

Production and Revenue Insurance Protection



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crop insurance
products



Product Information	Added Price Option (APO)	Added Revenue Price Option (ARPO)	Revenue Protection Policy (RPP)
Coverage Type	Yield loss	Revenue	Revenue
Federal Crop Insurance Policy Type	RP, RPHPE, YP, APH	RP only	RP only
Unit Type	EU, BU, OU	Follow federal crop insurance policy or OU on EU policy	EU, EP, OU
Indemnity Increasing Payment Factor	No	Increasing Payment (IP) factor of 1.5 or 2.0 times indemnity	No
Coverage	Added price to federal crop insurance projected price	Added price to federal crop insurance projected price	Added price to federal crop insurance projected price, Harvest Price Option (HPO) available
Price Election	Max % of projected price based on federal crop insurance level	Max % of projected price based on federal crop insurance level	Max % of projected price based on federal crop insurance level
Quoting System	CIQuote SM system	CIQuote SM system	CIQuote SM system
Sales Closing Date (SCD)	Federal crop insurance SCD	Federal crop insurance SCD	Federal crop insurance SCD
Exclusions	High Risk, Organic, Double Crop, 2nd Crop, Written Agreements	High Risk, Organic, FAC, Written Agreements	High Risk, Organic, FAC, Written Agreements
Requires federal crop policy loss	Yes	Yes	No
Loss Payment Calculations	Production loss x APO price election	% of federal crop insurance unit loss x ARPO liability	Total revenue guarantee (federal crop insurance & RPP) minus revenue to count, minus federal crop insurance indemnity
Crops <i>(not all states)</i>	Almonds, Blueberries, Canola, Corn, Cotton, Dry Beans, Grain Sorghum, Grapes, Pistachios, Soybeans, Stonefruit,* Sugar Beets, Tomatoes, Walnuts, Wheat	Corn, Cotton, Soybeans, Spring Wheat	Corn, Cotton, Soybeans
States	Alabama, Arkansas, California, Colorado, Delaware, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Virginia, Wisconsin, Wyoming	Alabama, Colorado, Delaware, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nebraska, New York, North Carolina, North Dakota, Ohio, Pennsylvania, South Carolina, South Dakota, Tennessee, Virginia, Wisconsin	Alabama, Colorado, Delaware, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Carolina, North Dakota, Ohio, Pennsylvania, South Carolina, South Dakota, Tennessee, Virginia, Wisconsin

*Stonefruit includes Fresh Apricots, Processing Apricots, Fresh Freestone Peaches, Processing Freestone Peaches, Processing Cling Peaches, Fresh Nectarines, Fresh Plums

RP = Revenue Protection | RPHPE = Revenue Protection with Harvest Price Exclusion | YP = Yield Protection | APH = Actual Production History | EU = Enterprise Unit | BU = Basic Unit | OU = Optional Unit | EP = Enterprise by Practice Unit | FAC = Following Another Crop

About RCIS



We are the #1 crop-hail insurance provider and #2 federal crop insurance provider based on market share¹



We offer private and federal crop insurance solutions for over 130 crops across all 50 states and insure 86+ million acres²



The RCIS Claims team had an overall Transactional Net Promoter Score (TNPS) of 78 from surveys of farmers who had a claim in 2018 – this is a leading TNPS score³

¹ Source BI Data Warehouse

² Source for acres insured, 2018: RCIS Crop Business Operations

³ The Transactional Net Promoter Score (TNPS) is a measure of customer advocacy. TNPS gives a view of the company's performance according to customer perspective. TNPS is based on asking customers: "How likely are you to recommend RCIS to a colleague or peer?" using a 0-10 scale. Source: Zurich Customer NPS® 2018. NPS (Net Promoter Score®) measures the willingness of customers to recommend a company's products or services. Net Promoter, NPS, and Net Promoter Score are trademarks of Sametrix Systems, Inc., Bain and Company, Inc., and Fred Reichfeld.

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