



# 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](http://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 Damaged</u>	<u>Losses 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
<b>TOTALS:</b>	<b>110,335</b>	<b>\$4,029,513</b>

### 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
<b>Totals</b>	<b>278,840</b>

### 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 . . . . . 1223  
 Number of Losses Paid . . . . . 131  
 Loss Ratio . . . . . 189.16%

### Operating Expenses

11/1/2024—10/31/2025

Personnel Services. . . . . \$171,409  
 Operating Expenses. . . . . \$73,936  
 Indirect . . . . . \$144,818

**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.