

2026 Livestock Crop Insurance Plan Comparison

UPDATED OCTOBER 28, 2025

The NCIS Livestock Plan Comparison Chart includes **2026 crop year information for DRP, LGM, LRP**, and **2025 crop year information for WCRP**. The products and topics summarized in this outline are not all-encompassing and do not supersede or circumvent the policy provisions. See the policy provisions and/or contact your agent or company for a complete description of available coverages, terms, and conditions. Crop/plan of insurance availability can be found on RMA's Actuarial Information Browser.

Yield Protection (YP) (Plan 01) - allowed on livestock commodity Weaned Calf Revenue Protection (WCRP)

YP provides protection against a loss in yield (calf weight) due to unavoidable, naturally occurring events. YP guarantees a production yield based on the individual producer's APH. A projected price is established according to the WCRP Commodity Exchange Price Provisions (CEPP). The applicable projected price is used to determine the yield protection guarantee and premium, and to determine the value of production to count based on the average weaning weight per calf on a unit basis. An indemnity is due when the value of the production to count is less than the yield protection guarantee.

Revenue Protection (RP) (Plan 02) - allowed on livestock commodity Weaned Calf Revenue Protection (WCRP)

Revenue protection provides coverage against a loss of revenue caused by a price increase or decrease, low yields (low calf weight), or a combination of both. RP guarantees an amount based on the individual producer's APH and the greater of the applicable projected price or harvest price. The projected and harvest prices are established as defined in the WCRP Commodity Exchange Price Provisions (CEPP). While the revenue protection guarantee may increase, premium is always calculated using the projected price. An indemnity is due when the calculated revenue (production to count x harvest price) is less than the revenue protection guarantee.

Revenue Protection with Harvest Price Exclusion (RPHPE) (Plan 03) - allowed on livestock commodity Weaned Calf Revenue Protection (WCRP)

RPHPE is similar to RP. RPHPE coverage provides protection against loss of revenue caused by a price decrease, low yields, or a combination of both. Unlike RP, the RPHPE revenue protection guarantee is based on the applicable projected price only; it does not increase based on a high harvest price.

Dairy Revenue Protection (DRP) (Plan 83)

DRP is designed to insure against unexpected declines in quarterly (3-month periods) revenue from milk sales relative to a guaranteed coverage level. The expected revenue is based on futures prices for milk and dairy commodities, and the amount of covered milk production elected by the dairy producer. The covered milk production is indexed to the state or region where the dairy producer is located.

Livestock Gross Margin (LGM) (Plan 82)

LGM covers the difference between the gross margin guarantee and the actual gross margin. LGM does not insure against death or any other loss or damage to your livestock or milk production.

Livestock Risk Protection (LRP) (Plan 81)

LRP programs are designed to insure against declining market prices. All coverage is for livestock the insured has a share in as an owner as defined by the LRP policy. An insured can purchase Specific Coverage Endorsements (SCEs) year-round, with a new sales period occurring each business day, unless markets are closed or trading of associated futures contracts are suspended as indicated in the LRP policy.

2026 Livestock Crop Insurance Plan Comparison

| | DRP | LGM - Cattle | LGM - Dairy Cattle | LGM - Swine |
|---|--|---|--|---|
| Plan Code | 83 | 82 | 82 | 82 |
| Coverage on | Milk production from dairy cattle, insured under: - Class Pricing Option (considers CME futures for Class III and Class IV milk) or - Component Pricing Option (considers CME futures for butterfat, protein, other solids, nonfat solids) | Steer and heifer cattle operations, primarily for beef production: - Calf Finishing - Yearling Finishing | Milk production from dairy cattle Milk should be sold for commercial or private sale primarily for human consumption | Hog and pig operations: - Farrow to Finish - Feeder Pig Finishing - Segregated Early Weaned (SEW) |
| Available in (States) | All states | All states | All states | All states |
| Administrative Fee | N/A | N/A | N/A | N/A |
| Available Unit Structure | N/A | N/A | N/A | N/A |
| Weight categories | N/A | Started around 550 lbs. or 1-year-old and raised to slaughter weight. | N/A | 260 lbs. at end date (or as stated in the special provisions). |
| Expected ending disposition of insured head or milk | Milk sold. Requires ownership and sales documents. | Expected to be marketed for slaughter at end date. Requires ownership and sales documents. | Milk sold. Requires ownership and sales documents. | Expected to be marketed for slaughter at end date. Requires ownership and sales documents. |
| Insures against | Declines in quarterly revenue from milk sales relative to a guaranteed coverage level. | Loss of gross margin, which is the market value of livestock minus program-specified feed costs. | Increase in program-specified feed costs or milk price decline. | Loss of gross margin, which is the market value of livestock minus program-specified feed costs. |
| Does the policy application attach coverage? | No | No | No | No |
| Sales Period <i>[for DRP, LGM, and LRP, each sales period serves as a separate sales closing date]</i> | - Every business day, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). - Begins when coverage prices and rates are posted on the RMA website (approximately 2 p.m. Central) and ends at 9 a.m. Central the following business day. Exception: sales beginning the last business day of a week continue through 9 a.m. Central on Sunday immediately following the business day. | - Every week on Thursday, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). - Begins when coverage prices and rates are posted on the RMA website (no later than 4:30 p.m. Central) and ends at 8:25 a.m. the following calendar day (e.g., Friday). | - Every week on Thursday, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). - Begins when coverage prices and rates are posted on the RMA website (no later than 4:30 p.m. Central) and ends at 9 a.m. the following calendar day (e.g., Friday). | - Every week on Thursday, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). - Begins when coverage prices and rates are posted on the RMA website (no later than 4:30 p.m. Central) and ends at 8:25 a.m. the following calendar day (e.g., Friday). |

2026 Livestock Crop Insurance Plan Comparison

| | DRP | LGM - Cattle | LGM - Dairy Cattle | LGM - Swine |
|--|--|---|---|--|
| Early Endorsement Completion Allowed? | No | <p>Yes [see applicable LGM Policy section 3(d)].</p> <p>Concerning early-completed SCEs:</p> <ul style="list-style-type: none"> - Forms cannot be completed more than 14 calendar days before the desired effective date (e.g., the Thursday on which the sales period begins for that effective date). - All fields on the SCE must be completed, and all signatures and signature dates collected before the start of the desired effective date's sales period. <ul style="list-style-type: none"> - A completed SCE provided before the sales period begins is not considered submitted until that sales period begins. - Forms cannot be revised or withdrawn after 1:30 p.m. Central on the day prices and rates are posted for sale. - Early SCEs cannot be canceled or changed after the sales period's price and rate offers are published. | | |
| Available insurance period lengths | 3-month periods (a calendar year quarter). May be able to purchase up to 5 quarters out during a given sales period. | 11-month insurance period with 10 coverage months (months 2 - 11). | 11-month insurance period with 10 coverage months (months 2 - 11). | 6-month insurance period with 5 coverage months (months 2 - 6). |
| Coverage Level --- Applicable Price(s)/Price Election Percent(s) --- Deductible | 80 - 95% | Deductible: \$0 to \$150 in \$10 increments. Can be different for each SCE. | Deductible: \$0 to \$2 in \$0.10 increments. Can be different for each SCE. | Deductible: \$0 to \$20 in \$2 increments. Can be different for each SCE. |
| Premium Support <i>[all allow BFR/VFR additional premium support, and all remove support with a conservation compliance violation]</i> | Based on coverage level election. See actuarial documents for details. | Available for policies that insure multiple months during an insurance period. Support amount is determined by the dollar deductible the insured selects. If insured selects a \$0 deductible, eligible for a lower premium support (18%). If insured selects the maximum \$150 deductible, eligible for a higher premium support (50%). | Available for policies that insure multiple months during an insurance period. Support amount is determined by the dollar deductible the insured selects. If insured selects a \$0 deductible, eligible for a lower premium support (18%). If insured selects the maximum \$2 deductible, eligible for a higher premium support (50%). | Available for policies that insure multiple months during an insurance period. Support amount is determined by the dollar deductible the insured selects. If insured selects a \$0 deductible, eligible for a lower premium support (18%). If insured selects the maximum \$20 deductible, eligible for a higher premium support (50%). |
| Maximum per QCE or SCE | No maximum | No maximum | No maximum | No maximum |
| Maximum per CY | No maximum | No maximum | No maximum | No maximum |

2026 Livestock Crop Insurance Plan Comparison

| | DRP | LGM - Cattle | LGM - Dairy Cattle | LGM - Swine |
|--|--|--|---|---|
| Elements insured chooses on a QCE or SCE | <ul style="list-style-type: none"> - If choose Class Pricing Option, report declared class price weighting factor, declared covered milk production, coverage level, protection factor, and insured share. - If choose Component Pricing Option, report declared butterfat and protein test pounds, declared component price weighting factor, declared covered milk production, coverage level, protection factor, and insured share. | Report: <ul style="list-style-type: none"> - State/county and plan. - Type of operation, target marketings for each coverage month in the insurance period on the SCE for the applicable type(s) of operation(s). - Target corn weight [to be fed per head; input measure]. - Target feeder cattle weight [anticipated at time of purchase; input measure] and/or target live cattle weight [anticipated at marketing; output measure]. - Dollar deductible. - Effective date and insurance period. | Report: <ul style="list-style-type: none"> - State/county and plan. - Type of operation, target marketings for each coverage month in the insurance period as hundredweight of milk (potential profit) - Tons of corn and soybean/protein meal (reflected feed cost). - Dollar deductible. - Effective date and insurance period. | Report: <ul style="list-style-type: none"> - State/county and plan. - Type of operation, target marketings for each coverage month in the insurance period for the applicable type(s) of operation(s). - Dollar deductible. - Effective date and insurance period. |
| Copy of completed and signed QCE or SCE due to AIP by... | 9 a.m. Central | 8:25 a.m. Central | 9 a.m. Central | 8:25 a.m. Central |
| Coverage attaches only after/if: <i>[for DRP, LGM, and LRP, see Sales Period for how often can purchase and see Available Insurance Period Lengths for additional details]</i> | <p>Insured completes at least one Quarterly Coverage Endorsement (QCE), which establishes a Quarterly Insurance Period (QIP), and that QCE is timely submitted and accepted.</p> <p>Can purchase separate quarterly endorsements for the same quarterly insurance period, including those purchased in two different crop years, and each quarterly insurance period may have different elections.</p> | Insured completes at least one Specific Coverage Endorsement (SCE), and that SCE is timely submitted and accepted. | Insured completes at least one Specific Coverage Endorsement (SCE), and that SCE is timely submitted and accepted. | Insured completes at least one Specific Coverage Endorsement (SCE), and that SCE is timely submitted and accepted. |
| Production Report | N/A | N/A | N/A | N/A |
| Calf Report | N/A | N/A | N/A | N/A |
| Written Agreements allowed? | No | No | No | No |
| Premium due | Billed approx. 60 days after QCE ends. | Billed approx. 30 days after SCE ends. | Billed approx. 30 days after SCE ends. | Billed approx. 30 days after SCE ends. |

2026 Livestock Crop Insurance Plan Comparison

| | DRP | LGM - Cattle | LGM - Dairy Cattle | LGM - Swine |
|--|---|---|--|--|
| Notice of Loss | <ul style="list-style-type: none"> - If final prices for a quarter appear to show a loss for an insured's QCE(s), AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Milk Production Worksheet. - Documents due from insured within 60 days of NOPL <i>issuance</i>. - AIP will indemnify within 30 days of receiving the completed Worksheet and acceptable supporting documentation. | <ul style="list-style-type: none"> - Once there are no remaining non-zero target marketings within an 11-month insurance period, if final prices for that insurance period appear to show a loss, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Marketings Report. - Documents due from insured within 60 days of <i>receiving</i> a NOPL. | <ul style="list-style-type: none"> - Once there are no remaining non-zero target marketings within an 11-month insurance period, if final prices for that insurance period appear to show a loss, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Marketings Report. - Documents due from insured within 60 days of <i>receiving</i> a NOPL. | <ul style="list-style-type: none"> - Once there are no remaining non-zero target marketings within an 6-month insurance period, if final prices for that insurance period appear to show a loss, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return applicable sales records and a completed Marketings Report. - Documents due from insured within 60 days of <i>receiving</i> a NOPL. |
| Indemnity due if... | <ul style="list-style-type: none"> - When market prices and yields in milk pooled production regions change due to natural market shifts, then a DRP indemnity is the difference between the final revenue guarantee and actual milk revenue times actual share and protection factor. - Does not insure against death or other loss or destruction of dairy cattle, or against any other loss or damage. | <ul style="list-style-type: none"> - If the actual gross margin is less than the expected gross margin (minus the deductible) for the insurance period, an indemnity may be payable. - Does not insure against death or other loss or destruction of cattle, unexpected increases in feed use, anticipated/multi-year increases in feed costs, or any other loss or damage. | <ul style="list-style-type: none"> - If the actual gross margin is less than the expected gross margin (minus the deductible) for the insurance period, an indemnity may be payable. - Does not insure against death or other loss or destruction of dairy cattle, unexpected decreases in milk production or increases in feed use, anticipated/multi-year declines in milk prices or increases in feed costs, or any other loss or damage. | <ul style="list-style-type: none"> - If the actual gross margin is less than the expected gross margin (minus the deductible) for the insurance period, an indemnity may be payable. - Does not insure against death or other loss or destruction of swine or any other related loss or damage. |
| Loss adjustment procedure | <ul style="list-style-type: none"> - No required on-farm visit or on-site adjustment process. - Underwriting or claims department reviews the returned supporting documentation and completed Milk Production Worksheet, and verifies indemnity amount due (may be reduced if milk sales less than 85% of declared milk production). | <ul style="list-style-type: none"> - No required on-farm visit or on-site adjustment process. - Underwriting or claims department reviews the returned supporting documentation and completed Marketings Report, and verifies indemnity amount due (may be reduced if total actual marketings are less than 85% of cumulative target marketings on a monthly basis). | <ul style="list-style-type: none"> - No required on-farm visit or on-site adjustment process. - Underwriting or claims department reviews the returned supporting documentation and completed Marketings Report, and verifies indemnity amount due (may be reduced if total actual marketings are less than 85% of cumulative target marketings on a monthly basis). | <ul style="list-style-type: none"> - No required on-farm visit or on-site adjustment process. - Underwriting or claims department reviews the returned supporting documentation and completed Marketings Report, and verifies indemnity amount due (may be reduced if total actual marketings are less than 85% of cumulative target marketings on a monthly basis). |
| Cancellation Date Termination Date <i>[always verify dates using the applicable crop year actuarial documents]</i> | C: June 30 at the end of the crop year. Cannot cancel during a crop year. T: January 31 of the second year following the cancellation date (ex: 6/30/26 cancellation dt, 1/31/28 termination dt). | C: June 30 at the end of the crop year. Cannot cancel during a crop year. T: August 31 of the year following the cancellation date (ex: 6/30/26 cancellation dt, 8/31/27 termination dt). | C: June 30 at the end of the crop year. Cannot cancel during a crop year. T: August 31 of the year following the cancellation date (ex: 6/30/26 cancellation dt, 8/31/27 termination dt). | C: June 30 at the end of the crop year. Cannot cancel during a crop year. T: August 31 of the year following the cancellation date (ex: 6/30/26 cancellation dt, 8/31/27 termination dt). |

2026 Livestock Crop Insurance Plan Comparison

| | LRP - Fed Cattle | LRP - Feeder Cattle | LRP - Swine |
|--|---|---|---|
| Plan Code | 81 | 81 | 81 |
| Coverage on | <p>Fed Cattle, already born. Two types: - Steers and Heifers - Cull Cows [new for 2026] (<i>Cull Cows are dairy cows removed from the herd and marketed for slaughter as beef, expected to grade USDA Standard or lower</i>)</p> | <p>- Steers - Heifers - Predominantly Brahman - Predominantly Dairy - Unborn Bulls and Heifers - Unborn Predominantly Brahman - Unborn Predominantly Dairy - Unborn Calves [new for 2026] For unborn types, must be born by the endorsement end date and must have an ownership interest in pregnant cows. Unborn Calves must be sold within 2 weeks of birth.</p> | <p>Lean hogs or unborn swine. For unborn swine: Must be born by endorsement end date, and producer or person with SBI in the producer must have an ownership interest in the entity that owns the pregnant sows. Max insurable unborn swine is proportional to ownership in the pregnant sows. Example in LRP BP.</p> |
| Available in (States) | All states | All states | All states |
| Administrative Fee | N/A | N/A | N/A |
| Available Unit Structure | N/A | N/A | N/A |
| Weight categories | <p>Two categories, weight at end date: - Steers and Heifers: 1,000 to 1,600 lbs. - Cull Cows: 800 to 1,500 lbs.</p> | <p>Three categories, weight at end date: - 60 - 99 lbs. [Unborn Calves only] - 100 – 599 lbs. - 600 – 1,000 lbs.</p> | <p>1.45 – 2.60 cwt (about 189 to 351 lbs. on a live basis)</p> |
| Expected ending disposition of insured head or milk | <p>Expected to be marketed (sold) for slaughter at end date. Requires ownership and sales documents.</p> | <p>Expected to be marketed (sold) at end date. Retention may be allowed in limited circumstances. Review the LRP Basic Provisions and applicable SCE requirements. Requires ownership and sales documents.</p> | <p>Must be marketed (sold) for slaughter at end date. Requires ownership and sales documents.</p> |
| Insures against | Decline in prices (published expected versus published actual). | | |
| Does the policy application attach coverage? | No | No | No |
| <p>Sales Period</p> <p><i>[for DRP, LGM, and LRP, each sales period serves as a separate sales closing date]</i></p> | <p>- Every business day, unless markets are closed or prices are otherwise unavailable per policy (market stopped due to price fluctuation, etc.). - Begins when coverage prices and rates are posted on the RMA website (no later than 4:30 p.m. Central) and ends at 8:25 a.m. Central the following calendar day.</p> | | |

2026 Livestock Crop Insurance Plan Comparison

| | LRP - Fed Cattle | LRP - Feeder Cattle | LRP - Swine |
|--|--|--|--|
| Early Endorsement Completion Allowed? | <p style="text-align: center;">Yes [see LRP Policy section 6(c)(1)]. Concerning early-completed SCEs:</p> <ul style="list-style-type: none"> - Forms cannot be completed more than 14 calendar days before the desired effective date (e.g., the day on which the sales period for that effective date begins). - All fields on the SCE must be completed, and all signatures and signature dates collected before the start of the desired effective date's sales period. <ul style="list-style-type: none"> - A completed SCE provided before the sales period begins is not considered submitted until that sales period begins. - SCE cannot be revised or withdrawn after 1:30 p.m. Central on the day prices and rates are posted for sale. - Early SCEs cannot be canceled or changed after the sales period (effective date) price and rate offers are published. | | |
| Available insurance period lengths | 13, 17, 21, 26, 30, 34, 39, 43, 47, 52 weeks Exception: Cull Cows type, 13 weeks only | 13, 17, 21, 26, 30, 34, 39, 43, 47, 52 weeks Exception: Unborn Calves type, 13, 17, 21, 26, 30, 34, 39, 43 weeks | Unborn: 30, 34, 39, 43, 47, 52 weeks All other: 13, 17, 21, 26, 30 weeks |
| Coverage Level --- Applicable Price(s)/Price Election Percent(s) --- Deductible | 75%, 80%, 85%, 87.5%, 90%, 92.5%, 95%, 96%, 97%, 98%, 99% and 100%. Available coverage levels and associated prices and rates apply only for the specified effective date and are only available during that effective date's sales period. | 75%, 80%, 85%, 87.5%, 90%, 92.5%, 95%, 96%, 97%, 98%, 99% and 100%. Available coverage levels and associated prices and rates apply only for the specified effective date and are only available during that effective date's sales period. | 75%, 80%, 85%, 87.5%, 90%, 92.5%, 95%, 96%, 97%, 98%, 99% and 100%. Available coverage levels and associated prices and rates apply only for the specified effective date and are only available during that effective date's sales period. |
| Premium Support <i>[all allow BFR/VFR additional premium support, and all remove support with a conservation compliance violation]</i> | Premium support amount determined by coverage level insured selects. | Premium support amount determined by coverage level insured selects. | Premium support amount determined by coverage level insured selects. |
| Maximum per QCE or SCE | 12,000 head | 12,000 head | 70,000 head |
| Maximum per CY | 25,000 head | 25,000 head | 750,000 head |
| Elements insured chooses on a QCE or SCE | <ul style="list-style-type: none"> - Report whether insuring Fed Cattle, Feeder Cattle, Swine, or multiple classes of livestock. - Provide state and county for the insured livestock. - For Feeder Cattle or Swine, if insuring unborn livestock, indicate livestock type as "Unborn Swine," "Unborn Bulls & Heifers," "Unborn Dairy," "Unborn Brahman," or "Unborn Calves." - If insuring born livestock, indicate livestock type as "Heifers," "Steers," "Brahman," "Dairy," "Cull Cows," or "Swine – No Type Specified." - Report the effective date and end date of insurance period, number of head insured, target weight at end date, coverage level, and insured's ownership share. | | |

2026 Livestock Crop Insurance Plan Comparison

| | LRP - Fed Cattle | LRP - Feeder Cattle | LRP - Swine |
|--|---|--|---|
| Copy of completed and signed QCE or SCE due to AIP by... | 8:25 a.m. Central | | |
| Coverage attaches only after/if: <i>[for DRP, LGM, and LRP, see Sales Period for how often can purchase and see Available Insurance Period Lengths for additional details]</i> | Insured completes at least one Specific Coverage Endorsement (SCE), and that SCE is timely submitted and accepted. | Insured completes at least one Specific Coverage Endorsement (SCE), and that SCE is timely submitted and accepted. | Insured completes at least one Specific Coverage Endorsement (SCE), and that SCE is timely submitted and accepted. |
| Production Report | N/A | N/A | N/A |
| Calf Report | N/A | N/A | N/A |
| Written Agreements allowed? | No | No | No |
| Premium due | Billed approx. 30 days after SCE ends. | Billed approx. 30 days after SCE ends. | Billed approx. 30 days after SCE ends. |
| Notice of Loss | <ul style="list-style-type: none"> - If the actual ending value is less than the coverage price for the insurance period, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return the signed NOPL form within 60 days of the date the NOPL is provided. - Required from the insured with a completed NOPL: Sales records and attestations as specified in the LRP Policy. - Sales records must show a sales date no later than 60 days after the SCE end date. | <ul style="list-style-type: none"> - If the actual ending value is less than the coverage price for the insurance period, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return the signed NOPL form within 60 days of the date the NOPL is provided. - Required from the insured with a completed NOPL: Documents proving ownership (allowed if not sold by the SCE end date), sales records, and attestations as specified in the LRP BP. - For Feeder Cattle not sold by the SCE end date, bills of sale and purchase agreements can be used as valid proof of ownership as specified in the LRP Policy. - Unborn Feeder Cattle (all types) also require proof of ownership in the pregnant cows to which the calves are born. - Unborn Calves require additional documentation as noted in the SCE. | <ul style="list-style-type: none"> - If the actual ending value is less than the coverage price for the insurance period, AIP sends a Notice of Probable Loss (NOPL) to the insured with a deadline to return the signed NOPL form within 60 days of the date the NOPL is provided. - Required from the insured with a completed NOPL: Sales records and attestations as specified in the LRP Policy. - Sales records must show a sales date no later than 60 days after the SCE end date. - Unborn Swine also require proof of ownership in the pregnant sows to which the swine are born. |

2026 Livestock Crop Insurance Plan Comparison

| | LRP - Fed Cattle | LRP - Feeder Cattle | LRP - Swine |
|--|---|--|--|
| Indemnity due if... | <ul style="list-style-type: none"> - Actual ending value is less than the coverage price for the insurance period. - AIP will indemnify within 30 days of receiving the completed NOPL with acceptable supporting documentation. Ownership records are insufficient for Fed Cattle. | <ul style="list-style-type: none"> - Actual ending value is less than the coverage price for the insurance period. - AIP will indemnify within 30 days of receiving the completed NOPL with acceptable supporting documentation. Ownership records are insufficient for <i>sold</i> Feeder Cattle. | <ul style="list-style-type: none"> - Actual ending value is less than the coverage price for the insurance period. - AIP will indemnify within 30 days of receiving the completed NOPL with acceptable supporting documentation. Ownership records are insufficient for Swine. |
| Loss adjustment procedure | <ul style="list-style-type: none"> - No required on-farm visit or on-site adjustment process. - Underwriting or claims department review returned supporting documentation and NOPL and verify indemnity due. | <ul style="list-style-type: none"> - No required on-farm visit or on-site adjustment process. - Underwriting or claims department review returned supporting documentation and NOPL and verify indemnity due. | <ul style="list-style-type: none"> - No required on-farm visit or on-site adjustment process. - Underwriting or claims department review returned supporting documentation and NOPL and verify indemnity due. |
| Cancellation Date Termination Date <i>[always verify dates using the applicable crop year actuarial documents]</i> | C: June 30 at the end of the crop year. Cannot cancel during a crop year. T: September 30 of the year following the cancellation date (ex: 6/30/26 cancellation dt, 9/30/27 termination dt). | C: June 30 at the end of the crop year. Cannot cancel during a crop year. T: September 30 of the year following the cancellation date (ex: 6/30/26 cancellation dt, 9/30/27 termination dt). | C: June 30 at the end of the crop year. Cannot cancel during a crop year. T: September 30 of the year following the cancellation date (ex: 6/30/26 cancellation dt, 9/30/27 termination dt). |

2026 Livestock Crop Insurance Plan Comparison

| | YP (for WCRP) | RP (for WCRP) | RP HPE (for WCRP) |
|---|---|--|--|
| Plan Code | 01 | 02 | 03 |
| Coverage on | <p>Individual yield protection based on a weight (pounds) guarantee.</p> <p>For calves included in the beef class (steers or heifers).</p> <p>Insures from the time a calf is born and reported on a calf report until the calf is removed from the brood cow (weaned).</p> | <p>Individual revenue protection based on a weight (pounds) guarantee.</p> <p>For calves included in the beef class (steers or heifers).</p> <p>Insures from the time a calf is born and reported on a calf report until the calf is removed from the brood cow (weaned).</p> | <p>Individual revenue protection based on a weight (pounds) guarantee.</p> <p>For calves included in the beef class (steers or heifers).</p> <p>Insures from the time a calf is born and reported on a calf report until the calf is removed from the brood cow (weaned).</p> |
| Available in (States) | CO, NE, SD, and TX | CO, NE, SD, and TX | CO, NE, SD, and TX |
| Administrative Fee | \$30 \$655 CAT | \$30 No CAT | \$30 No CAT |
| Available Unit Structure | Basic | Basic | Basic |
| Weight categories | N/A | N/A | N/A |
| Expected ending disposition of insured head or milk | <p>Calves are weaned and sold.</p> <p>Backgrounded calves will have weight adjusted to reflect weight at weaning.</p> | | |
| Insures against | 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. |
| Does the policy application attach coverage? | No | No | No |
| Sales Period | Sales closing date for Weaned Calf Revenue Protection is January 31. | | |
| Available insurance period lengths | N/A | N/A | N/A |
| <p>Coverage Level</p> <p>---</p> <p>Applicable Price(s)/Price Election Percent(s)</p> <p>---</p> <p>Deductible</p> | <p>- CAT, 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%</p> <p>- Can elect less than 100% of the projected price.</p> <p>- Projected price defined in WCRP CEPP.</p> <p>- Adjustment/limitation: Price determinations use bounded approved and actual yields and Price Adjustment Factors (see WCRP CEPP).</p> | <p>- 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%</p> <p>- Projected price and harvest price defined in WCRP CEPP.</p> <p>- Adjustment/limitation: Price determinations use bounded approved and actual yields and Price Adjustment Factors (see WCRP CEPP).</p> | <p>- 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%</p> <p>- Projected price and harvest price defined in WCRP CEPP.</p> <p>- Adjustment/limitation: Price determinations use bounded approved and actual yields and Price Adjustment Factors (see WCRP CEPP).</p> |

2026 Livestock Crop Insurance Plan Comparison

| | YP (for WCRP) | RP (for WCRP) | RP HPE (for WCRP) |
|--|--|---|---|
| Premium Support <i>[all allow BFR/VFR additional premium support, and all remove support with a conservation compliance violation]</i> | see actuarial documents | see actuarial documents | see actuarial documents |
| Maximum per QCE or SCE | N/A | N/A | N/A |
| Maximum per CY | N/A | N/A | N/A |
| Elements insured chooses on a QCE or SCE | N/A | N/A | N/A |
| Copy of completed and signed QCE or SCE due to AIP by... | N/A | N/A | N/A |
| Coverage attaches only after/if: | Application accepted after receiving Pre-Acceptance Worksheet (insured) and, if applicable, Pre-Acceptance Inspection Report (AIP) and insured completes at least one Calf Report. | | |
| Production Report | Required from insured. | Required from insured. | Required from insured. |
| Calf Report | Required from insured. An insured's calving period begins when the first calf in the unit is born and ends the earlier of 90 days after the first birth or the actuarial Final Calf Reporting Date. However, coverage does not attach to a calf until live calves are reported on a Calf Report. For coverage to attach to each eligible live beef calf, an updated Calf Report is required to report each new birth during the insured's calving period. | | |
| Written Agreements allowed? | No | No | No |
| Premium due | Billed after end of insurance for the crop year. | | |
| Notice of Loss | Required from insured. | Required from insured. | Required from insured. |
| Indemnity due if... | <i>[by unit]</i> Production to count x projected price is less than the yield protection guarantee x number of weaned calves <i>[guarantee - value of production to count = indemnity]</i> | <i>[by unit]</i> Production to count x harvest price is less than the revenue protection guarantee x number of weaned calves <i>[guarantee - value of production to count = indemnity]</i> | <i>[by unit]</i> Production to count x harvest price is less than the revenue protection guarantee x number of weaned calves <i>[guarantee - value of production to count = indemnity]</i> |
| Loss adjustment procedure | Loss adjustment will include records of calf weights at weaning, site visits by adjuster. | Loss adjustment will include records of calf weights at weaning, site visits by adjuster. | Loss adjustment will include records of calf weights at weaning, site visits by adjuster. |
| Cancellation Date Termination Date <i>[always verify dates using the applicable crop year actuarial documents]</i> | C: January 31 (same date as sales closing date). T: March 31 of the year following the cancellation date. | C: January 31 (same date as sales closing date). T: March 31 of the year following the cancellation date. | C: January 31 (same date as sales closing date). T: March 31 of the year following the cancellation date. |