



WFRP and Micro Farm overview

WFRP provides a risk management safety net for all commodities on the farm under one insurance policy. This insurance plan is tailored for any farm with up to \$17 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. Like WFRP, Micro Farm provides the same protection on a smaller scale. Micro Farm is tailored for any farm with up to \$350,000 in approved revenue or \$400,000 for carryover insureds.

WFRP and Micro Farm insurance provide coverage against the loss of revenue that your insured expects to earn or will obtain from commodities they produce or purchase for resale during the insurance period under one insurance policy.



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NAU Country Insurance Company: Whole Farm Revenue Protection (WFRP) and Micro Farm Experts

NAU Country has made dedicated efforts in all facets of our team to become your Whole Farm Revenue Protection (WFRP) and Micro Farm experts, providing you with the most knowledgeable staff in the industry. We have specialized WFRP and Micro Farm team members in the fields of Underwriting, Marketing, Compliance, and Claims. Our team includes Dave Paul, former RMA Director of the Pacific Northwest, who has been an important advocate of WFRP and was a strong influence in the writing of the policy.

NAU Country has well-trained staff and resources to guide you through the WFRP and Micro Farm crop insurance cycle. From quoting to claims processing, we have you covered!

✓ Purchase Considerations

Our underwriters are equipped to discuss WFRP and Micro Farm policies with you so that you can assist your insured in selecting the right coverage. Some of the details include:

- The range of **coverage levels** that WFRP and Micro Farm offer. WFRP and Micro Farm cover 50-85% to fit the needs of more farming and ranching operations.
- **Subsidy Factors** based on qualifying commodities and coverage level make WFRP and Micro Farm very affordable.
 - Micro Farm automatically qualifies for the whole farm Subsidy Factor for two or more qualifying commodities.

		Subsidy Factor							
Coverage Level		0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Subsidy Factor	One Qualifying Commodity	0.80	0.80	0.80	0.80	0.80	0.77	0.68	0.53
	Two or more Qualifying Commodities	0.80	0.80	0.80	0.80	0.80	0.80	0.71	0.56

- **You can buy WFRP and Micro Farm alone or with other Federal crop insurance policies.** When you buy WFRP (this does not apply to Micro Farm) with another Federal crop insurance policy, at a buy-up level, the WFRP premium may be reduced due to the coverage provided by the other policy. If you have other Federal crop insurance policies at catastrophic coverage levels, your WFRP premium will not be reduced.
- **Selection of smoothing options** to moderate the impact of disaster years on historical revenues.
- **Option of using a combined direct marketing commodity code** to allow direct market producers to report two or more direct marketed commodities.
- **Evaluating indexing and expanding operation options** for growing farm operations.

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

7333 Sunwood Drive, Ramsey, MN 55303

1.888.NAU.MPCI

www.naucountry.com

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

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Quote with ease

Whether your insured is an Early Fiscal, Late Fiscal, or Calendar Year Filer, it is imperative you have all of the necessary information to be successful. It starts with our state-of-the-art quoting system. EASYquote® is user-friendly and offers the WFRP and Micro Farm functionality needed to provide the most accurate quote to your insureds.

Our WFRP and Micro Farm quoting system offers the flexibility to add commodities, expected revenue income amounts, income totals, and more. The system will calculate values to inform on minimum qualifying totals, total expected income, qualifying commodities, and historical averages. The outcome is a detailed report for your insured, including Whole Farm and Micro Farm values and premium costs.

Sales Closing made simple

For calendar year filers and fiscal year filers with a fiscal year beginning Aug. 31 or earlier, WFRP Sales Closing Dates (SCDs) are the same as other spring crops' SCDs applicable for your county (Jan. 31, Feb. 28, or Mar. 15). Micro Farm spring SCDs are one month later, Feb. 28, Mar. 31, or Apr. 15. For late fiscal year filers with a fiscal year beginning Sept. 1 or later, the SCD is Nov. 20 for both WFRP and Micro Farm.

Our specialized underwriters are prepared to assist with all the required documentation for a carryover or new insured. To provide excellent service and a repeatable process we offer a WFRP and a Micro Farm Application checklist. Our New Application Packet contains all required documents for a new WFRP and Micro Farm insured with one convenient signature page. It is readily available on the NAU Country Agent Portal website. The WFRP Renewal Packet is available to be printed from EASYwriter Pro® for any NAU Country carryover insured.

What needs to be provided for coverage as a new insured?

- Five years of historic farm tax records, and expected revenue worksheets for each year, except:
 - Micro Farm, and Veteran or Beginning Farmer or Rancher qualified insureds may qualify with fewer years.
 - If unable to physically farm for one of the required five historic years, but was farming the past year, the insured will need the four years of tax records that they have. They must have earned farm revenue for the last year (the year previous to the insurance year).
 - Tax-exempt entities will need acceptable third-party records that can be used to complete Substitute Schedule F tax forms for the history period.
- An Expected Value and Yield Documentation Certification Worksheet. Part 3 must be completed for Micro Farm policies.
- A Farm Operation report for the year to indicate what commodities are planned to be produced, the expected quantity, and the expected revenue for each commodity. Some historical records may be needed to assist with determining expected yields and prices. If they raise organic commodities, an organic certificate will be needed and we may need to consult their organic plan.
- MPCI Average Yields and summaries of coverage for any individual insurance policies that have been purchased.
- A Yield and Revenue Report certifying acreage and production for the most recent four years to ten years (if available) to determine the expected yield for any WFRP commodity without underlying MPCI, plus verifiable records if requested by NAU Country.
 - Three to five years of acre and revenue history for Micro Farm.
- Farm marketing records are acceptable records for direct market commodities.
- Beginning Inventory and Accounts Receivable Reports.
- Market Animal and Nursery Inventory/Accounting Worksheet (if applicable).
- A Pre-Acceptance Worksheet or applicable Underwriting Report for perennial commodities.

Let us assist with your mid-year revisions

As the insurance year continues, Revised Farm Operation Reports are required annually to account for any changes to the farm operation. The Revised Farm Operation Report is due no later than July 15 of the insurance year. We offer a Revised Farm Operation Report checklist to ensure you include all required details and documents. Let our specialized underwriters assist you in this process.

Specialized adjusters ready to assist with claims

WFRP and Micro Farm are two of the most complete coverages your insureds can buy! WFRP and Micro Farm provide protection against the loss of insured revenue due to an unavoidable natural cause of loss that occurs during the insurance period and will also provide carryover loss coverage if insured the following year.

How and when is a WFRP or Micro Farm loss paid?

At the end of the insurance year, when the insured has filed their farm income tax return, one of our specialized adjusters will work with the insured to complete the Allowable Revenue Worksheet for the insurance year using the farm tax forms.

The allowable revenue will be adjusted for inventory adjustments, indemnities from Federal crop insurance policies, unharvested or unsold production, and production lost for uncovered causes of loss to determine the revenue-to-count for the year. A loss is paid when the total revenue-to-count for the insurance year falls below the insured amount of revenue.

Indemnity amounts from the Noninsured Assistance Program (NAP), private products, Catastrophic (CAT) policies, and underlying Federal crop insurance policies where the insured has opted out of those policies being primary insurance are not considered revenue-to-count unless the total of all such indemnities exceeds the insured's deductible (adjusted for expenses, if applicable) under the WFRP or Micro Farm policy.

State and Federal disaster payments are excluded from the revenue-to-count.

Are there limitations?

Yes, visit with your NAU Country Marketing Representative or Agent for specific limitations that may apply to your insured's farm, including:

- If the WFRP insured has more than \$17 million in insured revenue they are not eligible. Insured revenue is the farm revenue allowed to be insured under the policy, multiplied by the chosen coverage level.
- If the Micro Farm Approved Revenue is greater than \$350,000 or \$400,000 for a carryover insured, they are not eligible for the policy.
 - **Approved Revenue** is the LOWER of the whole farm historic average revenue or the total expected revenue on the Farm Operation Report.
- For WFRP, farms that have a commodity that is insurable under Revenue Protection, Revenue Protection with the Harvest Price Exclusion, or the Actual Revenue History plan of insurance must have a minimum of two qualifying commodities on the farm.
- The insured must have no more than 50% of total revenue from commodities purchased for resale.
- For WFRP, farms that have potatoes must have a minimum of two qualifying commodities on the farm.
- The expected revenue from animals and animal products on the farm is capped at \$2 million*.
- The expected revenue from nursery and greenhouse products on the farm is capped at \$2 million*.

**Aquaculture commodities are excluded when calculating the revenue cap.*

