

# Crop Insurance

Custom solutions for crop and revenue loss strategies.

Agriculture is the heartbeat of our nation; but in a heavily-regulated industry, managing risk in commercial agribusiness has become more complex than ever. You need an experienced risk manager and insurance partner at your side every step of the way. With over 40 years of experience handling all types of agribusiness, our team works together to deliver the benefit of our collective knowledge.

We have distinguished ourselves nationally as a leading crop insurance practice with custom solutions for crop and revenue loss strategies. Consider Marsh McLennan Agency (MMA) your authority in crop insurance to develop the best solutions for your crops and operations.

## Crop - Livestock Insurance Solutions Overview

Crop insurance is a federally-subsidized program sold and serviced by private-sector crop insurance companies and agents. Coverage protects against crop losses due to natural disaster or revenue loss attributed to agricultural commodity price declines. It is purchased by agricultural producers, including farmers, ranchers, beekeepers, and others. Subsidies vary by program and can be up to 85%.

### Multi-Peril Crop Insurance (MPCI)

MPCI covers crop total losses and lower yields caused by natural events, such as destructive weather (hail, frost, damaging wind), disease, drought, fire, flooding, and insect damage. MPCI policies are purchased annually, before a crop is planted, by deadlines established by the federal government.

### Whole-Farm Revenue Protection (WFRP)

WFRP provides a risk management safety net for all commodities on a farm under one insurance policy. This insurance plan is tailored for any farm with up to \$17 million dollars in insured revenue and is ideal for producers growing multiple crops and livestock. Sales closing is March 15.



# Your future is limitless.<sup>SM</sup>

## Dairy Revenue Protection (DRP)

Dairy-RP is a revamped program that is an excellent option for protecting dairy farmers' thin profit margins and cash flow, especially compared to hedging's fixed options. The program insures against unanticipated declines in quarterly revenue from milk sales in relation to a coverage endorsement or multiple coverage endorsements.

## Pasture, Rangeland, Forage (PRF)

Rainfall is vital to any livestock operation that relies on rangeland and/or hay production. PRF coverage insures the lack of precipitation (below normal average rainfall) for grazing and haying operations. Sales closing is December 1.

## Apiculture Insurance (API)

Apiculture is a rain index plan of insurance that provides a safety net for beekeepers whose primary source of income comes from honey, pollen collection, wax, and breeding stock. Lack of rainfall affects plant growth, which can affect bees' ability to feed, pollinate, and produce honey. Sales closing is December 1.

## Livestock Risk Protection (LRP)

LRP provides a defense against declining livestock prices for fed cattle, feeder cattle, and swine. LRP is available all year long for ranchers with an ownership share in eligible livestock.

## Micro Farm

Micro Farm Program provides protection against loss of revenue due to unavoidable natural causes during the insurance period. It is a safety net for all commodities on your farm policy. This insurance plan is tailored for any farm with up to \$350,000 in approved revenue, including farms with specialty or organic commodities (both crops and livestock). Sales closing is March 15.

## MMA Agribusiness Team



**Tyson Baker**

Agribusiness Specialist  
(509) 853-4206

Tyson.Baker@MarshMMA.com  
CA Producer License #: 4070995



**Jaime Cortes**

Agribusiness Specialist  
(509) 955-1305

Jaime.Cortes@MarshMMA.com  
CA Producer License #: 4250882



A business of Marsh McLennan

**Cherie Wells**

Account Manager  
(509) 853-4213

Cherie.Wells@MarshMMA.com  
CA Producer License #: 4210866

---

Business Insurance

Employee Health & Benefits

Personal Insurance

Surety

[MMANorthwest.com](http://MMANorthwest.com)

---

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2023 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com