

CROP INSURANCE PLAN COMPARISON as of 10-18-10 © 2010 National Crop Insurance Services							
	YP	RP	RP HPE	GRP	GRIP	GRIP HRO	APH
	01	02	03	04	06	05	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	countywide production loss	countywide revenue loss	countywide 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	one unit per county	one unit per county	one unit per county	basic/optional/ ¹ enterprise/ ¹ 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 60-100% of maximum dollar amount of protection based on expected price	60-100% of maximum dollar amount of protection based on expected price	60-100% of maximum dollar amount of protection based on higher of expected and harvest price	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	downward: no limit upward: harvest price limited to 200% of expected price (per special provisions)	downward: no limit upward: harvest price limited to 200% of expected price (per special provisions)	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	not required	not required	not 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	available	available	available	available
Guarantee	yield projection 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 protection per acre x net acres	policy protection = dollar amount of protection per acre x net acres	policy protection = dollar amount of protection per acre x net acres x HRO policy protection adjustment factor	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 (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 x 0.01) - subsidy	(policy protection x rate x 0.01) - subsidy	(policy protection x rate x 0.01) - subsidy	(1) rate x liability x applicable factors (2) result of 1 x subsidy (3) result of 1 - 2
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; whole-farm units @ all coverage levels = .80	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 units @ all coverage levels = .80	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
Discounts for Good Experience	limited availability	not applicable	not applicable	not applicable	not applicable	not applicable	limited availability
High-Risk Land	eligible for coverage	eligible for coverage	eligible for coverage	eligible for coverage	eligible for coverage	eligible for coverage	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 payment yield is less than the trigger yield (expected county yield x coverage level)	the county revenue is less than the trigger revenue (expected county yield x expected price x coverage level)	the county revenue is less than the HRO; trigger revenue (expected county yield x the greater of expected or harvest 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 crops with whole-farm units, so subsidy factors are not published. ¹See the County Actuarial Information to determine availability.