

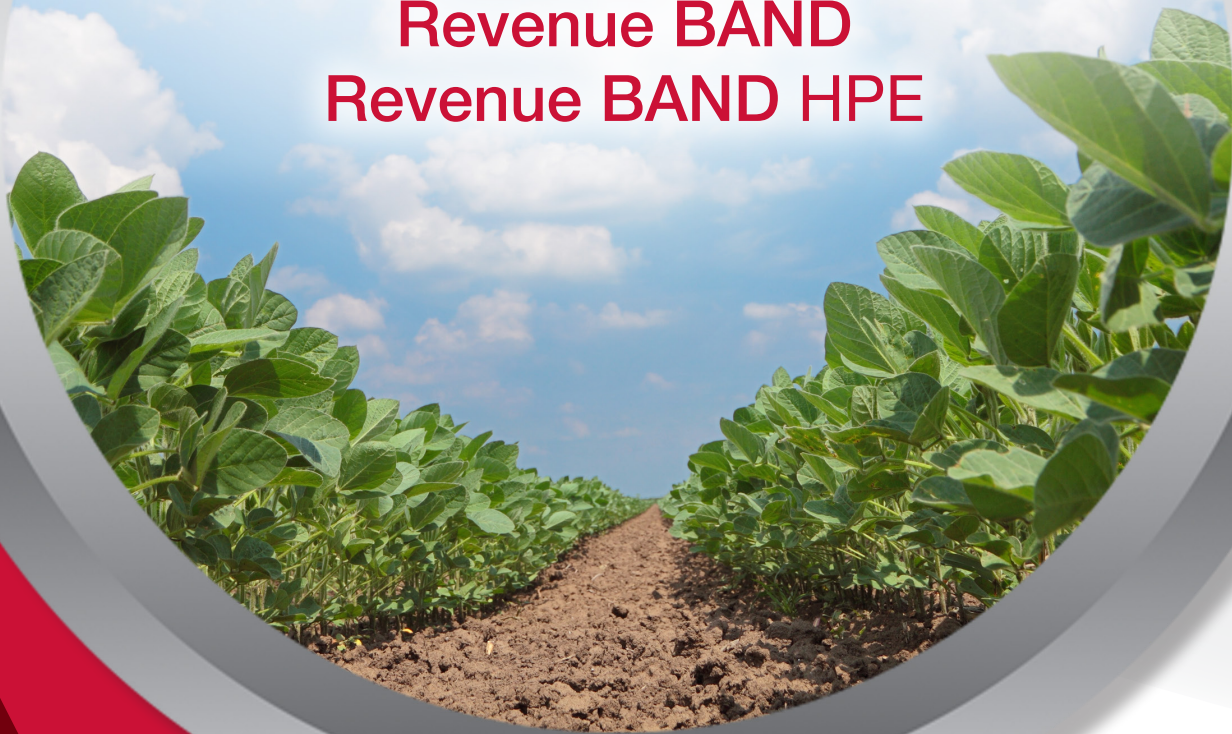


**AGRI SOMPO**

**NORTH AMERICA**

# **BAND COVERAGE**

**Yield BAND  
Yield BAND HPO  
Revenue BAND  
Revenue BAND HPE**



# WITH AGRISOMPO NORTH AMERICA'S BAND COVERAGE, YOU CAN DESIGN THE RISK MANAGEMENT TOOL YOU'VE ALWAYS WANTED.

*AgriSompo North America's highly flexible, fully customizable BAND Coverage allows you to create your own crop insurance product, just the way you like it.*

At its core, BAND Coverage is a risk management tool that protects against shallow losses and provides reliable input cost recovery. A lower deductible translates to a higher trigger for the producer's indemnity, providing support exactly when it is needed.

**Loss Trigger:** Upper-level percentage of APH where coverage begins. Establishes the deductible.

**Coverage Range:** Percentage range from Loss Trigger down to exhaustion point.

**Protection Factor:** Percentage of applicable Price Election.

**How it works:** The policyholder may elect a Loss Trigger from 95% to 50%. The policyholder may choose a Coverage Range, available in 1% increments with a minimum of 5% and a maximum of 95%, to establish the "Coverage BAND."

The Price Protection Factor defaults to 100%, available in 1% increments with a minimum of 5%. Protection Factors are lower for higher Coverage Ranges.

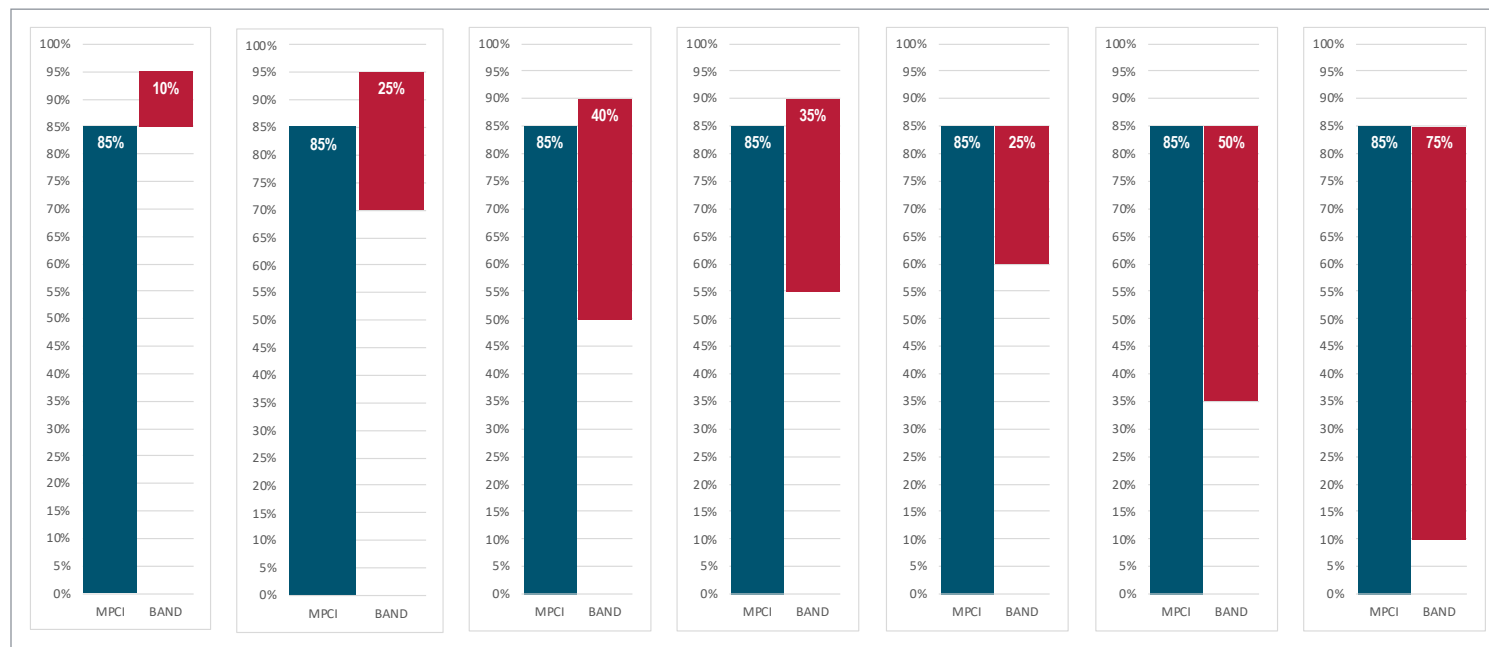
A multitude of combinations can be generated to address shallow loss, price protection, input cost recovery, and liability enhancement for lending.

**The bottom line:** With BAND, we're giving you the freedom to design your coverage any way you like. We have thousands of options to target the unique risk management needs of each individual grower.

Our most powerful private product is packed with features to ensure policyholders receive exactly the coverage they need.

- **Choose the plan for you.** Four varieties of BAND Coverage are available: yield coverage, yield coverage with a harvest price option, revenue coverage, and revenue coverage with a harvest price exclusion.
- **Enjoy unprecedented versatility.** A wide range of protection choices allow producers to build their policies however they like.
  - The Coverage Range may be chosen in 1% increments, with a minimum of 5% and a maximum of 95%.
  - Choose the unit structure that fits your BAND Coverage best, without the need to match the unit structure of the underlying MPCl policy.
- **Leave the competition behind.** The huge variety of options available under BAND coverage make it more than a match for any competing product.

**AgriNet makes it easy.** A product this dynamic may sound complex, but AgriSompo North America's cutting-edge AgriNet software makes quoting and customizing BAND Coverage simple.



Lower Deductible

Increase Liability

Additional Price



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### Or maybe you just need some really great price protection— BAND Coverage can do that too!

Rather than forcing you to gamble with products that use multiple-month discovery periods in the year leading up to planting or during the growing season, BAND Coverage can give you additional Price Protection that you elect. Determine the additional price you are targeting and we can create a custom policy to provide that coverage. You have the choice of having the Price Protection trigger with your MPCCI Coverage, or even earlier.

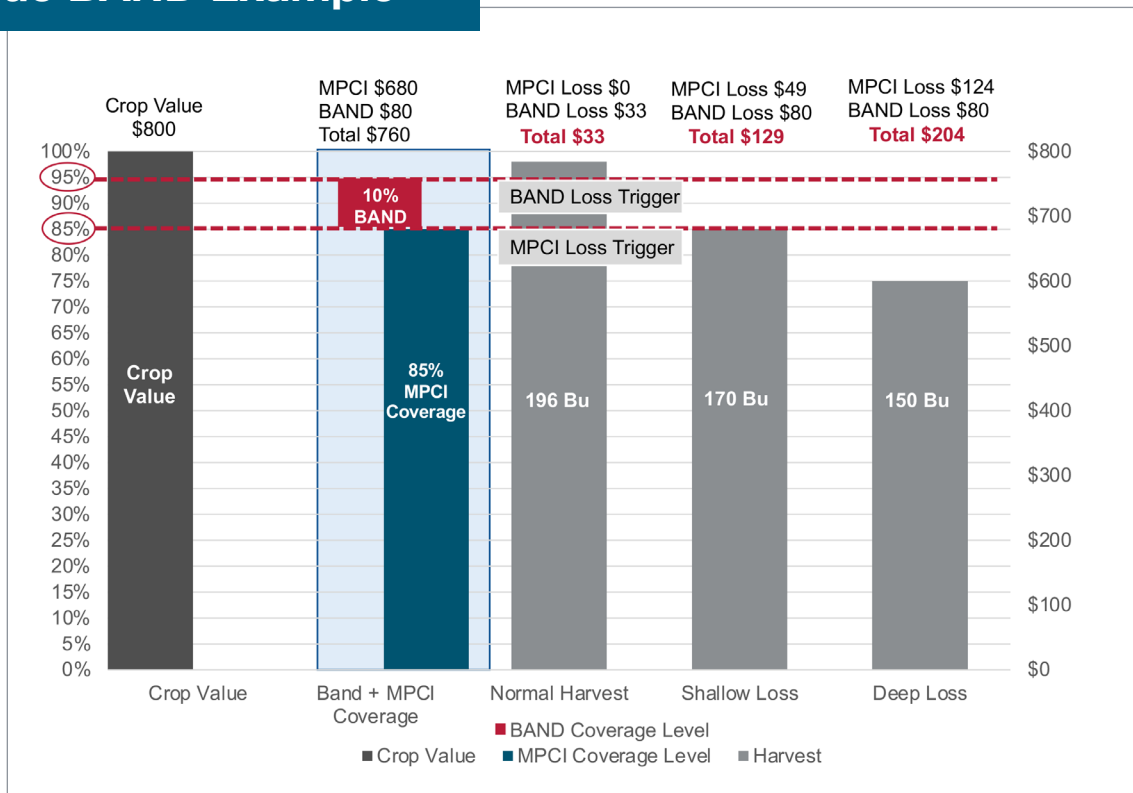
**Example:** The RMA Projected Price is \$3.50. The grower's Target Price is \$3.85. To achieve the additional \$0.35 per bushel the grower can elect as little as 10% of the BAND Protection Factor (Option 1). In fact, the grower could elect up to a 15% Protection Factor, with BAND coverage elected with a 95% Loss Trigger and 95% Coverage Range (Option 2).

	Option 1	Option 2	Option 3	Option 4	Option 5
BAND Trigger	95%	95%	90%	85%	80%
Coverage Range	95%	95%	90%	85%	80%
BAND Protection Factor	10%	15%	10%	10%	10%
BAND Price Election	\$0.35	\$0.53	\$0.35	\$0.35	\$0.35
BAND Guarantee	\$66.50	\$99.75	\$63.00	\$59.50	\$56.00

### Assumptions

- Approved Yield: 200 bu
- BAND Coverage: 10%
- Protection Factor: 100%
- Harvest Price: \$3.71
- Share: 100%
- Loss Trigger: 95%
- Price Election: \$4.00
- Underlying MPCCI: RP 85%

### Revenue BAND Example







## Eligible Crops

Almonds  
Dry Beans  
Safflower  
Apples  
Dry Peas  
Soybeans  
Barley  
Flax  
Sugar Beets  
Blueberries

Grain Sorghum  
Sugarcane  
Canola  
Grapes  
Sunflowers  
Corn  
Millet  
Sweet Corn  
Cotton  
Oats

Table Grapes  
Cotton Ex Long Staple  
Peanuts  
Walnuts  
Cultivated Wild Rice  
Popcorn  
Wheat  
Rice  
And more!

## Electing Unit Structure

At the time of application, the policyholder may choose Optional Units, Basic Units, Enterprise Units, or Multi-County Enterprise Units under any of the BAND Coverage plans. The unit structure under BAND Coverage does not have to match the producer's underlying MPCl policy.

If Optional Units are selected, the insured must provide the necessary acreage and APH information at the Optional Unit level. If this documentation is not provided, the policy will default to Enterprise Unit coverage.

Additionally, if the underlying MPCl policy is an area-based plan of insurance, the BAND Coverage policy is limited to Enterprise Units.

If Multi-County Enterprise Units are selected for the underlying MPCl policy, the same unit structure will also be applied to the BAND Coverage policy.

*Subject to state and RMA regulatory approval.*

*For more information, consult your crop insurance agent to obtain specific information regarding practices, options, planting dates, and other deadlines. Read the Policy Provisions before making your decision on BAND Coverage and other crop insurance products. Policy Provisions are available from your insurance agent.*

## Optional Coverage Elections

Two optional coverage elections are available:

- Irrigated Practice ONLY
- High Risk Land Exclusion

## Availability

Yield BAND Coverage is available for the majority of crops insurable under the MPCl Plans 90-APH or 01-YP. Only Corn and Soybeans are eligible for Yield BAND HPO, Revenue BAND, and Revenue BAND HPE.

## Exclusions

- Prevented Planting acres
- Replant costs
- Organic acreage
- CAT or Whole-Farm Revenue Protection
- Units with a Written Agreement
- Second crops or double crops
- Acreage designated unclassified or uninsurable
- Harvested production will not be eligible for quality adjustment (QA); discount factors (DF) and any reduction in value (RIV) from the applicable RMA Special Provisions for deficiencies in quality will not apply

Please refer to the applicable BAND provisions for additional restrictions and exclusions.