2026 County Yields for Kansas Dryland Wheat: What Can We Learn from Crop Insurance Loss Ratios?

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A few bushels per acre can change a 2026 payment estimate for Agriculture Risk Coverage (ARC-CO). County yield forecasts use relatively new methods and may miss local conditions, although the forecasts will likely become more useful as the methods improve. Crop insurance data from USDA's Risk Management Agency reflect actual insured losses by county and provide a familiar indicator of local conditions. How those losses relate to the final county yields used for ARC-CO can vary. The map and table use crop insurance losses and past yields to help gauge local wheat yields and inform ARC-PLC decisions.

Using the map: current loss ratios and expected yields

The map colors show different 2026 dryland wheat Revenue Protection (RP) loss ratios as of October 31. A ratio of 1.50 means $1.50 in indemnities per $1 in total premium, including the premium subsidy. The number below each county name is the expected dryland wheat yield in bushels per acre, as reported by USDA's Risk Management Agency (RMA). RP indemnities reflect farm yields and crop insurance prices, as well as the coverage levels and other policy options producers select.

Using the table: how do historic loss ratios relate to past yields?

Table 1 groups Kansas dryland winter wheat county-years[1] from 2017 through 2025 into the map's loss-ratio categories. We compare RMA's final and expected county yields for the Supplemental Coverage Option (SCO) endorsement. A difference of −10% means the final yield was 10% below expected. Each county-year counts once. The 25th and 75th percentiles mark the lower and upper ends of the middle half of past yield differences.

How can this information be used in the 2026 ARC-PLC decision?

The Farm Service Agency (FSA) has used RMA county yields for ARC-CO and looks to them first when available. This gives us a comparison based on data FSA may use for the final county yield. This analysis uses dryland yields. Check whether FSA uses a dryland or combined yield for your county.

Find your county's loss-ratio category and expected yield on the map. For example, Sumner County's dryland wheat loss ratio was below 0.50, and its expected yield was 41.1 bushels per acre. In the first row of Table 1, only 8.8% of

[1] For example, Sumner County in 2025 is a single county-year

county-years had yields below expected. Yields averaged 26.8% above expected, which gives about 52 bushels per acre for Sumner. Applying the 25th and 75th percentile differences to 41.1 gives about 45 to 57 bushels per acre.

Use the 2026 ARC/PLC tool to compare potential payments at those yields and relevant national marketing year average prices. If your local yield estimate falls outside the yield range, test it too.

Table 1. County yield differences by Kansas dryland wheat RP loss ratio, 2015-2027

RP loss ratio	Percent below expected	Average percent difference	Median percent difference	25th to 75th percentile (% difference from expected yield)	County-years
<0.50	8.8%	26.8%	24.5%	10.4% to 38.9%	581
0.50–0.99	52.3%	3.1%	-1.9%	-8.5% to 14.4%	149
1.00–1.24	78%	-9.9%	-15%	-19.9% to -3.6%	41
1.25–1.49	87.5%	-13.3%	-18.9%	-22.7% to -6.1%	40
1.50–1.99	96.1%	-27%	-28.4%	-35.4% to -19.1%	51
≥2.00	97.4%	-49.4%	-51.9%	-63.4% to -34.9%	78

Sources: RMA Summary of Business and RIRS, accessed November 7-8, 2026

Note: This brief assumes basic familiarity with crop insurance and ARC-PLC. Historical outcomes can help predict 2026 yields, but actual yields may differ from what past years suggest. The reported loss ratios are likely close to final but may change as claims are reported or adjusted. Depending on the data available, FSA may use NASS yields, yields from neighboring counties, or statewide yields to determine final ARC-CO county yields. Use the historical dryland results with caution in counties where FSA combines dryland and irrigated yields.

Resources

2026 ARC-PLC Webinar: https://agmanager.info/ag-policy/farm-bill-0/arc-vs-plc-title-i-contenders-slides-recording
ARC-PLC Comparison Tool: https://agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc
Crop Insurance Yield Maps: https://agmanager.info/crop-insurance/kansas-crop-insurance-maps
ARC and PLC Payouts and Yields for 2025 Crop Year: https://agmanager.info/ag-policy/20252026-arc-plc-payments

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Kansas Dryland Wheat Loss Ratios and Expected County Yields, 2026

Loss ratio

- < 0.50
- 0.50–0.99
- 1.00–1.24
- 1.25–1.49
- 1.50–1.99
- ≥ 2.00
- No RP premium

Cheyenne 50.8
Rawlins 51.2
Decatur 48.2
Norton 41.8
Phillips 42.6
Smith 46.2
Jewell 46.3
Republic 49.6
Wash-ington 50.0
Marshall 49.7
Nemaha 51.9
Brown 58.9
Doniphan 57.7
Sherman 42.6
Thomas 41.1
Sheridan 44.2
Graham 40.2
Rooks 39.9
Osborne 41.0
Mitchell 45.3
Cloud 46.2
Clay 49.3
Riley 48.6
Pottawa-tomie 49.9
Jackson 57.6
Atchison 53.5
Jefferson 52.2
Leaven-worth 53.4
Wyandotte 55.2
Wallace 39.0
Logan 42.5
Gove 42.1
Trego 40.9
Ellis 41.0
Russell 40.7
Lincoln 43.2
Ottawa 43.6
Geary 50.8
Wabaunsee 50.5
Shawnee 51.7
Douglas 52.2
Johnson 55.1
Saline 44.4
Dickinson 53.6
Morris 51.8
Osage 51.2
Franklin 52.7
Miami 57.4
Greeley 37.6
Wichita 44.0
Scott 47.5
Lane 41.1
Ness 39.0
Rush 43.3
Barton 42.4
Ellsworth 42.8
Lyon 48.1
Hamilton 31.1
Kearny 36.7
Finney 44.1
Hodgeman 41.2
Pawnee 43.6
Rice 45.2
McPherson 48.1
Marion 50.2
Chase 51.2
Coffey 47.7
Anderson 50.4
Linn 51.8
Gray 45.5
Edwards 37.7
Stafford 38.6
Reno 41.0
Harvey 46.3
Butler 47.5
Greenwood 50.4
Woodson 55.1
Allen 53.0
Bourbon 51.6
Stanton 31.6
Grant 29.1
Haskell 41.2
Ford 47.1
Kiowa 42.2
Pratt 38.9
Kingman 37.9
Sedgwick 45.5
Elk 49.6
Wilson 58.8
Neosho 48.6
Crawford 58.8
Morton 21.9
Stevens 29.5
Seward 36.4
Meade 40.1
Clark 39.5
Comanche 32.9
Barber 35.4
Harper 35.9
Sumner 41.1
Cowley 41.4
Chautau-qua 49.5
Mont-gomery 49.1
Labette 51.1
Cherokee 64.9

Note: RP policies only. Loss ratio is calculated as total indemnities divided by total premium (including premium subsidy). Expected yields for non-irrigated wheat are reported below county name. Counties with higher loss ratios are more likely to have actual yields below expected yields. The statewide RP loss ratio is 1.53. Source: RMA Summary of Business, Oct. 31, 2026.