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Crop Insurance

Farmer-Paid Premiums Per Acre for Lyon County, Iowa, 1972-2006

– (Crop = corn)



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Estimated crop insurance payments for an example farm are shown below. These payments will give a feel for how crop insurance products will perform over time. The payments are estimated using historic yields and prices, adjusted to 2008 conditions.

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Year	CRC 80%	RA-HP 80%	CRC 85%	RA-HP 85%
1972	0	0	0	0
1973	0	0	0	0
1974	0	0	0	0
1975	0	0	0	0
1976	58.92	80.54	101.04	122.66
1977	0	0	0	0
1978	0	0	0	0
1979	0	0	0	0
1980	0	0	0	0
1981	0	0	24.04	27.81
1982	37.92	7.07	80.04	49.19
1983	0	0	0	0
1984	0	0	0	0
1985	0	0	0	0
1986	0	0	12.04	0
1987	0	0	0	0
1988	191.82	186.09	245.64	238.31
1989	0	0	0	0
1990	0	0	0	0
1991	0	0	0	0
1992	25.92	0	68.04	29.16
1993	58.8	60.42	105.6	108.5
1994	0	0	0	0
1995	0	0	0	0
1996	0	0	0	0
1997	0	0	27.6	25.11
1998	0	0	0	0
1999	0	0	0	0
2000	41.92	0	84.04	0
2001	0	0	0	0

2002	0	0	0	0
2003	0	0	0	0
2004	0	0	4.04	40.14
2005	0	0	0	0
2006	0	0	0	0
	CRC 80%	RA-HP 80%	CRC 85%	RA-HP 85%
Average Payment (1)	11.87	9.55	21.49	18.31
Premium (2)	28.8	38.78	45.16	62.82
Net Position (3)	-16.93	-29.23	-23.67	-44.51

1. The average payment is the average of all the insurance payments.

2. The premium is the estimated 2008 premium

3. The net position is the average payment minus premium. Positive numbers indicate premiums were greater than average payments and negative numbers indicate average payments were greater than premiums.

Disclaimer:

The above payments are for a farm with close to the average yield and average variability for the county. Different farms will have different insurance payments. Historic performance is not necessarily an indicator of future performance.

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Last Modified:03/16/2008 15:47:11