Area Risk Protection Insurance (ARPI)

ARPI plans are continuous policies that offer protection against county-wide losses. Individual losses are not covered. Indemnities are only paid if the county average revenue (or yield) falls below the trigger revenue (or yield).

Coverage levels range from 70-90%, in 5% increments. Price protection ranges from 80-120%. ARPI covers the following crops:

- Corn
- Cotton
- Forage [a]
- Grain Sorghum
- Popcorn
- Rice [b]
- Soybeans
- Wheat

ARPI plans do not cover late planting, prevented planting, and replanting. You can purchase our private, named peril products to cover prevented planting and replanting.

Area Revenue Protection (ARP)

ARP protects against county-wide revenue losses, yield losses, or both. With ARP, you'll receive upside harvest price protection. A higher harvest price will increase the protection-per-acre and trigger revenue.

Revenue plans have maximum price increases. To calculate the maximum price, multiply the expected price by the expected county yield and a factor of 2.0.

Area Revenue Protection with Harvest Price Exclusion (ARP-HPE)

ARP-HPE works like ARP by protecting you against county-wide revenue losses, yield losses, or both. However, ARP-HPE does not provide protection from increasing harvest prices.

Area Yield Protection (AYP)

AYP protects against a county-wide yield loss. Losses are based on a county trigger yield, as determined by RMA. AYP is the only area plan that offers Catastrophic (CAT) coverage.

a Only available for AYP coverage.
b Rice is currently a pilot for all ARPI plans.

NAU Country
A QBE Insurance Company

www.naucountry.com

Our commitment to you

We take pride in being a customer-focused organization through our expertise, engagement, and insight. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability.

For more information about the process described in this brochure, consult your NAU Country Agent or policy provisions today!

NAU Country Insurance Company
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1.888.NAU.MPCI

This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations.

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Area Risk Protection Insurance

Protect yourself from a range of perils with Area Risk Protection Insurance (ARPI).

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Example of how the RMA calculates indemnity for ARP:

Let's assume a producer farms 100 acres with a full share. The producer chooses an ARP plan with 75% coverage and a 110% protection factor.

The example county's expected county yield is 140 bushels per acre, and the expected county revenue is $560. With a projected price of $4.00 and a loss limit factor of 18%, assume the RMA's published harvest price is $4.57, and the final county yield is 75 bushels.

To calculate the indemnity, first, multiply the final county yield and harvest price to find the final county revenue: 75 bu. × $4.57 = $342.75

Next, determine the trigger revenue by multiplying the expected county yield, the greater of price [c], and the coverage level:
140 bu. × $4.57 × 75% = $479.85

For the final policy protection, multiply the expected county yield, the greater of price [c], the protection factor, acres, and share:
140 bu. × $4.57 × 110% × 100 ac. × 100% = $70,378

The payment factor uses the formula (trigger revenue - final county revenue) ÷ (trigger revenue - (expected county yield × greater price × loss limit factor)): ($479.85 - $342.75) ÷ ($479.85 - (140 bu. × $4.57 × 18%)) = .376

The indemnity is the final policy protection multiplied by the payment factor: $70,378 x .376 = $26,462. In this example, the producer would receive $26,462 for their 100 acres as a result of the county loss.

Crop / Commodity	Availability	Prices and States
Corn: CBOT	Eligible counties with a March 15 SCD.	• Contract month: December • Projected price: the average price [e] in February • Harvest price: the average price [e] in October or November [d] • Eligible states: IA, IL, IN, KY, MI, MN, MO, NE, OH, SD, TN, and WI
Soybeans: CBOT	Eligible counties with a February 28 SCD.	• Contract month: January [d] • Projected price: the average price [e] from January 15 - February 14 • Harvest price: the average price [e] in November [d] • Eligible states: NC and SC
	Eligible counties with a March 15 SCD.	• Contract month: November [d] • Projected price: the average price [e] in February • Harvest price: the average price [e] in October [d] • Eligible states: IL, IN, IA, KY, MI, MN, MO, NE, OH, SD, TN, and WI
Grain Sorghum: CBOT	Eligible counties with a February 15 SCD.	• Contract month: December • Projected price: the average price [e] in January • Harvest price: the average price [e] in September • Eligible states: TX
	Eligible counties with a March 15 SCD.	• Contract month: December • Projected price: the average price [e] in February • Harvest price: the average price [e] in September (TX) or October [d] • Eligible states: CO, KS, OK, and TX
Hard Red Spring Wheat (Except Durum): MGE	Eligible counties with a March 15 SCD.	• Contract month: September • Projected price: the average price [e] in February • Harvest price: the average price [e] in August • Eligible states: CO, MN, MT, ND, NE, and SD
Hard Red Spring Wheat (Durum): MGE	Eligible counties with a March 15 SCD.	• Contract month: September • Projected price: the average price [e] in February • Harvest price: the average price [e] in August • Eligible states: MT, ND, and SD

Further availability and price discovery periods exist for other SCDs, states, and crops. Review the Commodity Exchange Price Provisions (CEPP) or contact your NAU Country Agent for more information.

c The greater of the projected price or harvest price is used.
d The discovery month varies by state. Check with your agent or visit www.rma.usda.gov for more information.
e All average prices come from the daily settlement prices of the listed contract, as defined by the CEPP.