



Production and Revenue Insurance Protection

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Product Information	Added Price Option (APO)	Added Revenue Price Option (ARPO)	Revenue Protection Policy (RPP)
Coverage Type	Yield loss	Revenue	Revenue
Federal Crop Insurance Policy Type	RP, RPHPE, YP, APH	RP only	RP only
Unit Type	EU, BU, OU	Follows federal crop insurance policy unit	EU, EP
Coverage	Added price to federal crop insurance projected price	Added price to federal crop insurance projected price	Added price to federal crop insurance projected price
Price Election	Max % of projected price based on federal crop insurance level	Max \$ amount per bushel	Established dollar increment amounts per bushel
Quoting System	CIQuote SM system	CIQuote SM system	CIQuote SM system
Sales Closing Date (SCD)	Federal crop insurance SCD	Federal crop insurance SCD	Federal crop insurance SCD
Exclusions	High Risk, Organic, Double Crop, 2nd Crop, Written Agreements	High Risk, Organic, FAC, Written Agreements	High Risk, Organic, FAC, Written Agreements
Requires federal crop policy loss	Yes	Yes	No
Loss Payment Calculations	Production loss x APO price election	% of federal crop insurance unit loss x ARPO liability	Total revenue guarantee (federal crop insurance & RPP) minus revenue to count, minus federal crop insurance indemnity
Crops <i>(not all states)</i>	Almonds, corn, soybeans, sugar beets, wheat	Corn, soybeans, spring wheat	Corn, soybeans
States	Arkansas, California, Colorado, Delaware, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Pennsylvania, South Carolina, South Dakota, Tennessee, Virginia, Wisconsin, Wyoming	Colorado, Delaware, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin	Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin

Loss Example 1 - high yield, low price

APO Requires Yield Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	APO BU Price Election		APO Liability	Fed CI & APO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	Yield Loss	APO Indemnity / Acre Yld Loss x APO Price	Total Crop Revenue		
190	\$3.60	\$684.00	\$654.50	\$0.00	0	\$0.00	\$684.00		

ARPO Requires Federal CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	ARPO BU Price Election		ARPO Liability	Fed CI & ARPO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	% Fed CI Indemnity	ARPO Indemnity / acre (% Fed CI Indem x ARPO Liability)	Total Crop Revenue		
190	\$3.60	\$684.00	\$654.50	\$0.00	0.0%	\$0.00	\$684.00		

RPP Does not require Federal CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	RPP BU Price Election	Fed CI + RPP Price	RPP Liability	Fed CI & RPP Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250	\$4.10	\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	Fed CI Harvest + Fed CI Indemnity	RPP Indemnity	Total Crop Revenue		
190	\$3.60	\$684.00	\$654.50	\$0.00	\$684.00	\$13.00	\$697.00		

Fed CI = Federal Crop Insurance; BU = Bushel

Loss Example 2 - low yield, high price

APO Requires Yield Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	APO BU Price Election		APO Liability	Fed CI & APO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	Yield Loss	APO Indemnity / Acre Yld Loss x APO Price	Total Crop Revenue		
140	\$4.00	\$560.00	\$680.00	\$120.00	30	\$7.50	\$687.50		

ARPO Requires Fed CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	ARPO BU Price Election		ARPO Liability	Fed CI & ARPO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	% Fed CI Indemnity	ARPO Indemnity / Acre (% Fed CI Indem x ARPO Liability)	Total Crop Revenue		
140	\$4.00	\$560.00	\$680.00	\$120.00	17.6%	\$7.50	\$687.50		

RPP Does not require Fed CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Coverage Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	RPP BU Price Election	Fed CI + RPP Price	RPP Liability	Fed CI & RPP Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250	\$4.10	\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	Fed CI Harvest + Fed CI Indemnity	RPP Indemnity	Total Crop Revenue		
140	\$4.00	\$560.00	\$680.00	\$120.00	\$680.00	\$17.00	\$697.00		

Fed CI = Federal Crop Insurance; BU = Bushel

The examples provided are for information purposes only. Please refer to your policy for coverage terms and additional information.

Loss Example 3 - low yield, low price

APO Requires Yield Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	APO BU Price Election		APO Liability	Fed CI & APO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Revenue Indemnity	Yield Loss	APO Indemnity / Acre Yld Loss x APO Price	Total Crop Revenue		
140	\$3.50	\$490.00	\$654.50	\$164.50	30	\$7.50	\$662.00		

ARPO Requires Fed CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	ARPO BU Price Election		ARPO Liability	Fed CI & ARPO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	% Fed CI Indemnity	ARPO Indemnity / Acre (% Fed CI Indem x ARPO Liability)	Total Crop Revenue		
140	\$3.50	\$490.00	\$654.50	\$164.50	25.1%	\$10.67	\$665.17		

RPP Does not require Fed CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Coverage Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	RPP BU Price Election	Fed CI + RPP Price	RPP Liability	Fed CI & RPP Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250	\$4.10	\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	Fed CI Harvest + Fed CI Indemnity	RPP Indemnity	Total Crop Revenue		
140	\$3.50	\$490.00	\$654.50	\$164.50	\$654.50	\$42.50	\$697.00		

Fed CI = Federal Crop Insurance; BU = Bushel

Loss Example 4 - guaranteed yield, low price

APO Requires Yield Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	APO BU Price Election		APO Liability	Fed CI & APO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	Yield Loss	APO Indemnity / Acre Yld Loss x APO Price	Total Crop Revenue		
170	\$3.60	\$612.00	\$654.50	\$42.50	0	\$0.00	\$654.50		

ARPO Requires Fed CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	ARPO BU Price Election		ARPO Liability	Fed CI & ARPO Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250		\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	% Fed CI Indemnity	ARPO Indemnity / Acre (% Fed CI Indem x ARPO Liability)	Total Crop Revenue		
170	\$3.60	\$612.00	\$654.50	\$42.50	6.5%	\$2.76	\$657.26		

RPP Does not require Fed CI Revenue Loss									
Examples are based on one unit, one acre									
Spring Crop Value	Fed CI Policy Level	Approved Yield	Fed CI Insured Bushels	Fed CI Projected Price	Fed CI Liability (Guaranteed Revenue)	RPP BU Price Election	Fed CI + RPP Price	RPP Liability	Fed CI & RPP Liability
\$770.00	85%	200	170	\$3.85	\$654.50	\$0.250	\$4.10	\$42.50	\$697.00
Harvest BU Production to Count	Harvest Price	Harvest Price Revenue	Fed CI Harvest Guaranteed Revenue	Fed CI Indemnity	Fed CI Harvest + Fed CI Indemnity	RPP Indemnity	Total Crop Revenue		
170	\$3.60	\$612.00	\$654.50	\$42.50	\$654.50	\$42.50	\$697.00		

Fed CI = Federal Crop Insurance; BU = Bushel

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