



Crop Division

## Whole-Farm Revenue Protection

*Revenue protection against unavoidable natural losses,  
with the reassurance of carryover coverage year to year*



for all the *great* you do<sup>®</sup>



## Our GREAT story



With over 100 crop and livestock offerings, we understand American Agriculture.



Coverages available in over 40 states.



Great American is the only American Owned AIP in the top 5.



We are backed by the strength of "A" or better rating by AM Best for 115 years or more.

As one of the largest Crop insurers in the nation, Great American is recognized as a leader in this specialized marketplace.

# Whole-Farm Revenue Protection

Whole-Farm Revenue Protection (WFRP) provides a risk management safety net for all commodities on the farm under one insurance policy. This insurance plan is tailored for any farm with up to \$17 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty or direct markets.

## Availability

Whole-Farm Revenue Protection is available in all counties in all 50 states.

## Causes of Loss

WFRP provides protection against the loss of insured revenue due to an unavoidable natural cause of loss that occurs during the insurance period and will also provide carryover loss coverage if you are insured the following year. See the policy for a list of covered causes of loss.

## Reporting Requirements

Revenue Losses - You must submit a notice of loss within 72 hours after discovery that revenue for the insurance year could be below the insured revenue. Inspections may be required for losses. You must have filed farm taxes for the insurance year before any claim can be made. You must make claims no later than 60 days after the date you submit farm tax forms to the Internal Revenue Service (IRS). Claim payments for a revenue loss under WFRP are paid within 30 days after the determination of a payment due as long as you are in compliance with the policy.

## Coverage

WFRP protects your farm against the loss of farm revenue that you earn or expect to earn from:

- Commodities you produce during the insurance period, whether they are sold or not;
- Commodities you buy for resale during the insurance period; and
- All commodities on the farm except timber, forest, and forest products; and animals for sport, show, or pets.

The policy also provides replant coverage:

- For annual crops, except those covered by another policy;
- Equal to the cost of replanting up to a maximum of 20 percent of the expected revenue; and
- When 20 percent or 20 acres of the crop needs to be replanted.

The approved revenue amount is determined on your Farm Operation Report and is the lower of the expected revenue or your whole-farm historic average revenue. Coverage levels range from 50 percent to 90 percent. Catastrophic Risk Protection (CAT) coverage is not available.

The number of commodities produced on the farm are counted using a calculation that determines the amount of premium rate discount you will receive due to farm diversification; and

The subsidy amount:

- Farms with 2 or more commodities will receive a whole-farm premium subsidy; and
- Farms with one commodity will receive an enterprise premium subsidy.

You can buy WFRP alone or with other buy-up level (additional) federal crop insurance policies. When you buy WFRP with another policy, the WFRP premium is reduced due to the coverage provided by the other policy. If you have other federal crop insurance policies at catastrophic coverage levels, your WFRP premium will not be reduced.

### Important Dates

Sales Closing, Cancellation, & Termination Dates  
(County Specific)

January 31, February 28, or March 15

Late Fiscal Filer ..... November 20

Revised Farm Operation Report Dates

Calendar Year Filing ..... July 15

Early Fiscal Year Filing ..... July 15

Late Fiscal Year Filing: Fiscal Year Begins:

August or September .... 30 days after start of fiscal year

October, November, or December ..... October 31

Contract Change Date ..... August 31

**WFRP insured revenue is the total amount of insurance coverage provided by this policy.**

Your crop insurance agent and Approved Insurance Provider determine the farm's approved revenue using the following information:

- Whole-Farm History Report;
- Farm Operation Report;
- Information regarding growth of the farm; and
  - The coverage level you choose (50-90 percent) multiplied by the approved revenue is the insured revenue amount.

### Eligibility

Eligibility for WFRP coverage requires you to:

- Be eligible to receive Federal benefits;
- Be a U.S. citizen or resident;
- File either a Schedule F tax form or other farm tax form that can be converted to a Substitute Schedule F for a specified number of years (see Information You Provide, next page);
- Have no more than \$17 million in insured revenue, which is the farm revenue allowed to be insured under the policy multiplied by the coverage level you select (see Chart, next page);
- Have coverage of expected revenue from animals and animal products, excluding aquaculture commodities, limited to \$2 million;
- Have coverage of expected revenue from greenhouse and nursery, excluding aquaculture commodities, limited to \$2 million;
- Have no more than 50 percent of total revenue from commodities purchased for resale;
- Meet the diversification requirements of the policy by having two or more commodities, if a commodity you are raising has revenue protection under the Common Crop Insurance Policy available; and
- Meet the diversification requirements of the policy by having two or more commodities, if there are potatoes on the farm.



Coverage Level	Commodity Count (Minimum Required)	Maximum Farm Approved Revenue
90	1	\$18,888,889
85	1	\$20,000,000
80	1	\$21,250,000
75	1	\$22,666,667
70	1	\$24,285,714
65	1	\$26,153,846
60	1	\$28,333,333
55	1	\$30,909,091
50	1	\$34,000,000

The *Commodity Count* in the chart above is a measure of the farm's diversification, determined by the policy. The calculation determines the minimum proportion of revenue a commodity must contribute to the farm to be considered a commodity for WFRP. A farm's revenue would be evenly distributed if an equal percentage of revenue came from each commodity produced, for example, 25 percent from corn, 25 percent from soybeans, 25 percent from spinach and 25 percent from carrots. The minimum proportion to be considered a countable commodity is one-third of that amount.

In this example, for corn, soybeans, spinach or carrots to each county, each commodity would have to make up at least 8.3 percent of the total revenue of the farm to count as a commodity under WFRP. Commodities with revenue below the minimum will be grouped together in order to recognize farm diversification (this will make the commodity count higher). The Maximum Farm Approved Revenue represents the maximum approved revenue for a farm to be eligible for WFRP given the \$17 million maximum liability allowed.

## Information You Provide

There are certain documents you must provide to your crop insurance agent to get Whole-Farm Revenue Protection insurance.

For the Whole-Farm History Report you must provide:

- 5 consecutive years of Schedule F or other farm tax forms (it must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F). For the 2025 policy year, tax forms from 2019-2023 are required except:
  - If you qualify as a Beginning or Veteran Farmer or Rancher (BFR/ VFR) or qualified as a BFR/ VFR in the previous year under our procedures, you may qualify with 3 consecutive years (4 years if qualified the previous year) of Schedule F or other farm tax forms if you also farmed during the past year (it must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F). For the 2025 policy year, tax forms from 2021-2023 (2020-2023 if qualified as a BFR/ VFR the previous year) are required and you also must have farmed during 2024;
  - If you were physically unable to farm for 1 of the 5 required historic years but were farming the past year, you may qualify; or
  - If you are a tax-exempt entity (such as a Tribal entity) and have acceptable third-party records available that can be used to complete Substitute Schedule F tax forms for the 5-year history.
  - Information supporting expansion if you want the farm to be considered as an expanding operation due to the farm operation physically expanding last year or the coming year, including increased acres, added equipment such as a greenhouse, new varieties or planting patterns or anything else that expands production capacity (other than just a change in price); and
- Any supporting information required, including other signed tax forms, to show the farm tax forms are accurate and were filed with the IRS.

## Prices

Prices used to value commodities must be based on the guidelines for prices in the policy. Organic prices that meet the policy requirements are allowed for valuing organic commodities. Yields used for commodities must be established based on the guidelines for yields in the policy.

## Growing Farm Operations

Operations that have been expanding over time may be allowed to increase their approved revenue amount based on an indexing procedure; or, if you can show that your operation has physically expanded (land, animals, facilities or production capacity) so it has the potential to produce up to 35 percent more revenue than the historical average, Great American Insurance Company may approve your operation as an expanding operation to reflect that growth in the insurance guarantee.

## Losses

Claims are settled after taxes are filed for the insurance year. A loss under the WFRP policy occurs when the WFRP revenue-to-count for the insured year falls below the WFRP insured revenue. Revenue-to-count for the insured year is:

- Revenue from the tax form that is approved revenue according to the policy;
- Adjusted by excluding inventory from commodities sold that were produced in previous years;
- Adjusted by including the value of commodities produced that have not yet been harvested or sold; and
- Any other adjustments required by the policy such as those from uninsured causes of loss.

If the farm operation does not have expenses during the insurance year of at least 70 percent of the approved expenses, the insured revenue amount will be reduced by 1 percent for each percentage point the actual approved expenses are below 70 percent of the approved expenses.

## Premium Subsidy

Farms with two or more commodities will receive a whole-farm premium subsidy as long as the minimum diversification requirements are met. Farms with one commodity will receive the basic level of premium subsidy.





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**115+** years with an **A** or better  
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