



ECO + AIM

TARGET YOUR INDIVIDUAL FARM

ProAg's Added Individual Modifier (AIM) policy supplements the coverage provided by the Enhanced Coverage Option (ECO) and underlying MPCl policies. The AIM policy allows insureds the opportunity to supplement their MPCl and ECO coverage with additional coverage against yield loss and/or revenue loss within the selected coverage band provided by ECO.

ECO indemnities are based, in part, on final county yields. ECO final yield data may not be available until the summer of the year following harvest. The AIM policy extends the ECO coverage at harvest time to include your individual harvested production for corn and soybeans.

The AIM policy matches the underlying ECO policy, except if the underlying ECO is RP or RPHPE, they may select YP on the AIM policy.

How coverage is determined

- » At harvest time, the ECO policy uses **county average yields** released by RMA to determine any possible indemnities.
- » The AIM policy sets you apart from your neighbor and uses **your individual harvested production** to determine any possible indemnities.

The AIM indemnity (if any) then subtracts the ECO indemnity (if any) for a final AIM indemnity. It is possible to receive an ECO indemnity and no AIM indemnity or vice versa. It is also possible to get a partial ECO indemnity and a partial AIM indemnity, depending upon RMA's determined area yield and individual-based harvested production.

POLICY HIGHLIGHTS

- » The AIM policy is an annual policy. An application and request for coverage must be submitted each year. The AIM trigger level (95% or 90%) may be equal to or less than the underlying ECO trigger level selected.
- » All pertinent information must be received by ProAg for the related ECO and MPCl policy covering all MPCl-insurable acres to be planted in which the insured will have a share.
- » The combined value of the supplement coverage provided by the AIM policy and the coverage provided by the applicable ECO and MPCl policy may not exceed the value of the Approved Yield multiplied by the MPCl price election.
- » Unless otherwise stated in the AIM policy, the terms and conditions established by the ECO and MPCl policy, including deadlines (like for sales closing, cancellation and acreage reporting) apply to the AIM policy.
- » The liability of the underlying ECO policy will be used to calculate the liability of the AIM policy. The liability **may not be combined** with the underlying ECO policy.

AVAILABILITY

Crops covered under this policy are corn and soybeans within the states where ProAg has established an AIM coverage rate.

Please contact your trusted ProAg agent for a more detailed listing or learn more at ProAg.com/AIM.

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