

Current Kansas Crop Insurance Loss Ratios and Causes of Loss, 2025 Crop Year

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By February of each year, insurance payouts reported by the USDA Risk Management Agency can be considered near final. This brief covers loss ratios and causes of loss for all crops and major crops. Loss ratios are calculated as indemnities divided by total premiums, which include both the producer-paid premium and premium subsidy. This information can be used to understand 2025 yield and weather patterns and their economic consequences.

The primary causes of loss reported in Table 1 make up 94% of all losses paid out to date. Both drought and excess moisture were significant contributors to crop losses in 2025. The five causes of loss listed below jointly make up 94% of all losses. Refer to Table 4 below for all causes of loss reported to date for the 2025 crop year.

Table 1. Major Causes of Loss for the 2025 Crop Year for Kansas

CAUSE OF LOSS	INDEMNITIES, \$ MILLION
DROUGHT	\$110
EXCESS MOISTURE/PRECIPITATION/RAIN	\$91
ARPI/SCO/ECO/STAX/MP/PACE CROPS ONLY	\$71
HAIL	\$31
HEAT	\$22

Source: USDA Risk Management Agency Summary of Business as of Feb. 12, 2026

Table 2 breaks down loss ratios by crop. Loss ratios are low relative to recent years, but higher for soybeans and wheat. Drought was the largest cause of loss for all crops other than soybeans, for which excess moisture was the largest. For corn and grain sorghum, these are the lowest state-level loss ratios since 2016.

Table 2. Loss Ratio and Major Cause of Loss by Crop, 2025

CROP	STATE LOSS		LARGEST CAUSE OF LOSS	
			Indemnities, \$ Million	Share of Total Losses
CORN	0.21	Drought	46	47%
GRAIN SORGHUM	0.21	Drought	11	35%



SOYBEANS	0.30	Excess Moisture/Precipitation/Rain	38	74%
WHEAT	0.37	Drought	46	53%

Source: USDA Risk Management Agency Summary of Business as of Feb. 12, 2026

Table 3 shows the loss ratio and largest cause of loss by major crop type, for select counties. Counties were selected based on having relatively high loss ratios, geographic representation, and production levels of a particular crop.¹ Through this analysis, a consistent pattern arises. Across counties in the southeastern part of Kansas, excess moisture was a predominant cause of loss. For most other counties and crops, drought was the predominant cause of loss. For two counties in southwest Kansas, Stanton and Hodgeman, hail damage was the largest cause of loss for wheat.

Table 3. Loss Ratio and Largest Cause of Loss for Select Counties and Crops

COUNTY	CROP	LOSS RATIO	LARGEST CAUSE OF LOSS
DECATUR	All	0.89	Drought
LABETTE	All	0.89	Excess Moisture/Precipitation/Rain
SUMNER	All	0.63	Excess Moisture/Precipitation/Rain
THOMAS	All	0.79	Drought
CLOUD	Corn	0.70	Drought
LYON	Corn	0.48	Excess Moisture/Precipitation/Rain
NESS	Corn	0.66	Drought
SHERIDAN	Corn	0.84	Drought
CLOUD	Grain Sorghum	0.73	Drought
LOGAN	Grain Sorghum	0.68	Drought
PHILLIPS	Grain Sorghum	0.47	Drought
SUMNER	Grain Sorghum	0.49	Excess Moisture/Precipitation/Rain
CHEROKEE	Soybeans	1.59	Excess Moisture/Precipitation/Rain
CLOUD	Soybeans	0.48	Drought
HARPER	Soybeans	0.41	Excess Moisture/Precipitation/Rain
MCPHERSON	Soybeans	0.71	Excess Moisture/Precipitation/Rain
HODGEMAN	Wheat	0.83	Hail
STANTON	Wheat	0.46	Hail
SUMNER	Wheat	0.76	Excess Moisture/Precipitation/Rain
THOMAS	Wheat	1.00	Drought

¹ Some counties with high loss ratios for a particular crop had relatively small production of that crop.

Source: USDA Risk Management Agency Summary of Business as of Feb. 12, 2026

The attached maps show loss ratio by county, for all crops, corn, grain sorghum, and wheat. These maps show overall relatively low loss ratios, with pockets of substantially higher loss ratios.

Table 4. All Reported Causes of Loss for 2025

CLOSE OF LOSS	TOTAL INDEMNITY
DROUGHT	\$110,000,000
EXCESS MOISTURE/PRECIPITATION/RAIN	\$90,500,000
ARPI/SCO/ECO/STAX/MP/PACE CROPS ONLY	\$70,800,000
HAIL	\$31,300,000
HEAT	\$21,900,000
PLANT DISEASE	\$4,466,365
DECLINE IN PRICE	\$4,363,453
HOT WIND	\$3,730,481
WIND/EXCESS WIND	\$3,377,238
FLOOD	\$2,251,664
FREEZE	\$913,637
COLD WET WEATHER	\$702,037
ALL OTHER CAUSES	\$685,495
INSECTS	\$387,351
COLD WINTER	\$302,695
MYCOTOXIN	\$168,850
OTHER (SNOW, LIGHTNING, ETC.)	\$144,307
TORNADO	\$86,094
WILDLIFE	\$77,181
INABILITY TO PREPARE LAND FOR IRRIGATION	\$53,593
FAILURE OF IRRIGATION SUPPLY	\$47,873
FROST	\$38,325
FAILURE OF IRRIGATION EQUIPMENT	\$5,893
TOTAL	\$346,302,531

Source: USDA Risk Management Agency Summary of Business as of Feb. 12, 2026

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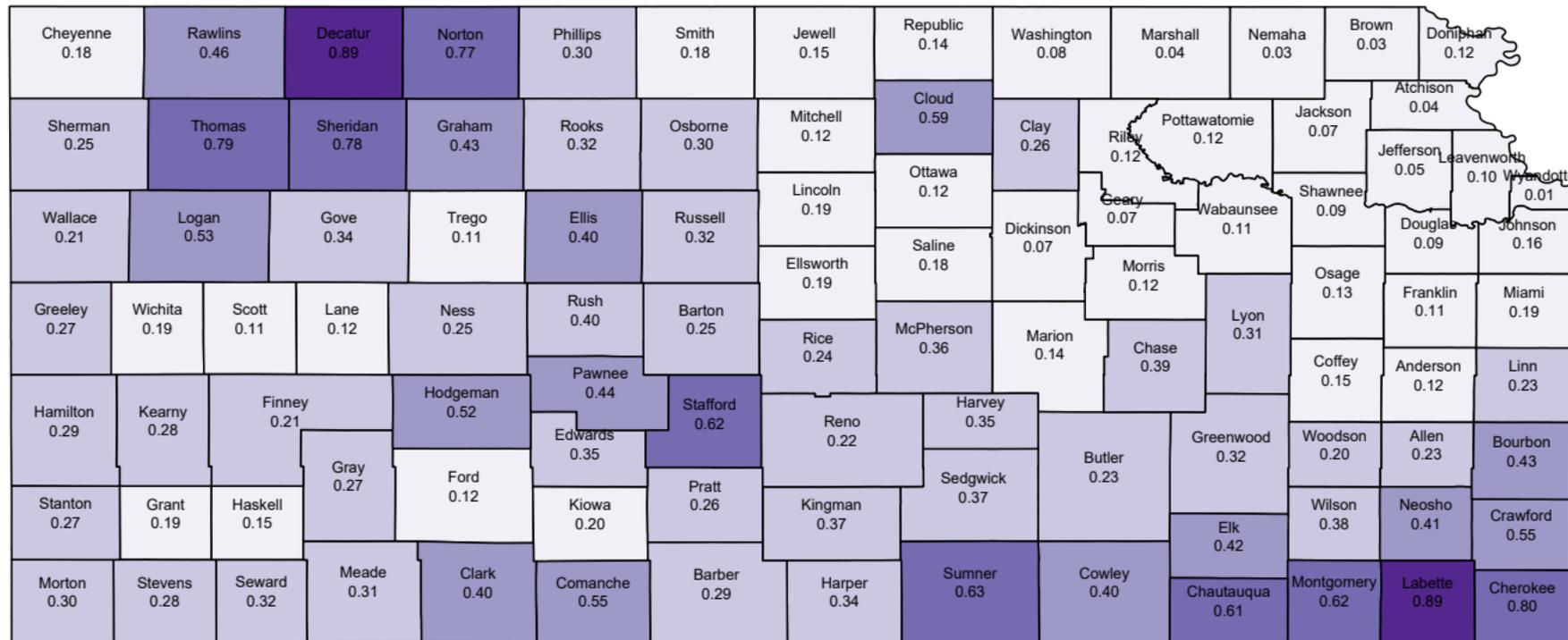
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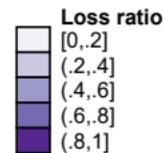
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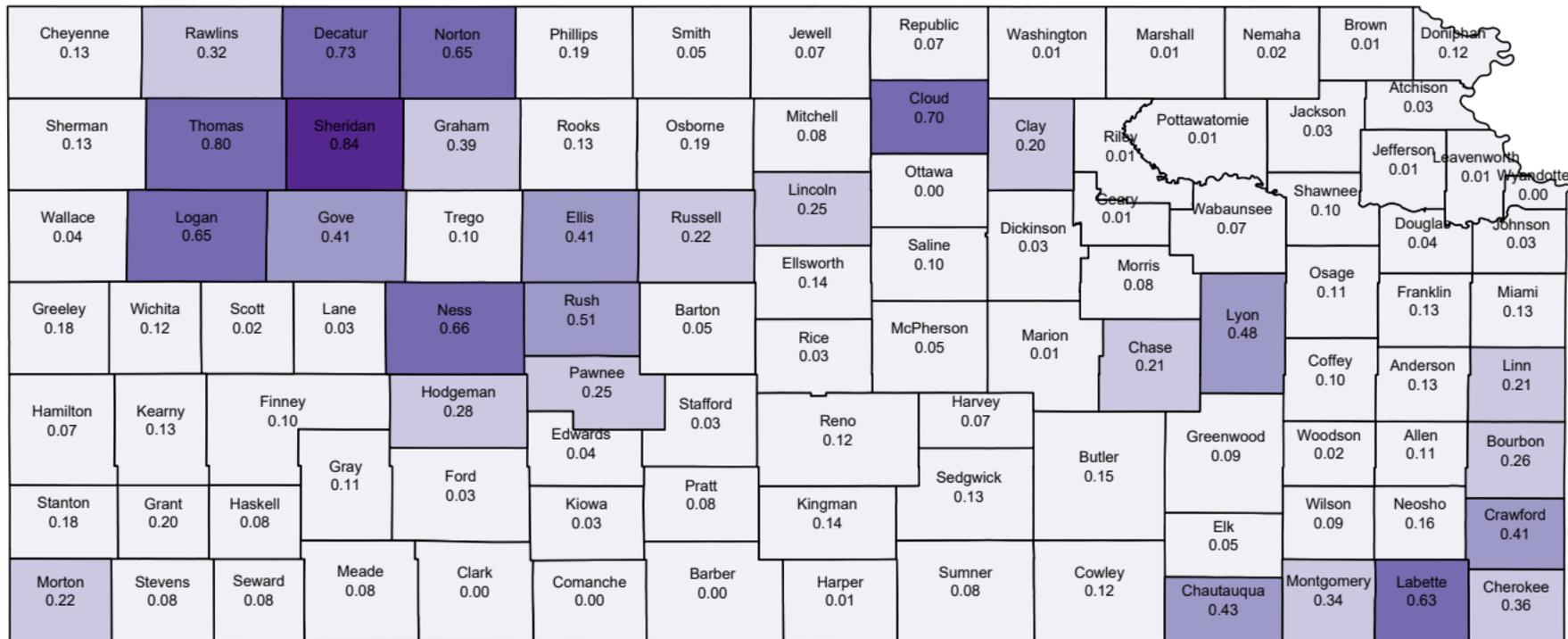
2025 Crop Insurance Loss Ratio, as of February 12, 2026



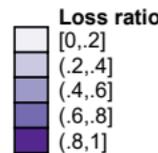
Note: The data used in this map was downloaded on Feb. 12, 2026 from the USDA Risk Management Agency Summary of Business. Loss ratio for all crops that are insured on an acre-basis. Additional indemnities may be reported for the 2025 crop year. Loss ratio is calculated as idemnities divided by premium paid (producer paid plus premium subsidy)



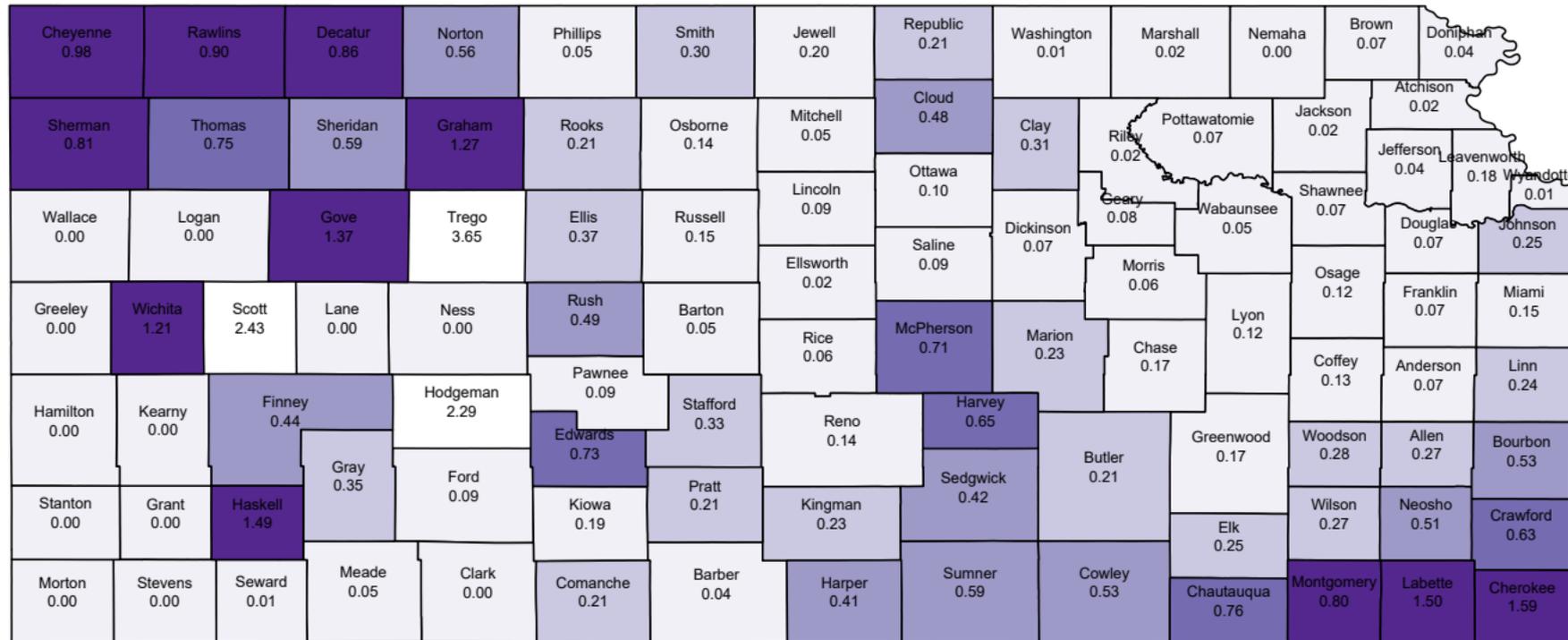
2025 Crop Insurance Loss Ratio for Corn, as of February 12, 2026



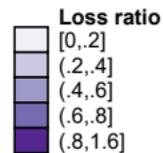
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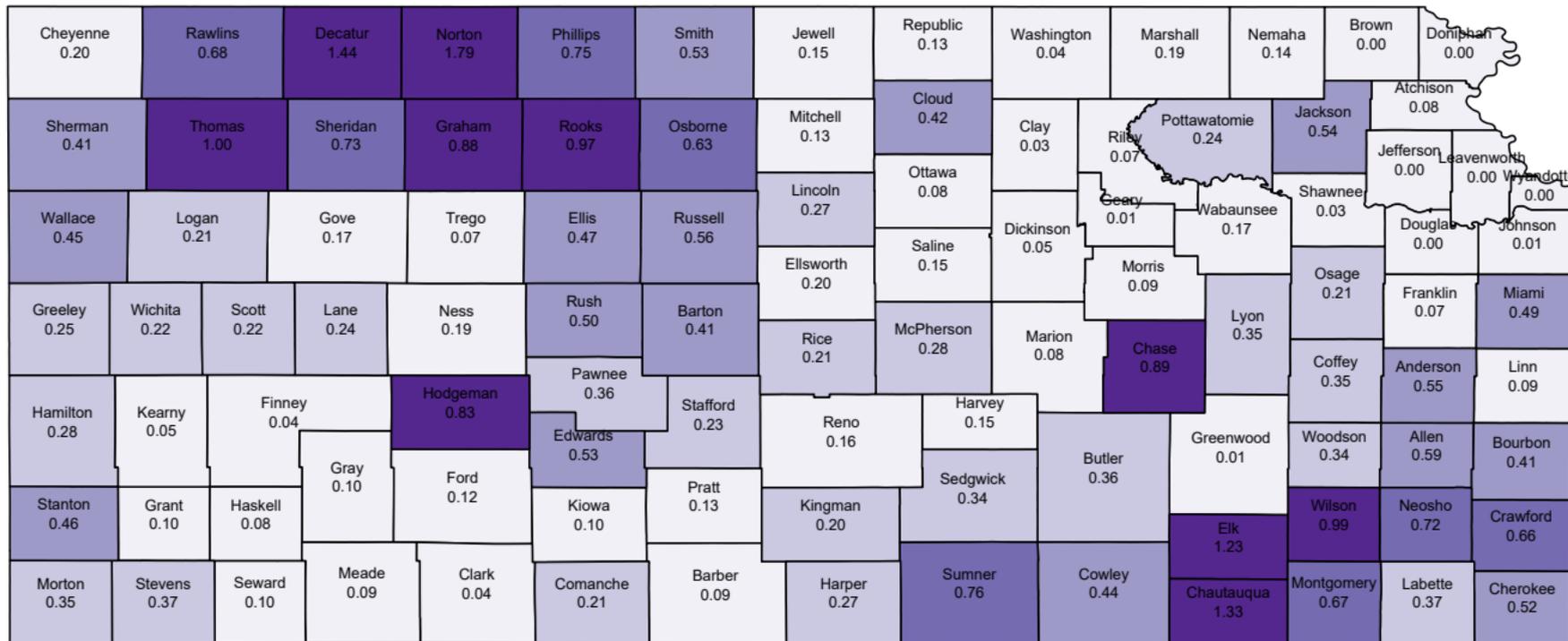
2025 Crop Insurance Loss Ratio for Soybeans, as of February 12, 2026



Note: The data used in this map was downloaded on Feb. 12, 2026 from the USDA Risk Management Agency Summary of Business. Loss ratio for all crops that are insured on an acre-basis. Additional indemnities may be reported for the 2025 crop year. Loss ratio is calculated as idemnities divided by premium paid (producer paid plus premium subsidy)



2025 Crop Insurance Loss Ratio for Wheat, as of February 12, 2026



Note: The data used in this map was downloaded on Feb. 12, 2026 from the USDA Risk Management Agency Summary of Business. Loss ratio for all crops that are insured on an acre-basis. Additional indemnities may be reported for the 2025 crop year. Loss ratio is calculated as idemnities divided by premium paid (producer paid plus premium subsidy)

