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, and 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, and 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.

STAY CONNECTED WITH RAIN AND HAIL

www.RainHail.com

Like us on Facebook, and follow us on Instagram, Twitter and LinkedIn.

This institution is an equal opportunity provider and employer.

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ABOUT AREA REVENUE PROTECTION (ARP)

Revenue loss can devastate your business. ARP could be a good risk management plan for you! It's an area-based revenue insurance program that provides protection against widespread loss of revenue in a county. ARP does not provide coverage for prevented planting or replanting.

BENEFITS OF ARP

- You can get a higher level of coverage than individual plans of insurance.
- Great protection if you have land scattered throughout the county because it covers a reduction in the average county yield or commodity price.
- ARP offers upside price protection by valuing lost bushels at the harvest price.

ARP AVAILABILITY

CROP	STATE
Corn	IL, IN, IA, KY, MI, MN, MO, NE, OH, SD, TN, WI
Cotton	AR, GA, LA, MS, MO, NC, TN, TX
Forage Production	IL, MN, PA, WI
Grain Sorghum	KS, TX
Oysters	LA
Popcorn	IL, IN, IA, KY, MI, MN, MO, NE, OH, SD, TN, WI
Rice	AR, CA, LA, MS, TX
Soybeans	IL, IN, IA, KY, MI, MN, MO, NE, NC, OH, SC, SD, TN, WI
Wheat	AR, CO, IL, IN, KS, KY, MD, MI, MN, MS, MO, MT, NE, NC, ND, OH, OK, SD, TN, TX

LEVELS OF COVERAGE

The grower may select a different coverage level for each crop, type and practice, if separate practices and types are specified in the actuarial documents. Coverage levels are available from 70% to 90%, in 5% increments, of the county revenue. Coverage is expressed as a county revenue trigger (expected county yield multiplied by the expected price and coverage level).

PROTECTION FACTOR

The grower may select a separate protection factor of 80%-120% for each crop, type and practice.

TRIGGER REVENUE (GUARANTEE)

The trigger revenue (guarantee) is the expected county yield multiplied by the greater of the projected or harvest price, level of coverage and insured acreage. For Area Revenue Protection with Harvest Price Exclusion (ARPHPE), the trigger revenue is based on the projected price.

The projected and harvest prices are based on the simple average of the daily settlement prices for the trading month on the crop futures contract specified in the Commodity Exchange Price Provisions (CEPP).

REPORT OF PRODUCTION*

The grower must provide an annual production report for each insured crop, type and practice by the production reporting date. If the production report is not provided, the grower's protection factor will be limited to 80% for the subsequent crop year.

LOSS PAYMENT

A loss is payable when the final county revenue is less than the insured's selected trigger revenue. Once a loss is triggered, a loss limit factor of 0.18 is used to increase the amount of the loss payment.

UNITS

The coverage unit is all acreage of each separate type and practice of the crop in the county.

HOW IT WORKS

ASSUMES EXPECTED COUNTY YIELD OF 180 BU./A., FINAL COUNTY YIELD OF 120 BU./A., $5.00/BU. PROJECTED PRICE, $6.00/BU. HARVEST PRICE, 90% COVERAGE LEVEL, 1.20 PROTECTION FACTOR, 100 ACRES, 100% SHARE

AREA REVENUE PROTECTION	WITH HARVEST PRICE EXCLUSION
180 Bu./A. × $6.00 × 90% = $972 (trigger revenue/acre)	180 Bu./A. × $5.00 × 90% = $810 (trigger revenue/acre)
180 Bu./A. x $6.00/Bu. x 1.2 (protection factor) x 100 A. x 100% = $129,600	180 Bu./A. x $5.00 x 1.2 (protection factor) x 100 A. x 100% = $108,000
120 × $6.00 = $720 (final county revenue/acre)	120 × $6.00 = $720 (final county revenue/acre)
$972 - $720 = $252 divided by ($972 - (180 Bu./A. x $6.00 x 0.18)) = 0.324	$810 - $720 = $90 divided by ($810 - (180 Bu./A. x $5.00 x 0.18)) = 0.139
$129,600 (final policy protection) x 0.324 = $41,990 (indemnity)	$108,000 (final policy protection) x 0.139 = $15,012 (indemnity)

*Not applicable to Forage Protection.

This brochure shows illustrations only.