

WHY CHOOSE **RAMP**?



YOUR **MPCI COVERAGE IS FALLING SHORT**

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



YOU NEED A **HIGHER REVENUE TRIGGER**

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

Benefits

- > Select only the amount of protection your operation needs
- > Coverage triggers available up to 95%
- > RAMP unit structures can differ from your MPC unit structures
- > Choose a faster payout by selecting a smaller band of coverage
- > Choose a slower payout by selecting a larger band of coverage

4 EASY STEPS TO RAMP COVERAGE

① Amount of Coverage

Decide how much coverage you need.
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 MPC 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

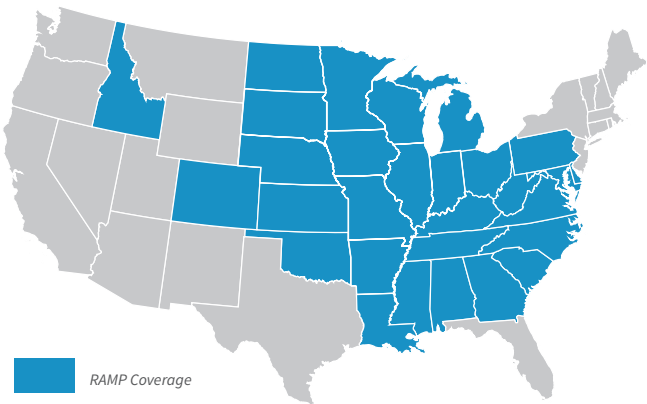
Choose between RAMP Optional or RAMP Enterprise. RAMP unit structure does not need to match your MPC policy units.

RAMP COVERAGE OPTIONS

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

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

FMH WRITING AREA



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



Farmers Mutual Hail
Insurance Company of Iowa

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Insurance Company of Iowa

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

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.

States Available (In Select Counties)

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 10% RAMP band coverage

AVAILABILITY

RAMP is available in select counties for corn and soybeans.

States Available (In Select Counties)

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)

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.

ADDING FORWARD PLUS
TO YOUR RAMP COVERAGE

INSURED SAMPLE CALCULATIONS			
MPCI Coverage: 80% Revenue Protection		APH: 200 bu./acre	
RAMP Band: 90-80%		Spring Price: \$4.00/bu.	
RAMP Coverage per acre: \$80		Harvest Price: \$5.00/bu.	

- Total RFP payment** if fall production is less than 160 bu./acre, RAMP Forward Plus totals out at \$100 an acre (\$80 payment from RAMP and \$20 payment from RFP).
- Partial RFP payment** if fall production lands within the selected coverage band (between 160-180 bushels). For example, if fall production was 166 bu./acre, RAMP Forward Plus adds \$1.00 to all bushels short of 180 bu. (14 bushels x \$5.00/bu. = \$70) for an indemnity payment of \$70 per acre.
- No RFP payment** if fall production is above 180 bu./acre.

When liability of RAMP is less than the true liability within the band that the forward plus payment will be reduced by the same factor.

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 CALCULATIONS

MPCI Coverage: 85% Yield Protection	APH: 200 bu./acre
RAMP Band: 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
- Provides savings
- Protects bushels only
- Strengthens your existing coverage and pays out slower

RAMP YIELD ADDING COVERAGE
ABOVE YOUR MPCI

INSURED SAMPLE CALCULATIONS

MPCI Coverage: 85% Yield Protection	APH: 200 bu./acre
RAMP Band: 95-85% Yield policy	RAMP Coverage per acre: \$50

- 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 CALCULATIONS

MPCI Coverage: 85% Revenue Protection	APH: 200 bu./acre
RAMP Band: 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 CALCULATIONS

MPCI Coverage: 85% Revenue Protection	APH: 200 bu./acre
RAMP Band: 95-85%	Spring Price: \$4.00/bu.
RAMP Coverage per acre: \$50	

- 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