



**MpowerD™ - Margin Policy Projected Prices and Costs Set**

**September 18, 2018**

The MP Quoter has moved to a new location at the bottom of the *Tools Tab* section on [www.AgenteVantage.com](http://www.AgenteVantage.com) so agents only have to enter the producer's historical yields in the MpowerD estimator one time. Check out details in the 10-minute video tutorial at this [link](#).

Remember, to calculate premiums on all of the policies you are comparing, you must click on the icon in the policy indemnity table.

We are through the Price and Cost discovery averaging period for the 2019 Margin Protection Policy. The unofficial values are shown below. Margin Protection has a September 30, 2018 SCD.

Prices	Projected Estimates as of 9/14/18		MP Projected	MP Harvest	
			Price Discovery Period	Price Discovery Period	Details
Corn 17% vol	\$3.95	\$/bu	Aug 15 - Sep 14	Same as RP	Symbol ZCZ19 CME Dec
Soybeans 15% vol	\$9.02	\$/bu	Aug 15 - Sep 14	Same as RP	Symbol ZSX19 CME Nov
Urea	\$289.20	\$/ton	Aug 15 - Sep 14	Apr 1 - Apr 30	Symbol UFNK19 CME May
DAP (MAP for wheat uses DAP Prices)	\$407.98	\$/ton	Aug 15 - Sep 14	Apr 1 - Apr 30	Symbol DFLK19 CME May
Potash (no price change)	\$355.78	\$/ton	Aug 15 - Sep 14	same as Projected	Symbol KILM September 2019 Price
Diesel	\$2.17	\$/gal	Aug 15 - Sep 14	Apr 1 - Apr 30	Symbol HOK19 CME/NYMEX May Heating Oil ULSD #2
Interest rate	8.67%	% (Oct Avg)	Aug 15 - Sep 14	Oct 1 - Oct 31	Symbol ZQX19 CME 30 Day November Fed Funds + 6%

**May 2019, June 2019, and July 2019, are the most popular MpowerD Alternative Price Discovery Periods chosen for corn and soybeans.** See additional info on which MpowerD Alternative Price Discovery Periods to select for your producers at this [link](#).

The MpowerD estimator's *Tools* section makes it easy to quote MP-HPO premium and estimate Base Policy Credit. Use the charts and table to compare how Margin Protection individually or stacked up with a Base Policy has worked relative to alternatives. Also, view how your MpowerD set up has worked over time.

On-Levelled Indemities							
Year	MP County Yield	On-level Final Margin	Est Prem: \$38.18 MP-HPO(95/120)	Prem: \$16.28 MpowerD(95/120)	Est Prem: \$11.81 RP(85)	Est Prem: \$37.90 ARPI(90/120)	Est MP Credit: \$5.67 Est Total Prem: \$44.32 MP-HPO(95/120) with RP(85)
2008	190.9	\$366.70	\$45.05	\$184.85	\$41.39	\$252.61	\$45.05
2009	181.6	\$243.94	\$232.57	\$0.00	\$0.00	\$34.55	\$232.57
2010	161.5	\$540.17	\$169.91	\$0.00	\$0.00	\$122.40	\$169.91
2011	176.3	\$562.24	\$75.49	\$0.00	\$0.00	\$0.00	\$75.49
2012	131.6	\$257.45	\$319.53	\$3.02	\$103.98	\$336.32	\$319.53
2013	184.8	\$155.30	\$258.55	\$0.00	\$34.30	\$173.55	\$258.55
2014	194.2	\$172.50	\$272.52	\$0.00	\$24.97	\$168.31	\$272.52
2015	176.9	\$362.69	\$50.25	\$37.61	\$0.00	\$78.94	\$50.25
2016	204.2	\$365.98	\$0.00	\$39.97	\$0.00	\$0.00	\$0.00
2017	206.3	\$405.81	\$0.00	\$12.56	\$0.00	\$0.00	\$0.00
Net \$/ac/yr Cash Flow:			\$104.21	\$11.52	\$8.66	\$78.76	\$98.07
Frequency of claims:			8	5	4	7	8



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