

Crops	Insured Acres	Total Acres	Percent Insured	Indemnity
Macadamia Nuts	11,929	16,200	75	\$2,081,691
Tropical Fruit - Banana	1	318	<1	\$0
Tropical Fruit - Coffee	4,540	7,400	61	\$167,381
Tropical Fruit - Papaya	81	650	13	\$0
Crop Pilot Programs				
Program	County Availability	Total Liability	Indemnity	
Macadamia Trees	All Counties	\$99,769,649	\$0	
Whole-Farm Revenue Protection	All Counties	\$0	N/A	
Micro-Farm	All Counties	\$156,900	N/A	
Dollar Liability Program		Total Dollar Liability	Indemnity	
Macadamia Trees		\$ 99,769,649	\$0	
Nursery		\$6,131,471	\$0	
Hurricane Insurance Protection - Wind Index (All Crops)		\$2,062,100	\$0	
Tropical Tree - Banana		\$5,918	\$0	
Tropical Tree - Coffee		\$ 53,302,718	\$167,231	
Tropical Tree - Papaya		\$ 940,178	\$0	
Micro-Farm		\$156,900	N/A	

15 Year Crop Insurance History for Hawaii

Year	Policies Earning Premium	Net Acres Insured	Liability (\$)	Gross Premium (\$)	Losses (\$)	Loss Ratio
2010	130	28,174	110,775,618	1,580,308	984,974	0.62
2011	160	28,981	111,225,655	1,586,946	2,627,456	1.66
2012	163	29,650	119,474,501	1,767,210	796,124	0.45
2013	152	29,087	113,796,812	1,641,071	856,129	0.52
2014	151	28,983	113,276,219	1,693,371	1,750,572	1.03
2015	181	29,170	119,682,522	1,804,629	667,210	0.37
2016	192	28,903	121,569,818	1,446,380	1,069,071	0.74
2017	161	28,544	117,976,332	1,100,506	1,029,078	0.94
2018	164	28,461	126,454,523	1,236,637	1,922,579	1.55
2019	149	15,813	149,990,558	1,435,515	2,178,539	1.52
2020	165	16,345	172,268,472	1,584,774	2,290,368	1.45
2021	216	16,233	168,938,172	1,637,637	2,104,433	1.29
2022	203	16,404	177,167,478	1,811,911	3,936,540	2.17
2023	231	17,085	199,666,803	2,239,786	6,119,056	2.73
2024	213	16,551	215,494,253	2,436,200	2,246,624	0.92

Data current as of February 2025. For current data go to RMA's [Summary of Business tool](#).

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private crop insurance agents. A list of insurance agents is available online using the [RMA Agent Locator](#).

Contact Us

USDA Risk Management Agency
Davis Regional Office
430 G Street, #4168
Davis, CA 95616
Phone: (530) 792-5870
Fax: (530) 792-5893
E-mail: rsoca@usda.gov

USDA Risk Management Agency
Western Regional Compliance Office
430 G Street, #4167
Davis, CA 95616
Phone: (530) 792-5850
Fax: (530) 792-5865
E-mail: cfoca@usda.gov

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