

# USDA, AREC To Examine Crop Insurance Options

COLLEGE PARK, MD. — Recent droughts in the United States have renewed interest in the viability of agricultural crop insurance. While crop insurance participation varies from the national average of about 25 percent, from 2.9 percent in Maryland to 75 percent in Montana, growers have expressed dissatisfaction with the structure of currently offered federal insurance packages.

It's in this light that the department of agricultural and resource economics at the University of Maryland at College Park announces a \$100,000 cooperative research project with the Commodity Economics Division of the U.S. Department of Agriculture's Economic Research Service.

The study focuses on how existing multiple-peril federal crop insurance programs can be made more efficient and more attractive to American farmers. "The federal government is hopeful that an

agricultural insurance plan can be devised that will be widely adopted, thus eliminating the need for the costly disaster payment programs of recent years," said Dr. Darrell Hueth, chairman of the agricultural and resource economics department.

The study will determine what factors farmers take into account in their decision to purchase insurance, how coverage levels are chosen, and how existing crop insurance decisions can be made more efficient and attractive.

The study also will survey 400 Maryland and Delaware corn and soybean growers on the Delmarva Peninsula. This intensive survey will allow an explicit comparison of Maryland crop insurance patterns with national patterns. The national survey will contact about 2,700 growers of corn, sorghum, soybeans, wheat, rice and cotton. More than 600 of these growers purchased multiple-peril crop

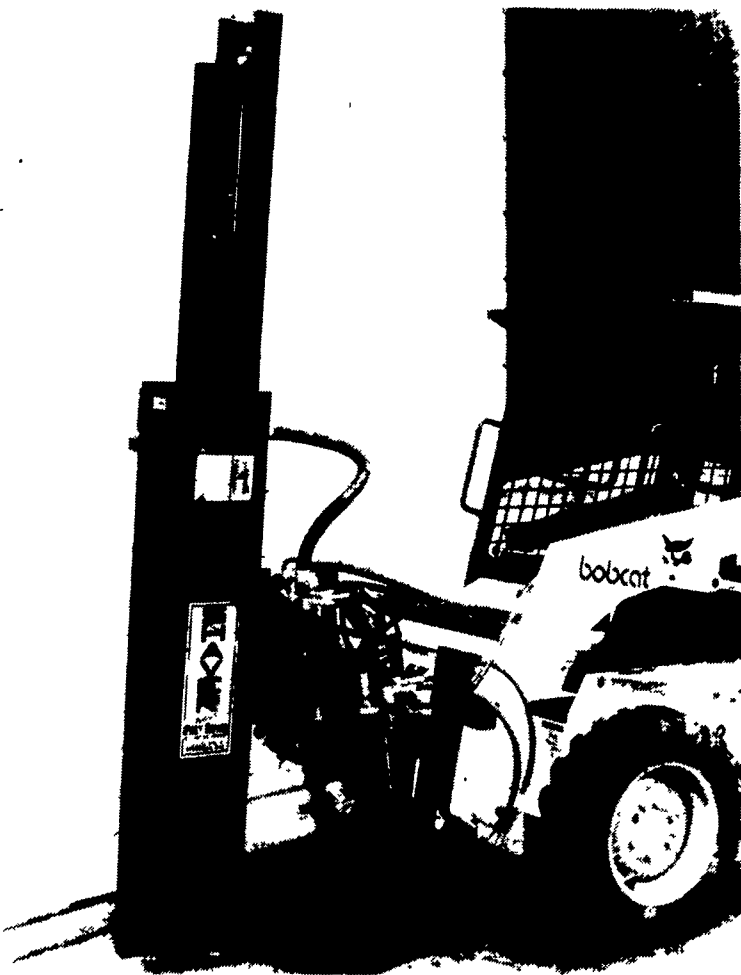
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(Continued from Page D6)

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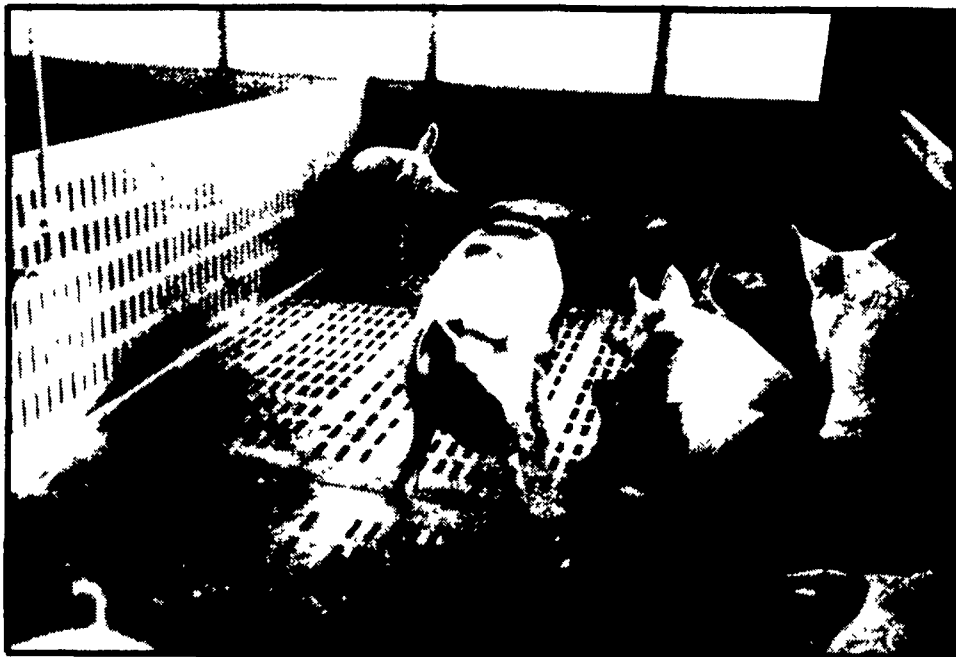
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