Serving Your Risk Management Needs

Products

- Actual Production History
- Adjusted Gross Revenue
- Adjusted Gross Revenue-Lite
- Agribusiness Insurance
- Area Revenue Protection
- Area Revenue Protection with Harvest Price Exclusion
- Area Yield Protection
- Companion Hail Insurance
- Crop-Hail Insurance
- Livestock Gross Margin
- Livestock Risk Protection
- Revenue Protection
- Specified/Named Perils
- Yield Protection

Protection Strategies

Numerous benefits result from a well-balanced insurance portfolio, including the opportunity to implement a variety of marketing strategies. Growers can maximize their profits in good years and benefit from a predetermined minimum cash flow in bad years by using a combination of insurance products.

Improve Profits in Good Years

Knowing there is guaranteed revenue protection provides the confidence to be a more aggressive marketer.

Stabilize Long-Term Business Plans

Keeping long-term financial plans on track increases credibility and creditworthiness at the bank.

Improve Financial Management

A tailored insurance protection program that meets the individual risk management needs can become an integral part of a farm's financial management program.

Provide a Cash Flow Safety Net

Avoid the need for an emergency line of credit in bad years.

Minimize Liens on Assets

Many lenders will agree to use crop insurance as collateral for operating loans, which enables farmers to keep other assets, such as machinery and real estate, free and clear.

Manage Increased Risk Exposures

With farm programs shrinking, production risk can be reduced with crop insurance protection.

Avoid Family Financial Interruptions

Good risk management can help insulate a family's lifestyle and prevent it from changing due to crop losses.

Strengthen the Local Economy

When growers' income is stabilized in a bad crop year, the economy of the rural community is strengthened.

Gain Peace of Mind

The peace of mind gained from having adequate insurance coverage and trusted service is truly priceless.

Additional Resources and Tools

Using your smartphone, scan the QR code (right) to access a full list and descriptions of our coverages.

The Rain and Hail **Difference**

The Rain and Hail difference is what sets us apart from other agricultural insurance providers. Our commitment to always provide the best service possible to every customer and our belief in a strong safety net for America's agricultural communities make us a leader in the industry.

In 2010, Rain and Hail was acquired by The ACE Group, a world-wide multiline property and casualty insurer.

Sound Products Backed by Strong Companies

- **Agri General Insurance Company** - AM Best Rating A+ (Superior)
- **ACE USA Companies** - AM Best Rating A+ (Superior)

Unmatched Claims Service

Response in a loss situation brings out the true character of the company. Time and time again, Rain and Hail is there for our customers when they need us by providing:

- Tools to quickly and easily submit claims
- Prompt and accurate claims adjustment
- Expedited claim payments

One-Stop Service

Rain and Hail is a "one-stop insurance shop" offering all of the agricultural insurance products you need to properly protect your operation, including:

- Multiple Peril
- Crop-Hail
- Specialty Crop Lines
- Farm Property and Casualty
- Commercial Auto
- Farm Umbrella/Excess

For more information, visit **www.RainHail.com** or contact your local Rain and Hail Insurance Professional with the Blue Sign:

Rain and Hail
Agricultural Insurance
The ACE Group of Companies

Rain and Hail The ACE Group of Companies

Rain and Hail and **Agri General Insurance Company**
9200 Northpark Drive • Johnston, Iowa 50131

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Product Reference Guide

Rain and Hail
Agricultural Insurance
The ACE Group of Companies

www.RainHail.com

Product Reference Guide

	APH Actual Production History	YP Yield Protection	RP Revenue Protection	RPHPE Revenue Protection with Harvest Price Exclusion	AYP Area Yield Protection	ARP Area Revenue Protection	ARPHPE Area Revenue Protection with Harvest Price Exclusion	CAT Catastrophic Coverage	LRP Livestock Risk Protection	LGM Livestock Gross Margin
Benefits	Production-based coverage protects the producer against a yield loss	Protects against a production loss for crops for which revenue protection is available but was not selected	Establishes a dollar guarantee based on the Commodity Exchange Price Provisions (CEPP) projected price	Establishes a dollar guarantee based on the Commodity Exchange Price Provisions (CEPP) projected price	Production guarantees and losses determined on county basis	Establishes a county revenue guarantee based on the Commodity Exchange Price Provisions (CEPP) projected price	Establishes a county revenue guarantee based on the Commodity Exchange Price Provisions (CEPP) projected price	Production-based coverage protects the producer against a yield loss	Protects against declining livestock prices	Protects the gross margin between the value of insured livestock or milk and the cost of feed inputs
Guarantee	APH yield × selected level	Approved yield × selected level	Approved yield × level of coverage × higher of projected price or harvest price	Approved yield × level of coverage × projected price	Expected county yield × selected level = trigger yield	Expected county yield x greater of projected or harvest price x selected level = trigger revenue	Expected county revenue x selected level = trigger revenue	Approved yield × 50% level	Number of head × target weight × coverage price × insured share	Expected total gross margin - deductible
Price	Selected percentage of the market price established by FCIC	Selected percentage of Commodity Exchange Price Provisions (CEPP) projected price	Commodity Exchange Price Provisions (CEPP) projected price	Commodity Exchange Price Provisions (CEPP) projected price	Selected protection factor of 80-120% of the Commodity Exchange Price Provisions (CEPP) projected price. CEPP does not apply to forage and peanuts.	Selected protection factor of 80-120% of the Commodity Exchange Price Provisions (CEPP) projected price	Selected protection factor of 80-120% of the Commodity Exchange Price Provisions (CEPP) projected price	55% of the maximum protection per acre as established by FCIC. 45% of the projected price for AYP.	Daily coverage prices published by RMA at www.rma.usda.gov	Monthly swine/cattle expected gross margins and monthly dairy commodity prices published by RMA at www.rma.usda.gov
Maximum Upward and Downward Price Movement	Not Applicable	Not Applicable	The harvest price cannot be greater than the projected price multiplied by 2.00. No downward price limitation.	The harvest price cannot be greater than the projected price multiplied by 2.00. No downward price limitation.	Not Applicable	The harvest price cannot be greater than the expected price multiplied by 2.00. No downward price limitation.	The harvest price cannot be greater than the expected price multiplied by 2.00. No downward price limitation.	Not Applicable	Not Applicable	Not Applicable
Administrative Fee	$30	$30	$30	$30	$30	$30	$30	$300	Not Applicable	Not Applicable
Coverage Level	CAT, 50%, 55%, 60%, 65%, 70%, 75%, 80%* and 85%*	CAT, 50%, 55%, 60%, 65%, 70%, 75%, 80%* and 85%*	50%, 55%, 60%, 65%, 70%, 75%, 80%* and 85%*	50%, 55%, 60%, 65%, 70%, 75%, 80%* and 85%*	CAT (65%), 70%, 75%, 80%, 85% and 90% of county yield	70%, 75%, 80%, 85%, and 90% of the county revenue	70%, 75%, 80%, 85%, and 90% of the county revenue	50%. 65% for AYP.	70%, 75%, 80%, 85%, 90%, 95% and 100% (swine and cattle), 80%, 85%, 90% and 95% (lambs)	$0 to $20 per head in $2 increments (swine), $0 to $150 per head in $10 increments (cattle), $0 to $2 per cwt of milk in $0.10 increments (dairy cattle)
Units	Basic and Optional (Enterprise if allowed by Special Provisions)	Enterprise, Basic and Optional	Whole-Farm, Enterprise, Basic and Optional	Whole-Farm, Enterprise, Basic and Optional	One unit for each offer within the county	One unit for each offer within the county	One unit for each offer within the county	Basic	Units by each Specific Coverage Endorsement Line	Target Marketing Report/Insurance Period
Losses	Paid when actual yield is less than guarantee	Paid when actual yield is less than guarantee	Paid when calculated revenue is less than final revenue guarantee	Paid when calculated revenue is less than revenue guarantee	Paid when county average yield falls below insured's trigger yield. Loss limit factor of 0.18 is applicable.	Paid when county average revenue falls below insured's trigger revenue. Loss limit factor of 0.18 is applicable.	Paid when county average revenue falls below insured's trigger revenue. Loss limit factor of 0.18 is applicable.	Paid when actual yield is less than guarantee	Paid when the actual ending value is less than the coverage price	Paid when the actual total gross margin is less than the gross margin guarantee
Prevented Planting	Available	Available	Available	Available	Not Available	Not Available	Not Available	Available	Not Available	Not Available
Replanting Payments	Available (except for CAT)	Available (except for CAT)	Available	Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
High-Risk Land Exclusion	Available	Available	Available	Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
Written Agreements	Yes	Yes	Yes	Yes	Not Available	Not Available	Not Available	No	No	No
Hail and Fire Exclusions	Available	Available	Available	Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
Subsidies for Basic/ Optional Units (Level - Percentage)	CAT – 100% (Basic Unit Only) 50 – 67% 55 – 64% 60 – 64% 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	CAT – 100% (Basic Unit Only) 50 – 67% 55 – 64% 60 – 64% 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	CAT – Not Available 50 – 67% 55 – 64% 60 – 64% 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	CAT – Not Available 50 – 67% 55 – 64% 60 – 64% 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	CAT – 100% 70 – 59% 75 – 59% 80 – 55% 85 – 55% 90 – 51%	CAT – Not Available 70 – 59% 75 – 55% 80 – 55% 85 – 49% 90 – 44%	CAT – Not Available 70 – 59% 75 – 55% 80 – 55% 85 – 49% 90 – 44%	100%	13%	Available for LGM-Dairy if a producer has target marketings in at least two months of an insurance period Not available for LGM-Cattle and LGM-Swine

* Not available in all areas. See county actuarials for more information.

Availability of policies varies by state and by crop. See your Rain and Hail agent to compare the coverages available in your area.