



**Farm Credit Services
of America**

PRODUCT COMPARISON

	Revenue Protection (RP)/Revenue Protection with Harvest Price Exclusion (RPHPE)	Yield Protection (YP)/Actual Production History (APH)	Area Revenue Protection (ARP)/Area Revenue Protection with Harvest Price Exclusion (ARPHPE)	Area Yield Protection (AYP)	Whole-Farm Revenue Protection (WFRP)
Benefits	Guarantees revenue per acre with both upward and downward price protection. HPE excludes upward price protection.	Production-based coverage protects the producer against a yield loss.	Covers against loss of revenue due to a county-level production loss, price decline, or combination of both, and includes upside Harvest Price protection. ARPHPE excludes upward price protection.	Covers against loss of yield due to a county-level production loss.	Establishes a dollar guarantee based on the lesser of the Expected Revenue from the farm or the adjusted five-year historic average of allowable Schedule F income.
Guarantee	Approved Yield x selected level x greater of Projected or Harvest Price. If Harvest Price Exclusion, Approved Yield x selected level x Projected Price.	Approved Yield x selected level x price.	Expected County Yield x greater of the Projected or Harvest Price x coverage level = Trigger Revenue. If ARPHPE, Expected County Yield x Projected Price x coverage level = Trigger Revenue.	Expected County Yield x coverage level = Trigger Yield.	Approved Revenue x coverage level.
Prices	100% of commodity contract traded on regional commodity exchange.	YP – 55-100% of commodity contract traded on regional commodity exchange. APH – 55-100% of RMA-established price (for crops where there is no commodity exchange price provision).	0.8-1.2 protection factor; loss limit factors apply.	0.8-1.2 protection factor; loss limit factors apply.	Based on the sum of the expected value for each commodity.
Coverage Level	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%.	CAT, 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%.	70%, 75%, 80%, 85%, 90% of the county revenue.	CAT, 70%, 75%, 80%, 85%, 90% of the county yield.	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%. (Must have 3 commodities to qualify for 80% and 85%).
Units	Enterprise, basic and optional.	Enterprise, basic and optional.	One unit for each crop, type and practice within the county.	One unit for each crop, type and practice within the county.	One unit for all the commodities on the farm.
UNIT DEFINITION (Applies to RP, YP and APH only)					
Enterprise – Consists of all insurable acreage of the insured crop in the county in which the producer has a share. Separate enterprise units by practice may be available. Must meet minimum acres per section requirement (limited availability for APH crops).			Basic – Consists of all acres of the crop in the county per share entity.		
			Optional – Break basic unit down further by section and practice/type (when applicable) if production records are kept separate.		
Losses	Paid when Calculated Revenue, determined using Harvest Price, is less than the final Revenue Protection Guarantee.	Paid when Actual Yield is less than the Production Guarantee.	Paid when the Final County Revenue is less than the Trigger Revenue.	Paid when the Final County Yield is less than the Trigger Yield.	Paid when the revenue to count is less than the Approved Revenue x the coverage level x the expense reduction factor (if applicable).
Prevented Planting	Available	Available	Not available	Not available	Conditional
Replant	Available	Available except at CAT level	Not available	Not available	Available – annual crops only
High-Risk Land Rates	Available	Available	Not available	Not available	Not available
Written Agreements	Available	Available	Not available	Not available	Not available

Availability of policies varies by state, county and crop. See your FCSAmerica crop insurance officer to compare the coverages available in your area.