

# Common Policy

## CROP PLAN COMPARISON CHART



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every day — together<sup>SM</sup>

	Individual Coverage		(Group) Area Coverage	
	Yield Based	Revenue Based	Yield Based	Revenue Based
<b>Coverage</b>	YP and APH have individual yield coverage	RP and RP-HPE have individual revenue coverage	AYP is area yield	ARP and ARP-HPE are area revenue
<b>Insures Against</b>	YP and APH insure against production loss	RP-HPE insures against revenue loss due to decrease in price, low yield or combination of these; RP insures against revenue loss due to an increase or decrease in price, low yield or combination of these	AYP insures against county-wide production loss	ARP and ARP-HPE insure against county-wide revenue loss
<b>Administrative Fee</b>	YP and APH both have a \$300 CAT fee and a \$30 administrative fee	CAT is not available for RP and RP-HPE but there is still a \$30 administrative fee	AYP has a \$300 CAT fee and a \$30 administrative fee	CAT is not available for ARP and ARP-HPE but there is still a \$30 administrative fee
<b>Available Unit Structure</b> (in most areas for most crops)	Basic, optional, enterprise and whole-farm unit structures available		Available unit structure is not applicable	
<b>Applicable Price(s)/Price Election(s)</b>	YP percentage is elected by insured of projected price defined by CEPP; APH percentage is elected by insured of price election determined by the RMA	For RP and RP-HPE, the projected price and harvest price are defined by CEPP	AYP applicable price is 45 percent for CAT coverage or the projected price defined by CEPP; ARP projected and harvest prices are defined by CEPP; ARP-HPE projected price is defined by CEPP	
<b>Maximum Price Movement</b>	not applicable	RP and RP-HPE harvest price is not to exceed projected price x 2.00 (exception to the rule is when corn silage and rapeseed equal the projected price)	Maximum Price Movement is not applicable to AYP	ARP and ARP-HPE harvest price is not to exceed the projected price x 2.00
<b>Coverage Level Percent Available</b> (in most areas for most crops)	All of the yield crop insurance plans offer 50%, 55%, 60%, 65%, 70%, 75%, 80% and 85% coverage levels		AYP coverage levels are 65% (with CAT), 70%, 75%, 80%, 85% and 90%	ARP and ARP-HPE coverage levels are 70%, 75%, 80%, 85% and 90%
<b>APH/Acreage Report</b>	Required to have an APH and an acreage report		Required to have an APH and an acreage report	
<b>Written Agreement</b>	YP and APH have written agreements available	RP and RP-HPE have written agreements available, but cannot establish revenue protection when coverage for the crop is not provided in the state	Written agreements are not available	
<b>Guarantee Formula</b>	Yield protection guarantee = APH approved yield x coverage level x projected price APH production guarantee = APH approved yield x coverage yield	Revenue protection guarantee = APH approved yield x coverage level x greater of projected price or harvest price RP-HPE protection guarantee = APH approved yield x coverage level x projected price	All area crop insurance guarantee formulas are: Policy protection = dollar amount of insurance per acre x acres x share	
<b>Rating</b>	Continuous individual yield rated		Area yield rated	
<b>Applicable Price(s)/Price Election(s)</b>	YP, RP and RP-HPE premiums: 1. Rate x liability x applicable adjustment percentage factors 2. Result of 1 x subsidy 3. Result of 1 - 2  APH premium 1. Rate x liability x applicable factor(s) 2. Result of 1 x subsidy 3. Result of 1 - 2		(Policy protection x rate) - subsidy	
<b>Notice of Loss and Loss Adjustment Procedure</b>	Required		Not required	
<b>Indemnity if ...</b>	YP - The production to count multiplied by projected price is less than the yield protection guarantee times insured acres  APH - The production to count multiplied by price election is less than the value of the production guarantee multiplied by insured acres	RP and RP-HPE - The production to count multiplied by harvest price is less than the revenue protection guarantee multiplied by insured acres	AYP - The final county yield is less than the expected county yield times coverage level	ARP - The final county revenue is less than the expected county yield times the greater of projected or harvest price times coverage level  ARP-HPE - The final county revenue is less than the expected county yield times projected price times coverage level
	YP and APH subsidy amounts: • CAT = 1.00 • Basic and optional units at			