

COMBO POLICY INFORMATION

Beginning with the 2011 crop year, Risk Management Agency (RMA) introduced a Common Crop Insurance Policy, known as the COMBO plan. The new guidelines combine previous yield and revenue plans into one standardized plan.

Yield Protection or Revenue Protection is available for the following crops this fall:

- Coarse Grains (corn, grain sorghum, soybeans)
- Small Grains (barley* and wheat*)
- Cotton
- Rice
- Canola*/Rapeseed
- Sunflowers

**both fall and spring planted crops*

PLAN 01: YIELD PROTECTION (YP)

Protection: Production loss due to naturally occurring events ONLY.

Price: Market-based value is determined per the Commodity Exchange Price Provision (CEPP). RMA reserves the right to set/modify price for YP. Insured may choose 55% to 100% of the projected price.

Guarantee: Determined by multiplying the production guaranteed (Yield x Coverage Level Percent) by the Projected Price.

Availability: Crops traded on commodity exchanges

Note: Good Experience Discount will continue for YP only. More on this discount at www.rma.usda.gov

PLAN 02: REVENUE PROTECTION (RP)

Protection: Provides protection against:

- Loss of revenue due to a production loss
- Loss of revenue due to a price decline or price increase
- Loss of revenue due to a combination of both

Price: Determined per CEPP, but NO price election. Must take 100%.

Guarantee: Determined by multiplying the production guarantee per acre by the "greater of" Projected Price or Harvest Price.

CAT: The Catastrophic Coverage Endorsement is NOT available. More on "CAT" at www.rma.usda.gov



ADM thanks America's farmers, because everything we do starts with you.
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PLAN 03: REVENUE PROTECTION WITH HARVEST PRICE EXCLUSION (RPE)

Protection: Same as RP except the amount of insurance is based on the Projected Price ONLY.

Guarantee: Harvested production (plus any appraised production) is multiplied by harvest price and compared to the revenue guarantee (Yield x Projected Price).

Note: RPE is now considered a Plan – not an Option. Instead of adding the Harvest Price Option, it is excluded.

Offered with Restrictions:

Enterprise Units are available for RP and RPE. Enterprise Units are available for YP if RP is available. If RP is not available then Enterprise Units are NOT available unless allowed by Special Provisions of Insurance (SPOI's). Whole-Farm units are available for RP and RPE only.

Elections for "dual" counties:

Elections must be made by the fall sales closing date. If no fall acreage planted, may change elections at spring sales closing date. Winter Wheat and Spring Wheat acres will be combined into one Enterprise Unit for all wheat acres.

RMA CONVERSION PLAN

PREVIOUS PLAN	NEW PLAN	
APH (90)	Yield Protection - YP RY11 (01)	ONE projected price
CRC (44), RA w/HPO	Revenue Protection - RP (02)	Harvest prices apply
RA w/o (25)	Revenue Protection with Harvest Price Exclusion - RPE (03)	Based on projected price (excludes harvest price) Yield x projected price = guarantee
IP (42) IIP (45)	Revenue Protection with Harvest Price Exclusion - RPE (03)	Based on projected price (excludes harvest price) Yield x projected price = guarantee
	RY12	
GRP (12)	Area YP (04)	
GRIP with HRO (73)	Area RP (05)	
Grip w/o (73)	Area HRP (06)	

CRC (Crop Revenue Coverage), RA (Revenue Assurance), IP (Income Protection), and IIP (Indexed Income Protection) are replaced by the following two new plans of insurance:

- Revenue Protection
- Revenue Protection with the Harvest Price Exclusion

ADDITIONAL POLICY CHANGES

- Actuarial
- Commodity Price Provisions (CEPP) ... (for Yield & Revenue)
- Prevented Planting
- Good Farming Practice Appeal
- Access to Records
- Assignment of Indemnity
- Acreage Reporting
- Written Agreements

Contact your insurance agent for further information. Call 800-500-2836 for a list of agents in your area, or visit us at www.admcrs.com.



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