Area Risk Protection Insurance (ARPI)

- One unit per crop/county
- 80-120% of the Protection Factor
- Coverage levels 70%-90%
- Yield history required annually
- No Replant coverage
- No Late Planting coverage
- No Prevented Planting coverage
- No Written Agreements available

PROTECTING YOUR CROPS.

Insuring your future.

To locate an AFBIS appointed agent
in your area, visit us online at
www.FarmBureauSellsCropInsurance.com

AFBIS, INC.
AMERICAN FARM BUREAU INSURANCE SERVICES, INC.

American Farm Bureau Insurance Services, Inc.
is an equal opportunity provider and employer.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

This publication is brought to you by American Farm Bureau Insurance Services, Inc. and is intended for informational purposes only. Nothing contained herein can or should be interpreted to take precedence over policy language, Federal Crop Insurance Corporation/ Risk Management Agency regulation, and Underwriting or Loss Adjustment rules.

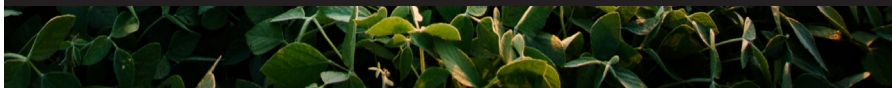
R. 022621

AFBIS, INC.
AMERICAN FARM BUREAU INSURANCE SERVICES, INC.

Area Risk Protection Insurance (ARPI)

a RMA Plan of Insurance

www.FarmBureauSellsCropInsurance.com



Area Risk Protection Insurance (ARPI)

Plan of Insurance Details

Area Risk Protection Insurance (ARPI) is an insurance plan that provides coverage based on the experience of a county. It is designed to increase efficiency by providing one set of policy provisions for all area plans and uniform pricing methods for area and individual-based plans.

ARPI provides protection against widespread loss of revenue or widespread loss of yield in a county. Individual farm revenues and yields are not considered under ARPI and it is possible. It is possible that an individual farm may experience reduced revenue or reduced yield and not receive an indemnity under ARPI.

ARPI uses the Commodity Exchange Price Provisions (CEPP), so crops will use the same prices as those insured under the Common Crop Insurance Policy (CCIP) Basic Provisions.

The following crops are eligible for ARPI coverage. Check with your agent to see if ARPI is available for theses crops in your state and county.

- Corn
- Cotton
- Grain Sorghum
- Popcorn
- Rice
- Soybeans
- Wheat

There are three ARPI plans available

Area Revenue Protection (ARP) covers against loss of revenue due to a county-level production loss, price decline, or combination of both, and includes upside harvest price protection.

Area Revenue Protection with Harvest Price Exclusion (ARPHPE) covers against loss of revenue due to a county-level production loss, price decline, or a combination of both. This coverage excludes upside harvest price protection.

Area Yield Protection (AYP) covers against loss of yield due to a county-level production loss.

A producer may elect different coverage levels (70-90% in 5% increments) and/or protection factors (80%-120%) for each practice and type available in the actuarials.

ARPI has provisions requiring the producer to report production by the Production Reporting Date. If production is not reported, the lowest protection factor will be applied the following crop year

Liability Calculation:

Expected County Yield
x Projected Price
x Protection Factor (0.8 to 1.2)
= Dollar Amount of Insurance

Producer Obligations - Producers must:

- Report acreage and production accurately,
- Meet policy deadlines,
- Pay premiums when due, and
- Report losses immediately.