



GREATAMERICAN[®]
INSURANCE GROUP

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™

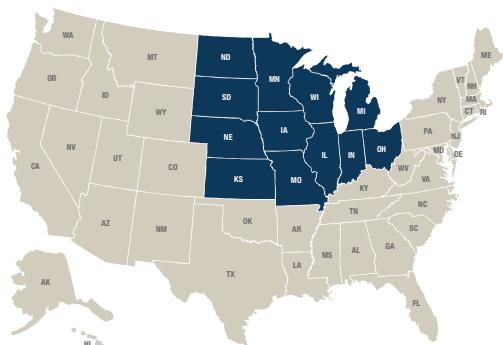
Overview

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 MPCI 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 MPCI, 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)	MP Limit of Liability
\$359.06	-	\$31.88	\$726.75
Expected Margin (\$/ac)	Deductible (\$/ac)	=	Max MP ProjHsts Espt Cnty Yld/Level Productivity Factor
			MP-HPO Trigger Margin (\$/ac)

MP-HPO Revenue to Count

$$(\text{140} \times \$4.00) - \$278.44 = \$281.56$$

RMA Final Cnty Yield	Crop Ins. Harvest Price	MP-HPO Harvest Costs (\$/ac)	MP-HPO Harvest Margin (\$/ac)
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Indicated MP-HPO Policy Estimated Indemnity

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

MPowerD Indemnity Estimate

(\$	\$362.81	-	\$281.56)	120%)	-	\$54.75
	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		MPowerD Indemnity			



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for all the *great* you do®

Great American
Insurance Company

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

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