

# CROP INSURANCE POLICY COMPARISON CHART



	ACTUAL PRODUCTION HISTORY (APH)	YIELD PROTECTION (YP)	REVENUE PROTECTION (RP)	REVENUE PROTECTION WITH HARVEST PRICE EXCLUSION (ARP HPE)	AREA YIELD PROTECTION (AYP)	AREA REVENUE PROTECTION (ARP)
BENEFITS	Production-based coverage protects the producer against a yield loss.	Covers against loss of yield due to a county-level production loss.	Guarantees revenue per acre with both upward and downward price protection. Option to exclude upward price protection.	Covers against loss of revenue due to county-level production loss, price decline, or a combination of both.	Covers against loss of yield due to a county-level production loss.	Covers against loss of revenue due to a county-level production loss, price decline, or combination of both, and includes upside Harvest Price protection.
GUARANTEE	Approved yield x selected level x price	Expected county yield x coverage level = trigger yield.	Approved yield x selected level x greater of Projected or Harvest price. If Harvest Price Exclusion, approved yield x selected level x projected price.	Expected county yield x projected price x coverage level = trigger revenue.	Expected county yield x coverage level = trigger yield.	Expected county yield x greater of the projected or harvest price x coverage level = trigger revenue.
COVERAGE TYPE	Based on Individual APH	Based on Individual APH and Board of Trade prices.	Based on Individual APH and Board of Trade prices.	Based on Individual APH and Board of Trade prices.	Based on area yield.	Based on area yield and Board of Trade prices.
COVERAGE LEVELS (INCREMENTS OF 5%)	50-75%; 80-85%*	50-75%; 80-85%*	50-75%; 80-85%*	50-75%; 80-85%*	70-90% CAT (65/45)	70-90%
PRICE COVERAGE	60-100% of RMA Price Election CAT: 55% of RMA Price Election	55-100% of the Projected price	Higher of the projected price and harvest price	Projected price	80-120% of maximum protection per acre CAT: 45% of Maximum	80-120% of maximum protection per acre Higher of projected or harvest price
PRICE FLUCTUATION PROTECTION	None	None	Ceiling: Factor of 2.0 Floor: None	Ceiling: Factor of 2.0 Floor: None	None	Ceiling: Factor of 2.0 Floor: None
UNIT STRUCTURE*	Enterprise, Basic and Optional	One unit for each crop, type and practice within the county.	Enterprise, Basic and Optional	One unit for each crop, type and practice within the county.	One unit for each crop, type and practice within the county.	One unit for each crop, type and practice within the county.
WRITTEN AGREEMENTS ALLOWED	Yes	Yes: Rate change (high risk land) Yes: Organic	Yes	Yes	No	No
HIGH RISK LAND COVERAGE	Yes	Yes	Yes	Yes	Yes	Yes
HIGH RISK LAND EXCLUSION	Yes	Yes	Yes	Yes	No	No
REPLACE COVERAGE	Yes, except CAT	Yes, except CAT	Yes	Yes	No	No
LATE PLANTING PROVISIONS	Yes	Yes	Yes	Yes	No	No
PREVENT PLANTING COVERAGE	Yes	Yes	Yes	Yes	No	No
INDEMNITY PAYMENT	Production to count < yield guarantee	Production to count < yield guarantee	Calculated harvest value < final revenue guarantee	Calculated harvest value < revenue guarantee	Final county yield < trigger yield	Final county revenue < trigger revenue

## UNIT DEFINITION *(Applies to RP, YP and APH only)*

**Enterprise** — Consists of all insurable acreage of the insured crop in the county in which the producer has a share. Must meet minimum acres per section requirement (limited availability for APH crops).

**Basic** — Consists of all acres of the crop in the county per share entity. Receive 10% premium discount with Basic unit structure.

**Optional** — Break Basic unit down further by section and irrigated/nonirrigated practices if production records are kept separate.

\* See Actuarial for Availability

 Individual Plans

 County Plans

*This chart is only an overview. Contact your Farm Credit Mid-America Crop Insurance Specialist for more information. Farm Credit Mid-America is an equal opportunity provider.*