



HUDSON
INSURANCE GROUP®

ACTUAL PRODUCTION HISTORY (APH)

OVERVIEW

Why Actual Production History?

- Premiums subsidized by federal government.
- Guarantees a yield based on the individual producer's APH.
- If the production to count falls below the production guarantee, an indemnity is due.
- Producers select from a variety of coverage levels to personalize their policy.

Coverage Cycle

Early Season

- Minimum yield guarantee established
- Final plant date
- Late planting impact to coverage
- Replant coverages — same crop coverage
- 1st/2nd Crop
- Prevented planting coverages

Mid-Season

- Any insured peril or event that takes place between planting and harvest and impacts yield

Late Season

- Insured's final yield is determined for claim purposes
- Quality adjustment and premium subsidy payments

APH Plans of Insurance

See the applicable Crop Provisions for details regarding the below APH plans:

- California Avocado; ELS Cotton; Forage Production; Sesame
- Small grain crops covered under the APH plan are: Oats, rye, flax and buckwheat

Premium Subsidies

67%	64%	59%	55%
BU & OU	BU & OU	BU & OU	BU & OU
50% coverage	55-60% coverage	65-70% coverage	75% coverage

Subsidy rates vary by plan, crop and area. Please check the Actuarials for specific subsidy information.

HOW IT WORKS

An indemnity is due if...
Production to Count x Insured Acres is less than the Production Guarantee x Insured Acres in the unit.

$$\text{Production Guarantee} = \text{APH Approved Yield} \times \text{Coverage Level}$$

COVERAGE LEVELS

50 - 75% (in 5% increments)

COVERED PERILS

Excessive Heat, Excessive Moisture, Frost, Wind, Insect Damage, Decline in Yield

PRICE DISCOVERY

Unlike Yield Protection, available price elections are established by the RMA (not CEPP), and percentage of price is elected by the insured.

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