



# **Additional Crop Insurance Coverage Options for 2021**

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# Additional Coverage Options

## RMA Options

- **Supplemental Coverage Option (SCO)**
  - County based coverage from 86% down to your coverage level
- **Enhanced Coverage Option (ECO)**
  - County based coverage from either 90% or 95% down to 86%

## COUNTRY Financial Options

- **Soil Type Plus (STP)**
  - 90% or 95% coverage level on your farm's individual APH and soil type
- **Added Value Enhancement (AVE)**
  - Additional commodity price protection on band of bushels you select within your federal crop coverage



Supplemental Coverage Option (SCO)

# What is SCO?

- SCO provides Area-Based (County) coverage between 86% and the federal crop coverage level selected
- Must be purchased with an underlying federal crop policy from a crop insurance agent by the Sales Closing Deadline
- SCO is an endorsement to the following plans:
  - YP (Yield Protection)
  - RP (Revenue Protection)
  - RPHPE (Revenue Protection with Harvest Price Exclusion)
- 65% premium subsidy
- SCO only available on farms enrolled in PLC, SCO is not available if ARC is chosen – **this is very important starting in 2020**

# What is SCO?

- SCO Coverage type follows underlying plan of insurance
  - If underlying policy is yield-based (YP), SCO provides additional yield coverage
  - If underlying policy is revenue-based (RP and RPHPE), SCO provides additional revenue coverage
  - Separate Premium and Admin. Fees for SCO by crop/by county
- SCO is a **continuous** endorsement
- Starting in 2020, if SCO is purchased on an FSA farm enrolled in ARC, SCO will be cancelled and 60% of premium will still be due!
- Prevented planting and replanting provisions do not apply to SCO and will not impact the SCO coverage

# SCO and High-Risk Land

## Impact of high-risk land

- High Risk acreage insured on an underlying policy is insured under SCO
- Any high-risk acreage excluded from an underlying policy under the High-Risk Land Exclusion Option is not insured under SCO, unless it is insured under a CAT policy
- If SCO is selected for non high-risk land, it MAY also be selected for the high-risk CAT policy. (Policyholder must directly purchase SCO on the CAT policy – it doesn't happen automatically)
- Any high-risk acreage insured under a separate policy by the HR-ACE must purchase the SCO on the HR-ACE policy when the insured purchases SCO on their base policy

# SCO Availability/ SCO Prices and Yields

## Availability:

- Corn – All counties in IL
- Soybeans – All counties in IL
- Grain Sorghum – Select counties in IL

## Prices and Yields:

- Same projected and harvest prices as other crop policies
- “Expected Area Yield” will be the same yields used for area-based policies

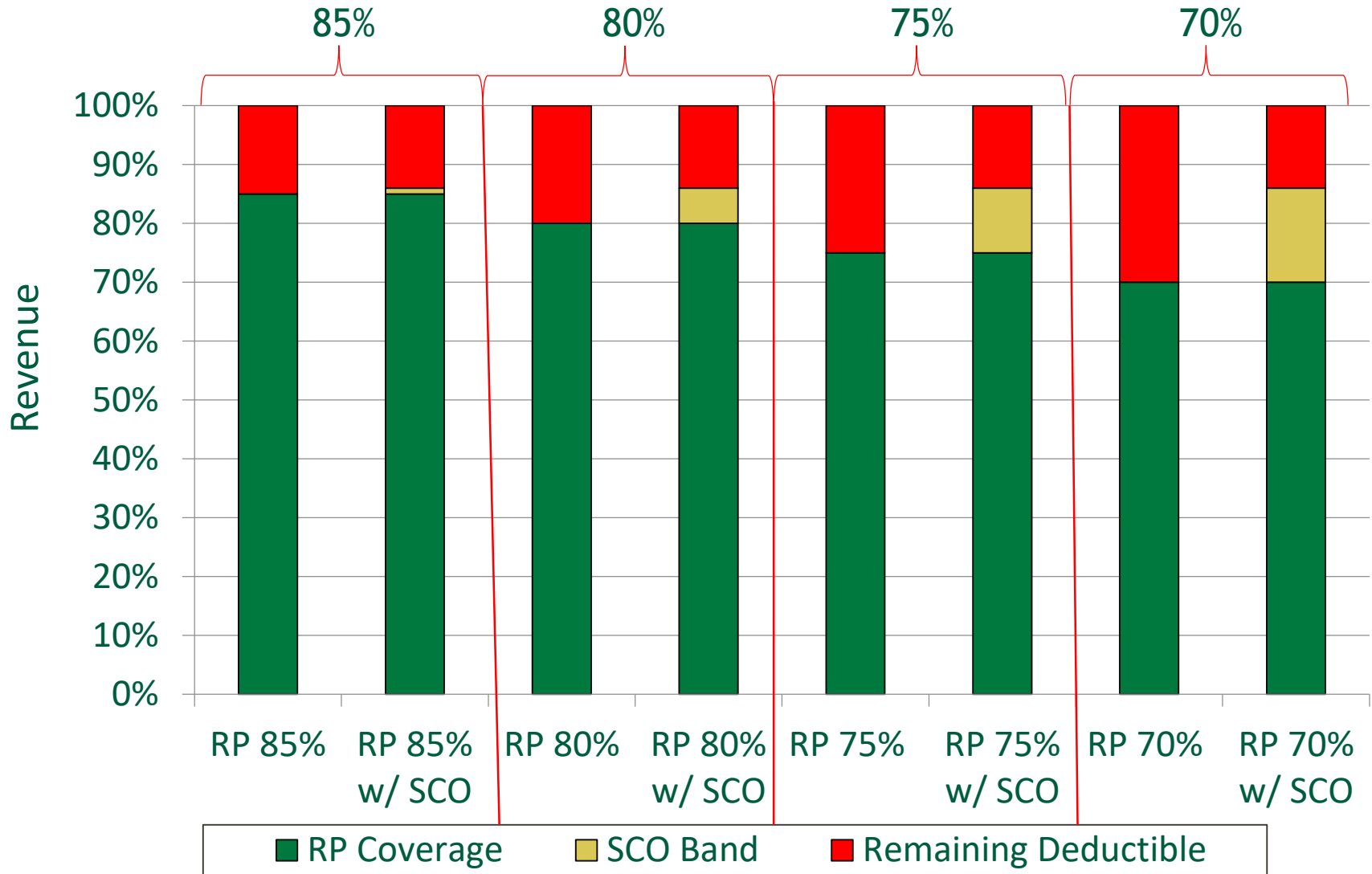
# SCO Coverage

**The amount of SCO coverage depends on the liability, coverage level, and approved yield of the underlying policy**

- SCO Coverage level established at 86%
- SCO Coverage ends at the coverage level selected by the producer for underlying crop insurance
- SCO Coverage = Between 86% and chosen crop insurance level



# SCO & RP at Various Coverage Levels



# Revenue Protection (RP) and SCO Example

## LaSalle County Corn

### RP Coverage:

APH = 220

Base Price = \$4.00

Expected Revenue = \$880 (220 x \$4.00)

Coverage Level chosen = 80%

RP Guarantee = \$704/acre (220 x .80 x \$4.00)

### SCO Coverage:

APH x Base Price x (86% - Underlying Policy Level)

220 x \$4.00 x .06 (.86 - .80) = **\$52.80/acre**

\*\*The insured may choose a coverage percentage from 50 percent to 100 percent, with 100 percent being the default coverage percentage if unspecified by the insured

# SCO Trigger and Indemnity Example

## LaSalle County Corn

### SCO Trigger:

Expected Area Yield x Base Price x 86%

$$210.7 \times \$4.00 \times .86 = \$724.81$$

**Final Revenue = Final Area Yield x Harvest Price**

➤ Final Area Yield = 186

➤ Harvest Price = \$3.80

➤ Final Revenue -  $186 \times \$3.80 = \$706.80$

# SCO Indemnity Example

## LaSalle County Corn

**SCO Indemnity:** Indemnity Factor x SCO Coverage

Indemnity Factor:

$$(.86 - (\text{Final Revenue}/(\text{Expected County Revenue}))/\text{SCO} \%$$
$$(.86 - (\$706.80/\$842.80))/.06 = .3561145$$

Factor x SCO Coverage = Indemnity

$$.3561145 \times \$52.80 = \mathbf{\$19.85 \text{ Indemnity}}$$

# Crop Insurance Decision Tool




## Crop Insurance Decision Tool

Risk Management Agency

**Your Selection**

Accessibility Link

Select a Commodity



**corn**

**Planting Time**

Your APH:

Projected Price:

Expected County Yield:

**Insurance Choices**

Additional Coverage:  SCO

Underlying Insurance Plan:

Underlying Coverage Level:

50%  85%

**Harvest Time**

Your Actual Yield:

0  330

Harvest Price:

\$880.00

Expected Crop Value:

**Coverage Amounts (per acre)**

Protection Amounts	Coverage Range	Producer Premium*	Premium Subsidy*
SCO	6% (86% - 80%)	\$5.06	\$9.40
Revenue	80% (80% - 0%)	\$17.77	\$16.40
<b>Total</b>	<b>86% (86% - 0%)</b>	<b>\$22.83</b>	<b>\$25.80</b>

Select Location:

\* Estimates only.

**Crop Returns by Actual County Yields Chart** | **Premium Cost by Coverage Levels Chart** | **Premium Cost by Underlying Insurance Plan Chart**

Actual County Yield	Crop Returns **	Underlying Payment **	SCO/STAX Payment **	Total Value
211	\$722	\$0	\$0	\$722
203	\$722	\$0	\$0	\$722
194	\$722	\$0	\$0	\$722
186	\$722	\$0	\$0	\$722
177	\$722	\$0	\$53	\$775
169	\$722	\$0	\$53	\$775
160	\$722	\$0	\$53	\$775
152	\$722	\$0	\$53	\$775
143	\$722	\$0	\$53	\$775
135	\$722	\$0	\$53	\$775
127	\$722	\$0	\$53	\$775
118	\$722	\$0	\$53	\$775

**Legend:**

- Crop Returns \*\*
- Underlying Payment \*\*
- SCO/STAX Payment \*\*
- Expected Crop Value \*\*

\*\* Click to show/unhide in chart.

<https://prodwebnlb.rma.usda.gov/apps/CIDT/>



Enhanced Coverage Option (ECO)

# What is ECO?

Enhanced Coverage Option (ECO) is a new option offered as part of the USDA's Federal Crop Insurance program

- ECO provides Area-Based (County) coverage for a portion of the deductible of your underlying federal crop policy similar to Supplemental Coverage Option (SCO)
- ECO offers 2 Coverage Levels: (Area Loss Triggers)
  - 95%
  - 90%
- Trigger means the percentage of expected yield or revenue at which a loss triggers a claim

# What is ECO?

## ECO:

- Must be purchased with an underlying individual crop policy: ECO has the same purchase deadline
- Is treated as an endorsement to the underlying individual crop policy and therefore must be purchased from the same company and agent
- ECO is a continuous endorsement to the following plans:
  - YP (Yield Protection)
  - RP (Revenue Protection)
  - RPHPE (Revenue Protection with Harvest Price Exclusion)
  - APH (Actual Production History)
  - YDO (Yield Based Dollar Amount of Insurance)



# ECO Availability, Prices and Yields

## ECO availability:

- Corn – All counties in IL
- Soybeans – All counties in IL
- Grain Sorghum – Select counties in IL
- Hybrid Seed Corn – Select counties in IL
- Popcorn – Select counties in IL
- Oats – Select counties in IL

## ECO Prices and Yields:

- Same Projected (February) and Harvest (October) prices as Individual Plans of Insurance
- Same Expected & Final Yields as Area Plans of Insurance

# ECO Coverage Range

ECO covers a band from 86% (where SCO coverage ends) up to 90 or 95% of expected crop value

- ECO Coverage level 95 provides 9% additional coverage (95% - 86%)
- ECO Coverage level 90 provides 4% additional coverage (90% - 86%)

# ECO Premium Subsidy

ECO Subsidy Factors		
ECO - Plan	90% Coverage	95% Coverage
ECO - RP	0.440	0.440
ECO – RPHPE	0.440	0.440
ECO – YP/APH/YDO	0.510	0.510

# ECO Coverage

ECO Coverage follows yours underlying plan of insurance

- If underlying policy is revenue-based (RP or RPHPE), ECO covers area revenue loss
- If underlying policy is yield-based (YP, APH, YDO), ECO covers area yield loss
- ECO does not offer Prevented Planting or replant coverage on the additional ECO coverage band
- There are separate Premium and Administrative fees for ECO by crop/by county
- You may not purchase ECO if you choose Margin Protection (MP) or an area-based crop policy such as ARP or AYP

# ECO and High-Risk Land

- High-Risk acreage insured by the underlying policy is also insurable with ECO
- Any high-risk acreage excluded from an underlying policy under the High-Risk Land Exclusion Option is not insurable under ECO
- ECO cannot attach to a CAT policy
- When high-risk acreage is insured under a separate policy by the HR-ACE, ECO must be elected on the HR-ACE when insured elects ECO on the base policy

# ECO, SCO and FSA Farm Programs

You may purchase ECO on any farm, regardless of your farm's ARC or PLC selection

- ECO is unlike SCO in that SCO is only available on farms enrolled in PLC

SCO has no effect on eligibility for ECO

- You are not required to have SCO to purchase ECO

# RP + ECO Example; Coverage & Guarantees

Approved APH (bu./acre)	210 bpa
RP Coverage Level %	85%
RP Projected Price (Feb avg.)	\$4.00/bushel
<b>RP Revenue Guarantee/acre (210 x .85 x \$4.00)</b>	<b>\$714.00/acre</b>
ECO Supplemental Coverage selected	95%
<b>ECO Revenue Guarantee (210 x \$4.00 x 9%)</b>	<b>\$75.60/acre</b>
ECO Revenue Trigger (200 ECY* x \$4.00 x .95)	\$760.00/acre

\*ECY = Expected County Yield

# RP + ECO Claim Example #1

Final Yield Realized (bu./acre)	200 bpa
Harvest Price (Oct avg.)	\$3.80/bushel
Actual Harvest Revenue (200 x \$3.80)	\$760.00/acre
<b>RP Indemnity (\$714 - \$760)</b>	<b>\$0.00/acre</b>

Final Area Yield	190 bpa
Final Area Revenue (190 x \$3.80)	\$722/acre
ECO Loss %: 95% - (\$722/\$800)	4.75%
ECO Payment Factor (4.75% / 9%)	52.78%
<b>ECO Indemnity (.5278 x \$75.60)</b>	<b>\$39.90/acre</b>

<b>Total Combined Indemnity</b>	<b>\$39.90/acre</b>
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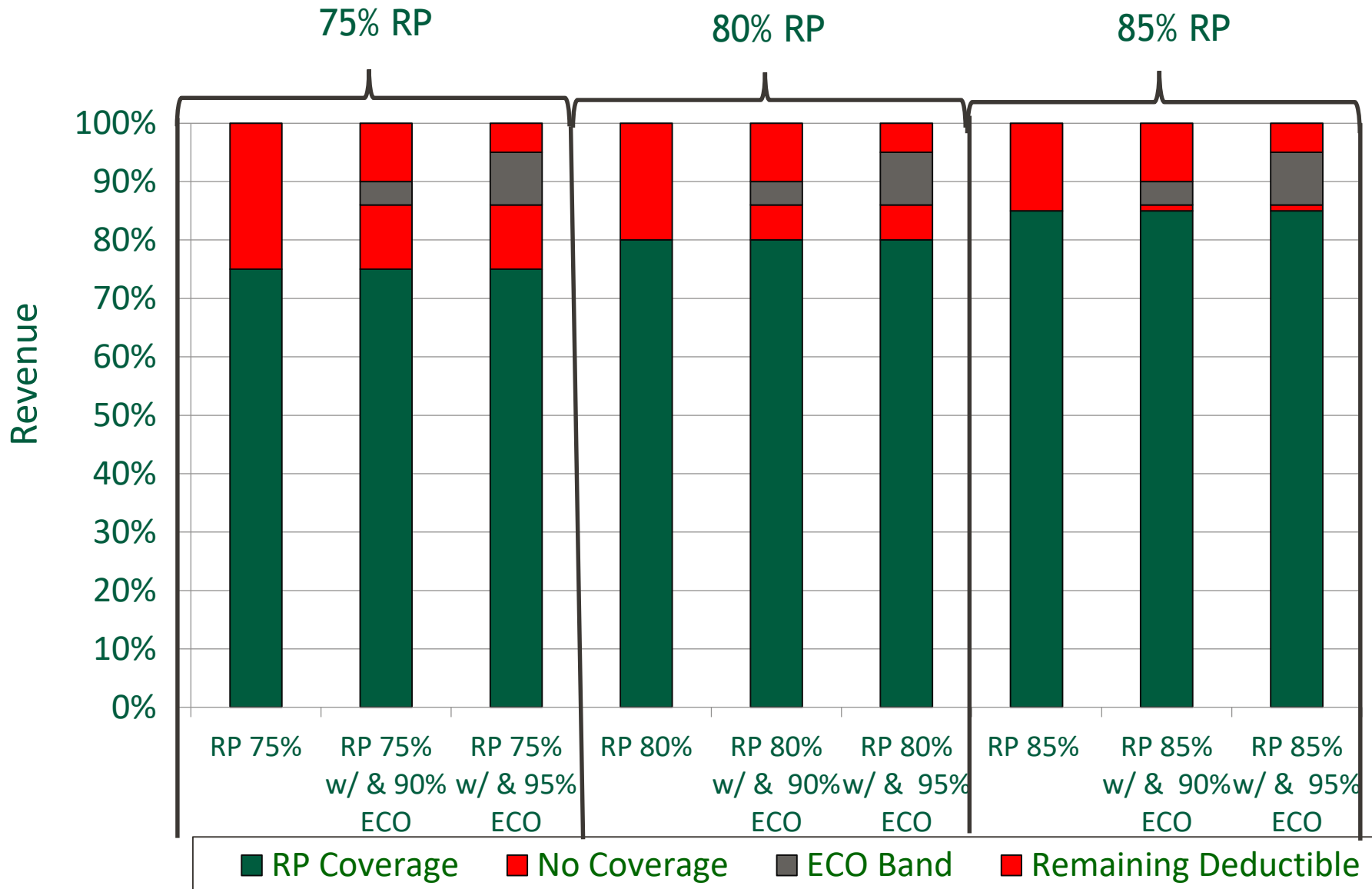
# RP + ECO Claim Example #2

Final Yield Realized (bu./acre)	180 bpa
Harvest Price (Oct avg.)	\$3.80/bushel
Actual Harvest Revenue (180 x \$3.80)	\$684.00/acre
<b>RP Indemnity (\$714 - \$684)</b>	<b>\$30.00/acre</b>

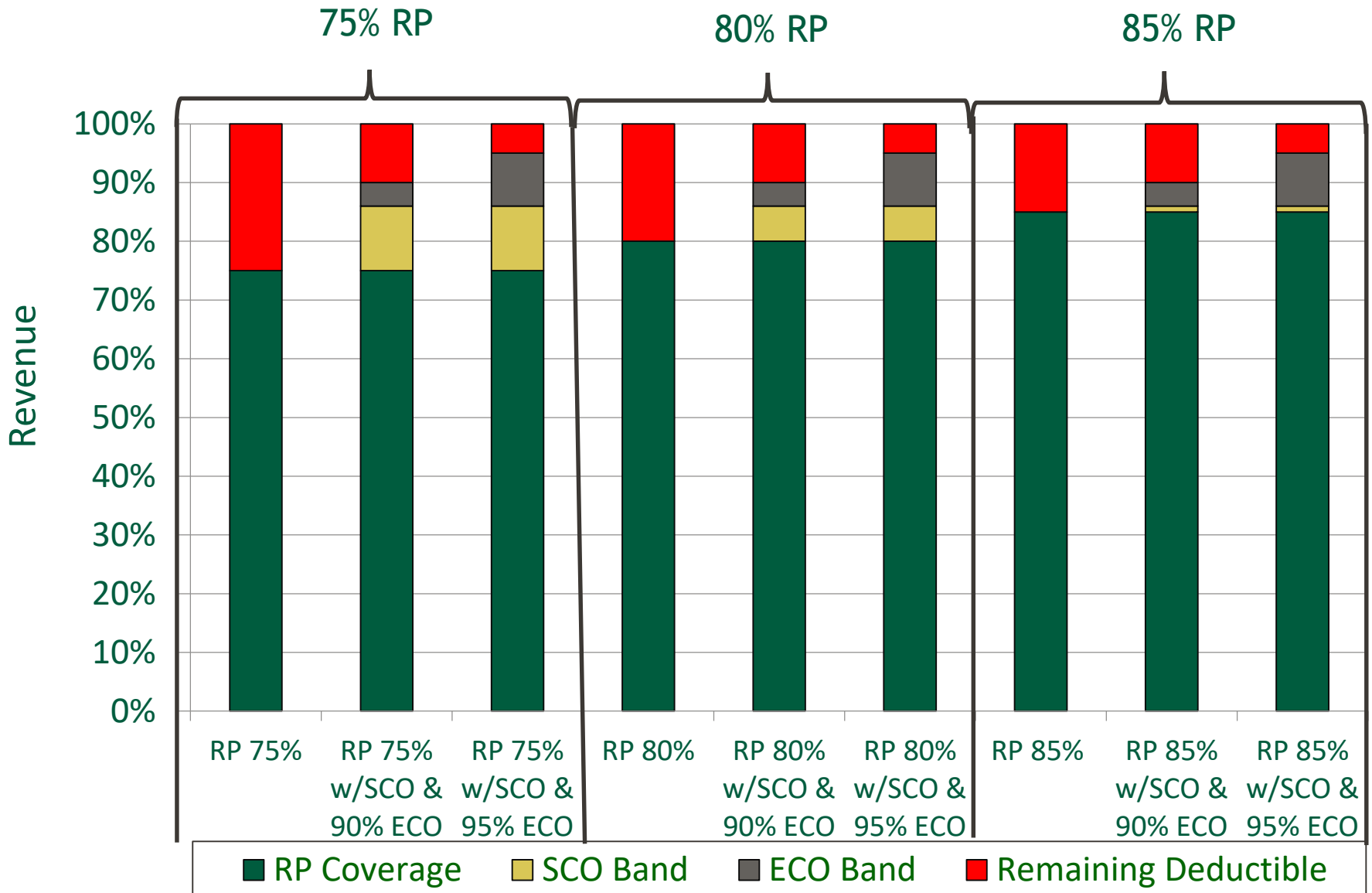
Final Area Yield	190 bpa
Final Area Revenue (190 x \$3.80)	\$722/acre
ECO Loss %: 95% - (\$722/\$800)	4.75%
ECO Payment Factor (4.75% / 9%)	52.78%
<b>ECO Indemnity (.5278 x \$75.60)</b>	<b>\$39.90/acre</b>

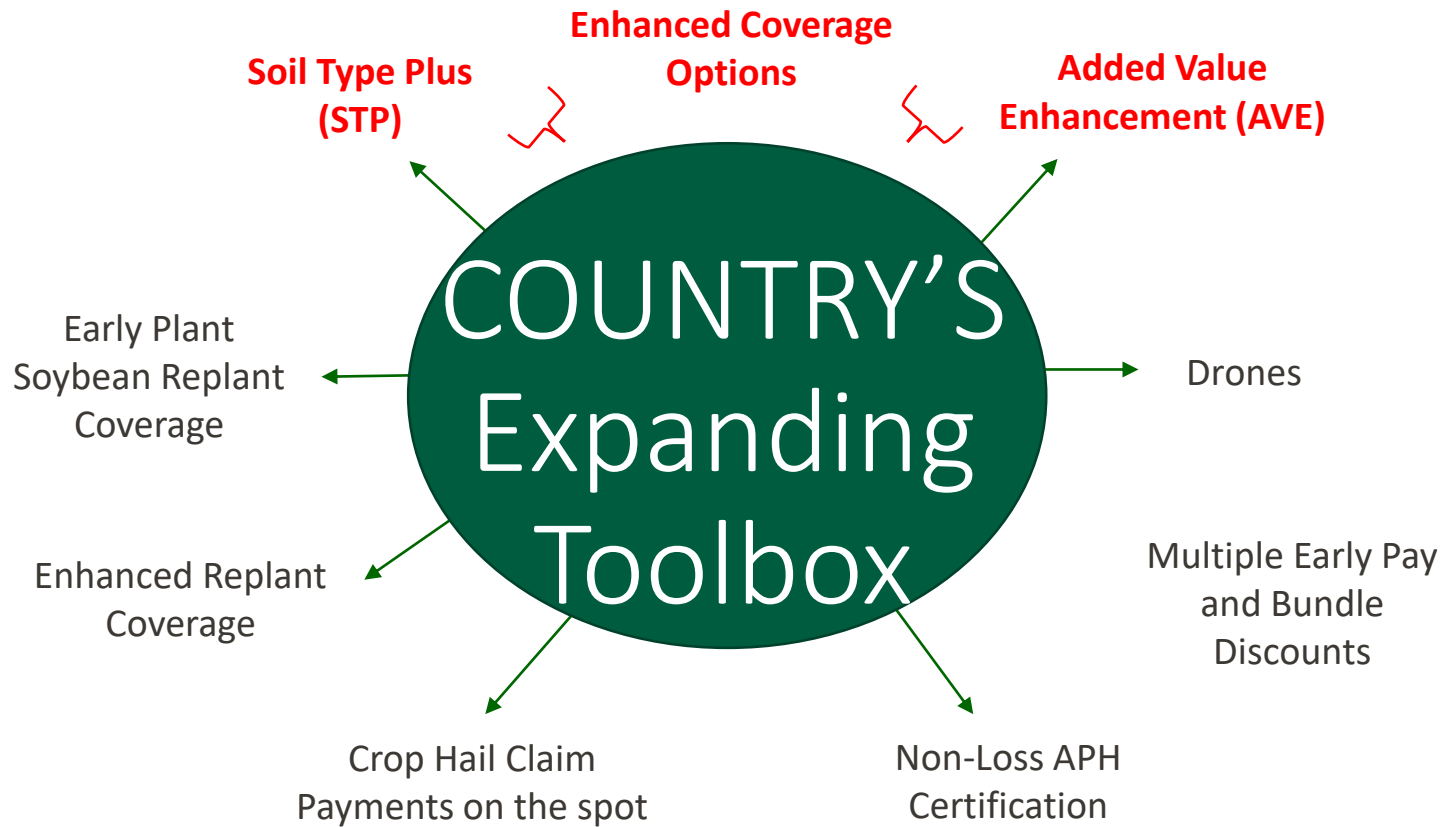
<b>Total Combined Indemnity</b>	<b>\$69.90/acre</b>
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# RP & ECO at Various Coverage Levels



# RP, SCO & ECO at Various Coverage Levels





# COUNTRY's Enhanced Coverage Options

## 1. Soil Type Plus (STP)

- STP provides an extra 5% or 10% band of coverage on top of your existing Federal Crop Insurance coverage
- Allows you to reduce/shrink your deductible

## 2. Added Value Enhancement (AVE)

- AVE allows you to increase the grain price used to calculate your guarantee on your riskiest bushels of production, within your Federal Crop Insurance coverage
  - Increased grain price
  - Increased coverage
  - Increased guarantee



Soil Type Plus (STP)

# Soil Type Plus (STP)

- STP is COUNTRY Financial's new supplemental insurance policy designed to work in conjunction with Federal Crop Insurance coverage (RP, RP-HPE or YP)
- STP provides an extra band of coverage on top of producers existing Federal MPCl coverage of either 5% or 10%
- STP's Policy Type must be the same as for the underlying Federal Policy (RP, YP, RP-HPE)
- STP is available for Basic, Optional or Enterprise Units
- The STP Unit Structure does not need to be the same as the underlying Federal MPCl policy
- Unlike Federal MPCl, STP explicitly accounts for soil type allowing for differentiation properly between low and high-risk soils within a county based on soil type/soil productivity indexes

# Soil Type Plus (STP) Highlights

- Allows farmers with lower risk soils to buy additional coverage not otherwise available, or not available at affordable rates, rewarding low risk producers on the highest quality soils
- Rated on your soil type and Productivity Index
- Takes a deeper dive into to the accuracy and risk of your farm's soil
- Buy Up to 95% APH coverage in conjunction with your Federal policy (5% increments)
- Works in conjunction with your Corn and Soybeans RP, RPHPE, or YP Federal Policy



# Soil Type Plus (STP) Highlights

- Your STP unit structure can be the same as or different from your underlying Federal policy unit structure
  - Same qualifying characteristics for MPCl
- Sales season – January 1st to March 15th
- Farmers/Landowners can obtain premium quote estimates of the soil quality for their fields using our interactive mapping system
- Not all producers will qualify for STP
- Crops eligible for STP coverage:
  - Non-Irrigated Corn
  - Non-Irrigated Soybeans

# STP Exclusions

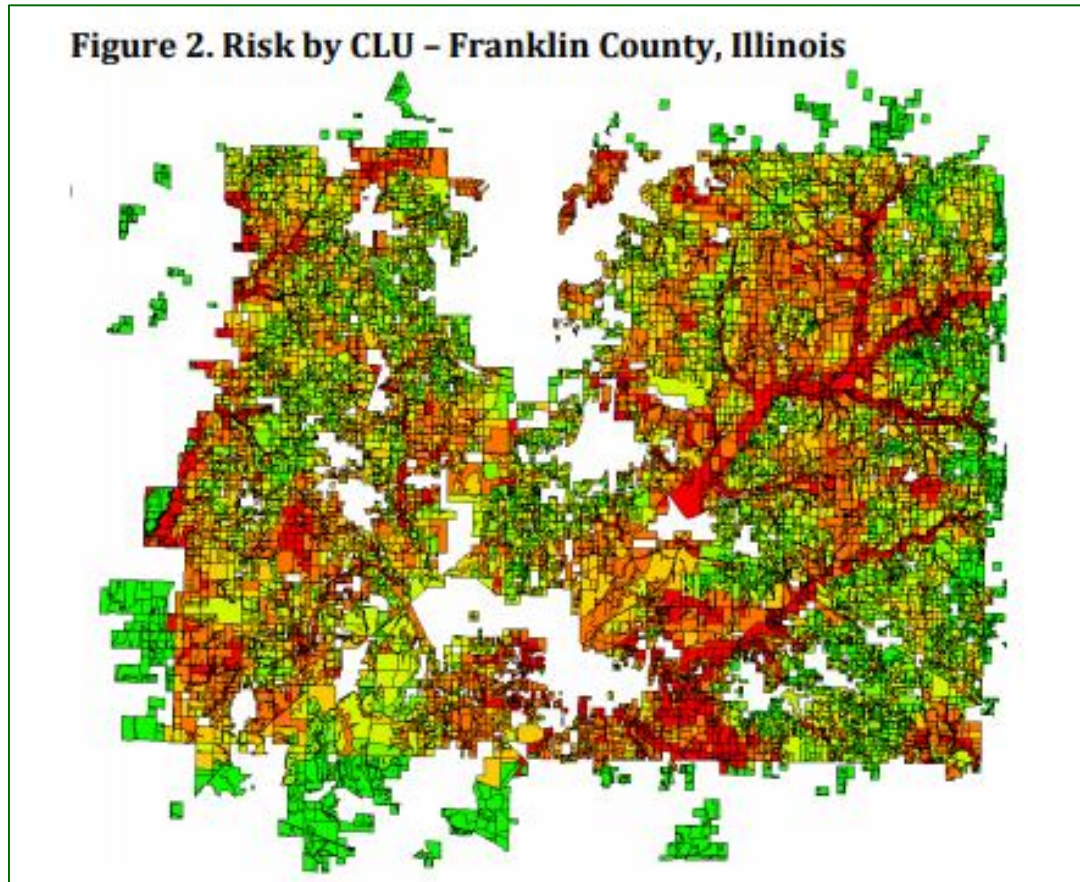
**STP Exclusions** - The following are not covered on STP policy:

- High Risk Land
- Unclassified or Unrated Land
- Acreage insured via written agreement with RMA
- Prevented Planting
- Replant Protection
- Organic (Certified or Transitional)
- Irrigated acreage

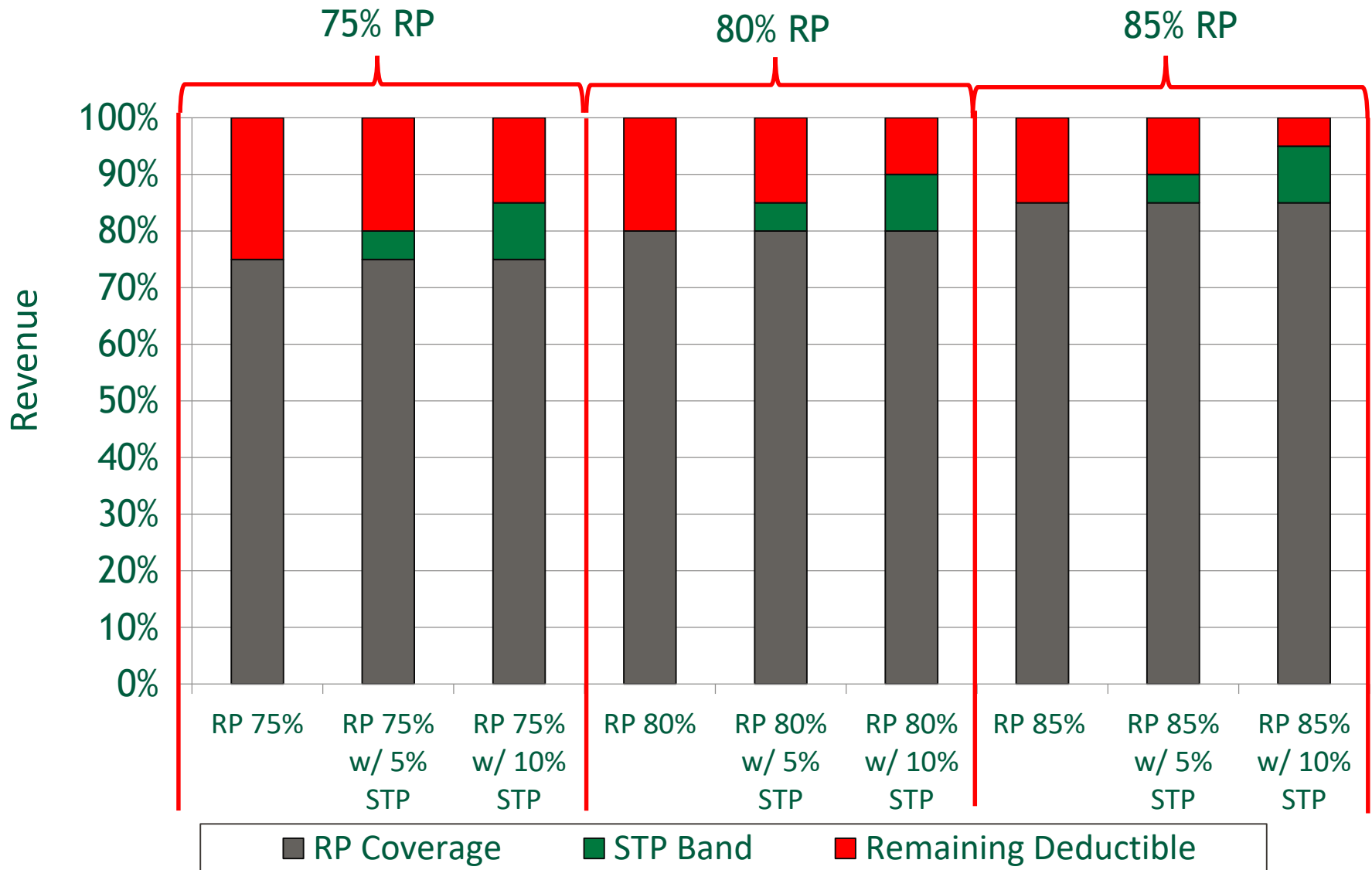
# STP

- Soil Type Plus is rated on Soil Type and Productivity Index using Soil Survey Geographic Database (SSURGO) – USDA / NRCS
- This soil quality rating methodology is at the Common Land Unit (CLU) (field) level
- The STP quote will depend upon your individual yield histories
- Premium will be due at the same time as Federal Crop premium and interest of 1.25% will be charged each month the premium is not paid after the due date

# Example of Risk Variation by CLU in One County



# RP & STP at Various Coverage Levels



# STP Example #1

APH (bu./acre)	175 bpa
RP Coverage Level %	85%
STP Coverage Level %	5%
Share %	100%
Federal RP Projected Price (Feb avg.)	\$3.96
Federal RP Revenue Guarantee/acre	\$589.05
STP Revenue Guarantee/acre	\$34.65
Total Revenue Guarantee/acre	\$623.70
Final Yield Realized (bu./acre)	150 bpa
Harvest Price (Oct avg.)	\$3.68
Actual Harvest Revenue	\$552.00
Federal RP Indemnity/acre	\$37.05/acre
STP Indemnity/acre	\$34.65/acre
<b>Total Indemnity/acre</b>	<b>\$71.70</b>

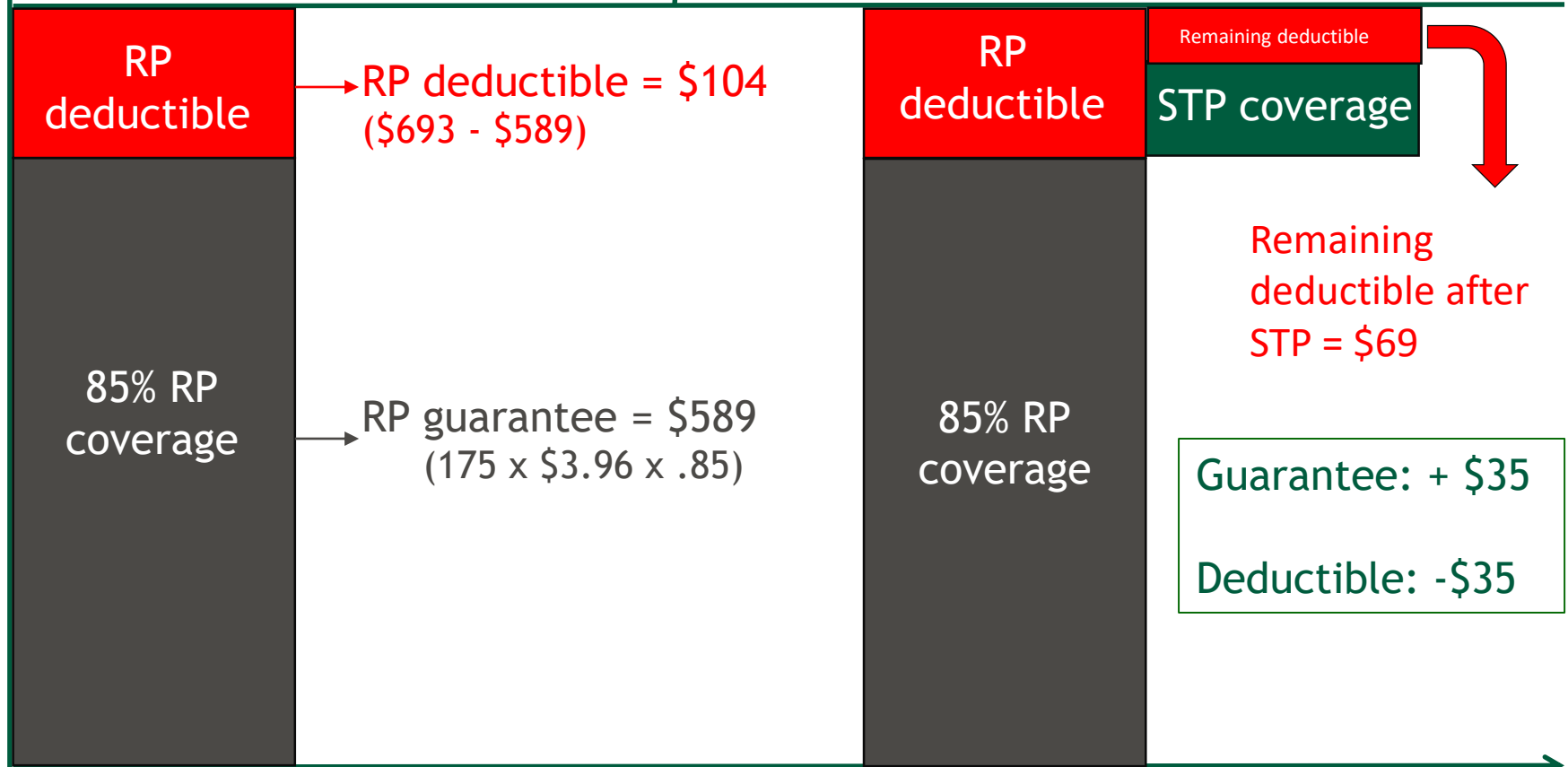
# STP Example #2

APH (bu./acre)	175 bpa
RP Coverage Level %	85%
STP Coverage Level %	5%
Share %	100%
Federal RP Projected Price (Feb avg.)	\$3.96
Federal RP Revenue Guarantee/acre	\$589.05
STP Revenue Guarantee/acre	\$34.65
Total Revenue Guarantee/acre	\$623.70
Final Yield Realized (bu./acre)	165 bpa
Harvest Price (Oct avg.)	\$3.68
Actual Harvest Revenue	\$607.02
Federal RP Indemnity/acre	\$0/acre
STP Indemnity/acre	\$16.68/acre
<b>Total Indemnity/acre</b>	<b>\$16.68</b>

# Example: RP 85% and 10% STP

Expected Farm Revenue \$693 (175 x \$3.96)

Revenue



85% RP w/no STP

85% RP w/10% STP





Added Value Enhancement (AVE)  
New for 2021!

# Added Value Enhancement (AVE)

- AVE is COUNTRY Financial's newest supplemental insurance policy designed to work in conjunction with Federal Crop Insurance coverage (RP, RP-HPE or YP)
- AVE is a flexible insurance management tool that provides increased coverage per bushel on your riskier levels of production by:
  - Allowing you to increase the grain price used to calculate your guarantee
  - While eliminating the speculative nature of other price additive private pricing products
- AVE provides a Supplemental Coverage Band and Supplemental Price Election selected by the farmer
- Available for Corn, Soybeans, and Winter Wheat (2022)

# AVE Details

- AVE works in conjunction with your Basic, Optional or Enterprise unit from your underlying Federal Crop Insurance policy
- Your underlying Federal Crop Insurance policy will be used to establish AVE's supplemental coverage, supplemental price/bushel and premium
- AVE coverage band begins at your crop insurance guarantee/trigger level and works downward from there
- Coverage for AVE must be elected by the Sales Closing Date for your underlying Federal Crop Insurance policy
- Premium will be due at the same time as Federal Crop Insurance premium

# AVE Details

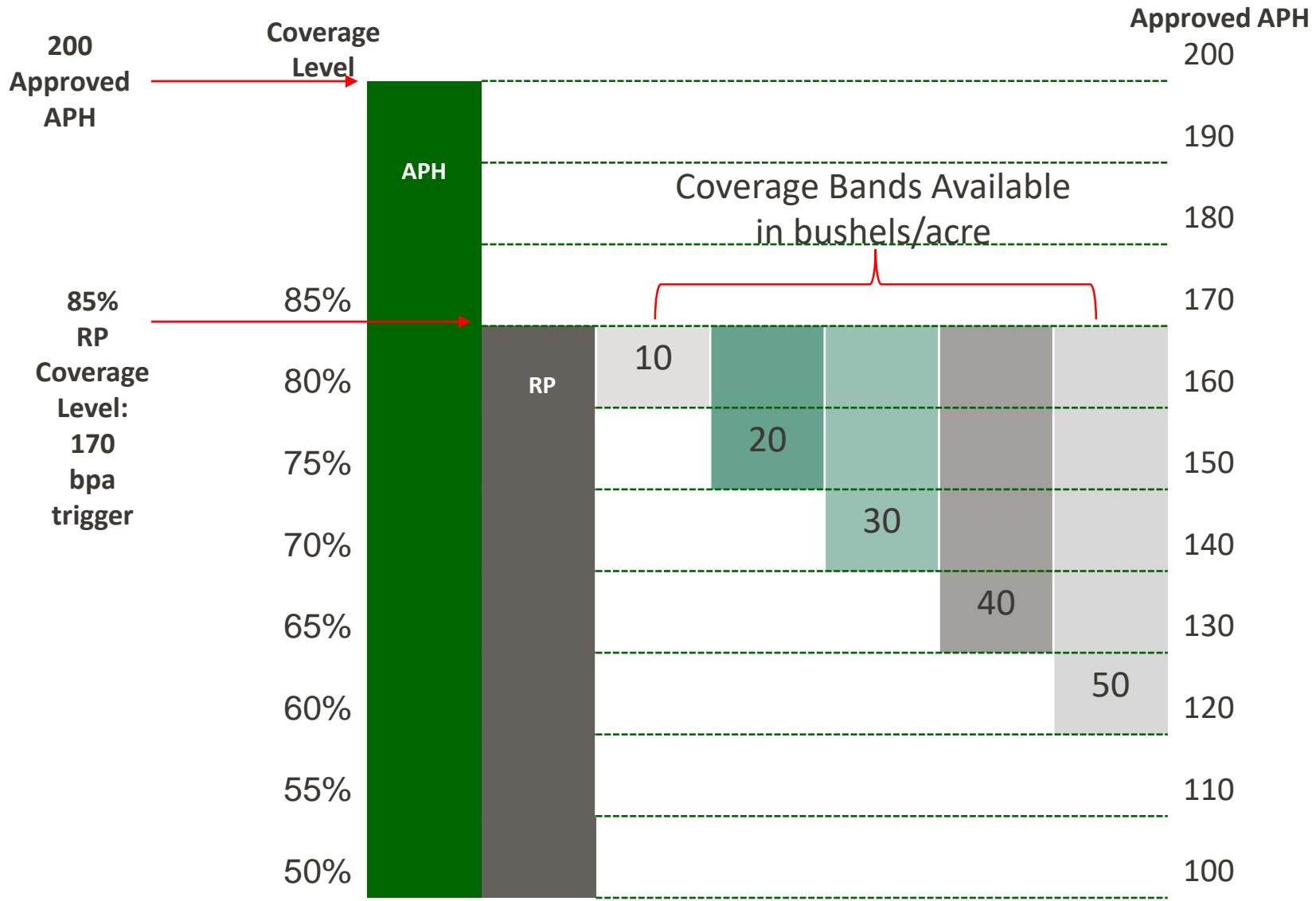
- Two simple steps:
- You decide how many bushels you wish to protect with this extra coverage (Supplemental Coverage Band)
- You select how much additional price/bushel protection you want on your selected band of coverage (Supplemental Price Election)

# Step 1: Supplemental Coverage Band

- You select the additional coverage you want
- Maximum Supplemental Coverage available is dependent on the coverage level selected on your underlying Federal Crop Insurance policy
- Is available in 5% increments

<b>Underlying Coverage Level</b>	<b>Available Supplemental Coverage Band Range</b>
85%	5-35%
80%	5-30%
75%	5-25%
70%	5-20%
65%	5-15%
60%	5-10%
55%	5%
50%	Not Available

# Supplemental Coverage Band Example



# Step 2: Supplemental Price Election

- You select the additional price/bushel protection you want
  - Supplemental Price is dependent on the base price established on your underlying federal crop insurance policy:
    - February average of December corn futures
    - February average of November soybean futures
  - Is available in 5% increments
  - Maximum of 25%

# Supplemental Price Election Example

**Corn:** February average (base price) = \$4.00/bushel

- Possible AVE Supplemental Price Elections:
  - 5% = \$.20/bushel
  - 10% = \$.40
  - 15% = \$.60
  - 20% = \$.80
  - 25% = \$1.00

**Soybeans:** February average (base price) = \$10.00/bushel

- Possible AVE Supplemental Price Elections:
  - 5% = \$.50/bushel
  - 10% = \$1.00
  - 15% = \$1.50
  - 20% = \$2.00
  - 25% = \$2.50



# RP + AVE Example; Coverage & Guarantees

	Approved APH (bu./acre)	200 bpa
	RP Coverage Level %	85%
	RP Projected Price (Feb avg.)	\$3.88/bushel
	RP Revenue Guarantee/acre (200 x .85 x \$3.88)	\$659.60/acre
Step 1	AVE Supplemental Coverage Band %	15%
	AVE Supplemental Coverage bpa ( 200 x .15)	30 bpa
	AVE Supplemental Coverage Band	170 - 140
Step 2	AVE Supplemental Price Election %	20%
	AVE Supplemental Price Election \$/bu (\$3.88 x .20)	\$.78/bushel
	<b>AVE Supplemental Coverage/acre (30 x \$.78)</b>	<b>\$23.40/acre</b>

# Premium Example

Champaign Cty, Corn, 200 bu APH, RP, Enterprise Units

Supplemental Price Election					
Coverage Band Election	5%	10%	15%	20%	25%
5%	\$.45/a	\$.92/a	\$1.36/a	\$1.83/a	\$2.28/a
10%	\$.77/a	\$1.58/a	\$2.36/a	\$3.17/a	\$3.94/a
15%	\$.99/a	\$2.04/a	\$3.03/a	\$4.07/a	\$5.06/a
20%	\$1.13/a	\$2.31/a	\$3.43/a	\$4.62/a	\$5.74/a
25%	\$1.21/a	\$2.48/a	\$3.68/a	\$4.95/a	\$6.16/a
30%	\$1.29/a	\$2.64/a	\$3.93/a	\$5.29/a	\$6.58/a
35%	\$1.36/a	\$2.79/a	\$4.14/a	\$5.57/a	\$6.93/a

\*Using 2020 Base Price of \$3.88

*These are only examples of possible premium levels. Please visit your crop agent to discuss your actual premium using your personal selection of policy, coverage level, APH, unit structure, practice, etc.*

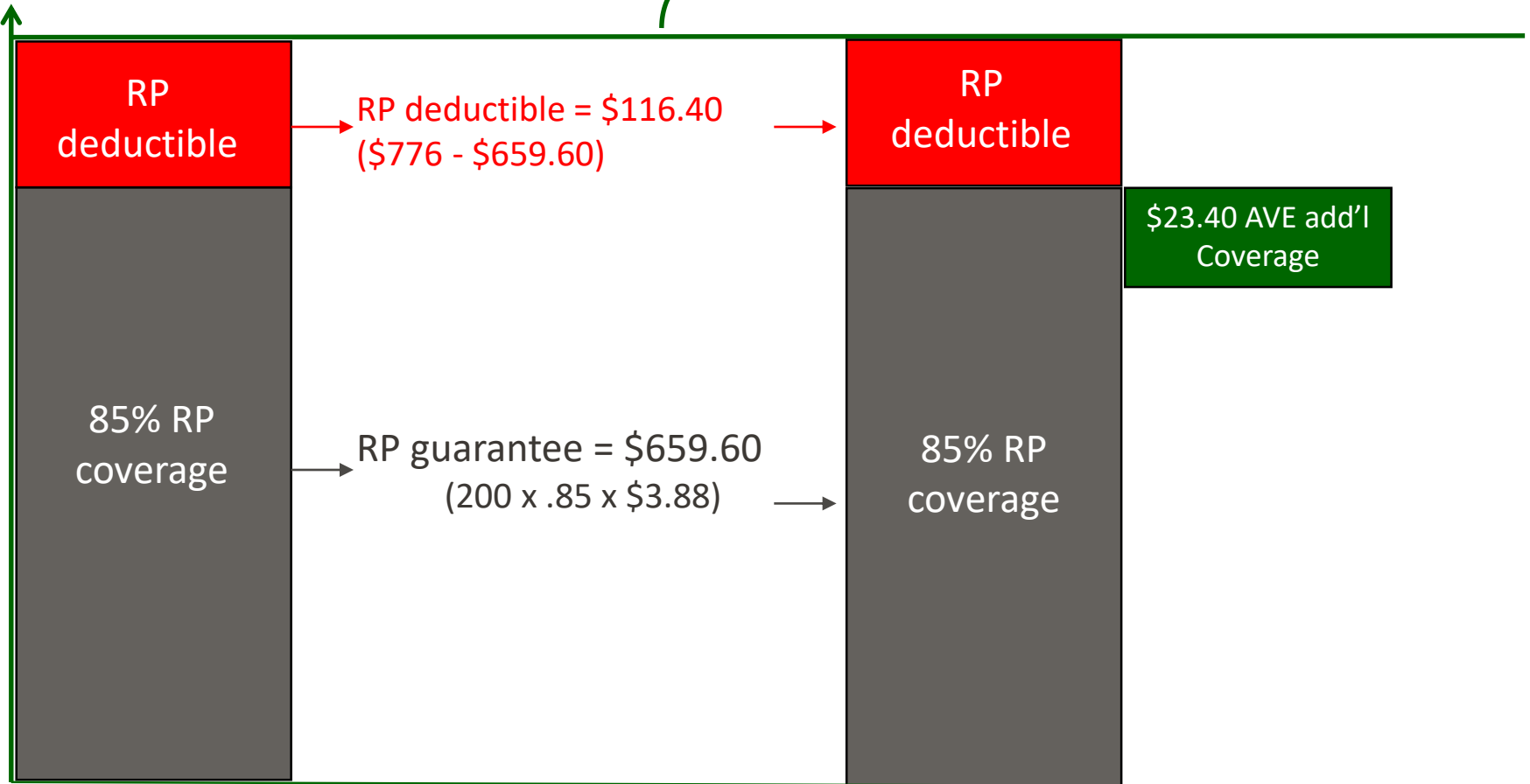
# Comparing Additional Liability Coverage to Additional Premium

		Supplemental Price Election					
Coverage Band Election		5%	10%	15%	20%	25%	Additional:
5%		\$.45/a	\$.92/a	\$1.36/a	\$1.83/a	\$2.28/a	Premium
		\$1.90/a	\$3.90/a	\$5.80/a	\$7.80/a	\$9.70/a	Liability
10%		\$.77/a	\$1.58/a	\$2.36/a	\$3.17/a	\$3.94/a	Premium
		\$3.80/a	\$7.80/a	\$11.60/a	\$15.60/a	\$19.40	Liability
15%		\$.99/a	\$2.04/a	\$3.03/a	\$4.07/a	\$5.06/a	Premium
		\$5.70/a	\$11.70/a	\$17.40/a	\$23.40/a	\$29.10/a	Liability
20%		\$1.13/a	\$2.31/a	\$3.43/a	\$4.62/a	\$5.74/a	Premium
		\$7.60/a	\$15.60/a	\$23.20/a	\$31.20/a	\$38.80/a	Liability
25%		\$1.21/a	\$2.48/a	\$3.68/a	\$4.95/a	\$6.16/a	Premium
		\$9.50/a	\$19.50/a	\$29.00/a	\$39.00/a	\$48.50/a	Liability
30%		\$1.29/a	\$2.64/a	\$3.93/a	\$5.29/a	\$6.58/a	Premium
		\$11.40/a	\$23.40/a	\$34.80/a	\$46.80/a	\$58.20/a	Liability
35%		\$1.36/a	\$2.79/a	\$4.14/a	\$5.57/a	\$6.93/a	Premium
		\$13.30/a	\$27.30/a	\$40.60/a	\$54.60/a	\$67.90/a	Liability

# Example: RP 85% plus AVE

Expected Farm Revenue \$776 (200 x \$3.88)

Revenue



85% RP w/no AVE

85% RP  
w/15%/20% AVE

# RP + AVE Claim Example #1: Flat Price

Final Yield Realized (bu./acre)	150 bpa
Harvest Price (Oct avg.)	\$3.88/bushel
Actual Harvest Revenue (150 x \$3.88)	\$582.00/acre
<b>RP Indemnity/acre (\$660 - \$582)</b>	<b>\$78.00/acre</b>

AVE Trigger Revenue (170 x \$.78)	\$132.60/acre
Harvest Revenue (150 x \$.78)	\$117.00/acre
<b>AVE Indemnity/acre (\$133 - \$117)</b>	<b>\$16.00/acre</b>

<b>Total Indemnity/acre</b>	<b>\$94.00/acre</b>
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# RP + AVE Claim Example #2: Price Drop

Final Yield Realized (bu./acre)	150 bpa
Harvest Price (Oct avg.)	\$3.75/bushel
Actual Harvest Revenue (150 x \$3.75)	\$562.50/acre
<b>RP Indemnity/acre</b> (\$660 - \$562.50)	<b>\$97.50/acre</b>

AVE Trigger Revenue (170 x \$.78)	\$132.60/acre
AVE Supplemental Harvest Price (\$3.75 x .20)	\$.75/bu
Harvest Revenue (150 x \$.75)	\$112.50/acre
<b>AVE Indemnity/acre</b> (\$132.60 - \$112.50)	<b>\$20.10/acre</b>

<b>Total Indemnity/acre</b>	<b>\$117.60/acre</b>
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# RP + AVE Claim Example #3: Price Increase

Final Yield Realized (bu./acre)	150 bpa
Harvest Price (Oct avg.)	\$3.99/bushel
<b>New</b> RP Revenue Guarantee (200 x .85 x \$3.99)	\$678.30/acre
Actual Harvest Revenue (150 x \$3.99)	\$598.50/acre
<b>RP Indemnity/acre</b> (\$678.30 - \$598.50)	<b>\$80.00/acre</b>

AVE Supplemental Harvest Price (\$3.99 x .20)	\$.80/bu
AVE Trigger Revenue (170 x \$.80)	\$136.00/acre
Harvest Revenue (150 x \$.80)	\$120.00/acre
<b>AVE Indemnity/acre</b> (\$136 - \$120)	<b>\$16.00/acre</b>

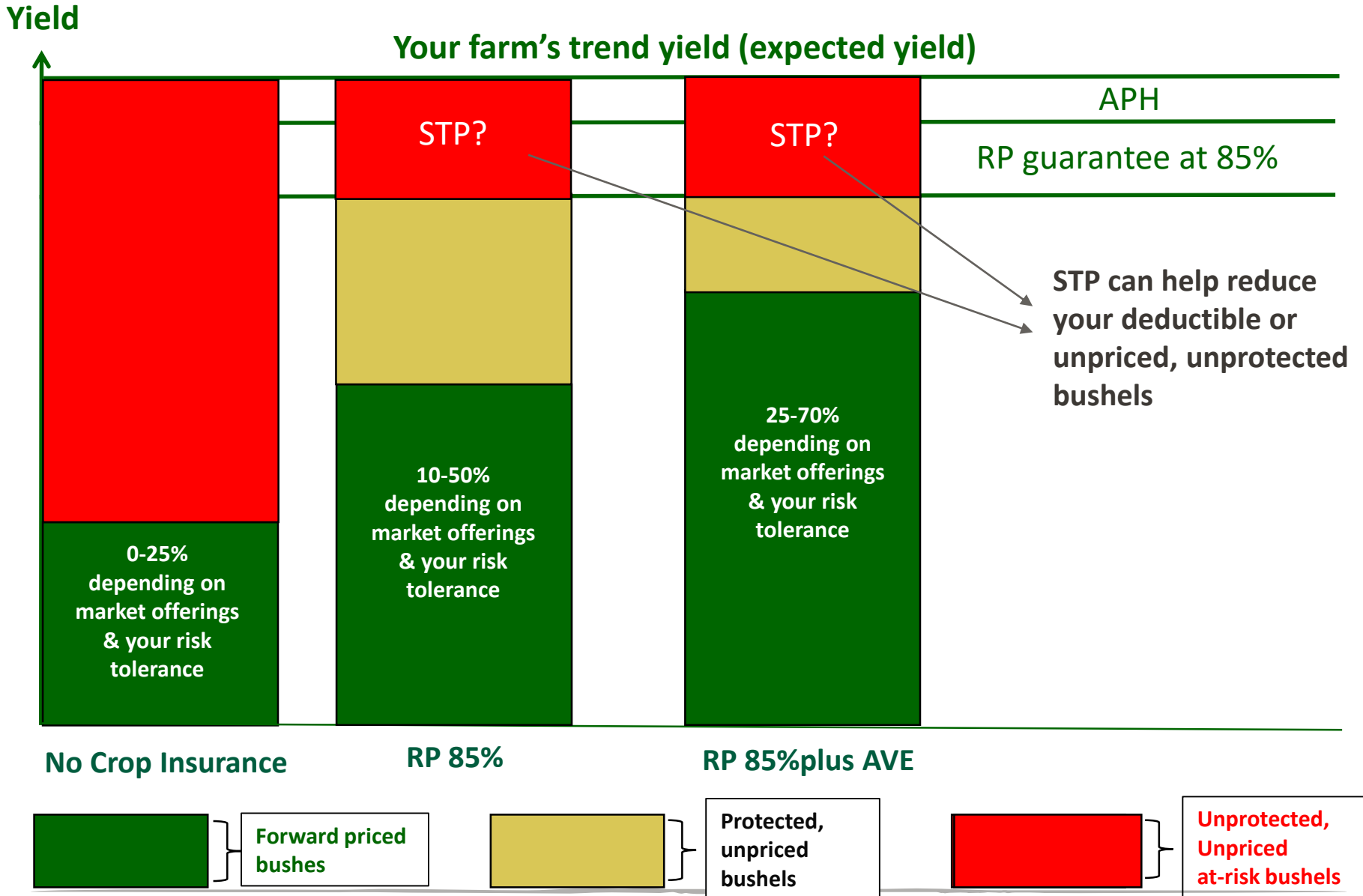
<b>Total Indemnity/acre</b>	<b>\$96.00/acre</b>
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# AVE Advantages

- Provides additional coverage-YOU decide how much
- Provides additional grain price guarantee on band of bushels you select; grain marketing advantage
  - Not dependent on a market rally to obtain a better price
- Flexible
  - You decide how many bushels you wish to add the additional protection on
  - You decide how much additional grain price to add to your protected bushels
- Easy to understand
- Affordable
  - You can tailor your additional coverage to match your budget
- Works in conjunction with your federal crop insurance policy and coverage



# Grain Marketing Leverage



# AVE Exclusions

- AVE excludes:
  - High Risk land
  - Unclassified or uninsurable land
  - Acres insured by a Written Agreement
  - Organic Practice acreage
  - Crops, types or practices not offered by Federal Crop Insurance
- Prevented Planting and Replant payments are not covered by AVE

# What COUNTRY Crop has available for you in 2021 growing season!

- **Soil Type Plus** - allows you to insure up to 95% of your federal crop APH. Rated on your fields soil type and productivity index
- **Added Value Enhancement** - provides a **Supplemental Coverage Band** and **Supplemental Price Election** selected by the farmer
- **\$65/acre Replant Coverage** – new in 2020, \$2/acre premium new in 2021!
- **Early Plant Soybean Replant Coverage** - Soybeans planted up to two weeks prior to your RMA early plant date are covered in your replant endorsement at no additional cost
- **Corn Bundle Discount** - When you purchase both wind and replant coverage receive a 10% discount on the premium of these endorsements

# What COUNTRY Crop has available for you in 2021 growing season!

- **Early Pay Discounts** - 8% discount when you purchase by March 28th and pay by April 30th. 4% discount when you purchase by June 28th and pay by July 31st
- **Premium Volume Discount** - Up to 25% premium discount depending on total individual policy premium
- **Group Discount** - our Volume Discount available to group member policies by adding all members premiums collectively
  - Immediate family or landlord tenant groupings available
- **Stored Grain Coverage** - stored grain coverage equal to your standing crop liability with a GrainGuard policy, at no additional charge
- **Farm & Agri -Plus Discount** - with the purchase of a Hail policy, clients may receive a 6% discount on their Farm or Agri-Plus policy

# What COUNTRY Crop has available for you in 2021 growing season!

- **Fast Fair Claims Service** - over 100 exclusive claims adjusters – draft checks are issued at the time of inspection for most Crop Hail claims – drones to improve speed & efficiency
  - 99.91% Customer Satisfaction Rating in 2020 for crop claims!
- **Non-Loss APH Certification:**
  - Free service to our customers;
  - Provides peace of mind in case of an audit; and,
  - Can lead to improved APH over time

# Questions?

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*Crop insurance policies issued by COUNTRY Mutual Insurance Company<sup>®</sup>, Bloomington, IL, an equal opportunity provider.*