

CIS CROP INSURANCE PRODUCT COMPARISON

Indiana | Michigan | Ohio | Illinois | Iowa | Wisconsin

Simple rule: Start by asking what must happen before the policy pays - a loss on your farm, a county loss, a margin loss, a weather index, or a named peril such as hail.

1. Core Federal Coverage

Product	What it protects	How a loss is triggered	Best fit / main point
YP - Yield Protection	Your farm yield	Actual yield falls below guarantee	Simple yield protection; no price-decline protection.
RP - Revenue Protection	Your farm revenue	Yield and/or price reduces revenue below guarantee	Broad row-crop protection; harvest price can raise guarantee.
RP-HPE	Your farm revenue	Same basic revenue concept as RP	Lower-cost choice when harvest-price upside is not needed.
APH	Your farm yield	Actual yield falls below APH-based guarantee	Common for crops without RP-style futures pricing.
ARH	Historical farm revenue	Actual revenue falls below historical guarantee	Selected specialty crops where revenue history fits better.
Dollar Plan	Insured dollar value	Loss to insured asset or production value	For crops where traditional yield coverage does not fit.
AYP - Area Yield	County yield	County yield falls below trigger	County-based; your farm can lose without a payment.
ARP - Area Revenue	County revenue	County revenue falls below trigger	County revenue protection with price and yield components.
ARP-HPE	County revenue	County revenue falls below trigger	Area revenue without harvest-price increase to guarantee.

Availability: Federal plans are crop- and county-specific. Corn, soybeans and wheat are broadly insurable across the six-state region, but exact plan availability must be verified.

2. Supplemental, Margin and Specialty Federal Products

Product	What it adds	Trigger	Key point
SCO	Covers part of the deductible above the individual policy	County yield or revenue	Area-based; for applicable 2027 crops can extend to 90%.
ECO	Shallow-loss coverage above SCO / individual coverage	County yield or revenue	Area-based 90%-95% layer for applicable 2027 crops.
MCO	Shallow-loss margin coverage	County operating margin	Uses county revenue minus specified input costs; 90%-95% band.
MP - Margin Protection	County margin protection	County revenue and specified input costs	Broader area margin plan; coordinates with certain individual coverage.
PACE	Extra protection for split nitrogen practice	Covered cause prevents post-application nitrogen	For qualifying non-irrigated corn practices.
CAT	Basic catastrophic protection	Severe individual loss	Low-cost federal safety net with limited coverage.
WFRP	Whole-farm revenue	Whole-farm revenue loss	Good fit for diversified and specialty operations.
Micro Farm	Simplified whole-farm revenue	Whole-farm revenue loss	Designed for smaller diversified operations.
CLIP	Umbrella revenue across eligible RP crops	Combined crop revenue result	Pilot for operations with multiple qualifying RP policies.
PRF	Pasture/rangeland/forage rainfall protection	Rainfall index	Index product; does not measure actual forage yield.
Apiculture	Bee/honey rainfall protection	Rainfall index	Index-based protection for eligible beekeeping operations.
Annual Forage	Annual forage rainfall protection	Rainfall index	Availability varies by county, planting period and practice.
Nursery Value Select	Nursery inventory value	Loss to insured nursery value	Broad availability; based on nursery inventory/value.
LRP / LGM / DRP	Livestock price, margin or dairy revenue risk	Commodity-specific trigger	Not crop-acre coverage; part of farm risk management.

Important: SCO, ECO and MCO are not farm-level triggers. A producer can have a farm loss without an area payment, or an area payment without a farm-level MPCl loss.

3. Private / Companion Products Commonly Used with MPCl

Carrier / Product	What it does	Typical use	Availability note
FMH - RAMP	Adds customizable yield or revenue protection above MPCl	Fill part of the MPCl deductible	Select crops/counties; approval and terms vary by crop year.
FMH - ECO+	Adds farm-level protection alongside federal ECO	Reduce basis risk from county-triggered ECO	Carrier, state and crop rules apply.
FMH - Crop Hail / Wind / Replant	Named-peril field protection	Hail, wind, green snap, replant, fire	Options vary by state, crop and filing.
AgriSampo - BAND	Custom shallow-loss yield/revenue band	Target a specific deductible or revenue gap	Highly customizable; quote structure controls.
AgriSampo - Xtra Bundle	Crop hail plus available endorsements	Bundle hail with wind/replant options	Available options vary by location.
RCIS - APO	Adds private price above federal projected price	Increase value of a production shortfall	Requires qualifying underlying coverage.
RCIS - RPP	Adds private revenue guarantee above federal RP	Increase revenue protection above MPCl	Corn/soybeans broadly offered subject to carrier terms.
Hudson / Great American - Named Peril	Field-level named-peril protection	Hail, wind, replant, green snap, extra harvest	Use current carrier quote/rate system.

Private products change more quickly than federal MPCl. Verify the current carrier filing, underwriting requirements, crop, county, state and sales-closing date before quoting.

4. Availability Across the Six-State CIS Region

Product group	IN	MI	OH	IL	IA	WI	Availability note
Core MPCl: YP / RP / RP-HPE / APH	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*	By crop/county; major row crops broadly available.
Area: AYP / ARP / ARP-HPE	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/crop specific.
SCO / ECO	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	Depends on eligible underlying crop/policy.
MCO - Corn / Soybeans	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	Select counties in all six states.
MP - Corn / Soybeans	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	Verify current actuarials.
PACE - Corn	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*	Where qualifying non-irrigated grain corn is insurable.
WFRP / Micro Farm	Yes	Yes	Yes	Yes	Yes	Yes	Available in all counties.
Nursery Value Select	Yes	Yes	Yes	Yes	Yes	Yes	Broad nationwide availability.
PRF / Annual Forage / Index	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	County/Crop Specific	Grid, county, period and practice rules apply.

5. Fast Grower Discussion Guide

Grower concern	Start the conversation with	Why
I am worried about my own farm yield.	YP / RP / APH	Individual farm production is the trigger.
I want revenue protection and harvest-price upside.	RP	Protects yield and price; guarantee may increase with harvest price.
I want to cover more of my deductible.	SCO / ECO / MCO / private band products	Targets the shallow-loss layer above individual MPCl coverage.
Input costs are a major concern.	MCO / MP	Margin products consider specified input-price changes.
I split nitrogen applications.	PACE	For qualifying post-application nitrogen risk on eligible corn.
I have a diversified or specialty farm.	WFRP / Micro Farm	Whole-farm revenue can fit operations that do not fit one commodity policy.
I am worried about hail or wind on one field.	Crop Hail / named-peril products	Field-level coverage does not depend on the county having a loss.

BEST COMPARISON QUESTION FOR ANY PRODUCT
What has to happen before this policy pays?

Trigger type	What drives the payment
INDIVIDUAL	Your own farm yield or revenue drives the loss.
COUNTY / AREA	The county result drives the loss; basis risk is possible.
MARGIN	Revenue and specified input costs drive the area margin.
INDEX	A rainfall or other index drives the payment, not your actual production.
NAMED PERIL	A specific event such as hail or wind drives the loss.

Sources and verification: USDA Risk Management Agency plan and endorsement materials, plus current public carrier materials used in the original CIS comparison. Coverage, eligibility, subsidy, triggers, sales-closing dates and private-product terms can change by crop year, crop, county, practice and carrier.

Coverage disclaimer: This guide is for education and comparison only. It is not a policy, endorsement, actuarial document, quote, binder, or guarantee of coverage. Current policy provisions, Special Provisions, actuarial documents, AIP underwriting rules and filed private-product forms control.