

# THE ECONOMIC IMPACT OF CROP INSURANCE ON MINNESOTA COUNTIES

Mervin L. Freeman<sup>1</sup>

## Introduction

Farmers face risks of adverse events such as excess moisture, drought, frost and hail which reduce crop yields, sometimes to catastrophically low levels. Similarly, for some crops the risk of quality damage and resultant reduction in sale price/unit is significant. These adverse events are, for the most part, outside their control. To provide financial protection, farmers often use crop insurance as a component of their risk management plan.

Crop insurance offers the opportunity to substitute a known cost, in the form of an annual premium, for an unpredictable yield and/or quality losses. Crop insurance can provide a foundation under cash flow budget and end-of-year balance sheet projections because the farmer receives an indemnity payment if a yield reduction in excess of their deductible occurs.

In the current economic situation, lenders often look more favorably upon loan requests from producers who have outlined prudent risk management plans. Further, cash flow stability may provide the liquidity necessary to remain in business if a significant crop loss occurs.

Multiple-peril crop insurance can be used to reduce the risk of using forward pricing to market crops. If a low yield occurs as a result of an adverse event(s) outside of the control of the farmer, the crop insurance indemnity payment typically can be used to purchase a crop to fill the contract requirements.

## Risk Exposure in Minnesota

Minnesota farmers are exposed to substantial production risk, as shown in Figures 1 and 2. Figure 1 shows the distribution of the major causes of loss from 1981 to 1986, based upon multiple peril crop insurance (MPCI) claims. Figure 2 shows the premium paid by farmers vs. the indemnities paid to farmers by the insurance industry.

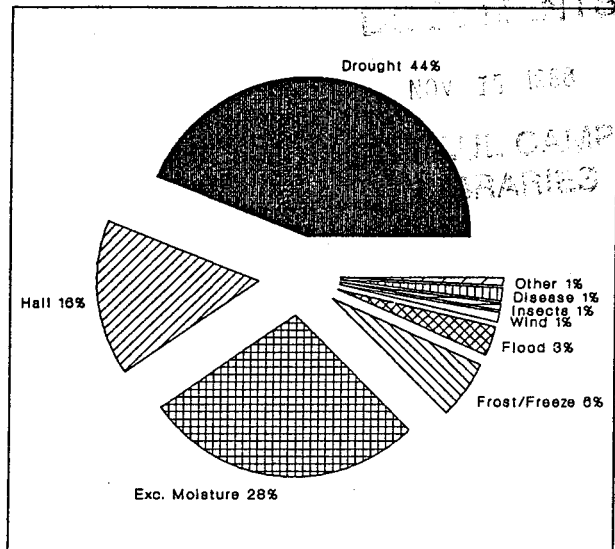


Figure 1. Why Crops Failed 1981-86<sup>2</sup>

Multiple Peril Crop Insurance (MPCI) is becoming a risk management tool of increasing importance to Minnesota Farm Managers. The unpredictable weather patterns of the past few years have increased the awareness of crop production risks. Figure 1 graphically provides a breakdown of the causes of loss paid by MPCI.

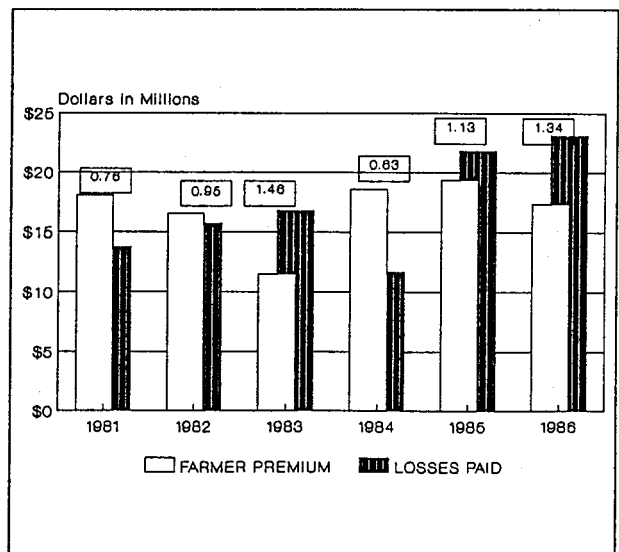


Figure 2. Multiple-Peril Crop Insurance Premiums Paid and Indemnities Received by Minnesota Farmers, 1981-86

(The values in the boxes above the bars for each year are the ratio of MPCCI indemnity payments paid by the insurance industry to farmers (benefits) to premiums paid by farmers)

## Community Impacts

One of the potential benefits of crop insurance to an individual farmer is to provide the financial liquidity needed for the operation to stay in business in the event of a significant crop yield reduction. As a risk management tool, crop insurance stabilizes farm cash flow.

Crop insurance can have the same impact on the economy of the whole community. Indemnity payments, net of premiums paid by farmers, help stabilize farm income and in turn provide stability in the local community. The net difference between indemnity and premiums provides a stimulus to the economy and reduces the negative the impact of reduced crop sales due to crop losses.

Farm financial problems and farm liquidations create economic stress in the whole community. Risk management techniques such as crop insurance which help stabilize farm income have a similar stabilizing impact on the economic base of the community.

## Basic Types of Crop Insurance

The two kinds of crop insurance available to Minnesota farmers are:

1. **Multiple peril crop insurance (MPCCI)** which is designed to provide catastrophic protection against yield losses from most unavoidable causes of loss. MPCCI covers most natural perils such as those shown in Figure 1.

2. **Commercial hail/fire crop insurance (H/FCI)** which provides protection (from hail and fire only) up to the actual cash value of the crop.

MPCCI guarantees a minimum average yield per acre for the insured crop with the guarantee based upon the farmer's actual production history (APH), with the guarantee based on the deductible chosen. The deductible levels are 25, 35 and 50% of an estimate of the 10 year average yield. For most crops, the 35% deductible covers variable costs. The 50%

deductible covers a similar proportion of costs to that provided by the USDA's disaster program that was replaced by the expanded MPCCI program in 1980.

Hail/Fire Crop Insurance (H/FCI) is available on most crops through a variety of coverage plans. Most plans provide coverage up to the actual cash value of the crop. A variety of deductibles are also available that directly affect the premium cost of the coverage.

MPCCI coverage must be purchased prior to planting, typically by September 30, for fall planted crops and April 15, for spring planted crops. H/FCI coverage can usually be purchased anytime up to the time the crop is harvested. There is usually a 24 to 48 hour waiting period between the time of application and when coverage goes into effect.

MPCCI and H/FCI coverage can be combined on the same crop. This provides a full range of coverage against most perils, and up to the actual cash value of the crop for the hail and fire perils. Both forms of crop insurance are sold by local insurance agents.

## Changes in MPCCI Since 1980

The Crop Insurance Act of 1980 initiated a series of significant changes in the multiple peril crop insurance program. One of the objectives of the act was to make crop insurance available to the growers of all major crops. Coverage is now offered on all ASCS program crops and most other commercial crops. The crops covered in Minnesota are shown by county in Table 1.

Another objective of the act was to provide crop insurance as a replacement for the USDA disaster program. The 1985 Farm Bill added an additional provision. Beginning in 1987 farmers were not eligible for emergency low-interest loans if multiple peril crop insurance was available to them and they did not purchase it.

One of the most significant changes in MPCCI has been the introduction of **individualized coverage**. The farmer's insurance yield is based on the farmer's actual production history (APH). This replaces the county average yield concept used pre-

viously to set the coverage levels for individual farmers.

The MPCCI premium rate per dollar protection varies with the farmer's average yield. The higher the farmer's average historical yield, the lower the premium rate.

## MPCCI Participation

Farmers in Minnesota have responded to changes in the program by increasing their use of MPCCI in their risk management plans.

The area covered in Minnesota by MPCCI since 1981 is shown below:

|                 |                 |
|-----------------|-----------------|
| 1981            | 3,540,000 acres |
| 1982            | 3,104,000 acres |
| 1983 (PIK year) | 2,184,000 acres |
| 1984            | 3,250,000 acres |
| 1985            | 3,689,000 acres |
| 1986            | 4,146,000 acres |

The history of crop insurance in your county is shown in the tables that follow. These tables show the protection in force, the acres insured, premiums and losses paid for both MPCCI and H/FCI for each

year since 1981. The "benefit-cost" ratios are calculated by dividing the losses paid to farmers by the premiums paid.

The federal government covers the administrative cost of providing MPCCI and subsidizes the premium for MPCCI. These two subsidies reduce the premium rates paid by farmers by about 50%. The calculated benefit-cost ratios consider only the actual premiums paid by farmers.

## For More Information

For more information on the details of MPCCI, including an analysis of crop insurance purchase decisions see:

Mervin L. Freeman,  
Multiple Peril Crop Insurance  
What Is It? Should You Buy It?  
Minnesota Extension Service  
Bulletin No.: AG-BU-3420  
University of Minnesota, February 20, 1988

Note: The data in this document is for example purposes only. See official policy form, rates and rules available from a multiple peril crop insurance agent for specific details.

### Credits

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<sup>2</sup> Flood damage is defined by the Federal Crop Insurance Corporation/USDA and the Crop Hail Insurance Actuarial Association as damage that results from water "backing up" on a crop. Excess moisture includes damages caused by water that could not "get off" fields.

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MULTIPLE PERIL CROP INSURANCE  
MINNESOTA

| CODE | COUNTY        | SPRING CROPS   |
|------|---------------|--|
| 001  | Aitkin        | Bly, Crn, GrS, Oat, Soy, Wht                               |
| 003  | Anoka         | Bly, Crn, GrS, Oat, Pot, Soy, Wht                          |
| 005  | Becker        | Bly, Crn, DyB, Flx, GrS, Oat, Soy, Sun, Wht                |
| 007  | Beltrami      | Bly, Crn, Flx, GrS, Oat, Sun, Wht                          |
| 009  | Benton        | Bly, Crn, DyB, GrS, Oat, Soy, Wht                          |
| 011  | Bigstone      | Bly, Crn, DyB, Flx, GrS, Oat, Soy, SuB, Sun, Wht           |
| 013  | Blue Earth    | Bly, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht                |
| 015  | Brown         | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SwC, Wht           |
| 017  | Carlton       | Bly, Crn, GrS, Oat, Wht                                    |
| 019  | Carver        | Bly, Crn, GnP, GrS, Oat, Soy, SwC, Wht                     |
| 021  | Casa          | Bly, Crn, GrS, Oat, Wht                                    |
| 023  | Chippewa      | Bly, Crn, DyB, Flx, GrS, Hys, Oat, Soy, SuB, Sun, Wht      |
| 025  | Chisago       | Bly, Crn, GrS, Oat, Soy, Wht                               |
| 027  | Clay          | Bly, Crn, DyB, Flx, GrS, Oat, Pot, Soy, SuB, Sun, Wht      |
| 029  | Clearwater    | Bly, Crn, Flx, GrS, Oat, Sun, Wht                          |
| 031  | Cook          | Bly, Crn, GrS, Oat, Wht                                    |
| 033  | Cottonwood    | Bly, Crn, GrS, Hys, Oat, Soy, Wht                          |
| 035  | Crow King     | Bly, Crn, GrS, Oat, Soy, Sun, Wht                          |
| 037  | Dakota        | Bly, Ben, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SwC, Wht      |
| 039  | Dodge         | Bly, Ben, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht           |
| 041  | Douglas       | Bly, Crn, DyB, Flx, GrS, Oat, Soy, Sun, Wht                |
| 043  | Fairbault     | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SuB, SwC, Wht      |
| 045  | Fillmore      | Bly, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht                |
| 047  | Freeborn      | Bly, Crn, GnP, GrS, Hys, Oat, Pot, Soy, SwC, Wht           |
| 049  | Goodhue       | Bly, Ben, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht           |
| 051  | Grant         | Bly, Crn, DyB, Flx, GrS, Oat, Soy, SuB, Sun, Wht           |
| 053  | Hennepin      | Bly, Crn, GrS, Oat, Pot, Soy, Wht                          |
| 055  | Houston       | Bly, Crn, GrS, Oat, Soy, Wht                               |
| 057  | Hubbard       | Bly, Crn, DyB, GrS, Oat, Sun, Wht                          |
| 059  | Isanti        | Bly, Crn, GrS, Oat, Soy, Sun, Wht                          |
| 061  | Itasca        | Bly, Crn, GrS, Oat, Wht                                    |
| 063  | Jackson       | Bly, Crn, DyB, GrS, Hys, Oat, Soy, Sun, Wht                |
| 065  | Kanabec       | Bly, Crn, GrS, Oat, Soy, Sun, Wht                          |
| 067  | Kandiyohi     | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SuB, Sun, SwC, Wht |
| 069  | Kittson       | Bly, Crn, DyB, Flx, GrS, Oat, Pot, Soy, SuB, Sun, Wht      |
| 071  | Koochiching   | Bly, Crn, GrS, Oat, Sun, Wht                               |
| 073  | Lac Qui Parle | Bly, Crn, Flx, GrS, Oat, Soy, SuB, Sun, Wht                |
| 075  | Lake          | Bly, Crn, GrS, Oat, Wht                                    |
| 077  | Lk of the Wds | Bly, Crn, Flx, GrS, Oat, Sun, Wht                          |
| 079  | Le Sueur      | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, Sun, SwC, Wht      |
| 081  | Lincoln       | Bly, Crn, Flx, GrS, Oat, Soy, Sun, Wht                     |
| 083  | Lyon          | Bly, Crn, Flx, GrS, Oat, Soy, Sun, Wht                     |
| 085  | McLeod        | Bly, Crn, DyB, GnP, GrS, Oat, Soy, SwC, Wht                |
| 087  | Mahnomen      | Bly, Crn, Flx, GrS, Oat, Soy, Sun, Wht                     |
| 089  | Marshall      | Bly, Crn, DyB, Flx, GrS, Oat, Pot, Soy, SuB, Sun, Wht      |
| 091  | Martin        | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SuB, SwC, Wht      |
| 093  | Meeker        | Bly, Crn, GnP, GrS, Hys, Oat, Soy, SuB, SwC, Wht           |
| 095  | Mille Lacs    | Bly, Crn, GrS, Oat, Soy, Wht                               |
| 097  | Morrison      | Bly, Crn, DyB, GrS, Oat, Soy, Sun, Wht                     |
| 099  | Nower         | Bly, Ben, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SwC, Wht      |

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| CODE | COUNTY       | SPRING CROPS   |
|------|--------------|--|
| 101  | Murray       | Bly, Crn, DyB, Flx, GrS, Hys, Oat, Soy, Wht                |
| 103  | Nicollet     | Bly, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht                |
| 105  | Nobles       | Bly, Crn, DyB, Flx, GrS, Hys, Oat, Soy, Wht                |
| 107  | Norman       | Bly, Crn, DyB, Flx, GrS, Oat, Pot, Soy, SuB, Sun, Wht      |
| 109  | Olmstead     | Bly, Crn, GnP, GrS, Oat, Soy, SwC, Wht                     |
| 111  | E Ottertail  | Bly, Crn, DyB, Flx, GrS, Oat, Soy, Sun, Wht                |
| 112  | W Ottertail  | Bly, Crn, DyB, Flx, GrS, Oat, Soy, SuB, Sun, Wht           |
| 113  | Pannington   | Bly, Crn, DyB, Flx, GrS, Oat, Soy, Sun, Wht                |
| 115  | Pine         | Bly, Crn, GrS, Oat, Soy, Wht                               |
| 117  | Pipestone    | Bly, Crn, Flx, GrS, Oat, Soy, Sun, Wht                     |
| 119  | E Polk       | Bly, Crn, DyB, Flx, GrS, Oat, Pot, Soy, Sun, Wht           |
| 120  | W Polk       | Bly, Crn, DyB, Flx, GrS, Oat, Pot, Soy, SuB, Sun, Wht      |
| 121  | Pope         | Bly, Crn, DyB, Flx, GrS, Oat, Soy, Sun, SwC, Wht           |
| 123  | Ramsey       | Bly, Crn, GrS, Oat, Soy, Wht                               |
| 125  | Red Lake     | Bly, Crn, DyB, Flx, GrS, Oat, Pot, Soy, SuB, Sun, Wht      |
| 127  | Redwood      | Bly, Crn, DyB, Flx, GnP, GrS, Hys, Oat, Soy, SuB, SwC, Wht |
| 129  | Renville     | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SuB, Sun, SwC, Wht |
| 131  | Rice         | Bly, Ben, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht           |
| 133  | Rock         | Bly, Crn, DyB, GrS, Hys, Oat, Soy, Wht                     |
| 135  | Roseau       | Bly, Crn, Flx, GrS, Oat, Sun, Wht                          |
| 137  | St Louis     | Bly, Crn, GrS, Oat, Wht                                    |
| 139  | Scott        | Bly, Crn, GnP, GrS, Oat, Soy, SwC, Wht                     |
| 141  | Sherburne    | Bly, Ben, Crn, GrS, Oat, Pot, Soy, SwC, Wht                |
| 143  | Sibley       | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, SuB, SwC, Wht      |
| 145  | Stearns      | Bly, Crn, DyB, GnP, GrS, Hys, Oat, Soy, Sun, SwC, Wht      |
| 147  | Steele       | Bly, Ben, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht           |
| 149  | Stevens      | Bly, Crn, DyB, Flx, GrS, Oat, Soy, SuB, Sun, Wht           |
| 151  | Swift        | Bly, Crn, DyB, Flx, GrS, Hys, Oat, Soy, SuB, Sun, SwC, Wht |
| 153  | Todd         | Bly, Crn, DyB, GrS, Oat, Pot, Soy, Wht                     |
| 155  | Traverse     | Bly, Crn, Flx, GrS, Hys, Oat, Soy, SuB, Sun, Wht           |
| 157  | Wabasha      | Bly, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht                |
| 159  | Wadena       | Bly, Crn, DyB, GrS, Oat, Soy, Wht                          |
| 161  | Waseca       | Bly, Crn, GnP, GrS, Oat, Soy, SwC, Wht                     |
| 163  | Washington   | Bly, Crn, GrS, Oat, Soy, Wht                               |
| 165  | Watsonwan    | Bly, Crn, GnP, GrS, Hys, Oat, Soy, SwC, Wht                |
| 167  | Wilkin       | Bly, Crn, DyB, Flx, GrS, Hys, Oat, Soy, SuB, Sun, Wht      |
| 169  | Winona       | Bly, Crn, GnP, GrS, Oat, Soy, SwC, Wht                     |
| 171  | Wright       | Bly, Crn, DyB, GrS, Hys, Oat, Soy, SwC, Wht                |
| 173  | Yel Medicine | Bly, Crn, DyB, Flx, GrS, Hys, Oat, Soy, SuB, Sun, Wht      |

\* - No FCI-35 Rate Table established. Insurance program details available through FAO.

NOTE: Please refer to the Date Table in the individual County Actuarial Documents for a listing of specific program dates by crop.

KEY TO CROP ABBREVIATIONS:

Alm/Almonds, Apl/Apples, Bly/Barley, Ben/Beans C & P, Cit/Citrus, CTr/Citrus Tree, Crn/Corn, CrB/Cranberries, Ctn/Cotton, DyB/Dry Beans, DyP/Dry Peas, ELS/Extra Long Staple Cotton, Flx/Flax, FgP/Forage Production, FgS/Forage Seeding, FSC/Fresh Market Sweet Corn, FTo/Fresh Tomatoes, GrS/Grain Sorghum, Gra/Grapes, GnP/Green Peas, Hys/Hybrid Seed, Oat/Oats, Pch/Peaches, Pnt/Peanuts, Pcp/Peppers, Pop/Popcorn, Pot/Potatoes, Rai/Raisins, Ric/Rice, Rye/Rye, Saf/Safflower, Soy/soybeans, SuB/Sugar Beets, Sgc/Sugarcane, Sun/Sunflowers, SwC/Sweet Corn, TGr/Table Grapes, Tom/Tomatoes,

11/13/87

1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION ===== |             |    |                                   |                           |                             |                    | ===== COMMERCIAL CROP HAIL/FIRE ===== |                                   |                    |                           | ===== MPCI & CH/P PROTECTION ===== |                    |                           |       |       |       |
|--|-------------|----|-----------------------------------|---------------------------|-----------------------------|--------------------|---------------------------------------|-----------------------------------|--------------------|---------------------------|------------------------------------|--------------------|---------------------------|-------|-------|-------|
| St   | County Name | Yr | Protection<br>in force<br>\$(000) | Acres<br>Insured<br>(000) | Total<br>Premium<br>\$(000) | Farmers'           |                                       | Protection<br>in force<br>\$(000) | Farmers'           |                           | Protection<br>in force<br>\$(000)  | Farmers'           |                           |       |       |       |
|  |             |    |                                   |                           |                             | Premium<br>\$(000) | Losses<br>Paid<br>\$(000)             |                                   | Premium<br>\$(000) | Losses<br>Paid<br>\$(000) |                                    | Premium<br>\$(000) | Losses<br>Paid<br>\$(000) |       |       |       |
|  |             |    |                                   |                           | Ratio                       |                    | Ratio                                 |                                   | Ratio              |                           | Ratio                              |                    |                           |       |       |       |
| MN   | BLUE EARTH  | 81 | 4497                              | 31                        | 185                         | 139                | 1860                                  | 13.40                             | 34214              | 1571                      | 18961                              | 12.10              | 38711                     | 1710  | 20821 | 12.20 |
| MN   | BLUE EARTH  | 82 | 6182                              | 39                        | 310                         | 232                | 58                                    | 0.25                              | 67575              | 4222                      | 464                                | 0.11               | 73757                     | 4454  | 522   | 0.12  |
| MN   | BLUE EARTH  | 83 | 4140                              | 27                        | 229                         | 172                | 201                                   | 1.17                              | 44647              | 3013                      | 1868                               | 0.62               | 48787                     | 3185  | 2069  | 0.65  |
| MN   | BLUE EARTH  | 84 | 6016                              | 39                        | 327                         | 245                | 69                                    | 0.28                              | 55915              | 3326                      | 832                                | 0.25               | 61931                     | 3571  | 901   | 0.25  |
| MN   | BLUE EARTH  | 85 | 8664                              | 56                        | 421                         | 316                | 160                                   | 0.51                              | 55564              | 2814                      | 1210                               | 0.43               | 64228                     | 3130  | 1370  | 0.44  |
| MN   | BLUE EARTH  | 86 | 9199                              | 70                        | 404                         | 303                | 91                                    | 0.30                              | 44030              | 2608                      | 344                                | 0.13               | 53229                     | 2911  | 435   | 0.15  |
| County Total ('81-86)                                    |             |    | 38698                             | 262                       | 1876                        | 1407               | 2439                                  | 1.73                              | 301945             | 17554                     | 23679                              | 1.35               | 340643                    | 18961 | 26118 | 1.38  |
| MN   | BROWN       | 81 | 8611                              | 73                        | 393                         | 295                | 656                                   | 2.22                              | 10851              | 527                       | 3030                               | 5.75               | 19462                     | 822   | 3686  | 4.48  |
| MN   | BROWN       | 82 | 9519                              | 71                        | 448                         | 336                | 45                                    | 0.13                              | 15262              | 1044                      | 84                                 | 0.08               | 24781                     | 1380  | 129   | 0.09  |
| MN   | BROWN       | 83 | 6934                              | 51                        | 318                         | 238                | 560                                   | 2.35                              | 11020              | 808                       | 226                                | 0.28               | 17954                     | 1046  | 786   | 0.75  |
| MN   | BROWN       | 84 | 10969                             | 76                        | 519                         | 389                | 72                                    | 0.19                              | 12834              | 828                       | 99                                 | 0.12               | 23803                     | 1217  | 171   | 0.14  |
| MN   | BROWN       | 85 | 12521                             | 83                        | 519                         | 389                | 106                                   | 0.27                              | 10983              | 649                       | 65                                 | 0.10               | 23504                     | 1038  | 171   | 0.16  |
| MN   | BROWN       | 86 | 12010                             | 90                        | 495                         | 371                | 561                                   | 1.51                              | 9538               | 583                       | 1221                               | 2.09               | 21548                     | 954   | 1782  | 1.87  |
| County Total ('81-86)                                    |             |    | 60564                             | 444                       | 2692                        | 2018               | 2000                                  | 0.99                              | 70488              | 4439                      | 4725                               | 1.06               | 131052                    | 6457  | 6725  | 1.04  |
| MN   | CARLTON     | 81 | 0                                 | 0                         | 0                           | 0                  | 0                                     | 0.00                              | 0                  | 0                         | 0                                  | 0.00               | 0                         | 0     | 0     | 0.00  |
| MN   | CARLTON     | 82 | 0                                 | 0                         | 0                           | 0                  | 0                                     | 0.00                              | 0                  | 0                         | 0                                  | 0.00               | 0                         | 0     | 0     | 0.00  |
| MN   | CARLTON     | 83 | 4                                 | 0                         | 0                           | 0                  | 0                                     | 0.00                              | 0                  | 0                         | 0                                  | 0.00               | 4                         | 0     | 0     | 0.00  |
| MN   | CARLTON     | 84 | 6                                 | 0                         | 1                           | 1                  | 0                                     | 0.00                              | 19                 | 0                         | 0                                  | 0.00               | 25                        | 1     | 0     | 0.00  |
| MN   | CARLTON     | 85 | 6                                 | 0                         | 1                           | 1                  | 0                                     | 0.00                              | 30                 | 1                         | 0                                  | 0.00               | 36                        | 2     | 0     | 0.00  |
| MN   | CARLTON     | 86 | 84                                | 1                         | 3                           | 2                  | 3                                     | 1.50                              | 31                 | 1                         | 0                                  | 0.00               | 115                       | 3     | 3     | 1.00  |
| County Total ('81-86)                                    |             |    | 100                               | 1                         | 5                           | 4                  | 3                                     | 0.75                              | 80                 | 2                         | 0                                  | 0.00               | 180                       | 6     | 3     | 0.50  |
| MN   | CARVER      | 81 | 628                               | 7                         | 45                          | 34                 | 0                                     | 0.00                              | 5948               | 190                       | 0                                  | 0.00               | 6576                      | 224   | 0     | 0.00  |
| MN   | CARVER      | 82 | 676                               | 7                         | 41                          | 31                 | 18                                    | 0.58                              | 5123               | 181                       | 0                                  | 0.00               | 5799                      | 212   | 18    | 0.08  |
| MN   | CARVER      | 83 | 518                               | 5                         | 28                          | 21                 | 21                                    | 1.00                              | 3947               | 126                       | 6                                  | 0.05               | 4465                      | 147   | 27    | 0.18  |
| MN   | CARVER      | 84 | 852                               | 8                         | 51                          | 38                 | 8                                     | 0.21                              | 4960               | 151                       | 18                                 | 0.12               | 5812                      | 189   | 26    | 0.14  |
| MN   | CARVER      | 85 | 872                               | 7                         | 46                          | 34                 | 11                                    | 0.32                              | 3139               | 83                        | 1                                  | 0.01               | 4011                      | 117   | 12    | 0.10  |
| MN   | CARVER      | 86 | 713                               | 6                         | 37                          | 28                 | 10                                    | 0.36                              | 3372               | 92                        | 24                                 | 0.26               | 4085                      | 120   | 34    | 0.28  |
| County Total ('81-86)                                    |             |    | 4259                              | 40                        | 248                         | 186                | 68                                    | 0.37                              | 26489              | 823                       | 49                                 | 0.06               | 30748                     | 1009  | 117   | 0.12  |
| MN   | CASS        | 81 | 0                                 | 0                         | 0                           | 0                  | 0                                     | 0.00                              | 212                | 7                         | 1                                  | 0.14               | 212                       | 7     | 1     | 0.14  |
| MN   | CASS        | 82 | 5                                 | 0                         | 1                           | 1                  | 0                                     | 0.00                              | 163                | 5                         | 3                                  | 0.60               | 168                       | 6     | 3     | 0.50  |
| MN   | CASS        | 83 | 22                                | 0                         | 5                           | 4                  | 0                                     | 0.00                              | 115                | 3                         | 0                                  | 0.00               | 137                       | 7     | 0     | 0.00  |
| MN   | CASS        | 84 | 28                                | 0                         | 5                           | 4                  | 13                                    | 3.25                              | 97                 | 2                         | 1                                  | 0.50               | 125                       | 6     | 14    | 2.33  |
| MN   | CASS        | 85 | 65                                | 1                         | 10                          | 8                  | 63                                    | 7.88                              | 88                 | 2                         | 0                                  | 0.00               | 153                       | 10    | 63    | 6.30  |
| MN   | CASS        | 86 | 35                                | 1                         | 5                           | 4                  | 17                                    | 4.25                              | 136                | 3                         | 11                                 | 3.67               | 171                       | 7     | 28    | 4.00  |
| County Total ('81-86)                                    |             |    | 155                               | 2                         | 26                          | 21                 | 93                                    | 4.43                              | 811                | 22                        | 16                                 | 0.73               | 966                       | 43    | 109   | 2.53  |
| MN   | CHIPPewa    | 81 | 13679                             | 99                        | 940                         | 705                | 1432                                  | 2.03                              | 15156              | 847                       | 2396                               | 2.83               | 28835                     | 1552  | 3828  | 2.47  |
| MN   | CHIPPewa    | 82 | 5512                              | 37                        | 369                         | 277                | 49                                    | 0.18                              | 21230              | 1604                      | 578                                | 0.36               | 26742                     | 1881  | 627   | 0.33  |
| MN   | CHIPPewa    | 83 | 3014                              | 18                        | 188                         | 141                | 89                                    | 0.63                              | 16689              | 1322                      | 225                                | 0.17               | 19703                     | 1463  | 314   | 0.21  |
| MN   | CHIPPewa    | 84 | 3567                              | 26                        | 229                         | 172                | 73                                    | 0.42                              | 21145              | 1710                      | 359                                | 0.21               | 24712                     | 1882  | 432   | 0.23  |
| MN   | CHIPPewa    | 85 | 3921                              | 28                        | 210                         | 158                | 51                                    | 0.32                              | 18924              | 1320                      | 145                                | 0.11               | 22845                     | 1478  | 196   | 0.13  |
| MN   | CHIPPewa    | 86 | 3809                              | 29                        | 191                         | 143                | 159                                   | 1.11                              | 18396              | 1205                      | 875                                | 0.73               | 22205                     | 1348  | 1034  | 0.77  |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |             |    |            |         |         |          |         | COMMERCIAL CROP HAIL/FIRE |            |          |         | MPCI & CH/P PROTECTION |            |          |         |          |
|--|-------------|----|------------|---------|---------|----------|---------|---------------------------|------------|----------|---------|------------------------|------------|----------|---------|----------|
| St   | County Name | Yr | Protection | Acres   | Total   | Farmers' | Losses  | Farmers'                  | Protection | Farmers' | Losses  | Farmers'               | Protection | Farmers' | Losses  | Farmers' |
|  |             |    | in force   | Insured | Premium | Premium  | Paid    | Cost                      | in force   | Premium  | Paid    | Cost                   | in force   | Premium  | Paid    | Cost     |
|  |             |    | \$(000)    | (000)   | \$(000) | \$(000)  | \$(000) | Ratio                     | \$(000)    | \$(000)  | \$(000) | Ratio                  | \$(000)    | \$(000)  | \$(000) | Ratio    |
| County Total ('81-86)                        |             |    | 33502      | 237     | 2127    | 1596     | 1853    | 1.16                      | 111540     | 8008     | 4578    | 0.57                   | 145042     | 9604     | 6431    | 0.67     |
| MN   | CHISAGO     | 81 | 276        | 4       | 28      | 21       | 14      | 0.67                      | 1777       | 44       | 137     | 3.11                   | 2053       | 65       | 151     | 2.32     |
| MN   | CHISAGO     | 82 | 249        | 4       | 26      | 20       | 6       | 0.30                      | 2319       | 72       | 0       | 0.00                   | 2568       | 92       | 6       | 0.07     |
| MN   | CHISAGO     | 83 | 106        | 1       | 9       | 7        | 2       | 0.29                      | 931        | 27       | 2       | 0.07                   | 1037       | 34       | 4       | 0.12     |
| MN   | CHISAGO     | 84 | 480        | 4       | 47      | 35       | 9       | 0.26                      | 1614       | 49       | 0       | 0.00                   | 2094       | 84       | 9       | 0.11     |
| MN   | CHISAGO     | 85 | 717        | 6       | 55      | 41       | 41      | 1.00                      | 1211       | 31       | 0       | 0.00                   | 1928       | 72       | 41      | 0.57     |
| MN   | CHISAGO     | 86 | 406        | 4       | 30      | 22       | 1       | 0.05                      | 235        | 7        | 4       | 0.57                   | 641        | 29       | 5       | 0.17     |
| County Total ('81-86)                        |             |    | 2234       | 23      | 195     | 146      | 73      | 0.50                      | 8087       | 230      | 143     | 0.62                   | 10321      | 376      | 216     | 0.57     |
| MN   | CLAY        | 81 | 20044      | 186     | 1411    | 1058     | 641     | 0.61                      | 17803      | 1054     | 84      | 0.08                   | 37847      | 2112     | 725     | 0.34     |
| MN   | CLAY        | 82 | 17108      | 153     | 1199    | 899      | 351     | 0.39                      | 23005      | 1241     | 1563    | 1.26                   | 40113      | 2140     | 1914    | 0.89     |
| MN   | CLAY        | 83 | 12280      | 106     | 839     | 629      | 308     | 0.49                      | 15407      | 979      | 500     | 0.51                   | 27687      | 1608     | 808     | 0.50     |
| MN   | CLAY        | 84 | 14492      | 122     | 1029    | 772      | 494     | 0.64                      | 20160      | 1355     | 108     | 0.08                   | 34652      | 2127     | 602     | 0.28     |
| MN   | CLAY        | 85 | 14354      | 114     | 913     | 685      | 826     | 1.21                      | 18079      | 977      | 987     | 1.01                   | 32433      | 1662     | 1813    | 1.09     |
| MN   | CLAY        | 86 | 15112      | 124     | 786     | 590      | 762     | 1.29                      | 18727      | 984      | 279     | 0.28                   | 33839      | 1574     | 1041    | 0.66     |
| County Total ('81-86)                        |             |    | 93390      | 805     | 6177    | 4633     | 3382    | 0.73                      | 113181     | 6590     | 3521    | 0.53                   | 206571     | 11223    | 6903    | 0.62     |
| MN   | CLEARWATER  | 81 | 698        | 11      | 80      | 60       | 33      | 0.55                      | 1784       | 89       | 32      | 0.36                   | 2482       | 149      | 65      | 0.44     |
| MN   | CLEARWATER  | 82 | 422        | 6       | 49      | 37       | 102     | 2.76                      | 873        | 40       | 112     | 2.80                   | 1295       | 77       | 214     | 2.78     |
| MN   | CLEARWATER  | 83 | 295        | 4       | 33      | 25       | 75      | 3.00                      | 1406       | 61       | 32      | 0.52                   | 1701       | 86       | 107     | 1.24     |
| MN   | CLEARWATER  | 84 | 191        | 2       | 24      | 18       | 32      | 1.78                      | 1625       | 70       | 8       | 0.11                   | 1816       | 88       | 40      | 0.45     |
| MN   | CLEARWATER  | 85 | 294        | 4       | 33      | 25       | 134     | 5.36                      | 1298       | 58       | 70      | 1.21                   | 1592       | 83       | 204     | 2.46     |
| MN   | CLEARWATER  | 86 | 265        | 4       | 28      | 21       | 60      | 2.86                      | 1244       | 60       | 0       | 0.00                   | 1509       | 81       | 60      | 0.74     |
| County Total ('81-86)                        |             |    | 2165       | 31      | 247     | 186      | 436     | 2.34                      | 8230       | 378      | 254     | 0.67                   | 10395      | 564      | 690     | 1.22     |
| MN   | COOK        | 81 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | COOK        | 82 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | COOK        | 83 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | COOK        | 84 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | COOK        | 85 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | COOK        | 86 | 10         | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 10         | 0        | 0       | 0.00     |
| County Total ('81-86)                        |             |    | 10         | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 10         | 0        | 0       | 0.00     |
| MN   | COTTONWOOD  | 81 | 6815       | 61      | 371     | 278      | 16      | 0.06                      | 15856      | 1073     | 397     | 0.37                   | 22671      | 1351     | 413     | 0.31     |
| MN   | COTTONWOOD  | 82 | 7813       | 66      | 418     | 314      | 24      | 0.08                      | 12476      | 1113     | 490     | 0.44                   | 20289      | 1427     | 514     | 0.36     |
| MN   | COTTONWOOD  | 83 | 6529       | 54      | 298     | 224      | 368     | 1.64                      | 10395      | 915      | 1089    | 1.19                   | 16924      | 1139     | 1457    | 1.28     |
| MN   | COTTONWOOD  | 84 | 10212      | 79      | 483     | 362      | 74      | 0.20                      | 14477      | 1188     | 59      | 0.05                   | 24689      | 1550     | 133     | 0.09     |
| MN   | COTTONWOOD  | 85 | 13077      | 104     | 552     | 414      | 146     | 0.35                      | 15281      | 977      | 781     | 0.80                   | 28358      | 1391     | 927     | 0.67     |
| MN   | COTTONWOOD  | 86 | 12763      | 116     | 501     | 376      | 87      | 0.23                      | 10777      | 749      | 163     | 0.22                   | 23540      | 1125     | 250     | 0.22     |
| County Total ('81-86)                        |             |    | 57209      | 480     | 2623    | 1968     | 715     | 0.36                      | 79262      | 6015     | 2979    | 0.50                   | 136471     | 7983     | 3694    | 0.46     |
| MN   | CROW WING   | 81 | 94         | 1       | 14      | 10       | 27      | 2.70                      | 327        | 7        | 0       | 0.00                   | 421        | 17       | 27      | 1.59     |
| MN   | CROW WING   | 82 | 86         | 1       | 11      | 8        | 26      | 3.25                      | 186        | 5        | 0       | 0.00                   | 272        | 13       | 26      | 2.00     |
| MN   | CROW WING   | 83 | 12         | 0       | 1       | 1        | 1       | 1.00                      | 66         | 1        | 0       | 0.00                   | 78         | 2        | 1       | 0.50     |
| MN   | CROW WING   | 84 | 103        | 1       | 19      | 14       | 26      | 1.86                      | 89         | 3        | 0       | 0.00                   | 192        | 17       | 26      | 1.53     |
| MN   | CROW WING   | 85 | 136        | 1       | 23      | 17       | 49      | 2.88                      | 134        | 3        | 1       | 0.33                   | 270        | 20       | 50      | 2.50     |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |              |    |                                   |                           |                             |                    |                           | COMMERCIAL CROP HAIL/FIRE         |                    |                           |                                   | MPCI & CH/F PROTECTION |                           |                           |                    |                           |
|--|--------------|----|-----------------------------------|---------------------------|-----------------------------|--------------------|---------------------------|-----------------------------------|--------------------|---------------------------|-----------------------------------|------------------------|---------------------------|---------------------------|--------------------|---------------------------|
| St   | County Name  | Yr | Protection<br>in force<br>\$(000) | Acres<br>Insured<br>(000) | Total<br>Premium<br>\$(000) | Farmers'           |                           | Protection<br>in force<br>\$(000) | Farmers'           |                           | Protection<br>in force<br>\$(000) | Farmers'               |                           | Losses<br>Paid<br>\$(000) | Farmers'           |                           |
|  |              |    |                                   |                           |                             | Premium<br>\$(000) | Losses<br>Paid<br>\$(000) |                                   | Premium<br>\$(000) | Losses<br>Paid<br>\$(000) |                                   | Premium<br>\$(000)     | Losses<br>Paid<br>\$(000) |                           | Premium<br>\$(000) | Losses<br>Paid<br>\$(000) |
|  |              |    |                                   |                           |                             | Ratio              |                           | Ratio                             |                    | Ratio                     |                                   | Ratio                  |                           | Ratio                     |                    |                           |
| MN   | CROW WING    | 86 | 69                                | 1                         | 8                           | 6                  | 0                         | 0.00                              | 125                | 4                         | 3                                 | 0.75                   | 194                       | 10                        | 3                  | 0.30                      |
| County Total ('81-86)                        |              |    | 500                               | 5                         | 76                          | 56                 | 129                       | 2.30                              | 927                | 23                        | 4                                 | 0.17                   | 1427                      | 79                        | 133                | 1.68                      |
| MN   | DAKOTA       | 81 | 1597                              | 14                        | 120                         | 90                 | 27                        | 0.30                              | 19995              | 578                       | 220                               | 0.38                   | 21592                     | 668                       | 247                | 0.37                      |
| MN   | DAKOTA       | 82 | 996                               | 9                         | 69                          | 52                 | 43                        | 0.83                              | 20032              | 749                       | 180                               | 0.24                   | 21028                     | 801                       | 223                | 0.28                      |
| MN   | DAKOTA       | 83 | 916                               | 7                         | 69                          | 52                 | 47                        | 0.90                              | 13055              | 503                       | 40                                | 0.08                   | 13971                     | 555                       | 87                 | 0.16                      |
| MN   | DAKOTA       | 84 | 1285                              | 10                        | 96                          | 72                 | 7                         | 0.10                              | 17682              | 613                       | 31                                | 0.05                   | 18967                     | 685                       | 38                 | 0.06                      |
| MN   | DAKOTA       | 85 | 1664                              | 12                        | 109                         | 82                 | 53                        | 0.65                              | 18015              | 547                       | 115                               | 0.21                   | 19679                     | 629                       | 168                | 0.27                      |
| MN   | DAKOTA       | 86 | 1920                              | 16                        | 121                         | 91                 | 25                        | 0.27                              | 15091              | 484                       | 247                               | 0.51                   | 17011                     | 575                       | 272                | 0.47                      |
| County Total ('81-86)                        |              |    | 8378                              | 68                        | 584                         | 439                | 202                       | 0.46                              | 103870             | 3474                      | 833                               | 0.24                   | 112248                    | 3913                      | 1035               | 0.26                      |
| MN   | DODGE        | 81 | 935                               | 10                        | 69                          | 52                 | 18                        | 0.35                              | 20179              | 874                       | 306                               | 0.35                   | 21114                     | 926                       | 324                | 0.35                      |
| MN   | DODGE        | 82 | 852                               | 8                         | 56                          | 42                 | 115                       | 2.74                              | 18245              | 917                       | 1100                              | 1.20                   | 19097                     | 959                       | 1215               | 1.27                      |
| MN   | DODGE        | 83 | 643                               | 5                         | 41                          | 31                 | 76                        | 2.45                              | 17013              | 785                       | 833                               | 1.06                   | 17656                     | 816                       | 909                | 1.11                      |
| MN   | DODGE        | 84 | 728                               | 6                         | 46                          | 34                 | 10                        | 0.29                              | 24411              | 1071                      | 96                                | 0.09                   | 25139                     | 1105                      | 106                | 0.10                      |
| MN   | DODGE        | 85 | 827                               | 7                         | 48                          | 36                 | 26                        | 0.72                              | 23154              | 886                       | 168                               | 0.19                   | 23981                     | 922                       | 194                | 0.21                      |
| MN   | DODGE        | 86 | 1504                              | 12                        | 91                          | 68                 | 27                        | 0.40                              | 15245              | 609                       | 92                                | 0.15                   | 16749                     | 677                       | 119                | 0.18                      |
| County Total ('81-86)                        |              |    | 5489                              | 48                        | 351                         | 263                | 272                       | 1.03                              | 118247             | 5142                      | 2595                              | 0.50                   | 123736                    | 5405                      | 2867               | 0.53                      |
| MN   | DOUGLAS      | 81 | 379                               | 7                         | 37                          | 28                 | 18                        | 0.64                              | 5169               | 232                       | 158                               | 0.68                   | 5548                      | 260                       | 176                | 0.68                      |
| MN   | DOUGLAS      | 82 | 302                               | 5                         | 29                          | 22                 | 13                        | 0.59                              | 3904               | 216                       | 4                                 | 0.02                   | 4206                      | 238                       | 17                 | 0.07                      |
| MN   | DOUGLAS      | 83 | 192                               | 3                         | 19                          | 14                 | 3                         | 0.21                              | 2986               | 176                       | 16                                | 0.09                   | 3178                      | 190                       | 19                 | 0.10                      |
| MN   | DOUGLAS      | 84 | 236                               | 3                         | 28                          | 21                 | 13                        | 0.62                              | 4057               | 245                       | 17                                | 0.07                   | 4293                      | 266                       | 30                 | 0.11                      |
| MN   | DOUGLAS      | 85 | 284                               | 4                         | 33                          | 25                 | 72                        | 2.88                              | 3687               | 170                       | 12                                | 0.07                   | 3971                      | 195                       | 84                 | 0.43                      |
| MN   | DOUGLAS      | 86 | 173                               | 3                         | 19                          | 14                 | 20                        | 1.43                              | 2764               | 134                       | 104                               | 0.78                   | 2937                      | 148                       | 124                | 0.84                      |
| County Total ('81-86)                        |              |    | 1566                              | 25                        | 165                         | 124                | 139                       | 1.12                              | 22567              | 1173                      | 311                               | 0.27                   | 24133                     | 1297                      | 450                | 0.35                      |
| MN   | E OTTER TAIL | 81 | 1405                              | 34                        | 190                         | 142                | 43                        | 0.30                              | 0                  | 0                         | 0                                 | 0.00                   | 1405                      | 142                       | 43                 | 0.30                      |
| MN   | E OTTER TAIL | 82 | 1233                              | 26                        | 162                         | 122                | 29                        | 0.24                              | 0                  | 0                         | 0                                 | 0.00                   | 1233                      | 122                       | 29                 | 0.24                      |
| MN   | E OTTER TAIL | 83 | 885                               | 17                        | 115                         | 86                 | 95                        | 1.10                              | 0                  | 0                         | 0                                 | 0.00                   | 885                       | 86                        | 95                 | 1.10                      |
| MN   | E OTTER TAIL | 84 | 894                               | 17                        | 122                         | 92                 | 186                       | 2.02                              | 0                  | 0                         | 0                                 | 0.00                   | 894                       | 92                        | 186                | 2.02                      |
| MN   | E OTTER TAIL | 85 | 226                               | 3                         | 32                          | 24                 | 119                       | 4.96                              | 0                  | 0                         | 0                                 | 0.00                   | 226                       | 24                        | 119                | 4.96                      |
| MN   | E OTTER TAIL | 86 | 129                               | 2                         | 24                          | 18                 | 0                         | 0.00                              | 7577               | 385                       | 124                               | 0.32                   | 7706                      | 403                       | 124                | 0.31                      |
| County Total ('81-86)                        |              |    | 4772                              | 99                        | 645                         | 484                | 472                       | 0.98                              | 7577               | 385                       | 124                               | 0.32                   | 12349                     | 869                       | 596                | 0.69                      |
| MN   | E POLK       | 81 | 2825                              | 40                        | 260                         | 195                | 197                       | 1.01                              | 0                  | 0                         | 0                                 | 0.00                   | 2825                      | 195                       | 197                | 1.01                      |
| MN   | E POLK       | 82 | 2150                              | 28                        | 187                         | 140                | 441                       | 3.15                              | 0                  | 0                         | 0                                 | 0.00                   | 2150                      | 140                       | 441                | 3.15                      |
| MN   | E POLK       | 83 | 1669                              | 20                        | 147                         | 110                | 301                       | 2.74                              | 0                  | 0                         | 0                                 | 0.00                   | 1669                      | 110                       | 301                | 2.74                      |
| MN   | E POLK       | 84 | 1362                              | 18                        | 137                         | 103                | 55                        | 0.53                              | 0                  | 0                         | 0                                 | 0.00                   | 1362                      | 103                       | 55                 | 0.53                      |
| MN   | E POLK       | 85 | 228                               | 3                         | 23                          | 17                 | 52                        | 3.06                              | 0                  | 0                         | 0                                 | 0.00                   | 228                       | 17                        | 52                 | 3.06                      |
| MN   | E POLK       | 86 | 317                               | 5                         | 35                          | 26                 | 116                       | 4.46                              | 50651              | 1405                      | 27                                | 0.02                   | 50968                     | 1431                      | 143                | 0.10                      |
| County Total ('81-86)                        |              |    | 8551                              | 114                       | 789                         | 591                | 1162                      | 1.97                              | 50651              | 1405                      | 27                                | 0.02                   | 59202                     | 1996                      | 1189               | 0.60                      |
| MN   | PARIBAUT     | 81 | 7910                              | 45                        | 314                         | 236                | 944                       | 4.00                              | 35496              | 2582                      | 12315                             | 4.77                   | 43406                     | 2818                      | 13259              | 4.71                      |
| MN   | PARIBAUT     | 82 | 11570                             | 63                        | 513                         | 385                | 113                       | 0.29                              | 45744              | 4090                      | 818                               | 0.20                   | 57314                     | 4475                      | 931                | 0.21                      |
| MN   | PARIBAUT     | 83 | 10239                             | 69                        | 503                         | 377                | 715                       | 1.90                              | 35326              | 3285                      | 4205                              | 1.28                   | 45565                     | 3662                      | 4920               | 1.34                      |
| MN   | PARIBAUT     | 84 | 18037                             | 113                       | 839                         | 629                | 211                       | 0.34                              | 45517              | 3640                      | 400                               | 0.11                   | 63554                     | 4269                      | 611                | 0.14                      |

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| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |             |    |            |         |         |          |         | COMMERCIAL CROP HAIL/FIRE |            |          |         | MPCI & CR/P PROTECTION |            |          |         |          |
|--|-------------|----|------------|---------|---------|----------|---------|---------------------------|------------|----------|---------|------------------------|------------|----------|---------|----------|
| St   | County Name | Yr | Protection | Acres   | Total   | Farmers' | Losses  | Farmers'                  | Protection | Farmers' | Losses  | Farmers'               | Protection | Farmers' | Losses  | Farmers' |
|  |             |    | in force   | Insured | Premium | Premium  | Paid    | Cost                      | in force   | Premium  | Paid    | Cost                   | in force   | Premium  | Paid    | Cost     |
|  |             |    | (\$000)    | (000)   | (\$000) | (\$000)  | (\$000) | Ratio                     | (\$000)    | (\$000)  | (\$000) | Ratio                  | (\$000)    | (\$000)  | (\$000) | Ratio    |
| MN   | PARIBAUT    | 85 | 23365      | 137     | 1027    | 770      | 619     | 0.80                      | 37188      | 2613     | 1646    | 0.63                   | 60553      | 3383     | 2265    | 0.67     |
| MN   | PARIBAUT    | 86 | 21056      | 156     | 915     | 686      | 152     | 0.22                      | 26863      | 2086     | 374     | 0.18                   | 47919      | 2772     | 526     | 0.19     |
| County Total ('81-86)                        |             |    | 92177      | 583     | 4111    | 3083     | 2754    | 0.89                      | 226134     | 18296    | 19758   | 1.08                   | 318311     | 21379    | 22512   | 1.05     |
| MN   | FILLMORE    | 81 | 2859       | 26      | 183     | 137      | 30      | 0.22                      | 24233      | 694      | 14      | 0.02                   | 27092      | 831      | 44      | 0.05     |
| MN   | FILLMORE    | 82 | 3031       | 23      | 182     | 136      | 627     | 4.61                      | 22061      | 736      | 37      | 0.05                   | 25092      | 872      | 664     | 0.76     |
| MN   | FILLMORE    | 83 | 2022       | 14      | 120     | 90       | 125     | 1.39                      | 12595      | 432      | 43      | 0.10                   | 14617      | 522      | 168     | 0.32     |
| MN   | FILLMORE    | 84 | 4127       | 26      | 289     | 217      | 78      | 0.36                      | 18624      | 586      | 41      | 0.07                   | 22751      | 803      | 119     | 0.15     |
| MN   | FILLMORE    | 85 | 3546       | 24      | 201     | 151      | 198     | 1.31                      | 19065      | 518      | 248     | 0.48                   | 22611      | 669      | 446     | 0.67     |
| MN   | FILLMORE    | 86 | 2779       | 23      | 167     | 125      | 70      | 0.56                      | 16253      | 471      | 253     | 0.54                   | 19032      | 596      | 323     | 0.54     |
| County Total ('81-86)                        |             |    | 18364      | 136     | 1142    | 856      | 1128    | 1.32                      | 112831     | 3437     | 636     | 0.19                   | 131195     | 4293     | 1764    | 0.41     |
| MN   | FREEBORN    | 81 | 3833       | 26      | 236     | 177      | 528     | 2.98                      | 36826      | 1754     | 10542   | 6.01                   | 40659      | 1931     | 11070   | 5.73     |
| MN   | FREEBORN    | 82 | 4165       | 28      | 257     | 193      | 240     | 1.24                      | 59013      | 3736     | 411     | 0.11                   | 63178      | 3929     | 651     | 0.17     |
| MN   | FREEBORN    | 83 | 3564       | 25      | 223     | 167      | 510     | 3.05                      | 35405      | 2407     | 4429    | 1.84                   | 38969      | 2574     | 4939    | 1.92     |
| MN   | FREEBORN    | 84 | 6408       | 40      | 453     | 340      | 132     | 0.39                      | 51104      | 3077     | 277     | 0.09                   | 57512      | 3417     | 409     | 0.12     |
| MN   | FREEBORN    | 85 | 7498       | 48      | 484     | 363      | 310     | 0.85                      | 41563      | 2253     | 90      | 0.04                   | 49061      | 2616     | 400     | 0.15     |
| MN   | FREEBORN    | 86 | 7884       | 62      | 515     | 386      | 128     | 0.33                      | 29755      | 1757     | 365     | 0.21                   | 37639      | 2143     | 493     | 0.23     |
| County Total ('81-86)                        |             |    | 33352      | 229     | 2168    | 1626     | 1848    | 1.14                      | 253666     | 14984    | 16114   | 1.08                   | 287018     | 16610    | 17962   | 1.08     |
| MN   | GOODHUE     | 81 | 3651       | 27      | 200     | 150      | 14      | 0.09                      | 18467      | 549      | 225     | 0.41                   | 22118      | 699      | 239     | 0.34     |
| MN   | GOODHUE     | 82 | 3789       | 27      | 198     | 148      | 115     | 0.78                      | 18644      | 653      | 72      | 0.11                   | 22433      | 801      | 187     | 0.23     |
| MN   | GOODHUE     | 83 | 2848       | 20      | 151     | 113      | 111     | 0.98                      | 11254      | 436      | 100     | 0.23                   | 14102      | 549      | 211     | 0.38     |
| MN   | GOODHUE     | 84 | 3891       | 26      | 217     | 163      | 15      | 0.09                      | 17834      | 607      | 255     | 0.42                   | 21725      | 770      | 270     | 0.35     |
| MN   | GOODHUE     | 85 | 3754       | 26      | 187     | 140      | 107     | 0.76                      | 18760      | 537      | 21      | 0.04                   | 22514      | 677      | 128     | 0.19     |
| MN   | GOODHUE     | 86 | 3420       | 25      | 179     | 134      | 57      | 0.43                      | 13775      | 428      | 113     | 0.26                   | 17195      | 562      | 170     | 0.30     |
| County Total ('81-86)                        |             |    | 21353      | 151     | 1132    | 848      | 419     | 0.49                      | 98734      | 3210     | 786     | 0.24                   | 120087     | 4058     | 1205    | 0.30     |
| MN   | GRANT       | 81 | 2679       | 34      | 208     | 156      | 20      | 0.13                      | 18430      | 863      | 60      | 0.07                   | 21109      | 1019     | 80      | 0.08     |
| MN   | GRANT       | 82 | 2366       | 29      | 176     | 132      | 12      | 0.09                      | 11618      | 782      | 86      | 0.11                   | 13984      | 914      | 98      | 0.11     |
| MN   | GRANT       | 83 | 1473       | 16      | 98      | 74       | 11      | 0.15                      | 9920       | 644      | 110     | 0.17                   | 11393      | 718      | 121     | 0.17     |
| MN   | GRANT       | 84 | 2792       | 27      | 216     | 162      | 224     | 1.38                      | 15548      | 1124     | 180     | 0.16                   | 18340      | 1286     | 404     | 0.31     |
| MN   | GRANT       | 85 | 3860       | 35      | 272     | 204      | 596     | 2.92                      | 11537      | 647      | 246     | 0.38                   | 15397      | 851      | 842     | 0.99     |
| MN   | GRANT       | 86 | 3988       | 41      | 302     | 226      | 547     | 2.42                      | 12633      | 729      | 227     | 0.31                   | 16621      | 955      | 774     | 0.81     |
| County Total ('81-86)                        |             |    | 17158      | 182     | 1272    | 954      | 1410    | 1.48                      | 79686      | 4789     | 909     | 0.19                   | 96844      | 5743     | 2319    | 0.40     |
| MN   | HENNEPIN    | 81 | 153        | 2       | 12      | 9        | 0       | 0.00                      | 3087       | 98       | 1       | 0.01                   | 3240       | 107      | 1       | 0.01     |
| MN   | HENNEPIN    | 82 | 77         | 1       | 5       | 4        | 0       | 0.00                      | 3612       | 107      | 0       | 0.00                   | 3689       | 111      | 0       | 0.00     |
| MN   | HENNEPIN    | 83 | 122        | 2       | 10      | 8        | 5       | 0.62                      | 2354       | 66       | 4       | 0.06                   | 2476       | 74       | 9       | 0.12     |
| MN   | HENNEPIN    | 84 | 156        | 2       | 12      | 9        | 0       | 0.00                      | 2044       | 59       | 30      | 0.51                   | 2200       | 68       | 30      | 0.44     |
| MN   | HENNEPIN    | 85 | 103        | 1       | 6       | 4        | 0       | 0.00                      | 2694       | 76       | 46      | 0.61                   | 2797       | 80       | 46      | 0.57     |
| MN   | HENNEPIN    | 86 | 62         | 0       | 4       | 3        | 0       | 0.00                      | 2143       | 58       | 49      | 0.84                   | 2205       | 61       | 49      | 0.80     |
| County Total ('81-86)                        |             |    | 673        | 8       | 49      | 37       | 5       | 0.14                      | 15934      | 464      | 130     | 0.28                   | 16607      | 501      | 135     | 0.27     |
| MN   | HOUSTON     | 81 | 1117       | 11      | 59      | 44       | 4       | 0.09                      | 3734       | 84       | 0       | 0.00                   | 4851       | 128      | 4       | 0.03     |
| MN   | HOUSTON     | 82 | 1231       | 11      | 64      | 48       | 222     | 4.62                      | 2782       | 73       | 0       | 0.00                   | 4013       | 121      | 222     | 1.83     |
| MN   | HOUSTON     | 83 | 772        | 6       | 40      | 30       | 4       | 0.13                      | 1380       | 41       | 0       | 0.00                   | 2152       | 71       | 4       | 0.06     |



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| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |             |    |            |         |         |          |         | COMMERCIAL CROP HAIL/FIRE |            |          |         | MPCI & CH/F PROTECTION |            |          |         |          |
|--|-------------|----|------------|---------|---------|----------|---------|---------------------------|------------|----------|---------|------------------------|------------|----------|---------|----------|
| St   | County Name | Yr | Protection | Acres   | Total   | Farmers' | Losses  | Farmers'                  | Protection | Farmers' | Losses  | Farmers'               | Protection | Farmers' | Losses  | Farmers' |
|  |             |    | in force   | Insured | Premium | Premium  | Paid    | Cost                      | in force   | Premium  | Paid    | Cost                   | in force   | Premium  | Paid    | Cost     |
|  |             |    | \$(000)    | (000)   | \$(000) | \$(000)  | \$(000) | Ratio                     | \$(000)    | \$(000)  | \$(000) | Ratio                  | \$(000)    | \$(000)  | \$(000) | Ratio    |
| MN   | HOUSTON     | 84 | 1064       | 8       | 60      | 45       | 7       | 0.16                      | 2885       | 65       | 12      | 0.18                   | 3949       | 110      | 19      | 0.17     |
| MN   | HOUSTON     | 85 | 1167       | 8       | 57      | 43       | 34      | 0.79                      | 2261       | 56       | 57      | 1.02                   | 3428       | 99       | 91      | 0.92     |
| MN   | HOUSTON     | 86 | 842        | 7       | 40      | 30       | 0       | 0.00                      | 2701       | 62       | 2       | 0.03                   | 3543       | 92       | 2       | 0.02     |
| County Total ('81-86)                        |             |    | 6193       | 51      | 320     | 240      | 271     | 1.13                      | 15743      | 381      | 71      | 0.19                   | 21936      | 621      | 342     | 0.55     |
| MN   | HUBBARD     | 81 | 35         | 1       | 4       | 3        | 2       | 0.67                      | 797        | 24       | 35      | 1.46                   | 832        | 27       | 37      | 1.37     |
| MN   | HUBBARD     | 82 | 114        | 2       | 12      | 9        | 18      | 2.00                      | 824        | 26       | 8       | 0.31                   | 938        | 35       | 26      | 0.74     |
| MN   | HUBBARD     | 83 | 18         | 0       | 2       | 2        | 1       | 0.50                      | 551        | 20       | 20      | 1.00                   | 569        | 22       | 21      | 0.95     |
| MN   | HUBBARD     | 84 | 282        | 1       | 13      | 10       | 107     | 10.70                     | 779        | 29       | 12      | 0.41                   | 1061       | 39       | 119     | 3.05     |
| MN   | HUBBARD     | 85 | 236        | 3       | 25      | 19       | 52      | 2.74                      | 586        | 14       | 7       | 0.50                   | 822        | 33       | 59      | 1.79     |
| MN   | HUBBARD     | 86 | 308        | 4       | 28      | 21       | 44      | 2.10                      | 1479       | 43       | 66      | 1.53                   | 1787       | 64       | 110     | 1.72     |
| County Total ('81-86)                        |             |    | 993        | 11      | 84      | 64       | 224     | 3.50                      | 5016       | 156      | 148     | 0.95                   | 6009       | 220      | 372     | 1.69     |
| MN   | ISANTI      | 81 | 457        | 5       | 54      | 40       | 27      | 0.68                      | 2180       | 50       | 34      | 0.68                   | 2637       | 90       | 61      | 0.68     |
| MN   | ISANTI      | 82 | 461        | 5       | 50      | 38       | 4       | 0.11                      | 1906       | 62       | 1       | 0.02                   | 2367       | 100      | 5       | 0.05     |
| MN   | ISANTI      | 83 | 230        | 2       | 22      | 16       | 15      | 0.94                      | 903        | 26       | 5       | 0.19                   | 1133       | 42       | 20      | 0.48     |
| MN   | ISANTI      | 84 | 546        | 5       | 58      | 44       | 22      | 0.50                      | 961        | 27       | 0       | 0.00                   | 1507       | 71       | 22      | 0.31     |
| MN   | ISANTI      | 85 | 317        | 3       | 27      | 20       | 17      | 0.85                      | 1067       | 27       | 0       | 0.00                   | 1384       | 47       | 17      | 0.36     |
| MN   | ISANTI      | 86 | 314        | 4       | 23      | 17       | 0       | 0.00                      | 303        | 6        | 0       | 0.00                   | 617        | 23       | 0       | 0.00     |
| County Total ('81-86)                        |             |    | 2325       | 24      | 234     | 175      | 85      | 0.49                      | 7320       | 198      | 40      | 0.20                   | 9645       | 373      | 125     | 0.34     |
| MN   | ITASCA      | 81 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | ITASCA      | 82 | 15         | 0       | 2       | 2        | 10      | 5.00                      | 0          | 0        | 0       | 0.00                   | 15         | 2        | 10      | 5.00     |
| MN   | ITASCA      | 83 | 10         | 0       | 1       | 1        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 10         | 1        | 0       | 0.00     |
| MN   | ITASCA      | 84 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | ITASCA      | 85 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| MN   | ITASCA      | 86 | 0          | 0       | 0       | 0        | 0       | 0.00                      | 0          | 0        | 0       | 0.00                   | 0          | 0        | 0       | 0.00     |
| County Total ('81-86)                        |             |    | 25         | 0       | 3       | 3        | 10      | 3.33                      | 0          | 0        | 0       | 0.00                   | 25         | 3        | 10      | 3.33     |
| MN   | JACKSON     | 81 | 5853       | 48      | 274     | 206      | 108     | 0.52                      | 20297      | 1438     | 2157    | 1.50                   | 26150      | 1644     | 2265    | 1.38     |
| MN   | JACKSON     | 82 | 6885       | 53      | 326     | 244      | 13      | 0.05                      | 19576      | 1774     | 231     | 0.13                   | 26461      | 2018     | 244     | 0.12     |
| MN   | JACKSON     | 83 | 5473       | 41      | 233     | 175      | 337     | 1.93                      | 14657      | 1361     | 1320    | 0.97                   | 20130      | 1536     | 1657    | 1.08     |
| MN   | JACKSON     | 84 | 11270      | 83      | 520     | 390      | 563     | 1.44                      | 19206      | 1653     | 1041    | 0.63                   | 30476      | 2043     | 1604    | 0.79     |
| MN   | JACKSON     | 85 | 18415      | 131     | 794     | 596      | 460     | 0.77                      | 14255      | 1056     | 813     | 0.77                   | 32670      | 1652     | 1273    | 0.77     |
| MN   | JACKSON     | 86 | 18927      | 166     | 755     | 566      | 334     | 0.59                      | 12993      | 1089     | 894     | 0.82                   | 31920      | 1655     | 1228    | 0.74     |
| County Total ('81-86)                        |             |    | 66823      | 522     | 2902    | 2177     | 1815    | 0.83                      | 100984     | 8371     | 6456    | 0.77                   | 167807     | 10548    | 8271    | 0.78     |
| MN   | KANABEC     | 81 | 167        | 2       | 23      | 17       | 43      | 2.53                      | 686        | 14       | 0       | 0.00                   | 853        | 31       | 43      | 1.39     |
| MN   | KANABEC     | 82 | 86         | 2       | 11      | 8        | 5       | 0.62                      | 504        | 13       | 0       | 0.00                   | 590        | 21       | 5       | 0.24     |
| MN   | KANABEC     | 83 | 58         | 0       | 7       | 5        | 0       | 0.00                      | 502        | 12       | 0       | 0.00                   | 560        | 17       | 0       | 0.00     |
| MN   | KANABEC     | 84 | 66         | 1       | 8       | 6        | 10      | 1.67                      | 526        | 10       | 0       | 0.00                   | 592        | 16       | 10      | 0.62     |
| MN   | KANABEC     | 85 | 40         | 1       | 5       | 4        | 13      | 3.25                      | 497        | 10       | 0       | 0.00                   | 537        | 14       | 13      | 0.93     |
| MN   | KANABEC     | 86 | 20         | 0       | 4       | 3        | 1       | 0.33                      | 413        | 8        | 1       | 0.12                   | 433        | 11       | 2       | 0.18     |
| County Total ('81-86)                        |             |    | 437        | 6       | 58      | 43       | 72      | 1.67                      | 3128       | 67       | 1       | 0.01                   | 3565       | 110      | 73      | 0.66     |
| MN   | KANDIYOH    | 81 | 3048       | 34      | 272     | 204      | 40      | 0.20                      | 23154      | 1187     | 202     | 0.17                   | 26202      | 1391     | 242     | 0.17     |
| MN   | KANDIYOH    | 82 | 2649       | 26      | 214     | 160      | 0       | 0.00                      | 20795      | 1324     | 53      | 0.04                   | 23444      | 1484     | 53      | 0.04     |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION ===== |                       |    |            |         |         |          |          | ===== COMMERCIAL CROP HAIL/FIRE ===== |          |          |          | ===== MPCI & CH/P PROTECTION ===== |          |         |          |
|--|-----------------------|----|------------|---------|---------|----------|----------|---------------------------------------|----------|----------|----------|------------------------------------|----------|---------|----------|
| St   | County Name           | Yr | Protection | Acres   | Total   | Farmers' | Farmers' | Protection                            | Farmers' | Losses   | Farmers' | Protection                         | Farmers' | Losses  | Farmers' |
|  |                       |    | in force   | Insured | Premium | Premium  | Losses   |                                       | Benefit  | in force | Premium  |                                    | Paid     | Benefit | in force |
|  |                       |    | (\$000)    | (000)   | (\$000) | (\$000)  | Ratio    |                                       | (\$000)  | (\$000)  | Ratio    |                                    | (\$000)  | (\$000) | Ratio    |
| MN   | KANDIYORI             | 83 | 1947       | 16      | 145     | 109      | 0.86     | 15442                                 | 1104     | 55       | 0.05     | 17389                              | 1213     | 149     | 0.12     |
| MN   | KANDIYORI             | 84 | 3172       | 25      | 265     | 199      | 0.09     | 20152                                 | 1336     | 254      | 0.19     | 23324                              | 1535     | 271     | 0.18     |
| MN   | KANDIYORI             | 85 | 3974       | 29      | 269     | 202      | 0.08     | 22022                                 | 1030     | 227      | 0.22     | 25996                              | 1232     | 244     | 0.20     |
| MN   | KANDIYORI             | 86 | 3673       | 28      | 186     | 140      | 1.05     | 17719                                 | 838      | 435      | 0.52     | 21392                              | 978      | 582     | 0.60     |
|  | County Total ('81-86) |    | 18463      | 158     | 1351    | 1014     | 0.31     | 119284                                | 6819     | 1226     | 0.18     | 137747                             | 7833     | 1541    | 0.20     |
| MN   | KITTSON               | 81 | 14031      | 171     | 1018    | 764      | 0.61     | 17096                                 | 596      | 119      | 0.20     | 31127                              | 1360     | 588     | 0.43     |
| MN   | KITTSON               | 82 | 17869      | 187     | 1295    | 971      | 1.89     | 11848                                 | 448      | 291      | 0.65     | 29717                              | 1419     | 2127    | 1.50     |
| MN   | KITTSON               | 83 | 10868      | 110     | 768     | 576      | 2.71     | 11585                                 | 375      | 240      | 0.64     | 22453                              | 951      | 1803    | 1.90     |
| MN   | KITTSON               | 84 | 14979      | 149     | 1043    | 782      | 0.31     | 20220                                 | 585      | 966      | 1.65     | 35199                              | 1367     | 1211    | 0.89     |
| MN   | KITTSON               | 85 | 16213      | 169     | 1061    | 796      | 2.15     | 23325                                 | 608      | 140      | 0.23     | 39538                              | 1404     | 1855    | 1.32     |
| MN   | KITTSON               | 86 | 16663      | 197     | 878     | 658      | 2.43     | 14157                                 | 410      | 39       | 0.10     | 30820                              | 1068     | 1641    | 1.54     |
|  | County Total ('81-86) |    | 90623      | 983     | 6063    | 4547     | 1.63     | 98231                                 | 3022     | 1795     | 0.59     | 188854                             | 7569     | 9225    | 1.22     |
| MN   | KOOCHICING            | 81 | 0          | 0       | 0       | 0        | 0.00     | 424                                   | 9        | 6        | 0.67     | 424                                | 9        | 6       | 0.67     |
| MN   | KOOCHICING            | 82 | 21         | 0       | 3       | 2        | 4.50     | 358                                   | 8        | 1        | 0.12     | 379                                | 10       | 10      | 1.00     |
| MN   | KOOCHICING            | 83 | 26         | 1       | 2       | 2        | 9.50     | 225                                   | 5        | 1        | 0.20     | 251                                | 7        | 20      | 2.86     |
| MN   | KOOCHICING            | 84 | 132        | 2       | 13      | 10       | 3.70     | 203                                   | 4        | 0        | 0.00     | 335                                | 14       | 37      | 2.64     |
| MN   | KOOCHICING            | 85 | 212        | 4       | 21      | 16       | 7.69     | 272                                   | 6        | 1        | 0.17     | 484                                | 22       | 124     | 5.64     |
| MN   | KOOCHICING            | 86 | 233        | 5       | 24      | 18       | 6.39     | 117                                   | 2        | 0        | 0.00     | 350                                | 20       | 115     | 5.75     |
|  | County Total ('81-86) |    | 624        | 12      | 63      | 48       | 6.31     | 1599                                  | 34       | 9        | 0.26     | 2223                               | 82       | 312     | 3.80     |
| MN   | LAC QUI PARLE         | 81 | 13841      | 155     | 1096    | 822      | 0.27     | 7473                                  | 506      | 380      | 0.75     | 21314                              | 1328     | 599     | 0.45     |
| MN   | LAC QUI PARLE         | 82 | 11049      | 119     | 837     | 628      | 0.17     | 7699                                  | 641      | 32       | 0.05     | 18748                              | 1269     | 138     | 0.11     |
| MN   | LAC QUI PARLE         | 83 | 6955       | 78      | 481     | 361      | 0.39     | 5625                                  | 506      | 76       | 0.15     | 12580                              | 867      | 216     | 0.25     |
| MN   | LAC QUI PARLE         | 84 | 11230      | 114     | 761     | 571      | 0.29     | 8465                                  | 759      | 38       | 0.05     | 19695                              | 1330     | 202     | 0.15     |
| MN   | LAC QUI PARLE         | 85 | 12681      | 126     | 759     | 569      | 0.09     | 5547                                  | 379      | 91       | 0.24     | 18228                              | 948      | 145     | 0.15     |
| MN   | LAC QUI PARLE         | 86 | 11637      | 128     | 616     | 462      | 0.28     | 4290                                  | 282      | 32       | 0.11     | 15927                              | 744      | 161     | 0.22     |
|  | County Total ('81-86) |    | 67393      | 720     | 4550    | 3413     | 0.24     | 39099                                 | 3073     | 649      | 0.21     | 106492                             | 6486     | 1461    | 0.23     |
| MN   | LAKE                  | 81 | 0          | 0       | 0       | 0        | 0.00     | 0                                     | 0        | 0        | 0.00     | 0                                  | 0        | 0       | 0.00     |
| MN   | LAKE                  | 82 | 0          | 0       | 0       | 0        | 0.00     | 0                                     | 0        | 0        | 0.00     | 0                                  | 0        | 0       | 0.00     |
| MN   | LAKE                  | 83 | 0          | 0       | 0       | 0        | 0.00     | 0                                     | 0        | 0        | 0.00     | 0                                  | 0        | 0       | 0.00     |
| MN   | LAKE                  | 84 | 0          | 0       | 0       | 0        | 0.00     | 0                                     | 0        | 0        | 0.00     | 0                                  | 0        | 0       | 0.00     |
| MN   | LAKE                  | 85 | 0          | 0       | 0       | 0        | 0.00     | 0                                     | 0        | 0        | 0.00     | 0                                  | 0        | 0       | 0.00     |
| MN   | LAKE                  | 86 | 0          | 0       | 0       | 0        | 0.00     | 0                                     | 0        | 0        | 0.00     | 0                                  | 0        | 0       | 0.00     |
|  | County Total ('81-86) |    | 0          | 0       | 0       | 0        | 0.00     | 0                                     | 0        | 0        | 0.00     | 0                                  | 0        | 0       | 0.00     |
| MN   | LAKE OF WOODS         | 81 | 80         | 2       | 9       | 7        | 2.29     | 2114                                  | 58       | 26       | 0.45     | 2194                               | 65       | 42      | 0.65     |
| MN   | LAKE OF WOODS         | 82 | 234        | 2       | 31      | 23       | 2.35     | 1827                                  | 51       | 10       | 0.20     | 2061                               | 74       | 64      | 0.86     |
| MN   | LAKE OF WOODS         | 83 | 236        | 4       | 32      | 24       | 3.88     | 1049                                  | 30       | 35       | 1.17     | 1285                               | 54       | 128     | 2.37     |
| MN   | LAKE OF WOODS         | 84 | 311        | 5       | 34      | 26       | 1.96     | 1588                                  | 43       | 16       | 0.37     | 1899                               | 69       | 67      | 0.97     |
| MN   | LAKE OF WOODS         | 85 | 406        | 6       | 48      | 36       | 7.89     | 1042                                  | 26       | 24       | 0.92     | 1448                               | 62       | 308     | 4.97     |
| MN   | LAKE OF WOODS         | 86 | 427        | 8       | 43      | 32       | 3.34     | 911                                   | 23       | 0        | 0.00     | 1338                               | 55       | 107     | 1.95     |
|  | County Total ('81-86) |    | 1694       | 27      | 197     | 148      | 4.09     | 8531                                  | 231      | 111      | 0.48     | 10225                              | 379      | 716     | 1.89     |
| MN   | LE SUEUR              | 81 | 1114       | 9       | 90      | 68       | 0.25     | 14512                                 | 773      | 851      | 1.10     | 15626                              | 841      | 868     | 1.03     |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |             |    |            |         |         |          |         | COMMERCIAL CROP HAIL/FIRE |            |          |         | MPCI & CH/F PROTECTION |            |          |         |          |
|--|-------------|----|------------|---------|---------|----------|---------|---------------------------|------------|----------|---------|------------------------|------------|----------|---------|----------|
| St   | County Name | Yr | Protection | Acres   | Total   | Farmers' | Losses  | Farmers'                  | Protection | Farmers' | Losses  | Farmers'               | Protection | Farmers' | Losses  | Farmers' |
|  |             |    | in force   | Insured | Premium | Premium  | Paid    | Benefit                   | in force   | Premium  | Paid    | Benefit                | in force   | Premium  | Paid    | Benefit  |
|  |             |    | \$(000)    | (000)   | \$(000) | \$(000)  | \$(000) | Ratio                     | \$(000)    | \$(000)  | \$(000) | Ratio                  | \$(000)    | \$(000)  | \$(000) | Ratio    |
| MN   | LE SUEUR    | 82 | 1322       | 10      | 96      | 72       | 86      | 1.19                      | 15417      | 1009     | 20      | 0.02                   | 16739      | 1081     | 106     | 0.10     |
| MN   | LE SUEUR    | 83 | 888        | 7       | 56      | 42       | 86      | 2.05                      | 10056      | 721      | 1708    | 2.37                   | 10944      | 763      | 1794    | 2.35     |
| MN   | LE SUEUR    | 84 | 1066       | 7       | 72      | 54       | 34      | 0.63                      | 16149      | 1013     | 274     | 0.27                   | 17215      | 1067     | 308     | 0.29     |
| MN   | LE SUEUR    | 85 | 1346       | 9       | 78      | 58       | 26      | 0.45                      | 14652      | 781      | 328     | 0.42                   | 15998      | 839      | 354     | 0.42     |
| MN   | LE SUEUR    | 86 | 1226       | 10      | 66      | 50       | 17      | 0.34                      | 10944      | 624      | 271     | 0.43                   | 12170      | 674      | 288     | 0.43     |
| County Total ('81-86)                        |             |    | 6962       | 52      | 458     | 344      | 266     | 0.77                      | 81730      | 4921     | 3452    | 0.70                   | 88692      | 5265     | 3718    | 0.71     |
| MN   | LINCOLN     | 81 | 2532       | 36      | 321     | 241      | 70      | 0.29                      | 7673       | 558      | 324     | 0.58                   | 10205      | 799      | 394     | 0.49     |
| MN   | LINCOLN     | 82 | 1949       | 25      | 229     | 172      | 14      | 0.08                      | 6422       | 546      | 104     | 0.19                   | 8371       | 718      | 118     | 0.16     |
| MN   | LINCOLN     | 83 | 1336       | 16      | 139     | 104      | 77      | 0.74                      | 3723       | 349      | 0       | 0.00                   | 5059       | 453      | 77      | 0.17     |
| MN   | LINCOLN     | 84 | 3227       | 33      | 352     | 264      | 187     | 0.71                      | 4285       | 382      | 11      | 0.03                   | 7512       | 646      | 198     | 0.31     |
| MN   | LINCOLN     | 85 | 3290       | 33      | 315     | 236      | 277     | 1.17                      | 4295       | 281      | 118     | 0.42                   | 7585       | 517      | 395     | 0.76     |
| MN   | LINCOLN     | 86 | 3598       | 39      | 277     | 208      | 684     | 3.29                      | 3466       | 220      | 871     | 3.96                   | 7064       | 428      | 1555    | 3.63     |
| County Total ('81-86)                        |             |    | 15932      | 182     | 1633    | 1225     | 1309    | 1.07                      | 29864      | 2336     | 1428    | 0.61                   | 45796      | 3561     | 2737    | 0.77     |
| MN   | LYON        | 81 | 6494       | 73      | 569     | 427      | 179     | 0.42                      | 11342      | 872      | 113     | 0.13                   | 17836      | 1299     | 292     | 0.22     |
| MN   | LYON        | 82 | 6035       | 61      | 501     | 376      | 44      | 0.12                      | 9653       | 859      | 103     | 0.12                   | 15688      | 1235     | 147     | 0.12     |
| MN   | LYON        | 83 | 4475       | 42      | 307     | 230      | 110     | 0.48                      | 7913       | 800      | 0       | 0.00                   | 12388      | 1030     | 110     | 0.11     |
| MN   | LYON        | 84 | 10012      | 86      | 710     | 532      | 270     | 0.51                      | 9803       | 790      | 40      | 0.05                   | 19815      | 1322     | 310     | 0.23     |
| MN   | LYON        | 85 | 10138      | 84      | 656     | 492      | 136     | 0.28                      | 8265       | 543      | 54      | 0.10                   | 18403      | 1035     | 190     | 0.18     |
| MN   | LYON        | 86 | 9096       | 83      | 507     | 380      | 445     | 1.17                      | 6831       | 450      | 361     | 0.80                   | 15927      | 830      | 806     | 0.97     |
| County Total ('81-86)                        |             |    | 46250      | 429     | 3250    | 2437     | 1184    | 0.49                      | 53807      | 4314     | 671     | 0.16                   | 100057     | 6751     | 1855    | 0.27     |
| MN   | MAHONEN     | 81 | 880        | 14      | 62      | 46       | 7       | 0.15                      | 8124       | 313      | 100     | 0.32                   | 9004       | 359      | 107     | 0.30     |
| MN   | MAHONEN     | 82 | 750        | 11      | 45      | 34       | 30      | 0.88                      | 8270       | 317      | 143     | 0.45                   | 9020       | 351      | 173     | 0.49     |
| MN   | MAHONEN     | 83 | 532        | 6       | 29      | 22       | 31      | 1.41                      | 7986       | 361      | 119     | 0.33                   | 8518       | 383      | 150     | 0.39     |
| MN   | MAHONEN     | 84 | 1310       | 14      | 75      | 56       | 25      | 0.45                      | 8634       | 380      | 72      | 0.19                   | 9944       | 436      | 97      | 0.22     |
| MN   | MAHONEN     | 85 | 1066       | 11      | 59      | 44       | 112     | 2.55                      | 9417       | 323      | 819     | 2.54                   | 10483      | 367      | 931     | 2.54     |
| MN   | MAHONEN     | 86 | 1399       | 17      | 70      | 52       | 157     | 3.02                      | 6753       | 274      | 59      | 0.22                   | 8152       | 326      | 216     | 0.66     |
| County Total ('81-86)                        |             |    | 5937       | 73      | 340     | 254      | 362     | 1.43                      | 49184      | 1968     | 1312    | 0.67                   | 55121      | 2222     | 1674    | 0.75     |
| MN   | MARSHALL    | 81 | 19492      | 219     | 1218    | 914      | 236     | 0.26                      | 46213      | 2072     | 1284    | 0.62                   | 65705      | 2986     | 1520    | 0.51     |
| MN   | MARSHALL    | 82 | 23549      | 230     | 1451    | 1088     | 3818    | 3.51                      | 36163      | 1568     | 1270    | 0.81                   | 59712      | 2656     | 5088    | 1.92     |
| MN   | MARSHALL    | 83 | 15717      | 154     | 1090    | 818      | 1739    | 2.13                      | 28363      | 1260     | 378     | 0.30                   | 44080      | 2078     | 2117    | 1.02     |
| MN   | MARSHALL    | 84 | 23622      | 239     | 1681    | 1261     | 963     | 0.76                      | 40396      | 1582     | 1439    | 0.91                   | 64018      | 2843     | 2402    | 0.84     |
| MN   | MARSHALL    | 85 | 25682      | 272     | 1633    | 1225     | 2574    | 2.10                      | 42277      | 1353     | 893     | 0.66                   | 67959      | 2578     | 3467    | 1.34     |
| MN   | MARSHALL    | 86 | 25844      | 324     | 1344    | 1008     | 1573    | 1.56                      | 32147      | 1151     | 304     | 0.26                   | 57991      | 2159     | 1877    | 0.87     |
| County Total ('81-86)                        |             |    | 133906     | 1438    | 8417    | 6314     | 10903   | 1.73                      | 225559     | 8986     | 5568    | 0.62                   | 359465     | 15300    | 16471   | 1.08     |
| MN   | MARTIN      | 81 | 11215      | 74      | 390     | 292      | 115     | 0.39                      | 33781      | 2416     | 4567    | 1.89                   | 44996      | 2708     | 4682    | 1.73     |
| MN   | MARTIN      | 82 | 11643      | 72      | 406     | 304      | 55      | 0.18                      | 34840      | 2878     | 662     | 0.23                   | 46483      | 3182     | 717     | 0.23     |
| MN   | MARTIN      | 83 | 8743       | 54      | 307     | 230      | 552     | 2.40                      | 28723      | 2437     | 4288    | 1.76                   | 37466      | 2667     | 4840    | 1.81     |
| MN   | MARTIN      | 84 | 16754      | 95      | 603     | 452      | 132     | 0.29                      | 39140      | 3012     | 392     | 0.13                   | 55894      | 3464     | 524     | 0.15     |
| MN   | MARTIN      | 85 | 19969      | 114     | 691     | 518      | 335     | 0.65                      | 36157      | 2372     | 2040    | 0.86                   | 56126      | 2890     | 2375    | 0.82     |
| MN   | MARTIN      | 86 | 19403      | 133     | 642     | 482      | 65      | 0.13                      | 28132      | 2078     | 725     | 0.35                   | 47535      | 2560     | 790     | 0.31     |
| County Total ('81-86)                        |             |    | 87727      | 542     | 3039    | 2278     | 1254    | 0.55                      | 200773     | 15193    | 12674   | 0.83                   | 288500     | 17471    | 13928   | 0.80     |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION ===== |             |    |            |         |         |          |         | ===== COMMERCIAL CROP HAIL/FIRE ===== |            |          |         | ===== MPC & CR/F PROTECTION ===== |            |          |         |          |
|--|-------------|----|------------|---------|---------|----------|---------|---------------------------------------|------------|----------|---------|-----------------------------------|------------|----------|---------|----------|
| St   | County Name | Yr | Protection | Acres   | Total   | Farmers' | Losses  | Farmers'                              | Protection | Farmers' | Losses  | Farmers'                          | Protection | Farmers' | Losses  | Farmers' |
|  |             |    | in force   | Insured | Premium | Premium  | Paid    | Cost                                  | in force   | Premium  | Paid    | Cost                              | in force   | Premium  | Paid    | Cost     |
|  |             |    | (\$000)    | (000)   | (\$000) | (\$000)  | (\$000) | Ratio                                 | (\$000)    | (\$000)  | (\$000) | Ratio                             | (\$000)    | (\$000)  | (\$000) | Ratio    |
| MN   | MC LEOD     | 81 | 3079       | 35      | 204     | 153      | 26      | 0.17                                  | 6323       | 230      | 150     | 0.65                              | 9402       | 383      | 176     | 0.46     |
| MN   | MC LEOD     | 82 | 2547       | 28      | 152     | 114      | 22      | 0.19                                  | 7345       | 302      | 27      | 0.09                              | 9892       | 416      | 49      | 0.12     |
| MN   | MC LEOD     | 83 | 1832       | 19      | 93      | 70       | 34      | 0.49                                  | 5677       | 232      | 28      | 0.12                              | 7509       | 302      | 62      | 0.21     |
| MN   | MC LEOD     | 84 | 2771       | 25      | 144     | 108      | 46      | 0.43                                  | 7883       | 325      | 123     | 0.38                              | 10654      | 433      | 169     | 0.39     |
| MN   | MC LEOD     | 85 | 2849       | 22      | 160     | 120      | 64      | 0.53                                  | 9601       | 341      | 137     | 0.40                              | 12450      | 461      | 201     | 0.44     |
| MN   | MC LEOD     | 86 | 2809       | 23      | 150     | 112      | 42      | 0.38                                  | 8396       | 290      | 214     | 0.74                              | 11205      | 402      | 256     | 0.64     |
| County Total ('81-86)                                    |             |    | 15887      | 152     | 903     | 677      | 234     | 0.35                                  | 45225      | 1720     | 679     | 0.39                              | 61112      | 2397     | 913     | 0.38     |
| MN   | NEEKER      | 81 | 913        | 11      | 80      | 60       | 9       | 0.15                                  | 18601      | 809      | 154     | 0.19                              | 19514      | 869      | 163     | 0.19     |
| MN   | NEEKER      | 82 | 700        | 8       | 58      | 44       | 10      | 0.23                                  | 16850      | 835      | 17      | 0.02                              | 17550      | 879      | 27      | 0.03     |
| MN   | NEEKER      | 83 | 550        | 6       | 42      | 32       | 52      | 1.62                                  | 11703      | 588      | 423     | 0.72                              | 12253      | 620      | 475     | 0.77     |
| MN   | NEEKER      | 84 | 895        | 9       | 70      | 52       | 54      | 1.04                                  | 19498      | 928      | 826     | 0.89                              | 20393      | 980      | 880     | 0.90     |
| MN   | NEEKER      | 85 | 1759       | 11      | 208     | 156      | 41      | 0.26                                  | 17701      | 696      | 35      | 0.05                              | 19460      | 852      | 76      | 0.09     |
| MN   | NEEKER      | 86 | 1305       | 10      | 108     | 81       | 100     | 1.23                                  | 9882       | 427      | 459     | 1.07                              | 11187      | 508      | 559     | 1.10     |
| County Total ('81-86)                                    |             |    | 6122       | 55      | 566     | 425      | 266     | 0.63                                  | 94235      | 4283     | 1914    | 0.45                              | 100357     | 4708     | 2180    | 0.46     |
| MN   | MILLE LACS  | 81 | 160        | 2       | 20      | 15       | 12      | 0.80                                  | 1517       | 32       | 0       | 0.00                              | 1677       | 47       | 12      | 0.26     |
| MN   | MILLE LACS  | 82 | 94         | 2       | 11      | 8        | 6       | 0.75                                  | 1203       | 31       | 2       | 0.06                              | 1297       | 39       | 8       | 0.21     |
| MN   | MILLE LACS  | 83 | 56         | 0       | 7       | 5        | 6       | 1.20                                  | 667        | 17       | 6       | 0.35                              | 723        | 22       | 12      | 0.55     |
| MN   | MILLE LACS  | 84 | 140        | 1       | 19      | 14       | 0       | 0.00                                  | 871        | 21       | 0       | 0.00                              | 1011       | 35       | 0       | 0.00     |
| MN   | MILLE LACS  | 85 | 136        | 1       | 13      | 10       | 29      | 2.90                                  | 814        | 19       | 0       | 0.00                              | 950        | 29       | 29      | 1.00     |
| MN   | MILLE LACS  | 86 | 79         | 1       | 9       | 7        | 3       | 0.43                                  | 538        | 12       | 1       | 0.08                              | 617        | 19       | 4       | 0.21     |
| County Total ('81-86)                                    |             |    | 665        | 7       | 79      | 59       | 56      | 0.95                                  | 5610       | 132      | 9       | 0.07                              | 6275       | 191      | 65      | 0.34     |
| MN   | MORRISON    | 81 | 500        | 8       | 74      | 56       | 11      | 0.20                                  | 4871       | 158      | 9       | 0.06                              | 5371       | 214      | 20      | 0.09     |
| MN   | MORRISON    | 82 | 201        | 2       | 24      | 18       | 25      | 1.39                                  | 4999       | 177      | 37      | 0.21                              | 5200       | 195      | 62      | 0.32     |
| MN   | MORRISON    | 83 | 99         | 1       | 12      | 9        | 1       | 0.11                                  | 2380       | 97       | 24      | 0.25                              | 2479       | 106      | 25      | 0.24     |
| MN   | MORRISON    | 84 | 126        | 1       | 23      | 17       | 42      | 2.47                                  | 3117       | 95       | 7       | 0.07                              | 3243       | 112      | 49      | 0.44     |
| MN   | MORRISON    | 85 | 101        | 1       | 13      | 10       | 21      | 2.10                                  | 2156       | 58       | 50      | 0.86                              | 2257       | 68       | 71      | 1.04     |
| MN   | MORRISON    | 86 | 53         | 1       | 6       | 4        | 11      | 2.75                                  | 1964       | 51       | 15      | 0.29                              | 2017       | 55       | 26      | 0.47     |
| County Total ('81-86)                                    |             |    | 1080       | 14      | 152     | 114      | 111     | 0.97                                  | 19487      | 636      | 142     | 0.22                              | 20567      | 750      | 253     | 0.34     |
| MN   | MOWER       | 81 | 6921       | 60      | 554     | 416      | 362     | 0.87                                  | 58750      | 3227     | 1162    | 0.36                              | 65671      | 3643     | 1524    | 0.42     |
| MN   | MOWER       | 82 | 8460       | 69      | 621     | 466      | 1004    | 2.15                                  | 54510      | 3912     | 78      | 0.02                              | 62970      | 4378     | 1082    | 0.25     |
| MN   | MOWER       | 83 | 6006       | 50      | 475     | 356      | 827     | 2.32                                  | 33896      | 2564     | 3153    | 1.23                              | 39902      | 2920     | 3980    | 1.36     |
| MN   | MOWER       | 84 | 8245       | 65      | 675     | 506      | 117     | 0.23                                  | 46053      | 3361     | 907     | 0.27                              | 54298      | 3867     | 1024    | 0.26     |
| MN   | MOWER       | 85 | 7689       | 64      | 518     | 388      | 446     | 1.15                                  | 36549      | 2311     | 1779    | 0.77                              | 44238      | 2699     | 2225    | 0.82     |
| MN   | MOWER       | 86 | 8444       | 80      | 594     | 446      | 247     | 0.55                                  | 29184      | 1815     | 770     | 0.42                              | 37628      | 2261     | 1017    | 0.45     |
| County Total ('81-86)                                    |             |    | 45765      | 388     | 3437    | 2578     | 3003    | 1.16                                  | 258942     | 17190    | 7849    | 0.46                              | 304707     | 19768    | 10852   | 0.55     |
| MN   | MURRAY      | 81 | 4516       | 48      | 344     | 258      | 205     | 0.79                                  | 10184      | 1037     | 498     | 0.48                              | 14700      | 1295     | 703     | 0.54     |
| MN   | MURRAY      | 82 | 7041       | 66      | 542     | 406      | 82      | 0.20                                  | 9399       | 1052     | 410     | 0.39                              | 16440      | 1458     | 492     | 0.34     |
| MN   | MURRAY      | 83 | 5805       | 54      | 381     | 286      | 339     | 1.19                                  | 8568       | 1058     | 709     | 0.67                              | 14373      | 1344     | 1048    | 0.78     |
| MN   | MURRAY      | 84 | 10053      | 90      | 682     | 512      | 326     | 0.64                                  | 10042      | 1194     | 681     | 0.57                              | 20095      | 1706     | 1007    | 0.59     |
| MN   | MURRAY      | 85 | 13425      | 118     | 798     | 598      | 601     | 1.01                                  | 6356       | 559      | 430     | 0.77                              | 19781      | 1157     | 1031    | 0.89     |
| MN   | MURRAY      | 86 | 13024      | 135     | 710     | 532      | 484     | 0.91                                  | 3350       | 317      | 159     | 0.50                              | 16374      | 849      | 643     | 0.76     |
| County Total ('81-86)                                    |             |    | 53864      | 511     | 3457    | 2592     | 2037    | 0.79                                  | 47899      | 5217     | 2887    | 0.55                              | 101763     | 7809     | 4924    | 0.63     |

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| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |             |    |                                   |                           |                             |                                |                           | COMMERCIAL CROP HAIL/FIRE            |                                   |                                |                           | MPCT & CH/F PROTECTION               |                                   |                                |                           |                          |
|--|-------------|----|-----------------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------|
| St   | County Name | Yr | Protection<br>in force<br>\$(000) | Acres<br>Insured<br>(000) | Total<br>Premium<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Benefit<br>Cost<br>Ratio |
|  |             |    |                                   |                           |                             |                                |                           |                                      |                                   |                                |                           |                                      |                                   |                                |                           |                          |
| MN   | NICOLLET    | 81 | 1882                              | 15                        | 115                         | 86                             | 115                       | 1.34                                 | 20291                             | 1027                           | 3256                      | 3.17                                 | 22173                             | 1113                           | 3371                      | 3.03                     |
| MN   | NICOLLET    | 82 | 1940                              | 14                        | 124                         | 93                             | 26                        | 0.28                                 | 26242                             | 1752                           | 0                         | 0.00                                 | 28182                             | 1845                           | 26                        | 0.01                     |
| MN   | NICOLLET    | 83 | 1447                              | 11                        | 90                          | 68                             | 215                       | 3.16                                 | 19292                             | 1419                           | 4130                      | 2.91                                 | 20739                             | 1487                           | 4345                      | 2.92                     |
| MN   | NICOLLET    | 84 | 2452                              | 16                        | 168                         | 126                            | 18                        | 0.14                                 | 26840                             | 1807                           | 72                        | 0.04                                 | 29292                             | 1933                           | 90                        | 0.05                     |
| MN   | NICOLLET    | 85 | 3263                              | 21                        | 194                         | 146                            | 26                        | 0.18                                 | 24709                             | 1563                           | 188                       | 0.12                                 | 27972                             | 1709                           | 214                       | 0.13                     |
| MN   | NICOLLET    | 86 | 4031                              | 30                        | 214                         | 160                            | 286                       | 1.79                                 | 20339                             | 1399                           | 2798                      | 2.00                                 | 24370                             | 1559                           | 3084                      | 1.98                     |
| County Total ('81-86)                        |             |    | 15015                             | 107                       | 905                         | 679                            | 686                       | 1.01                                 | 137713                            | 8967                           | 10444                     | 1.16                                 | 152728                            | 9646                           | 11130                     | 1.15                     |
| MN   | NOBLES      | 81 | 12595                             | 121                       | 760                         | 570                            | 195                       | 0.34                                 | 9552                              | 784                            | 580                       | 0.74                                 | 22147                             | 1354                           | 775                       | 0.57                     |
| MN   | NOBLES      | 82 | 14145                             | 120                       | 822                         | 616                            | 34                        | 0.06                                 | 7238                              | 699                            | 133                       | 0.19                                 | 21383                             | 1315                           | 167                       | 0.13                     |
| MN   | NOBLES      | 83 | 11906                             | 96                        | 615                         | 461                            | 524                       | 1.14                                 | 6852                              | 663                            | 258                       | 0.39                                 | 18758                             | 1124                           | 782                       | 0.70                     |
| MN   | NOBLES      | 84 | 18311                             | 143                       | 1008                        | 756                            | 466                       | 0.62                                 | 6934                              | 602                            | 572                       | 0.95                                 | 25245                             | 1358                           | 1038                      | 0.76                     |
| MN   | NOBLES      | 85 | 21682                             | 163                       | 1021                        | 766                            | 884                       | 1.15                                 | 5209                              | 385                            | 647                       | 1.68                                 | 26891                             | 1151                           | 1531                      | 1.33                     |
| MN   | NOBLES      | 86 | 21863                             | 191                       | 998                         | 748                            | 2712                      | 3.63                                 | 4648                              | 362                            | 888                       | 2.45                                 | 26511                             | 1110                           | 3600                      | 3.24                     |
| County Total ('81-86)                        |             |    | 100502                            | 834                       | 5224                        | 3917                           | 4815                      | 1.23                                 | 40433                             | 3495                           | 3078                      | 0.88                                 | 140935                            | 7412                           | 7893                      | 1.06                     |
| MN   | NORMAN      | 81 | 16848                             | 169                       | 933                         | 700                            | 368                       | 0.53                                 | 17253                             | 617                            | 99                        | 0.16                                 | 34101                             | 1317                           | 467                       | 0.35                     |
| MN   | NORMAN      | 82 | 14257                             | 126                       | 749                         | 562                            | 127                       | 0.23                                 | 19491                             | 690                            | 400                       | 0.58                                 | 33748                             | 1252                           | 527                       | 0.42                     |
| MN   | NORMAN      | 83 | 10899                             | 88                        | 563                         | 422                            | 679                       | 1.61                                 | 15570                             | 548                            | 362                       | 0.66                                 | 26469                             | 970                            | 1041                      | 1.07                     |
| MN   | NORMAN      | 84 | 14164                             | 113                       | 791                         | 593                            | 458                       | 0.77                                 | 19035                             | 697                            | 7                         | 0.01                                 | 33199                             | 1290                           | 465                       | 0.36                     |
| MN   | NORMAN      | 85 | 15866                             | 125                       | 832                         | 624                            | 837                       | 1.34                                 | 20442                             | 642                            | 1028                      | 1.60                                 | 36308                             | 1266                           | 1865                      | 1.47                     |
| MN   | NORMAN      | 86 | 17147                             | 143                       | 712                         | 534                            | 1488                      | 2.79                                 | 22853                             | 749                            | 99                        | 0.13                                 | 40000                             | 1283                           | 1587                      | 1.24                     |
| County Total ('81-86)                        |             |    | 89181                             | 764                       | 4580                        | 3435                           | 3957                      | 1.15                                 | 114644                            | 3943                           | 1995                      | 0.51                                 | 203825                            | 7378                           | 5952                      | 0.81                     |
| MN   | OLMSTED     | 81 | 2627                              | 26                        | 175                         | 131                            | 16                        | 0.12                                 | 17995                             | 580                            | 93                        | 0.16                                 | 20622                             | 711                            | 109                       | 0.15                     |
| MN   | OLMSTED     | 82 | 2494                              | 22                        | 154                         | 116                            | 97                        | 0.84                                 | 17599                             | 677                            | 102                       | 0.15                                 | 20093                             | 793                            | 199                       | 0.25                     |
| MN   | OLMSTED     | 83 | 2048                              | 16                        | 122                         | 92                             | 120                       | 1.30                                 | 11087                             | 454                            | 55                        | 0.12                                 | 13135                             | 546                            | 175                       | 0.32                     |
| MN   | OLMSTED     | 84 | 2849                              | 21                        | 192                         | 144                            | 8                         | 0.06                                 | 16605                             | 636                            | 102                       | 0.16                                 | 19454                             | 780                            | 110                       | 0.14                     |
| MN   | OLMSTED     | 85 | 2895                              | 21                        | 172                         | 129                            | 111                       | 0.86                                 | 15126                             | 474                            | 361                       | 0.76                                 | 18021                             | 603                            | 472                       | 0.78                     |
| MN   | OLMSTED     | 86 | 3241                              | 24                        | 190                         | 142                            | 23                        | 0.16                                 | 11951                             | 405                            | 46                        | 0.11                                 | 15192                             | 547                            | 69                        | 0.13                     |
| County Total ('81-86)                        |             |    | 16154                             | 130                       | 1005                        | 754                            | 375                       | 0.50                                 | 90363                             | 3226                           | 759                       | 0.24                                 | 106517                            | 3980                           | 1134                      | 0.28                     |
| MN   | OTTER TAIL  | 81 | 33                                | 1                         | 4                           | 3                              | 0                         | 0.00                                 | 13505                             | 674                            | 391                       | 0.58                                 | 13538                             | 677                            | 391                       | 0.58                     |
| MN   | OTTER TAIL  | 82 | 137                               | 2                         | 13                          | 10                             | 10                        | 1.00                                 | 8970                              | 496                            | 89                        | 0.18                                 | 9107                              | 506                            | 99                        | 0.20                     |
| MN   | OTTER TAIL  | 83 | 35                                | 1                         | 4                           | 3                              | 0                         | 0.00                                 | 9003                              | 559                            | 151                       | 0.27                                 | 9038                              | 562                            | 151                       | 0.27                     |
| MN   | OTTER TAIL  | 84 | 374                               | 3                         | 27                          | 20                             | 21                        | 1.05                                 | 12910                             | 820                            | 156                       | 0.19                                 | 13284                             | 840                            | 177                       | 0.21                     |
| MN   | OTTER TAIL  | 85 | 900                               | 14                        | 124                         | 93                             | 185                       | 1.99                                 | 10116                             | 472                            | 94                        | 0.20                                 | 11016                             | 565                            | 279                       | 0.49                     |
| MN   | OTTER TAIL  | 86 | 1209                              | 15                        | 148                         | 111                            | 99                        | 0.89                                 | 0                                 | 0                              | 0                         | 0.00                                 | 1209                              | 111                            | 99                        | 0.89                     |
| County Total ('81-86)                        |             |    | 2688                              | 36                        | 320                         | 240                            | 315                       | 1.31                                 | 54504                             | 3021                           | 881                       | 0.29                                 | 57192                             | 3261                           | 1196                      | 0.37                     |
| MN   | PENNINGTON  | 81 | 404                               | 7                         | 54                          | 40                             | 70                        | 1.75                                 | 12372                             | 433                            | 147                       | 0.34                                 | 12776                             | 473                            | 217                       | 0.46                     |
| MN   | PENNINGTON  | 82 | 1106                              | 15                        | 133                         | 100                            | 449                       | 4.49                                 | 10204                             | 395                            | 747                       | 1.89                                 | 11310                             | 495                            | 1196                      | 2.42                     |
| MN   | PENNINGTON  | 83 | 1499                              | 21                        | 166                         | 124                            | 679                       | 5.48                                 | 8778                              | 322                            | 367                       | 1.14                                 | 10277                             | 446                            | 1046                      | 2.35                     |
| MN   | PENNINGTON  | 84 | 3169                              | 43                        | 354                         | 266                            | 865                       | 3.25                                 | 10612                             | 361                            | 213                       | 0.59                                 | 13781                             | 627                            | 1078                      | 1.72                     |
| MN   | PENNINGTON  | 85 | 4032                              | 54                        | 437                         | 328                            | 1156                      | 3.52                                 | 12913                             | 394                            | 434                       | 1.10                                 | 16945                             | 722                            | 1590                      | 2.20                     |
| MN   | PENNINGTON  | 86 | 3347                              | 55                        | 352                         | 264                            | 757                       | 2.87                                 | 6188                              | 224                            | 2                         | 0.01                                 | 9535                              | 488                            | 759                       | 1.56                     |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |             |    |                                   |                           |                             |                                |                           | COMMERCIAL CROP HAIL/FIRE            |                                   |                                |                           | MPCI & CH/F PROTECTION               |                                   |                                |                           |                                      |
|--|-------------|----|-----------------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|
| St   | County Name | Yr | Protection<br>in force<br>\$(000) | Acres<br>Insured<br>(000) | Total<br>Premium<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio |
| County Total ('81-86)                        |             |    |                                   |                           |                             |                                |                           | 61067                                | 2129                              | 1910                           | 0.90                      | 74624                                | 3251                              | 5886                           | 1.81                      |                                      |
| MN   | PINE        | 81 | 194                               | 3                         | 29                          | 22                             | 21                        | 0.95                                 | 454                               | 11                             | 2                         | 0.18                                 | 648                               | 33                             | 23                        | 0.70                                 |
| MN   | PINE        | 82 | 122                               | 1                         | 16                          | 12                             | 7                         | 0.58                                 | 391                               | 10                             | 0                         | 0.00                                 | 513                               | 22                             | 7                         | 0.32                                 |
| MN   | PINE        | 83 | 47                                | 0                         | 6                           | 4                              | 3                         | 0.75                                 | 320                               | 8                              | 0                         | 0.00                                 | 367                               | 12                             | 3                         | 0.25                                 |
| MN   | PINE        | 84 | 112                               | 1                         | 12                          | 9                              | 9                         | 1.00                                 | 362                               | 7                              | 6                         | 0.86                                 | 474                               | 16                             | 15                        | 0.94                                 |
| MN   | PINE        | 85 | 131                               | 1                         | 11                          | 8                              | 9                         | 1.12                                 | 368                               | 8                              | 0                         | 0.00                                 | 499                               | 16                             | 9                         | 0.56                                 |
| MN   | PINE        | 86 | 40                                | 0                         | 5                           | 4                              | 4                         | 1.00                                 | 319                               | 6                              | 1                         | 0.17                                 | 359                               | 10                             | 5                         | 0.50                                 |
| County Total ('81-86)                        |             |    |                                   |                           |                             |                                |                           | 2214                                 | 50                                | 9                              | 0.18                      | 2860                                 | 109                               | 62                             | 0.57                      |                                      |
| MN   | PIPESTONE   | 81 | 3426                              | 39                        | 322                         | 242                            | 168                       | 0.69                                 | 7808                              | 591                            | 496                       | 0.84                                 | 11234                             | 833                            | 664                       | 0.80                                 |
| MN   | PIPESTONE   | 82 | 3470                              | 36                        | 319                         | 239                            | 38                        | 0.16                                 | 6566                              | 582                            | 41                        | 0.07                                 | 10036                             | 821                            | 79                        | 0.10                                 |
| MN   | PIPESTONE   | 83 | 2599                              | 25                        | 206                         | 154                            | 101                       | 0.66                                 | 4915                              | 467                            | 37                        | 0.08                                 | 7514                              | 621                            | 138                       | 0.22                                 |
| MN   | PIPESTONE   | 84 | 5634                              | 50                        | 444                         | 333                            | 242                       | 0.73                                 | 6777                              | 582                            | 239                       | 0.41                                 | 12411                             | 915                            | 481                       | 0.53                                 |
| MN   | PIPESTONE   | 85 | 6838                              | 63                        | 487                         | 365                            | 179                       | 0.49                                 | 4561                              | 316                            | 13                        | 0.04                                 | 11399                             | 681                            | 192                       | 0.28                                 |
| MN   | PIPESTONE   | 86 | 6619                              | 70                        | 421                         | 316                            | 303                       | 0.96                                 | 3681                              | 229                            | 166                       | 0.72                                 | 10300                             | 545                            | 469                       | 0.86                                 |
| County Total ('81-86)                        |             |    |                                   |                           |                             |                                |                           | 34308                                | 2767                              | 992                            | 0.36                      | 62894                                | 4416                              | 2023                           | 0.46                      |                                      |
| MN   | POLK        | 81 | 204                               | 3                         | 13                          | 10                             | 11                        | 1.10                                 | 60297                             | 2068                           | 145                       | 0.07                                 | 60501                             | 2078                           | 156                       | 0.08                                 |
| MN   | POLK        | 82 | 727                               | 8                         | 40                          | 30                             | 17                        | 0.57                                 | 54418                             | 1817                           | 2216                      | 1.22                                 | 55145                             | 1847                           | 2233                      | 1.21                                 |
| MN   | POLK        | 83 | 540                               | 8                         | 40                          | 30                             | 63                        | 2.10                                 | 46746                             | 1594                           | 1179                      | 0.74                                 | 47286                             | 1624                           | 1242                      | 0.76                                 |
| MN   | POLK        | 84 | 2263                              | 27                        | 185                         | 139                            | 109                       | 0.78                                 | 56901                             | 1899                           | 608                       | 0.32                                 | 59164                             | 2038                           | 717                       | 0.35                                 |
| MN   | POLK        | 85 | 2749                              | 29                        | 207                         | 155                            | 821                       | 5.30                                 | 52353                             | 1519                           | 2962                      | 1.95                                 | 55102                             | 1674                           | 3783                      | 2.26                                 |
| MN   | POLK        | 86 | 3654                              | 46                        | 276                         | 207                            | 634                       | 3.06                                 | 0                                 | 0                              | 0                         | 0.00                                 | 3654                              | 207                            | 634                       | 3.06                                 |
| County Total ('81-86)                        |             |    |                                   |                           |                             |                                |                           | 270715                               | 8897                              | 7110                           | 0.80                      | 280852                               | 9468                              | 8765                           | 0.93                      |                                      |
| MN   | POPE        | 81 | 441                               | 7                         | 47                          | 35                             | 9                         | 0.26                                 | 12391                             | 606                            | 61                        | 0.10                                 | 12832                             | 641                            | 70                        | 0.11                                 |
| MN   | POPE        | 82 | 307                               | 6                         | 27                          | 20                             | 7                         | 0.35                                 | 10438                             | 586                            | 340                       | 0.58                                 | 10745                             | 606                            | 347                       | 0.57                                 |
| MN   | POPE        | 83 | 176                               | 3                         | 14                          | 10                             | 8                         | 0.80                                 | 7504                              | 437                            | 354                       | 0.81                                 | 7680                              | 447                            | 362                       | 0.81                                 |
| MN   | POPE        | 84 | 472                               | 5                         | 57                          | 43                             | 23                        | 0.53                                 | 12261                             | 711                            | 43                        | 0.06                                 | 12733                             | 754                            | 66                        | 0.09                                 |
| MN   | POPE        | 85 | 334                               | 4                         | 33                          | 25                             | 71                        | 2.84                                 | 9746                              | 452                            | 81                        | 0.18                                 | 10080                             | 477                            | 152                       | 0.32                                 |
| MN   | POPE        | 86 | 271                               | 3                         | 29                          | 22                             | 19                        | 0.86                                 | 8615                              | 429                            | 534                       | 1.24                                 | 8886                              | 451                            | 553                       | 1.23                                 |
| County Total ('81-86)                        |             |    |                                   |                           |                             |                                |                           | 60955                                | 3221                              | 1413                           | 0.44                      | 62956                                | 3376                              | 1550                           | 0.46                      |                                      |

1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |             |    |                                   |                           |                             |                                |                           | COMMERCIAL CROP HAIL/FIRE            |                                   |                                |                           | MPCI & CH/F PROTECTION               |                                   |                                |                           |                                      |
|--|-------------|----|-----------------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|
| St   | County Name | Yr | Protection<br>in force<br>\$(000) | Acres<br>Insured<br>(000) | Total<br>Premium<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio |
| MN   | RAMSEY      | 81 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 |
| MN   | RAMSEY      | 82 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                 | 7                                 | 0                              | 0                         | 0.00                                 | 7                                 | 0                              | 0                         | 0.00                                 |
| MN   | RAMSEY      | 83 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 |
| MN   | RAMSEY      | 84 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 |
| MN   | RAMSEY      | 85 | 5                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 | 5                                 | 0                              | 0                         | 0.00                                 |
| MN   | RAMSEY      | 86 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 |
| County Total ('81-86)                        |             |    | 5                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                 | 7                                 | 0                              | 0                         | 0.00                                 | 12                                | 0                              | 0                         | 0.00                                 |
| MN   | RED LAKE    | 81 | 669                               | 10                        | 71                          | 53                             | 151                       | 2.85                                 | 12440                             | 612                            | 165                       | 0.27                                 | 13109                             | 665                            | 316                       | 0.48                                 |
| MN   | RED LAKE    | 82 | 1738                              | 20                        | 164                         | 123                            | 833                       | 6.77                                 | 8369                              | 351                            | 755                       | 2.15                                 | 10107                             | 474                            | 1588                      | 3.35                                 |
| MN   | RED LAKE    | 83 | 1387                              | 17                        | 143                         | 107                            | 625                       | 5.84                                 | 9663                              | 484                            | 601                       | 1.24                                 | 11050                             | 591                            | 1226                      | 2.07                                 |
| MN   | RED LAKE    | 84 | 2479                              | 26                        | 247                         | 185                            | 647                       | 3.50                                 | 10598                             | 499                            | 140                       | 0.28                                 | 13077                             | 684                            | 787                       | 1.15                                 |
| MN   | RED LAKE    | 85 | 2865                              | 29                        | 256                         | 192                            | 610                       | 3.18                                 | 10968                             | 466                            | 984                       | 2.11                                 | 13833                             | 658                            | 1594                      | 2.42                                 |
| MN   | RED LAKE    | 86 | 2879                              | 40                        | 253                         | 190                            | 659                       | 3.47                                 | 5862                              | 288                            | 8                         | 0.03                                 | 8741                              | 478                            | 667                       | 1.40                                 |
| County Total ('81-86)                        |             |    | 12017                             | 142                       | 1134                        | 850                            | 3525                      | 4.15                                 | 57900                             | 2700                           | 2653                      | 0.98                                 | 69917                             | 3550                           | 6178                      | 1.74                                 |
| MN   | REDWOOD     | 81 | 21433                             | 168                       | 1328                        | 996                            | 722                       | 0.72                                 | 18004                             | 1419                           | 3236                      | 2.28                                 | 39437                             | 2415                           | 3958                      | 1.64                                 |
| MN   | REDWOOD     | 82 | 23391                             | 169                       | 1429                        | 1072                           | 119                       | 0.11                                 | 18659                             | 1765                           | 159                       | 0.09                                 | 42050                             | 2837                           | 278                       | 0.10                                 |
| MN   | REDWOOD     | 83 | 17697                             | 128                       | 995                         | 746                            | 399                       | 0.53                                 | 12345                             | 1312                           | 0                         | 0.00                                 | 30042                             | 2058                           | 399                       | 0.19                                 |
| MN   | REDWOOD     | 84 | 28027                             | 187                       | 1605                        | 1204                           | 535                       | 0.44                                 | 16079                             | 1453                           | 232                       | 0.16                                 | 44106                             | 2657                           | 767                       | 0.29                                 |
| MN   | REDWOOD     | 85 | 30379                             | 228                       | 1569                        | 1177                           | 200                       | 0.17                                 | 14299                             | 1145                           | 80                        | 0.07                                 | 44678                             | 2322                           | 280                       | 0.12                                 |
| MN   | REDWOOD     | 86 | 27115                             | 239                       | 1358                        | 1018                           | 441                       | 0.43                                 | 9524                              | 808                            | 488                       | 0.60                                 | 36639                             | 1826                           | 929                       | 0.51                                 |
| County Total ('81-86)                        |             |    | 148042                            | 1119                      | 8284                        | 6213                           | 2416                      | 0.39                                 | 88910                             | 7902                           | 4195                      | 0.53                                 | 236952                            | 14115                          | 6611                      | 0.47                                 |
| MN   | RENVILLE    | 81 | 7046                              | 57                        | 436                         | 327                            | 170                       | 0.52                                 | 30635                             | 1655                           | 3243                      | 1.96                                 | 37681                             | 1982                           | 3413                      | 1.72                                 |
| MN   | RENVILLE    | 82 | 5081                              | 40                        | 301                         | 226                            | 40                        | 0.18                                 | 37656                             | 2675                           | 428                       | 0.16                                 | 42737                             | 2901                           | 468                       | 0.16                                 |
| MN   | RENVILLE    | 83 | 4331                              | 33                        | 257                         | 193                            | 133                       | 0.69                                 | 25708                             | 1945                           | 661                       | 0.34                                 | 30039                             | 2138                           | 794                       | 0.37                                 |
| MN   | RENVILLE    | 84 | 6986                              | 50                        | 423                         | 317                            | 83                        | 0.26                                 | 35482                             | 2502                           | 50                        | 0.02                                 | 42468                             | 2819                           | 133                       | 0.05                                 |
| MN   | RENVILLE    | 85 | 10567                             | 66                        | 579                         | 434                            | 159                       | 0.37                                 | 37395                             | 2139                           | 599                       | 0.28                                 | 47962                             | 2573                           | 758                       | 0.29                                 |
| MN   | RENVILLE    | 86 | 10371                             | 76                        | 472                         | 354                            | 414                       | 1.17                                 | 20942                             | 1177                           | 2264                      | 1.92                                 | 31313                             | 1531                           | 2678                      | 1.75                                 |
| County Total ('81-86)                        |             |    | 44382                             | 322                       | 2468                        | 1851                           | 999                       | 0.54                                 | 187818                            | 12093                          | 7245                      | 0.60                                 | 232200                            | 13944                          | 8244                      | 0.59                                 |
| MN   | RICE        | 81 | 3593                              | 33                        | 254                         | 190                            | 42                        | 0.22                                 | 9739                              | 313                            | 53                        | 0.17                                 | 13332                             | 503                            | 95                        | 0.19                                 |
| MN   | RICE        | 82 | 3416                              | 29                        | 223                         | 167                            | 293                       | 1.75                                 | 9329                              | 368                            | 18                        | 0.05                                 | 12745                             | 535                            | 311                       | 0.58                                 |
| MN   | RICE        | 83 | 2394                              | 20                        | 143                         | 107                            | 245                       | 2.29                                 | 5908                              | 234                            | 334                       | 1.43                                 | 8302                              | 341                            | 579                       | 1.70                                 |
| MN   | RICE        | 84 | 2796                              | 23                        | 198                         | 148                            | 78                        | 0.53                                 | 10622                             | 384                            | 107                       | 0.28                                 | 13418                             | 532                            | 185                       | 0.35                                 |
| MN   | RICE        | 85 | 2797                              | 22                        | 156                         | 117                            | 219                       | 1.87                                 | 9181                              | 269                            | 0                         | 0.00                                 | 11978                             | 386                            | 219                       | 0.57                                 |
| MN   | RICE        | 86 | 2784                              | 23                        | 167                         | 125                            | 90                        | 0.72                                 | 5137                              | 174                            | 54                        | 0.31                                 | 7921                              | 299                            | 144                       | 0.48                                 |
| County Total ('81-86)                        |             |    | 17780                             | 150                       | 1141                        | 854                            | 967                       | 1.13                                 | 49916                             | 1742                           | 566                       | 0.32                                 | 67696                             | 2596                           | 1533                      | 0.59                                 |
| MN   | ROCK        | 81 | 11914                             | 101                       | 713                         | 535                            | 118                       | 0.22                                 | 5533                              | 470                            | 155                       | 0.33                                 | 17447                             | 1005                           | 273                       | 0.27                                 |
| MN   | ROCK        | 82 | 12903                             | 103                       | 755                         | 566                            | 858                       | 1.52                                 | 4123                              | 397                            | 496                       | 1.25                                 | 17026                             | 963                            | 1354                      | 1.41                                 |
| MN   | ROCK        | 83 | 8443                              | 63                        | 458                         | 344                            | 347                       | 1.01                                 | 4875                              | 488                            | 88                        | 0.18                                 | 13318                             | 832                            | 435                       | 0.52                                 |
| MN   | ROCK        | 84 | 13257                             | 95                        | 748                         | 561                            | 327                       | 0.58                                 | 6606                              | 620                            | 130                       | 0.21                                 | 19863                             | 1181                           | 457                       | 0.39                                 |
| MN   | ROCK        | 85 | 15671                             | 116                       | 780                         | 585                            | 91                        | 0.16                                 | 3979                              | 311                            | 149                       | 0.48                                 | 19650                             | 896                            | 240                       | 0.27                                 |
| MN   | ROCK        | 86 | 13920                             | 118                       | 662                         | 496                            | 565                       | 1.14                                 | 3112                              | 249                            | 270                       | 1.08                                 | 17032                             | 745                            | 835                       | 1.12                                 |
| County Total ('81-86)                        |             |    | 76108                             | 596                       | 4116                        | 3087                           | 2306                      | 0.75                                 | 28228                             | 2535                           | 1288                      | 0.51                                 | 104336                            | 5622                           | 3594                      | 0.64                                 |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION ===== |             |    |                                   |                           |                             |                                |                           | ===== COMMERCIAL CROP HAIL/PIRE ===== |                                   |                                |                           | ===== MPC1 & CH/F PROTECTION =====   |                                   |                                |                           |                                      |
|--|-------------|----|-----------------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------|---------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|
| St   | County Name | Yr | Protection<br>in force<br>\$(000) | Acres<br>Insured<br>(000) | Total<br>Premium<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio  | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio |
| MN   | ROSEAU      | 81 | 1529                              | 30                        | 189                         | 142                            | 124                       | 0.87                                  | 25420                             | 675                            | 1053                      | 1.56                                 | 26949                             | 817                            | 1177                      | 1.44                                 |
| MN   | ROSEAU      | 82 | 2396                              | 43                        | 271                         | 203                            | 369                       | 1.82                                  | 27194                             | 737                            | 877                       | 1.19                                 | 29590                             | 940                            | 1246                      | 1.33                                 |
| MN   | ROSEAU      | 83 | 2254                              | 38                        | 237                         | 178                            | 338                       | 1.90                                  | 22501                             | 577                            | 433                       | 0.75                                 | 24755                             | 755                            | 771                       | 1.02                                 |
| MN   | ROSEAU      | 84 | 3826                              | 60                        | 419                         | 314                            | 346                       | 1.10                                  | 30691                             | 695                            | 1509                      | 2.17                                 | 34517                             | 1009                           | 1855                      | 1.84                                 |
| MN   | ROSEAU      | 85 | 4497                              | 68                        | 469                         | 352                            | 2024                      | 5.75                                  | 33174                             | 748                            | 322                       | 0.43                                 | 37671                             | 1100                           | 2346                      | 2.13                                 |
| MN   | ROSEAU      | 86 | 4950                              | 79                        | 482                         | 362                            | 1218                      | 3.36                                  | 18582                             | 468                            | 468                       | 1.00                                 | 23532                             | 830                            | 1686                      | 2.03                                 |
| County Total ('81-86)                                    |             |    | 19452                             | 318                       | 2067                        | 1551                           | 4419                      | 2.85                                  | 157562                            | 3900                           | 4662                      | 1.20                                 | 177014                            | 5451                           | 9081                      | 1.67                                 |
| MN   | SCOTT       | 81 | 505                               | 5                         | 35                          | 26                             | 2                         | 0.08                                  | 4481                              | 128                            | 5                         | 0.04                                 | 4986                              | 154                            | 7                         | 0.05                                 |
| MN   | SCOTT       | 82 | 448                               | 4                         | 30                          | 22                             | 7                         | 0.32                                  | 4380                              | 165                            | 0                         | 0.00                                 | 4828                              | 187                            | 7                         | 0.04                                 |
| MN   | SCOTT       | 83 | 238                               | 2                         | 14                          | 10                             | 31                        | 3.10                                  | 2704                              | 96                             | 37                        | 0.39                                 | 2942                              | 106                            | 68                        | 0.64                                 |
| MN   | SCOTT       | 84 | 457                               | 4                         | 33                          | 25                             | 23                        | 0.92                                  | 3708                              | 128                            | 14                        | 0.11                                 | 4165                              | 153                            | 37                        | 0.24                                 |
| MN   | SCOTT       | 85 | 456                               | 3                         | 29                          | 22                             | 26                        | 1.18                                  | 3797                              | 113                            | 0                         | 0.00                                 | 4253                              | 135                            | 26                        | 0.19                                 |
| MN   | SCOTT       | 86 | 413                               | 4                         | 24                          | 18                             | 22                        | 1.22                                  | 2970                              | 92                             | 28                        | 0.30                                 | 3383                              | 110                            | 50                        | 0.45                                 |
| County Total ('81-86)                                    |             |    | 2517                              | 22                        | 165                         | 123                            | 111                       | 0.90                                  | 22040                             | 722                            | 84                        | 0.12                                 | 24557                             | 845                            | 195                       | 0.23                                 |
| MN   | SHERBURNE   | 81 | 124                               | 2                         | 19                          | 14                             | 20                        | 1.43                                  | 7937                              | 266                            | 173                       | 0.65                                 | 8061                              | 280                            | 193                       | 0.69                                 |
| MN   | SHERBURNE   | 82 | 123                               | 1                         | 19                          | 14                             | 57                        | 4.07                                  | 8227                              | 261                            | 0                         | 0.00                                 | 8350                              | 275                            | 57                        | 0.21                                 |
| MN   | SHERBURNE   | 83 | 72                                | 1                         | 13                          | 10                             | 43                        | 4.30                                  | 6081                              | 204                            | 341                       | 1.67                                 | 6153                              | 214                            | 384                       | 1.79                                 |
| MN   | SHERBURNE   | 84 | 120                               | 1                         | 25                          | 19                             | 18                        | 0.95                                  | 8658                              | 285                            | 0                         | 0.00                                 | 8778                              | 304                            | 18                        | 0.06                                 |
| MN   | SHERBURNE   | 85 | 128                               | 1                         | 23                          | 17                             | 53                        | 3.12                                  | 9499                              | 274                            | 148                       | 0.54                                 | 9627                              | 291                            | 201                       | 0.69                                 |
| MN   | SHERBURNE   | 86 | 2                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                  | 9065                              | 264                            | 77                        | 0.29                                 | 9067                              | 264                            | 77                        | 0.29                                 |
| County Total ('81-86)                                    |             |    | 569                               | 6                         | 99                          | 74                             | 191                       | 2.58                                  | 49467                             | 1554                           | 739                       | 0.48                                 | 50036                             | 1628                           | 930                       | 0.57                                 |
| MN   | SIBLEY      | 81 | 2780                              | 25                        | 179                         | 134                            | 10                        | 0.07                                  | 20060                             | 987                            | 691                       | 0.70                                 | 22840                             | 1121                           | 701                       | 0.63                                 |
| MN   | SIBLEY      | 82 | 3415                              | 28                        | 222                         | 166                            | 68                        | 0.41                                  | 20310                             | 1356                           | 81                        | 0.06                                 | 23725                             | 1522                           | 149                       | 0.10                                 |
| MN   | SIBLEY      | 83 | 3167                              | 24                        | 186                         | 140                            | 242                       | 1.73                                  | 16455                             | 1088                           | 3765                      | 3.46                                 | 19622                             | 1228                           | 4007                      | 3.26                                 |
| MN   | SIBLEY      | 84 | 4384                              | 29                        | 267                         | 200                            | 60                        | 0.30                                  | 24749                             | 1528                           | 137                       | 0.09                                 | 29133                             | 1728                           | 197                       | 0.11                                 |
| MN   | SIBLEY      | 85 | 4391                              | 33                        | 258                         | 194                            | 58                        | 0.30                                  | 22367                             | 1215                           | 97                        | 0.08                                 | 26758                             | 1409                           | 155                       | 0.11                                 |
| MN   | SIBLEY      | 86 | 3937                              | 35                        | 220                         | 165                            | 247                       | 1.50                                  | 19588                             | 1190                           | 1852                      | 1.56                                 | 23525                             | 1355                           | 2099                      | 1.55                                 |
| County Total ('81-86)                                    |             |    | 22074                             | 174                       | 1332                        | 999                            | 685                       | 0.69                                  | 123529                            | 7364                           | 6623                      | 0.90                                 | 145603                            | 8363                           | 7308                      | 0.87                                 |
| MN   | ST LOUIS    | 81 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                  | 87                                | 2                              | 0                         | 0.00                                 | 87                                | 2                              | 0                         | 0.00                                 |
| MN   | ST LOUIS    | 82 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                  | 0                                 | 0                              | 0                         | 0.00                                 | 0                                 | 0                              | 0                         | 0.00                                 |
| MN   | ST LOUIS    | 83 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                  | 15                                | 0                              | 0                         | 0.00                                 | 15                                | 0                              | 0                         | 0.00                                 |
| MN   | ST LOUIS    | 84 | 0                                 | 0                         | 0                           | 0                              | 0                         | 0.00                                  | 20                                | 0                              | 0                         | 0.00                                 | 20                                | 0                              | 0                         | 0.00                                 |
| MN   | ST LOUIS    | 85 | 10                                | 0                         | 1                           | 1                              | 8                         | 8.00                                  | 12                                | 0                              | 0                         | 0.00                                 | 22                                | 1                              | 8                         | 8.00                                 |
| MN   | ST LOUIS    | 86 | 5                                 | 0                         | 1                           | 1                              | 0                         | 0.00                                  | 10                                | 0                              | 0                         | 0.00                                 | 15                                | 1                              | 0                         | 0.00                                 |
| County Total ('81-86)                                    |             |    | 15                                | 0                         | 2                           | 2                              | 8                         | 4.00                                  | 144                               | 2                              | 0                         | 0.00                                 | 159                               | 4                              | 8                         | 2.00                                 |
| MN   | STEARNS     | 81 | 774                               | 12                        | 79                          | 59                             | 6                         | 0.10                                  | 11874                             | 425                            | 21                        | 0.05                                 | 12648                             | 484                            | 27                        | 0.06                                 |
| MN   | STEARNS     | 82 | 643                               | 9                         | 65                          | 49                             | 53                        | 1.08                                  | 12282                             | 485                            | 44                        | 0.09                                 | 12925                             | 534                            | 97                        | 0.18                                 |
| MN   | STEARNS     | 83 | 443                               | 5                         | 40                          | 30                             | 47                        | 1.57                                  | 9032                              | 344                            | 265                       | 0.77                                 | 9475                              | 374                            | 312                       | 0.83                                 |
| MN   | STEARNS     | 84 | 520                               | 6                         | 54                          | 40                             | 29                        | 0.72                                  | 14271                             | 527                            | 26                        | 0.05                                 | 14791                             | 567                            | 55                        | 0.10                                 |
| MN   | STEARNS     | 85 | 659                               | 6                         | 68                          | 51                             | 22                        | 0.43                                  | 12182                             | 363                            | 47                        | 0.13                                 | 12841                             | 414                            | 69                        | 0.17                                 |
| MN   | STEARNS     | 86 | 397                               | 4                         | 46                          | 34                             | 114                       | 3.35                                  | 9779                              | 304                            | 266                       | 0.88                                 | 10176                             | 338                            | 380                       | 1.12                                 |



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| ===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION ===== |             |    |            |         |         |          |         | ===== COMMERCIAL CROP HAIL/FIRE ===== |            |          |         | ===== MPCT & CH/P PROTECTION ===== |            |          |         |          |
|--|-------------|----|------------|---------|---------|----------|---------|---------------------------------------|------------|----------|---------|------------------------------------|------------|----------|---------|----------|
| St   | County Name | Yr | Protection | Acres   | Total   | Farmers' | Losses  | Farmers'                              | Protection | Farmers' | Losses  | Farmers'                           | Protection | Farmers' | Losses  | Farmers' |
|  |             |    | in force   | Insured | Premium | Premium  | Paid    | Cost                                  | in force   | Premium  | Paid    | Cost                               | in force   | Premium  | Paid    | Cost     |
|  |             |    | (\$000)    | (000)   | (\$000) | (\$000)  | (\$000) | Ratio                                 | (\$000)    | (\$000)  | (\$000) | Ratio                              | (\$000)    | (\$000)  | (\$000) | Ratio    |
| =====  |             |    |            |         |         |          |         |                                       |            |          |         |                                    |            |          |         |          |
| County Total ('81-86)                                    |             |    | 3436       | 42      | 352     | 263      | 271     | 1.03                                  | 69420      | 2448     | 669     | 0.27                               | 72856      | 2711     | 940     | 0.35     |
| MN   | STEELE      | 81 | 3075       | 23      | 178     | 134      | 29      | 0.22                                  | 13641      | 533      | 53      | 0.10                               | 16716      | 667      | 82      | 0.12     |
| MN   | STEELE      | 82 | 3386       | 23      | 190     | 142      | 251     | 1.77                                  | 13223      | 621      | 751     | 1.21                               | 16609      | 763      | 1002    | 1.31     |
| MN   | STEELE      | 83 | 2599       | 18      | 143     | 107      | 204     | 1.91                                  | 9732       | 468      | 407     | 0.87                               | 12331      | 575      | 611     | 1.06     |
| MN   | STEELE      | 84 | 3397       | 23      | 208     | 156      | 71      | 0.46                                  | 14064      | 604      | 24      | 0.04                               | 17461      | 760      | 95      | 0.12     |
| MN   | STEELE      | 85 | 2933       | 19      | 168     | 126      | 195     | 1.55                                  | 12688      | 474      | 57      | 0.12                               | 15621      | 600      | 252     | 0.42     |
| MN   | STEELE      | 86 | 3738       | 28      | 198     | 148      | 128     | 0.86                                  | 11187      | 395      | 11      | 0.03                               | 14925      | 543      | 139     | 0.26     |
| County Total ('81-86)                                    |             |    | 19128      | 134     | 1085    | 813      | 878     | 1.08                                  | 74535      | 3095     | 1303    | 0.42                               | 93663      | 3908     | 2181    | 0.56     |
| MN   | STEVENS     | 81 | 2505       | 37      | 194     | 146      | 24      | 0.16                                  | 9508       | 462      | 32      | 0.07                               | 12013      | 608      | 56      | 0.09     |
| MN   | STEVENS     | 82 | 1875       | 25      | 139     | 104      | 17      | 0.16                                  | 7238       | 355      | 128     | 0.36                               | 9113       | 459      | 145     | 0.32     |
| MN   | STEVENS     | 83 | 1423       | 19      | 96      | 72       | 28      | 0.39                                  | 6779       | 378      | 238     | 0.63                               | 8202       | 450      | 266     | 0.59     |
| MN   | STEVENS     | 84 | 2012       | 23      | 143     | 107      | 52      | 0.49                                  | 11508      | 688      | 34      | 0.05                               | 13520      | 795      | 86      | 0.11     |
| MN   | STEVENS     | 85 | 2339       | 24      | 160     | 120      | 141     | 1.18                                  | 11450      | 567      | 476     | 0.84                               | 13789      | 687      | 617     | 0.90     |
| MN   | STEVENS     | 86 | 3089       | 33      | 196     | 147      | 311     | 2.12                                  | 6964       | 333      | 213     | 0.64                               | 10053      | 480      | 524     | 1.09     |
| County Total ('81-86)                                    |             |    | 13243      | 161     | 928     | 696      | 573     | 0.82                                  | 53447      | 2783     | 1121    | 0.40                               | 66690      | 3479     | 1694    | 0.49     |
| MN   | SWIFT       | 81 | 5305       | 51      | 430     | 322      | 307     | 0.95                                  | 14130      | 760      | 122     | 0.16                               | 19435      | 1082     | 429     | 0.40     |
| MN   | SWIFT       | 82 | 4191       | 41      | 321     | 241      | 33      | 0.14                                  | 13039      | 803      | 145     | 0.18                               | 17230      | 1044     | 178     | 0.17     |
| MN   | SWIFT       | 83 | 2719       | 24      | 197     | 148      | 56      | 0.38                                  | 8089       | 529      | 111     | 0.21                               | 10808      | 677      | 167     | 0.25     |
| MN   | SWIFT       | 84 | 3837       | 33      | 281     | 211      | 124     | 0.59                                  | 12217      | 825      | 33      | 0.04                               | 16054      | 1036     | 157     | 0.15     |
| MN   | SWIFT       | 85 | 4109       | 35      | 314     | 236      | 164     | 0.69                                  | 10322      | 541      | 325     | 0.60                               | 14431      | 777      | 489     | 0.63     |
| MN   | SWIFT       | 86 | 3845       | 33      | 258     | 194      | 413     | 2.13                                  | 9654       | 466      | 255     | 0.55                               | 13499      | 660      | 668     | 1.01     |
| County Total ('81-86)                                    |             |    | 24006      | 217     | 1801    | 1352     | 1097    | 0.81                                  | 67451      | 3924     | 991     | 0.25                               | 91457      | 5276     | 2088    | 0.40     |
| MN   | TODD        | 81 | 252        | 5       | 37      | 28       | 29      | 1.04                                  | 4978       | 173      | 2       | 0.01                               | 5230       | 201      | 31      | 0.15     |
| MN   | TODD        | 82 | 195        | 3       | 30      | 22       | 28      | 1.27                                  | 4619       | 155      | 11      | 0.07                               | 4814       | 177      | 39      | 0.22     |
| MN   | TODD        | 83 | 114        | 2       | 16      | 12       | 10      | 0.83                                  | 3079       | 102      | 104     | 1.02                               | 3193       | 114      | 114     | 1.00     |
| MN   | TODD        | 84 | 98         | 1       | 17      | 13       | 20      | 1.54                                  | 4140       | 139      | 32      | 0.23                               | 4238       | 152      | 52      | 0.34     |
| MN   | TODD        | 85 | 100        | 2       | 11      | 8        | 39      | 4.88                                  | 3433       | 93       | 33      | 0.35                               | 3533       | 101      | 72      | 0.71     |
| MN   | TODD        | 86 | 99         | 2       | 12      | 9        | 15      | 1.67                                  | 2116       | 64       | 40      | 0.62                               | 2215       | 73       | 55      | 0.75     |
| County Total ('81-86)                                    |             |    | 858        | 15      | 123     | 92       | 141     | 1.53                                  | 22365      | 726      | 222     | 0.31                               | 23223      | 818      | 363     | 0.44     |
| MN   | TRAVERSE    | 81 | 6541       | 92      | 554     | 416      | 252     | 0.61                                  | 8224       | 349      | 342     | 0.98                               | 14765      | 765      | 594     | 0.78     |
| MN   | TRAVERSE    | 82 | 4636       | 64      | 386     | 290      | 125     | 0.43                                  | 7627       | 377      | 181     | 0.48                               | 12263      | 667      | 306     | 0.46     |
| MN   | TRAVERSE    | 83 | 2786       | 34      | 204     | 153      | 61      | 0.40                                  | 5323       | 332      | 27      | 0.08                               | 8109       | 485      | 88      | 0.18     |
| MN   | TRAVERSE    | 84 | 4124       | 51      | 305     | 229      | 136     | 0.59                                  | 8095       | 545      | 125     | 0.23                               | 12219      | 774      | 261     | 0.34     |
| MN   | TRAVERSE    | 85 | 4647       | 56      | 319     | 239      | 210     | 0.88                                  | 9502       | 477      | 81      | 0.17                               | 14149      | 716      | 291     | 0.41     |
| MN   | TRAVERSE    | 86 | 3828       | 48      | 227     | 170      | 304     | 1.79                                  | 7986       | 392      | 152     | 0.39                               | 11814      | 562      | 456     | 0.81     |
| County Total ('81-86)                                    |             |    | 26562      | 345     | 1995    | 1497     | 1088    | 0.73                                  | 46757      | 2472     | 908     | 0.37                               | 73319      | 3969     | 1996    | 0.50     |
| MN   | WABASHA     | 81 | 2028       | 16      | 150     | 112      | 10      | 0.09                                  | 11907      | 426      | 303     | 0.71                               | 13935      | 538      | 313     | 0.58     |
| MN   | WABASHA     | 82 | 1857       | 14      | 128     | 96       | 147     | 1.53                                  | 11573      | 490      | 39      | 0.08                               | 13430      | 586      | 186     | 0.32     |
| MN   | WABASHA     | 83 | 1323       | 9       | 97      | 73       | 79      | 1.08                                  | 6754       | 288      | 346     | 1.20                               | 8077       | 361      | 425     | 1.18     |
| MN   | WABASHA     | 84 | 1815       | 12      | 140     | 105      | 2       | 0.02                                  | 10807      | 417      | 83      | 0.20                               | 12622      | 522      | 85      | 0.16     |
| MN   | WABASHA     | 85 | 1655       | 11      | 106     | 80       | 100     | 1.25                                  | 11583      | 400      | 44      | 0.11                               | 13238      | 480      | 144     | 0.30     |

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| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |                       |    |                                   |                           |                             |                                |                           | COMMERCIAL CROP HAIL/FIRE            |                                   |                                |                           | MPCI & CH/P PROTECTION               |                                   |                                |                           |                                      |
|--|-----------------------|----|-----------------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|-----------------------------------|--------------------------------|---------------------------|--------------------------------------|
| St   | County Name           | Yr | Protection<br>in force<br>\$(000) | Acres<br>Insured<br>(000) | Total<br>Premium<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio | Protection<br>in force<br>\$(000) | Farmers'<br>Premium<br>\$(000) | Losses<br>Paid<br>\$(000) | Farmers'<br>Benefit<br>Cost<br>Ratio |
| MN   | WABASHA               | 86 | 1512                              | 10                        | 99                          | 74                             | 44                        | 0.59                                 | 9744                              | 326                            | 209                       | 0.64                                 | 11256                             | 400                            | 253                       | 0.63                                 |
|  | County Total ('81-86) |    | 10190                             | 72                        | 720                         | 540                            | 382                       | 0.71                                 | 62368                             | 2347                           | 1024                      | 0.44                                 | 72558                             | 2887                           | 1406                      | 0.49                                 |
| MN   | WADENA                | 81 | 162                               | 3                         | 24                          | 18                             | 9                         | 0.50                                 | 1286                              | 57                             | 15                        | 0.26                                 | 1448                              | 75                             | 24                        | 0.32                                 |
| MN   | WADENA                | 82 | 47                                | 1                         | 7                           | 5                              | 1                         | 0.20                                 | 964                               | 42                             | 17                        | 0.40                                 | 1011                              | 47                             | 18                        | 0.38                                 |
| MN   | WADENA                | 83 | 35                                | 0                         | 4                           | 3                              | 12                        | 4.00                                 | 801                               | 29                             | 16                        | 0.55                                 | 836                               | 32                             | 28                        | 0.88                                 |
| MN   | WADENA                | 84 | 65                                | 1                         | 7                           | 5                              | 38                        | 7.60                                 | 910                               | 33                             | 6                         | 0.18                                 | 975                               | 38                             | 44                        | 1.16                                 |
| MN   | WADENA                | 85 | 238                               | 2                         | 45                          | 34                             | 139                       | 4.09                                 | 527                               | 20                             | 1                         | 0.05                                 | 765                               | 54                             | 140                       | 2.59                                 |
| MN   | WADENA                | 86 | 150                               | 2                         | 24                          | 18                             | 52                        | 2.89                                 | 630                               | 25                             | 4                         | 0.16                                 | 780                               | 43                             | 56                        | 1.30                                 |
|  | County Total ('81-86) |    | 697                               | 9                         | 111                         | 83                             | 251                       | 3.02                                 | 5118                              | 206                            | 59                        | 0.29                                 | 5815                              | 289                            | 310                       | 1.07                                 |
| MN   | WASECA                | 81 | 1815                              | 12                        | 94                          | 70                             | 150                       | 2.14                                 | 20767                             | 919                            | 3014                      | 3.28                                 | 22582                             | 989                            | 3164                      | 3.20                                 |
| MN   | WASECA                | 82 | 1376                              | 9                         | 69                          | 52                             | 27                        | 0.52                                 | 27670                             | 1715                           | 755                       | 0.44                                 | 29046                             | 1767                           | 782                       | 0.44                                 |
| MN   | WASECA                | 83 | 1174                              | 7                         | 66                          | 50                             | 162                       | 3.24                                 | 20268                             | 1292                           | 1912                      | 1.48                                 | 21442                             | 1342                           | 2074                      | 1.55                                 |
| MN   | WASECA                | 84 | 1987                              | 12                        | 110                         | 82                             | 37                        | 0.45                                 | 26291                             | 1610                           | 97                        | 0.06                                 | 28278                             | 1692                           | 134                       | 0.08                                 |
| MN   | WASECA                | 85 | 3422                              | 19                        | 158                         | 118                            | 49                        | 0.42                                 | 22174                             | 1141                           | 183                       | 0.16                                 | 25596                             | 1259                           | 232                       | 0.18                                 |
| MN   | WASECA                | 86 | 4009                              | 28                        | 179                         | 134                            | 57                        | 0.43                                 | 18822                             | 1032                           | 195                       | 0.19                                 | 22831                             | 1166                           | 252                       | 0.22                                 |
|  | County Total ('81-86) |    | 13783                             | 87                        | 676                         | 506                            | 482                       | 0.95                                 | 135992                            | 7709                           | 6156                      | 0.80                                 | 149775                            | 8215                           | 6638                      | 0.81                                 |
| MN   | WASHINGTON            | 81 | 762                               | 9                         | 53                          | 40                             | 28                        | 0.70                                 | 3486                              | 150                            | 601                       | 4.01                                 | 4248                              | 190                            | 629                       | 3.31                                 |
| MN   | WASHINGTON            | 82 | 933                               | 9                         | 66                          | 50                             | 110                       | 2.20                                 | 4678                              | 269                            | 0                         | 0.00                                 | 5611                              | 319                            | 110                       | 0.34                                 |
| MN   | WASHINGTON            | 83 | 608                               | 5                         | 43                          | 32                             | 9                         | 0.28                                 | 2894                              | 163                            | 0                         | 0.00                                 | 3502                              | 195                            | 9                         | 0.05                                 |
| MN   | WASHINGTON            | 84 | 793                               | 7                         | 54                          | 40                             | 13                        | 0.33                                 | 3661                              | 186                            | 0                         | 0.00                                 | 4454                              | 226                            | 13                        | 0.06                                 |
| MN   | WASHINGTON            | 85 | 1024                              | 8                         | 68                          | 51                             | 45                        | 0.88                                 | 4358                              | 166                            | 99                        | 0.60                                 | 5382                              | 217                            | 144                       | 0.66                                 |
| MN   | WASHINGTON            | 86 | 757                               | 6                         | 50                          | 38                             | 19                        | 0.50                                 | 3865                              | 163                            | 94                        | 0.58                                 | 4622                              | 201                            | 113                       | 0.56                                 |
|  | County Total ('81-86) |    | 4877                              | 44                        | 334                         | 251                            | 224                       | 0.89                                 | 22942                             | 1097                           | 794                       | 0.72                                 | 27819                             | 1348                           | 1018                      | 0.76                                 |
| MN   | WATONWAN              | 81 | 2694                              | 22                        | 102                         | 76                             | 26                        | 0.34                                 | 19956                             | 1139                           | 3928                      | 3.45                                 | 22650                             | 1215                           | 3954                      | 3.25                                 |
| MN   | WATONWAN              | 82 | 2776                              | 20                        | 102                         | 76                             | 1                         | 0.01                                 | 26665                             | 2024                           | 425                       | 0.21                                 | 29441                             | 2100                           | 426                       | 0.20                                 |
| MN   | WATONWAN              | 83 | 2629                              | 18                        | 95                          | 71                             | 74                        | 1.04                                 | 19655                             | 1530                           | 979                       | 0.64                                 | 22284                             | 1601                           | 1053                      | 0.66                                 |
| MN   | WATONWAN              | 84 | 5303                              | 32                        | 194                         | 146                            | 14                        | 0.10                                 | 24111                             | 1727                           | 1140                      | 0.66                                 | 29414                             | 1873                           | 1154                      | 0.62                                 |
| MN   | WATONWAN              | 85 | 5980                              | 35                        | 196                         | 147                            | 29                        | 0.20                                 | 23803                             | 1535                           | 860                       | 0.56                                 | 29783                             | 1682                           | 889                       | 0.53                                 |
| MN   | WATONWAN              | 86 | 7009                              | 50                        | 235                         | 176                            | 67                        | 0.38                                 | 21961                             | 1528                           | 879                       | 0.58                                 | 28970                             | 1704                           | 946                       | 0.56                                 |
|  | County Total ('81-86) |    | 26391                             | 177                       | 924                         | 692                            | 211                       | 0.30                                 | 136151                            | 9483                           | 8211                      | 0.87                                 | 162542                            | 10175                          | 8422                      | 0.83                                 |
| MN   | WEST OTTER TAIL       | 81 | 2195                              | 35                        | 174                         | 130                            | 36                        | 0.28                                 | 0                                 | 0                              | 0                         | 0.00                                 | 2195                              | 130                            | 36                        | 0.28                                 |
| MN   | WEST OTTER TAIL       | 82 | 1718                              | 25                        | 127                         | 95                             | 23                        | 0.24                                 | 0                                 | 0                              | 0                         | 0.00                                 | 1718                              | 95                             | 23                        | 0.24                                 |
| MN   | WEST OTTER TAIL       | 83 | 1270                              | 18                        | 90                          | 68                             | 22                        | 0.32                                 | 0                                 | 0                              | 0                         | 0.00                                 | 1270                              | 68                             | 22                        | 0.32                                 |
| MN   | WEST OTTER TAIL       | 84 | 1755                              | 23                        | 124                         | 93                             | 44                        | 0.47                                 | 0                                 | 0                              | 0                         | 0.00                                 | 1755                              | 93                             | 44                        | 0.47                                 |
| MN   | WEST OTTER TAIL       | 85 | 2151                              | 26                        | 156                         | 117                            | 120                       | 1.03                                 | 0                                 | 0                              | 0                         | 0.00                                 | 2151                              | 117                            | 120                       | 1.03                                 |
| MN   | WEST OTTER TAIL       | 86 | 1849                              | 24                        | 123                         | 92                             | 134                       | 1.46                                 | 0                                 | 0                              | 0                         | 0.00                                 | 1849                              | 92                             | 134                       | 1.46                                 |
|  | County Total ('81-86) |    | 10938                             | 151                       | 794                         | 595                            | 379                       | 0.64                                 | 0                                 | 0                              | 0                         | 0.00                                 | 10938                             | 595                            | 379                       | 0.64                                 |
| MN   | WEST POLK             | 81 | 34842                             | 272                       | 1759                        | 1319                           | 587                       | 0.45                                 | 0                                 | 0                              | 0                         | 0.00                                 | 34842                             | 1319                           | 587                       | 0.45                                 |
| MN   | WEST POLK             | 82 | 18148                             | 158                       | 887                         | 665                            | 1050                      | 1.58                                 | 0                                 | 0                              | 0                         | 0.00                                 | 18148                             | 665                            | 1050                      | 1.58                                 |
| MN   | WEST POLK             | 83 | 14652                             | 119                       | 692                         | 519                            | 1102                      | 2.12                                 | 0                                 | 0                              | 0                         | 0.00                                 | 14652                             | 519                            | 1102                      | 2.12                                 |
| MN   | WEST POLK             | 84 | 21065                             | 165                       | 1032                        | 774                            | 849                       | 1.10                                 | 0                                 | 0                              | 0                         | 0.00                                 | 21065                             | 774                            | 849                       | 1.10                                 |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ALL MULTIPLE PERIL CROP INSURANCE PROTECTION |                 |    |            |         |         |          |             | COMMERCIAL CROP HAIL/FIRE |          |          |          | MPCI & CH/F PROTECTION |          |         |          |         |
|--|-----------------|----|------------|---------|---------|----------|-------------|---------------------------|----------|----------|----------|------------------------|----------|---------|----------|---------|
| St   | County Name     | Yr | Protection | Acres   | Total   | Farmers' | Farmers'    | Protection                | Farmers' | Losses   | Farmers' | Protection             | Farmers' | Losses  | Farmers' |         |
|  |                 |    | in force   | Insured | Premium | Premium  | Losses      |                           | Benefit  | in force | Premium  |                        | Paid     | Benefit | in force | Premium |
|  |                 |    | (\$000)    | (000)   | (\$000) | (\$000)  | Ratio       | (\$000)                   | (\$000)  | (\$000)  | Ratio    | (\$000)                | (\$000)  | (\$000) | Ratio    |         |
| MN   | WEST POLK       | 85 | 19724      | 168     | 906     | 680      | 485 0.71    | 0                         | 0        | 0        | 0.00     | 19724                  | 680      | 485     | 0.71     |         |
| MN   | WEST POLK       | 86 | 19386      | 179     | 761     | 571      | 499 0.87    | 0                         | 0        | 0        | 0.00     | 19386                  | 571      | 499     | 0.87     |         |
| County Total ('81-86)                        |                 |    | 127817     | 1061    | 6037    | 4528     | 4572 1.01   | 0                         | 0        | 0        | 0.00     | 127817                 | 4528     | 4572    | 1.01     |         |
| MN   | WILKIN          | 81 | 8639       | 96      | 637     | 478      | 273 0.57    | 19786                     | 1098     | 1351     | 1.23     | 28425                  | 1576     | 1624    | 1.03     |         |
| MN   | WILKIN          | 82 | 7724       | 79      | 555     | 416      | 37 0.09     | 23204                     | 1435     | 373      | 0.26     | 30928                  | 1851     | 410     | 0.22     |         |
| MN   | WILKIN          | 83 | 4999       | 51      | 351     | 263      | 54 0.21     | 22138                     | 1777     | 391      | 0.22     | 27137                  | 2040     | 445     | 0.22     |         |
| MN   | WILKIN          | 84 | 7739       | 70      | 553     | 415      | 230 0.55    | 25510                     | 2178     | 174      | 0.08     | 33249                  | 2593     | 404     | 0.16     |         |
| MN   | WILKIN          | 85 | 10134      | 84      | 713     | 535      | 322 0.60    | 18122                     | 1140     | 57       | 0.05     | 28256                  | 1675     | 379     | 0.23     |         |
| MN   | WILKIN          | 86 | 9426       | 90      | 532     | 399      | 497 1.25    | 15131                     | 986      | 475      | 0.48     | 24557                  | 1385     | 972     | 0.70     |         |
| County Total ('81-86)                        |                 |    | 48661      | 470     | 3341    | 2506     | 1413 0.56   | 123891                    | 8614     | 2821     | 0.33     | 172552                 | 11120    | 4234    | 0.38     |         |
| MN   | WINONA          | 81 | 693        | 6       | 44      | 33       | 1 0.03      | 7771                      | 231      | 2        | 0.01     | 8464                   | 264      | 3       | 0.01     |         |
| MN   | WINONA          | 82 | 725        | 6       | 41      | 31       | 62 2.00     | 8064                      | 234      | 0        | 0.00     | 8789                   | 265      | 62      | 0.23     |         |
| MN   | WINONA          | 83 | 408        | 3       | 22      | 16       | 1 0.06      | 4116                      | 123      | 2        | 0.02     | 4524                   | 139      | 3       | 0.02     |         |
| MN   | WINONA          | 84 | 740        | 5       | 45      | 34       | 16 0.47     | 7388                      | 196      | 4        | 0.02     | 8128                   | 230      | 20      | 0.09     |         |
| MN   | WINONA          | 85 | 821        | 5       | 42      | 32       | 33 1.03     | 6690                      | 147      | 132      | 0.90     | 7511                   | 179      | 165     | 0.92     |         |
| MN   | WINONA          | 86 | 678        | 5       | 35      | 26       | 6 0.23      | 4982                      | 114      | 17       | 0.15     | 5660                   | 140      | 23      | 0.16     |         |
| County Total ('81-86)                        |                 |    | 4065       | 30      | 229     | 172      | 119 0.69    | 39011                     | 1045     | 157      | 0.15     | 43076                  | 1217     | 276     | 0.23     |         |
| MN   | WRIGHT          | 81 | 786        | 11      | 60      | 45       | 2 0.04      | 4428                      | 120      | 54       | 0.45     | 5214                   | 165      | 56      | 0.34     |         |
| MN   | WRIGHT          | 82 | 873        | 10      | 68      | 51       | 6 0.12      | 6124                      | 210      | 4        | 0.02     | 6997                   | 261      | 10      | 0.04     |         |
| MN   | WRIGHT          | 83 | 649        | 8       | 41      | 31       | 24 0.77     | 3805                      | 115      | 46       | 0.40     | 4454                   | 146      | 70      | 0.48     |         |
| MN   | WRIGHT          | 84 | 936        | 11      | 65      | 49       | 19 0.39     | 5797                      | 179      | 7        | 0.04     | 6733                   | 228      | 26      | 0.11     |         |
| MN   | WRIGHT          | 85 | 1129       | 10      | 102     | 76       | 41 0.54     | 5229                      | 123      | 36       | 0.29     | 6358                   | 199      | 77      | 0.39     |         |
| MN   | WRIGHT          | 86 | 916        | 8       | 72      | 54       | 9 0.17      | 3908                      | 106      | 126      | 1.19     | 4824                   | 160      | 135     | 0.84     |         |
| County Total ('81-86)                        |                 |    | 5289       | 58      | 408     | 306      | 101 0.33    | 29291                     | 853      | 273      | 0.32     | 34580                  | 1159     | 374     | 0.32     |         |
| MN   | YELLOW MEDICINE | 81 | 13382      | 134     | 977     | 733      | 259 0.35    | 12436                     | 912      | 1314     | 1.44     | 25818                  | 1645     | 1573    | 0.96     |         |
| MN   | YELLOW MEDICINE | 82 | 11208      | 111     | 746     | 560      | 25 0.04     | 12410                     | 1085     | 174      | 0.16     | 23618                  | 1645     | 199     | 0.12     |         |
| MN   | YELLOW MEDICINE | 83 | 7628       | 73      | 432     | 324      | 178 0.55    | 10885                     | 1092     | 98       | 0.09     | 18513                  | 1416     | 276     | 0.19     |         |
| MN   | YELLOW MEDICINE | 84 | 13248      | 116     | 764     | 573      | 255 0.45    | 12753                     | 1165     | 128      | 0.11     | 26001                  | 1738     | 383     | 0.22     |         |
| MN   | YELLOW MEDICINE | 85 | 15002      | 129     | 759     | 569      | 53 0.09     | 9272                      | 730      | 7        | 0.01     | 24274                  | 1299     | 60      | 0.05     |         |
| MN   | YELLOW MEDICINE | 86 | 14086      | 130     | 666     | 500      | 148 0.30    | 7906                      | 598      | 864      | 1.44     | 21992                  | 1098     | 1012    | 0.92     |         |
| County Total ('81-86)                        |                 |    | 74554      | 693     | 4344    | 3259     | 918 0.28    | 65662                     | 5582     | 2585     | 0.46     | 140216                 | 8841     | 3503    | 0.40     |         |
| MN   | 2-UNDES # 195   | 86 | 17         | 0       | 1       | 1        | 0 0.00      | 0                         | 0        | 0        | 0.00     | 17                     | 1        | 0       | 0.00     |         |
| MN   | 2-UNDES # 888   | 85 | 24         | 0       | 1       | 1        | 0 0.00      | 0                         | 0        | 0        | 0.00     | 24                     | 1        | 0       | 0.00     |         |
| State Total                                  |                 |    |            |         |         |          |             |                           |          |          |          |                        |          |         |          |         |
| MN   |                 | 81 | 362,834    | 3,540   | 24,055  | 18,043   | 13,754 0.76 | 1,073,438                 | 52,536   | 87,115   | 1.66     | 1,436,272              | 70,579   | 100,869 | 1.43     |         |
| MN   |                 | 82 | 342,903    | 3,104   | 22,017  | 16,511   | 15,709 0.95 | 1,123,114                 | 66,355   | 20,361   | 0.31     | 1,466,017              | 82,866   | 36,070  | 0.44     |         |
| MN   |                 | 83 | 250,766    | 2,184   | 15,305  | 11,481   | 16,799 1.46 | 831,396                   | 52,360   | 44,758   | 0.85     | 1,082,162              | 63,841   | 61,557  | 0.96     |         |

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1981-86 Minnesota State Summary of Crop Insurance - All Crops  
Farmers' Benefits/Cost Comparisons

| ===== ALL MULTIPLE PERIL CROP INSURANCE PROTECTION ===== |             |    |            |         |         |          |         | ===== COMMERCIAL CROP HAIL/FIRE ===== |            |          |         | ===== MPC I & CH/F PROTECTION ===== |            |          |         |          |
|--|-------------|----|------------|---------|---------|----------|---------|---------------------------------------|------------|----------|---------|-------------------------------------|------------|----------|---------|----------|
| St   | County Name | Yr | Protection | Acres   | Total   | Farmers' | Losses  | Farmers'                              | Protection | Farmers' | Losses  | Farmers'                            | Protection | Farmers' | Losses  | Farmers' |
|  |             |    | in force   | Insured | Premium | Premium  | Paid    | Cost                                  | in force   | Premium  | Paid    | Cost                                | in force   | Premium  | Paid    | Cost     |
|  |             |    | \$(000)    | (000)   | \$(000) | \$(000)  | \$(000) | Ratio                                 | \$(000)    | \$(000)  | \$(000) | Ratio                               | \$(000)    | \$(000)  | \$(000) | Ratio    |
| MN   |             | 84 | 393,717    | 3,250   | 24,762  | 18,572   | 11,733  | 0.63                                  | 1,124,363  | 65,394   | 16,312  | 0.25                                | 1,518,080  | 83,966   | 28,045  | 0.33     |
| MN   |             | 85 | 452,810    | 3,689   | 25,795  | 19,348   | 21,882  | 1.13                                  | 1,034,335  | 49,490   | 24,727  | 0.50                                | 1,487,145  | 68,838   | 46,609  | 0.68     |
| MN   |             | 86 | 446,111    | 4,146   | 23,106  | 17,325   | 23,131  | 1.34                                  | 814,560    | 41,162   | 24,736  | 0.60                                | 1,260,671  | 58,487   | 47,867  | 0.82     |
| State Total  |             |    | 2,249,141  | 19,913  | 135,040 | 101,280  | 103,008 | 1.02                                  | 6,001,206  | 327,297  | 218,009 | 0.67                                | 8,250,347  | 428,577  | 321,017 | 0.75     |

Notes: AACI Estimates are based on FCIC & CHIAA Data; MPC I Subsidy estimated at 25%; 1986 Data as of 4/87; Performance data by county is available upon request.