

# WHY CHOOSE **RAMP**?



## YOUR **MPCI COVERAGE IS FALLING SHORT**

- Use RAMP Yield to raise the price of your insured MPCI bushels.
- Use RAMP Yield to cover the unprotected portion of your APH.



## YOU NEED **MORE REVENUE COVERAGE**

- Use RAMP Revenue to add revenue coverage in the area you want or need it.
- Build protection above your MPCI coverage level.



## YOU'RE **CONCERNED WITH COST**

- Use RAMP on an enterprise basis to add protection to all insurable acreage of the insured crop.

## 4 EASY STEPS TO RAMP COVERAGE

### 1 Amount of Coverage

Decide how much coverage you need. Select coverage up to \$150 per acre or a percentage of the MPCI price. See state underwriting guide for more detail.

### 2 Policy Type

Choose RAMP Yield (Bushel Loss protection only) or RAMP Revenue (Bushel + Revenue Loss protection).

### 3 Band of Coverage

Select when your RAMP band coverage begins and ends. This spread of coverage is a percentage of your MPCI APH or APH Revenue Guarantee (whichever applies).

Decide how fast you want to be paid. Select a higher percentage of your APH and a small bandwidth to protect the upper end of your APH, or select a lower percentage of your APH and a larger bandwidth to spread out your coverage and save money.

### 4 RAMP Unit Structure

Choose between RAMP Optional or RAMP Enterprise. RAMP unit structure does not need to match your MPCI policy units.

### RAMP Coverage Options

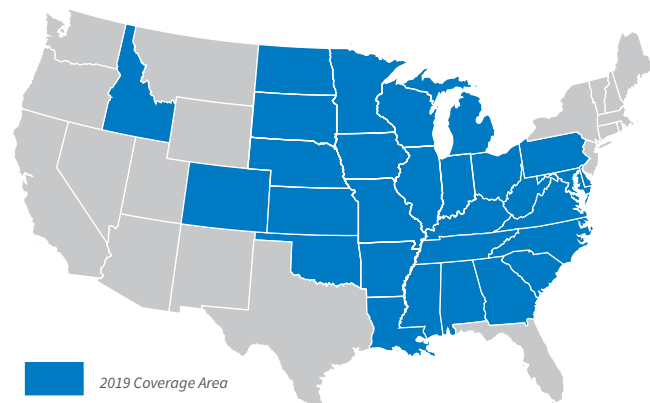
If you have an MPCI RP or YP policy, you can add:

- RAMP Yield
- RAMP Revenue
- RAMP Yield with Enterprise Units
- RAMP Revenue with Enterprise Units

### Benefits

- Select only the amount of protection your operation needs
- RAMP unit structures can differ from your MPCI unit structures
- RAMP coverage can begin before or at the same level as your MPCI policy – you choose
- Choose a faster payout by selecting a smaller band of coverage
- Choose a slower payout by selecting a larger band of coverage

### WRITING AREA



See policy provisions for a complete list of guidelines, details and qualifications



**Farmers Mutual Hail**  
Insurance Company of Iowa



**Farmers Mutual Hail**  
Insurance Company of Iowa

Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Policies may be issued by FMH Ag Risk Insurance Company or an FMH affiliate in some states. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities. Coverage not available in all states. ©2018 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.

V2018.09.15 | 800047

**RAMP<sup>®</sup>**  
**REVENUE ACCELERATOR**  
**MAX PROTECTION**

## REVENUE ACCELERATOR MAX PROTECTION (RAMP)\*

RAMP gives you the opportunity to boost revenues at specific risk levels within your risk management plan, including coverage up to 95 percent. RAMP supplements your MPCI coverage and is designed to help provide additional coverage when production and/or revenue losses are just over or under your MPCI guarantee.

### How Does It Work?

- **RAMP Yield**  
RAMP Yield (RY) is a plan that pays if the production to count (harvested bushels) falls within or below the selected coverage band.
- **RAMP Revenue**  
RAMP Revenue (RR) is a plan that pays if the harvest revenue falls within or below the selected coverage band.

## AVAILABILITY

RAMP is available in select counties and crops.

Crop	States Available
Corn/Soybeans	AL, AR, CO, DE, GA, IL, IN, IA, KS, KY, LA, MD, MI, MN, MS, MO, NE, NC, ND, OH, OK, PA, SC, SD, TN, VA, WI, WV; ID (corn-only)
Fall Wheat	AL, CO, DE, GA, KS, KY, LA, MD, MS, NC, NE, PA, SC, SD, TN, VA, WV
Spring Wheat	MN, IA, ID, ND, SD, WI
Popcorn	IL, IN, NE, OH
Barley	CO, ID, MN, ND
Grain Sorghum	KS, NE, SD

Please see policy provisions for specific counties in each state.

Price used to determine the harvest revenue must be no less than 80% of the projected price.

## NEW! RAMP FORWARD PLUS

RAMP Forward Plus (RFP) is an endorsement to your RAMP policy that helps eliminate the worries of forward marketing grain before the crop is in the bin.

Crop	States Available
Corn/Soybeans	CO, IA, IL, IN, KY, KS, MI, MN, MO, ND, NE, OH, SD, TN, WI

### How Does It Work?

- If your production to count falls below your RAMP guarantee and the harvest price is higher than the MPCI projected price, RAMP Forward Plus will cover the bushels short of your RAMP Forward Plus guarantee based on the new higher fall prices.
- Covers corn (limit up to \$1.00 /bushel) and soybeans (limit up to \$3.00/bushel)
- Can be added to 5% and 10% RAMP band coverage

## ADDING FORWARD PLUS TO YOUR RAMP COVERAGE

### Insured Sample Selections

MPCI Coverage: 85% Revenue Protection	APH: 200 bu./acre
RAMP Coverage: 95-85%	Spring Price: \$4.00/bu.
RAMP Coverage per acre: \$80	Harvest Price: \$5.00/bu.

- **Total RFP payment** if fall production is less than 170 bu./acre, RAMP Forward Plus totals out at \$100 an acre (\$100 payment from RAMP and \$20 payment from RFP).
- **Partial RFP payment** if fall production lands within the selected coverage band (between 170-190 bushels). For example, if fall production was 176 bu./acre, RAMP Forward Plus adds \$1.00 to all bushels short of 190 bu. (14 bushels x \$5.00/bu. = \$70) for an indemnity payment of \$70 per acre.
- **No RFP payment** if fall production is above 190 bu./acre.

## CUSTOMIZE YOUR COVERAGE

RAMP gives you the unique ability to select the coverage that is right for YOUR operation, below are a few samples of how

### RAMP YIELD ADDING COVERAGE ALONGSIDE YOUR MPCI

#### Insured Sample Selections

MPCI Coverage: 85% Yield Protection	APH: 200 bu./acre
RAMP Coverage: 85-50% Yield policy	RAMP Coverage per acre: \$75

- **Total payment** if harvested bushels fall below 100 bu./per acre
- **Partial payment** for bushels harvested between 170 bu./per acre and 100 bu./acre
- **No RAMP payment** if harvested bushels are above 170 bu./per acre

#### Coverage Highlights

- Payments begin when your MPCI YP policy begins
- Strengthens your existing coverage and pays out slower
- Provides savings
- Protects bushels only

### RAMP YIELD ADDING COVERAGE ABOVE YOUR MPCI

#### Insured Sample Selections

MPCI Coverage: 85% Yield Protection	APH: 200 bu./acre
RAMP Coverage: 95-85% Yield policy	RAMP Coverage per acre: \$75

- **Total payment** once harvested bushels fall below 170 bu./per acre
- **Partial payment** for bushels harvested between 190 bu./per acre and 170 bu./per acre
- **No RAMP payment** if harvested bushels are above 190 bu./per acre

#### Coverage Highlights

- Begins after production falls 5% below your APH
- All RAMP liability will be paid before an MPCI claim is triggered

### RAMP REVENUE ADDING COVERAGE ALONGSIDE YOUR MPCI

#### Insured Sample Selections

MPCI Coverage: 85% Revenue Protection	APH: 200 bu./acre
RAMP Coverage: 85-50%	Spring Price: \$4.00/bu.
RAMP Coverage per acre: \$75	

- **Total payment** if harvest revenue falls below \$400
- **Partial payment** if harvest revenue falls between \$680 and \$400
- **No RAMP payment** if harvest revenue is above \$680

#### Coverage Highlights

- Payments begin when your MPCI RP policy begins
- Strengthens your existing coverage and pays out slower
- Provides savings
- Protects bushels and revenue

### RAMP REVENUE ADDING COVERAGE ABOVE YOUR MPCI

#### Insured Sample Selections

MPCI Coverage: 85% Revenue Protection	APH: 200 bu./acre
RAMP Coverage: 95-85%	Spring Price: \$4.00/bu.
RAMP Coverage per acre: \$80	

- **Total payment** if harvest revenue falls below \$680
- **Partial payment** if harvest revenue falls between \$760 and 680
- **No RAMP payment** if harvest revenue is above \$760

Note: If a higher harvest price occurs, RAMP Revenue works like RAMP Yield

#### Coverage Highlights

- Begins after harvest revenue falls 5% below your APH revenue (APH x Projected price)
- All RAMP liability will be paid before an MPCI claim is triggered