



FEDERALLY-REINSURED PRODUCTS

MPCI AND ARPI PROGRAM OVERVIEW

Buying a crop insurance policy is one risk management tool available to all agricultural producers. Producers should consider how a policy works with their other strategies to ensure the best possible outcome each year. Our agents can assist you in making the best decision for your farming operation.

Available Products

Revenue Protection (RP) - Provides protection against revenue loss due to a decline in both crop prices and yields. A loss is realized if the harvest price plus any appraised production multiplied by the harvest price is less than the amount of insurance protection selected.

- You may also choose the **RP - Harvest Price Exclusion** option. If elected, the minimum crop insurance revenue guarantee will not be recalculated when harvest prices are released.

Yield Protection (YP) - Provides protection against a loss in production below the predetermined guarantee.

- The insurance yield is based on a policyholder's actual production history, which is the average yield obtained on the insured unit for four to ten consecutive years.
- If the average yield per acre is less than the yield guarantee, an indemnity is paid.

Area Risk Protection (ARPI) - Provides protection against a loss of revenue or loss of yield in a county.

- ARPI provides flexibility in the data source used for establishing yields and has production reporting requirements for producers enrolled in area-based plans.
- Producers may select from three plan options to personalize their policy: **Area Revenue Protection (ARP)**, **ARP with Harvest Price Exclusion (ARP-HPE)** and **Area Yield Protection (AYP)**.
- If the final county yield or final county revenue falls below the trigger yield or trigger revenue, an indemnity is paid.



AVAILABILITY

For a complete list of program states and counties, contact your Hudson Crop agent or visit the RMA informational browser at:

<http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>.

Products Overview

	Sales Closing Date	Production Reporting	Acreage Reporting	Premium Due Date	Coverage Levels	Plan Options	Crops Covered
Revenue Protection (RP)	Dates may vary by crop. Please check the RMA's actuarial database for your applicable dates: http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/ .			10/01 Interest begins accruing: 09/01 Interest attaches: 10/01	Between 50% and 85% in 5% increments	Harvest Price Exclusion (HPE)	Barley, Canola, Corn, Cotton, Grain Sorghum, Rice, Soybeans, Sunflowers and Wheat
Yield Protection (YP)					Between 50% and 85% in 5% increments	N/A	
Area Risk Protection Insurance (ARPI)					Between 65% and 90% in 5% increments	Area Revenue Protection (ARP), ARP w/ HPE and Area Yield Protection	Barley, Corn, Cotton, Forage, Grain Sorghum, Peanuts, Soybeans and Wheat

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Hudson Crop

7300 West 110th Street, Suite 400 | Overland Park, KS 66210
T 866 450-1445 | F 913 345-1671 | www.hudsoncrop.com

