

Crop Insurance Coverage Comparison

	APH Actual Production History	RP Revenue Protection	CAT Catastrophic Coverage	YP Yield Protection	GRP Group Risk Plan	GRIP Group Risk Income Plan
Insures Against	Individual Production Risk	Individual Revenue Risk	Individual Production Risk	Individual Revenue Risk	County Production Risk	County Revenue Risk
Price Protection	N/A	Upside & Downside	N/A	Downside without HPO Up and Downside with HPO	N/A	Downside without HRO Up and Downside with HRO
Loss Coverage(s)	Wide range of losses caused by nature	APH with Revenue Price Protection	Catastrophic Losses	APH with Revenue Price Protection	Yield Protection, Based on County Average	Revenue Protection, Based on County Average
Yield Coverage	50% to 75% of APH Yield	50% to 85% of APH Yield	50% of APH Yield	50% to 85% of APH Yield	70% to 90% of Expected Co. Yield*	70% to 90% Uses Ave. Co. Yield**
Price Coverage	60% to 100% of FCIC Market Price	Higher of: Futures Price in Feb or Harvest Price in Oct	55% of FCIC Market Price	Futures Price in Feb; (or Harvest Price with Added Endorsement \$)	Uses Expected Price in Indemnity Calculation	Futures Price in Feb; (or Harvest Price with Added Endorsement \$)
Loss Payments Paid When:	When Actual Yield is Less Than Guarantee	When Actual Revenue is less than Revenue Guarantee	When Actual Yield is Less Than Guarantee	When Actual Revenue is less than Revenue Guarantee	When Co. Ave. Yield is less than selected Trigger Yield	When Co. Ave. Revenue is less than Selected Trigger
Insurable Units	Basic and Optional	Basic, Optional, and Enterprise Units	Basic Units	Basic, Optional, Enterprise, and Whole Farm Units	One Unit, County Wide, by Crop	One Unit, County Wide, by Crop
Cost Comparison	Varies by crop, county, state, practice, options	Higher per acre than APH	\$300 Per Crop, Per County, No Maximum	Varies by crop, county, state, practice, options	Less than APH on the Average	Varies by Area—but typically less than APH
Record Keeping Required	YES: Acreage & Production Reports	YES: Acreage & Production Reports	YES: Acreage & Production Reports	YES: Acreage & Production Reports	Acreage Reports Required, No Production Reports Required	Acreage Reports Required, No Production Reports required
Replant	Available	Available	Not Available	Available	Not Available	Not Available
Prevented Planting	Available	Available	Available	Available	Not Available	Not Available
Other Information	High risk land exclusion available, late plant provisions available	High risk land exclusion available, late plant provisions available	High risk land exclusion available, late plant provisions available	High risk land exclusion available, late plant provisions available	Less paperwork; No field adjusting; Indemnity payments not made until following crop year	Less paperwork; No field adjusting; Indemnity payments not made until following crop year
Most Common Crops Policy is Available on	Oats, Sugar Beets, Potatoes, Onions, Alfalfa and Dry Beans	Corn, Soybeans, Barley and Wheat	Corn, Soybeans, Wheat, Sugar Beets, Potatoes, Oats, Barley, Onions, Alfalfa and Dry Beans	Corn, Soybeans, Barley and Wheat	Corn, Soybeans and Wheat in some counties	Corn, Soybeans and Wheat in some counties