



Crop Division

## Margin Protection

*Coverage for an unexpected decrease in  
your operating margin*

*(Available in operating margins in select states)*



for all the *great* you do<sup>®</sup>

## Our GREAT story



With **over 100 crop and livestock offerings**, we understand American Agriculture.



Coverages available in **over 40 states**.



Great American is the only **American Owned AIP** in the top 5.



We are backed by the strength of “A” or better rating by AM Best for **115 years or more**.



## Margin Protection

### Protect Your Margin When It Matters Most

Margin Protection (MP) helps safeguard your operation against unexpected declines in operating margin—when revenue falls, input costs rise or both. Rather than focusing on yield alone, Margin Protection uses county-level estimates to insure the margin between crop revenue and select input costs.

Because this coverage is area-based, it reflects average conditions in your county and may not match your individual experience. When the county’s harvest margin drops below the trigger margin, Margin Protection can help offset a portion of that shortfall.

### How Margin Protection Works

Expected Margin is calculated as:

$$\begin{aligned} & \text{Expected County Revenue} \\ & - \text{Expected Input Costs} \\ \hline & = \text{Expected Margin} \end{aligned}$$

The Trigger Margin is set by applying your chosen coverage level and deductible. If the actual harvest margin for the county falls below this trigger, a loss may be paid.

Coverage levels range from 70% to 95%, with higher levels providing greater protection but higher premiums.

## Flexible Coverage Options

Margin Protection may be purchased:

- ✓ As a standalone policy, or
- ✓ In combination with Yield Protection (YP) or Revenue Protection (RP) from the same Approved Insurance Provider.

When combined with YP or RP, you may receive a premium credit since indemnities from one policy can offset payments from the other. Optional coverages and endorsements are allowed on the base policy, except the Supplemental Coverage Option (SCO), Enhanced Coverage Option (ECO) and Margin Coverage Option (MCO) when Margin Protection is elected.

Not available on base policy when MP is elected:

- ✗ Enhanced Coverage Option (ECO)
- ✗ Supplemental Coverage Option (SCO)
- ✗ Margin Coverage Option (MCO)

## Harvest Price Option Available

Producers may also elect Margin Protection with the Harvest Price Option (MP-HPO). If harvest prices exceed projected prices, the expected revenue used to calculate the trigger margin is reset using the higher harvest price—providing added flexibility in higher-price environments.

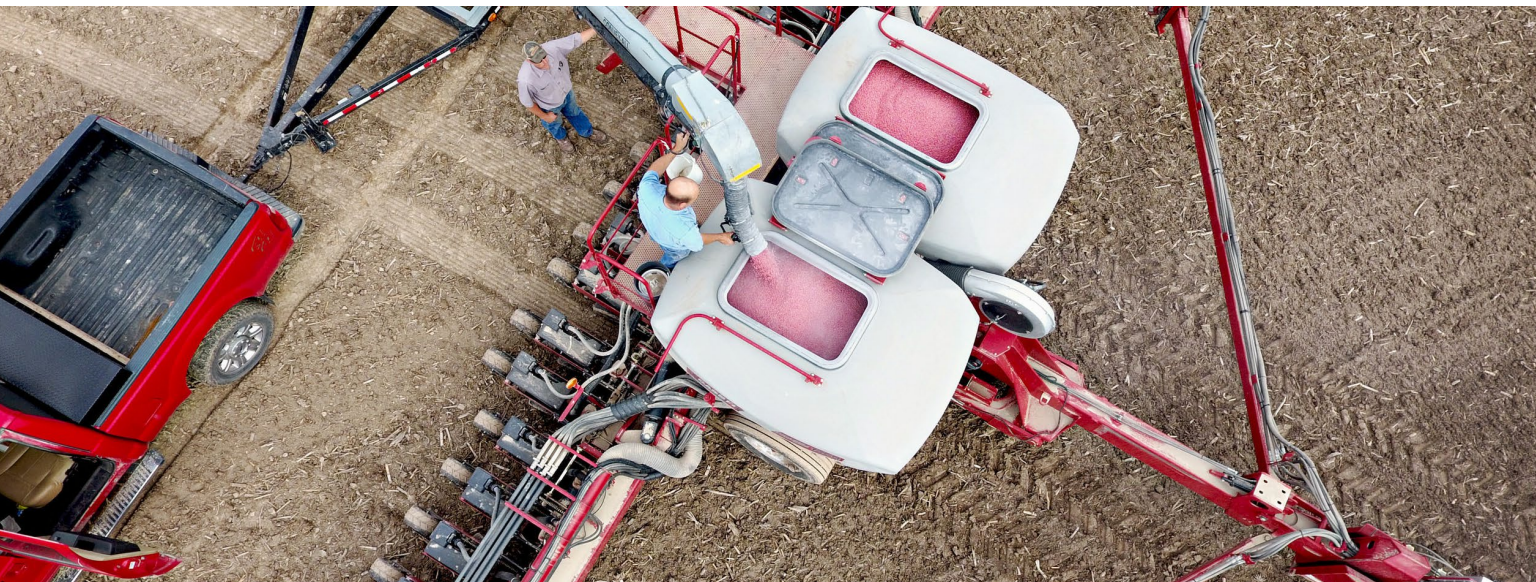
## Inputs Considered in Margin Protection

Margin Protection reflects changes in select variable input costs while assuming other expenses remain fixed from planting through harvest.

### Inputs Subject to Price Change Include:

<b>Corn</b>	Diesel, Urea, DAP, Potash, Interest
<b>Soybeans</b>	Diesel, DAP, Potash, Interest
<b>Rice</b>	Diesel, Urea, DAP, Potash, Interest
<b>Wheat</b>	Diesel, Urea, MAP, Potash, Interest

Fixed costs—such as seed, machinery and most operating expenses—are not adjusted for price changes.

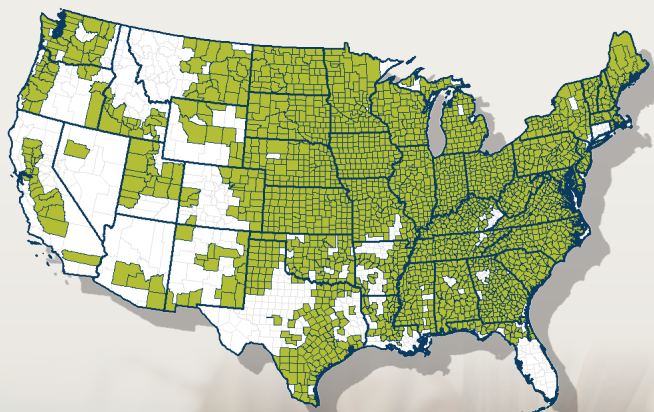


## Eligible Crops and Availability

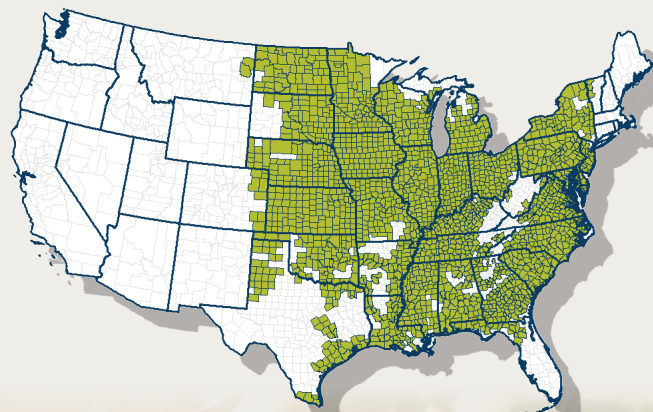
Margin Protection is available in select counties for corn, soybean, rice and wheat crops.

*Availability varies by crop and state and is illustrated in county-level availability maps. Always consult the Margin Protection actuarial documents or your crop insurance agent to confirm final county availability and policy details.*

### Corn



### Soybeans

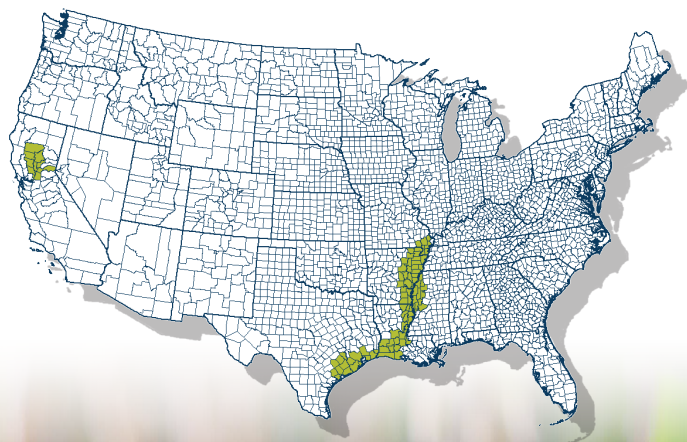


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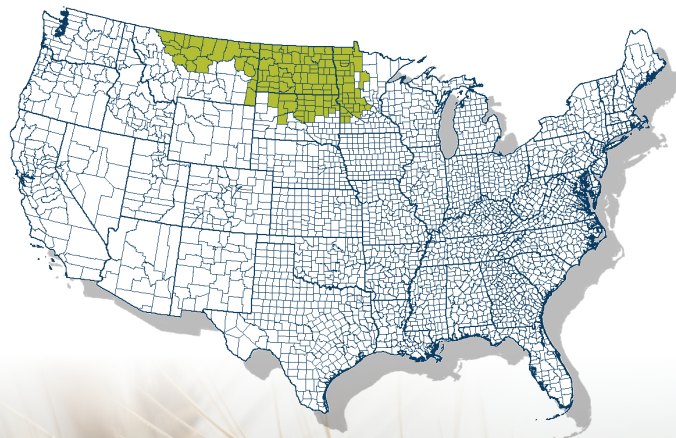
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### Rice



### Wheat





### Important Sales Closing Dates

For most MP crops, the sales closing date is earlier than traditional spring crop insurance policies.

IMPORTANT DATES TO REMEMBER	
<b>September 30</b>	Sales closing for corn, soybeans and spring wheat
<b>Undetermined</b>	Sales closing for rice varies by state and country

Plan early to ensure Margin Protection fits into your overall risk management strategy.

### Loss Payments

A payment may be triggered if the county harvest margin is less than the trigger margin. Any indemnity paid under a Yield or Revenue Protection policy will be subtracted from a Margin Protection loss for the same crop.

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Indemnities are issued once final county yields are released—typically in the spring following harvest.

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### Where to Purchase

Margin Protection is available from authorized crop insurance agents. Coverage must be purchased before the applicable sales closing date.

Talk with your agent to determine how Margin Protection may complement your existing coverage to help you manage your margin risk ahead of the growing season.



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