

Come visit us on our website to find:

- Daily Average Prices for February
- Updated Premium Quotes
- Final Spring Price's (March 2nd)
- Individual & Group Product Information
- Approved Corn Hybrids for BE Discount

And Much More!

PRODUCT OVERVIEW

CRC

- Protects from revenue loss caused by low yields and/or low prices
- Provides bottom line revenue guarantee for operating loans
- 200% harvest price increase limitation - no limit on decrease
- Harvest price determined during the month of October

RA-HPO

- Protects against low revenue
- Provides income guarantee for bank loans
- 200% harvest price increase limitation - no limit on decrease
- Harvest price determined during the month of November

GRIP-HRO

- Maximum policy protection is 150% of the expected county revenue
- 200% harvest price increase limitation - no limit on decrease
- Lower subsidy payments will cause higher farmer paid premiums for 2009
- Crop hail coverage recommended with GRIP - provides added individual coverage

Enterprise Unit

- Option available with CRC & RA only
- Combines all acres of an insured crop in the county into one unit
- Enterprise unit discount based on the number of acres or number of sections farmed:
 - RA with EU based on sections
 - CRC with EU based on acres
- Higher subsidies will help lower farmer paid premium for 2009
- More qualifications apply, please contact us to see if the enterprise unit fits your farming operation

BIOTECHNOLOGY ENORSEMENT (BE)

- ◆ Replaces the BYE Discount from 2008
- ◆ Premium rate discount on qualified hybrids
- ◆ Expanded seed varieties for 2009 which include most of:
 - Monsanto's YieldGard® Traits (Continued From 2008)
 - Pioneer's HERCULEX® Traits (New for 2009)
 - Syngenta's Agrisure® Traits (New for 2009)
- ◆ Seed dealer certification statements NOT needed for 2009

See if your hybrids qualify at
www.hanford-ins.com



FARM BILL & PRODUCT CHANGES

- *CRC, RA, and GRIP new harvest price limitations:*
 - 200% increase limitation (ex. \$4.00 spring price - maximum harvest price of \$8.00)
 - No limit on price decrease
- *CRC/GRIP previously had up/down limits of \$1.50/corn and \$3.00/soybeans*
- *CAT coverage has increased to \$300 per crop/county*
- *New pilot program has increased subsidy payments for Enterprise and Whole farm units which will decrease the farmer paid premium*
- *Farm bill has decreased subsidy payments on group policies (GRIP/GRP) which will increase farmer paid premiums*
- *New disaster programs - ACRE/SURE - See below for highlights of these programs*

FARM BILL DISASTER PROGRAMS

ACRE

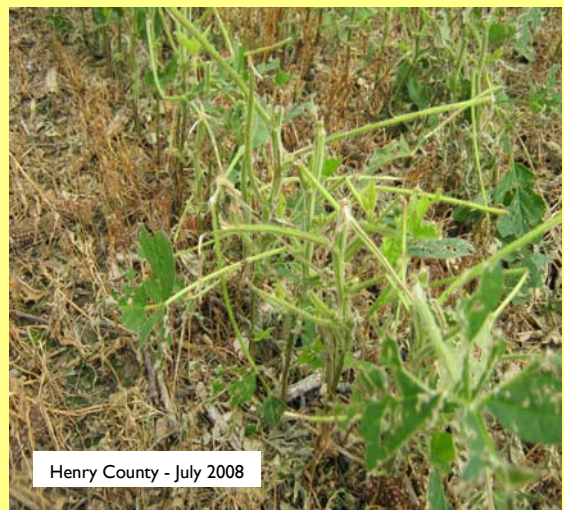
- ◆ *Two triggers must apply:*
 - *State Trigger: ACRE guarantee must exceed Actual State Revenue*
 - *Farm Trigger: Farm ACRE Benchmark Revenue must exceed Actual Farm Revenue*
- ◆ *Tied to state yield and national market prices*
- ◆ *Election is irrevocable through 2012 once chosen*
- ◆ *20% decrease in direct payments and loss of all counter cyclical payments*
- ◆ *30% decrease in marketing loans payments*

SURE

- ◆ *Two triggers but only One must apply:*
 - *county is declared a disaster or contiguous to a disaster county (declared by Sec. of Ag.)*
 - *farm suffers a 50% revenue loss regardless of the disaster status of the county*
- ◆ *Tied to crop insurance coverage and farm planted acreage*
- ◆ *Must purchase insurance on all insurable crops with economic significance*
- ◆ *NAP purchased on those crops that are uninsurable in that county*

CROP HAIL / GREEN SNAP / WIND

- ◆ *High Value Per Acre Limits Available!*
- ◆ *Same day protection available*
- ◆ *Green Snap (Wind) with Extra Harvest Expense Available*
- ◆ *Cash Discounts*
- ◆ *Ability to increase limits throughout the policy period*
- ◆ *Hail Policy coverage's also include:*
 - *Vandalism and malicious mischief*
 - *Fire protection*
 - *Harvested crops while in transit - overturn and collision*
 - *Stored crops (can reduce farm blanket)*



Henry County - July 2008

PRICES

Crop Year: 2009		GRIP-HRO Coverage Level					
Crop: Corn	RA Price Vol: 0.37	Expected Cty Yld: 169.1					
Type: Grain	CRC Low PF: 0.944	70%	75%	80%	85%	90%	
Practice: Non Irrigated	CRC Hi PF: 0.944	Trigger (\$)	\$478.33	\$512.50	\$546.67	\$580.83	\$615.00
Price: APH=\$4.00, CRC=\$4.04		Liability/Acre	\$1,025	\$1,025	\$1,025	\$1,025	\$1,025
RA=\$4.04, GRIP=\$4.04	BASIC UNITS	Premium/Acre	\$12.48	\$21.03	\$27.40	\$42.50	\$61.02

** (BE) Biotechnology Endorsement

Individual Plans

APH \$4.00					CRC \$4.04					RA-HPO \$4.04				
	Guar	Liab	Prem	BE**		Guar	Liab	Prem	BE**		Guar	Liab	Prem	BE**
140 Bu					140 Bu					140 Bu				
65%	91.0	\$364.00	\$4.23	\$2.84	65%	91.0	\$367.64	\$8.67	\$6.72	65%	91.0	\$367.64	\$9.89	\$7.90
70%	98.0	\$392.00	\$5.73	\$4.11	70%	98.0	\$395.92	\$11.84	\$9.52	70%	105.0	\$395.92	\$14.55	\$12.31
75%	105.0	\$420.00	\$8.32	\$6.29	75%	105.0	\$424.20	\$17.44	\$14.49	75%	112.5	\$424.20	\$22.37	\$19.64
80%	112.0	\$448.00	\$12.47	\$9.86	80%	112.0	\$452.48	\$26.72	\$22.89	80%	120.0	\$452.48	\$34.98	\$31.47
85%	119.0	\$476.00	\$18.95	\$15.64	85%	119.0	\$480.76	\$41.83	\$36.94	85%	127.5	\$480.76	\$54.91	\$50.26
160 Bu					160 Bu					160 Bu				
65%	104.0	\$416.00	\$3.92	\$2.62	65%	104.0	\$420.16	\$8.62	\$6.81	65%	104.0	\$420.16	\$9.84	\$7.97
70%	112.0	\$448.00	\$5.31	\$3.80	70%	112.0	\$452.48	\$11.75	\$9.59	70%	112.0	\$452.48	\$14.82	\$12.72
75%	120.0	\$480.00	\$7.70	\$5.82	75%	120.0	\$484.80	\$17.31	\$14.55	75%	120.0	\$484.80	\$23.17	\$20.61
80%	128.0	\$512.00	\$11.54	\$9.13	80%	128.0	\$517.12	\$26.54	\$22.92	80%	128.0	\$517.12	\$36.62	\$33.33
85%	136.0	\$544.00	\$17.53	\$14.47	85%	136.0	\$549.44	\$41.71	\$37.04	85%	136.0	\$549.44	\$57.98	\$53.65
180 Bu					180 Bu					180 Bu				
65%	117.0	\$468.00	\$3.77	\$2.53	65%	117.0	\$472.68	\$8.81	\$7.07	65%	117.0	\$472.68	\$9.98	\$8.18
70%	126.0	\$504.00	\$5.11	\$3.66	70%	126.0	\$509.04	\$12.00	\$9.91	70%	126.0	\$509.04	\$15.28	\$13.26
75%	135.0	\$540.00	\$7.42	\$5.61	75%	135.0	\$545.40	\$17.66	\$14.97	75%	135.0	\$545.40	\$24.14	\$21.66
80%	144.0	\$576.00	\$11.12	\$8.80	80%	144.0	\$581.76	\$27.08	\$23.53	80%	144.0	\$581.76	\$38.45	\$35.28
85%	153.0	\$612.00	\$16.89	\$13.94	85%	153.0	\$618.12	\$42.62	\$38.01	85%	153.0	\$618.12	\$61.25	\$57.04

CRC with Enterprise Unit Discount (EU)

Discount Based on Number of ACRES Farmed per Crop - Below Rates Based on 160 Bu APH

50-299 Acres					300-549 Acres					550+ Acres				
	Guar	Liab	Prem	BE**		Guar	Liab	Prem	BE**		Guar	Liab	Prem	BE**
65%	104.0	\$420.16	\$3.70	\$2.93	65%	104.0	\$420.16	\$3.45	\$2.73	65%	104.0	\$420.16	\$3.20	\$2.53
70%	112.0	\$452.48	\$4.91	\$4.01	70%	112.0	\$452.48	\$4.58	\$3.74	70%	112.0	\$452.48	\$4.24	\$3.46
75%	120.0	\$484.80	\$7.40	\$6.22	75%	120.0	\$484.80	\$6.90	\$5.80	75%	120.0	\$484.80	\$6.39	\$5.37
80%	128.0	\$517.12	\$13.36	\$11.54	80%	128.0	\$517.12	\$12.45	\$10.75	80%	128.0	\$517.12	\$11.54	\$9.96
85%	136.0	\$549.44	\$25.31	\$22.48	85%	136.0	\$549.44	\$23.59	\$20.95	85%	136.0	\$549.44	\$21.86	\$19.42

RA with Enterprise Unit Discount (EU)

Discount Based on Number of SECTIONS Farmed per Crop - Below Rates Based on 160 Bu APH

2 Sections					5 Sections					10 Sections				
	Guar	Liab	Prem	BE**		Guar	Liab	Prem	BE**		Guar	Liab	Prem	BE**
65%	104.0	\$420.16	\$4.67	\$3.81	65%	104.0	\$420.16	\$4.31	\$3.56	65%	104.0	\$420.16	\$3.70	\$3.14
70%	112.0	\$452.48	\$6.90	\$5.95	70%	112.0	\$452.48	\$6.51	\$5.69	70%	112.0	\$452.48	\$5.84	\$5.23
75%	120.0	\$484.80	\$11.08	\$9.89	75%	120.0	\$484.80	\$10.59	\$9.56	75%	120.0	\$484.80	\$9.74	\$8.97
80%	128.0	\$517.12	\$20.70	\$18.91	80%	128.0	\$517.12	\$19.95	\$18.41	80%	128.0	\$517.12	\$18.68	\$17.51
85%	136.0	\$549.44	\$39.58	\$36.72	85%	136.0	\$549.44	\$38.41	\$35.95	85%	136.0	\$549.44	\$36.37	\$34.54

Visit www.hanford-ins.com to see if your hybrid qualifies for the Biotechnology Endorsement

For more information call, e-mail or visit us online:

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PRICES

Crop: Beans Type: Grain Practice: Non Irrigated Price: APH=\$9.90, CRC=\$8.80 RA=\$8.80, GRIP=\$8.80	Crop Year: 2009 RA Price Vol: 0.31 CRC Low PF: 1.831 CRC Hi PF: 1.831	Expected Cty Yld: 51.1	GRIP Coverage Level					
			70%	75%	80%	85%	90%	
			Trigger (\$)	\$315.00	\$337.50	\$360.00	\$382.50	\$405.00
			Liability/Acre	\$675	\$675	\$675	\$675	\$675
		Premium/Acre	\$9.08	\$14.55	\$21.26	\$32.74	\$48.84	

Individual Plans

APH \$9.90					CRC \$8.80					RA-HPO \$8.80				
	Guar	Liab	Prem			Guar	Liab	Prem			Guar	Liab	Prem	
45 Bu					45 Bu					45 Bu				
65%	29.3	\$290.07	\$3.21		65%	29.3	\$257.84	\$5.56		65%	29.3	\$257.84	\$5.77	
70%	31.5	\$311.85	\$4.59		70%	31.5	\$277.20	\$7.86		70%	31.5	\$277.20	\$8.69	
75%	33.8	\$334.62	\$7.06		75%	33.8	\$297.44	\$12.06		75%	33.8	\$297.44	\$13.59	
80%	36.0	\$356.40	\$11.16		80%	36.0	\$316.80	\$19.15		80%	36.0	\$316.80	\$21.50	
85%	38.3	\$379.17	\$17.88		85%	38.3	\$337.04	\$30.98		85%	38.3	\$337.04	\$34.01	
55 Bu					55 Bu					55 Bu				
65%	35.8	\$354.42	\$3.10		65%	35.8	\$315.04	\$5.80		65%	35.8	\$315.04	\$5.92	
70%	38.5	\$381.15	\$4.43		70%	38.5	\$338.80	\$8.17		70%	38.5	\$338.80	\$9.18	
75%	41.3	\$408.87	\$6.81		75%	41.3	\$363.44	\$12.51		75%	41.3	\$363.44	\$14.62	
80%	44.0	\$435.60	\$10.77		80%	44.0	\$387.20	\$19.85		80%	44.0	\$387.20	\$23.43	
85%	46.8	\$463.32	\$17.24		85%	46.8	\$411.84	\$32.21		85%	46.8	\$411.84	\$37.47	
65 Bu					65 Bu					65 Bu				
65%	42.3	\$418.77	\$3.11		65%	42.3	\$372.24	\$6.20		65%	42.3	\$372.24	\$6.19	
70%	45.5	\$450.45	\$4.45		70%	45.5	\$400.40	\$8.70		70%	45.5	\$400.40	\$9.73	
75%	48.8	\$483.12	\$6.84		75%	48.8	\$429.44	\$13.28		75%	48.8	\$429.44	\$15.64	
80%	52.0	\$514.80	\$10.83		80%	52.0	\$457.60	\$21.06		80%	52.0	\$457.60	\$25.26	
85%	55.3	\$547.47	\$17.34		85%	55.3	\$486.64	\$34.22		85%	55.3	\$486.64	\$40.63	

CRC with Enterprise Unit Discount (EU)

Discount Based on Number of ACRES Farmed per Crop - Below Rates Based on 55 Bu APH

50-299 Acres					300-549 Acres					550+ Acres				
	Guar	Liab	Prem			Guar	Liab	Prem			Guar	Liab	Prem	
65%	35.8	\$315.04	\$2.21		65%	35.8	\$315.04	\$2.06		65%	35.8	\$315.04	\$1.95	
70%	38.5	\$338.80	\$3.03		70%	38.5	\$338.80	\$2.83		70%	38.5	\$338.80	\$2.68	
75%	41.3	\$363.44	\$4.74		75%	41.3	\$363.44	\$4.43		75%	41.3	\$363.44	\$4.19	
80%	44.0	\$387.20	\$8.86		80%	44.0	\$387.20	\$8.29		80%	44.0	\$387.20	\$7.84	
85%	46.8	\$411.84	\$17.32		85%	46.8	\$411.84	\$16.21		85%	46.8	\$411.84	\$15.33	

RA with Enterprise Unit Discount (EU)

Discount Based on Number of SECTIONS Farmed per Crop - Below Rates Based on 55 Bu APH

2 Sections					5 Sections					10 Sections				
	Guar	Liab	Prem			Guar	Liab	Prem			Guar	Liab	Prem	
65%	35.8	\$315.04	\$2.78		65%	35.8	\$315.04	\$2.48		65%	35.8	\$315.04	\$1.97	
70%	38.5	\$338.80	\$4.25		70%	38.5	\$338.80	\$3.91		70%	38.5	\$338.80	\$3.35	
75%	41.3	\$363.44	\$6.96		75%	41.3	\$363.44	\$6.54		75%	41.3	\$363.44	\$5.84	
80%	44.0	\$387.20	\$13.19		80%	44.0	\$387.20	\$12.56		80%	44.0	\$387.20	\$11.49	
85%	46.8	\$411.84	\$25.50		85%	46.8	\$411.84	\$24.49		85%	46.8	\$411.84	\$22.81	

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