

Livestock Revenue Protection

Commodity	Type	100% Coverage Expected Ending Value	Producer Premium Per CWT	End Date
Fed Cattle	Steers & Heifers	\$ 179.49	\$ 4.45	12/03/2024
Fed Cattle	Steers & Heifers	\$ 179.35	\$ 5.12	12/31/2024
Fed Cattle	Steers & Heifers	\$ 179.74	\$ 5.33	01/28/2025
Fed Cattle	Steers & Heifers	\$ 180.20	\$ 5.88	03/04/2025
Fed Cattle	Steers & Heifers	\$ 181.08	\$ 5.93	04/01/2025
Fed Cattle	Steers & Heifers	\$ 181.58	\$ 6.85	04/29/2025
Fed Cattle	Steers & Heifers	\$ 177.62	\$ 6.74	06/03/2025
Fed Cattle	Steers & Heifers	\$ 175.60	\$ 7.19	07/01/2025
Fed Cattle	Steers & Heifers	\$ 174.28	\$ 7.08	07/29/2025
Fed Cattle	Steers & Heifers	\$ 173.61	\$ 7.87	09/02/2025

*Prices above from time of printing 9/3/2024. Numbers used are subject to change.

*Fed Cattle - includes ALL fed cattle

Commodity	Type	100% Coverage Expected	Producer Premium Per CWT	End Date
Feeder Cattle	Steers Weight 1	\$ 259.08	\$ 6.24	12/03/2024
Feeder Cattle	Steers Weight 1	\$ 257.15	\$ 6.88	12/31/2024
Feeder Cattle	Steers Weight 1	\$ 256.44	\$ 7.10	01/28/2025
Feeder Cattle	Steers Weight 1	\$ 256.30	\$ 8.05	03/04/2025
Feeder Cattle	Steers Weight 1	\$ 257.27	\$ 8.78	04/01/2025
Feeder Cattle	Steers Weight 1	\$ 259.76	\$ 9.51	04/29/2025
Feeder Cattle	Steers Weight 1	\$ 262.52	\$ 10.64	06/03/2025
Feeder Cattle	Steers Weight 1	\$ 265.98	\$ 11.08	07/01/2025
Feeder Cattle	Steers Weight 1	\$ 268.09	\$ 11.32	07/29/2025

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*Feeder Cattle - also available for heifers, dairy, or brahman, call to request a specific quote.

*Quotes also available for swine, please call to discuss

Notes:

Premium listed is after subsidy applied. Multiply Premium/cwt by your target cwt/head for premium/head. Cattle must be marketed within 60 days prior to the end date.

Available coverage selection is 70-100%. CWT stands for hundredweight.

Livestock Revenue Protection FAQ'S:

Why should I sign up?

- Protect your investment, up to 100% of the expected futures price
- Subsidized choice to add a floor to your pricing index
- Customized protection – based on your intended sales month and target weight

How do I get more information?

- Contact your *Citizens* Crop Insurance Agent, we will put you in contact with one of our *Citizens* livestock specialists to assist you

What information will I need to provide?

- Month you intend to sell - you have 60 days prior to the end of your contract to sell the animals
- Approximate sales weight per head
- Number of head

When is it available for quote and/or purchase?

- Quotes available Mon – Fri
- Insurance period is in effect between 13-52 weeks from sales date, depending on your selection
- Must be purchased at least 13 weeks prior to end of coverage
- Purchasing an endorsement – they are available after markets close for the day. Your agent will explain this in more detail and walk you through the process
- Premium is not due until after the end of your contract month

Is there a minimum number of head to sign up?

- You can sign up as many of your animals as you desire

What if I sell to a private party?

- Simply keep a sales record of the date, weight, and number of head sold

What about selling multiple groups of cattle throughout the year?

- Yes, you can have multiple endorsements to protect your different groups

Is it a lot of paperwork?

- Just two documents are required, an application and your endorsement

Who keeps track of a possible claim?

- NAU Country Insurance keeps track of your contract prices and will send you a notification of 'probable loss' or 'no loss' at the end of your insurance period
- Prices are determined by CME and Agri-Marketing Services data

What do I need to provide if I have a claim?

- Sales record including date, weight, and number of head sold



Dairy Revenue Protection

Dairy Revenue Protection			Trigger Price 95% of Expected Price	Premium Per Cwt
Jan-Mar 2025	Expected Price			
Class III	\$ 20.00		\$ 19.0000	\$ 0.36
Class IV	\$ 21.69		\$ 20.6055	\$ 0.37
Apr-June 2025	Expected Price			
Class III	\$ 19.09		\$ 18.1355	\$ 0.45
Class IV	\$ 21.45		\$ 20.3775	\$ 0.47
July-Sept 2025	Expected Price	Test Pounds		
Butterfat	\$ 3.2800	3.50 =	\$ 11.48000	\$ 18.3020
Protein	\$ 1.9639	3.00 =	\$ 5.89170	
Other Solids	\$ 0.3322	5.70 =	\$ 1.89354	
Nonfat Solids		8.70 =	-	
Expected Price			\$ 19.2652	\$ 0.44

*Prices above from time of printing 9/3/2024. Numbers used are subject to change.

Notes:

Premium listed is *after* subsidy applied. Available coverage selection is 80-95%. Multiply Premium/cwt by your total cwt/quarter to get your total quarterly premium. Choice of basing your price on Class III, Class IV, or components. Class III and Class IV may be combined for a weighted average of each price, to equal 100%. CWT stands for hundredweight.



Dairy Revenue Protection FAQ'S:

Why should I sign up?

- Protect your investment, up to 95% of the expected futures price
- Subsidized choice to add a floor to your pricing index
- Choice of Class III, Class IV, or components to base your price selection

How do I get more information?

- Contact your *Citizens* Crop Insurance Agent, we will put you in contact with one of our *Citizens* dairy specialists to assist you

What information will I need to provide?

- Pounds of milk you would like to cover for a quarterly period

When is it available for quote and/or purchase?

- Quotes available Mon – Fri
- Insurance periods are quarterly
- Must be purchased at least 14 days prior to new quarter
- Purchasing an endorsement – they are available after markets close for the day. Your agent will explain this in more detail and walk you through the process
- Premium is not due until after the end of your contract month

Is there a minimum number of pounds to sign up?

- You can do any amount of your expected quarterly production

What about signing up for multiple quarters?

- Yes, you sign up for the same or different endorsements throughout the year, as long as it is not covering the same pounds of milk in the same quarter
- You can sign up for up to 5 quarters at a time

Is it a lot of paperwork?

- Just two documents are required, an application and your endorsement

Who keeps track of a possible claim?

- NAU Country Insurance keeps track of your contract prices and will send you a notification of 'probable loss' or 'no loss' at the end of your insurance period
- Prices are determined by CME and National Ag Statistics Services data

What do I need to provide if I have a claim?

- A copy of your milk sales from your creamery
- Components must be within 90% of your declared production
- Milk pounds must be within 85% of your declared production.



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