

1999 Report to Congress

New and Specialty Crops

Risk Management Agency
U.S. Department of Agriculture



Honorable Richard G. Lugar
Chairman
Committee on Agriculture,
Nutrition, and Forestry
306 Hart Senate Office Building
United States Senate
Washington, DC 20510-0605

Dear Mr. Chairman:

As required by Section 508(a)(6)(B) of the Federal Crop Insurance Act, as amended, the Risk Management Agency (RMA) is submitting the enclosed details on the progress and expected timetable for expanding crop insurance coverage to new and specialty crops.

In April 1999, the United States General Accounting Office (GAO) completed a report on USDA's Progress in Expanding Insurance for Specialty Crops, as requested by the Honorable Gary A. Condit, Ranking Minority Member, Subcommittee on Risk Management, Research, and Specialty Crops, Committee on Agriculture, House of Representatives. Concerned about the availability of federal crop insurance for specialty crops, Mr. Condit asked the GAO to examine, among other issues, USDA's recent progress in expanding coverage to specialty crops. The RMA assisted the GAO in completing their report, which is enclosed with this report. The GAO report provides information on expansion of crop insurance coverage to new and specialty crops which is not included in the report submitted herein by the RMA on behalf of the Federal Crop Insurance Corporation (FCIC). Because the GAO's separate report was being conducted, the RMA report submitted here was delayed to provide more current data on program participation for the 1999 crop year. As a result, this report includes actions taken by the RMA for the 1999 crop year as well as 1998 and previous crop years.

Action has been taken in the following key areas: leveraging of resources for new program development; new and specialty crops research; the largest expansion of pilot programs for new and specialty crops in the history of the Agency; expansion of existing crop programs into additional States and counties; increased coverage levels for existing crop programs and pilot programs; and development of pilot programs for future expansion.

Sincerely,

Kenneth D. Ackerman
Administrator

Enclosures

Honorable Larry Combest
Chairman
U.S. House Committee on Agriculture
1301 Longworth House Office Building
Washington, DC 20515

Dear Mr. Chairman:

As required by Section 508(a)(6)(B) of the Federal Crop Insurance Act, as amended, the Risk Management Agency (RMA) is submitting the enclosed details on the progress and expected timetable for expanding crop insurance coverage to new and specialty crops.

In April 1999, the United States General Accounting Office (GAO) completed a report on USDA's Progress in Expanding Insurance for Specialty Crops, as requested by the Honorable Gary A. Condit, Ranking Minority Member, Subcommittee on Risk Management, Research, and Specialty Crops, Committee on Agriculture, House of Representatives. Concerned about the availability of federal crop insurance for specialty crops, Mr. Condit asked the GAO to examine, among other issues, USDA's recent progress in expanding coverage to specialty crops. The RMA assisted the GAO in completing their report, which is enclosed with this report. The GAO report provides information on expansion of crop insurance coverage to new and specialty crops which is not included in the report submitted herein by the RMA on behalf of the Federal Crop Insurance Corporation (FCIC). Because the GAO's separate report was being conducted, the RMA report submitted here was delayed to provide more current data on program participation for the 1999 crop year. As a result, this report includes actions taken by the RMA for the 1999 crop year as well as 1998 and previous crop years.

Action has been taken in the following key areas: leveraging of resources for new program development; new and specialty crops research; the largest expansion of pilot programs for new and specialty crops in the history of the Agency; expansion of existing crop programs into additional States and counties; increased coverage levels for existing crop programs and pilot programs; and development of pilot programs for future expansion.

Sincerely,

Kenneth D. Ackerman
Administrator

Enclosures

Contents

Letters of Transmittal from the Administrator	i-ii
Foreword	iv
Summary	iv
Introduction.....	1
Purpose	1
Authority.....	1
Action	1
Specialty Crops Coordinator	1
Authority.....	1
Action	1
New Program Development Resources.....	1
Purpose	1
Action	1
Crop Insurance Program Models.....	3
Purpose	3
Action	3
New Program Research.....	3
Introduction	3
Specialty Crops Research Reports.....	3
Other Research Projects	3
Program Expansion	3
Introduction	3
County Program Expansion and Increased Coverage Levels	4
Nursery Program Revision and Expansion	4
Status of Pilot Programs	4
New Pilot Programs for the 1999 Crop Year.....	7
Expansion of Existing Pilot Programs for the 1999 Crop Year.....	8
Program Expansion Beyond the 1999 Crop Year.....	8
Public Awareness.....	8
Internet Web Sites.....	8
Risk Management Education.....	9
Miscellaneous Activities.....	9
Appendix Tables.....	10
1A—Individual Crops Insured under 1998 Crop Insurance Programs	10
1B—Individual Crops Insured under 1999 Crop Insurance Programs.....	11
2—1998 Existing Program Expansion Summary	12
3—1999 Existing Program Expansion Summary	12
4—1998 (1999 Citrus) Permanent Program Expansion Detailed List	13
5—1999 (2000 Citrus) Permanent Program Expansion Detailed List	15
6—1999 Pilot Program Expansion Detailed List.....	18

Foreword

Summary

Section 508(a)(6)(B) of the Federal Crop Insurance Act, as amended, requires the Federal Crop Insurance Corporation to submit a report to Congress on the progress and expected timetable for expanding crop insurance coverage to new and specialty crops. This report is submitted by the Risk Management Agency on behalf of the Federal Crop Insurance Corporation.

This report includes information on the following topics:

- ◆ The Specialty Crops Coordinator position;
- ◆ Leveraging of resources for new program development;
- ◆ A program models paper describing characteristics of current risk management products;
- ◆ New and specialty crops research;
- ◆ Expansion of existing crop programs into additional States and counties;
- ◆ Increased coverage levels for permanent programs and pilot programs;
- ◆ Revision and expansion of the nursery program to include field-grown plant material;
- ◆ The status of pilot programs which have been initiated;
- ◆ New pilot programs for the 1999 crop year;
- ◆ Expansion of existing pilot programs for the 1999 crop year;
- ◆ Program expansion beyond the 1999 crop year; and
- ◆ Efforts made to increase public awareness of the Agency's activities regarding new and specialty crops.

Risk Management: New and Specialty Crops

1999 Report to Congress

Introduction

Purpose

This report provides information on the progress in expanding crop insurance coverage for new and specialty crops since October 1997 and expansion plans beyond the 1998 fiscal year.

Authority

Section 508(a)(6)(B) of the Act reads as follows:

"Not later than 1 year after the date of enactment of this paragraph, and annually thereafter, the Corporation shall report to Congress on the progress and expected timetable for expanding crop insurance coverage under this title to new and specialty crops."

Action

In accordance with this requirement, the Risk Management Agency submits this report on behalf of the Federal Crop Insurance Corporation.

Specialty Crops Coordinator

Authority

Section 507(g) of the Act provides as follows:

"(g)(1) The Corporation shall establish a management-level position to be known as the Specialty Crops Coordinator.

"(2) The Specialty Crops Coordinator shall have primary responsibility for addressing the needs of specialty crop producers, and for providing information and advice, in connection with the activities of the Corporation to improve and expand the insurance program for specialty crops. In carrying out this paragraph, the Specialty Crops Coordinator shall act as the liaison of the Corporation with representatives of specialty crop producers and assist the Corporation with the knowledge, expertise, and familiarity of the

producers with risk management and production issues pertaining to specialty crops.

"(3) The Specialty Crops Coordinator shall use information collected from Corporation field office directors in States in which specialty crops have a significant economic effect and from other sources, including the extension service and colleges and universities."

Action

William C. Jones has served as the Risk Management Agency's (RMA) Specialty Crops Coordinator since March 17, 1996. Mr. Jones facilitates the new program development process by working directly with various new program development teams as they plan and implement new programs. These teams are composed of representatives of RMA, the private insurance industry, agricultural groups, and academia. He serves as the coordinator for the New Program Review Council, a management review and coordination group for new product development. The review council looks at the design of pilot programs at various milestones in the development process and makes recommendations for the direction of the pilot programs.

Mr. Jones has made new program development presentations to commodity organizations, gathered information for the purpose of coordinating and expanding crop insurance coverage to new and specialty crops, and coordinated research activities for crop appraisal techniques for programs being considered for expansion.

New Program Development Resources

Purpose

To achieve optimum utilization of resources to increase the number and quality of new programs being developed for producers.

Action

As many as 27 new program development teams have been simultaneously developing new programs for implementation within the next few years. These teams

have been led by project managers from RMA's Kansas City office and Regional Service Offices. This follows up on training held in Kansas City, Missouri, in 1996 and 1997 to improve the new program development process through greater involvement in project management at the field level, a better understanding of the new program development process, a greater appreciation of the importance of new program development, and increased utilization of resources for new program development throughout the Agency.

RMA developed a Crop Insurance Program Models paper to facilitate the new program development process. The models paper is described in greater detail in the next section of this report. RMA has also developed various templates for program development consistent with the various models.

RMA now provides status reports on the developmental progress of new pilot programs through its electronic bulletin board available to RMA's Kansas City and field offices. Electronic copies of the reports are also sent to a representative of the House Subcommittee on Risk Management and Specialty Crops, as well as to the private insurance industry, RMA headquarters, and other government agencies.

RMA formalized the use of a New Program Review Council, a management review and coordination group for new product development. The council reviews the design of pilot programs at various milestones in the development process and makes recommendations for the continued direction of each program which development teams present to the council. Members of the council include senior RMA officials from RMA's Kansas City and Washington, D.C., offices. As part of RMA's business process reengineering effort for tool management and to improve communications and awareness of new program development with industry partners, insurance industry representatives are invited to participate in the discussions and provide feedback, comments, and other input pertinent to the developmental work.

Other participants in the new program development process have included university staff and other government agencies such as the Economic Research Service; the Cooperative State Research, Education, and Extension Service; the Agricultural Research Service; the National Agricultural Statistics Service; and the Farm Service Agency.

Insurance Industry Representatives

Insurance industry participation in the new program development process has increased dramatically. Representatives serve on new program development

teams, provide significant input in the new program development process, market newly developed products to producers, and offer feedback on the application of new risk management products.

University Representatives

University representatives contribute significantly to the assessment of risks, production practices, production costs, and other issues relevant to each specific program under development or being considered for development.

Economic Research Service

The Economic Research Service (ERS) has provided significant input into the determination of the feasibility of developing programs under consideration. ERS has conducted numerous research reports and feasibility studies that have led to the development of new risk management products for producers. Copies of many of these reports are available on RMA's web site at: www.rma.usda.gov.

Cooperative State Research, Education, and Extension Service

The Cooperative State Research, Education, and Extension Service (CSREES) provides information and data used in developing and modifying insurance products.

Agricultural Research Service

The Agricultural Research Service (ARS) provides research for various purposes related to the development of new and improved risk management products.

National Agricultural Statistics Service

The National Agricultural Statistics Service (NASS) provides acreage, production, and other data used in developing and implementing insurance products.

Farm Service Agency

The Farm Service Agency (FSA) provides information to RMA regarding noninsured crop disaster assistance program (NAP) payments, loss adjustment appraisal techniques that are available for noninsured crops upon which NAP payments have been made, acreage and yield data, and other appropriate information relevant to new program development.

As a result of the training, development, and leveraging of resources utilized in the new program development process, the number of new program initiatives has increased significantly for the 1999 crop year. Fourteen new and specialty crop initiatives were introduced for the 1999 crop year, representing the largest number of such program introductions in the agency's history.

Crop Insurance Program Models

Purpose

To facilitate the new program development process through a better understanding of current crop insurance program models and greater uniformity in the development of new risk management products.

Action

The Risk Management Agency created a Crop Insurance Program Models paper to facilitate the development of new risk management products for uninsured crops. The yield guarantee model was the predominant traditional model used in providing multiple peril crop insurance for years. The risk management products included under this model provide producers a yield guarantee. In developing risk management products to meet producers' needs for uninsured crops, RMA has found that the yield guarantee model has not always been the model of choice. As new models have been developed, it has become increasingly important to inventory existing models in order to increase the understanding of the various crop insurance approaches and to ensure the uniformity of products for similar crops. The Crop Insurance Program Models paper serves this purpose as well as others, and is a working document that is a significant tool used in the development of new risk management products. The models paper is available at RMA's listing of miscellaneous projects on the RMA web site at: www.rma.usda.gov.

New Program Research

Introduction

Section 508(m) of the Act provides that "the Corporation may conduct research, surveys, pilot programs, and investigations relating to crop insurance and agriculture-related risks and losses including insurance on losses involving reduced forage on rangeland caused by drought and by insect infestation, livestock poisoning and disease, destruction of bees due to the use of pesticides, and other unique special risks related to fruits, nuts, vegetables, aquacultural species, forest industry needs (including appreciation), and other agricultural products as determined by the Board." The Research and Evaluation Division of the RMA has the primary responsibility for conducting such research, and in many cases enters into contractual arrangements or agreements with the Economic Research Service, other agencies of the U.S. Department of Agriculture, land-grant universities, and others to carry out this responsibility.

Specialty Crops Research Reports

In 1994, RMA initiated a major effort to research specialty crops in cooperation with the Economic Research Service of the U.S. Department of Agriculture. The purpose of this effort was to assess the feasibility of developing risk management policies and programs for new and specialty crops. To date, research projects have been initiated on more than 50 crops or groups of crops. Each project includes a report addressing a number of issues associated with offering an insurance program, risk management alternatives available to producers by region, and the potential problems associated with developing a viable risk management program. Research projects are initiated for new programs as they are identified as viable candidates for expansion. Copies of many of these reports are available on RMA's web site at: www.rma.usda.gov.

Other Research Projects

Research is underway on existing pilot programs to refine program components such as appraisal methods and to assess the impacts of production practices such as planting dates and plant densities upon yield. Other projects, some with significantly different objectives, are initiated in order to improve the crop insurance program and address agriculture-related risks and losses. RMA lists past and present projects on its web site.

Program Expansion

Introduction

Program expansion consists of two distinct processes: (a) expanding existing crop policies into new areas and (b) developing new crop programs.

For the 1998 and 1999 crop years, crop insurance was offered on 68 and 77 different crops, respectively, as shown in Appendices 1A and 1B, or approximately 600 commodities as enumerated for disaster assistance purposes.¹ These crops for which insurance is offered represent approximately 85 percent of the commercial value of all crops grown in the United States. Insurance program data for the 1998 and 1999 crop years were published for 28,161 and 34,849 combinations, respectively, of crops and counties in addition to approximately 3,000 county crop programs for nursery insurance.

¹Crops can be counted in a number of different ways. The number reported here is based on an aggregated method for some crops such as grapes (with all varieties counted as one crop, except that the wine grape (grape) and table grape programs are counted separately). Likewise, nursery includes virtually hundreds of insurable plant species, but is counted as one crop. However, types of citrus (such as oranges, grapefruit, lemons, etc.) and stonefruit (such as apricots, nectarines, and peaches) are each counted as a crop.

County Program Expansion and Increased Coverage Levels

Summary tables showing expansion for the 1998 and 1999 crop years (1999 and 2000 citrus crop years) of existing (permanent, non-pilot) programs into additional States and counties are provided in Appendices 2 and 3. The summary tables show the total number of States and counties that have been added each crop year. For example, 179 counties in 11 States were added to the fresh market sweet corn program for the 1999 crop year. Detailed listings naming the expansion States, crops, and counties of existing programs for the 1998 and 1999 (1999 and 2000 citrus) crop years are provided in Appendices 4 and 5. For the 1998 (1999 citrus) crop year, 29 different crops were added to 185 counties in 19 States. For the 1999 (2000 citrus) crop year, 28 different crops were added to 573 counties in 36 States.

Increased coverage levels of 80 percent and 85 percent were made available to barley, corn, soybean, and wheat producers in specific counties for selected permanent and pilot programs, offering producers additional flexibility in managing their risk.

Nursery Program Revision and Expansion

RMA significantly changed its nursery insurance program for the 1999 crop year. Some of these changes were requested by the American Nurserymen's Association, a national trade organization for the nursery industry. Coverage was extended to include field-grown plant materials. This broadened the base of growers who are potential customers, providing greater geographical dispersion and reducing the risk of catastrophic program losses. In addition, the revised policy provides simplified reporting requirements, insurance units by categories commonly recognized in the nursery industry, a peak inventory endorsement to accommodate seasonal inventory increases, more equitable co-insurance requirements, published price elections to reduce pricing vulnerability, and the opportunity to purchase coverage year-round.

Status of Pilot Programs

The Crop Revenue Coverage (CRC) and Revenue Assurance (RA) Programs reported in previous years in this section have been removed because they are submissions under section 508(h) of the Act.

Pilot programs have been initiated on Apple Scab Integrated Pest Management (IPM), Assigned Yields for New Producers, Avocados, Avocado/Mango Trees, Blueberries, Canola/Rapeseed, Corn Rootworm IPM, Cotton Harvest Incentive, Dairy Options, Florida Fruit Trees, the Group Risk Plan of insurance, the Income Protection plan of insurance, Millet, Pecans, and Sweetpotatoes.

Apple Scab IPM Pilot Program

This pilot program provided insurance protection for the 1996 crop year to apple growers participating in an apple scab IPM demonstration project. The University of Vermont and the University of New Hampshire jointly conducted the project to demonstrate the effectiveness of IPM procedures for control of the apple scab disease. The pilot program provided protection for quality losses due to scab on apples that otherwise would have been marketable as fresh market U.S. Fancy or Extra Fancy apples.

Protection against apple scab quality losses required an endorsement to the existing policy, since that policy does not protect against quality or production losses due to disease or insects. Producers desiring this optional coverage were required to carry additional (buyup) coverage on their apples along with the apple scab endorsement.

The demonstration project allowed RMA to provide a pilot program of insurance coverage on a small scale to evaluate the risks associated with a previously uninsurable peril before considering expansion. Support for this IPM demonstration project was consistent with the shared USDA/Congressional goal of facilitating producers' movement to sustainable farming practices. RMA submitted a report to Congress on this program on November 13, 1998, indicating that until sustained interest and adoption of this strategy increases, implementing the demonstration project on a national basis is not warranted.

Assigned Yields for New Producers (New Producer Pilot Program)

The New Producer Pilot Program was initiated in response to Section 508(h)(8) of the Federal Crop Insurance Act, as amended by the Federal Crop Insurance Reform Act of 1994. This pilot program provides eligible new producers an adjusted yield that is equal to 110 percent of the transitional yield, so that credit will be made more accessible. The program was available for the 1995 and 1996 crop years in De Kalb and Cullman Counties, Alabama; Fresno, Stanislaus, Tulare and Merced Counties, California; Hillsborough and Alachua Counties, Florida; Hall and Coffee Counties, Georgia; Elkhart, Allen, Adams, Noble, and De Kalb Counties, Indiana; Miami and Nemaha Counties, Kansas; Big Horn and Rosebud Counties, Montana; Duplin, Johnston, and Wayne Counties, North Carolina; Brookings, Hutchinson, Lake, Lincoln, Minnehaha, and Turner Counties, South Dakota; and Cameron, Erath, Hidalgo, and McLennan Counties, Texas. Pilot counties were selected based on the largest number of young producers reported for counties in the United States. The New Producer Pilot Program was extended to include the 1997 and 1998 crop years in the same counties as the original pilot program to permit adequate time for

analysis of results and to avoid a break in continuity while the program is in review.

The Economic Research Service (ERS) conducted a review of the pilot program for RMA. In assessing the effectiveness of the pilot program in making credit available, ERS found that although crop insurance is one consideration during a loan application review, a borrower's balance sheet is usually the most important factor, and the level of the insurance guarantee does not appear critical. Almost all lenders indicated that a slight increase in the yield guarantee is unlikely to change a loan decision. Based in part on ERS' findings, RMA discontinued this pilot program at the end of the 1998 crop year.

Avocado (Revenue) Pilot Program

The Avocado (Revenue) Pilot Program was initiated for the 1998, 1999, and 2000 crop years in Ventura County, California. This program is being tested as an adaptation of the Income Protection Program to a specialty crop. Producers purchased approximately 270 catastrophic risk protection (CAT) policies and 20 additional-coverage (buyup) policies for the 1998 crop year, and 320 CAT policies and 20 buyup policies for the 1999 crop year.

Avocado/Mango Tree Pilot Program

The Avocado/Mango Tree Pilot Program was initiated in Dade County, Florida, for the 1998 crop year as a modification of the Florida Fruit Tree Pilot Program. The modification was made at the request of growers who felt the Florida pilot program did not fully meet their needs. The coverage indemnifies policyholders for trees that are killed or severely damaged by the insured perils of freeze, wind, and excess moisture. Producers purchased approximately 210 CAT policies and 80 buyup policies for the 1998 crop year, and 150 CAT policies and 80 buyup policies for the 1999 crop year.

Blueberry Pilot Program

The Blueberry Pilot Program was expanded for the 1997 crop year beyond the original 1995 crop year programs in Ottawa and Van Buren Counties, Michigan; Covington, Forrest, Jones, Lamar, Pearl River, Simpson, Smith, and Wayne Counties, Mississippi; Atlantic and Burlington Counties, New Jersey; and Bladen County, North Carolina. The expansion counties for the 1997 crop year were Hancock and Washington Counties, Maine, for the lowbush blueberry type. The FCIC Board of Directors approved expansion of the blueberry pilot program into five additional counties in North Carolina beginning the 1999 crop year. Producers purchased approximately 250 CAT policies and 40 buyup policies for the 1998 crop year, and 310 CAT policies and 90 buyup policies for the 1999 crop year.

Canola/Rapeseed Pilot Program

The Canola/Rapeseed Pilot Program was converted to permanent program status in the 1998 crop year (1999 crop year for the fall crop) from the pilot program which began the 1995 crop year. The canola/rapeseed program was available in 48 counties for the 1998 crop year, and approximately 1,000 CAT policies and 6,900 buyup policies were purchased. For 1999, the program was available in 104 counties, and approximately 1,200 CAT policies and 11,000 buyup policies were purchased.

Corn Rootworm Integrated Pest Management (IPM) Pilot Program

This pilot program provides insurance protection to corn producers participating in the Agricultural Research Service's (ARS) Integrated Pest Management (IPM) Area-wide Corn Rootworm Project. This project is funded by the U.S. Department of Agriculture and coordinated by the ARS Corn Rootworm Laboratory in Brookings, South Dakota. It involves land-grant universities in Illinois, Indiana, Iowa, and Kansas, and is intended to demonstrate the effectiveness of IPM procedures to control corn rootworm. RMA is supporting this ARS demonstration project by assuring cooperating farmers that their crop insurance coverage will apply to acreage in the IPM demonstration sites, located in Iroquois County, Illinois; Benton and Newton Counties, Indiana; Clinton County, Iowa; Republic County, Kansas; Brookings County, South Dakota; and Bell County, Texas. For policyholders participating in the ARS Corn Rootworm Demonstration project in these counties who insure corn, hybrid corn seed, popcorn, or sweet corn, reinsured companies are authorized to issue written agreements for the 1998 through 2002 crop years which provide the specific terms and conditions affecting their insurance.

Cotton Harvest Incentive Pilot Program

This pilot program provides a Cotton Harvest Incentive Endorsement designed to offer policyholders an added incentive to harvest their cotton crop. The endorsement was requested by and developed in cooperation with the National Cotton Council of America and members of Congress. The program was available for the 1995 and 1996 crop years in Bailey, Cochran, Dawson, Fisher, Hale, Haskell, Howard, Jones, Lamb, Mitchell, Nolan, and Scurry Counties, Texas. RMA revised and extended the pilot program for the 1997, 1998, and 1999 crop years in the same counties.

Dairy Options Pilot Program (DOPP)

RMA developed a program during the 1998 fiscal year to help dairy farmers better manage price risk. The DOPP is significantly different than traditional crop insurance. It is designed to give dairy producers the opportunity to learn how futures and options markets work by training and real-world experience. The 4-hour

training session gives producers a good overview on how options work and how they can be incorporated in marketing plans. Dairy farmers then select a broker and lock in a minimum value for their future milk production through the purchase of a government-subsidized put option. The subsidy dramatically lowers the cost for this risk management tool. Thus, dairy farmers learn to use a valuable risk management tool which they otherwise might be hesitant to try.

Florida Fruit Trees Pilot Program

The Florida Fruit Trees Pilot Program on all citrus trees and certain tropical fruit trees [avocado, carambola (star fruit) and mango] was initiated for the 1996 crop year in Highlands, Polk, Martin, Palm Beach, and Dade Counties, Florida. The selected counties represent the coastal, northern, and southern Florida production areas. The insurance indemnifies insureds with a payment for trees that are killed or severely damaged by the insured perils (freeze, wind, and excess moisture). No other perils are insured. This coverage is dollar denominated, which allows the insured to select from a range of coverage to apply to all covered trees in the county. For the 1998 crop year, RMA placed avocado and mango trees under a separate policy from the other trees to better serve the producers' needs. Approximately 1,450 CAT policies and 80 buyup policies were purchased for the 1998 crop year in the five Florida counties where coverage was available. Approximately 1,550 CAT policies and 150 buyup policies were purchased for the 1999 crop year in the same counties.

Group Risk Plan Pilot Program

The Group Risk Plan (GRP) Pilot Program is an area plan of insurance first implemented on soybeans in the 1993 crop year. GRP was expanded in the 1994 crop year to include barley, corn, cotton, forage, grain sorghum, peanuts, soybeans, and wheat in selected States and counties. For the 1997 crop year, the GRP wheat program was expanded into an additional 470 county programs representing 251 new counties (counties which previously had no GRP programs) in 9 new States (those which previously had no GRP programs). For the 1998 crop year, approximately 8,400 GRP policies were purchased for buyup coverage, and approximately 1,800 GRP forage policies were purchased for CAT coverage in the 2,553 GRP county crop programs covering corn, cotton, forage, grain sorghum, peanuts, soybeans, and wheat. Approximately 6,400 GRP policies were purchased for buyup coverage for the 1999 crop year, and approximately 2,200 GRP forage policies were purchased for CAT coverage in the 2,632 GRP county crop programs covering the same crops. In addition to these policies, preliminary estimates indicate approximately 100 buyup policies and 100 CAT policies

were purchased for the new GRP rangeland program implemented in 12 Montana counties for the 1999 crop year. A final rule was published in the *Federal Register* on June 7, 1999, adding regulations for the GRP program at 7 CFR part 407. This action converts the pilot program to permanent program status beginning the 2000 crop year for all GRP crops except rangeland, which continues as a pilot program.

Income Protection Pilot Program

The Income Protection (IP) Pilot Program was initiated for the 1996 crop year for corn, cotton, and spring wheat in selected counties in response to Section 508(h)(6) of the Federal Crop Insurance Act, which directed FCIC to offer a pilot cost of production risk protection plan of insurance. This pilot program provides protection against a loss of revenue. Expanding coverage to revenue insurance required FCIC to develop new rating methodology and policy terms and conditions. To test these new elements, the initial pilot was limited to corn in 14 counties in Illinois, Indiana, and Iowa; cotton in 8 counties in Alabama and Georgia; and spring wheat in 7 counties in Minnesota and North Dakota. The program has been expanded since its first year (with barley being added for the 1999 crop year) and now includes barley, corn, cotton, grain sorghum, soybeans, and wheat. Approximately 3,250 IP policies were purchased for the 1998 crop year in 312 IP county crop programs. Approximately 10,200 IP policies were purchased for the 1999 crop year in the 1,304 IP county crop programs.

Millet Pilot Program

The Millet Pilot Program was initiated beginning the 1996 crop year in Logan County, Colorado; Cheyenne and Deuel Counties, Nebraska; Dickey County, North Dakota; and Bennett County, South Dakota. The crop is planted in the spring and harvested in the fall, often in rotation with wheat. Presently, only the proso millet type produced for grain is insured. The policy and coverage concepts for millet are similar to those of other grains currently insured such as wheat, barley, and grain sorghum. Approximately 260 CAT policies and 830 buyup policies were purchased for the 1998 crop year in the five millet county crop programs. Approximately 270 CAT policies and 860 buyup policies were purchased for the 1999 crop year.

Pecan Revenue Pilot Program

This pilot program was initiated to protect producers against unavoidable loss of pecan revenue due to insured causes when yields and/or prices fall. The pilot program was approved for seven counties (one county in New Mexico, three counties in Texas, and three counties in Georgia). The pecan policy is a continuous policy purchased in 2-year coverage modules; i.e., producers are

required to remain in the program for 2 crop years at the same premium rate, coverage level, and guarantee, provided they do not remove more than 12½ percent of the trees. This provision was incorporated into the program as a result of the alternate or biennial bearing tendencies of the crop. Coverage, premiums, and indemnities are processed annually. The amount of insurance per acre is based on the producer's individual average dollar amount (an average of the gross sales for the years reported) and the coverage level elected. If growers do not provide at least 4 years of production and price records, they will only be offered insurance from the lowest available revenue span. There is one insurance unit per producer per county. The pilot program is scheduled for the 1998, 1999, and 2000 crop years. Approximately 90 CAT policies and 70 buyup policies were purchased for the 1998 crop year in the seven pecan revenue county crop programs. Approximately 120 CAT policies and 100 buyup policies were purchased for the 1999 crop year in the same county crop programs.

Sweetpotato Pilot Program

This pilot program has been initiated to protect producers against unavoidable loss of production due to insured causes, and has been approved for eight counties (three counties in Louisiana, two counties in North Carolina, and one county each in California, Alabama, and South Carolina). Insurance provisions are very similar to the numerous other APH-based programs currently available. The California program provides optional units by type. The pilot program is scheduled for the 1998, 1999, and 2000 crop years. Approximately 60 CAT and 160 buyup policies were purchased for the 1998 crop year and 90 CAT policies and 290 buyup policies were purchased for the 1999 crop year in the eight sweetpotato county crop programs.

New Pilot Programs for the 1999 Crop Year

The FCIC Board of Directors approved expansion into the following pilot programs beginning with the 1999 crop year. Appendix 6 provides a detailed listing of these new pilot program initiatives.

Adjusted Gross Revenue (AGR) Pilot Program

The AGR Pilot Program guarantees farmers a percentage of farm revenue based on a 5-year average of farm income as reported on their Schedule F tax form, regardless of the crops grown. This pilot program was implemented in 36 selected counties in Florida, Maine, Massachusetts, Michigan, and New Hampshire. If this pilot program proves successful, it has the potential to provide a risk management opportunity to producers of many agricultural commodities for which individual crop insurance programs do not exist.

Avocado APH Pilot Program

This pilot program was initiated in Dade County, Florida, and provides producers protection against unavoidable production losses. The pilot program is scheduled for the 1999 through 2001 crop years.

Cabbage Pilot Program

This pilot program was initiated in seven counties in Georgia, North Carolina, New York, Pennsylvania, and Virginia for the 1999 crop year. The pilot will be introduced to an additional six counties in Florida, Georgia, South Carolina, and Texas for the 2000 crop year. The pilot program provides producers protection against unavoidable production losses, and is scheduled for the 1999 through 2001 crop years, and the 2000 through 2002 crop years.

Cherry Pilot Program

This pilot program was initiated in nine counties in California, Montana, Oregon, and Washington, and is a dollar amount of insurance plan. The pilot program is scheduled for the 1999 through 2001 crop years.

Crambe Pilot Program

This pilot program was initiated in all counties in North Dakota, and provides producers protection against unavoidable production losses. The pilot program is scheduled for the 1999 through 2001 crop years.

Cultivated Wild Rice Pilot Program

This pilot program was initiated in 10 counties in California and Minnesota, and provides producers protection against unavoidable production losses. The pilot program is scheduled for the 1999 through 2001 crop years.

Income Protection Barley Pilot Program

The Income Protection Pilot Program was expanded to include coverage for barley. This pilot program was initiated in Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, and Washington, in counties where barley is insured under the APH program, and provides producers protection due to insurable reductions in yield, price, or a combination of both. This pilot program provides a malting barley endorsement based on the APH malting barley endorsement. The pilot program will be offered for the 1999 through 2001 crop years and includes increased coverage levels of 80 and 85 percent.

Income Protection with Coverage Levels to 85 Percent

This pilot program offers IP coverage levels to 85 percent in the spring wheat-only counties of Minnesota, North Dakota, and South Dakota, and in Daniels, Roosevelt, Sheridan, and Valley counties, Montana.

Indexed IP Pilot Program

This pilot program was initiated in Maryland and North Carolina for corn and soybeans, and New York and Pennsylvania for corn only. The pilot program provides producers protection against a loss of revenue due to insurable reductions in yield, price, or a combination of both. The pilot program changes the current IP pilot program approved yield calculation, and may provide an improved yield guarantee for producers in areas that have experienced unusually low yields in recent years. The pilot program is scheduled for the 1999 through 2001 crop years.

Mustard Pilot Program

This pilot program was initiated in all counties in North Dakota, and provides producers of yellow mustard protection against unavoidable production losses. The pilot program is scheduled for the 1999 through 2001 crop years.

Rangeland (GRP) Pilot Program

This pilot program was initiated in 12 Montana counties, and expands the GRP concept to rangeland. The pilot program is scheduled for the 1999 through 2001 crop years.

Watermelon Pilot Program

This pilot program was initiated in 15 counties in Alabama, Delaware, Florida, Georgia, Maryland, North Carolina, and Texas. The pilot program provides producers protection against unavoidable production losses and was scheduled for the 1999 through 2001 crop years. As a result of complaints received regarding the pilot program, FCIC published a Notice and Request for Public Comment on the Watermelon Pilot Crop Insurance Program in the *Federal Register* on Monday, September 13, 1999. The notice suspended the pilot program for the 2000 crop year and solicited comments regarding a revised program.

Winter Squash Pilot Program

This pilot program was initiated in 12 counties in Connecticut, Massachusetts, New Jersey, and New York for acorn, butternut, and buttercup winter squash. The pilot program is a dollar amount of insurance plan and is scheduled for the 1999 through 2001 crop years.

Expansion of Existing Pilot Programs for the 1999 Crop Year

The following existing pilot programs were expanded for the 1999 crop year (Appendix 6 provides a detailed listing of these new initiatives):

- ◆ Blueberries
- ◆ GRP Corn, Cotton, Grain Sorghum, and Soybeans
- ◆ IP Corn, Soybeans, and Wheat
- ◆ Indexed IP Corn and Soybeans

Increased coverage levels of 80 percent and 85 percent have been made available for barley, corn, soybean, and wheat producers in specific counties for selected permanent and pilot programs, offering producers additional flexibility in managing their risk.

Program Expansion Beyond the 1999 Crop Year

Expansion of Existing Programs into Additional Areas. RMA continues to expand existing programs into additional counties, crop types, crop varieties, and insurance practices. Examples of county program expansions can be seen in Appendices 2, 3, 4, and 5.

Expansion of Pilot Programs. As a general rule, expansion of a pilot program during the pilot period will be considered only if such expansion will provide different experience (such as different crop types or practices than the original pilot program) that does not duplicate the experience gained in the original pilot program.

Expansion into New Programs. RMA is aggressively continuing its efforts toward new program research and expansion. Several forms of risk management are being considered in these efforts, including concepts for providing “umbrella” coverage for larger groups of similar uninsured crops. Specific programs currently at the forefront of the schedule for new program development include:

- | | |
|---------------------|--------------------------------|
| ◆ Aquaculture | ◆ Fresh market beans |
| ◆ Chili peppers | ◆ Mint |
| ◆ Citrus (dollar) | ◆ Raspberries/
blackberries |
| ◆ Cucumbers | ◆ Strawberries |
| ◆ Forage/grass seed | |

Other programs of significant economic value being considered for program development include:

- | | |
|---------------|----------------|
| ◆ Broccoli | ◆ Floriculture |
| ◆ Carrots | ◆ Garlic |
| ◆ Cauliflower | ◆ Lettuce |
| ◆ Celery | |

At some point during the developmental process, it is possible that a decision will be made not to proceed with initiation of the proposed program at that time.

Public Awareness

Internet Web Sites

The internet home page of the Risk Management Agency is devoted to making it easier for producers and other customers to access crop insurance data and materials related to the agency's work. The following is a sample

of the information provided via the web site at: www.rma.usda.gov.

- ◆ Actuarial information
- ◆ Agent Locator
- ◆ Calendar of Events
- ◆ Crop Policies
- ◆ Crop Weather
- ◆ Participation Data
- ◆ Pilot Programs
- ◆ Feasibility studies
- ◆ Publications, which include, among others:
 - An indexed listing of past and present projects
 - New Program Development Handbook
 - New Program Development Data Requirements
 - FCIC Board Briefs and Manager's reports
 - Summary of Business reports
 - Manager's Bulletins
 - Research and Development Bulletins

Risk Management Education

During FY 1998, RMA's Risk Management Education (RME) program used many methods to raise awareness for and to communicate key program information on new and specialty crop expansion. These include:

National Partnerships

RMA established a national network of government, extension, and private sector risk management leaders. This network raised awareness of risk management at the national level and stimulated educational activity through the partners' respective organizations.

State/Regional Partnerships and Conferences

Working with regional coordinators from the Cooperative State Research, Education, and Extension Service (CSREES), RMA's regional offices established partnerships with public and private sectors across the country. These partnerships organized 10 regional and State RME conferences, with many more planned through the winter of 1999.

Publications

Over 500,000 copies of the 18-page "Introduction to Risk Management" have been distributed since the RME initiative was launched in September 1997. Other publications include 16 fact sheets, "1998 Revenue Crop Insurance Plans," and a Spanish language translation of "Introduction to Risk Management."

RME Competitive Grants

In June 1998, a \$3 million RME grants program awarded funding to 17 projects to (a) deliver education in risk management, (b) develop curriculum, or (c) carry out supportive research. Four of the projects target the needs of small and limited-resource farmers, who are key producers of specialty crops.

Program Presentations

RMA made 14 presentations during FY 1998 to major commodity and trade groups, in addition to regular presentations at RME conferences. At the regional or State levels, 365 presentations on risk management were made.

Educational Web Sites

Risk management education efforts are highlighted throughout the RMA web site. RMA funding also sponsored the National Agricultural Risk Library, a web site with a comprehensive collection of risk management materials, housed at the University of Minnesota at: www.agrisk.umn.edu.

Other National Activities

Other RMA-sponsored educational activities include (a) a risk management essay contest through the FFA, (b) a satellite broadcast on risk management through the Young Farmers organization, and (c) a special video broadcast on the 1998 drought in the Southeastern United States.

Miscellaneous Activities

The Specialty Crops Coordinator participated in meetings; field visits; training sessions; speaking engagements; and other contacts with growers, grower association representatives, the insurance industry, congressional representatives, and internal organizations. These efforts were made to communicate the agency's new and specialty crops program and gather information on needs and interests of producers. Project managers for the new program development projects have also participated in such activities, along with representatives from the agency's Regional Service Offices, Washington, D.C., office, and Kansas City, Missouri, office. In conjunction with and in addition to RMA's activities, public awareness of agricultural risk management has been increased significantly by the efforts of representatives of Congress, the crop insurance industry, other government agencies, academia, the media, and the agriculture industry in general.

Appendix Tables

Appendix Table 1A—Individual Crops Insured under 1998 Crop Insurance Programs

Almonds	Hybrid Grain Sorghum Seed
Apples	Macadamia Nuts
Avocado ¹	Macadamia Trees
Avocado/Mango Trees (Florida) ¹	Millet ¹
Barley	Nursery
Blueberries ¹	Oats
Canola/Rapeseed	Onions
Citrus	Peaches
• Grapefruit	Peanuts (APH, GRP ¹)
• Lemons	Pears
• Limes	Pecans ¹
• Mandarins	Peppers
• Murcotts	Plums ²
• Oranges	Popcorn
• Tangelos	Potatoes
• Tangerines	Prunes
Citrus Tree (Texas)	Raisins
Corn (APH, CRC ¹ , GRP ¹ , IP ¹ , RA ¹)	Rice
Cotton (APH, CRC ¹ , GRP ¹ , IP ¹)	Rye
Cranberries	Safflower
Dry Beans	Soybeans (APH, CRC ¹ , GRP ¹ , IP ¹ , RA ¹)
Dry Peas	Stonefruit
ELS Cotton	• California Apricots (Fresh and Processing)
Figs	• California Nectarines (Fresh)
Flax	• California Peaches (Fresh and Processing)
Florida Fruit Tree ¹	Sugar Beets
Forage (APH, GRP ¹)	Sugarcane
Forage Seeding	Sunflowers
Fresh Market Sweet Corn	Sweet Corn for Canning
Fresh Market Tomatoes	Sweetpotatoes ¹
Grain Sorghum (APH, CRC ¹ , GRP ¹ , IP ¹)	Table Grapes
Grapes	Tobacco
Green Beans for Canning	Tomatoes (Canning and Processing)
Green Peas	Walnuts
Hybrid Corn Seed	Wheat (APH, CRC ¹ , GRP ¹ , IP ¹)

¹Crops/crop programs which are currently insured under pilot programs of limited scope and duration.

²Fresh plums were changed to plums (including both fresh and processing) the 1998 crop year.

APH = Actual Production History; CRC = Crop Revenue Coverage; GRP = Group Risk Plan; IP = Income Protection; RA = Revenue Assurance.

Note: See footnote to "Introduction" of the "Program Expansion" section.

Appendix Table 1B—Individual Crops Insured under 1999 Crop Insurance Programs

Almonds	Hybrid Grain Sorghum Seed
Apples	Macadamia Nuts
Avocado Revenue ¹	Macadamia Trees
Avocado/Mango Trees (Florida) ¹	Millet ¹
Avocado Yield Guarantee ¹	Mustard ¹
Barley (APH, IP ¹)	Nursery
Blueberries ¹	Oats
Cabbage ¹	Onions
Canola/Rapeseed	Peaches
Cherry (Dollar) ¹	Peanuts (APH, GRP ¹)
Citrus	Pears
• Grapefruit	Pecan Revenue ¹
• Lemons	Peppers
• Limes	Plums
• Mandarins	Popcorn
• Murcotts	Potatoes
• Oranges	Prunes
• Tangelos	Raisins
• Tangerines	Rangeland (GRP) ¹
Citrus Tree (Texas)	Rice (APH, CRC ¹)
Corn (APH, CRC ¹ , GRIP ¹ , GRP ¹ , IP ¹ , RA ¹)	Rye
Cotton (APH, CRC ¹ , GRP ¹ , IP ¹)	Safflower
Crambe ¹	Soybeans (APH, CRC ¹ , GRIP ¹ , GRP ¹ , IP ¹ , RA ¹)
Cranberries	Stonefruit
Dry Beans	• California Apricots
Dry Peas	• California Nectarines
ELS Cotton	• California Peaches
Figs	Sugar Beets
Flax	Sugarcane
Florida Fruit Tree ¹	Sunflowers
Forage (APH, GRP)	Sweet Corn for Canning
Forage Seeding	Sweetpotatoes ¹
Fresh Market Sweet Corn	Table Grapes
Fresh Market Tomatoes	Tobacco
Grain Sorghum (APH, CRC ¹ , GRP ¹ , IP ¹)	Tomatoes (Canning and Processing)
Grapes	Walnuts
Green Beans for Canning	Watermelon ¹
Green Peas	Wheat (APH, CRC ¹ , GRP ¹ , IP ¹ , RA ¹)
Hybrid Corn Seed	Wild Rice ¹
	Winter Squash ¹

¹Crops/crop programs which are currently insured under pilot programs of limited scope and duration.

APH = Actual Production History; CRC = Crop Revenue Coverage; GRIP = Group Risk Income Protection; GRP = Group Risk Plan; IP = Income Protection; RA = Revenue Assurance.

Appendix Table 2—1998 Existing Program Expansion Summary¹

Crop	States	Counties
	----- Number -----	
Apples	3	3
Canola	3	29
Citrus	1	1
Corn	3	3
Cotton	4	9
Cranberries	1	1
Forage Production	3	11
Forage Seeding	2	9
Grain Sorghum	1	1
Green Peas	1	4
Hybrid Corn Seed	2	3
Hybrid Sorghum Seed	1	3
Lemons	1	1
Oats	1	3
Onions	2	35
Peaches	2	3
Peanuts	1	1
Pears	1	1
Popcorn	3	9
Potatoes	3	5
Processing Beans	1	2
Rye	1	5
Soybeans	2	5
Sugar Beets	5	15
Sunflowers	2	6
Sweet Corn	1	6
Sweet Corn, Fresh Market	1	3
Sweet Oranges	1	2
Wheat	1	6

¹Permanent (non-pilot) programs for the 1998 crop year (1999 citrus types/crops).

Appendix Table 3—1999 Existing Program Expansion Summary¹

Crop	States	Counties
	----- Number -----	
Apples	12	64
Barley	1	1
Canola	5	56
Corn	4	7
Cotton	5	23
Dry Beans	1	2
Dry Peas	1	4
Forage Production	2	67
Forage Seeding	4	70
Grain Sorghum	2	2
Grapes	1	1
Green Peas	4	19
Hybrid Corn Seed	1	1
Mandarins	1	2
Minneola Tangelos	1	1
Oats	2	2
Onions	1	2
Peaches	2	3
Peanuts	1	3
Popcorn	2	5
Potatoes	6	11
Processing Beans	2	6
Soybeans	4	24
Sugar Beets	3	3
Sunflowers	4	9
Sweet Corn, Fresh Market	11	179
Tomatoes	2	3
Wheat	2	3

¹Permanent (non-pilot) programs for the 1999 crop year (2000 citrus types/crops)

Appendix Table 4—1998 (1999 Citrus) Permanent Program Expansion Detailed List

State	Crop	Counties
Alabama	Cotton	Clarke
	Peaches	Autauga
Alaska	Potatoes	Fairbanks-Northstar, Southeast-Fairbanks
California	Apples	Kings
	Forage Production	Colusa, Sacramento, Sutter, Tehama
	Lemons	San Luis Obispo
	Sweet Oranges	Kern, Tulare
Colorado	Fresh Mkt. Sweet Corn	Delta, Mesa, Montrose
	Sugar Beets	Phillips, Sedgwick, Yuma
Florida	Citrus	Citrus
	Corn	Flagler
Georgia	Cotton	Brantley, Hancock, Liberty, Long, Pike
	Onions	Appling, Bacon, Bullock, Candler, Dodge, Emanuel, Evans, Irwin, Jeff Davis, Jenkins, Laurens, Long, Montgomery, Pierce, Screven, Seminole, Tattnall, Telfair, Tift, Toombs, Treutlen, Wayne, Wheeler, Worth
	Peaches	Bleckley, Monroe
Iowa	Popcorn	Carroll, Davis
Kansas	Popcorn	Grant, Hamilton, Morton, Stanton, Stevens
Michigan	Apple	Clinton
	Hybrid Corn Seed	Tuscola
Minnesota	Canola	Beltrami, Clearwater, Koochiching, Lake of the Woods, Mahnomen, Marshall, Norman, Pennington, East Polk, West Polk, Red Lake
	Forage Production	Chippewa, Lac Qui Parle, Lincoln, Lyon, Redwood, Renville, Yellow Medicine
	Forage Seeding	Chippewa, Lac Qui Parle, Lincoln, Lyon, Redwood, Renville, Yellow Medicine
	Green Peas	Cottonwood, Pope, Stevens, Swift
	Potatoes	Clearwater, Lake of the Woods
	Sugar Beets	Brown, Nicollet
	Sweet Corn	Cottonwood, Douglas, East Ottertail, Grant, Stevens, Swift
Mississippi	Corn	Scott
	Cotton	Jones
Montana	Canola	Chouteau, Fergus, Liberty, Pondera, Teton, Toole
Nebraska	Popcorn	Hamilton, Johnson
	Sugar Beets	Chase, Deuel, Keith, Perkins
	Sunflowers	Dawson, Gosper, Phelps
Nevada	Forage Seeding	Churchill, Lyon
North Dakota	Canola	Benson, Eddy, Foster, Grand Forks, McHenry, Nelson, Pembina, Renville, Stutsman, Walsh, Ward, Wells
	Forage Production	Slope
Oklahoma	Potatoes	Caddo
	Rye	Logan, Alfalfa, Blaine, Kingfisher, Major
	Soybeans	Garfield, Kingfisher
Oregon	Apple	Wasco
	Cranberries	Curry
	Pears	Wasco
	Sugar Beets	Union
South Carolina	Cotton	Fairfield, Newberry

Continued—

Appendix Table 4—1998 (1999 Citrus) Permanent Program Expansion Detailed List—*cont'd*

State	Crop	Counties
Texas	Corn	Wheeler
	Canning & Processing Beans	Bailey, Lamb
	Grain Sorghum	Reeves
	Hybrid Corn Seed	Medina, Uvalde
	Hybrid Sorghum Seed	Briscoe, Carson, Lamb
	Oats	Blanco, Comal, Hays
	Onions	Cameron, Dimmit, Hidalgo, Kleberg, Maverick, Starr, Uvalde, Webb, Willacy, Zapata, Zavala
	Peanuts	Karnes
	Soybeans	Brazos, Carson, Goliad
	Sugar Beets	Bailey, Floyd, Hale, Lamb, Potter
	Sunflowers	Briscoe, Carson, Hale
	Wheat	Colorado, Fort Bend, Jackson, Kleberg, Reeves, Refugio

Appendix Table 5—1999 (2000 Citrus) Permanent Program Expansion Detailed List

State	Crop	Counties
Alabama	Cotton	Chambers, Lawrence
	Peaches	Morgan
Arizona	Wheat	Cochise
Arkansas	Corn	Crawford, Franklin, Johnson, Logan
	Grain Sorghum	Johnson
California	Cotton	Colusa, Glenn, Yolo
	Mandarins	Kern, Tulare
	Minneola Tangelos	Fresno
	Oats	Stanislaus
	Tomatoes	Tulare
Colorado	Grapes	Mesa
Connecticut	Apples	Middlesex, Tolland
	Fresh Mkt Sweet Corn	Fairfield, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Georgia	Cotton	Bibb
Idaho	Canola	Bannock, Benewah, Bingham, Blaine, Bonner, Bonneville, Boundary, Caribou, Cassia, Clearwater, Fremont, Gooding, Idaho, Jefferson, Jerome, Kootenai, Lincoln, Madison, Minidoka, Nez Perce, Oneida, Power, Teton, Twin Falls
	Green Peas	Canyon, Gooding
	Apples	Hancock, Marion, Spencer
	Popcorn	Delaware, Hamilton, Randolph
	Tomatoes	Blackford, Shelby
Iowa	Wheat	Brown, Starke
	Forage Production	Adair, Allamakee, Appanoose, Cherokee, Clarke, Clayton, Decatur, Delaware, Dubuque, Fayette, Jackson, Lucas, Lyon, Madison, Marion, Monroe, O'Brien, Osceola, Plymouth, Ringgold, Union, Warren, Wayne
	Forage Seeding	Adair, Allamakee, Appanoose, Cherokee, Clarke, Clayton, Decatur, Delaware, Dubuque, Fayette, Jackson, Lucas, Lyon, Madison, Marion, Monroe, O'Brien, Osceola, Plymouth, Ringgold, Union, Warren, Wayne
Kansas	Corn	Clark
	Cotton	Barber, Butler, Cowley, Harper, Harvey, Kingman, Marion, Pratt, Sedgwick, Sumner
Maine	Soybeans	Clark, Comanche, Logan
	Apples	Cumberland, Knox
	Fresh Mkt Sweet Corn	Androscoggin, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York
Maryland	Apples	Frederick, Harford, Somerset, Worcester
	Fresh Mkt Sweet Corn	Montgomery, Somerset, Wicomico
Massachusetts	Apples	Bristol, Essex, Norfolk
	Fresh Mkt Sweet Corn	Barnstable, Berkshire, Essex, Franklin, Hampshire, Hampton, Middlesex, Norfolk, Plymouth, Worcester
Michigan	Potatoes	St. Joseph
Minnesota	Forage Production	Aitkin, Becker, Beltrami, Brown, Carlton, Cass, Clay, Clearwater, Crow Wing, Dakota, Dodge, East Polk, Fillmore, Goodhue, Houston, Hubbard, Itasca, Jackson, Kanabec, Kittson, Le Sueur, Mahnomen, Marshall, Mille Lacs, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Pennington, Pine, Pipestone, Red Lake, Rice, Rock, Roseau, Scott,

Continued—

Appendix Table 5—1999 (2000 Citrus) Permanent Program Expansion Detailed List—*cont'd*

State	Crop	Counties
Minnesota	Forage Production	Sibley, St. Louis, Wabasha, Wadena, West Polk, Winona
	Forage Seeding	Aitkin, Becker, Beltrami, Brown, Carlton, Cass, Clay, Clearwater, Crow Wing, Dakota, Dodge, East Polk, Fillmore, Goodhue, Houston, Hubbard, Itasca, Jackson, Kanabec, Kittson, Le Sueur, Mahnomen, Marshall, Mille Lacs, Mower, Murray, Nicollet, Nobles, Norman, Olmstead, Pennington, Pine, Pipestone, Red Lake, Rice, Rock, Roseau, Scott, Sibley, St. Louis, Wabasha, Wadena, West Polk, Winona
Montana	Sugar Beets	Roseau
	Canola	Blaine, Cascade, Daniels, Hill, Judith Basin, Phillips, Roosevelt, Sheridan, Valley
	Dry Peas	Chouteau, Flathead, Hill, Liberty
	Potatoes	Liberty
Nebraska	Sunflowers	Wibaux
	Oats	Scotts Bluff
	Popcorn	Otoe, Red Willow
New Hampshire	Sugar Beets	Garden
	Apples	Carroll, Cheshire, Grafton, Stafford, Sullivan
New Jersey	Fresh Mkt Sweet Corn	Cheshire, Coos, Grafton, Merrimack, Rockingham, Strafford, Sullivan
	Apples	Hunterdon, Mercer, Salem, Somerset, Warren
New Mexico	Fresh Mkt Sweet Corn	Atlantic, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Ocean, Salem, Somerset, Sussex, Warren
	Peaches	Salem
	Dry Beans	Curry, San Juan
New York	Potatoes	Lea
	Fresh Mkt Sweet Corn	Albany, Broome, Cattaraugus, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orleans, Otsego, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca
North Dakota	Fresh Mkt Sweet Corn	St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates
	Green Peas	Cayuga, Onondaga, Orleans, Schuyler, Seneca, Steuben, Tompkins
	Onions	Cayuga, Ontario
	Canola	Barnes, Burke, Burleigh, Divide, Griggs, Kidder, McLean, Mountrail, Sheridan, Williams
	Forage Seeding	Pembina, Traill
Ohio	Potatoes	Logan, McLean, Mercer, Morton, Ramsey
	Sunflowers	Golden Valley
	Apples	Fulton, Lucas
Oklahoma	Corn	Blaine
	Cotton	Garfield, Grant, Hughes, Kay, Noble, Osage, Pottawatomie, Wagoner
	Soybeans	Adair, Alfalfa, Blaine, Cherokee, Greer, Jackson, Kiowa, Lincoln, Marshall, Payne, Tillman, Washita

Continued—

Appendix Table 5—1999 (2000 Citrus) Permanent Program Expansion Detailed List—*cont'd*

State	Crop	Counties
Oregon	Apples	Clackamas, Douglas, Jackson, Josephine, Lane, Linn, Polk, Washington, Yamhill
Pennsylvania	Canola	Gilliam, Sherman, Wallowa, Wasco
	Apples	Bradford, Butler, Cambria, Carbon, Centre, Clarion, Fayette, Indiana, Luzerne, Lycoming, McKean, Mifflin, Monroe, Northumberland, Tioga, Union, Westmoreland, Wyoming
Rhode Island	Fresh Mkt Sweet Corn	Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Butler, Cambria, Cameron, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Lycoming, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Venango, Warren, Washington, Wayne, Wyoming
	Green Peas	Berks, Lebanon, Montour, Northumberland, Snyder, Union
South Dakota	Fresh Mkt Sweet Corn	Bristol, Kent, Newport, Providence
Texas	Forage Seeding	Brookings
	Potatoes	Lyman, Stanley
Texas	Corn	Terry
	Grain Sorghum	Hopkins
	Hybrid Seed Corn	Frio
	Peanuts	Cochran, Martin, Wheeler
	Soybeans	Burleson, Dallas, Denton, Fayette, Hidalgo, Randall, Starr, Willacy
Vermont	Sunflowers	Bailey, Cochran, Moore, Randall, Swisher
	Apples	Bennington
	Fresh Mkt Sweet Corn	Addison, Bennington, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Virginia	Apples	Culpeper, Orange, Scott
	Barley	Fluvana
	Fresh Mkt Sweet Corn	New Kent
Washington	Canola	Adams, Asotin, Garfield, Klickitat, Lincoln, Pend Oreille, Spokane, Stevens, Walla Walla
	Green Peas	Adams, Benton, Klickitat, Yakima
West Virginia	Potatoes	Lincoln
	Processing Beans	Adams, Benton, Grant, Klickitat, Yakima
	Sugar Beets	Lincoln
	Apples	Calhoun, Harrison, Mercer, Monroe, Nicholas, Putnam, Webster
	Soybeans	Jackson
Wisconsin	Processing Beans	Marquette
Wyoming	Sunflowers	Goshen, Laramie

Appendix Table 6—1999 Pilot Program Expansion Detailed List

State	Crop	Counties
Alabama	Watermelon	Geneva
California	Cherries	San Joaquin
	Cultivated Wild Rice	Lassen, Modoc, Shasta, Sutter
Connecticut	Winter Squash	Hartford
Delaware	Watermelon	Sussex
Florida	AGR	Alachua, Gilchrist, Levy, Marion, Sumter, Suwannee
	Avocado APH	Dade
	Watermelon	Alachua, Jackson, Manatee
Georgia	Cabbage	Rabun
	Watermelon	Crisp, Tift, Turner, Worth
Idaho	Barley IP	All counties except Shoshone
	Wheat	Latah, Lewis, Nez Perce
	(80% & 85% Coverage Level)	
Illinois	Corn GRP	Massac
	Corn IP	Available in all counties
	Soybeans GRP	Calhoun, Carroll, Jo Daviess, Stephenson
	Soybeans IP	All counties
Indiana	Corn IP	Available in all counties (previous counties were Benton, Fountain, Warren)
	Soybeans IP	All counties
Iowa	Soybeans GRP	Allamakee, Clayton, Delaware, Dubuque, Jackson, Winneshiek
Kansas	Grain Sorghum GRP	Anderson, Atchison, Cherokee, Edwards, Ellis, Finney, Ford, Gove, Graham, Grant, Gray, Greeley, Hamilton, Haskell, Hodgeman, Jackson, Kearny, Kingman, Kiowa, Lane, Logan, Meade, Morton, Ness, Ottawa, Pawnee, Pratt, Rawlins, Rooks, Rush, Russell, Saline, Scott, Seward, Sheridan, Stanton, Stevens, Sumner, Thomas, Trego, Wichita
Kentucky	Soybeans GRP	Hardin
Maine	AGR	Androscoggin, Cumberland, Kennebec, York
Maryland	Corn Indexed IP	All counties
	Soybeans Indexed IP	All counties except Garrett
	Watermelon	Wicomico
Massachusetts	AGR	Barnstable, Berkshire, Bristol, Dukes, Essex, Franklin, Hampden, Hampshire, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, Worcester
	Winter Squash	Berkshire, Bristol, Franklin, Hampden, Hampshire
Michigan	AGR	Allegan, Berrien, Kent, Ottawa, Van Buren
	Corn GRP	St. Clair
	Soybeans GRP	Allegan, Huron, Isabella, Jackson, Kent, Lapeer, Livingston, Montcalm, Van Buren, Washtenaw
Minnesota	Barley IP	All counties except Anoka, Blue Earth, Brown, Cook, Faribault, Freeborn, Jackson, Lake, Martin, Mower, Nicollet, Nobles, Ramsey, Waseca, Watonwan
	Cultivated Wild Rice	Aitkin, Beltrami, Clearwater, Lake of the Woods, Pennington, East Polk
	Spring Wheat IP	All counties except Carlton, Cook, Itasca, Lake, Ramsey
Montana	Barley IP	All counties except Lincoln
	Cherries	Lake
	Rangeland GRP	Big Horn, Blaine, Carter, Custer, Fallon, Glacier, Phillips, Powder River, Roosevelt, Rosebud, Sheridan, Valley
	Spring Wheat IP	Daniels, Roosevelt, Sheridan, and Valley

Continued—

Appendix Table 6—1999 Pilot Program Expansion Detailed List—cont'd

State	Crop	Counties
Montana (cont'd)	Winter Wheat IP	All counties except Lincoln and Silver Bow
New Hampshire	AGR	Belknap, Cheshire, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
New Jersey	Winter Squash	Atlantic, Cumberland, Gloucester, Salem
New York	Cabbage	Monroe, Ontario, Orleans
	Corn Indexed IP	All counties except Bronx, Hamilton, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Westchester
North Carolina	Winter Squash	Monroe, Orleans
	Blueberries	Columbus, Craven, Duplin, Pender, Sampson
	Cabbage	Pasquotank
	Corn Indexed IP	All counties
	Soybeans Indexed IP	All counties except Alleghany, Ashe, Clay, Graham Haywood, Jackson, Macon, Madison, Mitchell, Swain, Yancey
North Dakota	Watermelon	Chowan, Sampson
	Barley IP	All counties
	Crambe	All counties
	Mustard	All counties
	Spring Wheat IP	All counties
Oregon	Barley IP	All counties except Clatsop, Coos, Curry, Hood River, Lincoln, Tillamook
	Cherries	Hood River, Wasco
	Wheat (80% and 85% Coverage Level)	Gilliam, Morrow, Sherman, Wallowa, Wasco, Umatilla
	Winter Wheat IP	All counties except Clatsop, Coos, Curry, Gilliam, Hood River, Lincoln, Morrow, Sherman, Tillamook, Wasco
Pennsylvania	Cabbage	Schuylkill
	Corn Indexed IP	All counties except Philadelphia
South Dakota	Barley IP	Beadle, Brookings, Brown, Campbell, Clark, Clay, Codington, Corson, Day, Deuel, Edmunds, Faulk, Grant, Hamlin, Kingsbury, Lake, Lincoln, McCook, McPherson, Marshall, Miner, Minnehaha, Moody, Roberts, Spink, Turner, Union, Walworth, Yankton
Texas	Wheat IP	All counties
	Cotton GRP	Castro, Dawson, Ellis, Falls, Fort Bend, Hill, Jackson, Matagorda, Milam, Navarro, Robertson, Taylor, Wharton, Wilbarger, Williamson
Virginia	Grain Sorghum IP	El Paso, Jeff Davis, Orange, Pecos, Reeves
	Watermelon	Duval, Frio, Hidalgo
Washington	Cabbage	Carroll
	Barley IP	All counties except Jefferson
	Cherries	Benton, Chelan, Douglas, Franklin, Yakima
	Wheat (80% & 85 % Coverage Level)	Adams, Asotin, Benton, Columbia, Franklin, Garfield, Klickitat, Lincoln, Walla Walla, Whitman, Yakima
	Winter Wheat IP	All counties except Clallam, Grays Harbor, Jefferson, Kitsap, Mason, Pacific, Pierce, Skamania, Thurston, Wahkiakum, Whitman

AGR = Adjusted Gross Revenue; APH = Actual Production History; GRP = Group Risk Plan; IP = Income Protection.