Pasture, Rangeland, Forage Insurance: Strategies and Performance for Nebraska Producers

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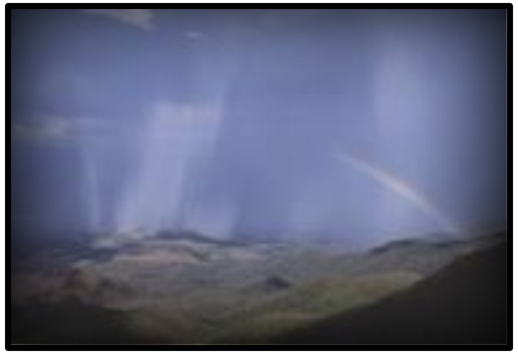
EXTENSION

USDA United States Department of Agriculture National Institute of Food and Agriculture

NORTH CENTRAL EXTENSION RISK MANAGEMENT EDUCATION

USDA Rainfall Index Insurance Programs for Livestock Producers



Rainfall Index

- Precipitation Risk Management Programs
  - Pasture, Rangeland, Forage (PRF)
  - Annual Forage Insurance Program

U.S. Department of Agriculture
Risk Management Agency

http://rma.usda.gov

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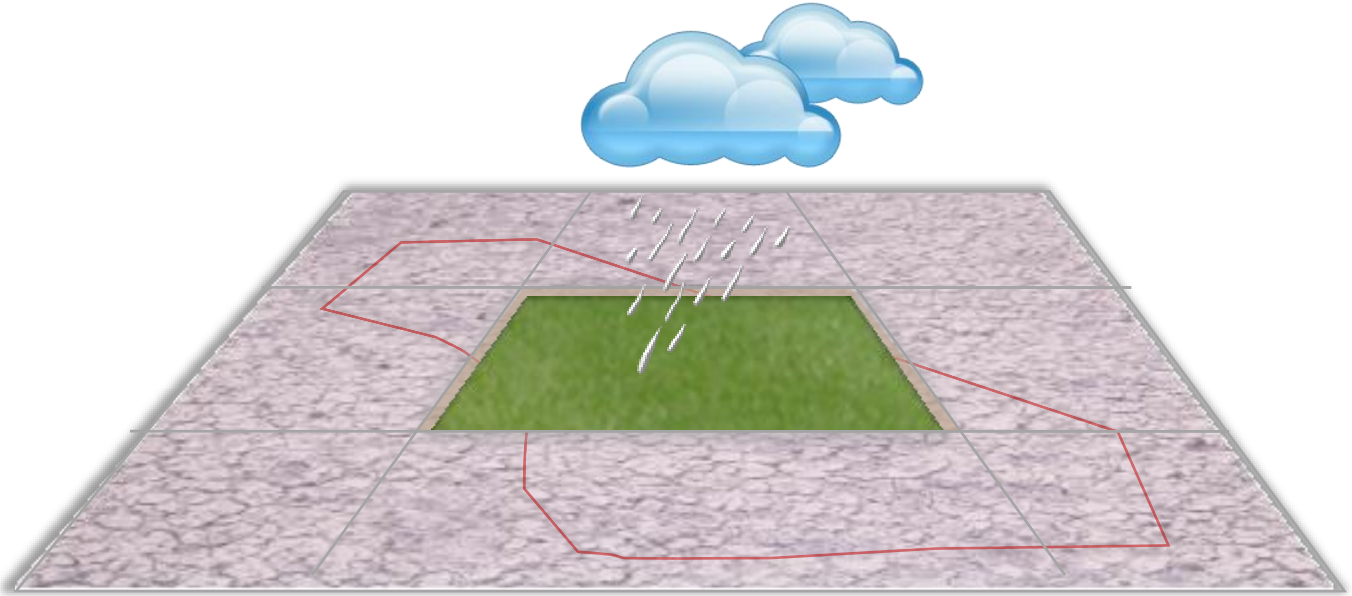
Rainfall Index (RI) Insurance

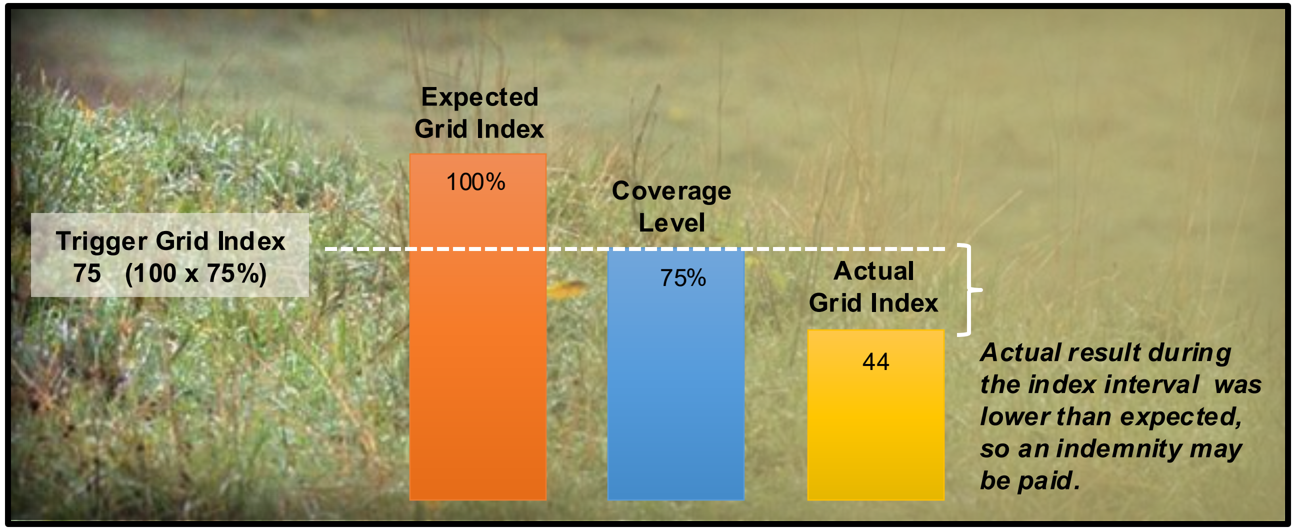
- Historical data for a grid is used to determine the expected index value for precipitation.



Each grid is 0.25 degrees in latitude by 0.25 degrees in longitude, (~ 17 by 17 miles at the equator).

Using Grid Indices

- The expected grid index is compared to the final grid index. Producers may receive an indemnity if the actual final index falls below the trigger grid index, which is adjusted based on the coverage level.



It does not directly measure actual production loss for each operation.

PRF Insurance

- Provides coverage for perennial forage (pasture, rangeland, forage) used for livestock grazing or haying.
- Sign up deadline December 1 in all counties for coverage in the following calendar year.
- Coverage available for two-month rainfall index intervals covering the calendar year with coverage from 70% to 90% of normal rainfall in 5% increments.
- Productivity Factor (60% up to 150% of county base value).
- Subsidy levels 51% to 59% depending on coverage.
  - 90% coverage level – 51% premium subsidy
  - 80-85% coverage level – 55% premium subsidy
  - 70-75% coverage level – 59% premium subsidy

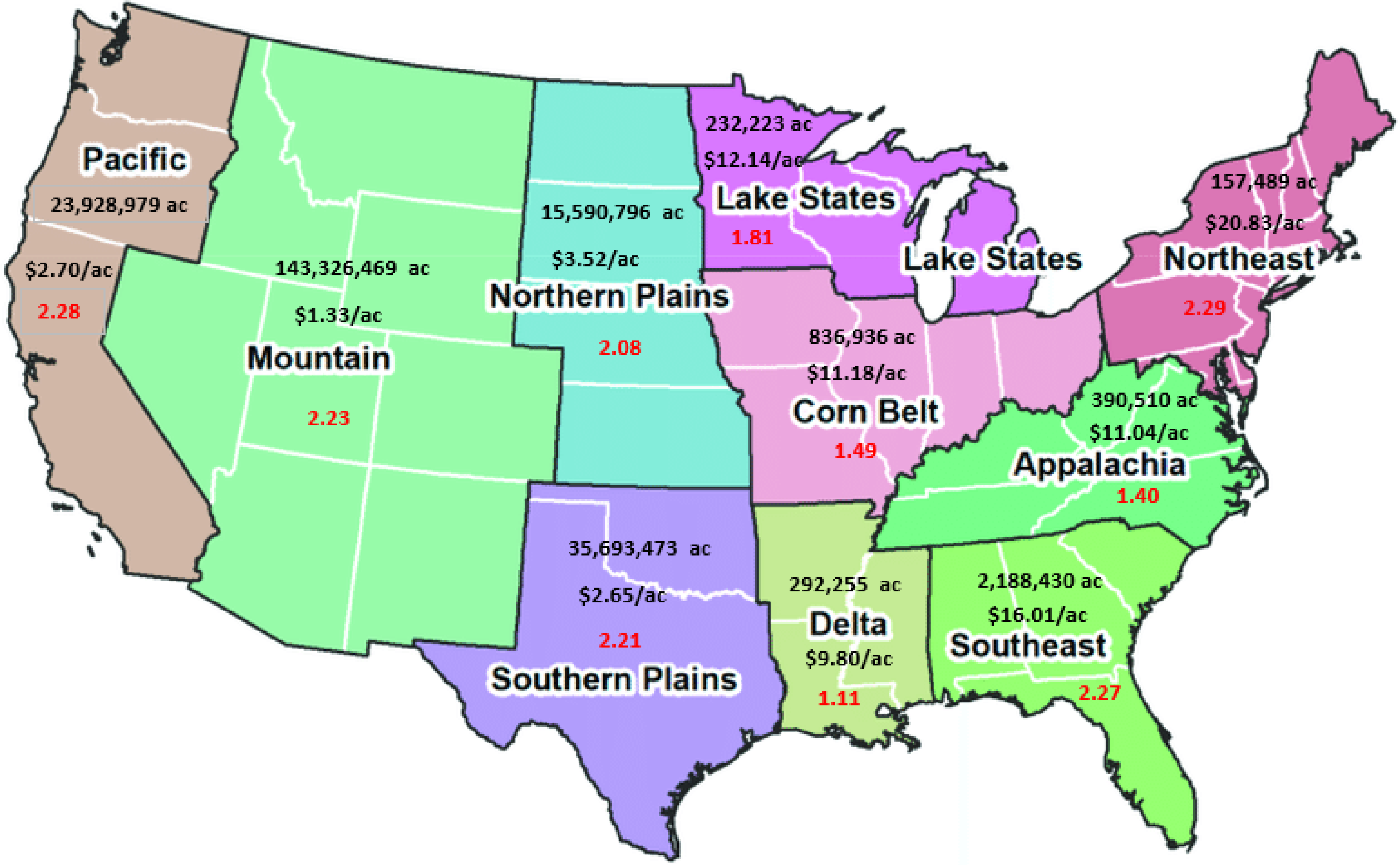
Pasture, Rangeland, Forage Insurance NATIONAL Summary

Crop Year	Policies Earning Premium	Policies Indemnified	Acres	Total Premiums	Total Subsidies	Total Indemnities	Producer Loss Ratio
2019	32,118	24,713	140,054,736	$ 581,191,717	$310,194,464	$ 363,315,873	1.34
2020	32,634	29,999	159,606,067	$ 674,503,145	$359,426,915	$ 886,723,738	2.81
2021	39,655	37,511	202,163,561	$ 859,331,457	$457,623,718	$ 982,025,073	2.44
2022	46,761	45,157	247,382,293	$1,067,154,103	$567,677,551	$1,431,300,078	2.87
2023	60,930	57,276	289,961,667	$1,333,342,857	$706,717,033	$1,123,181,919	1.79
2024	65,532	61,629	296,657,033	$1,398,575,793	$740,443,114	$1,280,699,475	1.95
2019-24 Average	**46,272**	**42,714**	**222,637,560**	**$ 985,683,179**	**$523,680,466**	**$1,011,207,693**	**2.19**

Source: USDA-RMA, Summary of Business, October 1, 2025

Avg Acres/Policy	4,812
Avg Prem/Policy	$9,985
Avg Prem/Acre	$2.08
Pct. Indemnified	92%
Avg Indem/Policy	$21,854
Avg Indem/Acre	$4.54

PRF Insurance 2019-2024 Annual Averages:
Acres Covered, Premium/Acre, Producer Loss Ratio



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PRF Insurance NATIONAL Coverage Level Summary 2024 Crop Year

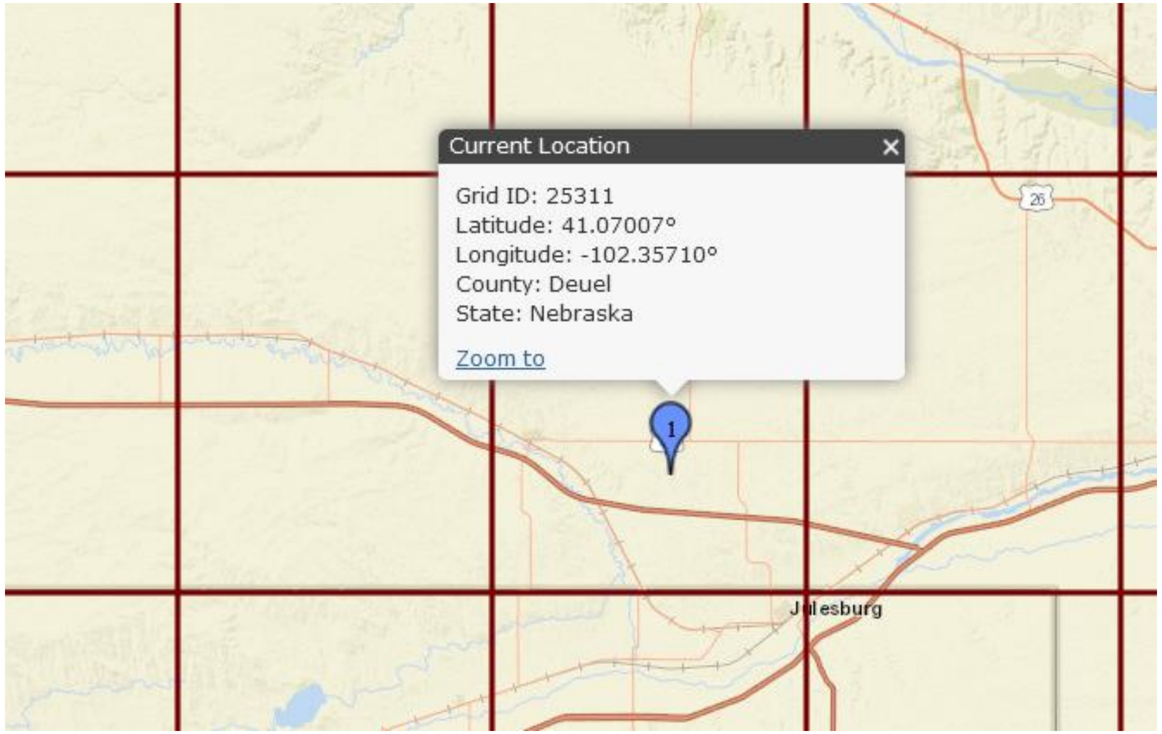
Cov. Level Percent	Policies Earning Premium	Policies Indemnified	Acres	Total Premiums	Total Subsidies	Total Indemnities	Loss Ratio	Producer Loss Ratio
70%	546	372	895,641	$ 2,618,577	$ 1,540,670	$ 2,195,233	0.84	2.04
75%	3,325	3,113	30,611,175	$ 88,620,814	$ 52,218,575	$ 79,181,748	0.89	2.18
80%	732	601	2,345,527	$ 9,815,383	$ 5,400,389	$ 8,324,019	0.85	1.89
85%	17,842	17,192	119,966,081	$ 488,916,735	$ 268,875,419	$ 429,700,519	0.88	1.95
90%	43,087	40,351	142,838,609	$ 808,604,284	$ 412,408,061	$ 761,297,956	0.94	1.92
Total	**65,532**	**61,629**	**296,657,033**	**$ 1,398,575,793**	**$ 740,443,114**	**$ 1,280,699,475**	**0.92**	**1.95**

Source: USDA-RMA, Summary of Business, October 1, 2025

Example Grid

Grid: 25311

County:
Deuel



http://rma.usda.gov

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PRF Sample Coverage (Grid 25311)

Production Information	
Intended Use	Grazing
Coverage Level	90%
Productivity Factor	100%
Base Value	$15.20
Amount of Protection	$13.68
Subsidy	51%

Base Strategy

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb	15%	$2.05	24.12	$0.49	$0.24
Mar-Apr	15%	$2.05	17.40	$0.36	$0.18
May-Jun	20%	$2.74	13.31	$0.36	$0.18
Jul-Aug	20%	$2.74	13.44	$0.37	$0.18
Sep-Oct	15%	$2.05	23.29	$0.48	$0.24
Nov-Dec	15%	$2.05	25.86	$0.53	$0.26
TOTAL	**100%**	**$13.68**	**N/A**	**$2.59**	**$1.28**

PRF Sample Coverage (Grid 25311)

Year	Indemnity
2024	$2.76
2023	$1.38
2022	$4.51
2021	$2.32
2020	$3.81
2019	$1.04
2018	$0.00
2017	$1.25
2016	$1.39
2015	$0.00

Year	Indemnity
2014	$1.01
2013	$0.49
2012	$5.46
2011	$0.50
2010	$1.59
2009	$0.62
2008	$2.23
2007	$0.67
2006	$2.18
2005	$1.75

Base Strategy

Premium	$1.28
Average Indemnity	$1.75
Producer Loss Ratio	1.37

Net Positive (Indemnity > Premium) 55% (11/20 years)

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PRF Sample Coverage (Grid 25311)

Production Information	
Intended Use	Grazing
Coverage Level	90%
Productivity Factor	100%
Base Value	$15.20
Amount of Protection	$13.68
Subsidy	51%

Growing Season Strategy

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb					
Mar-Apr					
May-Jun	50%	$6.84	13.31	$0.91	$0.45
Jul-Aug	50%	$6.84	13.44	$0.92	$0.45
Sep-Oct					
Nov-Dec					
TOTAL	**100%**	**$13.68**	**N/A**	**$1.83**	**$0.90**

PRF Sample Coverage (Grid 25311)

Year	Indemnity
2024	$2.77
2023	$0.03
2022	$7.08
2021	$2.39
2020	$3.71
2019	$0.00
2018	$0.00
2017	$1.77
2016	$0.80
2015	$0.00

Year	Indemnity
2014	$0.00
2013	$0.00
2012	$7.74
2011	$0.00
2010	$0.00
2009	$0.00
2008	$0.00
2007	$0.00
2006	$3.53
2005	$0.00

Growing Season Strategy

Premium	$0.90
Average Indemnity	$1.49
Producer Loss Ratio	1.66

Net Positive (Indemnity > Premium) 35% (7/20 years)

PRF Sample Coverage (Grid 25311)

Production Information	
Intended Use	Grazing
Coverage Level	75%
Productivity Factor	100%
Base Value	$15.20
Amount of Protection	$11.40
Subsidy	59%

Growing Season Strategy With 75% Rainfall Coverage

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb					
Mar-Apr					
May-Jun	50%	$5.70	7.93	$0.45	$0.18
Jul-Aug	50%	$5.70	8.25	$0.47	$0.19
Sep-Oct					
Nov-Dec					
TOTAL	**100%**	**$11.40**	**N/A**	**$0.92**	**$0.37**

PRF Sample Coverage (Grid 25311)

Year	Indemnity
2024	$1.63
2023	$0.00
2022	$4.80
2021	$1.25
2020	$2.10
2019	$0.00
2018	$0.00
2017	$0.63
2016	$0.00
2015	$0.00

Year	Indemnity
2014	$0.00
2013	$0.00
2012	$5.46
2011	$0.00
2010	$0.00
2009	$0.00
2008	$0.00
2007	$0.00
2006	$1.28
2005	$0.00

**Growing Season Strategy
with 75% Rainfall Coverage**

Premium	$0.37
Average Indemnity	$0.86
Producer Loss Ratio	2.32

Net Positive (Indemnity > Premium) 35% (7/20 years)

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PRF Sample Coverage (Grid 25311)

Production Information	
Intended Use	Grazing
Coverage Level	75%
Productivity Factor	150%
Base Value	$15.20
Amount of Protection	$17.10
Subsidy	59%

Growing Season Strategy With 75% Rainfall Coverage and 150% Productivity Factor

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb					
Mar-Apr					
May-Jun	50%	$8.55	7.93	$0.68	$0.28
Jul-Aug	50%	$8.55	8.25	$0.71	$0.29
Sep-Oct					
Nov-Dec					
TOTAL	**100%**	**$17.10**	**N/A**	**$1.39**	**$0.57**

PRF Sample Coverage (Grid 25311)

Year	Indemnity
2024	$2.45
2023	$0.00
2022	$7.19
2021	$1.87
2020	$3.15
2019	$0.00
2018	$0.00
2017	$0.95
2016	$0.00
2015	$0.00

Year	Indemnity
2014	$0.00
2013	$0.00
2012	$8.19
2011	$0.00
2010	$0.00
2009	$0.00
2008	$0.00
2007	$0.00
2006	$1.93
2005	$0.00

Growing Season Strategy with 75% Rainfall Coverage and 150% Productivity Factor

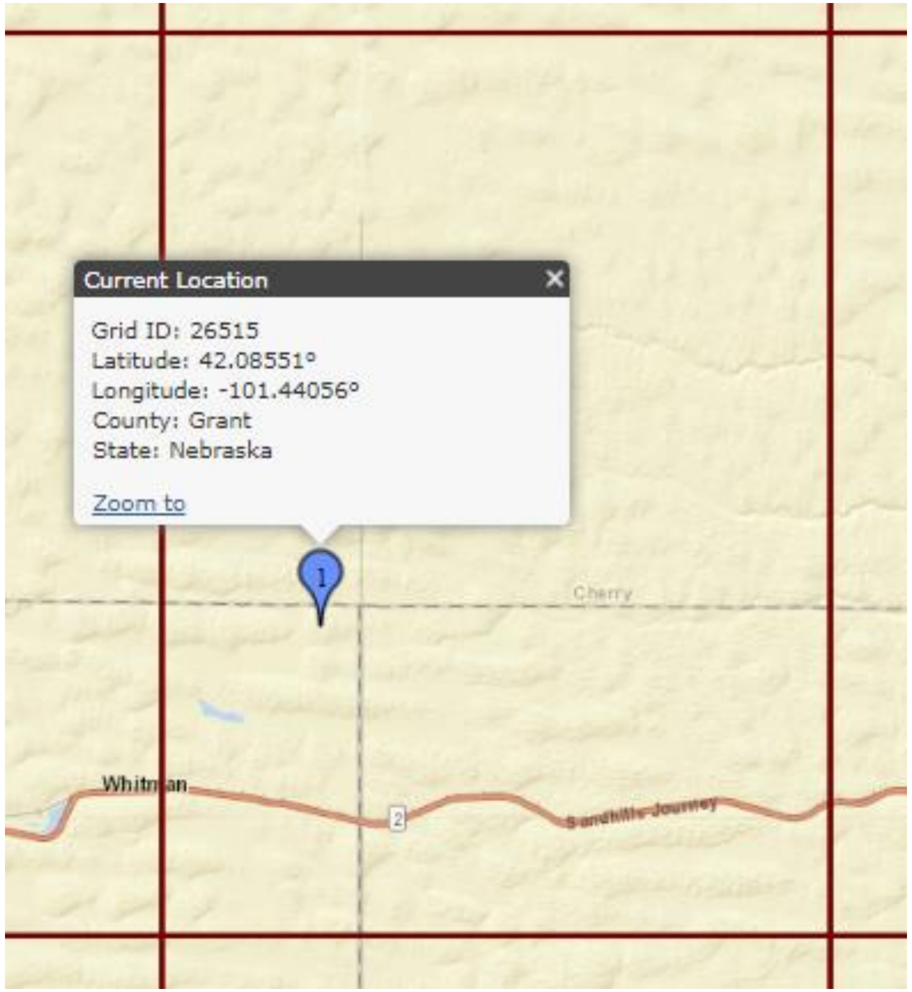
Premium	$0.57
Average Indemnity	$1.29
Producer Loss Ratio	2.26

Net Positive (Indemnity > Premium) 35% (7/20 years)

Example:

Gudmundsen Sandhills Laboratory
Grid: 26515

Counties:
Cherry
Grant
Hooker



PRF Sample Coverage (Grid 26515)

Production Information	
Intended Use	Grazing
Coverage Level	90%
Productivity Factor	100%
Base Value	$22.60
Amount of Protection	$20.34
Subsidy	51%

Base Strategy

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb	15%	$3.05	24.03	$0.73	$0.36
Mar-Apr	15%	$3.05	16.52	$0.50	$0.24
May-Jun	20%	$4.07	13.25	$0.54	$0.26
Jul-Aug	20%	$4.07	13.45	$0.55	$0.27
Sep-Oct	15%	$3.05	22.09	$0.67	$0.33
Nov-Dec	15%	$3.05	25.55	$0.78	$0.38
TOTAL	**100%**	**$20.34**	**N/A**	**$3.77**	**$1.84**

PRF Sample Coverage (Grid 26515)

Year	Indemnity
2024	$2.64
2023	$2.28
2022	$5.24
2021	$1.72
2020	$2.19
2019	$0.81
2018	$0.00
2017	$1.54
2016	$0.68
2015	$1.19

Year	Indemnity
2014	$1.34
2013	$1.45
2012	$7.05
2011	$1.31
2010	$0.71
2009	$1.22
2008	$3.25
2007	$1.26
2006	$5.01
2005	$7.94

Base Strategy

Premium	$1.84
Average Indemnity	$2.44
Producer Loss Ratio	1.33

Net Positive
(Indemnity > Premium)
40% (8/20 years)

PRF Sample Coverage (Grid 26515)

Production Information	
Intended Use	Grazing
Coverage Level	75%
Productivity Factor	100%
Base Value	$22.60
Amount of Protection	$16.95
Subsidy	59%

Base Strategy with 75% Rainfall Coverage

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb	15%	$2.54	18.31	$0.47	$0.19
Mar-Apr	15%	$2.54	10.84	$0.28	$0.11
May-Jun	20%	$3.39	8.12	$0.28	$0.11
Jul-Aug	20%	$3.39	7.59	$0.26	$0.11
Sep-Oct	15%	$2.54	16.97	$0.43	$0.18
Nov-Dec	15%	$2.54	20.60	$0.52	$0.21
TOTAL	**100%**	**$16.94**	**N/A**	**$2.24**	**$0.91**

PRF Sample Coverage (Grid 26515)

Year	Indemnity
2024	$1.53
2023	$1.78
2022	$2.47
2021	$0.94
2020	$0.80
2019	$0.30
2018	$0.00
2017	$0.43
2016	$0.17
2015	$0.21

Year	Indemnity
2014	$0.74
2013	$0.43
2012	$4.69
2011	$0.80
2010	$0.20
2009	$0.71
2008	$2.23
2007	$0.67
2006	$2.64
2005	$5.74

Base Strategy with 75% Rainfall Coverage

Premium	$0.91
Average Indemnity	$1.37
Producer Loss Ratio	1.51

Net Positive
(Indemnity > Premium)
40% (8/20 years)

PRF Sample Coverage (Grid 26515)

Production Information	
Intended Use	Grazing
Coverage Level	75%
Productivity Factor	150%
Base Value	$22.60
Amount of Protection	$25.43
Subsidy	59%

Base Strategy with 75% Rainfall Coverage and 150% Productivity Factor

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb	15%	$3.81	18.31	$0.70	$0.29
Mar-Apr	15%	$3.81	10.84	$0.41	$0.17
May-Jun	20%	$5.09	8.12	$0.41	$0.17
Jul-Aug	20%	$5.09	7.59	$0.39	$0.16
Sep-Oct	15%	$3.81	16.97	$0.65	$0.27
Nov-Dec	15%	$3.81	20.60	$0.78	$0.32
TOTAL	**100%**	**$25.42**	**N/A**	**$3.34**	**$1.38**

PRF Sample Coverage (Grid 26515)

Year	Indemnity
2024	$2.29
2023	$2.66
2022	$3.71
2021	$1.40
2020	$1.20
2019	$0.45
2018	$0.00
2017	$0.64
2016	$0.26
2015	$0.32

Year	Indemnity
2014	$1.11
2013	$0.65
2012	$7.03
2011	$1.20
2010	$0.29
2009	$1.07
2008	$3.36
2007	$1.01
2006	$3.95
2005	$8.61

Premium	$1.38
Average Indemnity	$2.06
Producer Loss Ratio	1.49

Net Positive
(Indemnity > Premium)
40% (8/20 years)

Base Strategy with 75% Rainfall Coverage and 150% Productivity Factor

PRF Sample Coverage (Grid 26515)

Production Information	
Intended Use	Grazing
Coverage Level	90%
Productivity Factor	100%
Base Value	$22.60
Amount of Protection	$20.34
Subsidy	51%

Growing Season Strategy

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb					
Mar-Apr					
May-Jun	50%	$10.17	13.25	$1.35	$0.66
Jul-Aug	50%	$10.17	13.45	$1.37	$0.67
Sep-Oct					
Nov-Dec					
TOTAL	**100%**	**$20.34**	**N/A**	**$2.72**	**$1.33**

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PRF Sample Coverage (Grid 26515)

Year	Indemnity
2024	$1.53
2023	$0.00
2022	$4.45
2021	$0.69
2020	$0.69
2019	$0.00
2018	$0.00
2017	$1.49
2016	$0.00
2015	$2.23

Year	Indemnity
2014	$0.00
2013	$0.00
2012	$11.23
2011	$0.00
2010	$0.00
2009	$0.00
2008	$0.00
2007	$0.19
2006	$6.16
2005	$6.03

Growing Season Strategy

Premium	$1.33
Average Indemnity	$1.73
Producer Loss Ratio	1.30

Net Positive
(Indemnity > Premium)
35% (7/20 years)

PRF Sample Coverage (Grid 26515)

Production Information	
Intended Use	Grazing
Coverage Level	75%
Productivity Factor	100%
Base Value	$22.60
Amount of Protection	$16.95
Subsidy	59%

Growing Season Strategy with 75% Rainfall Coverage

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb					
Mar-Apr					
May-Jun	50%	$8.48	8.12	$0.69	$0.28
Jul-Aug	50%	$8.48	7.59	$0.64	$0.26
Sep-Oct					
Nov-Dec					
TOTAL	**100%**	**$16.96**	**N/A**	**$1.33**	**$0.54**

PRF Sample Coverage (Grid 26515)

Year	Indemnity
2024	$0.00
2023	$0.00
2022	$1.15
2021	$0.00
2020	$0.00
2019	$0.00
2018	$0.00
2017	$0.00
2016	$0.00
2015	$0.53

Year	Indemnity
2014	$0.00
2013	$0.00
2012	$7.84
2011	$0.00
2010	$0.00
2009	$0.00
2008	$0.00
2007	$0.00
2006	$2.77
2005	$4.34

Growing Season Strategy with 75% Rainfall Coverage

Premium	$0.54
Average Indemnity	$0.83
Producer Loss Ratio	1.54

Net Positive
(Indemnity > Premium)
20% (4/20 years)

PRF Sample Coverage (Grid 26515)

Production Information	
Intended Use	Grazing
Coverage Level	75%
Productivity Factor	150%
Base Value	$22.60
Amount of Protection	$25.43
Subsidy	59%

Growing Season Strategy with 75% Rainfall Coverage and 150% Productivity Factor

Protection Table (per acre)

Index Interval	Percent of Value (%)	Policy Protection Per Unit	Premium Rate Per $100	Total Premium	Producer Premium
Jan-Feb					
Mar-Apr					
May-Jun	50%	$12.72	8.12	$1.03	$0.42
Jul-Aug	50%	$12.72	7.59	$0.97	$0.40
Sep-Oct					
Nov-Dec					
TOTAL	**100%**	**$25.44**	**N/A**	**$2.00**	**$0.82**

PRF Sample Coverage (Grid 26515)

Year	Indemnity
2024	$0.00
2023	$0.00
2022	$1.73
2021	$0.00
2020	$0.00
2019	$0.00
2018	$0.00
2017	$0.00
2016	$0.00
2015	$0.80

Year	Indemnity
2014	$0.00
2013	$0.00
2012	$11.76
2011	$0.00
2010	$0.00
2009	$0.00
2008	$0.00
2007	$0.00
2006	$4.16
2005	$6.51

Growing Season Strategy with 75% Rainfall Coverage and 150% Productivity Factor

Premium	$0.82
Average Indemnity	$1.25
Producer Loss Ratio	1.52

Net Positive
(Indemnity > Premium)
20% (4/20 years)

Pasture, Rangeland, Forage Insurance <u>NEBRASKA</u> Summary

Crop Year	Policies Earning Premium	Policies Indemnified	Acres	Total Premiums	Total Subsidies	Total Indemnities	Producer Loss Ratio
2013	2,362	1,840	3,464,062	$ 11,388,137	$ 6,001,684	$ 6,890,629	1.28
2014	1,243	779	1,864,877	$ 5,962,614	$ 3,125,538	$ 4,356,850	1.54
2015	1,101	679	1,796,745	$ 6,884,276	$ 3,631,584	$ 3,531,928	1.09
2016	1,001	711	1,590,989	$ 10,393,580	$ 5,500,791	$ 5,149,449	1.05
2017	1,134	922	2,178,807	$ 10,385,486	$ 5,468,531	$ 5,668,632	1.15
2018	1,066	532	2,164,797	$ 10,773,373	$ 5,668,503	$ 2,229,136	0.44
2019	1,084	512	2,216,647	$ 8,778,012	$ 4,624,190	$ 2,493,274	0.60
2020	1,280	998	1,880,200	$ 9,016,206	$ 4,764,296	$ 12,166,211	2.86
2021	1,951	1,745	3,553,230	$ 17,825,301	$ 9,409,536	$ 19,693,352	2.34
2022	2,544	2,319	4,493,814	$ 23,528,938	$ 12,357,467	$ 49,635,424	4.44
2023	5,385	5,128	8,965,579	$ 54,295,451	$ 28,401,743	$ 41,950,070	1.62
2024	5,745	5,271	8,539,040	$ 54,173,817	$ 28,406,283	$ 50,385,447	1.96
Average	**2,158**	**1,786**	**3,559,066**	**$ 18,617,099**	**$ 9,780,012**	**$ 17,012,534**	**1.93**

Source: USDA-RMA, Summary of Business, October 1, 2025.

Pasture, Rangeland, Forage Insurance NEBRASKA 2019-2024 Summary

Crop Year	Policies Earning Premium	Policies Indemnified	Acres	Total Premiums	Total Subsidies	Total Indemnities	Producer Loss Ratio
2019	1,084	512	2,216,647	$ 8,778,012	$ 4,624,190	$ 2,493,274	0.60
2020	1,280	998	1,880,200	$ 9,016,206	$ 4,764,296	$12,166,211	2.86
2021	1,951	1,745	3,553,230	$ 17,825,301	$ 9,409,536	$19,693,352	2.34
2022	2,544	2,319	4,493,814	$ 23,528,938	$12,357,467	$49,635,424	4.44
2023	5,385	5,128	8,965,579	$ 54,295,451	$28,401,743	$41,950,070	1.62
2024	5,745	5,271	8,539,040	$ 54,173,817	$28,406,283	$50,385,447	1.96
Average	**2,998**	**2,662**	**4,941,418**	**$ 27,936,288**	**$14,660,586**	**$29,387,296**	**2.21**

Source: USDA-RMA, Summary of Business, October 1, 2025.

PRF Insurance Coverage Level Data
Nebraska Annual Averages 2019-2024

Cov. Level Percent	Policies Earning Premium	Policies Indemnified	Percent Indemnified	Acres	Acres per Policy	Total Premiums	Total Subsidies	Total Indemnities	Producer Premium per Policy	Producer Premium per Acre	Producer Indemnity per Policy	Producer Loss Ratio
70%	66	45	67%	78,626	1,191	$ 183,657	$ 108,403	$ 218,414	$ 1,140	$ 0.96	$ 3,309	2.90
75%	128	108	85%	418,697	3,280	$ 1,199,466	$ 707,652	$ 1,529,662	$ 3,852	$ 1.17	$ 11,982	3.11
80%	67	53	78%	124,089	1,852	$ 411,860	$ 226,911	$ 396,320	$ 2,760	$ 1.49	$ 5,915	2.14
85%	516	463	90%	1,388,513	2,691	$ 6,984,086	$ 3,841,867	$ 7,327,302	$ 6,090	$ 2.26	$ 14,200	2.33
90%	1,981	1,768	89%	2,931,493	1,480	$ 19,157,219	$ 9,775,752	$ 19,915,599	$ 4,736	$ 3.20	$ 10,054	2.12
Total	**2,758**	**2,436**	**88%**	**4,941,418**	**1,792**	**$ 27,936,288**	**$ 14,660,586**	**$ 29,387,296**	**$ 4,814**	**$ 2.69**	**$ 10,657**	**2.21**

Source: USDA-RMA, Summary of Business, October 1, 2025.

PRF Insurance Coverage Level Data
Nebraska 2023

Cov. Level Percent	Policies Earning Premium	Policies Indemnified	Percent Indemnified	Acres	Acres per Policy	Total Premiums	Total Subsidies	Total Indemnities	Producer Premium per Policy	Producer Premium per Acre	Producer Indemnity per Policy	Producer Loss Ratio
70%	67	47	70%	56,925	850	$ 180,874	$ 106,407	$ 156,244	$ 1,111	$ 1.31	$ 2,332	2.10
75%	173	152	88%	391,765	2,265	$ 1,208,726	$ 713,164	$ 1,034,706	$ 2,865	$ 1.26	$ 5,981	2.09
80%	100	84	84%	198,319	1,983	$ 749,018	$ 413,113	$ 546,029	$ 3,359	$ 1.69	$ 5,460	1.63
85%	971	830	85%	2,686,282	2,767	$ 13,860,311	$ 7,625,364	$ 11,267,549	$ 6,421	$ 2.32	$ 11,604	1.81
90%	3,817	3,356	88%	5,632,288	1,476	$ 38,296,522	$ 19,543,695	$ 28,945,542	$ 4,913	$ 3.33	$ 7,583	1.54
Total	**5,128**	**4,469**	**87%**	**8,965,579**	**1,748**	**$ 54,295,451**	**$ 28,401,743**	**$ 41,950,070**	**$ 5,049**	**$ 2.89**	**$ 8,181**	**1.62**

Source: USDA-RMA, Summary of Business, October 1, 2025.

PRF Insurance Coverage Level Data
Nebraska 2024

Cov. Level Percent	Policies Earning Premium	Policies Indemnified	Percent Indemnified	Acres	Acres per Policy	Total Premiums	Total Subsidies	Total Indemnities	Producer Premium per Policy	Producer Premium per Acre	Producer Indemnity per Policy	Producer Loss Ratio
70%	59	37	63%	45,488	771	$ 140,335	$ 82,804	$ 140,650	$ 975	$ 1.26	$ 2,384	2.44
75%	162	140	86%	369,706	2,282	$ 1,152,131	$ 679,527	$ 1,674,729	$ 2,917	$ 1.28	$ 10,338	3.54
80%	82	71	87%	119,431	1,456	$ 523,925	$ 289,011	$ 559,368	$ 2,865	$ 1.97	$ 6,822	2.38
85%	1,047	1,004	96%	2,942,705	2,811	$ 15,885,439	$ 8,738,055	$ 14,289,104	$ 6,827	$ 2.43	$ 13,648	2.00
90%	3,921	3,557	91%	5,061,710	1,291	$ 36,471,987	$ 18,616,886	$ 33,721,596	$ 4,554	$ 3.53	$ 8,600	1.89
Total	**5,271**	**4,809**	**91%**	**8,539,040**	**1,620**	**$ 54,173,817**	**$ 28,406,283**	**$ 50,385,447**	**$ 4,889**	**$ 3.02**	**$ 9,559**	**1.96**

Source: USDA-RMA, Summary of Business, October 1, 2025.

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PRF Insurance Coverage Level Data
Nebraska 2018

Cov. Level Percent	Policies Earning Premium	Policies Indemnified	Percent Indemnified	Acres	Acres per Policy	Total Premiums	Total Subsidies	Total Indemnities	Producer Premium per Policy	Producer Premium per Acre	Producer Indemnity per Policy	Producer Loss Ratio
70%	75	16	21%	114,237	1,523	$ 229,282	$ 135,283	$ 90,392	$ 1,253	$ 0.82	$ 1,205	0.96
75%	100	54	54%	275,921	2,759	$ 861,667	$ 508,399	$ 171,736	$ 3,533	$ 1.28	$ 1,717	0.49
80%	40	13	33%	65,367	1,634	$ 186,909	$ 102,812	$ 23,438	$ 2,102	$ 1.29	$ 586	0.28
85%	180	93	52%	411,642	2,287	$ 1,977,448	$ 1,087,621	$ 330,710	$ 4,943	$ 2.16	$ 1,837	0.37
90%	671	356	53%	1,297,630	1,934	$ 7,518,067	$ 3,834,387	$ 1,612,860	$ 5,490	$ 2.84	$ 2,404	0.44
Total	**1,066**	**532**	**50%**	**2,164,797**	**2,031**	**$10,773,373**	**$ 5,668,502**	**$ 2,229,136**	**$ 4,789**	**$ 2.36**	**$ 2,091**	**0.44**

Source: USDA-RMA, Summary of Business, October 24,2024.

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