

Crop insurance offers higher protection

WASHINGTON, D.C. — The Federal Crop Insurance Act of 1980, which became effective last October 1, makes crop insurance available on a nationwide basis and provides coverage on virtually all crops.

The new, larger insurance program is designed to protect crops when ASCS disaster payments are phased out after the 1981 crops are harvested. Subsidized crop insurance will then replace the complex system of disaster payments and emergency loans that has built up over the years.

Program Changes

The Federal Crop Insurance program offers more protection

than before with higher yield and dollar guarantees. It also provides substantially greater flexibility. Farmers can tailor coverage to their own individual financial situations, change the policy from year to year as risk management needs change, and receive insurance guarantees based on individual yield history.

If a farmer decides to buy Federal Crop Insurance, the Government will foot the bill for the 30 percent of the premium price covering up to 65 percent of established yields.

When the 1980 Act was written last fall, only 1,626 of the nation's roughly 3,000 counties had crop insurance. Half of them had in-

urance for wheat. There was also a sizable number of county programs for corn, soybeans, cotton, tobacco, and various other crops.

Originally, 250 additional counties were to be brought into the program each year until all counties were covered. However, on April 27 the Secretary of Agriculture announced that by 1982 insurance will be available in all counties where the six crops currently eligible for disaster payments are grown. These crops are wheat, cotton, grain sorghum, rice, corn, and barley.

Farmers can now buy the insurance from private insurance agents, banks, Production Credit

Associations, and county ASCS offices, as well as from local offices of the Federal Crop Insurance Corporation (FCIC). In the past, FCIC offices were the only places you could buy it.

Choosing Protection

Farmers can choose to cover 50, 65, or 75 percent of their normal yield. They can then select from a range of three guaranteed prices, with the highest insured price set within 90 percent of the projected market price.

If farmers need maximum coverage to pay debts or meet other needs, they can buy 75-percent coverage of the full projected price. However, the 30-percent discount you get off the premium price covers only the first 65 percent of the guaranteed yield. Producers less in need of protection can select smaller amounts of coverage that cost only a fraction of the higher options.

This year, if farmers produce wheat, cotton, grain sorghum, rice, corn, or barley, they can still receive ACSC disaster payments and crop insurance as well. But if they elect this combination, they don't qualify for the 30-percent discount, but instead pay the full of

insurance premium.

The disaster payments can add substantially to insurance coverage. Remember, though, farmers must participate in the farm programs for wheat, cotton, grain sorghum, corn, rice, or barley to be eligible for disaster payments.

How It Works

Premium payments and other elements of the program will vary among counties and crops, but as an example, let's look at the protection a farm in Mills County, Iowa, can get on its corn and soybean crops this year.

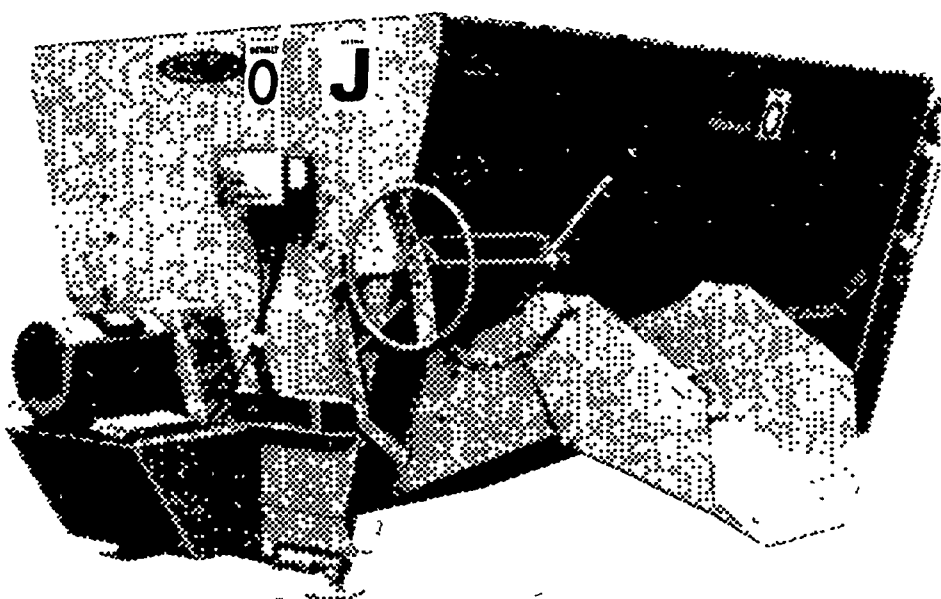
Let's say this farm has 200 acres of corn and 100 acres of soybeans for insurance. We'll assume that for this farm:

- the average corn yield (from FCIC records) is 110 bushels;
- the farmer chooses the 75-percent yield guarantee at \$2.70 a bushel, paying a subsidized premium of \$9.90 an acre.

Now suppose that for the 100 acres of soybeans, the same 75-percent coverage is selected, and that:

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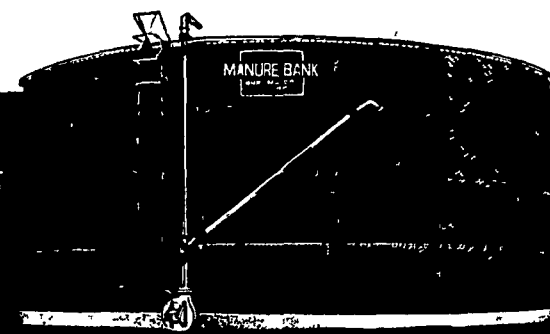
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