

CROP

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BIOTECH YIELD ASSURANCE (BYA)



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INTRODUCTION

For the 2011 Crop Year, ProAg will be offering Biotech Yield AssuranceSM (BYA) coverage on corn and soybean policies in Illinois, Indiana, Iowa and Minnesota. Leveraging a farmer's Yield Protection or Revenue Protection policy, the program links the policy to the yield benefits of Genuity[®] Roundup Ready 2 Yield[®] soybeans, Genuity SmartStax[™] and SmartStax[™] corn.

For an incremental premium, BYA will enable eligible farmers to increase coverage by 10 percent of the existing yield guarantee for each insured unit that is 100 percent planted to Genuity Roundup Ready 2 Yield soybeans in the states of Illinois, Indiana, Iowa and Minnesota and each insured unit that is 95 percent planted to Genuity SmartStax and SmartStax corn in the states of Iowa and Minnesota.

This is the second program developed by Monsanto which ProAg[®] has participated in. In 2008, Monsanto originated the Biotech Yield Endorsement program, the original program behind the Biotechnology Endorsement (BE), which lowers insurance premiums for corn farmers in 12 states who meet the program eligibility requirements and plant qualifying corn hybrids.

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80 Years

FAQS ABOUT BYA

Q. What states are eligible for Biotech Yield Assurance in 2012?

- A. The eligible states for Genuity Roundup Ready 2 Yield soybeans include Indiana, Illinois, Iowa, and Minnesota, pending state approval. Eligible states for Genuity SmartStax corn include Iowa and Minnesota, pending state approval.



Q. How does Biotech Yield Assurance work?

- A. To be eligible for Biotech Yield Assurance, farmers must plant 100% of Genuity Roundup Ready 2 Yield soybeans or plant at least 95% Genuity SmartStax corn at the insured unit level. Biotech Yield Assurance increases participating grower's coverage level by up to 10% of existing APH yield guarantee.
- The BYA Yield Guarantee will not be applied to any prevented planting or high-risk acreage.
 - The BYA Yield Guarantee will not be available for late planted crops.
 - For Revenue Protection policies, BYA will only supplement the yield component of the Revenue Protection. There is no supplemental additional protection provided to the price component.

Q. Which insurance policies qualify for Biotech Yield Assurance?

- A. Yield Protection and Revenue Protection policies qualify.

Q. Which insurable units are allowed?

- A. Three different units are allowed: enterprise, basic and optional units.
- **Enterprise Unit** All soybeans or corn in a county.
 - **Basic Unit** All soybeans that is owned and cash rented, plus one unit of each share rent landlord.
 - **Optional Unit** Township section of basic units.
- All of the above divisions apply to farmland in a county. If a farmer has land in more than one county, the above divisions apply to each county.

Q. How do I sign up?

- A. Speak with your ProAg agent to sign up and for additional qualifications.

ProAg® is among the fastest growing crop insurance companies in the industry. We strive to serve our clients' best interests by remaining singularly focused on our specialized line of business – crop insurance. While our nation weathers economic storms, ProAg, as a wholly owned subsidiary of CUNA Mutual Group, is positioned as a financially strong and well-capitalized insurer. With more than 80 years of service to our agents & insureds, we stand committed to continuing the principles that ProAg was founded on: **Integrity, Loyalty and Customer Service.**

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The information in this brochure is a general overview of the program. Please consult your local ProAg agent to confirm availability in your region.

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