WHOLE-FARM REVENUE PROTECTION

Whole-Farm Revenue Protection (WFRP) is a multi-peril crop insurance product that provides a safety net for all commodities on the farm under one insurance policy, including specialty and organic crops.

WFRP provides protection against loss of revenue that you expect to earn or will obtain from commodities you produce or purchase for resale during the insurance period.

Designed for Diverse Farms

WFRP is designed to meet the needs of diverse farms that grow a wide range of commodities, and for farms selling commodities to wholesale markets. The WFRP policy was developed for farms that tend to:

- Sell to direct, local or regional, and farm-identity preserved markets
- Grow specialty crops
- Raise animals or produce animal products

IMPORTANT DATES

The Sales Closing Date, Cancellation Date, and Termination Date are specific to your county. Depending on your tax filing schedule and state, the Sales Closing Date is one of the following:

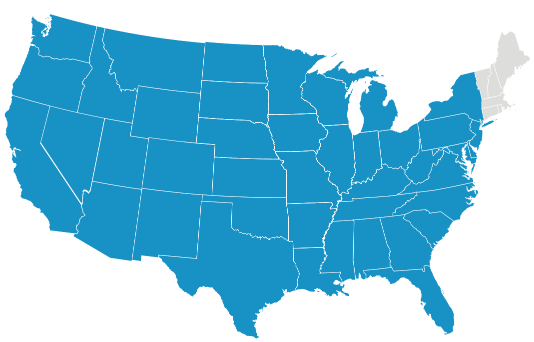
January 31 | February 28 | March 15 | November 20*

**The definition of a late fiscal filer includes producers with tax years that begin September through December. These producers have a November 20 Sales Closing Date.*

AVAILABILITY

Whole-Farm Revenue Protection is available in all counties in the FMH writing area.

FMH WRITING AREA



Farmers Mutual Hail Insurance Company of Iowa

WFRP

WHOLE-FARM
REVENUE PROTECTION

V2025.09.25 | FMH800009

WHOLE-FARM REVENUE PROTECTION

Whole-Farm Revenue Protection (WFRP) is a multi-peril crop insurance product that provides a safety net for all commodities on the farm under one insurance policy, including specialty and organic crops, allowing for more crop diversity on the farm.

How Does It Work?

- WFRP provides protection against loss of revenue that you expect to earn or will obtain from commodities you produce.
- WFRP can be a stand-alone policy or purchased along with other buy-up level crop insurance policies (YP, RP, RP-HPE) and CAT policies.
- Producers with at least 5 years of farm revenue history are eligible, and are required to provide documentation including Schedule F or other farm tax forms. Ask your FMH agent for more details.

Benefits

- If two or more commodities significantly contribute to the operation, you will receive a whole-farm subsidy on your premium.
- Coverage levels range from 50% - 90% in 5% increments, allowing diverse farms to get similar coverage to other buy-up policies.
- Provides replant coverage, except Industrial Hemp and products covered by another federal crop insurance policy.

APPROVED & INSURED REVENUE

Approved revenue is determined on your Farm Operation Report and is the lower of the expected revenue or your whole-farm historic average revenue. It also factors in growth of the farm.

COMMODITY COUNT & COVERAGE LEVELS

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

- **Premium Rate Discount:** The amount of premium rate discount that you receive due to farm diversification.
- **Subsidy Amount:** The subsidy amount, as farms with two or more commodities receive a whole-farm subsidy and farms with one commodity receive an Enterprise Unit premium subsidy.
- **Commodity Count:** The commodity count is a measure of the farm's diversification determined by the policy, which is calculated by the minimum proportion of revenue a commodity must contribute to the farm income to be considered.

Maximum Covered Revenue: The maximum farm-approved revenue represents the maximum approved revenue for a farm to be eligible for WFRP given the $34 million maximum liability allowed.

Coverage Level	Maximum Farm Approved Revenue	Subsidy Percentage
90%	$18,888,890	56%
85%	$20,000,000	56%
80%	$21,250,000	71%
75%	$22,666,667	80%
70%	$24,285,714	80%
65%	$26,153,846	80%
60%	$28,333,333	80%
55%	$30,909,091	80%
50%	$34,000,000	80%

Commodity Count Example

A farm's revenue comes from:

25% corn; 25% soybeans; 25% spinach; 25% carrots

- The minimum proportion to be considered a countable commodity is one-third of that evenly distributed amount.
- In this example, for corn, soybeans, spinach, or carrots in each county, each commodity would have to make up at least 8.3 percent of the total revenue of the farm to count as a commodity under WFRP.
- Commodities with revenue below the minimum are grouped together to recognize farm diversification (this makes the commodity count higher).

Total Commodity Count: Since each commodity is above the 8.3 percent threshold, there are 4 total commodities for this example.

CAUSES OF LOSS

Whole-Farm Revenue Protection provides protection against the loss of insured revenue due to an unavoidable natural cause of loss that occurs during the insurance period and provides carryover loss coverage if you are insured the following year. See the policy for a list of covered causes of loss.

LOSS DETERMINATION

At the end of the insurance period and after you have filed your farm income taxes for the insurance year, a loss adjuster will complete the Allowable Revenue Worksheet.

A Loss is Paid When:

- Revenue-to-Count for the policy year is less than the insured revenue and;
- Losses are due to insurable causes of loss.

The allowable revenue will be adjusted for inventory adjustments, unharvested or unsold production, and production you lost for uncovered causes of loss to determine the revenue-to-count for the year.

MICRO FARM POLICY

Does your farm generate under $350,000 in approved revenue?

Micro Farm coverage was created for small-scale farms and protects against the loss of insured revenue due to unavoidable natural causes. With Micro Farm, your coverage is established using one value for all commodities on your operation.

The Sales Closing Date for Micro Farm is 30 days after your county's spring Sales Closing Date. Ask your FMH agent to learn more.