

FEDERAL CROP INSURANCE AT A GLANCE

MULTI-PERIL CROP INSURANCE

Individual Plans

Revenue Protection and Revenue Protection with Harvest Price Exclusion

Revenue Protection (RP) and Revenue Protection with Harvest Price Exclusion (RP-HPE) are MPCP products that are based on the Commodity Exchange Price Provisions (CEPP) prices and protect against production loss, price decline, or a combination of both. See the next page for Revenue Protection sample calculations.

Yield Protection and Actual Production History

Yield Protection (YP) and Actual Production History (APH) provide protection against losses in yield due to nearly all natural disasters. These products guarantee a yield based on an individual producer's actual production history. YP Projected Price is determined by futures contracts, and APH price is established by the Federal Crop Insurance Corporation (FCIC).

Area Plans

Area Revenue Protection and Area Revenue Protection with Harvest Price Exclusion

Area Revenue Protection (ARP) and Area Revenue Protection with Harvest Price Exclusion (ARP-HPE) cover against loss of yield due to county production loss and loss of revenue due to a county-level revenue loss, price decline, or a combination of both.

Area Yield Protection

Area Yield Protection (AYP) insures against widespread loss of production of the insured crop in a county. AYP is primarily intended for use by producers whose farm yields tend to follow the average County Yield.

Enhanced Coverage Option

The Enhanced Coverage Option (ECO) is a crop insurance endorsement that provides additional area-based coverage for a portion of the underlying crop insurance policy deductible.

Margin Protection

Margin Protection (MP) provides county-level coverage that is based on an expected margin per acre for each applicable crop, type, and practice.

Supplemental Coverage Option

The Supplemental Coverage Option (SCO) is a county-level revenue-based or yield-based optional endorsement that covers a portion of losses not covered by the same crop's underlying crop insurance policy.

Stacked Income Protection Plan

Stacked Income Protection Plan (STAX) is a crop insurance product for upland cotton that provides coverage for a portion of the expected revenue for a producer's area.

PRICE HISTORY EXAMPLE

Prices are unpredictable from spring to fall. Protect yourself against production loss, price decline, or a combination of both by making sure you are covered with FMH.

Year	Corn Projected Price	Corn Harvest Price	Soybean Projected Price	Soybean Harvest Price	Winter Wheat Projected Price	Winter Wheat Harvest Price
2018	\$3.96	\$3.68	\$10.16	\$8.60	\$4.87	\$5.07
2019	\$4.00	\$3.90	\$9.54	\$9.25	\$5.72	\$5.04
2020	\$3.88	\$3.99	\$9.17	\$10.55	\$4.94	\$5.24
2021	\$4.58	\$5.37	\$11.87	\$12.30	\$5.60	\$6.68
2022	\$5.90	\$6.86	\$14.33	\$13.81	\$7.16	\$8.12
2023	\$5.91	\$4.88	\$13.76	\$12.84	\$8.45	\$6.83
2024	\$4.66	\$4.16	\$11.55	\$10.03	\$6.72	\$5.51

Prices vary by state. Please visit [FMH.com/tools](https://www.fmh.com/tools) for more details.