



Revenue Protection (RP) and Yield Protection (YP)

- \*Coverage based on your yield history
- \*All Unit options
- \*Price percentage selected by policyholder
- \*Coverage levels 50 - 85%
- \*Yield history required annually
- \*Replant Coverage
- \*Late Planting Coverage
- \*Prevented Planting Coverage

\*\*\*where available\*\*\*

Price Determination for RP and YP will use regional exchanges to derive the projected price used to establish the insurance guarantee and premium for the crop and the harvest price used to value production to count under the Revenue Protection plan. The price discovery period, release dates, Board of Trade utilized and additional pricing information will be contained in the Commodity Exchange Price Provisions (CEPP) which can be found on the RMA website at www.rma.usda.gov.

To locate a Farm Bureau® agent in your area visit us online at www.afbisinc.com

The information provided in this brochure varies by crop and county. Before you make any decisions concerning crop insurance, contact a Farm Bureau® agent.

Reinsured through the Federal Crop Insurance Corporation (FCIC), these policies are available to all producers regardless of race, color, national origin, sex, age, or disability.

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Revenue Protection (RP) and Yield Protection (YP)



Serving Your Crop Insurance Needs



# REVENUE PROTECTION (RP) and YIELD PROTECTION (YP)

## SERVING YOUR CROP INSURANCE NEEDS

"This document is published by American Farm Bureau Insurance Services, Inc. and is intended for informational purposes only. Nothing contained herein can be or should be interpreted to take precedence over policy language, Federal Crop Insurance Corporation/Risk Management Agency Regulation, and Underwriting or Loss Adjustment rules."

Buying a crop insurance policy is only one risk management option.

Producers should always carefully consider how a policy will work in conjunction with their other risk management strategies to ensure the best possible outcome each crop year.

Your Farm Bureau® crop insurance agent can assist you in developing a good management plan for your farming operation.



### Producer Obligations - Producers must:

- Report acreage accurately,
- Meet policy deadlines,
- Pay premiums when due, and
- Report losses immediately.

### Eligible Crops

- |                  |                   |
|------------------|-------------------|
| ▲ Wheat          | ▲ Soybeans        |
| ▲ Barley         | ▲ Cotton          |
| ▲ Malting Barley | ▲ Rice            |
| ▲ Corn           | ▲ Sunflowers      |
| ▲ Grain Sorghum  | ▲ Canola/Rapeseed |

Please see your agent for availability.



**Revenue Protection (RP)** policies insure producers against yield losses due to natural causes such as drought, excessive moisture, hail, wind, frost, insects, and disease, and revenue losses caused by a change in the harvest price from the projected price. The farmer selects the amount of average yield he or she wishes to insure; from 50-75 percent (in some areas up to 85 percent). The projected price and the harvest price are 100 percent of the amounts determined in accordance with the Commodity Exchange Price Provisions and are based on daily settlement prices for certain futures contracts. The amount of insurance protection is based on the greater of the projected price or the harvest price. If the harvested, plus any appraised production, multiplied by the harvest price is less than the amount of insurance protection, the farmer is paid an indemnity based on the difference.

**Revenue Protection With Harvest Price Exclusion (RPHPE)** policies insure farmers in the same manner as Revenue Protection policies, except the amount of insurance protection is based on the projected price only (the amount of insurance protection is not increased if the harvest price is greater than the projected price). If the harvested, plus any appraised production, multiplied by harvest price is less than the amount of insurance protection, the farmer is paid an indemnity based on the difference.

**Yield Protection (YP)** policies insure farmers in the same manner as APH policies, except a projected price is used to determine insurance coverage. The projected price is determined in accordance with the Commodity Exchange Price Provisions and is based on daily settlement prices for certain futures contracts. The farmer selects the percent of the projected price he or she wants to insure, between 55 and 100 percent.

