

Additional Resources and Tools



MPCI Dates

Using your smartphone, scan the QR code to the left to view the MPCI dates for risk management decisions.



Loss Estimation

Using your smartphone, scan the QR code to the right to view the Loss Estimation Worksheet.



Price History

Using your smartphone, scan the QR code to the left to view the Price History.

# Calculate Your Coverage

RP: Average Bushels Per Acre

x

Coverage Level

x

Acres

x

Greater of Harvest or Projected Price

=

Coverage

RPHPE: Average Bushels per Acre

x

Coverage Level

x

Acres

x

Projected Price

=

Coverage



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 Crop-Hail and MPCI insurance.

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 crop insurance protection program tailored to meet 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.

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 the American farmer and rural America, and our belief in a strong safety net for America's agricultural communities, make us a leader in the industry.

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

Full Range of Products and Services

Rain and Hail offers the agricultural insurance products you need to properly protect your operation, including:

- Multiple Peril
- Crop-Hail
- Specialty Crop Lines

For more information, visit [www.RainHail.com](http://www.RainHail.com) or contact your local Rain and Hail Insurance Professional.

About Us

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

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Revenue Protection (RP)

MPCI

**Rain and Hail**  
A Chubb Company

## About Revenue Protection

Revenue Protection (RP) offers comprehensive protection through a dollar guarantee. RP also provides prevented planting and replant protection. A projected price is used to calculate the premium, replant payments and prevent planting payments. Revenue Protection with Harvest Price Exclusion (RPHPE) is also available.

## RP Coverage

RP covers weather-related causes of loss, certain other unavoidable perils and price fluctuations.

## Dollar Guarantee

The RP dollar guarantee for the insurance unit is the approved yield times the level of coverage, the insured acreage, the percent of share and the projected price. Coverage levels are available from 50% to 85%, in 5% increments (80% and 85% coverage levels are not available in all areas). There is increased protection if the harvest price is higher than the projected price. Revenue Protection with Harvest Price Exclusion does not provide increased protection if the harvest price is higher than the projected price.

## Value of Production

To determine the value of production, multiply the harvested production, plus any appraisals, by the percent of share and harvest price. The price at which the crop is sold is not used to calculate the loss payment.

## Loss Payment

To calculate a payable loss, subtract the value of production from the dollar guarantee, multiplied by the percent of share.

## Units

- A basic unit is all acreage of the crop in the county of which the insured has 100% ownership or shares with the same person.
- Optional units are divisions by sections or section equivalents (AR, LA and MS units are only available by FN), by irrigated or non-irrigated practices and by acreage grown under an organic farming practice.
- An enterprise unit is all insurable acreage of the insured crop in the county, regardless of interest or persons sharing.
- A whole-farm unit combines all of an insured's acres for all qualifying crops in the county into a single insurance unit.

## Benefits of RP

- RP fosters greater grower confidence to do pre-harvest crop sales to improve profits.
- RP protects growers who need a specific amount of production to feed livestock.
- RP loss payments more closely track economic results.
- RP may be viewed more favorably as loan collateral.
- RP rewards the more risk-conscious grower.

## How It Works

Approved Yield/Acre (BU) ..... 150  
Crop Share is 100%  
CEPP Projected Price .....\$3.56  
CEPP Harvest Price.....\$4.05

Revenue Protection Higher Harvest Price			
CEPP Projected Price	\$3.56		
CEPP Harvest Price	\$4.05		
Levels of Coverage	65%	75%	85%
Projected guar/acre	\$347.10	\$400.50	\$453.90
Harvest guar/acre	\$394.88	\$455.63	\$516.38
Initial yield trigger	97.5	112.5	127.5
Final yield trigger	97.5	112.5	127.5
Bushels Harvested × Harvest Price			
120 × \$4.05 = \$486.00	No Loss	No Loss	\$30.38
100 × \$4.05 = \$405.00	No Loss	\$50.63	\$111.38
80 × \$4.05 = \$324.00	\$70.88	\$131.63	\$192.38

For examples of Revenue Protection with Harvest Price Exclusion, please see our RPHPE brochure or visit [www.RainHail.com](http://www.RainHail.com).

Revenue Protection Lower Harvest Price			
CEPP Projected Price	\$3.56		
CEPP Harvest Price	\$3.05		
Levels of Coverage	65%	75%	85%
Projected and Harvest guar/acre	\$347.10	\$400.50	\$453.90
Initial yield trigger	97.5	112.5	127.5
Final yield trigger	113.8	131.3	148.8
Bushels Harvested × Harvest Price			
120 × \$3.05 = \$366.00	No Loss	\$34.50	\$87.90
100 × \$3.05 = \$305.00	\$42.10	\$95.50	\$148.90
80 × \$3.05 = \$244.00	\$103.10	\$156.50	\$209.90

For examples of Revenue Protection with Harvest Price Exclusion, please see our RPHPE brochure or visit [www.RainHail.com](http://www.RainHail.com).

Projected Pricing Information				
Crop	State	Sales Closing	Projected Price ***	
Barley	AK, CA	3/15	Feb. average of CBOT Dec. corn	
	NM	3/15	Feb. average of CBOT July corn	
	IA, ME, MI, MN, MT, ND, NE, NV, SD, UT, VT, WI, WY	3/15	Feb. average of CBOT Sep. corn	
	DE, GA, IL, IN, KY, MD, MO, NC, NJ, NM, OH, OK, SC, TN, TX, VA	9/30	Aug. 15 to Sep. 14 average of CBOT July corn	
	WV	9/30	Aug. 15 to Sep. 14 average of CBOT Sep. corn	
Spring Barley	AZ, CA	10/31	Sep. 15 to Oct. 14 average of CBOT July corn	
	KS	3/15; 9/30	Feb. average of CBOT July corn	
	CO, ID, NY, OR, PA, WA	3/15; 9/30	Feb. average of CBOT Sep. corn	
Winter Barley	NV, UT	10/31	Feb. average of CBOT Sep. corn	
	ID, OR, WA	3/15	Aug. 15 to Sep. 14 average of CBOT Sep. corn	
	CO, KS	9/30	Aug. 15 to Sep. 14 average of CBOT July corn	
Canola	ID, NY, OR, PA, WA	9/30	Aug. 15 to Sep. 14 average of CBOT Sep. corn	
	NV, UT	10/31	Sep. 15 to Oct. 14 average of CBOT Sep. corn	
	MN, MT, ND	3/15	Feb. average of ICE Nov. canola	
Spring Canola	OK	8/31	July 15 to Aug. 14 average of ICE July canola	
	AL, GA	9/30	Aug. 15 to Sep. 14 average of ICE July canola	
	ID, OR, WA	3/15; 8/31	Feb. average of ICE Nov. canola	
Fall Canola	ID, OR, WA	8/31	July 15 to Aug. 14 average of ICE Nov. canola	
	TX	1/31	Dec. 15 to Jan. 14 average of CBOT Sep. corn	
	TX	2/15	Jan. average of CBOT Dec. corn	
Corn	AL, FL, GA, LA, SC	2/28	Jan. 15 to Feb. 14 average of CBOT Sep. corn	
	AR, AZ, CA, MS, NC	2/28	Jan. 15 to Feb. 14 average of CBOT Dec. corn	
	CO, CT, DE, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	3/15	Feb. average of CBOT Dec. corn	
	TX	1/31	Dec. 15 to Jan. 14 average of ICE Oct. cotton	
	AL, AR, AZ, CA, FL, GA, LA, MS, NC, SC, TX	2/28	Jan. 15 to Feb. 14 average of ICE Dec. cotton	
Dry Beans	KS, MO, NM, OK, TN, TX, VA	3/15	Feb. average of ICE Dec. cotton	
	MI, MN, ND	3/15	Determined by RMA for specific types	
	ID, MT, ND, SD, WA	3/15	Determined by RMA for specific types	
Dry Peas	TX	1/31	Dec. 15 to Jan. 14 average of CBOT Sep. corn	
	TX	2/15	Jan. average of CBOT Dec. corn	
	AL, AR, AZ, CA, FL, GA, LA, MS, NC, SC	2/28	Jan. 15 to Feb. 14 average of CBOT Dec. corn	
Grain Sorghum	CO, DE, IA, IL, IN, KS, KY, MD, MO, ND, NE, NJ, NM, NY, OH, OK, PA, SD, TN, TX, VA, WI	3/15	Feb. average of CBOT Dec. corn	
	TX	1/31	Dec. 15 to Jan. 14 average of Dec. contracts *****	
	AL, AR, FL, GA, LA, MS, SC, NC, TX	2/28	Jan. 15 to Feb. 14 average of Dec. contracts *****	
Peanuts	NM, OK, TX, VA	3/15	Feb. average of Dec. contracts *****	
	AL, CO, IA, IL, IN, KY, MI, MO, NE, OH, SD	3/15	Based on the Projected Price for Grain Corn	
	TX	1/31	Dec. 15 to Jan. 14 average of CBOT Sep. rice	
Rice	FL	2/15	Jan. average of CBOT Nov. rice	
	LA	2/28	Jan. 15 to Feb. 14 average of CBOT Sep. rice	
	AR, CA, IL, MO, MS, OK, TN, TX	2/28	Jan. 15 to Feb. 14 average of CBOT Nov. rice	
Soybeans	TX	1/31	Dec. 15 to Jan. 14 average of CBOT Nov. soybeans	
	AL, FL, GA, NC, SC	2/28	Jan. 15 to Feb. 14 average of CBOT Jan. soybeans	
	AR, LA, MS, TX	2/28	Jan. 15 to Feb. 14 average of CBOT Nov. soybeans	
Wheat	DE, MD, OK, VA, WV	3/15	Feb. average of CBOT Jan. soybeans	
	CO, IA, ID, IL, IN, KS, KY, MI, MN, MO, ND, NE, NJ, NY, OH, OR, PA, SD, TN, TX, VT, WA, WI	3/15	Feb. average of CBOT Nov. soybeans	
	TX	1/31	Dec. 15 to Jan. 14 average of CBOT July soybean oil	
Sunflowers	CO, KS, MN, MT, ND, NE, OK, SD, TX, WY	3/15	Feb. average of CBOT Dec. soybean oil	
	AK, ME, MN, VT	3/15	Feb. average of MGE Sep. hard red spring wheat	
	KS, NM, OK, TX	9/30	Aug. 15 to Sep. 14 average of KCBOT July hard red winter wheat	
Wheat	AL, AR, FL, GA, KY, LA, MS, NC, SC, TN	9/30	Aug. 15 to Sep. 14 average of CBOT July wheat	
	DE, IL, IN, MD, MI, MO, NJ, NY, OH, PA, VA, WV	9/30	Aug. 15 to Sep. 14 average of CBOT Sep. wheat	
	CO, IA, MT, ND, NE, SD, WI, WY	3/15	Feb. average of MGE Sep. hard red spring wheat	
Spring Wheat*	CA**	3/15	Feb. average of MGE Sep. hard red spring wheat	
	CO, IA, MT, NE, SD, WI, WY	9/30	Feb. average of MGE Sep. hard red spring wheat	
	CA**, ID, OR, WA	9/30	Aug. 15 to Sep. 14 average of MGE Sep. hard red spring	
	NV, UT	10/31	Aug. 15 to Sep. 14 average of MGE Sep. hard red spring	
	AZ, CA**	10/31	Sep. 15 to Oct. 14 of MGE July hard red spring wheat	
Winter Wheat	CO, MT, NE, SD, WY	9/30	Aug. 15 to Sep. 14 average of KCBOT Sep. hard red winter wheat	
	CA**, IA, ID, OR, WA, WI	9/30	Aug. 15 to Sep. 14 average of CBOT Sep. wheat ****	
	NV, UT	10/31	Aug. 15 to Sep. 14 average of CBOT Sep. wheat	
	AZ, CA**	10/31	Sep. 15 to Oct. 14 average of KCBOT July hard red winter wheat	

Harvest Pricing Information		
Crop	State	Harvest Price ***
Barley	AZ, CA, DE, GA, IL, IN, KY, MD, MO, NC, NJ, NM, OH, OK, SC, TN, TX, VA	June average of CBOT July corn
	IA, NE, WV	July average of CBOT Sep. corn
	ME, MI, MN, MT, ND, NV, SD, UT, VT, WI, WY	Aug. average of CBOT Sep. corn
	AK, CA	Sep. average of CBOT Dec. corn
Spring Barley	KS	June average of CBOT July corn
	NY, PA	July average of CBOT Sep. corn
	CO, ID, NV, OR, UT, WA	Aug. average of CBOT Sep. corn
	CO, KS	June average of CBOT July corn
Winter Barley	NY, PA	July average of CBOT Sep. corn
	ID, NV, OR, UT, WA	Aug. average of CBOT Sep. corn
	AL, GA, OK	June average of ICE July canola
	MN, MT, ND	Sep. average of ICE Nov. corn
Spring Canola	ID, OR, WA	Sep. average of ICE Nov. corn
Fall Canola	ID, OR, WA	Aug. average of ICE Nov. corn
	AL, FL, GA, LA, SC, TX	Aug. average of CBOT Sep. corn
	AR, MS	Aug. 15 to Sep. 14 averages CBOT Dec. corn
	OK, NC, TX	Sep. average of CBOT Dec. corn
Corn	AZ, CA, CO, CT, DE, IA, IL, IN, KS, KY, MA, MD, ME, MN, MO, MT, ND, NE, NH, NJ, NM, NY, OH, PA, RI, SD, TN, UT, VA, VT, WI, WV, WY	Oct. average of CBOT Dec. corn
	ID, MI, OR, WA	Nov. average of CBOT Dec. corn
	TX	Sep. average of ICE Oct. cotton
	AL, AR, AZ, CA, FL, GA, LA, MO, MS, NC, SC, TN, TX, VA	Oct. average of ICE Dec. cotton
Cotton	KS, NM, OK	Nov. average of ICE Dec. cotton
	MI, MN, ND	Determined by RMA for specific types
	ID, MT, ND, SD, WA	Determined by RMA for specific types
Dry Beans	TX	Aug. average of CBOT Sep. corn
	AL, FL, GA, SC	Aug. average of CBOT Dec. corn
	AR, LA, MS, TX	Sep. average of CBOT Dec. corn
Dry Peas	AZ, CA, CO, DE, IA, IL, IN, KS, KY, MD, MO, NC, ND, NE, NJ, NM, NY, OH, OK, PA, SD, TN, VA, WI	Oct. average of CBOT Dec. corn
	AL, AR, FL, GA, LA, MS, NC, NM, OK, SC, TX, VA	Oct. average of Dec. contracts *****
	AL, CO, IA, IL, IN, KY, MI, MO, NE, OH, SD	Based on the Harvest Price for Grain Corn
Popcorn	LA, TX	Aug. average of CBOT Sep. rice
	AR, FL, MS, TX	Sep. average of CBOT Nov. rice
	CA, IL, MO, OK, TN	Oct. average of CBOT Nov. rice
Rice	TX	Sep. average of CBOT Nov. soybeans
	AR, CO, IA, ID, IL, IN, KS, KY, LA, MI, MN, MO, MS, ND, NE, NJ, NY, OH, OR, PA, SD, TN, TX, WI	Oct. average of CBOT Nov. soybeans
Soybeans	AL, DE, FL, GA, MD, NC, OK, SC, VA, VT, WA, WV	Nov. average of CBOT Jan. soybeans
	TX	June average of CBOT July soybean oil
	CO, KS, MN, MT, ND, NE, OK, SD, TX, WY	Oct. average of CBOT Dec. soybean oil
Sunflowers	AL, AR, FL, GA, KY, LA, MS, NC, SC, TN	June average of CBOT Sep. wheat
	AZ, CA**, KS, NM, OK, TX	June average of KCBOT July hard red winter wheat
	DE, IL, IN, MD, MI, MO, NJ, NY, OH, PA, VA, WV	July average of CBOT Sep. wheat
	AK, ME, MN, VT	Aug. average of MGE Sep. hard red spring wheat
Wheat	AZ, CA**	Aug. average of MGE Sep. hard red spring wheat
	CO, IA, MT, ND, NE, SD, WI, WY	Aug. average of MGE Sep. hard red spring wheat
	CA**, ID, NV, OR, UT, WA	Aug. average of CBOT Sep. wheat ****
	CO, NE, SD	July average of KCBOT Sep. hard red winter wheat
Spring Wheat*	IA	July average of CBOT Sep. wheat
	MT, WY	Aug. average of KCBOT Sep. hard red winter wheat
	CA**, ID, NV, OR, UT, WA, WI	Aug. average of CBOT Sep. wheat ****

\*Durum and khorsan wheat can be insured as hard red spring wheat.  
\*\*Available in select counties. Check actuals for more information.  
\*\*\*The calculation period, board of trade, contract month and crop are listed. Many prices also include factors determined by RMA.  
\*\*\*\*Wheat prices for CA, ID, OR and WA include an adjustment factor that uses the average five-year difference between the Portland Mercantile Exchange (PME) and CBOT wheat prices.  
\*\*\*\*\* The Peanut Formula Price for each type use the CBOT prices for Wheat, Soybean Oil and Soybean Meal and the ICE price for Cotton.  
CBOT = Chicago Board of Trade, ICE = Intercontinental Exchange, KCBOT = Kansas City Board of Trade, MGE = Minneapolis Grain Exchange