



Crop Division

MPowerD™

*Additional protection complementary to the
Margin Protection policy*



for all the *great* you do®

Our GREAT story



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



Today, we write policies 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**.



MPowerD™

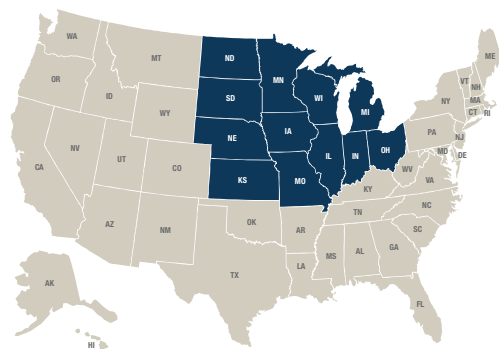
Overview

MPowerD allows the producer to complement the Margin Protection (MP) policy by purchasing additional alternative price discovery methods beyond those offered under the MP plan of insurance.

Growers interested in Margin Protection have a strong interest in protecting risks associated with yield, commodity prices, and the prices of production inputs. MPowerD provides these growers the ability to take additional action by customizing the price discovery for commodity prices to better match their own marketing and risk management needs.

Optional price discovery methods include:

- 70% to 95% of Margin Protection coverage and/or
- One or more price discovery periods
- Lock in current market price
- Guarantee a premium to the projected price
- Choose to insure only a portion of your liability
- Flexible coverage by practice



MPowerD is available for corn and soybean crops in most counties of the states indicated on the above map where a Margin Protection policy is offered on the insured crop.

MPowerD™

Policy Provision Highlights

Coverage Limits: A producer may select any MPowerD coverage level from the choices offered. The MPowerD coverage level choices will be specified by the premium estimation tool.

Scope of Coverage: The policy will pay a loss whenever the harvest margin is less than the MPowerD trigger. The policy uses the MP insurance plan assuming a single unit by practice when determining the MPowerD loss payment based on the coverage level(s) applicable to the insured acreage. If the insured plants multiple practices to a crop that is insurable in a county, a separate coverage, MPowerD trigger, and harvest margin, and loss payment will be established for each insurable practice.

Insured Acreage: All planted acreage in a county that is insured under the producer's MPCl coverage will be insured under the policy, except acreage which is not insurable under this policy as described by the premium estimation tool. Acreage for which prevented planting payments are made or that is otherwise insurable under MPCl, but is not planted, is not insurable under this policy.

Limitation on Availability: The premium estimation tool will specify insurable crop types, practices and estimate premium rates for a county.

Coverage Term: The insurance period begins the earlier of: 1. The date when your application for coverage is accepted by us; or 2. The date any portion of the insurable acreage is planted.

The insurance period ends at the earlier of: 1. The date the insured crop is destroyed or, 2. RMA releases harvest margins for the MP plan, or 3. The date that the policy is canceled by either you or us or is voided by us.



MPowerD™

Example

1. Let's assume the following prices:

CEPP Spring Projected Price: \$4.25/bu

Dec 1 - Dec 31 Alternative Price

Discovery Period: \$4.10/bu

April 1 - April 30 Alternative Price

Discovery Period: \$4.50/bu

The RMA harvest price is \$4.00/bu. The indemnity payable for the MP-HPO insurance plan is \$54.75.

The April 1- 30 Alternative Price Discovery price of \$4.50 is the highest of the alternative or projected prices. Our producer selected an MPowerD price cap of \$.25. Since the highest alternative price discovery value of \$4.50 is greater than the CEPP projected price, but less than or equal to the maximum price movement (CEPP Projected Price + the MPowerD cap), an indemnity under MPowerD may be payable.

MPowerD online

All premium estimates are provided through a secure interactive web portal. Agents can help a grower get a quote, customize coverage and even complete an application through this portal.

Calculating the MPowerD indemnity

\$4.50	x	150.0	=	\$675.00
MPowerD Price		Expected Cnty Yld		MPowerD Expected Revenue
\$675.00*	(1-	95%) =	\$33.75
Expected MP Rev.		MPowerD Coverage %		MPowerD Deductible
\$675.00	-	\$33.75	-	\$278.44
MPowerD Expected Revenue		MPowerD Deductible		MP Expected Costs
			=	\$362.81
				MPowerD Trigger Margin

Indemnity Scenario This is for educational purposes only

MP-HPO Trigger Margin				
(Expected MP County Revenue)		(Expected MP Cost)		
(150)	x	\$4.25) -	\$278.44 = \$359.06
RMA Expected Cnty Yield		Higher of MP-HPO Projected or Harvest Price		MP Expected Costs (\$/ac)
				Expected Margin (\$/ac) from RMA
\$637.50*	(1-	95%) =	\$31.88
Expected MP-HPO County Revenue (\$/ac)		MP Coverage Level (70% - 95%)		Deductible (\$/ac)
\$359.06	-	\$31.88	=	\$327.19
Expected Margin (\$/ac)		Deductible (\$/ac)		MP-HPO Trigger Margin (\$/ac)
				MP Limit of Liability
				\$726.75
				Max MP Proj:Husts Espt Cnty Yld*Level* Productivity Factor

MP-HPO Revenue to Count				
(140)	x	\$4.00) -	\$278.44 = \$281.56
RMA Final Cnty Yield		Crop Ins. Harvest Price		MP-HPO Harvest Costs (\$/ac)
				MP-HPO Harvest Margin (\$/ac)

Indicated MP-HPO Policy Estimated Indemnity				
(\$327.19)	-	\$281.56) x	120%
Final MP-HPO Trigger		MP-HPO Harvest Margin		MP-HPO Protection Factor
				MP-HPO (MP Indemnity limited by the MP limit of liability)
				\$54.75

MPowerD Indemnity Estimate				
((\$362.81)	-	\$281.56)	120%
MPowerD® Trigger Margin		MP-HPO Harvest Margin		MPowerD Protection Factor
				MP-HPO Policy Indemnity
= \$42.75)	x	100%	=	\$42.75 (\$'s per 100% share acre)
Margin Loss		Liability Adjustment Factor		MPowerD Indemnity



Crop Division

301 E. Fourth St.
Cincinnati, OH 45202
800-545-4269
GreatAmericanCrop.com

for all the *great* you do[®]

Great American
Insurance Company

115⁺ years with an **A** or better
rating by AM Best

MPowerD[™] is a trademark of Watts & Associates, Inc. Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage may not be available in all 50 states. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American[®] and Great American Insurance Group[®] are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company. All rights reserved. 5522-CRP (05/25)

American Owned

