

Crop Insurance Plan Comparison

	YP	RP	RP HPE	AYP	ARP	ARP-HPE	APH
Plan Code	01	02	03	04	05	06	90
Coverage	individual yield	individual revenue	individual revenue	area yield	area revenue	area revenue	individual yield
Insures Against	production loss	revenue loss due to increase or decrease in price, low yield, or combination of these	revenue loss due to decrease in price, low yield, or combination of these	county-wide production loss	county-wide revenue loss	county-wide revenue loss	production loss
Administrative Fee	\$30 \$300 CAT	\$30 no CAT available	\$30 no CAT available	\$30 \$300 CAT	\$30 no CAT available	\$30 no CAT available	\$30 \$300 CAT
Available Unit Structure	basic, optional, enterprise, ¹ whole-farm	basic, optional, enterprise, ¹ whole-farm	basic, optional, enterprise, ¹ whole-farm	N/A	N/A	N/A	basic, optional, ¹ enterprise, whole-farm
Applicable Price(s)/Price Election(s)	percentage elected by insured of projected price defined by CEPP	projected price and harvest price defined by CEPP	projected price and harvest price defined by CEPP	45% (CAT), or projected price defined by CEPP	projected and harvest price defined by CEPP	projected price defined by CEPP	percentage elected by insured of price election determined by the Risk Management Agency
Maximum Price Movement	not applicable	harvest price not to exceed projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	harvest price not to exceed projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	not applicable	Harvest price not to exceed projected price x 2.00	harvest price not to exceed projected price x 2.00	not applicable
Coverage Level Percent Available	50%, 55%, 60%, 65%, 70%, 75%, ¹ 80%, ¹ 85%	50%, 55%, 60%, 65%, 70%, 75%, ¹ 80%, ¹ 85%	50%, 55%, 60%, 65%, 70%, 75%, ¹ 80%, ¹ 85%	65% (CAT), 70%, 75%, 80%, 85%, 90%	70%, 75%, 80%, 85%, 90%	70%, 75%, 80%, 85%, 90%	50%, 55%, 60%, 65%, 70%, 75%, ¹ 80%, ¹ 85%
APH	required	required	required	required	required	required	required
Acreage Report	required	required	required	required	required	required	required
Written Agreement	available	Available, but cannot establish revenue protection when coverage for crop is not provided in the state	Available, but cannot establish revenue protection when coverage for crop is not provided in the state	Not available	Not available	Not available	available
Guarantee	yield protection guarantee = APH approved yield x coverage level x projected price	revenue protection guarantee = APH approved yield x coverage level x greater of projected price or harvest price	revenue protection guarantee = APH approved yield x coverage level x projected price	policy protection = dollar amount of insurance per acre x acres x share	policy protection = dollar amount of insurance per acre x acres x share	policy protection = dollar amount of insurance per acre x acres x share	production guarantee = APH approved yield x coverage level
Rating	continuous individual yield rated	continuous individual yield rated	continuous individual yield rated	area yield rated	area yield rated	area yield rated	continuous individual yield rated
Premium	(1) rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	(1) rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	(1) rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	(policy protection x rate) - subsidy	(policy protection x rate) - subsidy	(policy protection x rate) - subsidy	(1) rate x liability x applicable factor(s) (2) result of 1 x subsidy (3) result of 1 - 2

¹ See the County Actuarial information to determine availability.

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Subsidy Amount	CAT=1.00; basic & optional units @ 50% coverage level=.67; 55-60%=.64; 65-70%=.59; 75%=.55; 80%=.48; 85%=.38; for enterprise units @ 50-70% coverage level=.80; 75%=.77; 80%=.68; 85%=.53; * whole-farm unit	basic & optional units @ 50% coverage level=.67; 55-60%=.64; 65-70%=.59; 75%=.55; 80%=.48; 85%=.38; for enterprise units @ 50-70% coverage level=.80; 75%=.77; 80%=.68; 85%=.53; for whole-farm units @ 50-75% coverage level=.80; 80%=.71; 85%=.56	basic & optional units @ 50% coverage level=.67; 55-60%=.64; 65-70%=.59; 75%=.55; 80%=.48; 85%=.38; for enterprise units @ 50-70% coverage level=.80; 75%=.77; 80%=.68; 85%=.53; for whole-farm units @ 50-75% coverage level=.80; 80%=.71; 85%=.56	CAT=1.00; @ 70-75% coverage level =.59; 80-85%=.55; 90%=.51	@ 70% coverage level=.59; 75-80%=.55; 85%=.49; 90%=.44	@ 70% coverage level=.59; 75-80%=.55; 85%=.49; 90%=.44	CAT=1.00, basic & optional units @ 50% coverage level=.67; 55-60%=.64; 65-70%=.59; 75%=.55; 80%=.48; 85%=.38; for enterprise units @ 50-70% coverage level=.80; 75%=.77; 80%=.68; 85%=.53; * whole-farm unit
High-Risk Land	eligible for coverage	eligible for coverage	eligible for coverage	insurable as long as the acreage meets all other requirements	insurable as long as the acreage meets all other requirements	insurable as long as the acreage meets all other requirements	eligible for coverage
High-Risk Land Exclusion	available	available	available	not available	not available	not available	available
Hail and Fire Exclusion	available; however, restricted for a whole- farm unit	available; however, restricted for a whole-farm unit	available; however, restricted for a whole-farm unit	not available	not available	not available	available; however, restricted for a whole- farm unit
Replanting Requirements	applicable	applicable	applicable	not applicable	not applicable	not applicable	applicable
Replanting Payments	available	available	available	not available	not available	not available	available
Late Planting Provisions	applicable	applicable	applicable	not applicable	not applicable	not applicable	applicable
Prevented Planting Provisions	applicable	applicable	applicable	not applicable	not applicable	not applicable	applicable
Notice of Loss	required	required	required	not required	not required	not required	required
Loss Adjustment Procedure Required	yes	yes	yes	no	no	no	yes
Indemnity If	the production to count x projected price is less than the yield protection guarantee x insured acres	the production to count x harvest price is less than the revenue protection guarantee x insured acres	the production to count x harvest price is less than the revenue protection guarantee x insured acres	the final county yield is less than the trigger yield (expected county yield x coverage level)	the final county revenue is less than the trigger revenue (expected county yield x the greater of projected or harvest price x coverage level)	the final county revenue is less than the trigger revenue (expected county yield x projected price x coverage level)	the production to count x price election is less than the value of the production guarantee x insured acres

* Currently there are no commodities filed and insured under this insurance plan for which coverage is offered based on whole-farm units, so no subsidy factors are filed as of the date below.