

ForwardProtectTM - Designed to protect your farm from penalties on unfulfilled forward contracts due to yield shortfalls and rising market prices.

This first-of-its-kind grain contract insurance enables producers to be more strategic with forward contracting while guarding against challenges that may occur due to unfavorable weather and market conditions.

KEY FEATURES



COMMODITIES COVERED

Canola, IP and Hard Red Spring Wheat. Coverage is aligned to active forward grain contracts on new crop production.

ForwardProtectTM

Calculation Example



DETAILS:

Crop: Canola
Seeded Acres: 1000
Expected Yield: 45 bu/ac
Expected Production: 45,000 bu's
Already Contracted Production: 22,500 bu's
New Crop Contract: 9,000 bu's
Futures Price: \$15

BAND COVERAGE CALCULATION:

UPPER BAND CALCULATION:

$$\frac{(9,000 \text{ bu's}) + (22,500 \text{ bu's})}{45,000 \text{ bu's}} = 70\%$$

LOWER BAND CALCULATION:

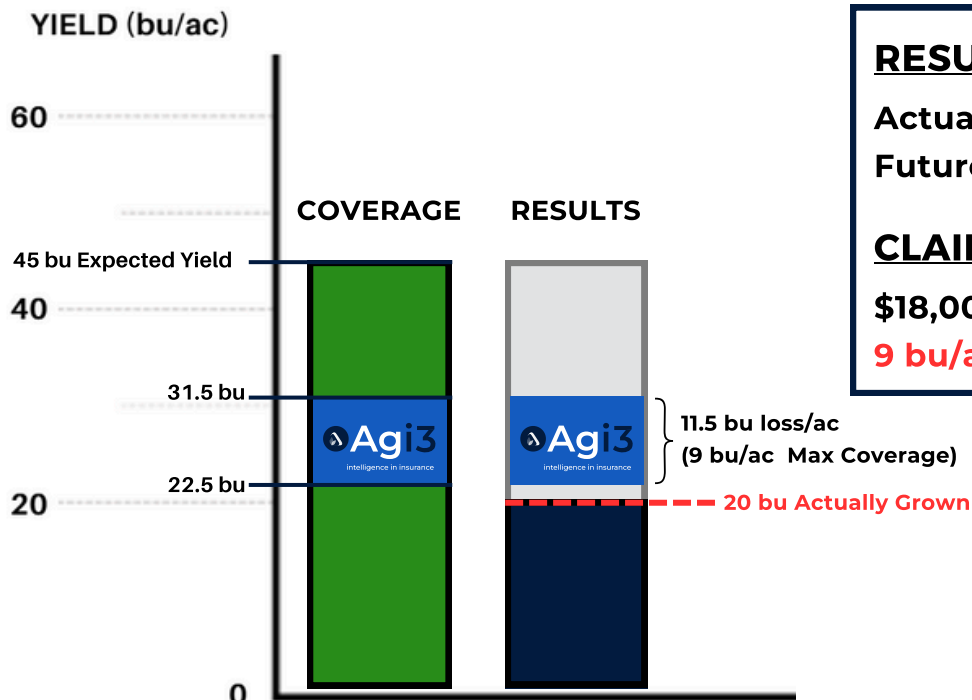
$$\frac{22,500 \text{ bu's}}{45,000 \text{ bu's}} = 50\%$$

COVERAGE BAND:

Yield Trigger: 70% (31.5 bu's/ac)
Exhaust Trigger: 50% (22.5 bu's/ac)
Yield Band: 20% (9 bu's/ac)

COVERAGE DETAILS:

Maximum Amount Payable: \$135,000
Maximum Price: \$30
(9 bu's/ac covered X \$15/bu X 1,000 acres)



RESULTS SUMMARY:

Actual Yield: 20 bu/ac 
Futures Price at Delivery: \$17/bu 

CLAIM PAYMENT:

\$18,000
9 bu/ac x \$2/bu x 1000 acres



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