North Dakota

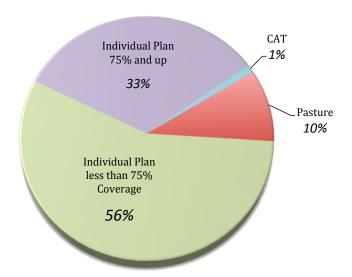
1,196 Agents

Crop Insurance

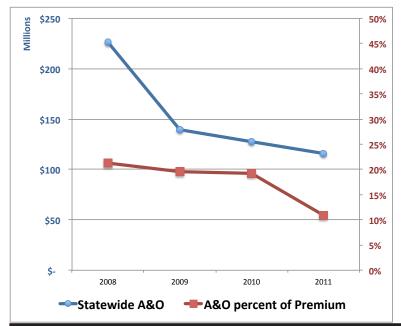
Year	Net Acres Insured	Producer Premiums	Liabilities	Indemnities	A&O Costs
2008	22.4 m	\$443 m	\$5.8 bn	\$848 m	\$226 m
2009	24.2 m	\$271 m	\$4.1 bn	\$460 m	\$139 m
2010	23.6 m	\$249 m	\$4.0 bn	\$443 m	\$128 m
2011	23.3 m	\$386 m	\$6.1 bn	\$1,599 m	\$116 m

Based on NASS data, virtually all planted acres in North Dakota are enrolled in crop insurance. Of the insured acreage, 20.8 million were individual buy-up coverage, with 7.7 million (33% of acres; 46% of premiums) with a buy-up level of 75% or greater. Only 257,000 (1%) were in CAT.

Insurance Policies by Net Acres Insured



Administrative and Operating Costs



The chart to the left highlights how the cost to the government to administer crop insurance in the state has been drastically cut since 2008, even as total liability within North Dakota has increased (from \$4 billion in 2010 to \$6.1 billion in 2011).

