

**WEST VIRGINIA**

**CROP INSURANCE EXPERIENCE FOR ALL CROPS**

Year	Total Policies Insured	Net Acres Insured	Dollar Protection in Force	Total Gross Premium	Producer Premium	Federal Subsidy	Indemnity	Avg Loss Payment Per Acre	Producer Benefit Cost Ratio	Loss Ratio	Loss Cost
1994	312	20,670	4,279,699	610,345	437,672	172,673	1,079,729	52.24	2.47	1.77	0.25
1995	1,871	57,182	9,050,383	870,534	354,794	515,740	730,350	12.77	2.06	0.84	0.08
1996	1,247	54,607	9,912,057	956,958	375,624	581,334	1,276,757	23.38	3.40	1.33	0.13
1997	887	51,738	8,880,879	856,182	327,138	529,044	937,983	18.13	2.87	1.10	0.11
1998	617	43,726	8,807,158	839,621	376,073	463,548	1,271,459	29.08	3.38	1.51	0.14
1999	725	48,959	9,675,777	1,027,294	393,632	633,662	1,919,093	39.20	4.88	1.87	0.20
2000	805	51,239	11,846,010	1,405,039	629,441	775,598	1,605,108	31.33	2.55	1.14	0.14
2001	810	50,759	12,327,847	1,359,245	491,015	868,230	1,016,293	20.02	2.07	0.75	0.08
2002	767	51,220	12,903,551	1,467,339	533,372	933,967	1,405,939	27.45	2.64	0.96	0.11
2003	683	50,082	13,019,776	1,696,933	437,001	1,259,932	2,219,510	44.32	5.08	1.31	0.17
1994-2003	8,724	480,182	100,703,137	11,089,490	4,355,762	6,733,728	13,462,221	28.04	3.09	1.21	0.13

**Buy-up vs CAT**

BUY-UP 95-03	4,047	254,721	63,033,232	8,639,044	3,918,090	4,720,954	11,656,146	45.76	2.97	1.35	0.18
CAT* 95-03	4,365	204,791	33,390,206	1,840,101	0	1,840,101	726,346	3.55	NA	0.39	0.02
% BUY-UP	48.1%	55.4%	65.4%	82.4%	100.0%	72.0%	94.1%				
% CAT	51.9%	44.6%	34.6%	17.6%	0.0%	28.0%	5.9%				

**Most Recent Five Years**

1999-2003	3,790	252,259	59,772,961	6,955,850	2,484,461	4,471,389	8,165,943	32.37	3.29	1.17	0.14
BUY-UP 99-03	2,787	177,442	44,284,591	6,237,310	2,484,461	3,752,849	7,783,252	43.86	3.13	1.25	0.18
CAT 99-03	1,003	74,817	15,488,370	718,540	0	718,540	382,691	5.12	NA	0.53	0.02
% BUY-UP	73.5%	70.3%	74.1%	89.7%	100.0%	83.9%	95.3%				
% CAT	26.5%	29.7%	25.9%	10.3%	0.0%	16.1%	4.7%				

\* CAT (Catastrophic Insurance) became available in 1995.

Federal Subsidy = Total Gross Premium – Producer Premium

Producer Benefit Cost Ratio = Indemnity/Producer Premium (dollar in indemnity received for each dollar of premium paid by producer)

Loss Ratio = Indemnity/Total Gross Premium

9/2/2004