



Crop Division

# Livestock Risk Protection Plan

*Insures against declining market prices for Feeder Cattle, Fed Cattle and Swine*



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



The Livestock Risk Protection Insurance Plan (LRP) is available in every county in every state.

## Overview

The Livestock Risk Protection Insurance Plan (LRP) is designed to insure against an unexpected decline in the market price for Fed Cattle, Feeder Cattle, or Swine. LRP is available in every county in every state.

A producer may make application for an LRP policy throughout the crop year, which begins on July 1, but coverage will not attach until the producer buys a Specific Coverage Endorsement. This endorsement will list the number of head to be insured, the number of weeks until the livestock would normally be sold, and the type and size of that livestock. You may buy multiple Specific Coverage Endorsements with one application, but you can never insure more head of livestock than you own. Insurance coverage starts the day you buy a Specific Coverage Endorsement and RMA approves the purchase.

You may choose coverage prices ranging from 75% to 100% of the expected ending value from the choices listed by RMA. At the end of the insurance period, if the actual ending value is below the coverage price, you will be paid an indemnity for the difference between the coverage price and actual ending value.

Actual ending values are based on prices derived from the Agricultural Marketing Service (AMS) and /or the Chicago Mercantile Exchange (CME), based on livestock type. Actual ending values are posted on RMA's website at the end of the insurance period.

## Indemnity Example

### For an operation with:

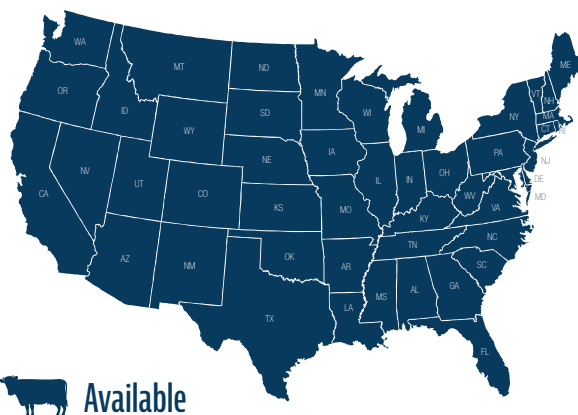
- 100 head of heifer feeder cattle
- a target weight of 8 cwt
- an insured share of 100 percent
- a coverage price of \$310.90 per live cwt.

The actual ending value for steers weighing between 6.0 and 10.0 cwt is \$330. The actual ending value for heifer feeder cattle is \$297 per live cwt (.90 times \$330 actual ending value for all feeder steers in the 6.0 to 10.0 cwt).

Since \$297 is less than the coverage price of \$310.90, indemnity is due.

### Indemnity is calculated by:

1. 100 head times the 8 cwt target weight equals 800 cwt.
2. Subtracting the actual ending value of \$297 from the coverage price of \$310.90 equals \$13.9/cwt.
3. Multiplying 800 cwt by \$13.9/cwt equals \$11,120.
4. Multiplying \$11,120 by the insured share of 1.00 equals an indemnity payment of \$11,120.

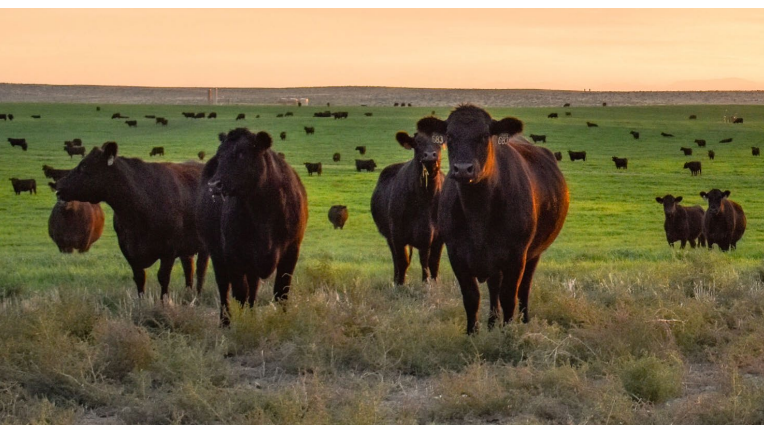


*Livestock Revenue is available in all 50 states.*

### Availability

LRP is offered in all counties and states and can be purchased daily. However, sales may not be available on USDA report days and federal holidays.

Premium rates, coverage prices, and actual ending values are posted online daily.



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

## Limitations

You must own livestock and adhere to conservation compliance rules in order to receive a subsidy.

Livestock mortality is not covered under this policy. Insureds must notify the insurance company within 72 hours of livestock death.

You cannot utilize LRP and LGM on the same class of livestock at the same time.

Unborn livestock can be insured under LRP. For owned livestock that is pregnant, use a Specific Coverage Endorsement to lock in a market price for the approximate date of sale of the unborn livestock.

## Head Limits

### Feeder Cattle or Fed Cattle:

- 12,000 head per endorsement
- Up to 25,000 head annually

### Swine:

- 70,000 head per endorsement
- Up to 750,000 head annually

## Claims

Notice of Loss must be submitted within 60 days after the endorsement ends.

## Subsidy

A premium subsidy is provided on LRP endorsements and is based on the selected coverage level.

SUBSIDY FACTORS		
Coverage Levels		Subsidy Factors
Low	High	
0.700000	0.799999	0.550
0.800000	0.849999	0.500
0.850000	0.899999	0.450
0.900000	0.949999	0.400
0.950000	1.000000	0.350

## For More Information

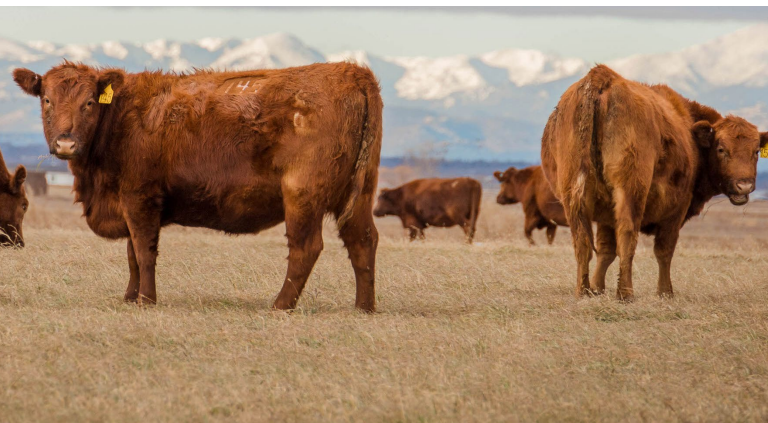
For more information on Livestock programs, visit:

<https://www.rma.usda.gov/policy-procedure/general-policies/livestock-insurance-plans>



# GreatAg<sup>®</sup>

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Crop Division

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rating by  
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