

# Whole Farm Revenue Protection Basics

COMPARISON	AGR-Lite	AGR	WFRP
Liability Limit	\$1 Million	\$6.5 Million	\$8.5 Million
Coverage Level	65, 75, 80* 3 Commodities	65, 75, 80* 3 Commodities	50-85 in 5% increments 3 Commodities for 80 and 85% (no catastrophic level is available for WFRP)
One Commodity	No Restriction	No Restriction	No restriction unless only one commodity (using commodity count) and that commodity has a MPCl revenue product available.
Payment Rate	75, 90	75, 90	None
Animal or Animal Product Limit	None	35% of Expected Income	Expected Revenue up to \$1 million (Max)
Nursery and Greenhouse Limit	None	None	Expected Revenue up to \$1 million (Max)
Potato Requirement	Minimum of 2 Commodities (with Calculations)	Minimum of 2 Commodities (with Calculations)	Minimum of 2 Commodities (using the commodity count)
Replant Payments	None	None	Up to 20% of Expected Revenue for annual commodity with 20 acres or 20% of crop needing replant. Not allowed if also insured under MPCl with replant provisions.
Other Federal Crop Insurance Underlying Policies	Optional	MPCl required if 50% of Expected Income from MPCl crops and allowed otherwise	MPCl Coverage is optional and may be at any buy-up level. Farm is not eligible if catastrophic level MPCl policies are purchased.
Market Readiness Amounts In Insured Revenue	No	No	Yes
Expanding Operations	No	No	Average allowable historic revenue increased by up to 35% if operation physically expanding and if approved by AIP. This allows for farm growth that may or may not trigger indexing.
Cancellation/Termination	31-Jan	31-Jan	Same as sales closing date for county. (1/31, 2/28, 3/15)
Contract Change	31-Aug	31-Aug	31-Aug
Sales Closing Date	March 15 New Jan 31 Carryover	31-Jan	In Actuarial Document-same as dates for spring crops for county: 1/31, 2/28, or 3/15 depending on county.
Rating Methodology	Same as AGR	Rates revenue variability of individual commodities	Same as AGR
Premium Subsidy	Basic Levels	Basic Levels	Whole-Farm Level for 2 or more commodities Basic Level for 1 commodity (using the commodity count)

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