SENATE AGRICULTURE
EXHIBIT NO. 4
DATE 3-5-13
BILL NO. HB 189

Montana State Crop Hail Insurance Program
Historical Data

Year	(1) Number of Policies	(2) Risk	(3) Premiums	(4) Losses	(5) Acres Insured	(6) Number of Losses	(7) Loss Ratio (4)/(3)	(8) Refund Amount	(9) Refund % (8)/(3)	(10) Risk Per Acre, (2)/(5)	(11) Losses Per Acre (4)/(5)
1917		3,178,402	106,181	61,604	270,787		58.0%		0%	11.74	0.23
1918		8,092,204	404,976	393,798	385,503		97.2%		0%	20.99	1.02
1919		939,441	58,789	55,055	78,452		93.6%		0%	11.97	0.70
1920	2,383	3,216,346	299,731	254,570	270,148	638	84.9%		0%	11.91	0.94
1921	1,204	1,494,479	140,682	152,494	124,977	356	108.4%		0%	11.96	1.22
1922	1,261	1,460,030	136,705	106,119	129,650	376	77.6%		0%	11.26	0.82
1923	1,412	1,240,673	109,470	132,145	126,771	592	120.7%		0%	9.79	1.04
1924	1,025	895,430	74,167	35,058	108,334	215	47.3%		0%	8.27	0.32
1925	1,169	1,158,759	75,637	16,499	115,406	84	21.8%		0%	10.04	0.14
1926	1,136	1,188,748	82,314	25,449	118,889	147	30.9%		0%	10.00	0.21
1927	1,800	1,802,267	149,576	119,464	218,000	484	79.9%		0%	8.27	0.55
1928	1,935	2,008,592	149,847	141,011	248,000	422	94.1%		0%	8.10	0.57
1929	1,649	1,993,974	132,986	27,529	242,854	95	20.7%		0%	8.21	0.11
1930	1,562	2,001,047	145,700	93,315	257,955	249	64.0%		0%	7.76	0.36
1931	234	279,806	22,055	21,871	38,013	48	99.2%		0%	7.36	0.58
1932	1,082	1,072,450	84,511	128,808	162,579	368	152.4%		0%	6.60	0.79
1933	764	630,897	49,487	36,858	109,888	147	74.5%		0%	5.74	0.34
1934	598	532,161	40,569	24,334	74,974	50	60.0%		0%	7.10	0.32
1935	1,545	1,449,100	116,159	145,614	214,595	454	125.4%		0%	6.75	0.68
1936	421	391,122	26,859	600	59,159	7	2.2%		0%	6.61	0.01
1937	530	462,706	35,273	17,791	67,909	66	50.4%		0%	6.81	0.26
1938	2,670	2,505,423	193,007	126,130	357,007	524	65.3%		0%	7.02	0.35
1939	1,195	1,062,243	83,157	42,302	152,321	210	50.9%		0%	6.97	0.28
1940	1,040	919,895	71,454	95,485	136,899	341	133.6%		0%	6.72	0.70
1941	1,971	2,054,557	163,601	145,400	293,999	562	88.9%		0%	6.99	0.49
1942	2,149	2,492,670	197,984	178,911	322,032	533	90.4%		0%	7.74	0.56
1943	3,060	3,594,542	295,494	371,954	453,797	910	125.9%		0%	7.92	0.82
1944	2,294	3,588,231	311,808	360,336	435,126	721	115.6%		0%	8.25	0.83
1945	2,626	4,571,798	392,132	301,263	541,998	389	76.8%		0%	8.44	0.56
1946	2,614	4,268,566	382,318	355,964	510,017	679	93.1%		0%	8.37	0.70
1947	3,197	6,061,199	553,792	406,858	701,012	904	73.5%		0%	8.65	0.58
1948	3,225	6,643,254	584,610	523,894	739,227	696	89.6%		0%	8.99	0.71
1949	1,729	3,365,953	295,622	162,995	376,638	210	55.1%		0%	8.94	0.43
1950	3,093	5,993,270	543,083	134,628	671,340	261	24.8%		0%	8.93	0.20
1951	2,514	5,634,090	494,297	326,566	627,684	424	66.1%		0%	8.98	0.52
1952	1,518	3,500,317	290,960	100,336	375,541	136	34.5%		0%	9.32	0.27
1953	2,961	7,870,126	686,343	421,477	755,928	555	61.4%		0%	10.41	0.56
1954	2,324	5,773,906	503,792	448,221	547,034	657	89.0%		0%	10.55	0.82
1955	2,305	5,428,902	466,206	198,727	513,811	310	42.6%		0%	10.57	0.39
1956	1,247	3,249,738	211,302	217,277	304,109	261	102.8%		0%	10.69	0.71
1957	1,911	4,787,076	406,325	331,432	454,322	427	81.6%	40,633	10%	10.54	0.73
1958	2,083	5,548,902	440,413	143,541	513,192	240	32.6%	132,124	30%	10.81	0.28
1959	2,536	7,135,784	562,468	217,108	656,835	222	38.6%	195,632	35%	10.86	0.33
1960	2,844	8,160,074	652,107	452,654	755,324	515	69.4%	163,027	25%	10.80	0.60
1961	2,009	6,035,661	461,264	570,984	552,735	392	123.8%		0%	10.92	1.03
1962	3,198	8,593,193	690,445	958,755	795,527	965	138.9%		0%	10.80	1.21
1963	2,536	7,346,940	602,966	938,726	674,907	1,055	155.7%		0%	10.89	1.39
1964	2,609	7,460,765	641,786	728,386	690,631	716	113.5%		0%	10.80	1.05
1965	2,323	7,060,927	620,242	550,486	649,124	568	88.8%		0%	10.88	0.85
1966	2,081	6,281,261	554,123	322,877	571,810	316	58.3%	166,236	30%	10.98	0.56
1967	2,234	7,598,010	668,603	140,144	688,976	153	21.0%	267,441	40%	11.03	0.20
1968	2,587	8,987,833	780,046	390,771	805,950	478	50.1%	294,000	38%	11.15	0.48
1969	2,911	9,300,924	826,680	541,089	849,007	483	65.5%	295,813	36%	10.96	0.64
1970	2,657	8,422,974	748,659	296,767	767,967	467	39.6%	434,038	58%	10.97	0.39
1971	3,077	11,498,341	1,009,743	566,388	1,051,764	418	56.1%	312,826	31%	10.93	0.54
1972	2,585	10,177,714	908,297	380,439	939,416	471	41.9%	526,812	58%	10.83	0.40
1973	2,651	11,571,965	1,042,876	142,525	1,066,169	182	13.7%	855,164	82%	10.85	0.13
1974	3,051	15,006,883	1,310,919	804,895	1,348,014	578	61.4%	380,166	29%	11.13	0.60
1975	3,313	16,296,098	1,408,277	1,274,333	1,461,941	938	90.5%		0%	11.15	0.87
1976	2,882	14,842,443	1,299,993	1,116,489	1,333,668	831	85.9%		0%	11.13	0.84
1977	2,146	10,692,679	949,468	335,896	970,757	299	35.4%		0%	11.01	0.35
1978	2,625	17,059,114	1,512,391	1,626,810	1,039,998	912	107.6%		0%	16.40	1.56
1979	1,846	13,567,843	1,189,607	431,771	821,521	245	36.3%	175,546	15%	16.52	0.53
1980	1,326	15,133,911	1,209,283	1,590,523	662,326	439	131.5%		0%	22.85	2.40
1981	2,002	23,542,542	1,987,230	1,978,486	1,043,662	743	99.6%		0%	22.56	1.90
1982	2,138	25,299,339	2,179,350	1,230,694	1,120,740	523	56.5%	1,101,051	51%	22.57	1.10

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1983	2,251	25,146,238	2,178,891	1,794,862	1,112,673	585	82.4%	433,334	20%	22.60	1.61
1984	2,273	27,055,207	2,370,027	369,708	1,206,834	197	15.6%	2,131,011	90%	22.42	0.31
1985	2,029	24,457,536	2,152,897	1,499,182	1,092,158	538	69.6%	638,505	30%	22.39	1.37
1986	2,861	34,180,835	2,968,198	1,134,795	1,563,961	453	38.2%	1,768,113	60%	21.86	0.73
1987	3,038	34,991,738	3,018,007	713,650	1,595,773	362	23.6%	2,111,046	70%	21.93	0.45
1988	2,244	24,692,265	2,137,452	1,541,108	1,116,578	400	72.1%	637,028	30%	22.11	1.38
1989	3,266	42,724,810	3,661,612	1,446,960	1,946,706	488	39.5%	1,088,829	30%	21.95	0.74
1990	2,827	36,885,205	3,161,800	3,692,434	1,693,060	789	116.8%	0	0%	21.79	2.18
1991	2,293	25,078,472	2,134,804	2,740,660	1,160,056	681	128.4%	0	0%	21.62	2.36
1992	1,669	18,958,636	1,623,514	956,514	869,116	306	58.9%	0	0%	21.81	1.10
1993	1,989	23,560,144	1,996,387	1,975,595	1,089,459	647	99.0%	0	0%	21.63	1.81
1994	1,968	25,274,158	2,138,728	733,022	1,169,751	375	34.3%	429,135	20%	21.61	0.63
1995	2,337	31,476,512	2,622,528	3,140,158	1,456,469	1,014	119.7%	0	0%	21.61	2.16
1996	2,407	34,536,852	2,879,814	1,863,815	1,567,757	598	64.7%	347,765	12%	22.03	1.19
1997	2,272	33,551,599	2,817,819	1,557,198	1,525,269	599	55.3%	841,643	30%	22.00	1.02
1998	2,217	30,421,758	2,582,146	1,893,114	1,402,778	668	73.3%	513,756	20%	21.69	1.35
1999	1,998	28,754,279	2,426,448	2,256,636	1,324,798	614	93.0%	0	0%	21.70	1.70
2000	1,628	22,344,773	1,888,504	2,928,557	1,032,353	693	155.1%	0	0%	21.64	2.84
2001	1,269	17,510,769	1,476,007	2,168,046	801,563	491	146.9%	0	0%	21.85	2.70
2002	1,232	19,015,148	1,613,880	1,439,433	863,153	409	89.2%	0	0%	22.03	1.67
2003	2,395	46,764,162	4,000,547	1,361,700	1,751,570	395	34.0%	395,350	10%	26.70	0.78
2004	2,026	47,203,746	4,003,240	1,879,295	1,521,701	367	46.9%	786,648	20%	31.02	1.23
2005	2,440	68,141,418	5,845,572	2,539,537	1,950,693	439	43.4%	1,724,531	30%	34.93	1.30
2006	2,107	59,918,927	5,175,482	1,142,454	1,686,482	240	22.1%	2,568,768	50%	35.53	0.68
2007	2,556	91,278,055	7,925,390	6,719,017	2,058,886	634	84.8%	788,538	10%	44.33	3.26
2008	2,269	84,935,978	7,405,099	3,702,885	1,890,709	418	50.0%	2,929,163	40%	44.92	1.96
2009	1,996	71,616,272	6,253,975	3,812,759	1,620,543	506	61.0%	1,860,834	30%	44.19	2.35
2010	2,178	85,842,424	7,459,098	7,013,070	1,910,623	856	94.0%	745,910	10%	44.93	3.67
2011	1,943	72,428,597	6,290,064	4,174,093	1,589,112	435	66.4%	0	0%	45.58	2.63
Totals:	193,581	1,590,223,021	136,034,127	93,161,939	76,095,230	42,854	68.5%	28,080,414	21%	20.90	1.22