



GREATAMERICAN[®]
INSURANCE GROUP

Crop Division

Dairy Revenue Protection

Coverage against unexpected declines in quarterly milk revenues.



for all the *great* you do[®]



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

Benefits of DRP

DRP is designed to insure against unexpected declines in the quarterly revenue from milk sales relative to a guaranteed coverage level.

- Expected revenue is based on futures prices for milk and dairy commodities
- Insureds elect the amount of covered milk
- Covered milk production is indexed to the state or region where the dairy producer is located
- Choose from two pricing options

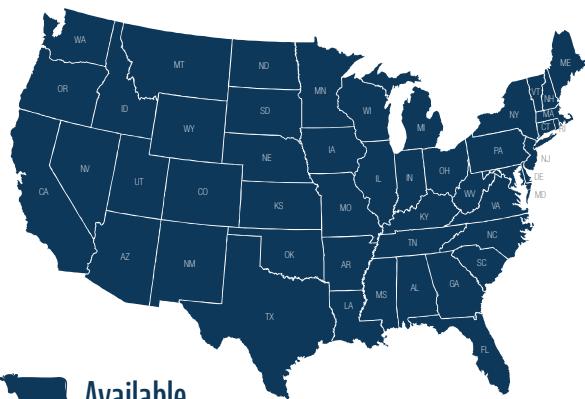
Pricing Options

Class Pricing Option – Uses a combination of the Class III and Class IV milk prices as a basis for determining coverage and indemnities.

Component Pricing Option – Uses the component milk prices for butterfat, protein, non-fat solids, and other solids as a basis for determining coverage and indemnities. Under this option you may select the butterfat test percentage and protein test percentage to establish your insured milk price.

The below table shows the quarterly insurance periods, with green signifying when sales are available and red signifying when sales are not available.

Sales Dates	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep
July 1 - Sep 15	801	802	803	804	805	806	807	808
Sep 16 - Dec 15	801	802	803	804	805	806	807	808
Dec 16 - Mar 15	801	802	803	804	805	806	807	808
Mar 16 - June 15	801	802	803	804	805	806	807	808
June 16 - June 30	801	802	803	804	805	806	807	808



Livestock Revenue is available in all 50 states.

Coverage levels and Premium Subsidies

You may cover 80 to 95 percent of your expected quarterly revenue in five percent increments. Premium subsidy is based on the coverage level selected and noted below.

Coverage Level %	80	85	90	95
Premium Subsidy %	55	49	44	44

Establishing Coverage

Coverage is established by adding quarterly coverage endorsements to the policy. The sales period begins each day when the coverage prices and rates are validated and published on RMA's website by 4:30 p.m. Central time and ends at 9:00 a.m. Central time of the following business day or 9:00 a.m. Central time on Sunday.

If expected milk and dairy commodity prices are not available on the RMA website by 4:30p.m., then DRP will not be offered for sale for the insurance period.

DRP will not be sold on days when the monthly USDA Milk Production, Dairy Products and Cold Storage reports are released. Milk or dairy commodity prices that experience a limit up or down move in the futures markets will not be available for determining the quarterly expected revenue.

Quarterly Coverage Endorsement

The Quarterly Coverage Endorsements correspond to the 8 quarterly insurance periods available for purchase during the crop year. Producers may purchase coverage up to five nearby quarters and have multiple endorsements for the same quarterly insurance period.



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Ending Milk Prices and Yield

The actual ending milk or component values are based upon the monthly average prices announced by USDA's Agricultural Marketing Service. Actual ending values are posted on RMA's website at the end of the insurance period. The milk yields are based upon USDA's National Agricultural Statistics Service Milk Projection Report.

Cause of Loss

DRP provides insurance only for the difference between the final revenue guarantee and actual milk revenue, times actual share and protection factor, caused by natural occurrences in market prices and yields in the pooled production region. DRP does not insure against:

- Death of dairy cattle
- Other loss or destruction of your dairy cattle; or
- Any other loss or damage of any kind whatsoever.

Quarterly Insurance Period

The quarterly insurance period contains the three-month periods corresponding to one of eight quarters for which coverage is available under the quarterly coverage endorsement. For example, the insurance period for the January 10 sales closing date contains the quarter for April through June, July through September, October through December, January through March, and April through June.



For more information on Livestock programs, visit:

[https://www.rma.usda.gov/policy-procedure/
general-policies/livestock-insurance-plans](https://www.rma.usda.gov/policy-procedure/general-policies/livestock-insurance-plans)

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Great American
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115+ years with an **A** or better rating by AM Best

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