Revenue Protection With Harvest Price Exclusion (RPHPE) policies insure farmers in the same manner as Revenue Protection polices, except the amount of insurance protection is based on the projected price only (the amount of insurance protection is not increased if the harvest price is greater than the projected price). If the harvested plus any appraised production multiplied by harvest price is less than the amount of insurance protection, the farmer is paid an indemnity based on the difference.

Group Risk Plan (GRP) policies use a county index as the basis for determining a loss. When the county yield for the insured crop, as determined by National Agricultural Statistics Service (NASS), falls below the trigger level chosen by the farmer, an indemnity is paid. Payments are not based on the individual farmer's loss records. Yield levels are available for up to 90 percent of the expected county yield. GRP protection involves less paperwork and costs less than the farm-level coverage described above. However, individual crop losses may not be covered if the county yield does not suffer a similar level of loss. This insurance is most often selected by farmers whose crop losses typically follow the county pattern.

Group Risk Income Protection (GRIP) policies provide indemnity payments only when the average county revenue for the insured crop falls below the revenue chosen by the farmer.

Adjusted Gross Revenue (AGR) and **AGR-Lite** policies insure revenue of the entire farm rather than an individual crop by guaranteeing a percentage of average gross farm revenue, including a small amount of livestock revenue. The policies use information from a producer's Schedule F tax forms, and current year expected farm revenue, to calculate policy revenue guarantee.

Dollar Plan (DP) policies provide protection against declining value due to damage that causes a yield shortfall. The amount of insurance is based on the cost of growing a crop in a specific area. A loss occurs when the annual crop value is less than the amount of insurance. The maximum dollar amount of insurance is stated on the actuarial document. The insured may select a percent of the maximum dollar amount equal to CAT (catastrophic level of coverage), or additional coverage levels.

Catastrophic Coverage (CAT) pays 55 percent of the price of the commodity established by RMA on crop losses in excess of 50 percent. The premium on CAT coverage is paid by the Federal Government; however, producers must pay a $300 administrative fee (as of the 2008 Farm Bill) for each crop insured in each county. Limited-resource farmers may have this fee waived. CAT coverage is not available on all types of policies.

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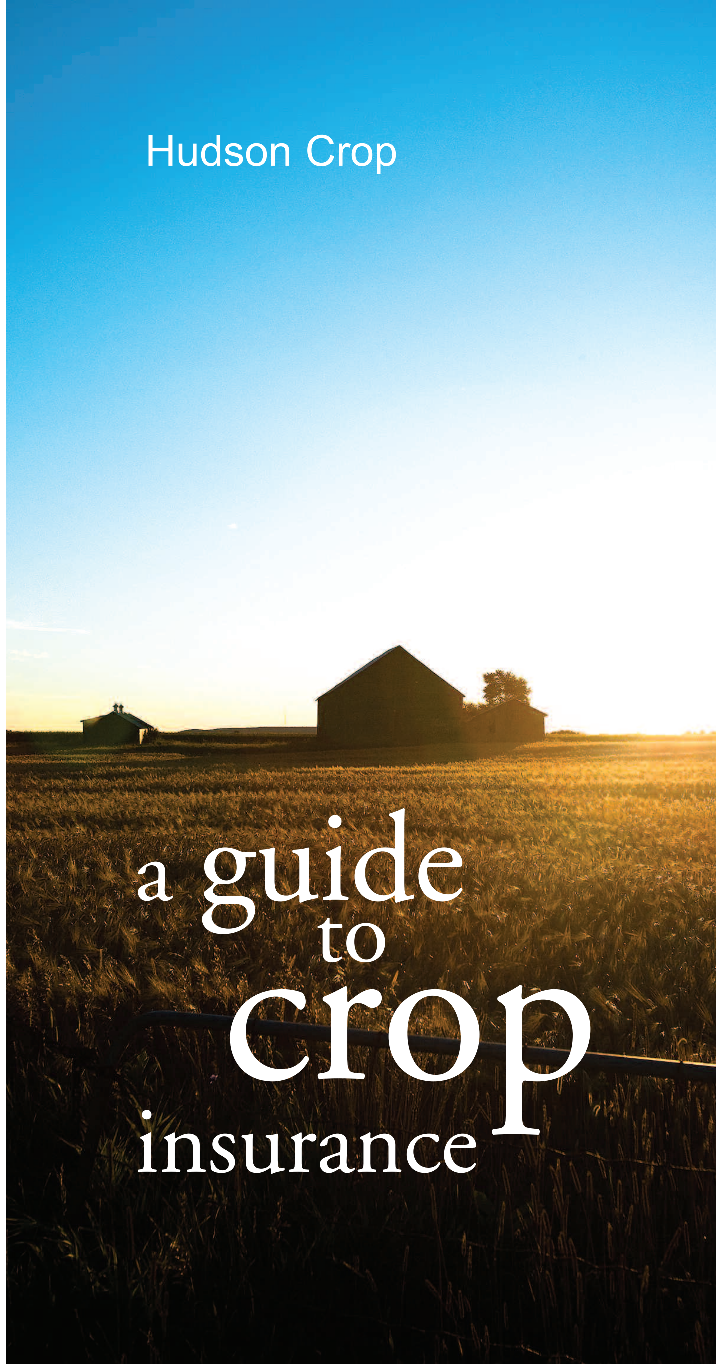
HUDSON INSURANCE GROUP®

Hudson Crop
7300 West 110th Street, Suite 850
Overland Park, KS 66210
Toll Free: (866) 450-1445 Fax: (913) 345-1671
www.hudsoninsgroup.com



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There is a myriad of crop insurance products available on the market and obtaining the right product is vital to protecting your operation. Hudson Crop makes it their business to show you the crop insurance products that best meet your risk management needs. Hudson Crop is a unit of Hudson Insurance Group, the US Insurance Division of Odyssey Re Holdings Corp. OdysseyRe operates through 21 offices worldwide with $3.5 billion in policyholders' surplus. Hudson Insurance Company is rated "A" (Excellent) XV by A. M. Best and is widely licensed.

The information presented in this brochure is intended as a brief description of the crop insurance plans available and does not modify, extend or waive any of the provisions found in your policy. If you have specific questions or concerns, please contact your crop insurance agent.

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. The farmer selects the amount of average yield he or she wishes to insure; from 50-75 percent (in some areas to 85 percent). The farmer also selects the percent of the predicted price he or she wants to insure; between 55 and 100 percent of the crop price established annually by RMA. If the harvested plus any appraised production is less than the yield insured, the farmer is paid an indemnity based on the difference. Indemnities are calculated by multiplying this difference by the insured percentage of the price selected when crop insurance was purchased and by the insured share.

Yield Protection (YP) policies insure farmers in the same manner as APH polices, 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 futures contracts. The farmer selects the percent of the projected price he or she wants to insure, between 55 and 100 percent.

Revenue Protection (RP) 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. The farmer selects the amount of average yield he or she wishes to insure; from 50-75 percent (in some areas to 85 percent). The projected price and the harvest price are 100 percent of the amounts determined in accordance with the Commodity Exchange Price Provisions and are based on daily settlement prices for certain futures contracts. The amount of insurance protection is based on the greater of the projected price or the harvest price. If the harvested plus any appraised production multiplied by the harvest price is less than the amount of insurance protection, the farmer is paid an indemnity based on the difference.

Topic	APH (Actual Production History)	YP (Yield Protection)	RP (Revenue Protection)	RPHPE (Revenue Protection with Harvest Price Exclusion)	GRP (Group Risk Plan)	GRIP (Group Risk Income Protection)	CAT (Catastrophic Coverage)
Benefits	Production-based coverage protects the producer against a yield loss	Protects against a production loss for crops for which revenue protection is available but was not selected	Establishes a dollar guarantee based on the Commodity Exchange Price Provisions (CEPP) projected price	Establishes a dollar guarantee based on the Commodity Exchange Price Provisions (CEPP) projected price	Production guarantees and losses determined on county basis with less paperwork requirements	Revenue guarantees and losses are determined on county basis	Production-based coverage protects the producer against a yield loss
Guarantee	APH yield times selected level	Approved yield times selected level	Approved yield times level of coverage times projected price	Approved yield times level of coverage times projected price	Expected county yield times selected level provides the trigger yield	Expected county yield times expected price times selected level provides the trigger yield	Approved yield times 50% level
Price	Selected percentage of the market price established by FCIC	Selected percentage of CEPP projected price	CEPP projected price	CEPP projected price	60-100% of the maximum protection per acre as established by FCIC	60-100% of the maximum protection per acre as established by FCIC	55% of the maximum protection per acre as established by FCIC
Maximum Upward and Downward Price Movement	Not Applicable	Not Applicable	200% price change limit between projected price and harvest price. No downward price limitation.	200% price change limit between projected price and harvest price. No downward price limitation.	Not Applicable	200% price change limit between the expected price and the harvest price. No downward price limitation.	Not Applicable
Administrative Fee	$30	$30	$30	$30	$30	$30	$300
Coverage Level	CAT, 50%, 55%, 60%, 65%, 70%, 75%, 80%, and 85%*	CAT, 50%, 55%, 60%, 65%, 70%, 75%, 80%, and 85%*	65%, 70%, 75%, 80%, and 85%*	65%, 70%, 75%, 80%, and 85%*	CAT, 70%, 75%, 80%, 85%, 90% of the county yield	70%, 75%, 80%, 85%, 90% of the county revenue	50%
Units	Basic and optional (enterprise in limited areas)	Enterprise, Basic, and Optional	Whole Farm, Enterprise, Basic, and Optional	Whole Farm, Enterprise, Basic, and Optional	One unit for each GRP offer within the county	One unit for each GRIP offer within the county	Basic
Losses	Paid when actual yield is less than guarantee	Paid when actual yield is less than guarantee	Paid when calculated revenue is less than final revenue guarantee	Paid when calculated revenue is less than revenue guarantee	Paid when county average yield falls below insured's selected trigger yield	Paid when county average revenue falls below insured's selected trigger revenue	Paid when actual yield is less than guarantee
Prevented Planting	Available	Available	Available	Available	Not available	Not available	Available
Replanting Payments	Available (except for CAT)	Available (except for CAT)	Available	Available	Not available	Not available	Not available
High-Risk Land Exclusion	Available	Available	Available	Available	Not available	Not available	Not available
Written Agreements	Yes	Yes	Yes	Yes	Yes	Yes	No
Hail and Fire Exclusions	Available	Available	Available	Available	Not available	Not available	Not available
Subsidies (Level – Percentage)	CAT – 100% 50 – 67% 55 – 64% 60 – 64% 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	CAT – Not Available 50 – 67% 55 – 64% 60 – 64% 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	CAT – Not Available 50 – Not Available 55 – Not Available 60 – Not Available 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	CAT – Not Available 50 – Not Available 55 – Not Available 60 – Not Available 65 – 59% 70 – 59% 75 – 55% 80 – 48% 85 – 38%	70 – 59% 75 – 59% 80 – 55% 85 – 51% 90 – 51%	70 – 59% 75 – 55% 80 – 55% 85 – 49% 90 – 44%	100%

Not available in all areas. See County Actuarials for more information.

Enterprise and Whole Farm Subsidy Factors								
Coverage Level	50	55	60	65	70	75	80*	85*
Enterprise Unit Factors*	.80	.80	.80	.80	.80	.77	.68	.53
Whole Farm Unit Factors*	N/A	N/A	N/A	.80	.80	.80	.71	.56

Where applicable