

Crops	Insured Acres	Total Acres	Percent Insured	Indemnity
Apples	26,222	*37,000	71	\$9,032,626
Barley	915	3,041	30	\$14,050
Blueberries	10,760	*16,900	64	\$770,499
Cabbage	2,229	3,297	68	\$0
Cherries	17,756	27,649	64	\$1,629,615
Corn	1,786,494	2,193,973	81	\$21,574,612
Dry Beans	212,496	245,594	87	\$5,902,980
Forage Production	10,141	NA	NA	\$29,685
Forage Seeding	396	NA	NA	\$0
Grapes	6,407	8,396	76	\$3,982,074
Green Peas	240	546	44	\$0
Hybrid Corn Seed	19,974	NA	NA	\$6,039
Mint	1,858	2,058	90	\$8,652
Oats	5,459	28,486	19	\$94,016
Onions	952	862	NA	\$339,933
Pasture, Rangeland, Forage	14,743	NA	NA	\$95,820
Peaches	1,163	1,502	77	\$1,704,080
Popcorn	261	NA	NA	\$8,548
Potatoes	35,486	42,326	84	\$96,098
Processing Beans	2,010	6,057	33	\$9,512
Soybeans	1,750,146	2,143,419	82	\$38,388,741
Sugar Beets	127,458	135,911	94	\$7,310,453
Sunflowers	49	1,143	4	\$0
Tomatoes	1,977	2,547	78	\$0
Wheat	309,752	359,678	86	\$7,985,86

*2023 NASS Data

Crop Pilot Programs

Program	County Availability	Total Liability	Indemnity
Apiculture	All Counties	\$704,755	\$57,988
Apple Trees	Allegan, Antrim, Benzie, Berrien, Cass, Clinton, Genesee, Grand Traverse, Ionia, Kalamazoo, Kent, Leelanau, Lewanee, Macomb, Manistee, Mason, Montcalm, Muskegon, Newaygo, Oceana, Ottawa, Shiawassee, Van Buren, Washtenaw	\$636,558	\$0
Cherries	Allegan, Antrim, Benzie, Berrien, Cass, Charlevoix, Grand Traverse, Kent, Leelanau, Manistee, Mason,	\$26,998,703	\$1,687,430

	Muskegon, Newaygo, Oceana, Ottawa, Van Buren		
Cucumbers	Allegan, Arenac, Bay, Gladwin, Gratiot, Ionia, Isabella, Mecosta, Midland, Montcalm, Muskegon, Newaygo, Ottawa, Saginaw, Sanilac, St Joseph, Tuscola	\$15,163,408	\$70,5324
Dairy Cattle	All Counties	\$9,407,736	\$220,913
Fed Cattle	All Counties	\$6,677,459	\$10,001
Feeder Cattle	All Counties	\$4,236,276	\$216,681
Milk	All Counties	\$627,068,997	\$5,807,380
Nursery (FG&C)	All Counties	\$5,405,060	\$2,821,824
Nursery (NVS)	Allegan, Kent, Ottawa	\$7,761,063	\$0
Swine	All Counties	\$154,875,894	\$3,346,259
Dollar Liability Program		Total Dollar Liability	Indemnity
Apiculture		\$704,755	\$57,988
Cherries		\$636,558	\$0
Dairy Cattle		\$9,407,736	\$220,913
Fed Cattle		\$6,677,459	\$10,001
Feeder Cattle		\$4,236,276	\$216,681
Forage Seeding		\$40,559	\$0
Hybrid Corn Seed		\$14,147,175	\$6039
Micro-Farm		\$6,317,218	\$0
Nursery (FG&C)		\$5,405,060	\$2,821,824
Nursery (NVS)		\$7,761,063	\$0
Swine		\$154,875,894	\$3,346,259
Whole Farm Revenue Protection		\$50,362,327	\$0

15 Year Crop Insurance History for Michigan

Year	Policies Earning Premium	Net Acres Insured	Liability (\$)	Gross Premium (\$)	Losses (\$)	Loss Ratio
2010	21,600	3,994,456	1,440,867,682	135,282,999	55,319,327	0.41
2011	22,541	4,124,776	2,082,758,798	211,888,410	59,229,615	0.28
2012	22,806	4,255,842	2,190,375,231	195,169,976	236,799,355	1.21
2013	23,670	7,305,612	2,311,000,210	196,361,064	102,074,796	0.52
2014	23,231	4,343,421	2,006,848,326	179,319,155	117,848,009	0.66
2015	22,623	4,263,846	1,883,098,219	172,261,086	79,460,423	0.46
2016	21,795	4,191,882	1,793,655,721	109,277,242	50,147,120	0.30
2017	20,703	4,201,018	1,886,486,936	122,221,634	99,102,120	0.54
2018	20,378	4,132,501	1,907,239,158	163,587,853	92,160,481	0.56
2019	20,987	4,151,173	1,801,418,512	164,644,844	305,122,861	1.85
2020	21,590	4,286,198	2,054,270,293	166,404,212	59,433,397	0.36
2021	20,336	4,273,028	2,280,079,442	198,477,600	30,653,607	0.15
2022	20,113	4,378,982	2,859,176,380	246,876,410	54,793,155	0.22
2023	20,261	4,333,614	2,953,601,245	239,506,727	48,921,958	0.20
2024	22,811	4,450,693	2,808,822,097	244,461,968	104,295,299	0.38

Data current as of February 2025. For current data go to RMA's [Summary of Business tool](#).

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private crop insurance agents. A list of insurance agents is available online using the [RMA Agent Locator](#).

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