

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 MPCl 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 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.

Corporate Headquarters

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Yield Protection
(YP)

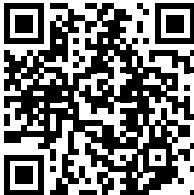
MPCl

Additional Resources and Tools



MPCl Dates

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



Price History

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



Loss Estimation

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



Rain and Hail
A Chubb Company

About Yield Protection

Yield Protection (YP) protects against a production loss for crops for which revenue protection is available but was not selected. YP also provides prevented planting and replant protection. Coverage is expressed as a production guarantee (approved yield times the coverage level). Catastrophic (CAT) coverage is available at 50% of the approved yield and 55% of the projected price (50/55).

Yield Guarantee

The YP yield guarantee is the approved yield multiplied by the selected level of coverage and the insured acreage. Coverage levels are available from 50% to 75%, in 5% increments (80% and 85% coverage levels are available in limited areas) of the approved yield up to 100% of the projected price, which is determined by the Commodity Exchange Price Provisions.

Production to Count

The production to count for the insurance unit is the actual production, plus any yield appraisals, less any adjustments for excess moisture or poor quality (if applicable). Producers should notify their crop insurance agent or company immediately to get specific instructions on what to do if the crop is damaged or the producer plans to utilize production in such a way that harvested production cannot be determined.

Loss Payment

The loss payment is calculated by subtracting the net amount of production from the yield guarantee and multiplying the result by the projected price and percent of share.

Units

- The basic unit is all acreage of the crop in the county of which the insured has 100% ownership or shares with the same person.
- Basic units may be further divided into optional units, if qualifications are met.
- Enterprise units are available for all crops with YP.
- The unit structure defined in the Common Crop Insurance Provisions may be modified by the Crop Provisions.

Benefits of YP

- YP fosters greater grower confidence to do pre-harvest crop sales to improve profits.
- YP provides stability for long-term business plans.
- YP may result in improved risk and financial management.
- YP may be viewed more favorably as loan collateral.
- YP can act as a cash flow safety net.

How It Works Illustration					
Bushel Guarantee	150 Bu./A. × 75% × 100 A.	=	11,250 Bu.	Production Loss	= 1,250 Bu.
Production to Count	100 Bu./A. × 100 A.	=	10,000 Bu.	Loss Payment	1,250 Bu. × \$4.75 projected price = \$5,937.50

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 Sept. corn
	DE, GA, IL, IN, KY, MD, MO, NC, NJ, NM, OH, OK, SC, TN, TX, VA	9/30	Aug. 15 to Sept. 14 average of CBOT July corn
	WV	9/30	Aug. 15 to Sept. 14 average of CBOT Sept. corn
	AZ, CA	10/31	Sept. 15 to Oct. 14 average of CBOT July corn
	KS	3/15; 9/30	Feb. average of CBOT July corn
Spring Barley	CO, ID, NY, OR, PA, WA	3/15; 9/30	Feb. average of CBOT Sept. corn
	NV, UT	10/31	Feb. average of CBOT Sept. corn
	ID, OR, WA	3/15	Aug. 15 to Sept. 14 average of CBOT Sept. corn
Winter Barley	CO, KS	9/30	Aug. 15 to Sept. 14 average of CBOT July corn
	ID, NY, OR, PA, WA	9/30	Aug. 15 to Sept. 14 average of CBOT Sept. corn
	NV, UT	10/31	Sept. 15 to Oct. 14 average of CBOT Sept. corn
	MN, MT, ND	3/15	Feb. average of ICE Nov. canola
Canola	OK	8/31	July 15 to Aug. 14 average of ICE July canola
	AL, GA	9/30	Aug. 15 to Sept. 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
Corn	TX	1/31	Dec. 15 to Jan. 14 average of CBOT Sept. corn
	TX	2/15	Jan. average of CBOT Dec. corn
	AL, FL, GA, LA, SC	2/28	Jan. 15 to Feb. 14 average of CBOT Sept. 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
	KS, MO, NM, OK, TN, TX, VA	3/15	Feb. average of ICE Dec. cotton
Dry Beans	MI, MN, ND	3/15	Determined by RMA for specific types
Dry Peas	ID, MT, ND, SD, WA	3/15	Determined by RMA for specific types
Grain Sorghum	TX	1/31	Dec. 15 to Jan. 14 average of CBOT Sept. 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
	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

Crop	State	Sales Closing	Projected Price***
Peanuts	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 *****
	NM, OK, TX, VA	3/15	Feb. average of Dec. contracts *****
Popcorn	AL, CO, IA, IL, IN, KY, MI, MO, NE, OH, SD	3/15	Based on the Projected Price for Grain Corn
Rice	TX	1/31	Dec. 15 to Jan. 14 average of CBOT Sept. rice
	FL	2/15	Jan. average of CBOT Nov. rice
	LA	2/28	Jan. 15 to Feb. 14 average of CBOT Sept. 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
	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
Sunflowers	TX	1/31	Dec. 15 to Jan. 14 average of CBOT July soybean oil
	CO, KS, MN, MT, ND, NE, OK, SD, TX, WY	3/15	Feb. average of CBOT Dec. soybean oil
Wheat	AK, ME, MN, VT	3/15	Feb. average of MGE Sept. hard red spring wheat
	KS, NM, OK, TX	9/30	Aug. 15 to Sept. 14 average of KCBOT July hard red winter wheat
	AL, AR, FL, GA, KY, LA, MS, NC, SC, TN	9/30	Aug. 15 to Sept. 14 average of CBOT July wheat
	DE, IL, IN, MD, MI, MO, NJ, NY, OH, PA, VA, WV	9/30	Aug. 15 to Sept. 14 average of CBOT Sept. wheat
	CO, IA, MT, ND, NE, SD, WI, WY	3/15	Feb. average of MGE Sept. hard red spring wheat
Spring Wheat*	CA**	3/15	Feb. average of CBOT Sept. wheat
	CO, IA, MT, NE, SD, WI, WY	9/30	Feb. average of MGE Sept. hard red spring wheat
	CA**, ID, OR, WA	9/30	Feb. average of CBOT Sept. wheat****
	NV, UT	10/31	Feb. average of CBOT Sept. wheat
	AZ, CA**	10/31	Sept. 15 to Oct. 14 of MGE July hard red spring wheat
Winter Wheat	CO, MT, NE, SD, WY	9/30	Aug. 15 to Sept. 14 average of KCBOT Sept. hard red winter wheat
	CA**, IA, ID, OR, WA, WI	9/30	Aug. 15 to Sept. 14 average of CBOT Sept. wheat *****
	NV, UT	10/31	Aug. 15 to Sept. 14 average of CBOT Sept. wheat
	AZ, CA**	10/31	Sept. 15 to Oct. 14 average of KCBOT July hard red winter wheat

*Durum and khorasan wheat can be insured as hard red spring wheat.
**Available in select counties. Check actuarials 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