

**V. SIDE BY SIDE COVERAGE COMPARISON**

| <b>Feature</b>  | <b>Crop Revenue Coverage (CRC)</b>   | <b>Income Protection (IP)</b>   | <b>Revenue Assurance (RA)</b>  |
|---|--|---|--|
| Unit structure  | Basic, Optional, and Enterprise  | Enterprise unit (all acreage of the insured crop in the county in which the insured has an interest). | Basic, optional, enterprise, and whole farm. Whole farm coverage includes all of the spring RA crops in the county in which the insured has an interest. Whole farm unit does not extend to winter wheat.              |
| Price reference for insurance guarantee               | 100 percent of the applicable base or harvest price (see Crop Provisions). Insurance guarantee may increase during the insurance period.   | 100 percent of projected price (see Crop Provisions).   | 100 percent of the CBOT/MGE/WCE/CME/KCBT projected price (see Crop Provisions). Insurance guarantee may increase during the insurance period with fall harvest price option in effect.                                 |
| Maximum upward price movement for insurance guarantee | \$1.50 per bushel for corn, \$3.00 per bushel for soybeans, and \$2.00 per bushel for wheat.   | Not applicable.   | None.  |
| Coverage level percents                               | 50 - 75 percent in 5 percent increments.<br>50 - 85 percent for certain crops in selected counties.  | 50 - 75 percent in 5 percent increments.<br>50 - 85 percent for certain crops in selected counties.   | 65 - 85 percent in 5 percent increments for basic, optional, whole-farm and enterprise units (For basic and optional units, 80-85 percent is only available in counties and on crops where MPC1 allows 80-85 percent). |
| Basis for insurance guarantee                         | Higher of: 1) minimum guarantee (APH yield x coverage level x base price x price percentage); or 2) harvest guarantee (APH yield x coverage level x harvest price x price percentage). Insurance guarantee may increase during the insurance period. | APH yield x coverage level x projected price (spring commodity price).                                | APH yield x coverage level x projected harvest price.<br><br>If fall harvest price option selected and fall harvest price is greater than projected harvest price: APH yield x coverage level x fall harvest price.    |
| Rating  | APH base rate x CRC base rate factor x low price factor x high price factor.   | New rating model incorporating yield and price variability.   | New rating model where yield variability is based on APH rates, and price variability based on CBOT/MGE/WCE/CME/KCBT options contracts.  |
| Eligibility for insureds with special rating:         |  |   |  |
| High Risk Land  | Eligible for coverage  | Not eligible for coverage   | Eligible for coverage  |
| Hail and fire exclusion                               | Not available  | Not available   | Not available  |