



MONTANA HAIL INSURANCE

SERVING MONTANA PRODUCERS FOR OVER 100 YEARS

2025 Crop Year Annual Report

The State Hail Insurance Program was enacted in 1917 to provide hail insurance to crop producers at actual cost and thereby improve their financial position and the economic wellbeing of the industry and the state. The State Hail Insurance Program is self supporting through a proprietary fund and reserve established through premiums paid by participating producers. The State Hail Board sets premium rates on a county basis to reflect the actual cost of the insurance. The State Hail Insurance Program insures producers against hail damage on crops grown in Montana, up to the maximum coverage set by statute. Maximum coverage for most non irrigated crops is \$75/acre and for most irrigated crops is \$114/acre. High value crops are insured at various rates. Please call the state hail office for quotes. Premium rates vary according to the zone you farm in and may range from 5.25% to 12.60% of total available coverage.

Hail Insurance Protects Your Crop Investment

When your crops are established, we encourage you to call the Hail program office at the Montana State Department of Agriculture to purchase your State Hail Insurance.

Montana Hail Insurance Program
P.O. Box 200201 | Helena, MT 59620-0201
(406) 444-5429 | agr.mt.gov

BOARD

William VonBergen Moccasin, MT	Jim Schillinger Circle, MT
Vince Mattson Chester, MT	James Brown State Auditor
Jillien Streit Director of Agriculture	

MONTANA DEPARTMENT OF AGRICULTURE

Andy Fjeseth Bureau Chief	Walt Anseth Section Manager
Dani Jones Program Officer	

2025 CROP YEAR

2025 showed how volatile weather is for Montana's producers. While some areas saw improved conditions, others stayed in drought. Hot conditions in early June helped increase the number of severe hail storms in parts of Montana. Spring Wheat was the most insured crop with 99,736 acres. State Hail Insurance serves as a valued form of risk management for producers of Montana.

109 YEAR SUMMARY

Total Risk Written	\$2,278,563,019
Premium Charge.	\$202,906,064
Amount of Losses Paid.	\$157,167,222
Policies Issued.	205,459
Acres Insured	87,576,304
Average Acres Per Policy	426
Number of Losses Paid	46,667
Loss Ratio.	77.46%
Total Refunds Paid.	\$32,698,999

Montana Hail Program

2025 Operations Report

As required by Montana Code Annotated a report of the 2025 season is hereby submitted.

Damage Summary for 2025

<u>Crops</u>	<u>Acres</u>	<u>Losses</u>
	<u>Damaged</u>	<u>Paid</u>
Winter Wheat	38,867	\$1,487,078
Spring Wheat	44,148	\$1,450,396
Lentils	9,124	\$410,314
Canola	1,726	\$44,542
Mustard	1,020	\$41,370
Peas	4,057	\$246,513
Durum Wheat	2,936	\$33,421
Chickpeas	2,359	\$92,865
Barley	3,287	\$119,624
Other Crops	2,811	\$103,390
TOTALS:	110,335	\$4,029,513

2025 BUSINESS SUMMARY

Total Risk Written	\$18,811,682
Premium Charge	\$2,130,204
Amount of Losses Paid	\$4,029,513
Policies Issued	228
Acres Insured	278,840
Average Acres Per Policy	1,223
Number of Losses Paid	131
Loss Ratio	189.16%

Total Acres Insured — 2025

<u>Crops</u>	<u>Acres</u>
Barley	10,917
Camelina	295
Canola	2,469
Chickpeas	7,381
Corn	1,625
Durum Wheat	10,553
Flax	1,473
Hay	4,485
Lentils	19,257
Millet	103
Mustard	1,472
Oats	640
Peas	19,249
Safflower	352
Sorghum	20
Soybeans	102
Speltz	572
Spring Wheat	99,736
Triticale	379
Winter Wheat	98,758
Totals	278,840

Operating Expenses

11/1/2024—10/31/2025

Personnel Services	\$171,409
Operating Expenses	\$73,936
Indirect	<u>\$144,818</u>

Total Operating Expenses. \$390,163

Investments

<u>Amount Invested</u>	<u>Interest Rate*</u>	<u>Interest Received</u>
\$7,361,911	4.71%	\$346,746

*Annualized interest rate for average amounts in Short and Long Term Investments.