



## Yield Protection and Actual Production History

YP and APH are yield based plans that offer protection against production losses from natural causes.

## Revenue Protection

RP plans offer protection against production losses from natural causes and price loss. Revenue Protection is increased in the event of higher fall prices. You have the option of excluding the fall price provision. Be sure to understand how fall price exclusions affects protection prior to saving a few dollars.

An Ag Risk Managers agent will lay out all the factors you need to consider in choosing the right policy for you.



## Area Yield Protection

AYP is an insurance plan that is based on the county production. This plan is not a true insurance product. However, it is simple to use and works well when the county experiences poor production. Ag Risk Managers calls it "today's disaster plan."

## Area Revenue Protection

ARP is a highly responsive revenue based plan. This plan is not a true insurance product. It combines the Area Yield Protection plan with the price movement of the Chicago Board of Trade. If you have minimal production risk and need price management, this product may be for you. Call one of ARM's agents for a more in-depth description of this plan.



## Forage Seeding

The "new seeding" plan will insure a successful spring seeded crop of alfalfa, alfalfa grass mix or a clover crop. This plan will pay for an inadequate stand on an acre by acre basis. ARM, by special request, may be able to insure fall seeded hay crops. Contact us for details.

## Pasture, Rangeland and Forage

The PRF policy is available for hay land and pastures. Rotationally grazed pastures can be insured as hay land. Ag Risk Managers calls this product "Lack of Rainfall" insurance. Simply put: you either get rain in your grid or an indemnity on the acres you insure. You are not required to report production. This policy only covers lack of precipitation. It is an excellent product for dairy and crop farmers.



## Hail Insurance

Hail can be devastating to your crops. There are many different types of hail coverage.

The traditional plan covers from the first percent to 100 percent loss. This policy is a contract based on observed damage, not production.

## Hail Production Plan

The Hail Production Plan (HPP) is an overlay on your multiperil crop insurance. This plan pays from the first percent loss up to the time your multiperil plan takes over. Call your agent for more details.

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**AG RISK MANAGERS: WORKING FOR YOU**

# Manage Your Milk and Livestock Prices



## Livestock Gross Margin for Dairy

LGM Dairy is a contract that protects your margin over feed cost up to 10 months into the future. This management tool permits the producer to put a floor on his milk margin while allowing the milk margin to increase. This is an exceptionally effective tool when used in a consistent manner. The cost share is from 0% up to 50% depending on the chosen deductible. Contact an Agent at Ag Risk Managers to discuss a marketing plan that can enhance your profit.



## Livestock Risk Protection Contract

Fat Cattle, Feeder Cattle, Swine or Lambs can be protected with the Livestock Risk Protection Contract. You can protect as few as ten head to thousands. The farm bill allows for a cost share to help you manage the cost while protecting your profitability.

### Cost Shares:

- Fat Cattle - 13%
- Feeder Cattle - 13%
- Swine - 13%
- Lambs - 20% to 38%



## ARM Agents



Fran Felber



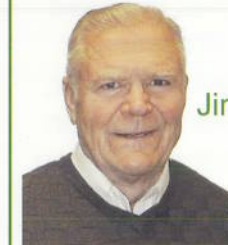
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# AG RISK MANAGERS

*An independent agency of professional crop and livestock agents collaborating for the benefit of farmers.*



Ag Risk Managers Insurance Agency, LLC, is an equal opportunity provider.