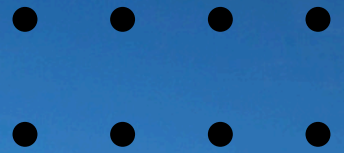




**Agi3**

intelligence in insurance



# AGRIENHANCE<sup>TM</sup> CROP INSURANCE

Your Farm isn't average, so your crop insurance shouldn't treat you that way!



310-400 Fort Whyte Way,  
Oak Bluff MB R4G 0B1



[www.agi3.ai](http://www.agi3.ai)



[information@agi3.ai](mailto:information@agi3.ai)

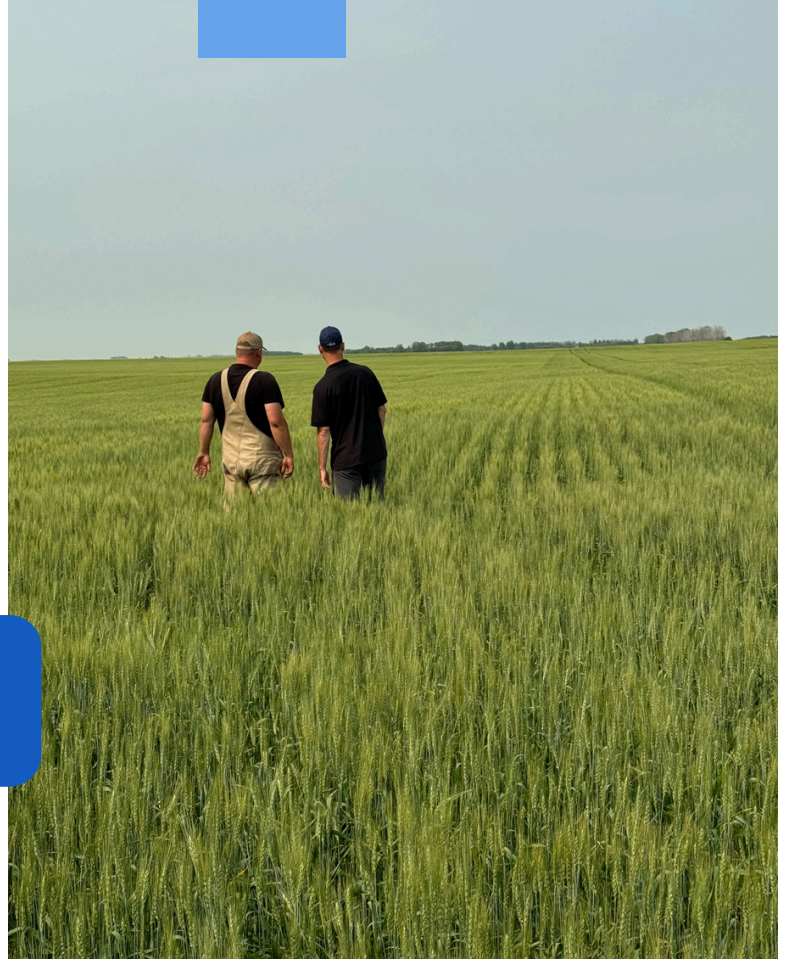


# THE AGI3 DIFFERENCE

Founded in 2021, Agi3 brings together a leadership team with nearly a century of combined experience in agriculture, risk management, and technology. With over 3 million acres already supported by our innovative platform, we're more than just an insurance provider. Agi3 is building a digital ecosystem tailored to meet the unique needs of today's farmers, offering advanced solutions to protect and grow your farm.

## LEVERAGING TECHNOLOGY

With cutting-edge AI and the proven backing of Economical Insurance, part of Definity—one of Canada's leading property and casualty insurers with over 150 years of experience dating back to 1871—Agi3 delivers the strong, dependable coverage your farm deserves. Our AgriEnhance insurance is designed with your farm's unique needs in mind, ensuring your hard work is protected with reliable and customized coverage you can trust.



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# WHY CHOOSE AGI3?



## YIELD-BASED COVERAGE

Protect your farm's working layer to support investments and secure cash flow, even in challenging seasons.



## ENHANCED PROTECTION

Maximize your current plan to fill coverage gaps and protect where you need it most—customized coverage, tailored by you.



## FLEXIBLE OPTIONS

Choose from Individual Crop, Co-insurance, or Whole-Farm protection to match your unique needs.



## INDIVIDUALIZED

Benefit from risk analysis and pricing down to the legal land description (LLD) level, ensuring coverage is precisely tailored to your farm.



## SAVE TIME

Experience our white-glove service with hassle-free onboarding and real-time quotes—no financial information required, and easy access to all your farm policies in one place.



## FAST & RELIABLE CLAIMS

Get paid quickly with our streamlined claims process, backed by advanced technology and the financial strength of Economical Insurance.



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# COMPLETE FARM PROTECTION



## AGRIENHANCE CROP INSURANCE

At Agi3, we see insurance as more than just protection—it's an opportunity to drive better decisions and improve your farm's returns. Our AgriEnhance Suite of Products is crafted to provide farmers with flexible, tailored coverage that goes beyond safeguarding your operations. With AgriEnhance, you can make confident, forward-looking investments in your farm, enhancing your profitability and helping you achieve your long-term goals.



### INDIVIDUAL CROP

Protect each crop type with customizable yield-based coverage. Choose to insure one or all crops, with various indemnity bands and coverage levels to match your needs.

- Insure all acres of selected crops.
- Customize coverage and levels per crop.



### CO-INSURANCE

Layer your coverage by choosing how much risk you're comfortable retaining, allowing for a customized approach with higher trigger levels at lower premiums.

- Complements government programs seamlessly.
- Share risk to balance coverage and premium.



### WHOLE-FARM

Simplified coverage with a single comprehensive policy for all crops, reflecting overall farm performance.

- Premium discounts for diversification.
- Elevated coverage levels for qualifying farms.



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# HOW IT WORKS



## DETERMINE EXPECTED YIELDS

Expected Yields are set for each crop based on your farm's performance.



## ESTABLISH EXPECTED REVENUE

Your Expected Revenue is based on a fixed crop price, providing consistent protection throughout the policy period.



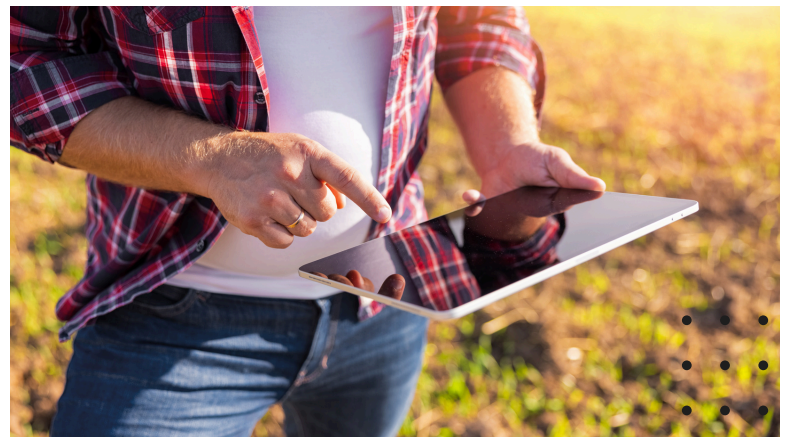
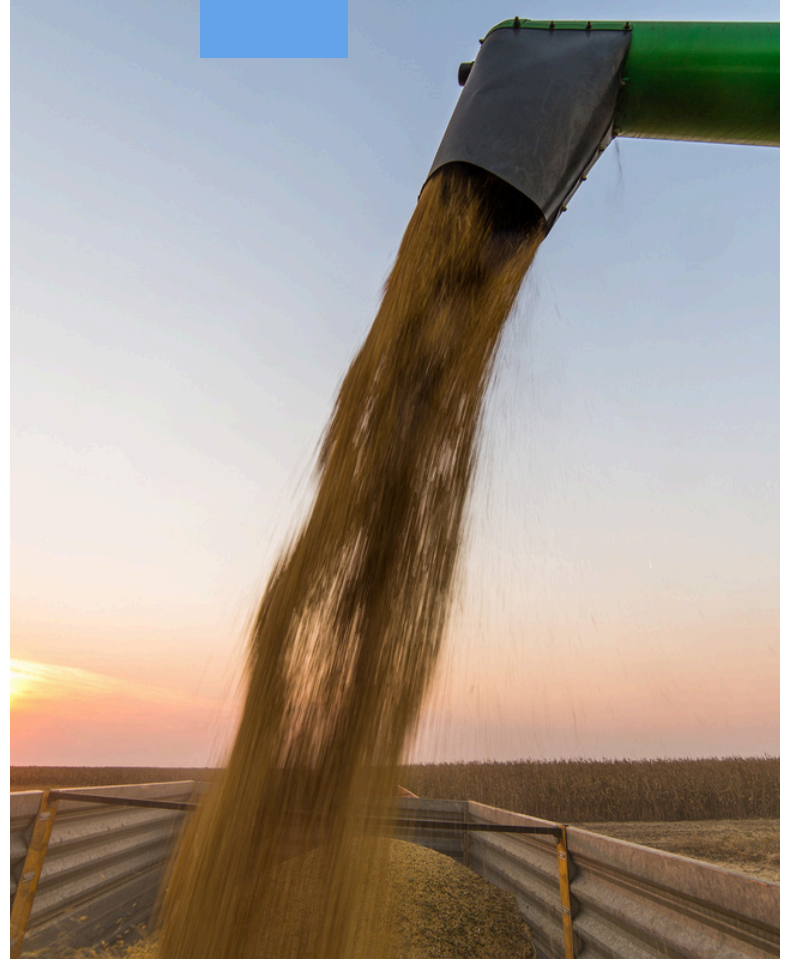
## CUSTOMIZE YOUR COVERAGE

Tailor your protection with flexible coverage triggers, band sizes, and co-insurance options that fit your farm's needs.



## LOSS EVALUATION

Losses are assessed based on your farm's performance. Reporting and processing claims are fast and straightforward.



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# GET STARTED WITH AGI3



## QUICK SETUP WITH ESSENTIAL INFORMATION

Customize your coverage with minimal information required:

- Contact Information
- 2025 Crop Plan
- Field Names, Acres & Associated LLDs

## BEST COMBINATION FOR OPTIMAL COVERAGE

- 10-Year Historical Yields
- Most recent provincial crop insurance coverage
- Shapefiles for field boundaries (with field names)

No other financial information needed.

## STRENGTH YOU CAN RELY ON

|   |   |
|---|---|
| INDEMNITY BAND                          | \$100, \$125, \$150 PER ACRE  |
| COVERAGE LEVEL                          | 70%, 75%, 80% TRIGGER POINTS  |
| INSURABLE CROPS                         | Barley, Canola, Corn, Field Peas, Flax, Lentils, Oats, Soybeans, Wheat - (Red Spring, Durum, Prairie Spring, Northern Hard Red)<br><i>*List may change as additional insurable crops are added*</i>                                     |
| CO-INSURANCE<br>(Individual Crops Only) | <ul style="list-style-type: none"><li>• Only available with \$150 indemnity band &amp; 80% coverage level</li><li>• 4 options available that split the \$150 band in to 3 x \$50 intervals with various Co-Insurance Options.</li></ul> |

## INSURED PERILS

The policy covers uncontrollable, natural hazards to growing/standing crop, during the insured growing season.

- Drought, Excessive Rain, Hail, Flood, Frost, Snow, Wind, Lightning, Hurricane, Tornado, Accidental Fire
- Damage Caused by Wildlife, Insects, Gophers, Plant Disease



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# COVERAGE EXAMPLES

## SCENARIO: UNFAVOURABLE YEAR FOR CANOLA

| SCENARIO | CROP   | ACRES | EXPECTED YIELD (BU/AC) | PROBABLE PRICE (\$/AC) | EXPECTED REVENUE (\$/AC) | BAND SIZE | COVERAGE LEVEL |
|----------|--------|-------|------------------------|------------------------|--------------------------|-----------|----------------|
|          | DURUM  | 4,000 | 45 BU                  | \$10.00                | \$450                    | \$150     | 80%            |
|          | BARLEY | 4,000 | 70 BU                  | \$6.00                 | \$420                    | \$150     | 80%            |
|          | CANOLA | 2,000 | 50 BU                  | \$15.00                | \$750                    | \$150     | 80%            |

| CLAIM RESULTS | CROP   | ACTUAL YIELD (BU/AC) | INDIVIDUAL CROP COVERAGE CLAIM | WHOLE FARM COVERAGE CLAIM  | CO-INSURANCE CLAIM<br>3 X \$50 BANDS<br>(OPTION 2 ON CANOLA)  |
|---------------|--------|----------------------|--------------------------------|--|---|
|               | DURUM  | 39 BU                | \$0                            | <b>Expected Revenue</b><br><b>\$4,980,000</b><br><b>TRIGGER @ 80%</b><br><b>\$3,984,000</b><br><br><b>Actual Revenue</b><br><b>(Yield x \$)</b><br><b>\$3,900,000</b><br><br><b>Shortfall</b><br><b>\$84,000</b> | NOT TAKEN   |
|               | BARLEY | 60 BU                | \$0                            |  | NOT TAKEN   |
|               | CANOLA | 30 BU                | \$300,000<br>(10 BU Short)     |  | 1st \$50 (30%) = \$30,000<br>2nd \$50 (50%) = \$50,000<br>3rd \$50 (70%) = \$70,000<br><b>TOTAL CLAIM \$150,000</b> |



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YOUR FARM ISN'T  
AVERAGE, SO YOUR CROP  
INSURANCE SHOULDN'T  
TREAT YOU THAT WAY!

COMING SOON!



**FARM PROPERTY & CASUALTY**  
(Property, Liability, Fleet)



**Forward Protect**  
(Grain Contract Protection)



**Hail Protect**  
(Comprehensive Hail Protection)



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