



THE RAIN AND HAIL DIFFERENCE

The Rain and Hail Difference is what sets us apart from other agricultural insurance providers. Our commitment to always provide the best service possible to the American farmer and rural America, and our belief in a strong safety net for America's agricultural communities, make us a leader in the industry.

UNMATCHED CLAIMS SERVICE

Response in a loss situation brings out the true character of the company. Time and time again, Rain and Hail is there for our customers when they need us by providing: tools to quickly and easily submit claims, prompt and accurate claims adjustment, and expedited claim payments.

FULL RANGE OF PRODUCTS AND SERVICES

Rain and Hail offers the agricultural insurance products you need to properly protect your operation, including: Multiple Peril, Crop-Hail, and Specialty Crop Lines. For more information, visit www.RainHail.com or contact your local Rain and Hail Insurance Professional.

ABOUT US

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.



**WHOLE-FARM
REVENUE
PROTECTION
(WFRP)**



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ABOUT WHOLE-FARM REVENUE PROTECTION

If you have a diverse farming operation, Whole-Farm Revenue Protection (WFRP) could be a great risk management plan for your business. 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, specialty or direct markets. WFRP can be purchased in conjunction with Stacked Income Protection Plan (STAX).

BENEFITS OF WFRP

- Protect all commodities on your farm under one protection plan.
- If revenue is lost due to a covered cause of loss, it isn't all out of your pocket.
- You can select the coverage level and option that best suit your farm, tailoring the coverage to your needs.

WFRP AVAILABILITY

WFRP is available in all counties in all 50 states.

WFRP IMPORTANT DATES

SALES CLOSING, CANCELLATION, TERMINATION DATES AND FARM OPERATION REPORT

County Specific	January 31, February 28 or March 15 Late Fiscal the Year Prior November 20
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REVISED FARM OPERATION REPORT DATES

Calendar Year Filers	July 15
Early Fiscal Year Filers	July 15
Final Farm Operation Report	The earlier of claim time or the sales closing date for the following year.

WFRP COVERAGE

WFRP protects your farm against the loss of farm revenue that you expect to earn or will get from:

- Commodities you produce during the insurance period, whether they are sold or not;
- Commodities you buy for resale during the insurance period; and
- All commodities on the farm except timber, forest and forest products; and animals for sport or pets.

The policy also provides replant coverage:

- For annual crops, except those covered by another policy;
- Equal to the cost of replanting up to a maximum of 20 percent of the expected revenue; and
- When the lesser of 20 percent or 20 acres of the crop needs to be replanted.

Coverage levels range from 50 percent to 85 percent.

Catastrophic Risk Protection (CAT) coverage is not available.

WFRP DETAILS

You may purchase WFRP alone or with other individual buy-up level (additional coverage) Federal crop insurance policies. When you buy WFRP with another policy, the WFRP premium is reduced due to the coverage provided by the other policy. Any indemnities received on individual policies will be included as revenue-to-count under the WFRP policy. If you have other Federal crop insurance policies at catastrophic levels of coverage, your WFRP premium will not be reduced.

COVERAGE LEVEL	MAXIMUM FARM APPROVED REVENUE
85	\$20,000,000
80	\$21,250,000
75	\$22,666,667
70	\$24,285,714
65	\$26,153,846
60	\$28,333,333
55	\$30,909,091
50	\$34,000,000

The Commodity Count in the table above is a measure of the farm's diversification, determined by the policy. The calculation determines the minimum proportion of revenue a commodity must contribute to the farm to be considered a commodity for WFRP.

WFRP INSURANCE OPTIONS

You may select one or more of the following options. If more than one option is selected, the option with the highest revenue amount will be considered elected and used in determination of your whole-farm historic average.

- Revenue Substitution (RS) allows the substitution of any year within your whole-farm history period that falls below 60 percent of your simple average allowable revenue or, if eligible and elected, your indexed simple average allowable revenue. Cannot

be used in conjunction with Revenue Exclusion.

- Revenue Exclusion (RX) allows the exclusion of the lowest allowable revenue amount or, if eligible and elected, your lowest indexed allowable revenue within your whole-farm history period. Cannot be used in conjunction with Revenue Substitution.
- Revenue Cup (RC) allows the replacement of the whole-farm historic average revenue with an amount equal to 90 percent of your previous policy year's approved revenue if your average allowable revenue is less than 90 percent of your previous policy year's approved revenue.

WFRP CAUSES OF LOSS

WFRP provides protection* against loss of revenue due to:

- Decline in Market Price
- Adverse Weather Conditions
- Fire
- Insects
- Plant or animal disease
- Earthquake
- Volcanic Eruption
- Failure of Irrigation Water Supply
- Wildlife

WFRP SUBSIDY FACTORS

COVERAGE LEVEL		0.5	0.55	0.60	0.65	0.70	0.75	0.80	0.85
SUBSIDY FACTOR	COMMODITY COUNT - 1	0.800	0.800	0.800	0.800	0.800	0.770	0.680	0.530
	COMMODITY COUNT - 2 OR MORE	0.800	0.800	0.800	0.800	0.800	0.800	0.710	0.560

The number of commodities produced on the farm are counted using a calculation that determines:

- The amount of premium rate discount you will receive due to farm diversification; and
- To determine the subsidy amount.

WFRP ELIGIBILITY

Check with your local Rain and Hail agent to see if you meet the WFRP eligibility requirements.

Information in this brochure is for the 2024 and succeeding policy years.

*See provisions for more information. This brochure shows illustrations only.