

PRODUCT COMPARISON

	Revenue Protection (RP)	Yield Protection (YP)/Actual Production History (APH)	Area Revenue Protection (ARP)	Area Revenue Protection with Harvest Price Exclusion (ARP HPE)	Area Yield Protection (AYP)
Benefits	Guarantees revenue per acre with both upward and downward price protection. Option to exclude upward price protection.	Production-based coverage protects the producer against a yield loss.	Covers against loss of revenue due to a county-level production loss, price decline, or combination of both, and includes upside Harvest Price protection.	Covers against loss of revenue due to county-level production loss, price decline, or a combination of both.	Covers against loss of yield due to a county-level production loss.
Guarantee	Approved Yield x selected level x greater of Projected or Harvest Price. If Harvest Price Exclusion, Approved Yield x selected level x Projected Price.	Approved Yield x selected level x price.	Expected County Yield x greater of the Projected or Harvest Price x coverage level = Trigger Revenue.	Expected County Yield x Projected Price x coverage level = Trigger Revenue.	Expected County Yield x coverage level = Trigger Yield.
Prices	100% of commodity contract traded on regional commodity exchange.	YP – 55-100% of commodity contract traded on regional commodity exchange. APH – 55-100% of RMA-established price (for crops where there is no commodity exchange price provision).	0.8-1.2 protection factor; loss limit factors apply.	0.8-1.2 protection factor; loss limit factors apply.	0.8-1.2 protection factor; loss limit factors apply.
Coverage Level	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%.	CAT, 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%.	70%, 75%, 80%, 85%, 90% of the county revenue.	70%, 75%, 80%, 85%, 90% of the county revenue.	CAT, 70%, 75%, 80%, 85%, 90% of the county yield.
Units	Enterprise, Basic and Optional.	Enterprise, Basic and Optional.	One unit for each crop, type and practice within the county.	One unit for each crop, type and practice within the county.	One unit for each crop, type and practice within the county.
UNIT DEFINITION (Applies to RP, YP and APH only)			Basic – Consists of all acres of the crop in the county per share entity. Receive 10% premium discount with Basic unit structure.		
Enterprise – Consists of all insurable acreage of the insured crop in the county in which the producer has a share. Must meet minimum acres per section requirement (limited availability for APH crops).			Optional – Break Basic unit down further by section and irrigated/nonirrigated practices if production records are kept separate.		
Losses	Paid when Calculated Revenue, determined using Harvest Price, is less than the final Revenue Protection Guarantee.	Paid when Actual Yield is less than the Production Guarantee.	Paid when the Final County Revenue is less than the Trigger Revenue.	Paid when the Final County Revenue is less than the Trigger Revenue.	Paid when the Final County Yield is less than the Trigger Yield.
Prevented Planting	Available	Available	Not available	Not available	Not available
Replant	Available	Available except at CAT level	Not available	Not available	Not available
High-Risk Land Rates	Applicable	Applicable	Not applicable	Not applicable	Not applicable
Written Agreements	Limited	Available	Not available	Not available	Not available

Availability of policies varies by state, county and crop. See your FCSAmerica crop insurance specialist to compare the coverages available in your area.



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