



County Advantage

COUNTY ADVANTAGE BENEFITS

- For those who want a group product and coverage on their own crop
- Financially secure insurer
- Prompt claims service with full-time adjusters
- Experienced marketing representatives who provide one-on-one visits and support to review your individual insurance needs
- Premium due dates follow Federal schedule
- Historically prolonged usage lowers rates
- Insured will receive the greater claim payment of the GRIP loss or the County Advantage loss

WHAT IS COUNTY ADVANTAGE?

- A supplemental policy to a GRIP or a GRIP-HR policy. It provides coverage on the producer's crop exposure on an individual loss, similar to a RP/RPE policy.
- In the event of a loss, the producer receives the greater indemnity payment: a GRIP/GRIP-HR or a RP/RPE policy (but not both). Individual losses are paid at the time of loss and any remaining GRIP indemnities are paid in March as usual.
- Late plant is included with the policy. Replant is not included but can be added.
- Prevent plant is not available and is excluded.
- Price limit movements and price discovery is identical to the Federal program for GRIP and RP.

WHERE IS THIS PRODUCT AVAILABLE?

- It is available in select counties in Illinois, Indiana, Iowa, Michigan, Minnesota, Ohio, and Wisconsin.

WHAT CROPS ARE ELIGIBLE?

- Corn and soybeans

WHAT ARE THE ELIGIBILITY REQUIREMENTS?

- Producer must purchase GRIP or GRIP-HR to be eligible.
- Only available for enterprise units.
- If the producer insures crops in multiple counties, all acreage in each county must be insured as a separate enterprise unit
- Must insure all acreage to the insured crop in a state.
- Must have a minimum of 250 acres in the enterprise unit.
- The enterprise unit must consist of at least two sections.

- No written agreements or high risk land designations in the producer's operation are allowed.
- Six years of yield data is required for at least one basic/optional unit or six years of yield data of the entire enterprise unit in order to obtain a quote.

Note: *Ending production is preferred to be reported in optional/ basic unit format.*

- An intended acreage report by unit/section is required with the application.
- New land may not comprise more than 25% of the total land unless records are available.

WHEN IS THE DEADLINE TO ELECT COVERAGE IF THE APPLICANT IS ELIGIBLE?

The producer who applies for the County Advantage policy must do so in time to be notified by ADM CRS of acceptance prior to **April 1st**. The intended acres report is due with the quote. The rate is then attached to the policy. The rate is dependent on the particular type of GRIP policy purchased by the producer and an analysis of the producer's yield data. Premiums will be lower for producers with longer, richer yield histories, and those with better unit level records. T-yields cannot be used to fulfill the six-year requirement. Once the rate is sent to the producer, he/ she can accept or reject the policy as long as everything is accomplished by **April 1st**. Must have an Assignment of Indemnity assigned to ADM Crop Risk Services.



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WHAT COVERAGE AND PRICE PROTECTION OPTIONS ARE AVAILABLE?

- COVERAGE LEVELS • 80%, 85%, and 90%
- PRICE PROTECTION • 100%

WHAT COVERAGE COMBINATIONS ARE AVAILABLE?

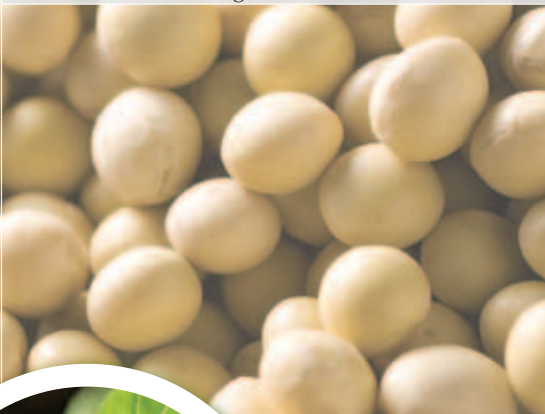
- County Advantage coverage level must be equal or less than the GRIP/GRIP-HR coverage level.
- If the producer elects a harvest price option on a County Advantage policy, they must also elect a harvest revenue option on the Federal GRIP.
- To qualify for the County Advantage policy, the corresponding GRIP/GRIP-HR price protection can be purchased from 60% to 100%. The GRIP/GRIP-HR coverage level must be 90%, 85%, or 80%. The County Advantage price protection must be at 100%. Product combinations and coverage level availability are shown in the chart to the right:

PRODUCT COMBINATIONS AND COVERAGE LEVEL AVAILABILITY FOR A COUNTY ADVANTAGE POLICY

		GRIP/ GRIP-HR 60-100%*	GRIP/ GRIP-HR 60-100%*	GRIP/ GRIP-HR 60-100%*
County Advantage				
	Cov Lvl	90%	85%	80%
RP/RPE				
100%*	90%	YES	No	No
RP/RPE				
100%*	85%	YES	YES	No
RP/RPE				
100%*	80%	No	YES	YES

*Price Protection

CONTACT YOUR LOCAL AGENT FOR MORE INFORMATION.

Assumptions - Corn		Example 1	Example 2	Example 3
APH at 150 bu/acre	Harvest Price	\$4.00	\$4.00	\$6.00
County expected yield equals 150 bu/acre	Producer Yield	130 bu/acre	160 bu/acre	110 bu/acre
GRIP-HR at 90% coverage with 100% of maximum protection via the Federal program	Producer's revenue guarantee recalculated	N/A	N/A	\$6 x 150 bu/acre x 90% coverage = \$810/acre
Producer purchased County Advantage policy with a harvest revenue option at 90% coverage level	Producer's individual harvest revenue	\$4 x 130 bu = \$520/acre	\$4 x 160 bu/acre = \$640/acre	\$6 x 110 bu/acre = \$660/acre
Base price is \$5	Revenue Shortfall	\$675/acre - \$520/acre = \$155/acre	\$675/acre - \$640/acre = \$35/acre	\$810/acre - \$660/acre = \$150/acre
Minimum individual revenue guarantee under County Advantage policy is: \$5 x 150 bu x 90% coverage = \$675/acre	Indemnity to producer from individual revenue	\$155/acre	\$35/acre	\$150/acre
	County yield announced in March	150 bu/acre	150 bu/acre	150 bu/acre
	GRIP-HR indemnity payment	\$125	\$125	\$0
	Explanation	Since the revenue loss of \$155 was already paid and is greater than the GRIP payment, producer will not be paid a GRIP payment, but will keep the \$155/acre indemnity payment.	\$35 of the GRIP-HR indemnity will be used to offset the already-paid amount. Producer received a check in March for \$125-\$35=\$90/acre. In total, the producer receives a total indemnity equal to \$125/acre.	Producer receives indemnity of \$150/acre at time of loss. Since no GRIP-HR indemnity payment is available, total indemnity to producer equals \$150/acre.



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