Farmers Mutual Hail
Insurance Company of Iowa

2025
MULTI-PERIL
PRODUCTS

America's Crop Insurance Company™

THE **FMH DIFFERENCE**

Farmers Mutual Hail offers quality products, outstanding adjusting service, and Precision Crop Insurance Solutions™ backed by over 130 years of crop insurance commitment and expertise.

Our customers choose FMH because we offer federally-backed multi-peril products combined with excellent service and the knowledge they expect. FMH is a leader in utilizing precision data to simplify the crop insurance process for producers. For the best service and solutions, look to America's Crop Insurance Company™: Farmers Mutual Hail.

TABLE **OF CONTENTS**

COMMON **TERM DEFINITIONS**

Unit Structure

Basic: All insurable acreage of the insured crop in the county in which the insured has a 100% crop share, or that is owned by one person and operated by another person on a share basis.

Optional: A division of the basic unit structure if each optional unit is located in a separate section, there is a discernible break in the planting pattern, and separate production records are proven.

Enterprise: Two or more sections with planted acres. See Basic Provisions for additional requirements.

Whole-Farm: All insurable acreage of the insurable crops in the county. The insurable acreage must contain at least two crops.

Yield

Actual Production History: Actual Production History (APH) yield is the historical average amount of production per acre in the insured unit.

Additional Coverages

Late Planting Coverage: May provide additional time to plant crops when conditions prevent timely planting.

Prevented Planting: May allow for payments when insurable causes of loss prevent you from planting your crops.

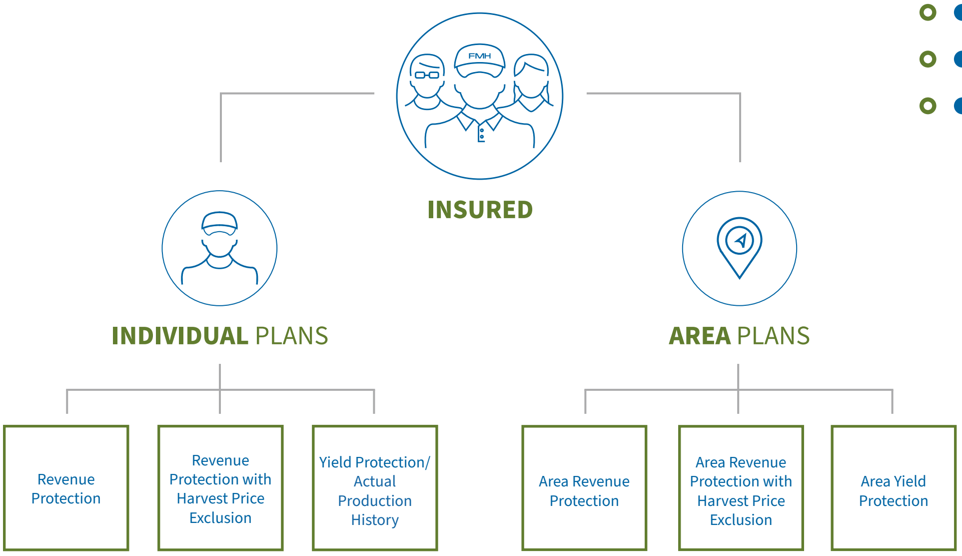
Replant Provisions: May provide an additional payment for the extra expenses involved when it is practical to replant and the acreage qualifies.

Prices

Projected Prices: The average of the Projected Price Discovery Period as found in the Commodity Exchange Price Provisions (CEPP).

Harvest Prices: The average of the Harvest Price Discovery Period as found in the CEPP.

MPCI **COVERAGE OPTIONS**



MPCI **PLAN COMPARISON**

	RP/RP-HPE	YP/APH	ARP/ARP-HPE	AYP
Insures Against	Individual Yield & Revenue Risk	Individual Yield Risk	County Production & Revenue Risk	County Production Risk
Yield Coverage	50-85% of APH Yield	50-85% of APH Yield	70-90% of Expected County Yield	65% (CAT) 70-90% of Expected County Yield
Price Coverage	100% of the higher Projected or Harvest Price[1]	55% (CAT), 60-100% of the Projected or RMA Price[2]	100% of Projected or Harvest Price[1]	45% (CAT), 100% of Projected Price
Results on Which Indemnity is Based	Actual Yield & Harvest Price	Actual Yield	Final County Yield & Harvest Price	Final County Yield
Insurance Units	Basic, Optional, Enterprise[3] & Whole-Farm	Basic, Optional & Enterprise[3]	County	County
Replant	•	•		
Late Planting	•	•		
Prevented Planting	•	•		
Yield Adjustment Available	•	•		

REVENUE PROTECTION (RP) / **REVENUE** PROTECTION WITH **HARVEST** PRICE EXCLUSION (RP-HPE)

Revenue Protection (RP) and Revenue Protection with Harvest Price Exclusion (RP-HPE) are multi-peril crop insurance products that are based on the Commodity Exchange Price Provisions (CEPP) prices and protect against production loss, price decline or increase, or a combination of both. To determine the loss guarantee, RP will use the greater of the Projected or Harvest Price. RP-HPE insures in the same way as RP, but uses only the Projected Price to determine the loss guarantee.

How Do They Work?

- Both plans establish a minimum guarantee of revenue per acre.
- To determine the Revenue Guarantee, RP will use the greater of the Projected Price or Harvest Price. RP-HPE will use only the Projected Price.
- For both plans, the indemnity payment is determined using the Harvest Price.
- If Revenue to Count is less than final Revenue Guarantee, an indemnity is paid.

Benefits

- Protect against revenue loss caused by low yields and/or low prices
- RP offers “upside” Harvest Price protection by valuing lost bushels at the Harvest Price
- Flexible and efficient management tools for crop producers
- Harvest Price has no limit on the downward movement
- Coverage on basic, optional, enterprise, and whole-farm units where available
- Premium amount is determined using the Projected Price and will not increase even if the Harvest Price is higher than the Projected Price
- Subsidized by the Federal Crop Insurance Corporation (FCIC)

Coverage Level

RP/RP-HPE allows the producer to select a coverage level ranging from 50% up to 85% in 5% increments. Talk to your FMH agent or check your county actuarial for availability of coverage over 75% for basic and optional units.

Insurance Units*

Basic, optional, enterprise, and whole-farm units are insurable under RP/RP-HPE.

See unit structure definitions on page 2.

Premiums

Per-acre premiums will depend on the county of the insured crop, unit structure, the crop’s APH yield, and price elections. Higher coverage levels and higher elected prices result in higher premiums.

Additional Coverages

Additional coverages include Late Planting Coverage, Prevented Planting, and Replant Provisions.* For more information on Seed Endorsement, Malting Barley, and other additional coverages specific to the crop, talk to your FMH agent or check your county actuarial.

See coverage definitions on page 2.

Production to Count

Production to Count equals harvested and appraised production from the insured acreage.

Revenue to Count

(Production to Count) x (Harvest Price)

If the final Revenue Guarantee is greater than the Revenue to Count, an indemnity is paid equal to the difference.

Harvest Price Exclusion (HPE)

Insurance protection is based on the Projected Price only. The amount of protection is not increased if the Harvest Price is greater than the Projected Price. If the harvested production plus any appraised production multiplied by Harvest Price is less than the amount of insurance protection, the insured is paid an indemnity based on the difference.

RP SAMPLE CALCULATIONS

Harvest Price Lower than Projected Price

Crop: Corn	Coverage Level: 85%
Unit: Optional	Projected Price: $4.50
Acres: 100	*Harvest Price: $4.00
APH: 170 bushel	Production to Count: 120 bushel

With RP, the Revenue Guarantee is determined by using the greater of the Projected Price or Harvest Price. In this example, the Projected Price is higher and is used to calculate the Revenue Guarantee.

170 bu. x 85% x $4.50 = **$650.25 Revenue Guarantee**
120 bu. x $4.00 = **$480 Revenue to Count**
$650.25 - $480 = **$170.25 Indemnity Payment Per Acre**
$170.25 x 100 Acres = **$17,025 Total Indemnity Payment**

An indemnity will be paid only if the Revenue to Count is lower than the Revenue Guarantee.

*Harvest Price is limited to 200% of the Projected Price.
All calculations found in this brochure are for example purposes only.
Harvest Price has no limit on the downward movement.

Harvest Price Higher than Projected Price

Crop: Corn	Coverage Level: 85%
Unit: Optional	Projected Price: $4.50
Acres: 100	*Harvest Price: $5.00
APH: 170 bushel	Production to Count: 120 bushel

With RP, the Revenue Guarantee is determined by using the greater of the Projected Price or Harvest Price. In this example, the Harvest Price is higher and is used to calculate the Revenue Guarantee.

170 bu. x 85% x $5.00 = **$722.50 Revenue Guarantee**
120 bu. x $5.00 = **$600 Revenue to Count**
$722.50 – $600 = **$122.50 Indemnity Payment Per Acre**
$122.50 x 100 Acres = **$12,250 Total Indemnity Payment**

An indemnity will be paid only if the Revenue to Count is lower than the Revenue Guarantee.

RP WITH HPE OPTION SAMPLE CALCULATIONS

Harvest Price Lower than Projected Price

Crop: Corn	Coverage Level: 85%
Unit: Optional	Projected Price: $4.50
Acres: 100	*Harvest Price: $4.00
APH: 170 bushel	Production to Count: 120 bushel

With the Harvest Price Exclusion, the Revenue Guarantee is determined solely from the Projected Price.

170 bu. x 85% x $4.50 = **$650.25 Revenue Guarantee**
120 bu. x $4.00 = **$480 Revenue to Count**
$650.25 - $480 = **$170.25 Indemnity Payment Per Acre**
$170.25 x 100 Acres = **$17,025 Total Indemnity Payment**

*Harvest Price is limited to 200% of the Projected Price.
All calculations found in this brochure are for example purposes only.
Harvest Price has no limit on the downward movement.

Harvest Price Higher than Projected Price

Crop: Corn	Coverage Level: 85%
Unit: Optional	Projected Price: $4.50
Acres: 100	*Harvest Price: $5.00
APH: 170 bushel	Production to Count: 120 bushel

With the Harvest Price Exclusion, the Revenue Guarantee is determined solely from the Projected Price.

170 bu. x 85% x $4.50 = **$650.25 Revenue Guarantee**
120 bu. x $5.00 = **$600 Revenue to Count**
$650.25 – $600 = **$50.25 Indemnity Payment per Acre**
$50.25 x 100 Acres = **$5,025 Total Indemnity Payment**

YIELD PROTECTION (YP) / **ACTUAL** PRODUCTION HISTORY (APH)

Yield Protection (YP) and Actual Production History (APH) are multi-peril crop insurance products that protect against losses in yield due to nearly all natural disasters. For most crops, that includes drought, excess moisture, cold and frost, wind, flood, and unavoidable damage from insects and disease. These products guarantee a yield based on an individual producer's actual production history. If the Production to Count is less than the Yield Guarantee, an indemnity is paid.

How Do They Work?

- Both plans establish a guarantee of bushels per acre.
- YP Projected Price is determined in accordance with CEPP, and APH price is established by the Federal Crop Insurance Corporation (FCIC).
- Both plans pay an indemnity if the Production to Count falls below the Yield Guarantee.

Benefits

- Both plans offer a competitive premium
- Protect against production loss
- Based on a producer's own production history
- Coverage levels range from 50% to 85% of the APH
- Coverage provided on basic and optional units
- Enterprise unit coverage is available in some areas
- Subsidized by the FCIC

Coverage Level

Coverage level is the percentage of APH yield selected by the producer. The producer can select a coverage level of the APH yield ranging from 50% up to 85% in 5% increments.

Insurance Units*

YP/APH is available for basic and optional units. Enterprise and whole-farm unit coverage is available in some areas.

See unit structure definitions on page 2.

Premiums

Per-acre premiums will depend on the county of the insured crop, unit structure, the crop's APH yield, and price elections. Higher coverage levels and higher elected prices result in higher premiums.

Additional Coverages

Additional coverages include Late Planting Coverage, Prevented Planting, and Replant Provisions.*

See coverage definitions on page 2.

Production to Count

Production to Count equals harvested and appraised production from the insured acreage.

Yield Guarantee

(APH Yield) x (Coverage Level)

If the Production to Count is less than the Yield Guarantee, an indemnity is paid.

Amount of Protection

(Yield Guarantee) x (Projected Price)

The Indemnity Payment per Acre will not exceed the Amount of Protection per acre.

Elected Price (APH only)

The Elected Price is calculated from the FCIC price. Based on the level of coverage selected, the producer can select an Elected Price ranging from 60% up to 100% of the FCIC price.

Elected Price Example

If FCIC price on corn is $5.00, and the producer selects the price percentage of 80%, the Elected Price coverage is $5.00 x 80% = $4.00 per bushel.

YP SAMPLE CALCULATIONS

Example 1

Crop: Corn	Coverage Level: 75%
Unit: Optional	Projected Price: $4.50
APH: 170 bushel	Production to Count: 120 bushel
Acres: 100	

170 bu. x 75% = **127.5 bu. Yield Guarantee**
127.5 bu. x $4.50 = **$573.75 Amount of Protection**

YP pays an indemnity when Production to Count falls below the Yield Guarantee.

127.5 bu. – 120 bu. = **7.5 bu. Yield Shortfall**
7.5 bu. x $4.50 = **$33.75 Indemnity Payment Per Acre**
$33.75 x 100 Acres = **$3,375 Total Indemnity Payment**

All calculations found in this brochure are for example purposes only.

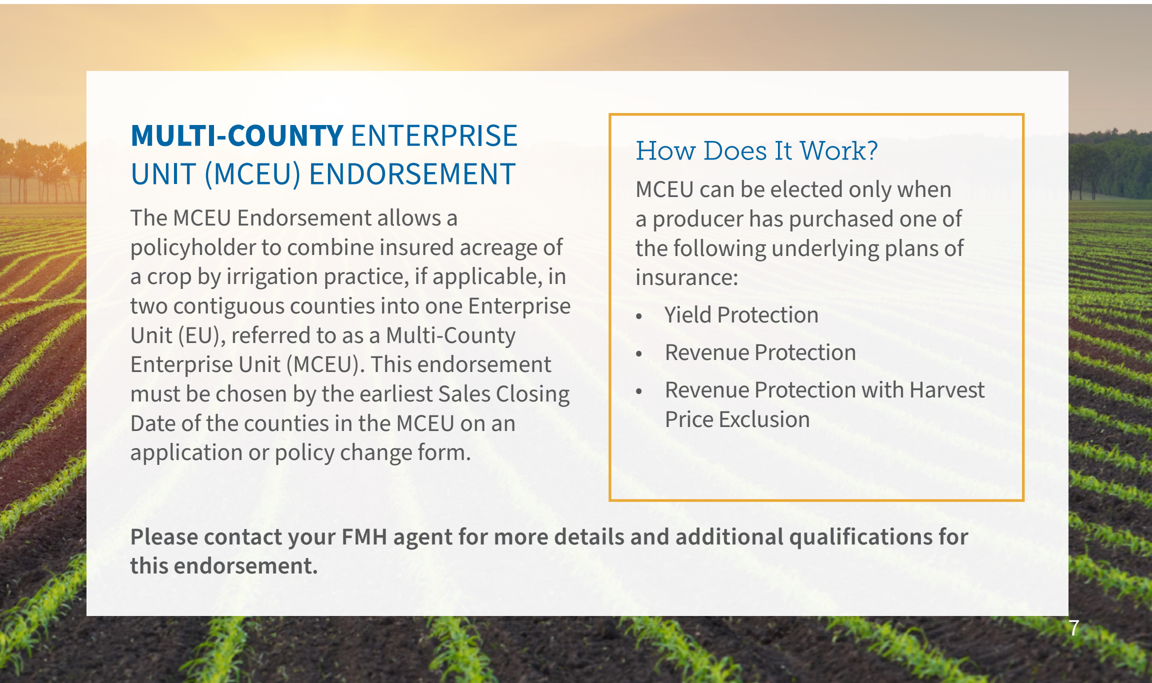
Example 2

Crop: Corn	Coverage Level: 85%
Unit: Optional	Projected Price: $4.50
APH: 170 bushel	Production to Count: 120 bushel
Acres: 100	

170 bu. x 85% = **144.5 bu. Yield Guarantee**
144.5 bu. x $4.50 = **$650.25 Amount of Protection**

YP pays an indemnity when Production to Count falls below the Yield Guarantee.

144.5 bu. – 120 bu. = **24.5 bu. Yield Shortfall**
24.5 bu. x $4.50 = **$110.25 Indemnity Payment Per Acre**
$110.25 x 100 Acres = **$11,025 Total Indemnity Payment**



MULTI-COUNTY ENTERPRISE UNIT (MCEU) ENDORSEMENT

The MCEU Endorsement allows a policyholder to combine insured acreage of a crop by irrigation practice, if applicable, in two contiguous counties into one Enterprise Unit (EU), referred to as a Multi-County Enterprise Unit (MCEU). This endorsement must be chosen by the earliest Sales Closing Date of the counties in the MCEU on an application or policy change form.

How Does It Work?

MCEU can be elected only when a producer has purchased one of the following underlying plans of insurance:

- Yield Protection
- Revenue Protection
- Revenue Protection with Harvest Price Exclusion

Please contact your FMH agent for more details and additional qualifications for this endorsement.

AREA REVENUE PROTECTION (ARP)/ **AREA** REVENUE PROTECTION WITH **HARVEST** PRICE EXCLUSION (ARP-HPE)

ARP is a county-based revenue insurance product that pays in the event the Final County Revenue falls below the Trigger Revenue level you selected. The Trigger Revenue is calculated using the higher of the Projected Price or Harvest Price. Individual farm revenues and yields are not considered, so your individual farm may experience reduced yield/revenue, but you may not receive an indemnity. ARP offers “upside” Harvest Price protection by valuing lost bushels at the Harvest Price.

ARP-HPE is a county-based revenue insurance product that insures in the same way as ARP, but uses only the Projected Price to determine the loss guarantee.

How Do They Work?

- Both plans use county yields based on National Agriculture Statistics Service (NASS) data.
- The Commodity Exchange Price Provisions (CEPP) are used to determine the Projected and Harvest Prices.
- Both plans pay an indemnity if the Final County Revenue is lower than the selected Trigger Revenue.

Benefits

- Both plans provide flexibility and allow the producer to choose between several coverage levels and amounts of protection
- ARP allows the producer to increase Expected County Revenue if the Harvest Price is higher than the Projected Price
- ARP-HPE guarantees the producer a set amount of county revenue
- Fit well with a full coverage crop hail policy, which provides additional individual coverages
- Both plans subsidized by FCIC and protect against widespread loss of yield in a county

Coverage Level

ARP/ARP-HPE allows the producer to select a coverage level, ranging from 70% up to 90% in 5% increments, for each crop, type, and practice. Talk with your FMH agent or check your county actuarial for availability of coverage.

Insurance Units

Units don’t apply for county-based plans. Coverage is based on a producer’s crop, practice, and share arrangement.

Premiums

Per-acre premiums will depend on the county of the insured crop, practice, type, and the coverage levels and protection factors chosen by the producer. Higher coverage levels and protection factors result in higher premiums.

Restrictions

Producers may not purchase ARP/ARP-HPE and other MPCI coverage for the same crop and year. ARP/ARP-HPE does not include Late Planting Coverage, Prevented Planting, Replant Provisions, unit-by-unit, or acre-by-acre coverage.*

*See coverage definitions on page 2.

Protection Factor

The producer is allowed to select a Protection Factor, from 80% to 120% in 1% increments, for each crop, type, and practice. This factor allows the producer to customize their coverage.

Final Policy Protection

(Expected County yield) x (Greater of Harvest or Projected Price) x (Protection Factor)

This is the amount of coverage the producer purchases. The total indemnity will never exceed the Final Policy Protection.

Expected County Yield

NASS or other FCIC data sources establish an Expected County Yield per acre for each crop. Planted, harvested, and unharvested acres, in addition to yield trends, are used in establishing these yields.

Trigger Revenue

(Expected County Yield) x (Coverage Level) x (Greater of Harvest or Projected Price)

ARP-HPE uses the Projected Price only. If the Trigger Revenue is greater than the Final County Revenue, then an indemnity is paid.

Payment Factor

The Payment Factor is the percentage of loss used to determine the indemnity payment.

Final County Yield

The Final County Yields are determined by NASS or other FCIC data sources. The Final County Yields are released in the spring of the year following harvest.

Final County Revenue

(Final County Yield) x (Harvest Price)

Harvest Price is used for both ARP and ARP-HPE in this calculation. If the Trigger Revenue is greater than the Final County Revenue, then an indemnity is paid.

Loss Limit Factor

The Loss Limit Factor represents the percentage of the expected county revenue at which no additional indemnity amount is payable. This can be found in your county actuarial.

ARP SAMPLE CALCULATIONS

Expected County Yield: 160 bu.	Crop: Corn
Final County Yield: 137 bu.	Coverage Level: 90%
Protection Factor: 100%	Projected Price: $5.00
Loss Limit Factor: 0.18	Harvest Price: $4.50

With ARP, the Trigger Revenue is determined by using the greater of the Projected Price or Harvest Price. In this example, the Projected Price is higher and is used to calculate the Trigger Revenue.

160 bu. x 90% x $5.00 = **$720 Trigger Revenue**

$5.00 x 137 bu. **= $685 Final County Revenue**

An indemnity will be paid only if Final County Revenue is less than the Trigger Revenue. In this example, an indemnity will be paid.

$720 – $685 = **$35 Shortfall**

The Payment Factor is determined by dividing the shortfall by [Trigger Revenue - (Expected County Yield x Greater of Harvest or Projected Price x Loss Limit Factor)]

$35 Shortfall ÷ [$720 – (160 bu. x $5.00 x 0.18)] = **0.061 Payment Factor**

160 bu. x $5.00 x 100% = **$800 Final Policy Protection**

0.061 Payment Factor x $800 Final Policy Protection = **$48.80 Indemnity Payment**

ARP-HPE SAMPLE CALCULATIONS

Expected County Yield: 160 bu.	Crop: Corn
Final County Yield: 137 bu.	Coverage Level: 90%
Protection Factor: 100%	Projected Price: $4.25
Loss Limit Factor: 0.18	Harvest Price: $4.50

With ARP-HPE, the Trigger Revenue is determined by using only the Projected Price.

160 bu. x 90% x $4.25 = **$612 Trigger Revenue**

$4.50 x 137 bu. **= $616.50 Final County Revenue**

An indemnity will be paid only if Final County Revenue is less than the Trigger Revenue. In this example, an indemnity will not be paid.

$612 – $616.50 = **$0.00 Shortfall**

The Payment Factor is determined by dividing the shortfall by [Trigger Revenue - (Expected County Yield x Projected Price x Loss Limit Factor)]

$0.00 Shortfall ÷ [$612 – (160 bu. x $4.25 x 0.18)] = **0.000 Payment Factor**

160 bu. x $4.25 x 100% = **$680 Final Policy Protection**

0.000 Payment Factor x $680 Final Policy Protection = **$0.00 Indemnity Payment**

All calculations found in this brochure are for example purposes only.

AREA YIELD PROTECTION (AYP)

Area Yield Protection (AYP) insures against widespread loss of production of your crop in a county. AYP is primarily intended for use by those producers whose farm yields tend to follow the average county yield.

AYP is a county-based insurance product that pays an indemnity in the event the Final County Yield falls below the Trigger Yield you selected. Individual farm yields are not considered, so your individual farm may experience a reduced yield, but you may not receive an indemnity.

How Does It Work?

- AYP uses county yields based on NASS data.
- AYP pays an indemnity if the Final County Yield is below the Trigger Yield.

Benefits

- Flexible program that allows the producer to choose between several coverage levels and amounts of protection
- Fits well with a full coverage crop hail policy, which provides additional individual coverages
- Subsidized by the FCIC and protects against widespread loss of yield in a county

Coverage Level

AYP allows the producer to select a coverage level, ranging from 65% up to 90% in 5% increments, for each crop, type, and practice. Talk to your FMH agent or check your county actuarial for availability of coverage.

Insurance Units

Units don't apply for county-based plans. Coverage is based on a producer's crop, practice, and share arrangement.

Premiums

Per-acre premiums will depend on the county of the insured crop, practice, type, and the coverage levels and protection factors chosen by the producer. Higher coverage levels and protection factors result in higher premiums.

Restrictions

Producers may not purchase AYP and other MPCI coverage for the same crop and year. AYP does not include Late Planting Coverage, Prevented Planting, Replant Provisions, unit-by-unit, or acre-by-acre coverage.*

*See coverage definitions on page 2.

Protection Factor

The producer is allowed to select a Protection Factor, from 80% to 120% in 1% increments, for each crop, type, and practice. This factor allows the producer to customize their coverage.

Final Policy Protection

(Expected County Yield) x (Projected Price) x (Protection Factor)

This is the amount of coverage the producer purchases. The total indemnity will never exceed the Final Policy Protection.

Expected County Yield

NASS or other FCIC data sources establish an Expected County Yield per acre for each crop. Planted, harvested, and unharvested acres, in addition to yield trends, are used in establishing these yields.

Trigger Yield

(Coverage Level) x (Expected County Yield)
If the Trigger Yield is greater than the Final County Yield, then an indemnity is paid.

Payment Factor

The Payment Factor is the percentage of loss used to determine the indemnity payment.

Final County Yield

The Final County Yields are determined by NASS or other FCIC data sources. The Final County Yields are released in the spring of the year following harvest.

Projected Price

The Projected Price is determined in accordance with CEPP.

Loss Limit Factor

The Loss Limit Factor represents the percentage of the expected county revenue at which no additional indemnity amount is payable. Talk to your FMH agent or check your county actuarial for more information.

AYP SAMPLE CALCULATIONS

Example 1

Expected County Yield: 160 bu.	Crop: Corn
Final County Yield: 131 bu.	Coverage Level: 90%
Protection Factor: 100%	Projected Price: $4.50
	Loss Limit Factor: 0.18

160 bu. x 90% = **144 bu. Trigger Yield**

144 bu. - 131 bu. = **13 bu. Shortfall**

The Payment Factor is determined by dividing the shortfall by [Trigger Yield - (Expected County Yield x Loss Limit Factor)]

13 bu. Shortfall ÷ [144 bu. – (160 bu. x 0.18)] = **0.113 Payment Factor**

160 bu. x $4.50 x 100% =
$720 Final Policy Protection

0.113 Payment Factor x $720 Final Policy Protection = **$81.36 Indemnity Payment**

Example 2

Expected County Yield: 160 bu.	Crop: Corn
Final County Yield: 121 bu.	Coverage Level: 80%
Protection Factor: 90%	Projected Price: $4.50
	Loss Limit Factor: 0.18

160 bu. x 80% = **128 bu. Trigger Yield**

128 bu. - 121 bu. = **7 bu. Shortfall**

The Payment Factor is determined by dividing the shortfall by [Trigger Yield - (Expected County Yield x Loss Limit Factor)]

7 bu. Shortfall ÷ [128 bu. – (160 bu. x 0.18)] = **0.071 Payment Factor**

160 bu. x $4.50 x 90% =
$648 Final Policy Protection

0.071 Payment Factor x $648 Final Policy Protection = **$46.01 Indemnity Payment**

All calculations found in this brochure are for example purposes only.

WHOLE-FARM REVENUE PROTECTION (WFRP)

Whole-Farm Revenue Protection (WFRP) is a multi-peril crop insurance product that provides a safety net for all commodities on the farm under one insurance policy, including specialty and organic crops, allowing for more crop diversity on the farm. WFRP provides protection against loss of revenue that you expect to earn or will obtain from commodities you produce or purchase for resale.

You can buy WFRP alone or with other buy-up level (additional) Federal crop insurance policies. When you buy WFRP with another policy, the WFRP premium is reduced due to the coverage provided by the other policy.

Note: If you have other multi-peril crop insurance policies at catastrophic coverage levels, you do not qualify for WFRP.

ENHANCED COVERAGE OPTION (ECO)

The Enhanced Coverage Option (ECO) is a county-level revenue-based or yield-based optional endorsement that provides coverage for a portion of the deductible of your underlying policy up to a 95% level. ECO is an option to supplement your underlying policy (RP, RP-HPE, YP, YDO, and APH).

How Does It Work?

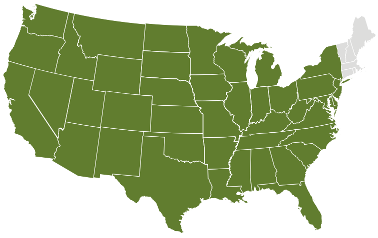
- ECO is based on your underlying policy plan of insurance, so with Yield Protection ECO covers yield loss, and with Revenue Protection ECO covers revenue loss.
- The amount of ECO coverage depends on the liability, coverage level, and approval yield for your underlying policy. ECO pays a loss on an area (generally county) basis and an indemnity is triggered when there is an area-level loss in yield or revenue.

Availability

ECO is available in all states within the FMH writing area. Coverage is available for spring-planted crops with a contract change date of November 30 or later.

ECO is available in select counties for 42 different crops. Please contact your FMH agent for more details and additional qualifications for this endorsement.

FMH Writing Area



New for 2025!

The premium subsidy rate has increased to 65% for all crops from 51% for YP and 44% for RP.

ECO REVENUE SAMPLE CALCULATIONS

Coverage and Premium Calculations

Area Expected Yield: 200 bu./ac.	Corn Projected Price: $4.50/bu.
Elected ECO Coverage: 95%	Producer's Approved APH: 210 bu./ac.
Coverage Range: 9% (95% - 86%)	Premium rate: 45%

$4.50 x 210 bu./ac. x 9% = **$85.05/ac. ECO Amount of Insurance**

$85.05/ac. x 0.45 = **$38.27/ac. Total Premium**

$38.27/ac. x 0.65 = **$24.88/ac. Premium Subsidy**

$38.27/ac. - $24.88/ac. = **$13.39/ac. Producer Premium**

Indemnity Calculation

Harvest Price: $4.00/bu.	Final Area Yield: 190 bu./ac.
Final Area Revenue: $760/ac.	

95% - [$760 / $900] = **11% Loss Percentage**

11%/9% = **100% Payment Factor**

$85.05/ac. x 100% = **$85.05/ac. ECO indemnity**

All calculations found in this booklet are for example purposes only.

ONLY FROM FMH: ECO+™

FMH offers ECO+ as an endorsement to your ECO policy that provides individual protection alongside the county protection of your underlying plan up to 95%. ECO+ provides coverage for a farm-level loss, or the greater of a farm-level and county loss.

Availability

ECO+ is available throughout the FMH writing area for corn, soybeans, wheat, and canola. Certain crops may not be available in all states; ask your FMH agent for details.

Payment Scenarios

- County loss only = possible ECO payment
- Individual loss only = possible ECO+ payment
- Both individual and county loss = possible payment from ECO and ECO+

SUPPLEMENTAL COVERAGE OPTION (SCO)

The Supplemental Coverage Option (SCO) is a county-level revenue-based or yield-based optional endorsement that covers a portion of losses not covered by the same crop's underlying crop insurance policy. SCO is an option to supplement your underlying policy up to 86% (RP, RP-HPE, YP, YDO, and APH).

How Does It Work?

- SCO follows the coverage of your underlying policy. If you choose Yield Protection, then SCO covers yield loss. If you choose Revenue Protection, then SCO covers revenue loss.
- The amount of SCO coverage depends on the liability, coverage level, and approved yield for your underlying policy. SCO pays a loss on an area basis, and an indemnity is triggered when there is a county-level loss in yield or revenue.

Availability

SCO must be elected by crop. It is available in select counties for the following crops:

- Corn
- Soybeans
- Wheat
- Rice
- Cotton
- Sorghum
- Spring Barley
- Blueberries
- Apples

Please contact your FMH agent for more details and additional qualifications for this endorsement.

SCO REVENUE SAMPLE CALCULATIONS

Coverage and Premium Calculations

Crop: Corn	Projected Price: $4.50/bu.
APH: 190 bu./ac.	Coverage Level: 75%

Determine the Expected Crop Value

190 bu./ac. x $4.50/bu. = **$855/ac. Expected Crop Value**

Determine MPCI Coverage

$855 x 75% = **$641.25 Covered by Underlying Policy**

Determine SCO Coverage Percentage

86% - 75% = **11% Covered by SCO**

Calculate SCO Coverage Amount

11% x $855/ac = **$94.05/ac max SCO Coverage**

All calculations found in this booklet are for example purposes only.

ONLY FROM FMH: SCO+™

SCO+ is an endorsement to your SCO policy that offers individual protection alongside the county protection of your underlying plan up to 86%. SCO+ provides coverage for a farm-level loss, or the greater of a farm-level and county loss.

Availability

SCO+ is available throughout the FMH writing area for corn, soybeans, wheat, and canola. Certain crops may not be available in all states; ask your FMH agent for details.

Payment Scenarios

- County loss only = possible SCO payment
- Individual loss only = possible SCO+ payment
- Both individual and county loss = possible payment from either SCO or SCO+

MARGIN PROTECTION (MP)

Margin Protection (MP) is a crop insurance coverage option that provides you with coverage against an unexpected decrease in your operating margin caused by reduced county yields, reduced commodity prices, increased price of selected inputs, or any combination of these factors.

Margin Protection is area-based, using county-level estimates of average revenue and input costs to establish the amount of coverage and indemnity payments.

How Does It Work?

- MP provides coverage that is based on an expected margin per acre for each applicable crop, type, and practice.
- MP is area-based coverage and may not necessarily reflect your individual experience.
- The Harvest Price Option allows you to include replacement cost coverage in the Margin Protection policy. Like many popular revenue-based policies, if the harvest price is greater than the projected price, the expected margin and the trigger margin are recalculated based on the higher harvest price.

Benefits

- Select only the amount of protection your operation needs
- Utilize a price discovery period that differs from other MPCI products
- Choose the Margin Protection Harvest Price Option (MP-HPO) to include replacement cost coverage
- Gain area-based coverage at a high level while maintaining individual-based coverage by adding an RP or YP base policy to your MP

Availability

Margin Protection is available in select counties for corn, rice, soybeans, and spring wheat in the states shown.

States Available (In Select Counties)

CORN	All states except AK and HI
SOYBEANS	AL, AR, CO, DE, FL, GA, IL, IN, IA, KS, KY, LA, MD, MI, MN, MS, MO, MT, NE, NJ, NY, NC, ND, OH, OK, PA, SC, SD, TN, TX, VT, VA, WV, WI
RICE	AR, CA, LA, MS, MO, TX
WHEAT	MN, MT, ND, SD

DETERMINING THE MARGIN

When determining the margin, two types of inputs are considered: those subject to price changes as listed below, and those not subject to price changes (i.e. fixed from planting to harvest).

Inputs not subject to price change are not specifically identified, but include seed, potash, machinery, operating costs (other than fuel), and similar expenses.

Allowed Inputs Subject to Price Change

CORN	Diesel, Urea, Diammonium Phosphate (DAP), Interest
SOYBEANS	Diesel, DAP, Interest
RICE	Diesel, Urea, DAP, Interest
WHEAT	Diesel, Urea, Monoammonium Phosphate (MAP), Interest

Eligible Insurance Plans

Margin Protection can be purchased by itself, or in conjunction with a Yield Protection (YP) or Revenue Protection (RP) policy purchased from the same Approved Insurance Provider that issued the Margin Protection policy. If you buy a YP or RP policy, you will receive a Margin Protection premium credit.

PASTURE, RANGELAND, AND FORAGE (PRF)

The Risk Management Agency (RMA) Pasture, Rangeland, and Forage (PRF) insurance program provides insurance coverage on your pasture, rangeland, or forage acres.

This innovative program is based on precipitation and the Rainfall Index. The plan covers replacement feed costs when a loss of forage for grazing or harvested for hay is experienced due to lack of precipitation.

How Does It Work?

- PRF coverage protects against lack of rainfall for perennial pasture, rangeland, or forage acres.
- It covers losses of forage produced for grazing or harvested for hay that increase costs for feed or result in destocking or depopulating your herd.

Benefits

- Acts as financial backup plan
- Provides coverage up to the 90% level
- Easy claims process - no Notice of Loss needed
- Customizable coverage

Rainfall Index (RI)

The Rainfall Index is an area-based plan of insurance, and is based on a National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) interpolated rainfall data set and uses an approximate 17-mile square grid. Producers must select at least two, two-month time periods called index intervals where precipitation is important for growing and producing forage.

Insurance payments to a producer are calculated based on the deviation from normal precipitation interpolated to the grid and index interval(s) selected.

This insurance coverage is for a single peril — lack of precipitation. It is critical that producers review the historical indices for their grid ID to determine how well the past results correspond to their past observations.

Availability

PRF is available in the 48 contiguous states with the exception of a few grids that cross international borders.

Certified organic and transitional organic irrigated hay practices are eligible for coverage.

PRF DEFINITIONS

Coverage Level
The producer may select a coverage level ranging from 70% up to 90% in 5% increments for each county and crop type.

Productivity Factor
The producer is allowed to select a Productivity Factor, from 60% to 150% in 1% increments, for each county and crop type. This factor allows the producer to customize their coverage.

Dollar Amount of Protection per Acre
(County Base Value per Acre) x (Coverage Level) x (Productivity Factor)

The county base value per acre specified in the actuarial documents for each crop, intended use, and practice multiplied by the coverage level selected by the insured, and multiplied by the productivity factor selected by the insured. Only one Dollar Amount of Protection per Acre may be selected for each county and crop type.

Grid ID
A specific code associated with each grid contained in the actuarial documents.

Policy Protection per Unit
(Protection Per Acre) x (Insured Acres) x (% of Value) x (Share for each unit)

The result of multiplying the dollar amount of protection per acre by the insured acres, multiplied by the percent of value, and then multiplied by the insured's share for each unit. The Policy Protection per Unit is shown on the insured's Summary of Coverage.

Unit
The insured acres within a grid ID for each crop, intended use, index interval, and share. If there are multiple grid IDs on a policy, then index values are not added together. Each unit and crop stands on its own.

PRF IMPORTANT DATES

Sales Closing Date	December 1
Cancellation Date	December 1
Acreage Reporting Date	December 1
Contract Change Date	August 31
Premium Billing Date	September 1

Other Information: There is a $30 administration fee per crop per county. For more in-depth information, please visit: www.rma.usda.gov.

Note: If an applicant chooses to insure grazing land or hayland under a PRF plan, they cannot insure the same crop and intended use type under any other FCIC subsidized program. Insureds are not required to insure all their acres, but cannot exceed the total number of grazing or haying acres they operate.

POST-APPLICATION COVERAGE ENDORSEMENT (PACE)

The Post-Application Coverage Endorsement (PACE) is a new federal product for conservation-minded producers who split-apply nitrogen. PACE provides extra coverage for projected yield lost when you are unable to post-apply nitrogen to your growing corn crop due to field conditions created by adverse weather.

How Does It Work?

- Provides coverage for post-application nitrogen during V3-V10 corn growth stages.
- PACE works with YP, RP, or RP-HPE underlying plans.
- Coverage levels are available from 75-90%, in 5% increments.
- Uses intended ratio split of nitrogen applied pre-application and post-application.

Benefits

- Can be combined with other endorsements like ECO
- Coverage is available on an acreage level basis within a unit
- Financially supports your conservation practice

Availability

- PACE coverage is available for non-irrigated corn and is offered in select counties in IL, IN, IA, KS, MI, MN, NE, ND, OH, SD, and WI.

HURRICANE INSURANCE PROTECTION – WIND INDEX (HIP-WI)

The Hurricane Insurance Protection – Wind Index (HIP-WI) endorsement provides coverage when hurricane-force winds are sustained from a named hurricane in your county or an adjacent county.

How Does It Work?

- To be eligible for coverage, you must have an underlying insurance policy with the same insurance provider.
- Elect coverage on or before the Sales Closing Date of your underlying policy.
- You are not required to file a notice of loss since claims are paid based on data published by the National Hurricane Center.

Benefits

- Can be combined with SCO and STAX endorsements
- Administrative fees are waived if you qualify as a limited resource farmer, a Beginning Farmer Rancher (BFR), or a Veteran Farmer Rancher (VFR)
- Can be combined with the Tropical Storm (TS) option for more complete coverage for tropical storm weather events

Availability

- Coverage is available for 70 different crops and offered in counties within the Gulf of Mexico and Atlantic coastal regions, as well as Hawaii.

EXCLUSIVE FMH PRODUCTS

Early Plant Coverage

Early Plant Coverage provides financial protection for replant expenses if your crop is planted during a 15-day period prior to the initial planting date of the underlying MPCI policy.

Forage Winterkill

Forage Winterkill coverage protects against damage to your forage crop caused by adverse weather conditions during winter when plants are dormant.

Pasture Fire

Pasture Fire from FMH provides the extra protection you need to ensure your acres used for grazing livestock are covered should you experience a loss due to fire.

Production Plan

Production Plan couples with your underlying policy to provide coverage on the portion of your crop left unprotected by your multi-peril policy and protects against loss caused by hail and/or fire on a basic or optional unit basis.

Revenue Accelerator Max Protection (RAMP)

Revenue Accelerator Max Protection (RAMP) supplements your MPCI coverage and provides additional coverage for when production and/or revenue losses are just over or under your MPCI guarantee.

Replant Premier

Replant Premier provides coverage for replant expenses in addition to any replant benefits you receive from your MPCI policy.

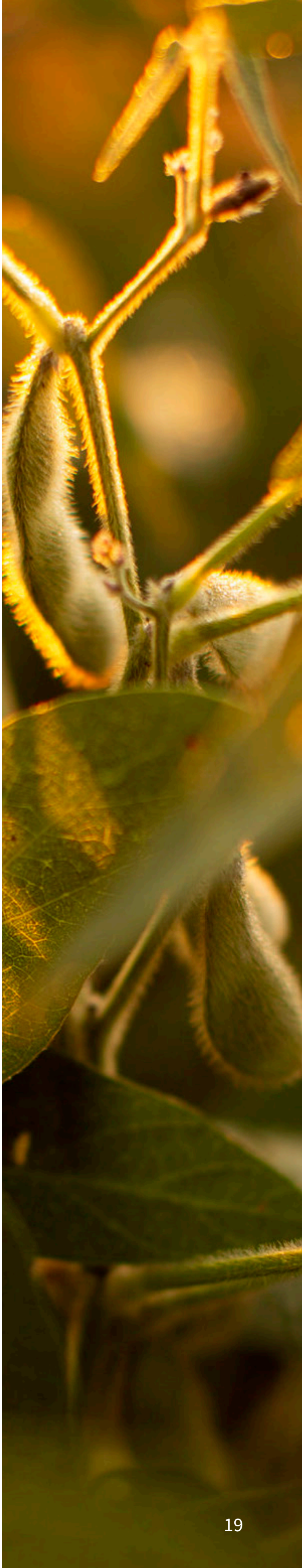
These products are offered privately by FMH and are not reinsured by the FCIC; availability varies by state.

AG BROKERAGE™ SOLUTIONS

Complete Your Coverage With ABS

Round out your coverage with other specialty ag-based insurance products from FMH's Ag Brokerage Solutions™:

- Agribusiness
- Animal Mortality
- Equine
- Farm & Ranch
- Pet
- Transportation & More!



Farmers Mutual Hail
Insurance Company of Iowa

V2025.03.06 | FMH800008