ForwardProtectTM

Grain Contract Insurance

Your contracts deserve forward-thinking protection!



ForwardProtect[™] - 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.



FLEXIBLE OPTIONS

Choose the contract(s) you want to insure. Multiple contracts can be insured, separately. Not tied to any specific grain buyer. Decide where you want to sell.



ENHANCED PROTECTION

The coverage focuses on protection from both vield shortfall and price risk on futures prices. combined.



FAST & RELIABLE CLAIMS

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



INDIVIDUALIZED **COVERAGE**

Coverage applies to individual contracts, allowing tailored coverage. Multiple policies can be used to manage risk.



MID-SEASON BUYOUTS

If it's anticipated that a delivery commitment cannot be met, to help avoid higher penalties if market prices continue to rise, mid-season buy-outs are allowed.

REAL-TIME PRICING



QUICK SETUP WITH ESSENTIAL INFORMATION

The process begins when a forward contract has been entered.

The option to add coverage through the Agi3 platform is where your contract details will be uploaded:

- Crop type, LLD's, **Field Names**
- MT's/BU's Contracted
- Futures Contract
- Most Recent Crop **Insurance Coverage**

This must be done within 7 days of entering the original contract.

Immediate, real-time pricing is then available.

With ForwardProtect™, we are reducing your risk on grain contracting!







ForwardProtect

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:

(9,000 bu's)+(22,500 bu's) = 70% 45.000 bu's

LOWER BAND CALCULATION:

22,500 bu's = 50% 45.000 bu's

COVERAGE BAND:

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

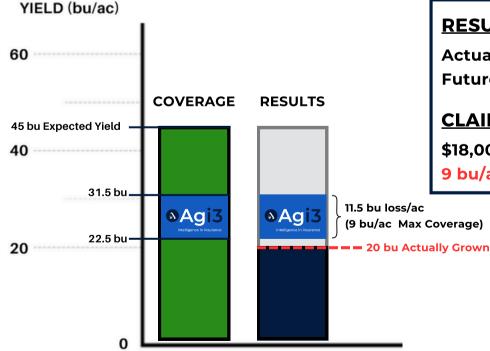
Yield Band: 20% (9 bu's/ac)

COVERAGE DETAILS:

Maximum Amount Payable: \$135,000

Maximum Price: \$30

(9bu'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

