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.

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.

WFRP is designed to meet the needs of highly diverse farms that are growing a wide range of commodities, and for farms selling commodities to wholesale markets. The WFRP policy was specifically developed for farms that tend to sell to direct, local or regional, and farm-identity preserved markets and grow specialty crops and animals and animal products.

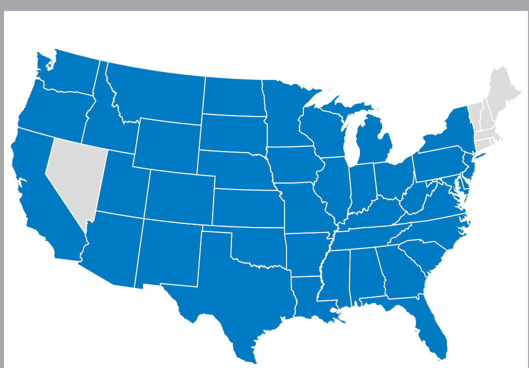
IMPORTANT DATES

The sales closing date, cancellation date, and termination date are specific to your county. The date is either January 31, February 28, or March 15. Please talk to your Farmers Mutual Hail insurance agent for more information.

AVAILABILITY

Whole-Farm Revenue Protection is available in all counties in all 50 states.

FMH COVERAGE AREA



Farmers Mutual Hail
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WHOLE-FARM
REVENUE PROTECTION

WFRP COVERAGE

WFRP protects your farm against the loss of farm revenue that you earn or expect to earn 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, forest products, and animals for sport, show, 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 20 percent or 20 acres of the crop needs to be replanted.

The approved revenue amount is determined on your Farm Operation Report and is the lower of the expected revenue or your whole-farm historic average revenue. Coverage levels range from 50 percent to 85 percent. Catastrophic Risk Protection (CAT) coverage is not available.

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

- If the farm has the diversification needed to qualify for the 80 and 85 percent coverage levels (there is a minimum 3-commodity requirement);
- The amount of premium rate discount that you receive due to farm diversification; and
- The subsidy amount. Farms with 2 or more commodities receive a whole-farm subsidy and farms with one commodity receive a basic subsidy.

You can buy WFRP alone or with other buy-up level (additional) 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. If you have other Federal crop insurance policies at catastrophic coverage levels you do not qualify for WFRP.

WFRP INSURED REVENUE

WFRP insured revenue is the total amount of insurance coverage provided by this policy. Your agent and FMH determine the farm's approved revenue using the following information:

- Whole-Farm History Report;
- Farm Operation Report; and
- Information regarding growth of the farm.

COVERAGE LEVEL

The farm's insured revenue amount is the coverage level you choose (50-85 percent) multiplied by your farm's approved revenue.

Coverage Level	Commodity Count (Minimum Required)	Maximum Farm Approved Revenue
85%	3	$10,000,000
80%	3	$10,625,000
75%	1	$11,333,333
70%	1	$12,142,857
65%	1	$13,067,923
60%	1	$14,166,167
55%	1	$15,454,545
50%	1	$17,000,000

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. A farm's revenue would be evenly distributed if an equal percentage of revenue came from each commodity produced.

For example, a farm's revenue comes 25 percent from corn, 25 percent from soybeans, 25 percent from spinach, and 25 percent from carrots. The minimum proportion to be considered a countable commodity is one-third of that 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). The maximum farm-approved revenue represents the maximum approved revenue for a farm to be eligible for WFRP given the $8.5 million maximum liability allowed.

PRODUCER REQUIREMENTS

There are certain documents you must provide to your crop insurance agent to get Whole-Farm Revenue Protection insurance. For the Whole-Farm History Report, you may need to provide 5 consecutive years of Schedule F or other farm tax forms (it must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F). Your FMH agent can advise which documents are needed for coverage eligibility.

PREMIUM SUBSIDY

If you have two (2) or more commodities that significantly contribute to your operation, you will receive a whole-farm subsidy. If not, you will receive the basic subsidy.

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 also provides carryover loss coverage if you are insured the following year. See the policy for a list of covered causes of loss.

LOSSES UNDER A WFRP POLICY

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 an Allowable Revenue and Allowable Expense Worksheet for the insurance year using your farm tax forms. First, the allowable expenses will be compared to your approved expenses to determine if you incurred at least 70 percent of your approved expenses. If you did not, then your insured revenue will be adjusted downwards by 1 percent for each percent you are below 70 percent of your approved expenses.

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. A loss is paid when the total revenue-to-count for the insurance year falls below the insured amount of revenue, multiplied by the expense reduction factor, if applicable.