

Table 1. Comparative insurance per acre and per dollar of farmer paid premium compared to cotton, selected states and crops insured in 1998

State	Crop	Type of coverage	# of policies	Acres insured	Coverage as sold		At 65% level		Ratio to cotton
					Value per acre	Value per dollar	Value per acre	Value per dollar	

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Alabama	Corn	Buy-up	50	99	10,223	100	33.71	130	16.72	1.08
Alabama	Corn	Cat	50	740	82,687	51	N/A	111	13.85	0.82
Alabama	Corn	Buy-up	65	449	45,246	128	15.31	128	15.31	0.92
Alabama	Cotton	Buy-up	50	221	52,648	237	31.34	309	15.55	1.00
Alabama	Cotton	Cat	50	439	97,845	137	N/A	297	16.95	1.00
Alabama	Cotton	Buy-up	65	1,670	285,973	284	16.70	284	16.70	1.00
Alabama	Peanuts	Buy-up	50	60	5,873	315	37.56	410	18.64	1.20
Alabama	Peanuts	Cat	50	206	12,467	201	N/A	436	19.38	1.14
Alabama	Peanuts	Buy-up	65	1,082	111,599	452	20.48	452	20.48	1.23
Alabama	Soybeans	Buy-up	50	69	12,445	70	21.97	91	10.90	0.70
Alabama	Soybeans	Cat	50	645	109,359	44	N/A	95	11.24	0.66
Alabama	Soybeans	Buy-up	65	289	31,849	98	11.96	98	11.96	0.72
Alabama	Wheat	Cat	50	236	30,968	40	N/A	87	17.07	1.01
Alabama	Wheat	Buy-up	65	79	8,573	99	19.30	99	19.30	1.16
Arkansas	Corn	Buy-up	50	50	8,906	118	25.81	153	12.81	0.89
Arkansas	Corn	Cat	50	574	107,314	73	N/A	159	12.84	0.96
Arkansas	Corn	Buy-up	65	14	3,613	143	11.91	143	11.91	1.00
Arkansas	Cotton	Buy-up	50	32	9,294	246	29.07	320	14.42	1.00
Arkansas	Cotton	Cat	50	2,499	700,817	155	N/A	335	13.41	1.00
Arkansas	Cotton	Buy-up	65	27	3,313	273	11.86	273	11.86	1.00
Arkansas	Grain Sorghum	Buy-up	50	19	5,081	71	21.11	92	10.47	0.73
Arkansas	Grain Sorghum	Cat	50	475	58,397	44	N/A	96	10.68	0.80
Arkansas	Grain Sorghum	Buy-up	65	64	4,827	91	12.24	91	12.24	1.03
Arkansas	Rice	Buy-up	50	298	74,251	274	68.83	356	34.99	2.43
Arkansas	Rice	Cat	50	3,248	603,964	153	N/A	332	26.98	2.01
Arkansas	Rice	Buy-up	65	508	76,806	337	34.59	337	34.59	2.92
Arkansas	Soybeans	Buy-up	50	405	141,291	82	23.46	106	11.64	0.81
Arkansas	Soybeans	Cat	50	5,155	1,623,517	46	N/A	100	9.08	0.68
Arkansas	Soybeans	Buy-up	65	558	138,427	101	10.91	101	10.91	0.92
Arkansas	Wheat	Buy-up	50	220	49,870	54	18.91	71	9.38	0.65
Arkansas	Wheat	Cat	50	2,310	407,235	44	N/A	96	9.97	0.74
Arkansas	Wheat	Buy-up	65	360	60,885	83	9.77	83	9.77	0.82

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State	Crop	Type of coverage	# of policies	Acres insured	Coverage as sold		At 65% level		Ratio to cotton	
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Florida	Corn	Buy-up	50	25	5,969	117	30.73	153	15.24	1.52
Florida	Corn	Cat	50	276	37,099	45	N/A	98	10.13	0.73
Florida	Corn	Buy-up	65	51	6,555	121	11.94	121	11.94	1.14
Florida	Cotton	Buy-up	50	55	13,477	230	20.17	299	10.01	1.00
Florida	Cotton	Cat	50	163	41,142	151	N/A	327	13.90	1.00
Florida	Cotton	Buy-up	65	94	20,961	299	10.50	299	10.50	1.00
Florida	Flue Cured Tobacco	Cat	50	92	2,759	1,412	N/A	3,059	61.65	4.43
Florida	Flue Cured Tobacco	Buy-up	65	49	1,689	2,918	58.71	2,918	58.71	5.59
Florida	Peanuts	Cat	50	240	31,285	221	N/A	479	24.53	1.76
Florida	Peanuts	Buy-up	65	295	33,843	460	21.56	460	21.56	2.05
Florida	Rice	Cat	50	15	17,244	84	N/A	181	27.00	1.94
Florida	Soybeans	Buy-up	50	12	1,464	74	19.24	96	9.54	0.95
Florida	Soybeans	Cat	50	110	15,169	40	N/A	86	9.27	0.67
Florida	Soybeans	Buy-up	65	20	1,914	114	12.17	114	12.17	1.16
Florida	Wheat	Buy-up	50	2	391	71	31.83	92	15.80	1.58
Florida	Wheat	Cat	50	29	3,580	33	N/A	72	12.83	0.92
Florida	Wheat	Buy-up	65	9	2,822	105	17.55	105	17.55	1.67
Georgia	Corn	Buy-up	50	193	19,945	107	27.98	139	13.88	1.09
Georgia	Corn	Cat	50	1,938	237,071	63	N/A	136	13.94	0.98
Georgia	Corn	Buy-up	65	608	62,433	142	14.68	142	14.68	1.19
Georgia	Cotton	Buy-up	50	992	261,304	238	25.64	309	12.72	1.00
Georgia	Cotton	Cat	50	2,312	619,166	146	N/A	317	14.27	1.00
Georgia	Cotton	Buy-up	65	1,264	305,644	297	12.31	297	12.31	1.00
Georgia	Flue Cured Tobacco	Buy-up	50	76	1,800	2,099	97.10	2,729	48.18	3.79
Georgia	Flue Cured Tobacco	Cat	50	449	11,118	1,242	N/A	2,691	50.67	3.55
Georgia	Flue Cured Tobacco	Buy-up	65	586	17,120	2,727	44.12	2,727	44.12	3.58
Georgia	Grain Sorghum	Buy-up	50	9	715	46	21.66	59	10.75	0.85
Georgia	Grain Sorghum	Cat	50	73	7,814	23	N/A	49	9.47	0.66
Georgia	Grain Sorghum	Buy-up	65	11	1,019	52	10.23	52	10.23	0.83
Georgia	Peanuts	Buy-up	50	259	25,464	386	41.91	502	20.78	1.63
Georgia	Peanuts	Cat	50	1,277	122,489	260	N/A	563	21.63	1.52
Georgia	Peanuts	Buy-up	65	2,910	284,506	494	20.67	494	20.67	1.68
Georgia	Soybeans	Buy-up	50	94	15,254	65	17.64	84	8.75	0.69
Georgia	Soybeans	Cat	50	1,111	141,065	33	N/A	71	7.98	0.56
Georgia	Soybeans	Buy-up	65	189	21,009	82	8.63	82	8.63	0.70
Georgia	Wheat	Buy-up	50	56	9,911	70	37.60	92	18.66	1.47
Georgia	Wheat	Cat	50	629	95,593	39	N/A	85	18.70	1.31
Georgia	Wheat	Buy-up	65	207	33,018	83	16.52	83	16.52	1.34

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State	Crop	Type of coverage	# of policies	Acres insured	Coverage as sold		At 65% level		Ratio to cotton		
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Louisiana	Corn	Buy-up	50	309	118,453	134	35.25	174	17.49	1.68	
Louisiana	Corn	Cat	50	1,570	421,162	69	N/A	150	15.95	1.40	
Louisiana	Corn	Buy-up	65	186	47,008	163	16.31	163	16.31	1.57	1
Louisiana	Cotton	Buy-up	50	53	8,422	240	20.99	312	10.42	1.00	
Louisiana	Cotton	Cat	50	1,871	454,184	155	N/A	336	11.39	1.00	
Louisiana	Cotton	Buy-up	65	62	10,792	263	10.41	263	10.41	1.00	1
Louisiana	Grain Sorghum	Buy-up	50	82	27,230	74	25.17	96	12.49	1.20	
Louisiana	Grain Sorghum	Cat	50	388	69,537	39	N/A	85	11.38	1.00	
Louisiana	Grain Sorghum	Buy-up	65	38	9,369	93	16.58	93	16.58	1.59	1
Louisiana	Rice	Buy-up	50	162	58,192	239	57.53	311	29.25	2.81	
Louisiana	Rice	Cat	50	1,229	218,587	132	N/A	286	30.71	2.70	
Louisiana	Rice	Buy-up	65	217	52,366	297	31.82	297	31.82	3.06	1
Louisiana	Soybeans	Buy-up	50	427	142,862	79	18.91	103	9.38	0.90	
Louisiana	Soybeans	Cat	50	2,504	673,586	42	N/A	90	7.36	0.65	
Louisiana	Soybeans	Buy-up	65	212	39,502	95	9.07	95	9.07	0.87	1
Louisiana	Wheat	Buy-up	50	45	8,763	43	12.38	56	6.14	0.59	
Louisiana	Wheat	Cat	50	211	36,053	36	N/A	77	7.89	0.69	
Louisiana	Wheat	Buy-up	65	54	14,606	67	7.54	67	7.54	0.72	1
Mississippi	Corn	Buy-up	50	150	36,584	105	27.20	137	13.50	0.97	
Mississippi	Corn	Cat	50	1,181	333,632	63	N/A	137	14.18	0.77	
Mississippi	Corn	Buy-up	65	128	38,406	155	14.98	155	14.98	0.96	1
Mississippi	Cotton	Buy-up	50	183	62,002	235	28.13	305	13.95	1.00	
Mississippi	Cotton	Cat	50	1,902	766,068	170	N/A	367	18.47	1.00	
Mississippi	Cotton	Buy-up	65	143	42,266	311	15.68	311	15.68	1.00	1
Mississippi	Grain Sorghum	Buy-up	50	5	2,527	74	37.99	97	18.85	1.35	
Mississippi	Grain Sorghum	Cat	50	93	20,229	46	N/A	99	18.05	0.98	
Mississippi	Grain Sorghum	Buy-up	65	10	1,930	90	14.54	90	14.54	0.93	1
Mississippi	Rice	Buy-up	50	89	28,544	274	84.47	356	41.91	3.00	
Mississippi	Rice	Cat	50	505	189,917	164	N/A	355	44.30	2.40	
Mississippi	Rice	Buy-up	65	54	14,286	355	43.50	355	43.50	2.77	1
Mississippi	Soybeans	Buy-up	50	608	377,618	85	28.35	110	14.06	1.01	
Mississippi	Soybeans	Cat	50	2,461	1,086,572	47	N/A	102	13.30	0.72	
Mississippi	Soybeans	Buy-up	65	446	195,701	100	12.79	100	12.79	0.82	1
Mississippi	Wheat	Buy-up	50	32	7,408	77	28.18	100	13.98	1.00	
Mississippi	Wheat	Cat	50	330	81,906	39	N/A	84	12.44	0.67	
Mississippi	Wheat	Buy-up	65	92	18,289	89	12.31	89	12.31	0.79	1

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Missouri	Corn	Buy-up	50	1,161	119,601	138	28.15	179	13.96	0.81
Missouri	Corn	Cat	50	7,110	712,163	83	N/A	179	13.76	0.85
Missouri	Corn	Buy-up	65	5,491	480,934	179	18.00	179	18.00	1.04
Missouri	Cotton	Buy-up	50	7	1,172	231	34.79	300	17.26	1.00
Missouri	Cotton	Cat	50	1,027	200,333	128	N/A	277	16.25	1.00
Missouri	Cotton	Buy-up	65	6	1,076	322	17.30	322	17.30	1.00
Missouri	Grain Sorghum	Buy-up	50	100	7,342	100	30.54	130	15.15	0.88
Missouri	Grain Sorghum	Cat	50	1,177	77,396	56	N/A	121	13.06	0.80
Missouri	Grain Sorghum	Buy-up	65	420	17,848	122	14.55	122	14.55	0.84
Missouri	Rice	Buy-up	50	1	178	163	37.93	211	19.28	1.12
Missouri	Rice	Cat	50	246	42,964	120	N/A	261	22.73	1.40
Missouri	Rice	Buy-up	65	33	5,124	297	18.96	297	18.96	1.10
Missouri	Soybeans	Buy-up	50	1,385	220,602	105	30.12	137	14.94	0.87
Missouri	Soybeans	Cat	50	10,237	1,565,194	59	N/A	128	15.15	0.93
Missouri	Soybeans	Buy-up	65	6,269	721,364	132	19.20	132	19.20	1.11
Missouri	Wheat	Buy-up	50	365	23,809	70	21.04	91	10.44	0.60
Missouri	Wheat	Buy-up	65	2,218	119,593	91	13.90	91	13.90	0.80
North Carolina	Burley Tobacco	Buy-up	50	15	104	2,349	21.29	3,054	10.56	0.66
North Carolina	Burley Tobacco	Cat	50	274	681	1,171	N/A	2,538	13.11	0.76
North Carolina	Burley Tobacco	Buy-up	65	1,249	4,815	2,678	15.19	2,678	15.19	0.91
North Carolina	Corn	Buy-up	50	223	28,023	122	31.32	158	15.53	0.97
North Carolina	Corn	Cat	50	1,929	269,332	65	N/A	141	15.42	0.89
North Carolina	Corn	Buy-up	65	1,338	145,059	149	14.80	149	14.80	0.88
North Carolina	Cotton	Buy-up	50	290	89,406	218	32.39	284	16.07	1.00
North Carolina	Cotton	Cat	50	1,516	344,082	121	N/A	263	17.29	1.00
North Carolina	Cotton	Buy-up	65	576	122,811	279	16.75	279	16.75	1.00
North Carolina	Flue Cured Tobacco	Buy-up	50	128	3,863	2,048	60.93	2,663	30.23	1.88
North Carolina	Flue Cured Tobacco	Cat	50	1,591	28,583	1,234	N/A	2,673	54.96	3.18
North Carolina	Flue Cured Tobacco	Buy-up	65	3,472	92,402	2,682	55.97	2,682	55.97	3.34
North Carolina	Grain Sorghum	Buy-up	50	1	14	48	19.88	63	9.86	0.61
North Carolina	Grain Sorghum	Cat	50	15	1,099	33	N/A	71	12.14	0.70
North Carolina	Grain Sorghum	Buy-up	65	2	47	57	9.22	57	9.22	0.55
North Carolina	Peanuts	Buy-up	50	39	2,720	381	71.20	495	35.34	2.20
North Carolina	Peanuts	Cat	50	478	22,279	271	N/A	587	39.59	2.29
North Carolina	Peanuts	Buy-up	65	949	66,469	550	28.70	550	28.70	1.71
North Carolina	Soybeans	Buy-up	50	292	51,110	80	24.55	104	12.18	0.76
North Carolina	Soybeans	Cat	50	3,152	598,451	43	N/A	94	12.16	0.70
North Carolina	Soybeans	Buy-up	65	1,018	127,852	97	10.47	97	10.47	0.62
North Carolina	Wheat	Buy-up	50	97	13,902	78	48.88	102	24.26	1.51
North Carolina	Wheat	Cat	50	1,519	234,047	44	N/A	95	23.36	1.35
North Carolina	Wheat	Buy-up	65	373	43,160	108	24.34	108	24.34	1.45

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South Carolina	Corn	Buy-up	50	76	16,278	95	19.11	123	9.48	0.76
South Carolina	Corn	Cat	50	801	117,315	53	N/A	114	9.94	0.89
South Carolina	Corn	Buy-up	65	404	60,014	138	11.32	138	11.32	0.94
South Carolina	Cotton	Buy-up	50	74	20,759	261	25.24	339	12.52	1.00
South Carolina	Cotton	Cat	50	563	177,602	120	N/A	260	11.13	1.00
South Carolina	Cotton	Buy-up	65	73	15,948	305	11.99	305	11.99	1.00
South Carolina	Flue Cured Tobacco	Buy-up	50	20	479	1,932	37.05	2,511	18.38	1.47
South Carolina	Flue Cured Tobacco	Cat	50	150	3,584	1,226	N/A	2,657	37.13	3.34
South Carolina	Flue Cured Tobacco	Buy-up	65	1,113	31,435	2,663	49.43	2,663	49.43	4.12
South Carolina	Peanuts	Cat	50	45	5,911	238	N/A	517	27.50	2.47
South Carolina	Soybeans	Buy-up	50	71	16,672	65	15.35	85	7.61	0.61
South Carolina	Soybeans	Cat	50	1,261	315,894	36	N/A	77	6.92	0.62
South Carolina	Soybeans	Buy-up	65	58	8,706	90	7.03	90	7.03	0.59
South Carolina	Wheat	Buy-up	50	5	1,394	65	33.07	84	16.40	1.31
South Carolina	Wheat	Cat	50	685	130,900	44	N/A	95	20.28	1.82
South Carolina	Wheat	Buy-up	65	96	15,431	100	20.19	100	20.19	1.68
Tennessee	Burley Tobacco	Buy-up	50	40	262	1,790	17.21	2,327	8.54	0.50
Tennessee	Burley Tobacco	Cat	50	1,154	5,199	1,047	N/A	2,269	15.64	1.14
Tennessee	Burley Tobacco	Buy-up	65	2,351	12,770	2,452	19.16	2,452	19.16	1.16
Tennessee	Corn	Buy-up	50	116	20,141	146	37.70	190	18.70	1.09
Tennessee	Corn	Cat	50	794	124,704	79	N/A	172	15.87	1.15
Tennessee	Corn	Buy-up	65	313	55,261	189	20.04	189	20.04	1.21
Tennessee	Cotton	Buy-up	50	123	35,690	228	34.63	297	17.18	1.00
Tennessee	Cotton	Cat	50	834	194,031	128	N/A	278	13.77	1.00
Tennessee	Cotton	Buy-up	65	57	13,095	279	16.56	279	16.56	1.00
Tennessee	Dark Air Tobacco	Cat	50	16	32	1,045	N/A	2,265	57.23	4.16
Tennessee	Dark Air Tobacco	Buy-up	65	37	43	2,856	53.94	2,856	53.94	3.26
Tennessee	Fire Cured Tobacco	Buy-up	50	9	79	2,863	82.25	3,722	40.80	2.37
Tennessee	Fire Cured Tobacco	Cat	50	67	410	1,653	N/A	3,581	39.99	2.90
Tennessee	Fire Cured Tobacco	Buy-up	65	168	1,183	3,440	46.94	3,440	47.04	2.84
Tennessee	Grain Sorghum	Buy-up	50	2	267	88	37.40	114	18.57	1.08
Tennessee	Grain Sorghum	Cat	50	30	2,889	41	N/A	89	13.26	0.96
Tennessee	Grain Sorghum	Buy-up	65	5	129	76	12.63	76	12.61	0.76
Tennessee	Soybeans	Buy-up	50	115	40,938	101	34.21	131	16.97	0.99
Tennessee	Soybeans	Cat	50	1,215	374,361	55	N/A	119	12.53	0.91
Tennessee	Soybeans	Buy-up	65	223	55,128	121	15.68	121	15.68	0.95
Tennessee	Wheat	Buy-up	50	17	4,263	74	17.41	96	8.64	0.50
Tennessee	Wheat	Cat	50	478	76,519	42	N/A	90	10.54	0.77
Tennessee	Wheat	Buy-up	65	35	4,872	93	14.59	93	14.59	0.88