

What if you have a good crop and prices are unfavorable when you're ready to harvest?

In an event such as this, your operation could stand to lose valuable dollars necessary for maintaining a sound farming operation.

This could have a devastating effect on both your financial and family well-being.

Is the risk worth it?

Standing Strong in Crop InsuranceSM



rcis.com

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Manage Your Risk through Revenue Products



Your RCIS® Agent Can Help You with Revenue Coverage Options...

There are so many risks when it comes to farming. In fact, commodity prices and yield losses are often identified as a producer's greatest risks.

But, there is an affordable way to shield yourself from both yield and commodity price swings. That is why RCIS makes available—

- Crop Revenue Coverage (CRC)
- Revenue Assurance (RA)
- Income Protection (IP)

CRC and RA can protect against lost revenue caused by low prices, low yields or any combination of the two. CRC and RA may pay an indemnity when there is no yield loss, because they protect against low market prices at harvest time.

IP is similar to CRC and RA. IP protects you against lost income due to low yields or harvest time prices, or both.

Now may be a good time to speak to your RCIS agent, about a revenue insurance policy that works for you.

Call your RCIS agent today.

Crop Revenue Coverage (CRC)

The most widely available revenue protection policy is CRC. This policy guarantees an amount of revenue based on your individual actual production history (APH) times the commodity price.

The coverage and exclusions of CRC are similar to those for the standard Multi-Peril (MPCI) policy. This final guarantee is based upon the greater of the springtime generated price (base price) or the harvest time generated price (harvest price). While the guarantee may increase, the premium will not.

Premium will be calculated using the base price. Since the protection of your revenue is the primary objective of CRC, it contains provisions addressing both yield and price risks. CRC covers revenue losses due to a low price, low yield, or any combination of the two.

A loss is due when the calculated revenue (production to count x harvest price) is less than the final guarantee for the crop acreage.



Revenue Assurance (RA)

The coverage and exclusions of RA are similar to those for the standard MPCI policy. However, MPCI provides coverage for loss of production, whereas RA provides coverage to protect against loss of revenue caused by low prices or low yields or a combination of both.

RA has the Fall Harvest Price Option (FHO) available. This option uses the greater of the fall harvest price (harvest time generated price) or the projected harvest price (spring generated price) to determine the per-acre guarantee.

With the FHO, RA works like CRC. Without the FHO, it works like IP. RA protects your crop revenue when it falls below the guaranteed amount.

Income Protection (IP)

IP is a revenue product that is based on your individual APH and protects against a loss of income when prices or yields fall. While IP is similar to CRC, it does not have the increasing price function of CRC.

The guarantee and the premium will be calculated using the springtime generated price (projected price). An indemnity is due when the revenue to count (production to count x harvest price) is less than the amount of protection.

Crop Insurance Plan Comparison

	CRC	IP	RA
Unit Structure Available	Basic, Optional, Enterprise	Enterprise	Basic, Optional, Enterprise, Whole Farm
Price Reference Guarantee	Higher of Base Price or Harvest Price	Projected Price	Projected Price or Higher of Projected Price or Harvest Price if Fall Harvest Option (FHO) elected
Maximum Price Movement	Upward and Downward Movement G. Sorghum = \$1.50 Corn = \$1.50 Cotton = \$0.70 Rice = \$0.05 Soybeans = \$3.00 Wheat = \$2.00	None	None
Coverage Level Percent Applicable	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	5% increments between 65%-85%
Guarantee	Final Guarantee Higher of: 1) Minimum Guarantee (APH yield x level x base price) — or — 2) Harvest Guarantee (APH yield x level x harvest price)	APH Yield x Coverage Level x Projected Price	APH Yield x Coverage Level x Projected Harvest Price or if FHO is selected and fall harvest price is greater than projected harvest price, then APH yield x Coverage Level x Fall Harvest Price
High Risk Land	Eligible for Coverage	Only Eligible Under a CAT Endorsement	Eligible for Coverage
High Risk Land Exclusion	Available	Not Available	Available
Loss Due If	Calculated Revenue (Production to Count x Harvest Price) is less than the Final Guarantee	Revenue to Count (Production to Count x Harvest Price) is less than the Amount of Protection	Crop Revenue (Production to Count x Harvest Price) is less than the Guaranteed Revenue

All revenue products and coverage levels may not be available in all states. Your RCIS agent can provide you with the guidance you need.