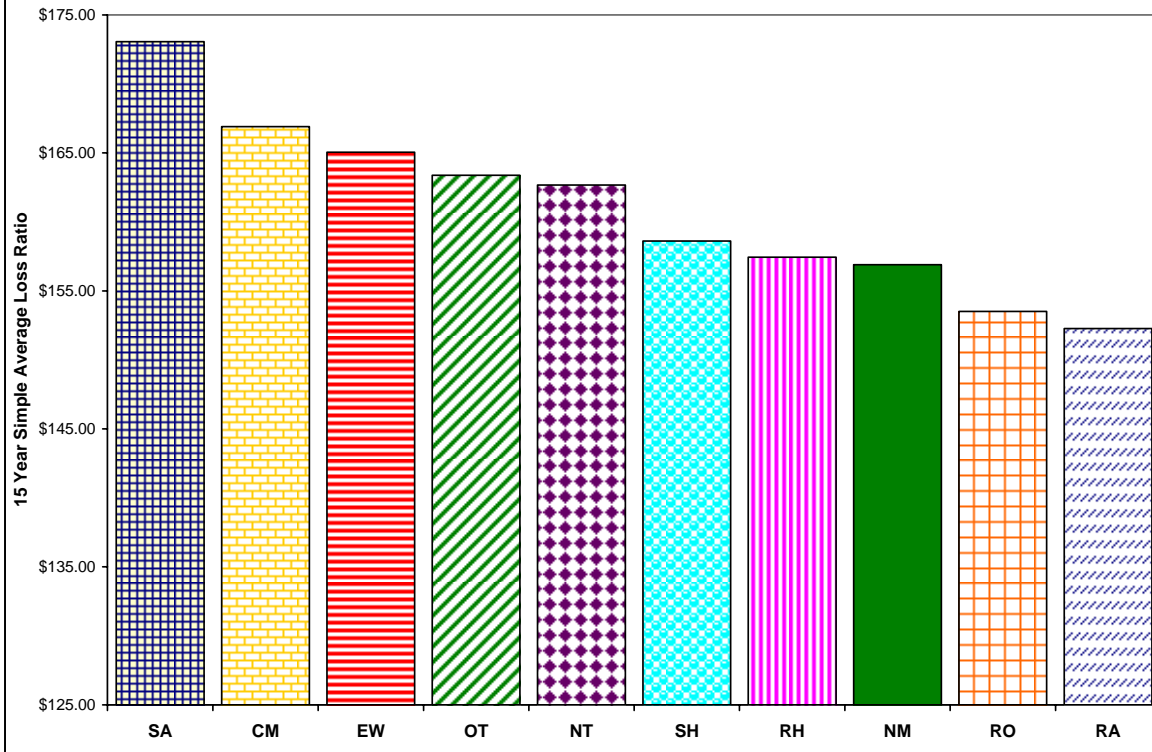
**Figure 1. Top 10 KS Counties with Highest 15 Yr Aggregate All Crop Loss Ratio (07/14/04)**



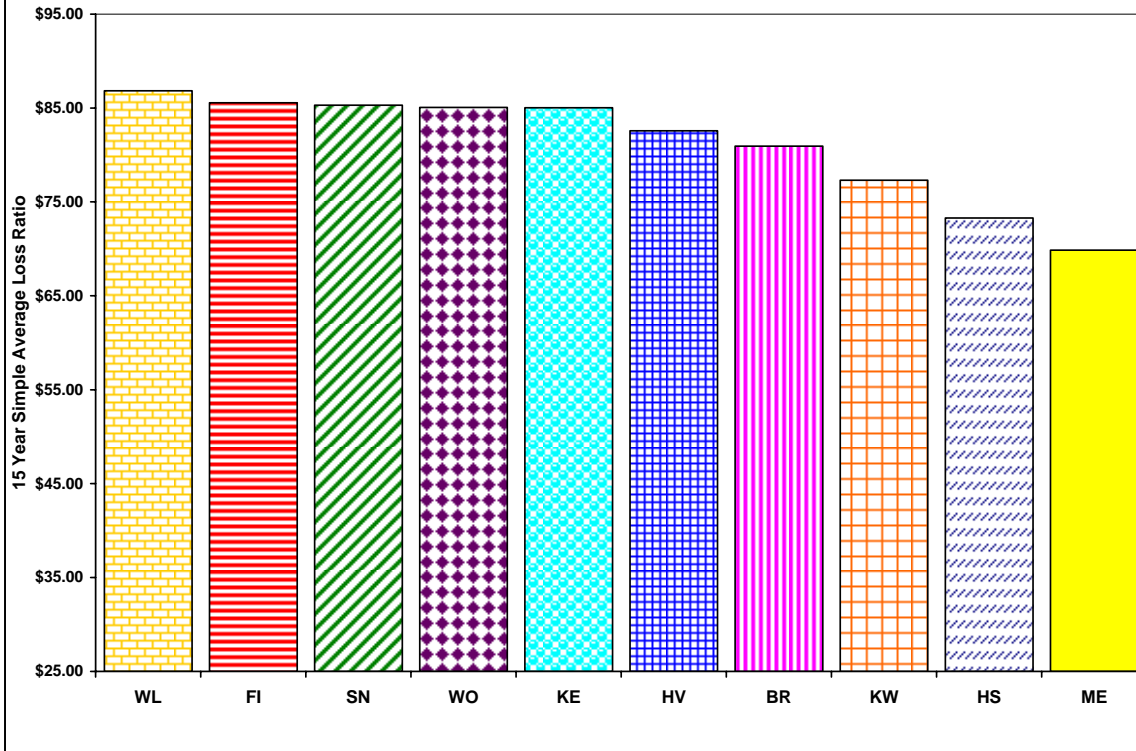
**Figure 2. Top 10 KS Counties with Lowest 15 Yr Aggregate All Crops Loss Ratio (07/14/04)**



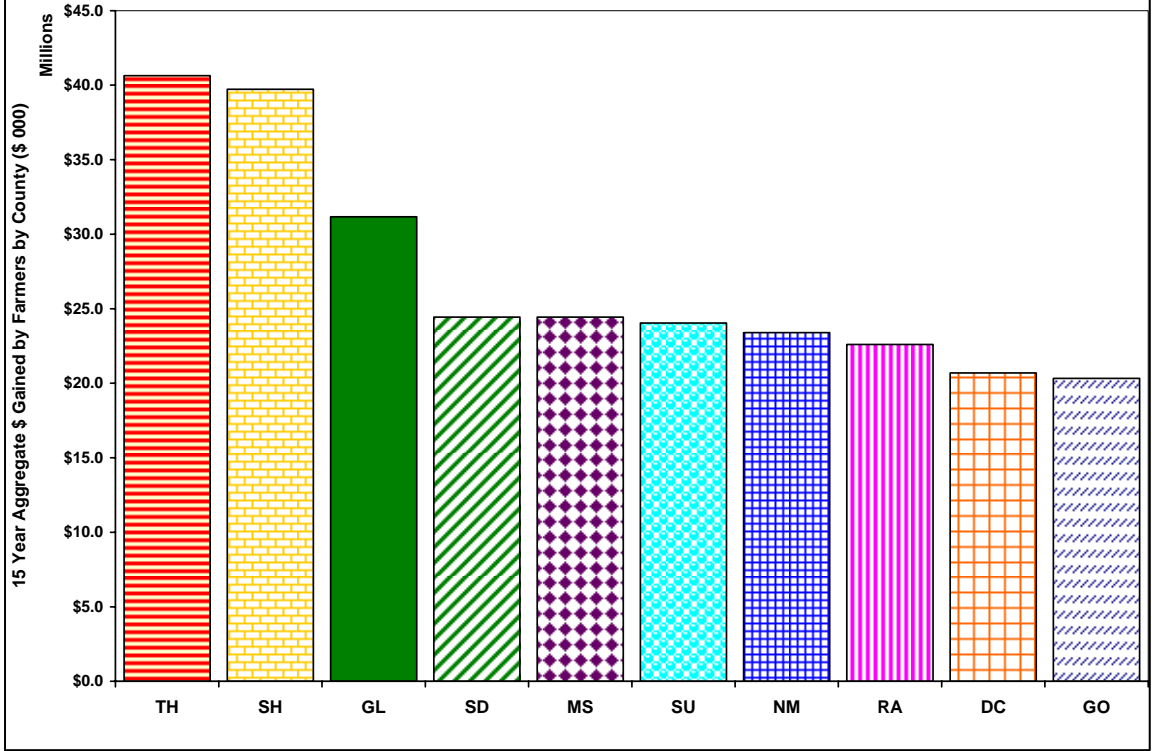
**Figure 3. Top 10 KS Counties with Highest Annual Simple Average All Crops Loss Ratio (07/14/04)**



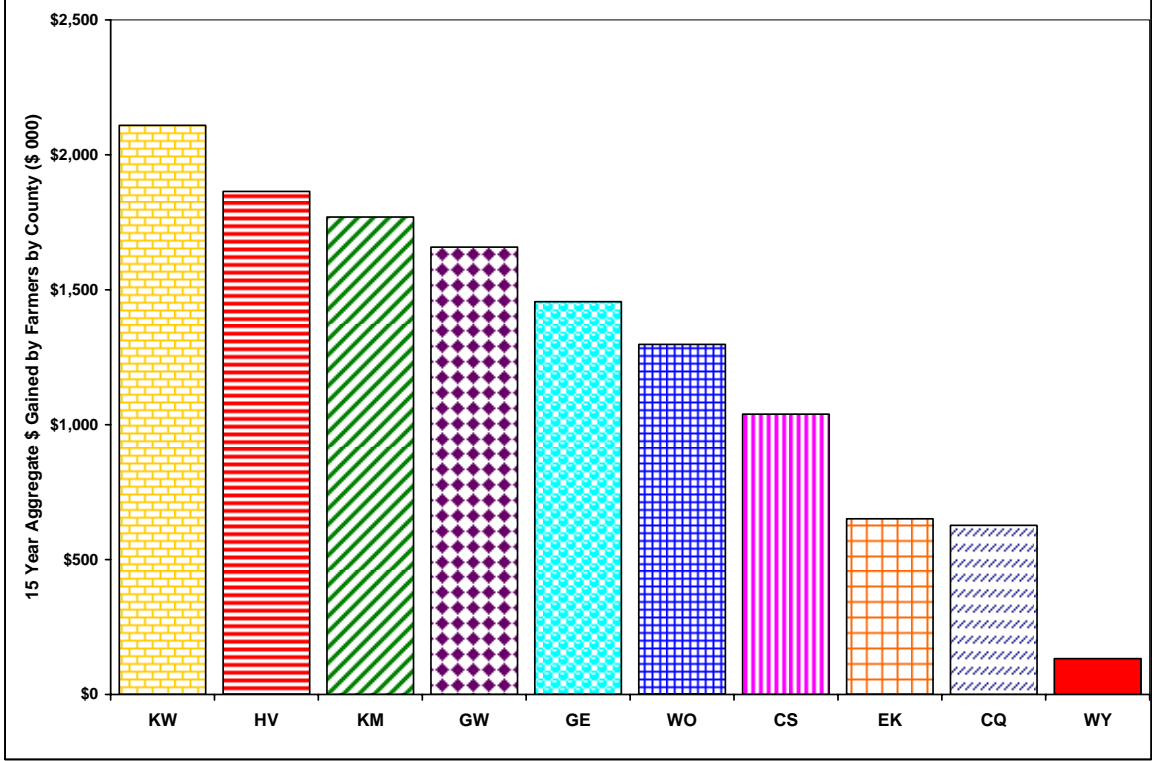
**Figure 4. Top 10 KS Counties with Lowest Annual Simple Average All Crops Loss Ratio (07/14/04)**



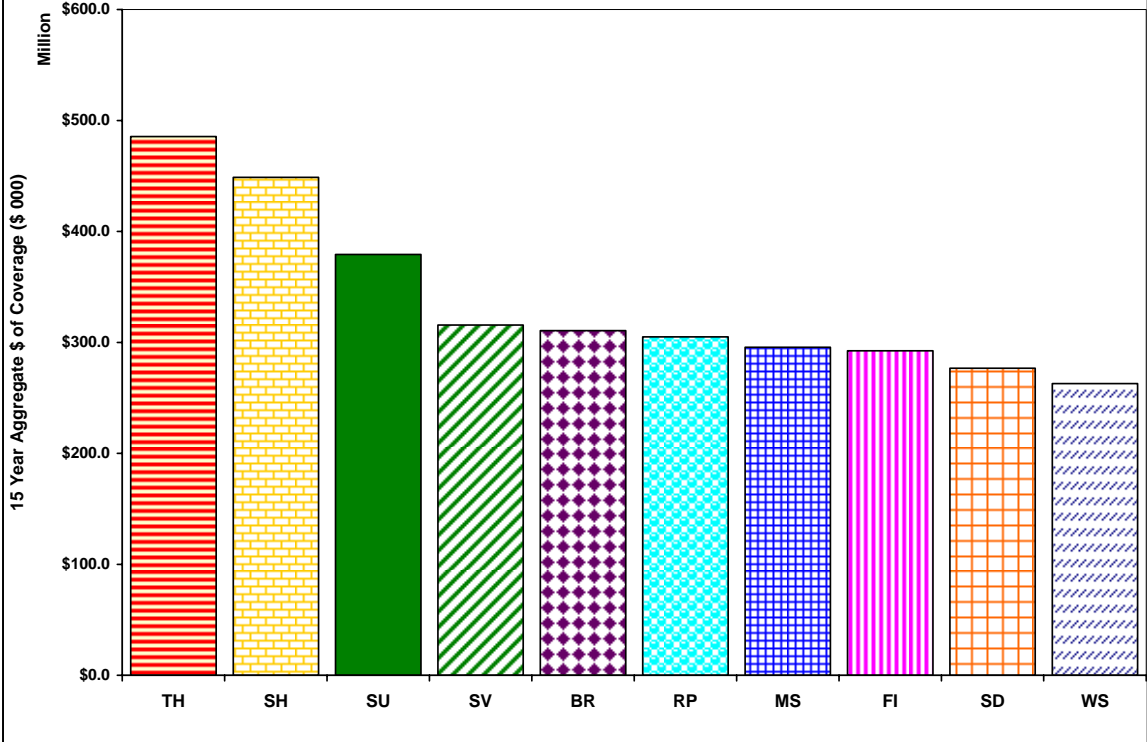
**Figure 5. Top 10 KS Counties with Highest 15 Yr Aggregate \$ Gained by All Insured Farmers (07/14/04)**



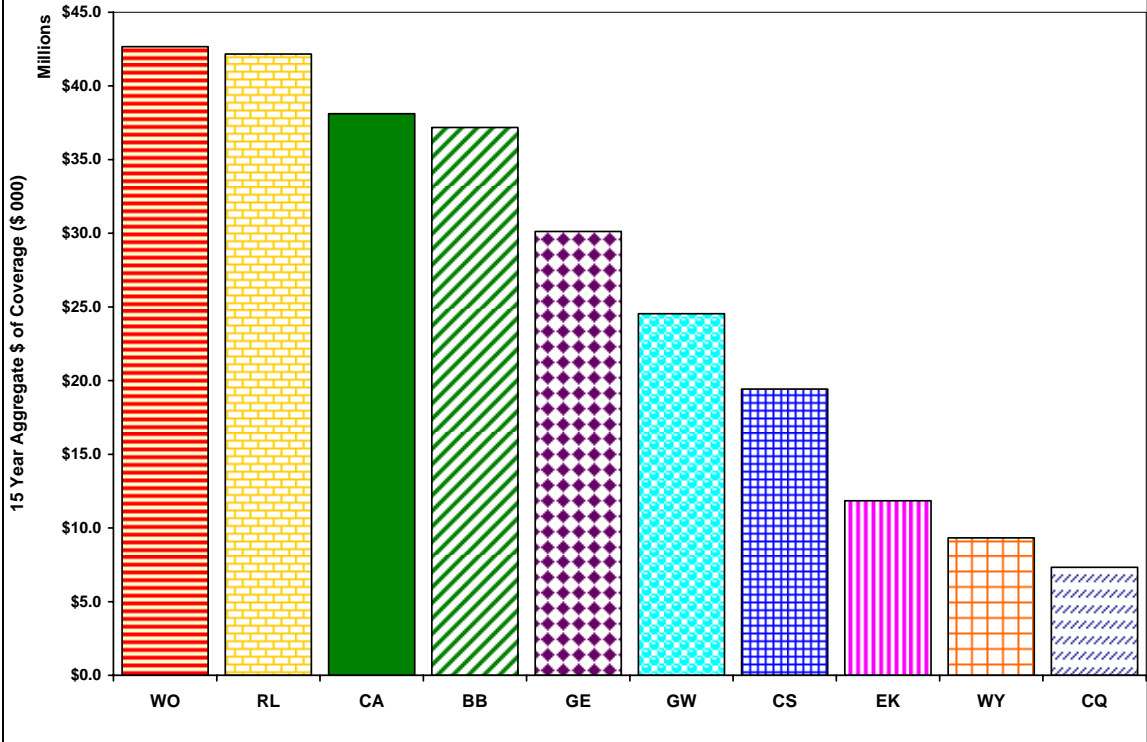
**Figure 6. Top 10 KS Counties with Lowest 15 Yr Aggregate \$ Gained by All Insured Farmers (07/14/04)**



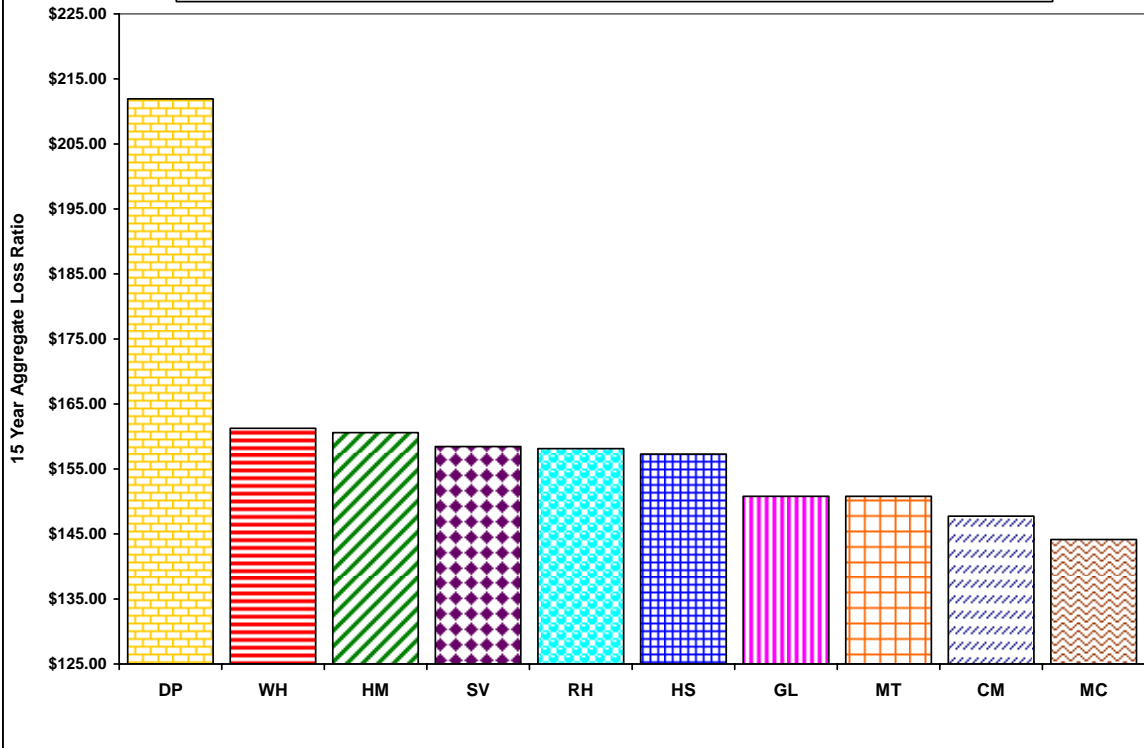
**Figure 7. Top 10 KS Counties with Highest Aggregate \$ of All Crops Coverage (07/14/04)**



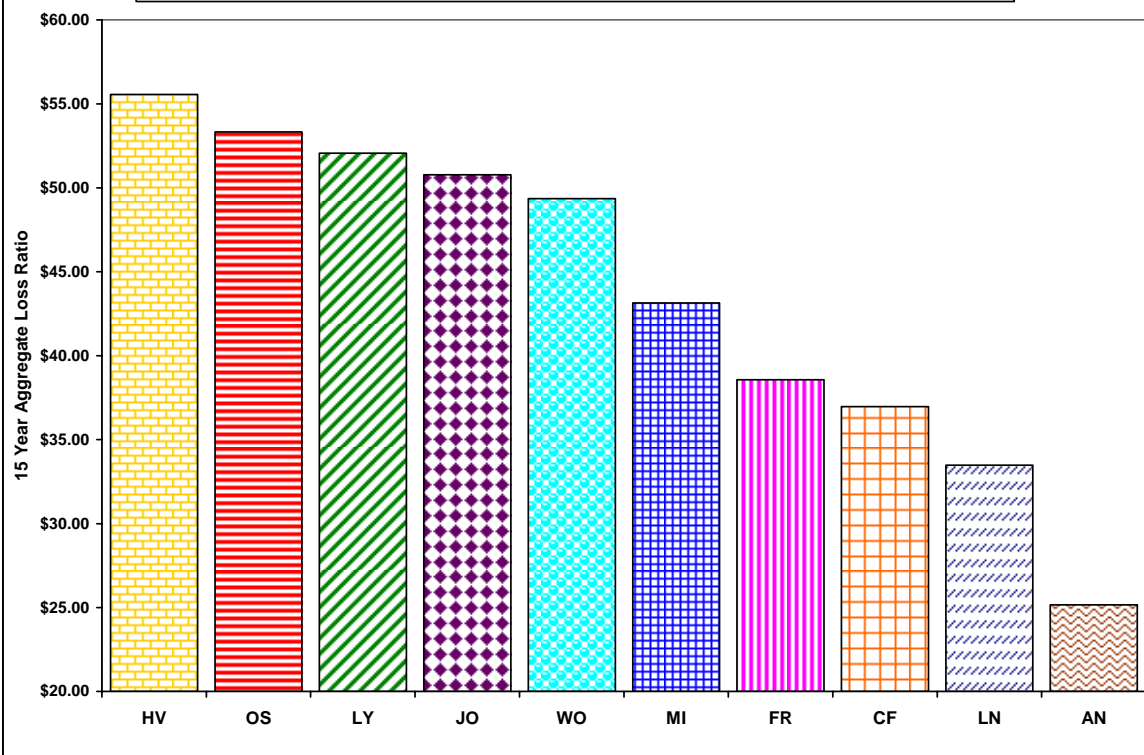
**Figure 8. Top 10 KS Counties with Lowest Aggregate \$ of All Crops Coverage (07/14/04)**



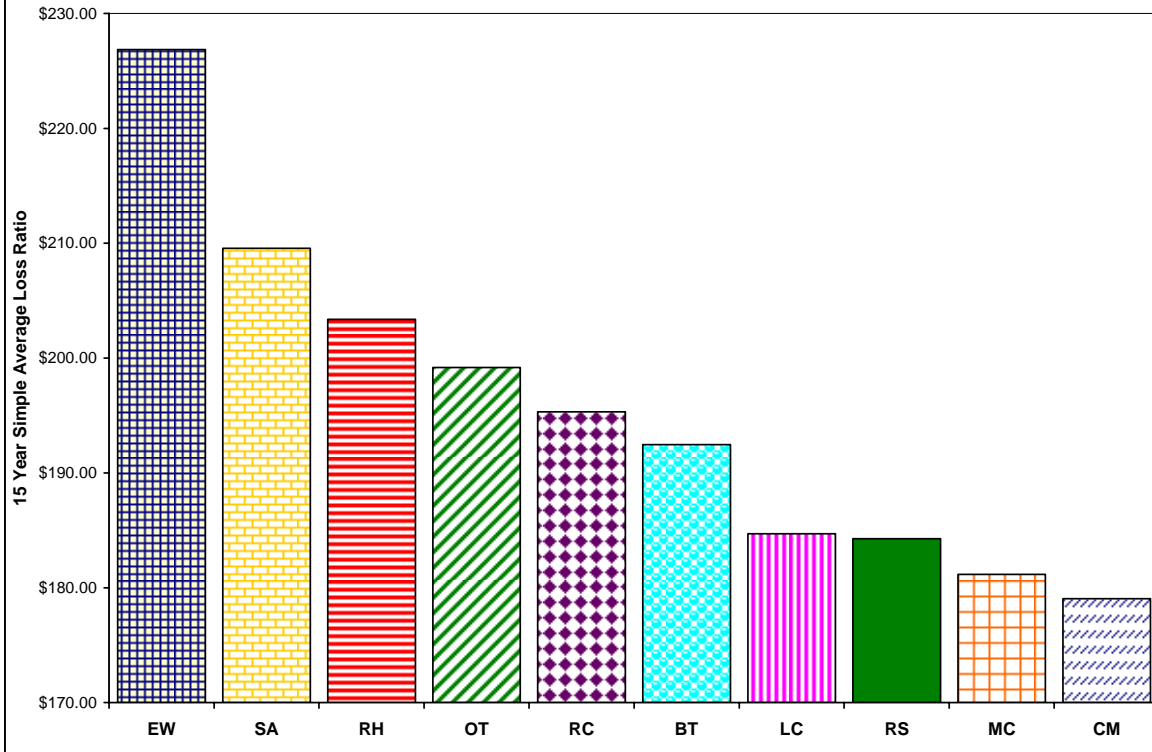
**Figure 9. Top 10 KS Counties with Highest 15 Yr Aggregate Wheat Loss Ratio (07/14/04)**



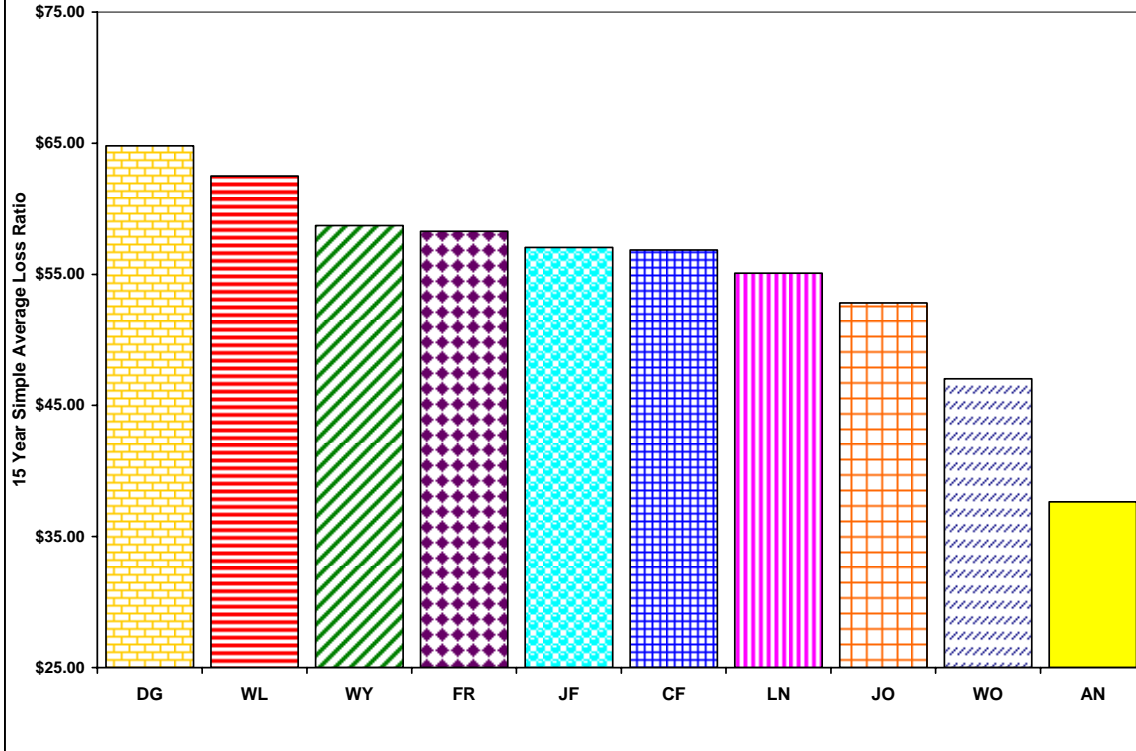
**Figure 10. Top 10 KS Counties with Lowest 15 Yr Aggregate Wheat Loss Ratio (07/14/04)**



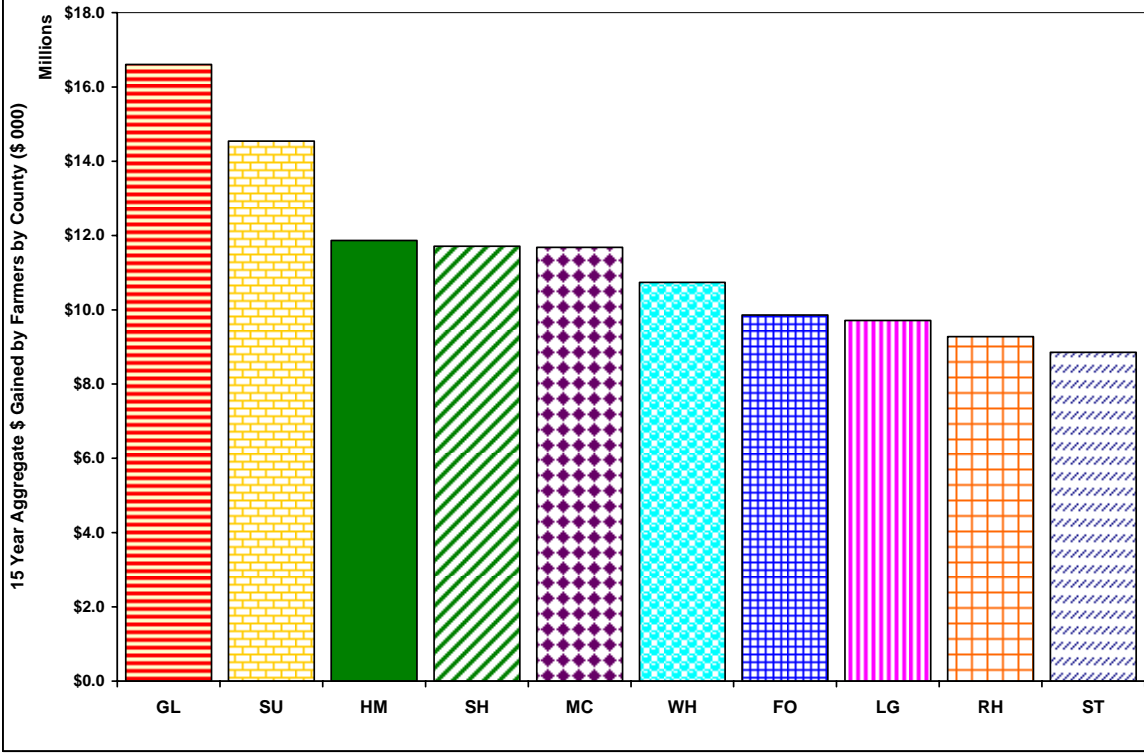
**Figure 11. Top 10 KS Counties with Highest Annual Simple Average Wheat Loss Ratio (07/14/04)**



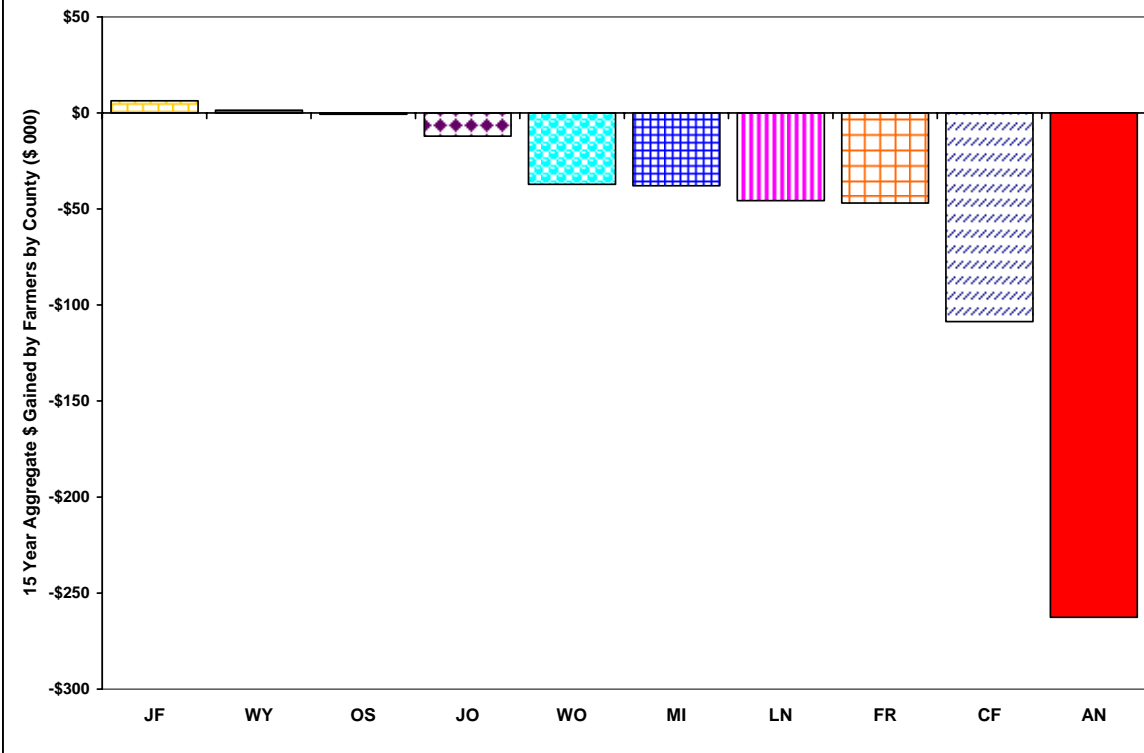
**Figure 12. Top 10 KS Counties with Lowest Annual Simple Average Wheat Loss Ratio (07/14/04)**



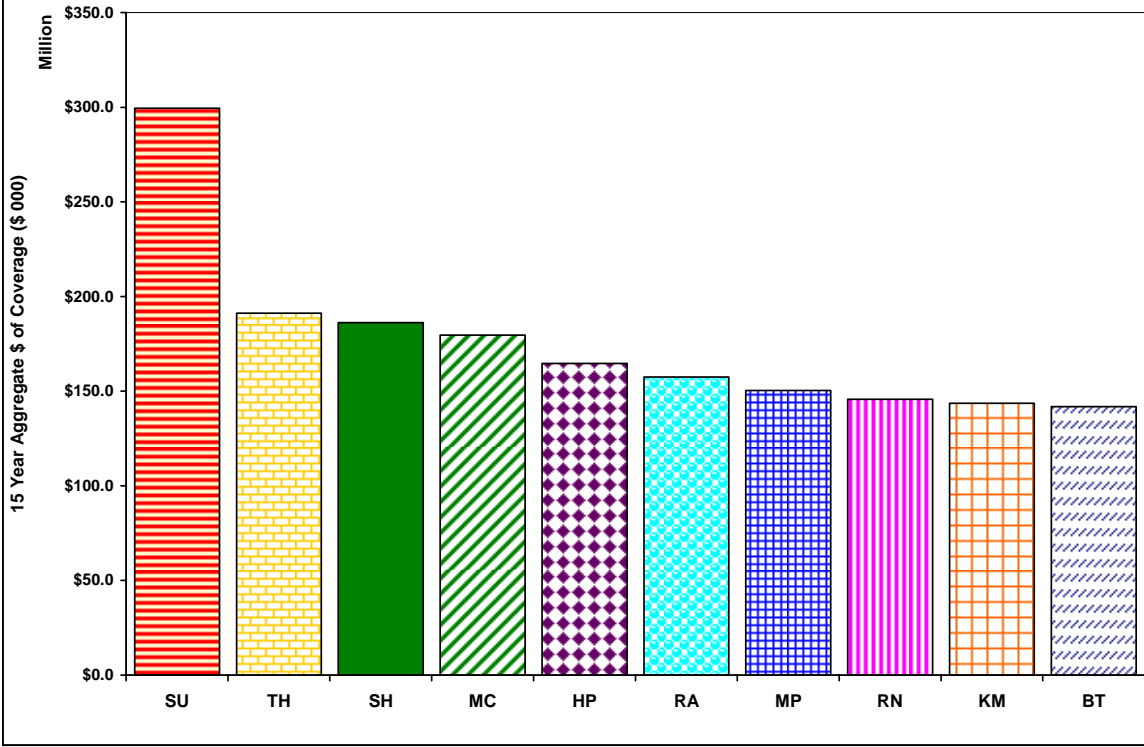
**Figure 13. Top 10 KS Counties with Highest 15 Yr Aggregate \$ Gained by Wheat Farmers (07/14/04)**



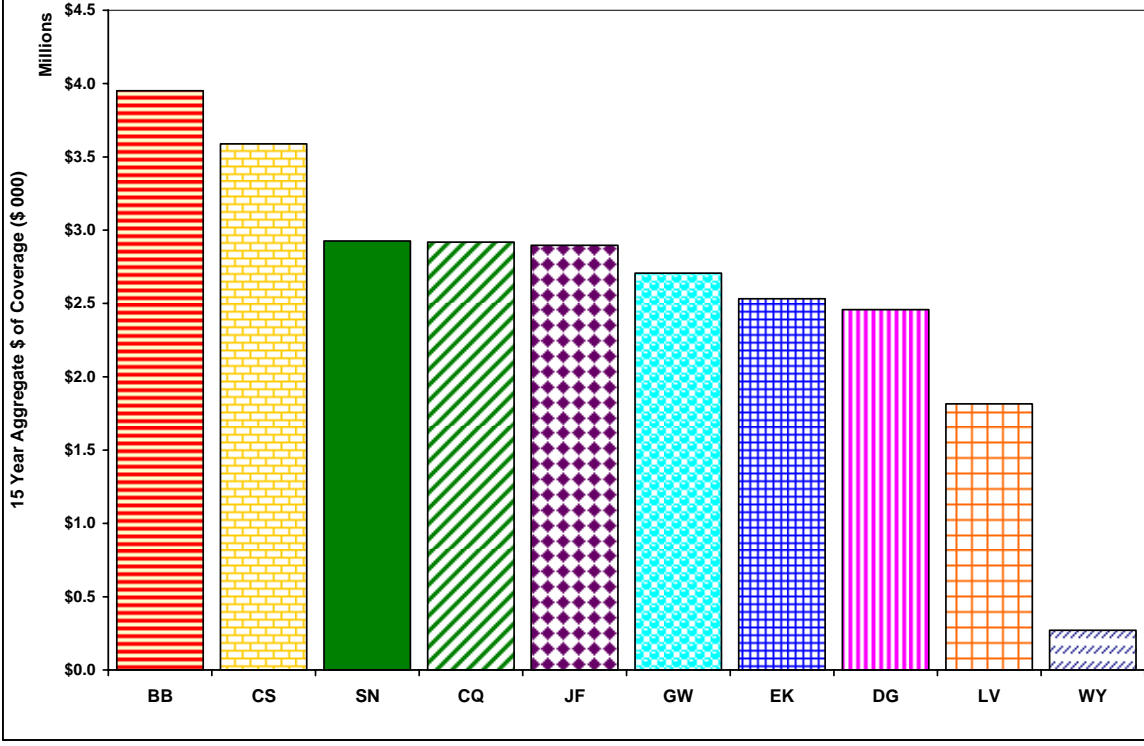
**Figure 14. Top 10 States with Lowest 15 Yr Aggregate \$ Gained by Wheat Farmers (07/14/04)**



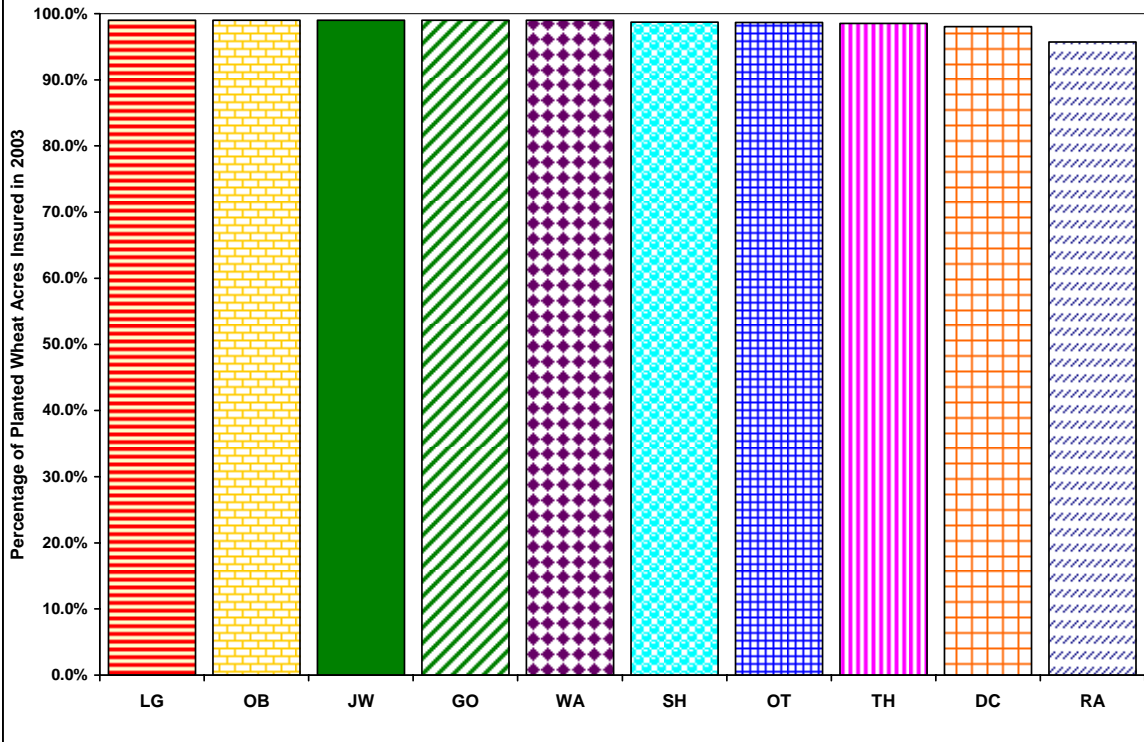
**Figure 15. Top 10 KS Counties with Highest Aggregate \$ of Wheat Coverage (07/14/04)**



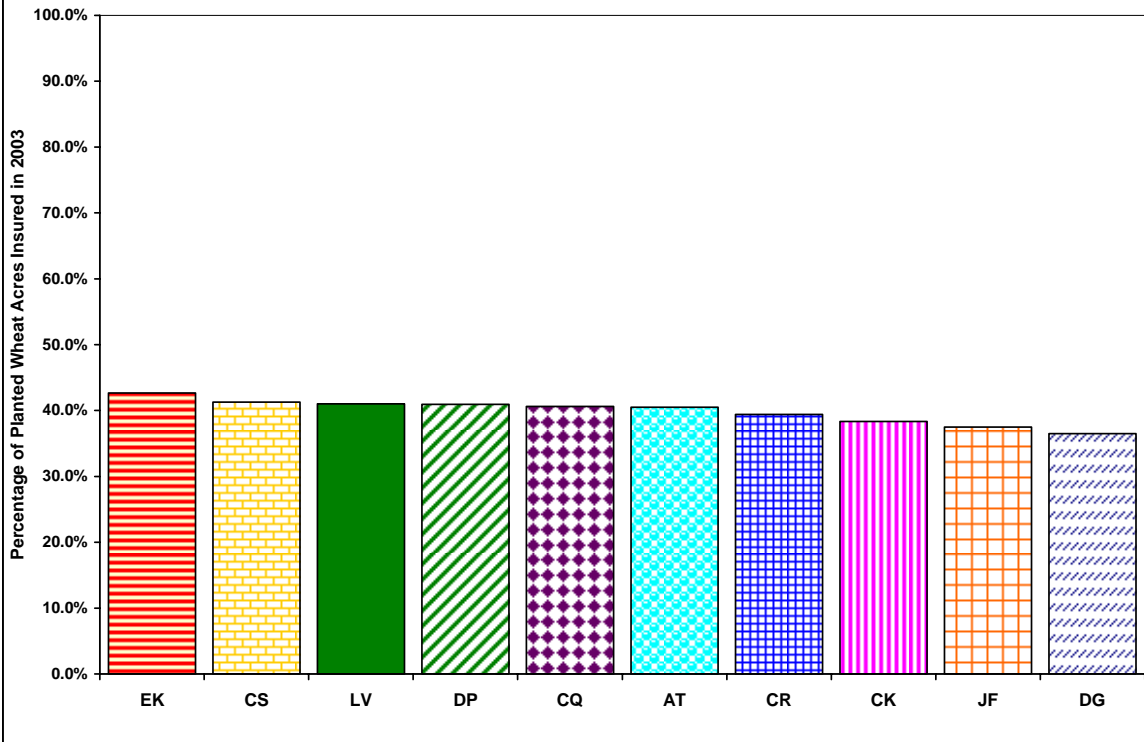
**Figure 16. Top 10 KS Counties with Lowest Aggregate \$ of Wheat Coverage (07/14/04)**



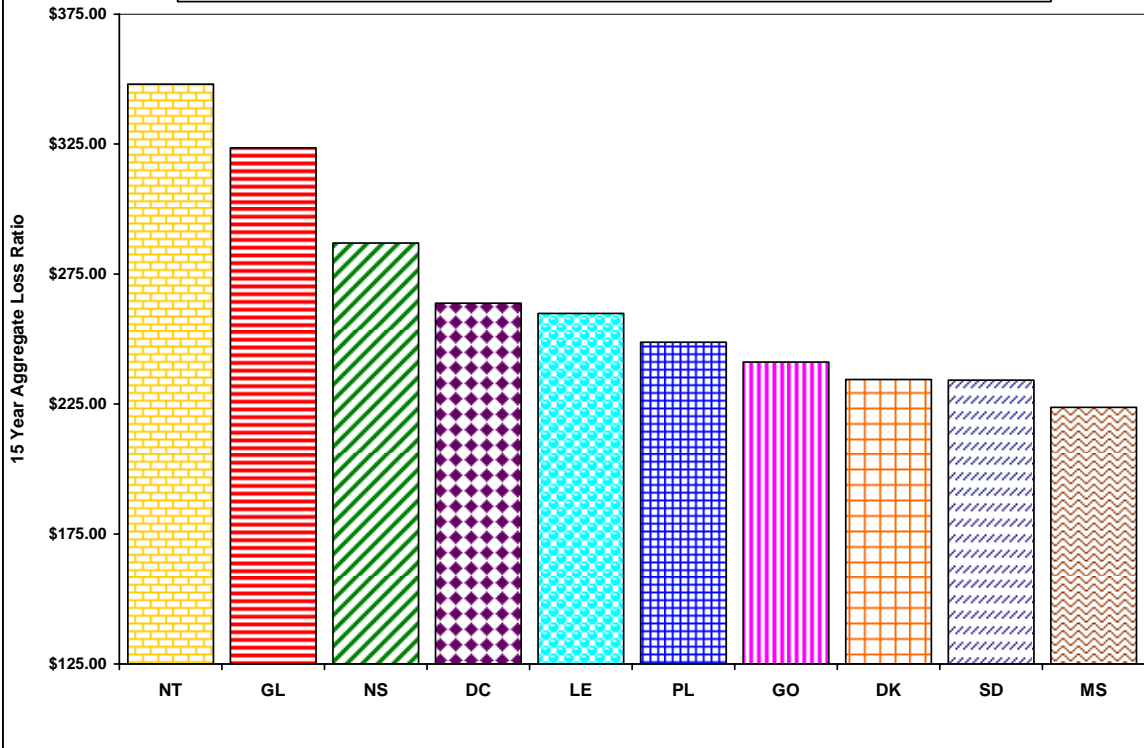
**Figure 17. Top 10 KS Counties with Highest Percentage of Wheat Acres Insured in 2003 (07/14/04)**



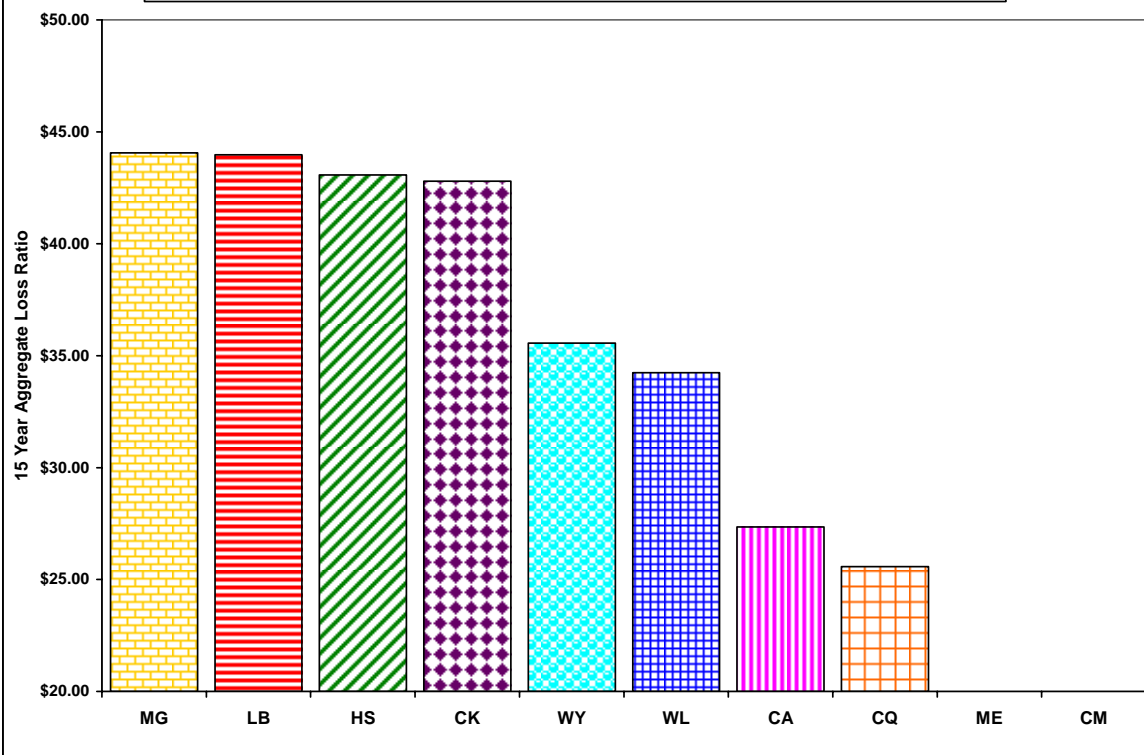
**Figure 18. Top 10 KS Counties with Lowest Percentage of Wheat Acres Insured in 2003 (07/14/04)**



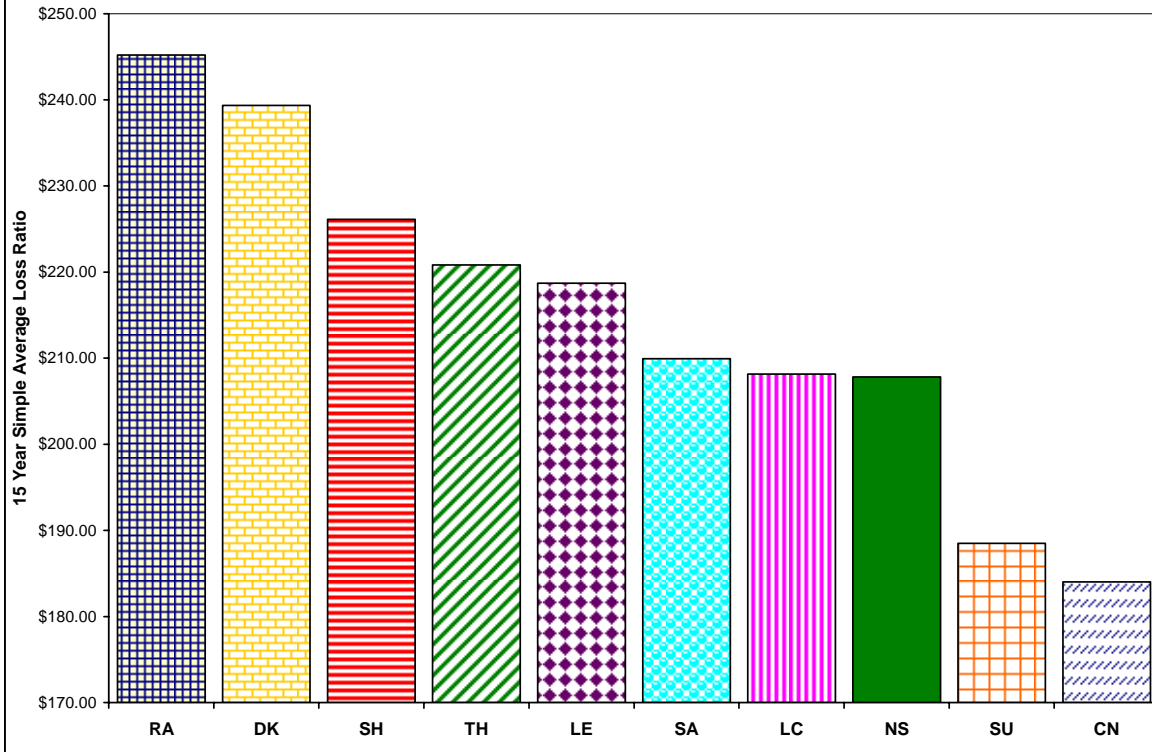
**Figure 19. Top 10 KS Counties with Highest 15 Yr Aggregate Corn Loss Ratio (07/14/04)**



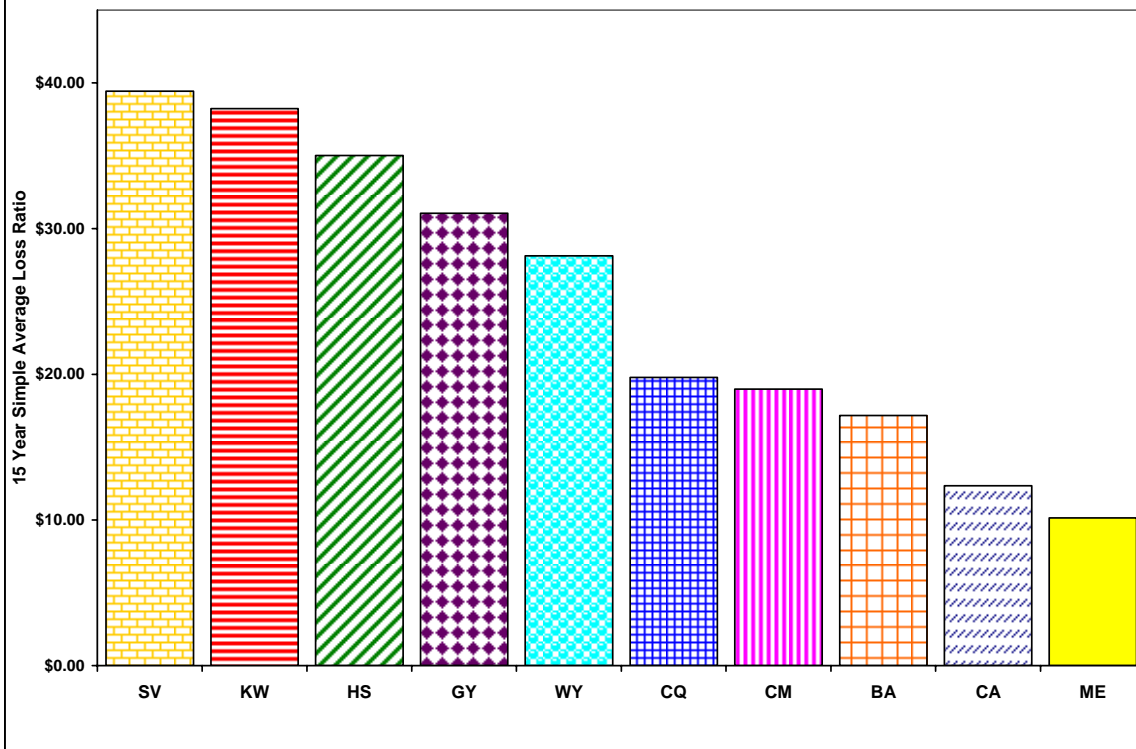
**Figure 20. Top 10 KS Counties with Lowest 15 Yr Aggregate Corn Loss Ratio (07/14/04)**



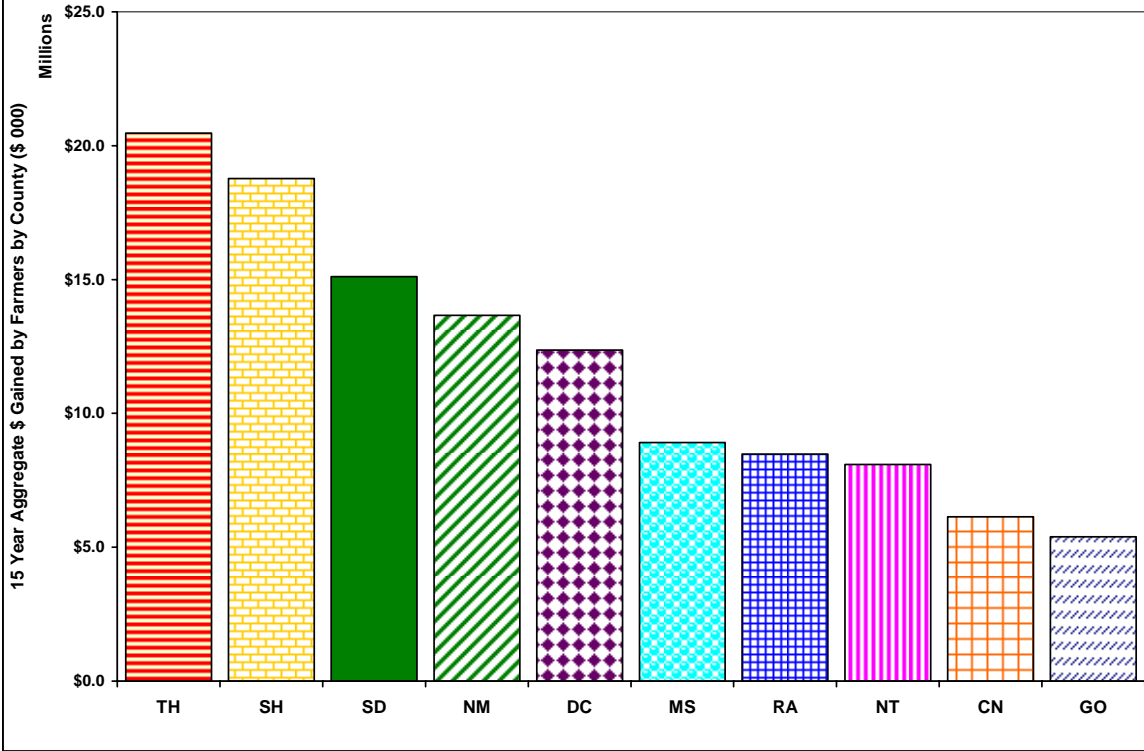
**Figure 21. Top 10 KS Counties with Highest Annual Simple Average Corn Loss Ratio (07/14/04)**



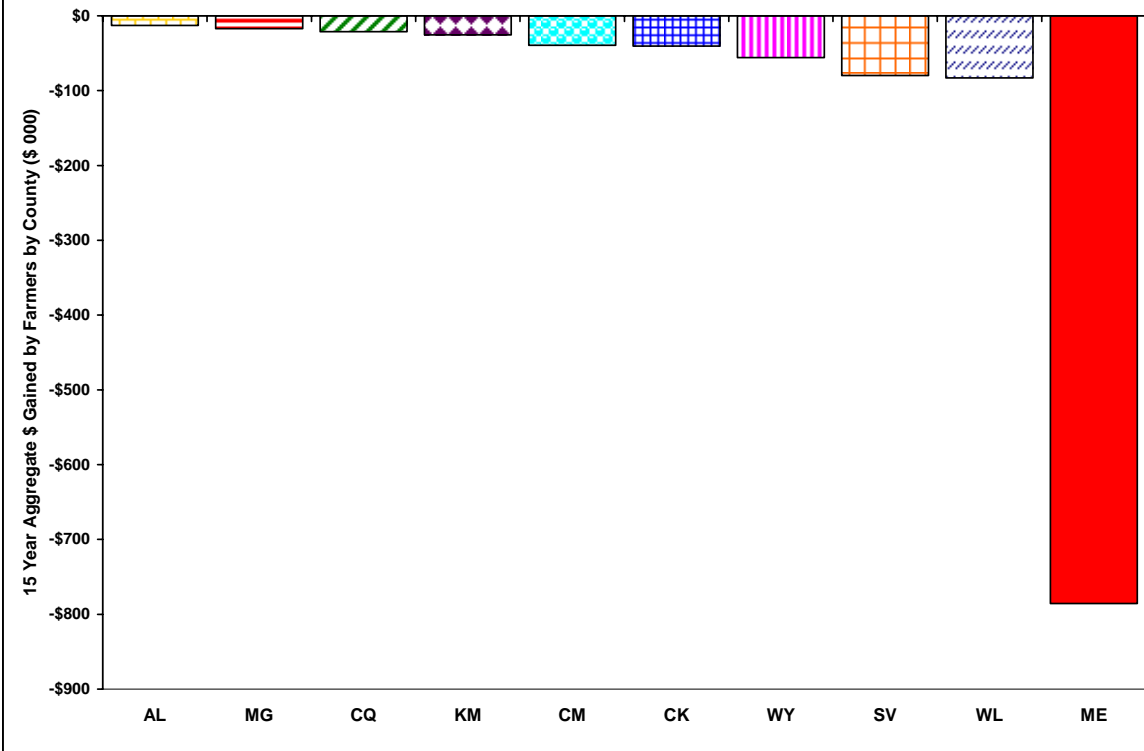
**Figure 22. Top 10 KS Counties with Lowest Annual Simple Average Corn Loss Ratio (07/14/04)**



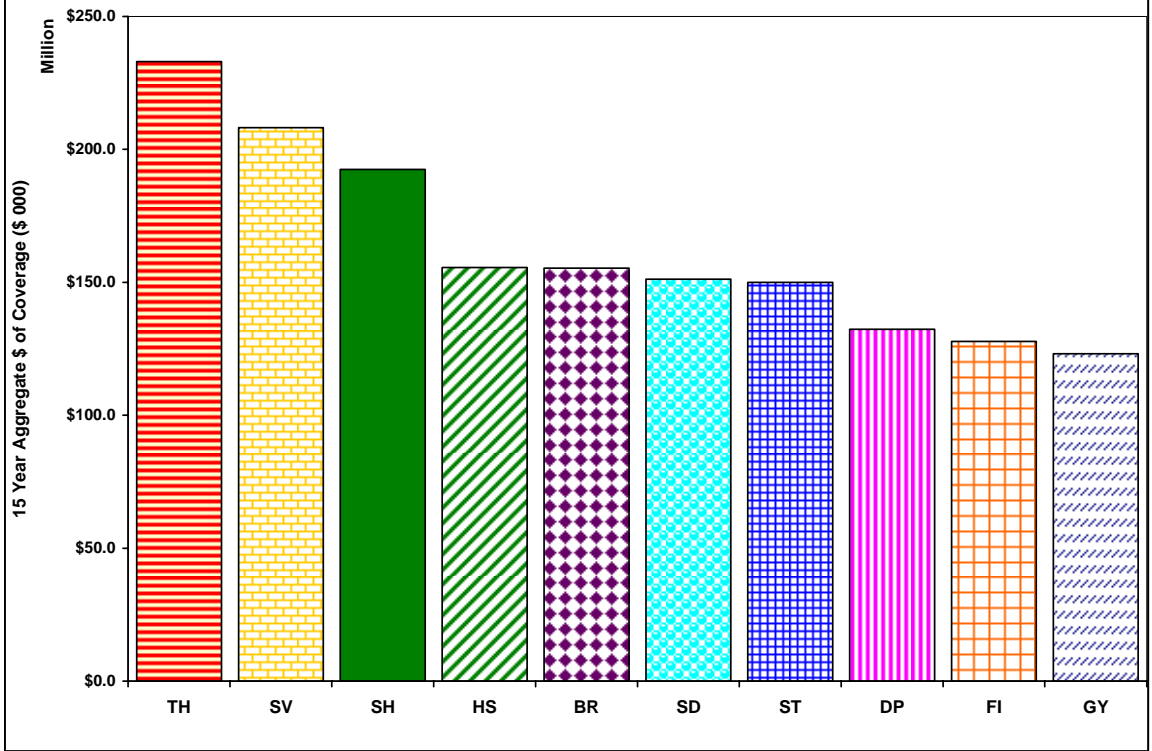
**Figure 23. Top 10 KS Counties with Highest 15 Yr Aggregate \$ Gained by Corn Farmers (07/14/04)**



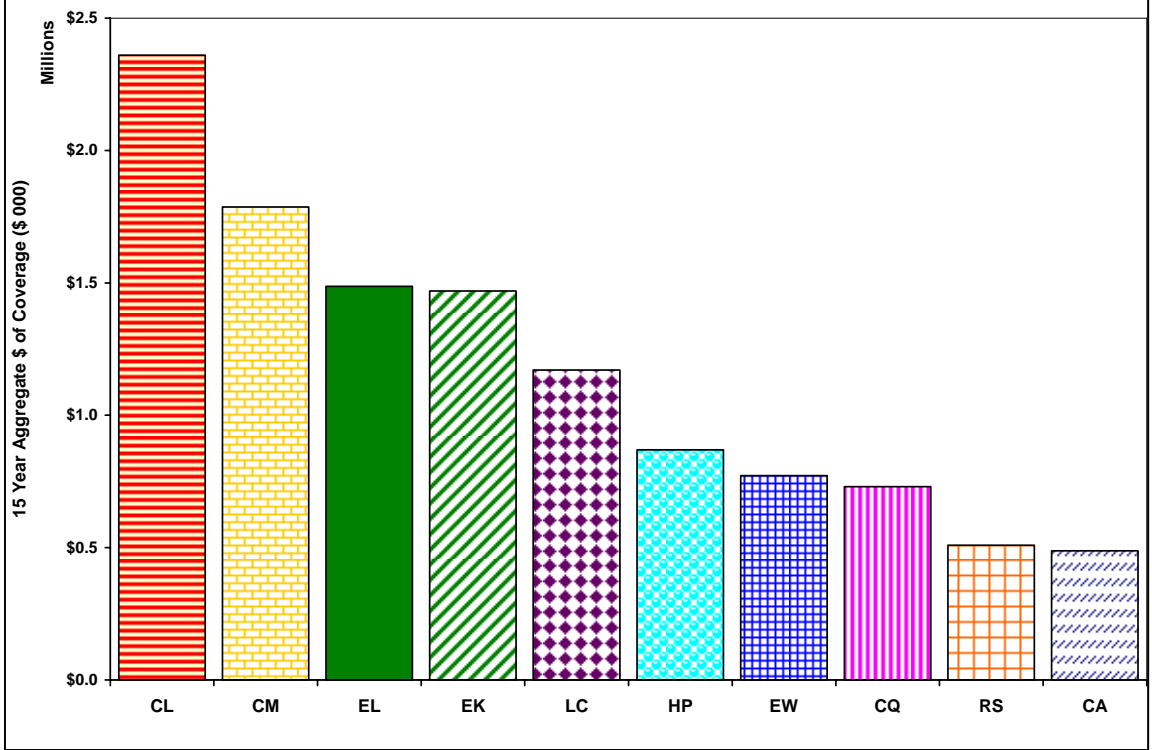
**Figure 24. Top 10 States with Lowest 15 Yr Aggregate \$ Gained by Corn Farmers (07/14/04)**



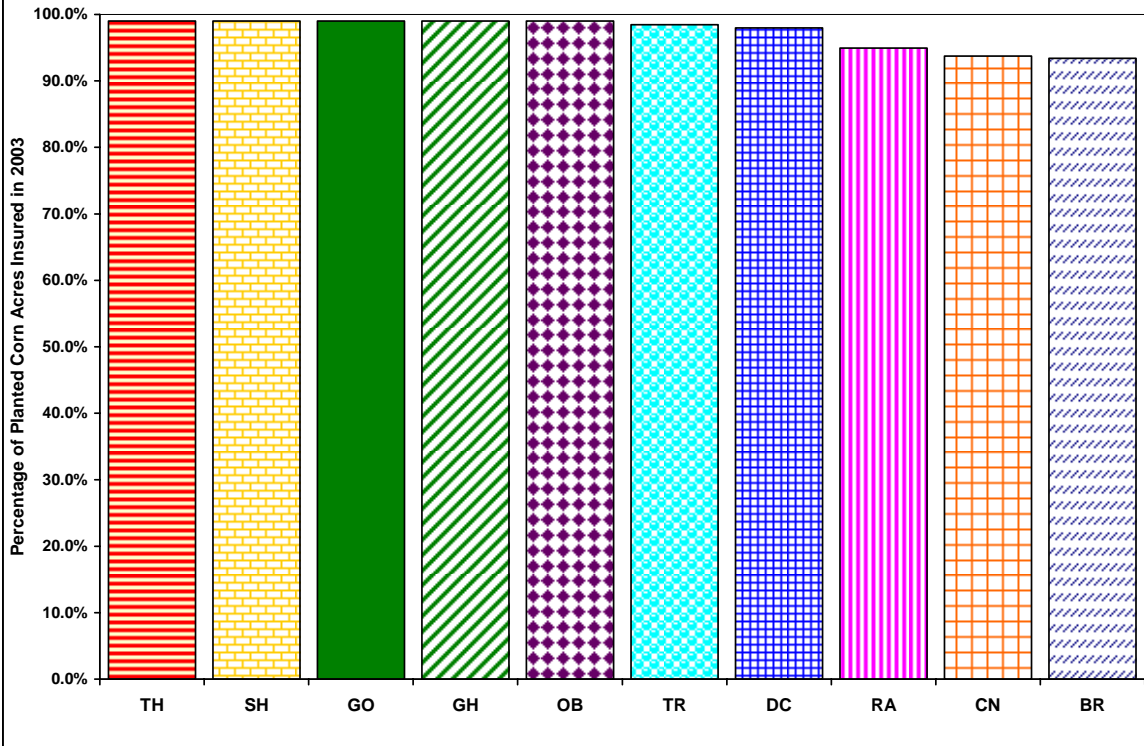
**Figure 25. Top 10 KS Counties with Highest Aggregate \$ of Corn Coverage  
(07/14/04)**



**Figure 26. Top 10 KS Counties with Lowest Aggregate \$ of Corn Coverage  
(07/14/04)**



**Figure 27. Top 10 KS Counties with Highest Percentage of Corn Acres Insured in 2003 (07/14/04)**



**Figure 28. Top 10 KS Counties with Lowest Percentage of Corn Acres Insured in 2003 (07/14/04)**

