



## MPCI (multi-peril crop insurance)

Protect against crop yield losses with a single policy offering coverage against natural perils.

### POLICIES

<b>REVENUE PROTECTION (RP)</b>	<b>YIELD PROTECTION (YP)</b>	<b>ACTUAL PRODUCTION HISTORY (APH)</b>	<b>AREA RISK PROTECTION INSURANCE (ARPI)</b>
<p>Revenue Protection policies insure producers against yield losses due to natural causes such as drought, excessive moisture, hail, wind, frost, insects, and disease, and revenue losses caused by a change in the harvest price from the projected price.</p>	<p>Yield Protection policies insure producers in the same manner as APH policies, except a projected price is used to determine insurance coverage. The projected price is determined in accordance with the Commodity Exchange Price Provisions and is based on daily settlement prices for certain future contracts. The producer selects the percent of the projected price he or she wants to insure, between 55 and 100 percent.</p>	<p>Actual Production History (APH) policies insure producers against yield losses due to natural causes such as drought, excessive moisture, hail, wind, frost, insects, and disease.</p>	<p>Area Risk Protection Insurance, or ARPI, is an insurance plan that provides coverage based on the experience of a county. ARPI includes Area Revenue Protection (ARP) which replaces the Group Risk Plan (GRP), Area Revenue Protection with Harvest Price Exclusion (ARPHPE) which replaces Group Risk Income Protection – Harvest Revenue Option (GRIP-HRO), and Area Yield Protection (AYP) which replaces the Group Risk Income Protection Plan (GRIP).</p>

<p><b>SUPPLEMENTAL COVERAGE OPTION (SCO)</b>  SCO is an area-based policy endorsement that can be purchased to supplement an underlying crop insurance policy. It covers a portion of losses not covered by the same crop's underlying policy and provides additional coverage for a portion of the underlying crop insurance policy deductible. The Federal Government subsidizes 65 percent of the premium for SCO. There are separate premium and administrative fees for SCO by crop/county.</p>	<p><b>STACKED INCOME PROTECTION PLAN FOR UPLAND COTTON (STAX)</b>  Stacked Income Protection Plan for Upland Cotton (STAX) is a crop insurance product for upland cotton that provides coverage for a portion of the expected revenue for the area the upland cotton is produced. Most often the area will be the county, but it may include other counties or even practices as necessary to obtain a substantial amount of data to establish an expected yield and premium rate. STAX may be purchased on its own, or in conjunction with another policy, also known as a "companion policy."</p>	<p><b>MARGIN PROTECTION (MP)</b>  Margin Protection (MP) is an area-based plan of insurance using county-level estimates of representative expected revenue and input costs to establish coverage and determine indemnity payments. MP protects against decreases in margin caused by reduced county yields, reduced commodity prices, increased prices of selected inputs, or any combination of these perils. The plan provides coverage that is based on an expected margin, which is the expected area revenue minus the expected area operating costs, for each applicable crop, type and practice. MP is area-based coverage and may not necessarily reflect a producer's individual experience. The margin protection plan can be purchased by itself, or in conjunction with Yield Protection or Revenue Protection policy.</p>	
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