



**HUDSON**  
INSURANCE GROUP®

# ACTUAL REVENUE HISTORY (ARH)

## PILOT ENDORSEMENT OVERVIEW

### Why Actual Revenue History?

- Structured as an endorsement to the Common Crop Insurance Policy Basic Provisions and must be elected by sales closing date
- Premiums subsidized by federal government
- Utilizes individual producer's historical revenues as basis for the guarantee
- Protects growers against losses from low yields, low prices, low quality, or any combination of these events
- Producers may select from a variety of coverage levels to personalize their policy

### Coverage Cycle

#### Early Season

- Minimum 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

- Final revenue guarantee established for claim purposes
- Quality adjustment and premium subsidy payments

### Premium Subsidies

<b>67%</b>	<b>64%</b>	<b>59%</b>	<b>55%</b>
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.*

### COVERAGE LEVELS

50 - 85% (in 5% increments)

### PAYMENT FACTOR

The grower elects a payment factor from .59 to 1.0 depending upon the coverage level elected.

### EXPECTED REVENUE FACTOR

A value determined by RMA that reflects the likely revenue for a crop year with a normal yield and anticipated price.

This is used to adjust the approved revenue and will be published in the Special Provisions. The factor will be announced no later than 15 days prior to the SCD.

### COVERED CROPS

Cherries, Citrus and Strawberries in select counties and states. (See specific Crop Provisions for details.)

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