NAU Country
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RPG Revenue Power Guide

Issue: 190207 NAU

RPowerD™ Estimate MP Premium Credit – Compare RP 65%-85% coverages

February 7, 2019

Once you click the "Get Estimate" button on an RPowerD quote a whole world of valuable crop insurance decision tools become available for agents and producers. This RPG will focus on just two of these.

Estimate Margin Protection Base Policy Premium Credit

Sales of Margin Protection (MP) policies jumped 13% for the 2019 crop year as agents and producers expanded utilization of the highly subsidized 95% shallow loss trigger that can pay $1.20 for every dollar of loss. This adds protection against Cost of Production Increases as well as drops in yield and price.

Agent Vantage

RPowerD Sales Tools

Historical Crop Information

Est MP Credit: $14.62
Est Total Prem: $48.26
MP-HPO(95/120) with RP(85)

On-Leveled Indemities

Year	Harvest Revenue	Prem: $8.16 RPowerD(85/85)	Est Prem: $17.52 RP(85)	Est Prem: $ MP-HPO(95/		rem: $37.22 RPI(90/120)
2008	$459.61	$98.18	$111.86	$264.99		$253.46
2009	$667.89	$0.00	$0.00	$0.00		$0.00
2010	$885.09	$0.00	$0.00	$23.95		$0.00
2011	$494.69	$34.37	$98.30	$231.57		$233.39
2012	$405.51	$0.00	$322.69	$520.77	$520.77	$623.23
2013	$512.35	$0.00	$25.08	$120.84	$120.84	$104.84
2014	$558.27	$28.62	$9.23	$104.73	$104.73	$81.95
2015	$586.57	$0.00	$0.00	$22.38	$22.38	$30.78
2016	$584.25	$19.71	$0.00	$26.42	$26.42	$19.60
2017	$594.74	$0.00	$0.00	$39.45	$39.45	$23.28
Net $/ac/yr Cash Flow: Frequency of claims:		$9.93 4	$39.19 5	$90.15 9	$87.25 9	$99.83 8

One key feature of the Margin Protection policy, which had a 2019 sales closing date of Sept. 30, 2018, is the option to add individual MPCI coverage by the MPCI sales closing date and to receive a Premium Credit designed to return the value of overlapping coverage to the producer.

Those who sold MP-HPO or MP policies can swiftly estimate the MP Base Policy Premium Credit in the RPowerD Sales Tool's Historical Crop Information tab.

Compare 10 year on-leveled net results for RP 65% through 85% coverage

Agents can quickly show customers how various coverage levels of the Revenue Protection Policy available to them right now would have performed (paid out net of premium) over the past ten years. Given actual yields achieved in each of those past years, using the actual change from projected to harvest price that occurred in those past years. This is all available within the RPowerD Sales Tool's *Historical Crop Information* tab.

Agent Vantage

RPowerD Sales Tools

Historical Crop Information | Matrix Calculator

Year	Est Prem: $17.52 RP(85)	Est Prem: $9.43 RP(80)	Est Prem: $5.27 RP(75)	Est Prem: $3.46 RP(70)	Est Prem: $2.50 RP(65)
2008	$111.86	$78.24	$44.63	$11.01	$0.00
2009	$0.00	$0.00	$0.00	$0.00	$0.00
2010	$0.00	$0.00	$0.00	$0.00	$0.00
	$98.30	$63.42	$28.54	$0.00	$0.00
2015	$322.69	$279.86	$237.02	$194.19	$151.35
2016	$25.08	$0.00	$0.00	$0.00	$0.00
	$9.23	$0.00	$0.00	$0.00	$0.00
2017	$0.00	$0.00	$0.00	$0.00	$0.00
	$0.00	$0.00	$0.00	$0.00	$0.00
	$0.00	$0.00	$0.00	$0.00	$0.00
Net $/ac/yr Cash Flow: Frequency of claims:	$39.19 5	$32.72 3	$25.75 3	$17.06 2	$12.63 1

www.AgenteVantage.com

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