

Added Price Protection (APP)



What is APP?

An APP policy from Great American allows you to purchase a set dollar per bushel or pound of coverage in addition to your federal MPCI policy to be paid in the event of a yield loss on your MPCI policy. With flexible coverage amounts, select the protection that best suits your operation's needs!



Available for Select States and Crops

	Corn*	Soybeans	Sugar Beets
Illinois	✓	✓	
Indiana	✓	✓	
Minnesota	✓	✓	✓
North Carolina	✓	✓	
North Dakota	✓	✓	✓
Pennsylvania	✓	✓	
South Carolina	✓	✓	

*Note: Available on field corn only for all states where offered on corn. Available for silage corn in PA only.

Indemnity Payments

- The policy will pay an indemnity whenever your APP Production to Count for an APP Unit is less than the Trigger Yield for that APP Unit.
- Trigger Yield is calculated by multiplying the Modified Approved Yield by the Coverage Level selected on your MPCI Coverage.

Unit Structure

- Unit structure for an APP policy will default to the same unit structure for the corresponding county and crop as the underlying MPCI coverage.
- If the underlying MPCI Coverage is an enterprise unit, you may select, at the time of application, to have your APP Unit be basic or optional, provided acceptable separate records of production for the previous year were submitted prior to the production reporting date.



Policy Requirements:

Acreage insured under the APP Policy must also be insured by a federally MPCI policy (RP, YP or APH Plan) at the 65% level or higher.

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Important Dates

APP Sales Closing Deadline:

Same date as the MPCI Sales Closing Date for the applicable county/crop

APP Premium Due Date:

Same as the premium due date for the underlying MPCI coverage

Coverage Amounts

The following coverage amounts are available. The selected amount must be consistent for all practices of any county/crop insured:

- **Corn:** \$0.10 - \$1.00 per bushel (\$0.10 increments)
- **Soybeans:** \$0.10 - \$2.00 per bushel (\$0.10 increments)
- **Sugar Beets:** \$0.005 - \$0.080 per pound (\$0.005 increments)
- **Silage Corn:** \$0.50-\$8.00 per ton (\$0.50 increments)

Corn Indemnity Example

MPCl Policy: 80% RP Policy

APP Unit APH: 180 bu./acre

Trigger Yield: 144 bu./acre
(180 bu. x 80% coverage level)

APP Price: \$0.30/bu.

APP Production to Count:
130 bu./acre

144 bu. Trigger – 130 bu.
Production = **14 bu. shortfall**
14 bu. shortfall x \$0.30 APP
Price/bu. = $\$4.20 \times 1 \text{ acre} \times 100\% \text{ share} =$
\$4.20/acre APP Indemnity

Soybean Indemnity Example

MPCl Policy: 75% YP Policy

APP Unit APH: 50 bu./acre

Trigger Yield: 37.5 bu./acre
(50 bu. x 75% coverage level)

APP Price: \$1.00/bu.

APP Production to Count:
32 bu./acre

37.5 bu. Trigger – 32 bu./acre
Production = **5.5 bu. shortfall**
5.5 bu. shortfall x \$1.00 APP
Price/bu. = $\$5.50 \times 1 \text{ acre} \times 100\% \text{ share} =$
\$5.50/acre APP Indemnity

Sugar Beet Indemnity Example

MPCl Policy: 75% MPCl Policy

APP Unit APH: 9,000 pounds/acre

Trigger Yield: 6,750 pounds/acre
(9,000 pounds x 75% coverage level)

APP Price: \$0.050/pound

APP Production to Count:
5,000 lbs/acre

6,750 pounds/acre trigger –
5,000 pounds/acre = **1,750 pounds shortfall**
1,750 pounds shortfall x \$0.050
APP Price/pound = $\$87.50 \times 1 \text{ acre} \times 100\% \text{ share}$

Contact your Great American agent today to learn more about how the Added Price Protection (APP) crop insurance can benefit your farming operation and secure your yield.

for all the *great* you do®

Coverage not available in all states. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English. To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at www.usda.gov/oascr/filing-program-discrimination-complaint-usda-customer and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage may not be available in all 50 states. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company. All rights reserved. 5750-CRP (01/25)