

Crop Insurance Decision Guide



Hudson Crop
Your most trusted agricultural risk management partner.



Additional Endorsements & Options

Endorsement/Plan	Sales Closing Date(s)	Coverage Levels	MPCI Subsidy	Price Percentage	Administrative Fee	Claim will Pay	FSA Program Link	Conflicts	Crops	Available Locations (selected counties)	
Hurricane Insurance Protection – Wind Index (HIP-WI)	January 31st, March 1st, March 15th	Covers remaining Deductible – Must Exclude 5%	65%	Grower may choose a price percentage from 1% to 100%	\$30 for each crop by county	NOAA determines triggered counties – RMA determines payable counties (average of 3 week payment determination AFTER the event)	No Restrictions	Cannot be combined with ECO or MP Top Level of SCO or STAX Coverage to Max of 95% coverage May not be combined with the OLO options for certain dollar plan crops NOT available for PFF, Agriculture or Whole Farm Revenue	Crops are mostly inclusive of this endorsement provisions – We do have exceptions such as strawberries in Florida.	Available in coastal areas in the New England, Mid-Atlantic, Southeast and Gulf States	
Enhanced Coverage Option (ECO)	March 1st, March 15th	86% - 90% or 95%	51% for Yield; 44% for Revenue	Protection Factor Range 50% to 100%	\$30 for each crop by county	Upon closure of area wide county yields the following crop year.	No Restrictions	May not elect STAX on ECO acres Cannot Elect HIP-WI	Alfalfa Seed, Almonds, Apples, Barley, Blueberries, Buckwheat, Bury Tobacco, Cigar Binder Tobacco, Corn, Cotton - Extra Long Staple, Cultivated Wild Rice, Dark Air Tobacco, Dry Beans, Dry Peas, Fire Cured Tobacco, Flax, Sorghum, Grapefruit, Grapes, Grass Seed, Green Peas, Hybrid Corn Seed, Hybrid Seed Rice, Hybrid Sorghum Seed, Lemons, Mandarins/Potatoes, Peaches, Peanuts, Popcorn, Potatoes, Tangerines, Millet, Mustard, Oats, Onions, Prunes, Pumpkins, Rice, Rye, Safflower, Sesame, Silage Sorghum, Soybeans, Sugar Beets, Sugarcane, Sunflowers, Sweet Corn, Tangelos, Tomatoes, Walnuts, Wheat	Alfalfa Seed, Almonds, Apples, Barley, Blueberries, Buckwheat, Bury Tobacco, Cigar Binder Tobacco, Corn, Cotton - Extra Long Staple, Cultivated Wild Rice, Dark Air Tobacco, Dry Beans, Dry Peas, Fire Cured Tobacco, Flax, Sorghum, Grapefruit, Grapes, Grass Seed, Green Peas, Hybrid Corn Seed, Hybrid Seed Rice, Hybrid Sorghum Seed, Lemons, Mandarins/Potatoes, Peaches, Peanuts, Popcorn, Potatoes, Tangerines, Millet, Mustard, Oats, Onions, Prunes, Pumpkins, Rice, Rye, Safflower, Sesame, Silage Sorghum, Soybeans, Sugar Beets, Sugarcane, Sunflowers, Sweet Corn, Tangelos, Tomatoes, Walnuts, Wheat	Albama, Arizona, Arkansas, California, Florida, Georgia, Kansas, Louisiana, Mississippi, Missouri, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia
Supplemental Coverage Option (SCO)	March 1st, March 15th	50%, 55%, 60%, 65%, 70%, 75%	65%	Protection Factor Range 50% to 100%	\$30 for each crop by county	Upon closure of area wide county yields the following crop year.	Must elect PLC by Crop	Cannot Elect STAX	Alfalfa Seed, Almonds, Apples, Barley, Blueberries, Buckwheat, Bury Tobacco, Cigar Binder Tobacco, Corn, Cotton - Extra Long Staple, Cultivated Wild Rice, Dark Air Tobacco, Dry Beans, Dry Peas, Fire Cured Tobacco, Flax, Sorghum, Grapefruit, Grapes, Grass Seed, Green Peas, Hybrid Corn Seed, Hybrid Seed Rice, Hybrid Sorghum Seed, Lemons, Mandarins/Potatoes, Peaches, Peanuts, Popcorn, Potatoes, Tangerines, Millet, Mustard, Oats, Onions, Prunes, Pumpkins, Rice, Rye, Safflower, Sesame, Silage Sorghum, Soybeans, Sugar Beets, Sugarcane, Sunflowers, Sweet Corn, Tangelos, Tomatoes, Walnuts, Wheat	Albama, Arizona, Arkansas, California, Florida, Georgia, Kansas, Louisiana, Mississippi, Missouri, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia	
Stacked Income Protection (STAX)	March 1st	75%, 80%, 85%, 90%	80%	Protection Factor Ranges from 80% to 120%	\$30 for each crop by county	Usually in late July during the following crop year.	Must elect PLC; cannot be enrolled in Cottonseed Program	Crop must be upland Cotton – Cannot Elect SCO Cannot Elect - ECO on STAX Acres	Upland Cotton	Albama, Arizona, Arkansas, California, Florida, Georgia, Kansas, Louisiana, Mississippi, Missouri, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia	

NON DISCRIMINATION STATEMENT: Hudson Insurance Company is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). The information contained in this brochure is for general information only and shall not modify the terms of any insurance policy. All coverages underwritten by Hudson Insurance Company. ©2022 Hudson Insurance Group. All rights reserved.



Hudson Crop
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Crop Insurance Plan Considerations

Season	FALL			SPRING																																																																																																																																											
Plan	Margin Protection (MP)	Yield Protection (YP)	Revenue Protection (RP)	RP with the Harvest Price Exclusion (RP HPE)	Area Yield Protection (AYP)	Area Revenue Protection (ARP)	ARP with Harvest Price Exclusion (ARP-HPE)	Actual Production History (APH)																																																																																																																																							
Sales Closing Date(s)	September 30th	January 31st, February 28th, March 15th	January 31st, February 28th, March 15th	January 31st, February 28th, March 15th	February 28th, March 15th	February 28th, March 15th	February 28th, March 15th	January 31st, February 28th, March 15th																																																																																																																																							
Coverage	Area-based	Individual yield	Individual revenue	Individual revenue	Area yield	Area revenue	Area revenue	Individual yield																																																																																																																																							
Insures Against	An unexpected decrease in operating margin (revenue less input costs) caused by reduced county yields, reduced commodity prices, increase prices of certain inputs or any combination of these perils.	Production loss	Revenue loss due to increase or decrease in price, low yield, or combination of these	Revenue loss due to decrease in price, low yield, or combination of these	County-wide production loss	County-wide production loss	County-wide production loss	Production loss																																																																																																																																							
Administrative Fee	\$30 No CAT available	\$30 \$655 CAT	\$30 No CAT available	\$30 No CAT available	\$30 \$655 CAT	\$30 No CAT available	\$30 No CAT available	\$30 \$655 CAT																																																																																																																																							
Available Unit Structure	Not available	Basic (bu), optional (ou), enterprise (eu), whole-farm (wf)	Basic, optional, enterprise, whole-farm	Basic, optional, enterprise, whole-farm	Not available	Not available	Not available	Basic, optional, enterprise, whole-farm																																																																																																																																							
Applicable Price(s)/ Price Election(s)	Projected price and harvest price defined by CEPP	Percentage elected by insured of projected price defined by CEPP	Projected price and harvest price defined by CEPP	Projected price and harvest price defined by CEPP	45% (CAT), or projected price defined by CEPP	Projected and harvest price defined by CEPP	Projected price defined by CEPP	Percentage elected by insured of price election determined by the Risk Management Agency																																																																																																																																							
Maximum Price Movement	Harvest Price not to exceed projected price x 2.00	Not available	Harvest price not to exceed projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	Harvest price not to exceed projected price x 2.00 (except for corn silage and rapeseed for which the harvest price = projected price)	Not available	Harvest price not to exceed projected price x 2.00	Harvest price not to exceed projected price x 2.00	Not available																																																																																																																																							
Coverage Level Percent Available	70%, 75%, 80%, 85%, 90%, 95%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%	65% (CAT), 70%, 75%, 80%, 85%, 90%	70%, 75%, 80%, 85%, 90%	70%, 75%, 80%, 85%, 90%	50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%																																																																																																																																							
Production Report	Required	Required	Required	Required	Required	Required	Required	Required																																																																																																																																							
Acreage Report	Required	Required	Required	Required	Required	Required	Required	Required																																																																																																																																							
Written Agreement	Not available	Available	Available, but cannot establish revenue protection when coverage for crop is not provided in the state	Available, but cannot establish revenue protection when coverage for crop is not provided in the state	Not available	Not available	Not available	Available																																																																																																																																							
Guarantee	MP is a hedge on declining commodity prices and rising input costs	Yield protection guarantee = APH approved yield x coverage level x projected price	Revenue protection guarantee = APH approved yield x coverage level x greater of projected price or harvest price	Revenue protection guarantee = APH approved yield x coverage level x projected price	Policy protection = dollar amount of insurance per acre x acres x share	Policy protection = dollar amount of insurance per acre x acres x share	Policy protection = dollar amount of insurance per acre x acres x share	Production guarantee = APH approved yield x coverage level																																																																																																																																							
Rating	Area yield rated	Continuous individual yield rated	Continuous individual yield rated	Continuous individual yield rated	Area yield rated	Area yield rated	Area yield rated	Continuous individual yield rated																																																																																																																																							
Premium	(Policy protection x rate) - subsidy	(1) Rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	(1) Rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	(1) Rate x liability x applicable adjustment percentage factor(s) (2) result of 1 x subsidy (3) result of 1 - 2	(Policy protection x rate) - subsidy	(Policy protection x rate) - subsidy	(Policy protection x rate) - subsidy	(1) Rate x liability x applicable factor(s) (2) result of 1 x subsidy (3) result of 1 - 2																																																																																																																																							
Subsidy Amount	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr><td>70%</td><td>59%</td></tr> <tr><td>75-80%</td><td>55%</td></tr> <tr><td>85%</td><td>49%</td></tr> <tr><td>90-95%</td><td>44%</td></tr> </tbody> </table>	Coverage	Subsidy	70%	59%	75-80%	55%	85%	49%	90-95%	44%	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr><td>CAT</td><td>100%</td></tr> <tr><td>BU & OU</td><td></td></tr> <tr><td>50%</td><td>67%</td></tr> <tr><td>55-60%</td><td>64%</td></tr> <tr><td>65-70%</td><td>59%</td></tr> <tr><td>75%</td><td>55%</td></tr> <tr><td>80%</td><td>48%</td></tr> <tr><td>85%</td><td>38%</td></tr> <tr><td>EU</td><td></td></tr> <tr><td>50-70%</td><td>80%</td></tr> <tr><td>75%</td><td>77%</td></tr> <tr><td>80%</td><td>68%</td></tr> <tr><td>85%</td><td>53%</td></tr> <tr><td>WF</td><td></td></tr> <tr><td>50-75%</td><td>80%</td></tr> <tr><td>80%</td><td>71%</td></tr> <tr><td>85%</td><td>56%</td></tr> </tbody> </table>	Coverage	Subsidy	CAT	100%	BU & OU		50%	67%	55-60%	64%	65-70%	59%	75%	55%	80%	48%	85%	38%	EU		50-70%	80%	75%	77%	80%	68%	85%	53%	WF		50-75%	80%	80%	71%	85%	56%	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr><td>BU & OU</td><td></td></tr> <tr><td>50%</td><td>67%</td></tr> <tr><td>55-60%</td><td>64%</td></tr> <tr><td>65-70%</td><td>59%</td></tr> <tr><td>75%</td><td>55%</td></tr> <tr><td>80%</td><td>48%</td></tr> <tr><td>85%</td><td>38%</td></tr> <tr><td>EU</td><td></td></tr> <tr><td>50-70%</td><td>80%</td></tr> <tr><td>75%</td><td>77%</td></tr> <tr><td>80%</td><td>68%</td></tr> <tr><td>85%</td><td>53%</td></tr> <tr><td>WF</td><td></td></tr> <tr><td>50-75%</td><td>80%</td></tr> <tr><td>80%</td><td>71%</td></tr> <tr><td>85%</td><td>56%</td></tr> </tbody> </table>	Coverage	Subsidy	BU & OU		50%	67%	55-60%	64%	65-70%	59%	75%	55%	80%	48%	85%	38%	EU		50-70%	80%	75%	77%	80%	68%	85%	53%	WF		50-75%	80%	80%	71%	85%	56%	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr><td>CAT</td><td>100%</td></tr> <tr><td>70-75%</td><td>59%</td></tr> <tr><td>80-85%</td><td>55%</td></tr> <tr><td>90%</td><td>51%</td></tr> </tbody> </table>	Coverage	Subsidy	CAT	100%	70-75%	59%	80-85%	55%	90%	51%	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr><td>70%</td><td>59%</td></tr> <tr><td>75-80%</td><td>55%</td></tr> <tr><td>85%</td><td>49%</td></tr> <tr><td>90%</td><td>44%</td></tr> </tbody> </table>	Coverage	Subsidy	70%	59%	75-80%	55%	85%	49%	90%	44%	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr><td>70%</td><td>59%</td></tr> <tr><td>75-80%</td><td>55%</td></tr> <tr><td>85%</td><td>49%</td></tr> <tr><td>90%</td><td>44%</td></tr> </tbody> </table>	Coverage	Subsidy	70%	59%	75-80%	55%	85%	49%	90%	44%	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr><td>BU & OU</td><td></td></tr> <tr><td>50%</td><td>67%</td></tr> <tr><td>55-60%</td><td>64%</td></tr> <tr><td>65-70%</td><td>59%</td></tr> <tr><td>75%</td><td>55%</td></tr> <tr><td>80%</td><td>48%</td></tr> <tr><td>85%</td><td>38%</td></tr> <tr><td>EU</td><td></td></tr> <tr><td>50-70%</td><td>80%</td></tr> <tr><td>75%</td><td>77%</td></tr> <tr><td>80%</td><td>68%</td></tr> <tr><td>85%</td><td>53%</td></tr> </tbody> </table>	Coverage	Subsidy	BU & OU		50%	67%	55-60%	64%	65-70%	59%	75%	55%	80%	48%	85%	38%	EU		50-70%	80%	75%	77%	80%	68%	85%	53%
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High-Risk Land	Insurable as long as the acreage meets all other requirements	Eligible for coverage	Eligible for coverage	Eligible for coverage	Insurable as long as the acreage meets all other requirements	Insurable as long as the acreage meets all other requirements	Insurable as long as the acreage meets all other requirements	Eligible for coverage																																																																																																																																							
High-Risk Land Exclusion	Not available	Available	Available	Available	Not available	Not available	Not available	Available																																																																																																																																							
Hail and Fire Exclusion	Not available	Available; however, restricted for a whole-farm unit	Available; however, restricted for a whole-farm unit	Available; however, restricted for a whole-farm unit	Not available	Not available	Not available	Available; however, restricted for a whole-farm unit																																																																																																																																							
Replanting Requirements	Not available	Available	Available	Available	Not available	Not available	Not available	Available																																																																																																																																							
Replanting Payments	Not available	Available	Available	Available	Not available	Not available	Not available	Available																																																																																																																																							
Late Planting Provisions	Not available	Available	Available	Available	Not available	Not available	Not available	Available																																																																																																																																							
Prevented Planting Provisions	Not available	Available	Available	Available	Not available	Not available	Not available	Available																																																																																																																																							
Notice of Loss	Not available	Required	Required	Required	Not required	Not required	Not required	Required																																																																																																																																							
Loss Adjustment Procedure Required	Not available	Yes	Yes	Yes	No	No	No	Yes																																																																																																																																							
Indemnity If	Profits drop due to a combination of price, yield or rising inputs. Any indemnities owed will be paid when final county yields are available, in the early summer (late June) of the following year.	The production to count x projected price is less than the yield protection guarantee x insured acres.	The production to count x harvest price is less than the revenue protection guarantee x insured acres.	The production to count x harvest price is less than the revenue protection guarantee x insured acres.	The final county yield is less than the trigger yield (expected county yield x coverage level).	The final county revenue is less than the trigger revenue (expected county yield x the greater of projected or harvest price x coverage level).	The final county revenue is less than the trigger revenue (expected county yield x projected price x coverage level).	The production to count x price election is less than the value of the production guarantee x insured acres																																																																																																																																							
Other Insurance	MP be purchased by itself or in conjunction with a YP or RP policy purchased from the same Approved Insurance Provider that issued the MP policy. If you buy a YP or RP policy, you will receive a premium credit on the MP premium and receive the greater of the MP or RP indemnity payment.	Notes:																																																																																																																																													
Input Determinations	Inputs vary by crop, and two inputs are considered: 1. Those not subject to price change include: seed, machinery, operating cost other than fuel and similar expenses. 2. Those subject to price change include: Corn – Diesel, Urea, Diamonium Phosphate (DAP), Potash and Interest. Soybeans – Diesel, DAP, Potash and Interest. Rice – Diesel, Urea, DAP, Potash and Interest and Wheat – Diesel, Urea, Monoammonium Phosphate (MAP), Potash and Interest.																																																																																																																																														

* Currently there are no commodities filed and insured under this insurance plan for which coverage is offered based on whole-farm units, so no subsidy factors are filed as of the date below. The products and product topics summarized in this outline are not all-encompassing and do not substitute for the policy provisions. See the policy provisions and/or contact your company for a complete description of available coverages and their terms and conditions