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

Hudson Crop

COMBO Policy



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.

Common Crop Insurance Policy (COMBO)

In order to simplify the crop insurance program, the Risk Management Agency (RMA) combined the Crop Revenue Coverage (CRC), Revenue Assurance (RA), Income Protection (IP) and Indexed Income Protection (IIP) policies into one uniform policy. This plan utilizes a single rating and pricing component so all insurance coverage is consistent in both protection and cost for producers.

Effective Date

New Basic Provisions (11-br) are effective for the 2011 crop year on all crops with a contract change date of April 30, 2010 or later. If the contract change date is prior to April 30, 2010, then the new Basic Provisions will be effective in the 2012 crop year.

Yield Protection vs. Revenue Protection

The Yield Protection plan of insurance replaces the APH plan for crops with a Commodity Exchange price discovery. The Yield Protection plan uses Projected Price to determine insurance coverage.

The Revenue Protection plan of insurance has a guarantee based on the higher of the projected or the harvest price (similar to CRC or to RA with Harvest Price Option). There is also Revenue Protection with Harvest Price Exclusion (RPHPE) which has a guarantee based only on the projected price.

Benefits

The Common Crop Insurance Policy is both simplified and uniform. There is a single Basic Provisions that utilizes one set of Actuarial Documents. The projected price is based on the Commodity Exchange Price Provision (CEPP), which is used for calculating both projected and harvest prices.

Policy Conversion

For the 2011 crop year, CRC, RA, IP, IIP and APH plans of insurance will automatically be converted to the plan closest to the current coverage for the following crops:

- | | |
|-------------------|------------------|
| ■ Corn | ■ Wheat |
| ■ Cotton | ■ Grain Sorghum |
| ■ Rice | ■ Soybean |
| ■ Canola/Rapeseed | ■ Barley |
| ■ Sunflower | ■ Malting Barley |

CRC and RA with a Fall Harvest Price Option will be converted to the Revenue Protection Plan. IP, IIP and RA will be converted to the Revenue Protection Plan with Harvest Price Exclusion. APH will convert to the Yield Protection Plan. CAT IP and CAT IIP will convert to the Revenue Protection Plan with Harvest Price Exclusion (50/100).

New insureds, or existing policyholders who wish to change their plan of insurance, must contact their crop insurance agent **prior** to sales closing date.

2010 Crop Year Policy	2011 Crop Year Conversion
Crop Revenue Coverage	Revenue Protection
Revenue Assurance with Fall Harvest Price Option	Revenue Protection
Revenue Assurance without Fall Harvest Price Option	Revenue Protection with Harvest Price Exclusion
Actual Production History	Yield Protection
Income Protection/Indexed Income Protection	Revenue Protection with Harvest Price Exclusion
CAT Income Protection/ Indexed Income Protection	Revenue Protection with Harvest Price Exclusion (50/100)

Visit your Hudson Crop agent early in the sales season to discuss how the new changes may impact your farming operation.