Crop Insurance Plan Comparison

The products and topics summarized in this outline do not supersede or circumvent the policy provisions. See the policy provisions and/or contact your company for a complete description of available coverages and their terms and conditions. Crop/plan of insurance availability can be found on the Risk Management Agency's (RMA) Actuarial Information Browser.
Note: Weaned Calf Revenue Protection is covered on the Livestock Plan Comparison Chart.

Actual Production History (APH) - Plan 90
Like Yield Protection (YP) below, the APH plan of insurance guarantees a yield based on the individual producer's APH and can be available in the absence of a revenue protection (RP) plan for a crop in a county. For most crops, unavoidable, naturally occurring events include drought, excess moisture, cold and frost, wind, flood, and unavoidable damage from insects and disease. Unlike YP, the RMA establishes the available price elections. An indemnity is due when the value of the production to count is less than the liability.

Yield Protection (YP) - Plan 01
YP provides protection against a loss in yield due to unavoidable, naturally occurring events, which for most crops includes adverse weather, fire, insects, plant disease, wildlife, earthquake, volcanic eruption, and failure of the irrigation water supply due to a naturally occurring event. Like the APH plan of insurance, YP guarantees a production yield based on the individual producer's APH. Unlike the APH plan of insurance, a price for YP is established according to the crop's applicable commodity board of trade/exchange as defined in the Commodity Exchange Price Provisions (CEPP). The projected price is used to determine the yield protection guarantee, premium, any replant payment or prevented planting payment, and to value the production to count in the event of a loss. The coverage and exclusions of YP are similar to those for the APH plan of insurance. An indemnity is due when the value of the production to count is less than the yield protection guarantee. YP is available in a county in lieu of the APH plan, when the Revenue Protection (RP) plan is also available for that crop.

Revenue Protection (RP) - Plan 02
RP provides protection against a loss of revenue caused by price **increase or decrease**, low yields, or a combination of both (for corn silage and rapeseed, protection is only provided for production losses). This coverage guarantees is based on the individual producer's APH and the greater of the projected price or harvest price. Both the projected price and harvest price are established according to the crop's applicable commodity board of trade/exchange as defined in the CEPP. While the RP guarantee may increase, the premium will not. The projected price is used to calculate the premium and replant payment or prevented planting payment. An indemnity is due when the calculated revenue (production to count x harvest price) is less than the RP guarantees for the crop acreage.

RP with the Harvest Price Exclusion (RP HPE) - Plan 03
RP HPE is similar to RP; however, RP HPE coverage provides protection against loss of revenue caused by price **decrease**, low yields, or a combination of both. Unlike RP, the revenue protection guarantee for RP HPE is based on the projected price only and does not increase based on a harvest price.

Area Yield Protection (AYP) - Plan 04
AYP coverage is based on the experience of the county rather than individual farms. Maintaining the insured's APH is now mandatory and may be used by RMA as a data source to establish and maintain the area programs. AYP indemnifies the insured in the event the final county yield falls below the insured's trigger yield. The Federal Crop Insurance Corporation (FCIC) will issue the final county yield in the calendar year following the crop year insured. Since this plan is based on county yields and not individual yields, the insured may have a low yield on their farm and not receive payment under AYP.

Area Revenue Protection (ARP) - Plan 05
Like the other area plans, ARP is based on the experience of the county rather than individual farms. Coverage is provided against loss of revenue due to a county level production loss, a price decline, or a combination of both. Upside harvest price protection is included, which increases the policy protection at the end of the insurance period if the harvest price is greater than the projected price and if there is a production loss. ARP will pay a loss when the final county revenue is less than the trigger revenue, which is calculated using the higher of the projected price or harvest price.

Area Revenue Protection w/Harvest Price Exclusion (ARP-HPE) - Plan 06
Like AYP, ARP-HPE is based on the experience of the county rather than individual farms. Maintaining the insured's APH is now mandatory and may be used by RMA as a data source to establish and maintain the area programs. An ARP-HPE policy provides protection against loss of revenue due to a county level production loss, price decline, or a combination of both. This plan only uses the projected price and does not provide upside harvest price protection. An indemnity is due under ARP-HPE when the final county revenues published by FCIC are less than the trigger revenue. Since this plan is based on county revenue and not individual revenue, the insured may have a loss in revenue on their farm and not receive payment under ARP-HPE.

Crop Insurance Plan Comparison

	APH	YP	RP	RP HPE	AYP	ARP	ARP-HPE
Plan Code	90	01	02	03	04	05	06
Coverage	individual yield	individual yield	individual revenue	individual revenue	area yield	area revenue	area revenue
Insures Against	production loss	production loss	revenue loss due to increase or decrease in price, low yield, or combination of these	revenue loss due to decrease in price, low yield, or combination of these	county-wide production loss	county-wide revenue loss	county-wide revenue loss
Administrative Fee	$30 $655 CAT	$30 $655 CAT	$30 no CAT available	$30 no CAT available	$30 $655 CAT	$30 no CAT available	$30 no CAT available
Available Unit Structure	basic, optional, enterprise[1], whole-farm[1]	basic, optional, enterprise, whole-farm[1]	basic, optional, enterprise, whole-farm[1]	basic, optional, enterprise, whole-farm[1]	N/A	N/A	N/A
Applicable Price(s)/Price Election(s)	percentage elected by insured of price election determined by the RMA	percentage elected by insured of projected price defined by CEPP	projected price and harvest price defined by CEPP	projected price and harvest price defined by CEPP	45% (CAT), or projected price defined by CEPP	projected and harvest price defined by CEPP	projected price defined by CEPP
Maximum Price Movement	not applicable	not applicable	harvest price not to exceed projected price x 2.00-(except for corn silage and rapeseed for which the harvest price = projected price)	harvest price not to exceed projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	not applicable	harvest price not to exceed projected price x 2.00	harvest price not to exceed projected price x 2.00
Coverage Level % Available[1]	50-85%	50-85%	50-85%	50-85%	65-90%	70-90%	70-90%
Production Report	required	required	required	required	required	required	required
Acreage/Commodity Report	required	required	required	required	required	required	required
Written Agreement	available	available	available, but cannot establish RP when coverage for crop is not provided in the state	available, but cannot establish RP when coverage for crop is not provided in the state	not available	not available	not available

[1] See the county AD to determine availability.

Crop Insurance Plan Comparison

	APH	YP	RP	RP HPE	AYP	ARP	ARP-HPE
Subsidy Amount	*(see APH/YP table below)*		*(see RP/RP HPE table below)*		*(see AYP table below)*	*(see ARP/ARP-HPE table below)*	
High-Risk Land	eligible for coverage	eligible for coverage	eligible for coverage	eligible for coverage	insurable as long as the acreage meets all other requirements	insurable if acreage meets all other requirements	insurable if acreage meets all other requirements
High-Risk Land Exclusion Option	available	available	available	available	not available	not available	not available
Hail and Fire Exclusion	available; restricted for WU	available; restricted for WU	available; restricted for WU	available; restricted for WU	not available	not available	not available
Replanting Requirements	applicable	applicable	applicable	applicable	not applicable	not applicable	not applicable
Replanting Payments	available	available	available	available	not available	not available	not available
Late Planting Provisions	applicable	applicable	applicable	applicable	not applicable	not applicable	not applicable
Prevented Planting Provisions	applicable	applicable	applicable	applicable	not applicable	not applicable	not applicable
Notice of Loss	required	required	required	required	not required	not required	not required
Loss Adjustment Procedure Required	yes	yes	yes	yes	no	no	no
Indemnity payable if:	production to count x price election is < the value of the production guarantee x insured acres	production to count x projected price is < the yield protection guarantee x insured acres	production to count x harvest price is < the revenue protection guarantee x insured acres	production to count x harvest price is < the revenue protection guarantee x insured acres	final county yield is < the trigger yield (expected county yield x coverage level)	final county revenue is < the trigger revenue (expected county yield x the greater of projected or harvest price x coverage level)	final county revenue is < the trigger revenue (expected county yield x projected price x coverage level)

APH / YP — Subsidy Amount

Coverage Level (%)	BU/OU	EU
CAT	1.00	N/A
50	0.67	0.80
55-60	0.69	0.80
65-70	0.64	0.80
75	0.60	0.80
80	0.51	0.71
85	0.41	0.56

RP / RP HPE — Subsidy Amount

Coverage Level (%)	BU/OU	EU	WU
50	0.67	0.80	0.80
55-60	0.69	0.80	0.80
65-70	0.64	0.80	0.80
75	0.60	0.80	0.80
80	0.51	0.71	0.71
85	0.41	0.56	0.56

AYP — Subsidy Amount

Cov. Level (%)	Subsidy
CAT	1.00
70-75	0.59
80-85	0.55
90	0.51

ARP / ARP-HPE — Subsidy Amount

Coverage Level (%)	Subsidy
70	0.59
75-80	0.55
85	0.49
90	0.44

[1] *See the county AD to determine availability.*

Rev. 1/26