

## MPowerD™ - Estimate MP-HPO Base Policy Premium Credit

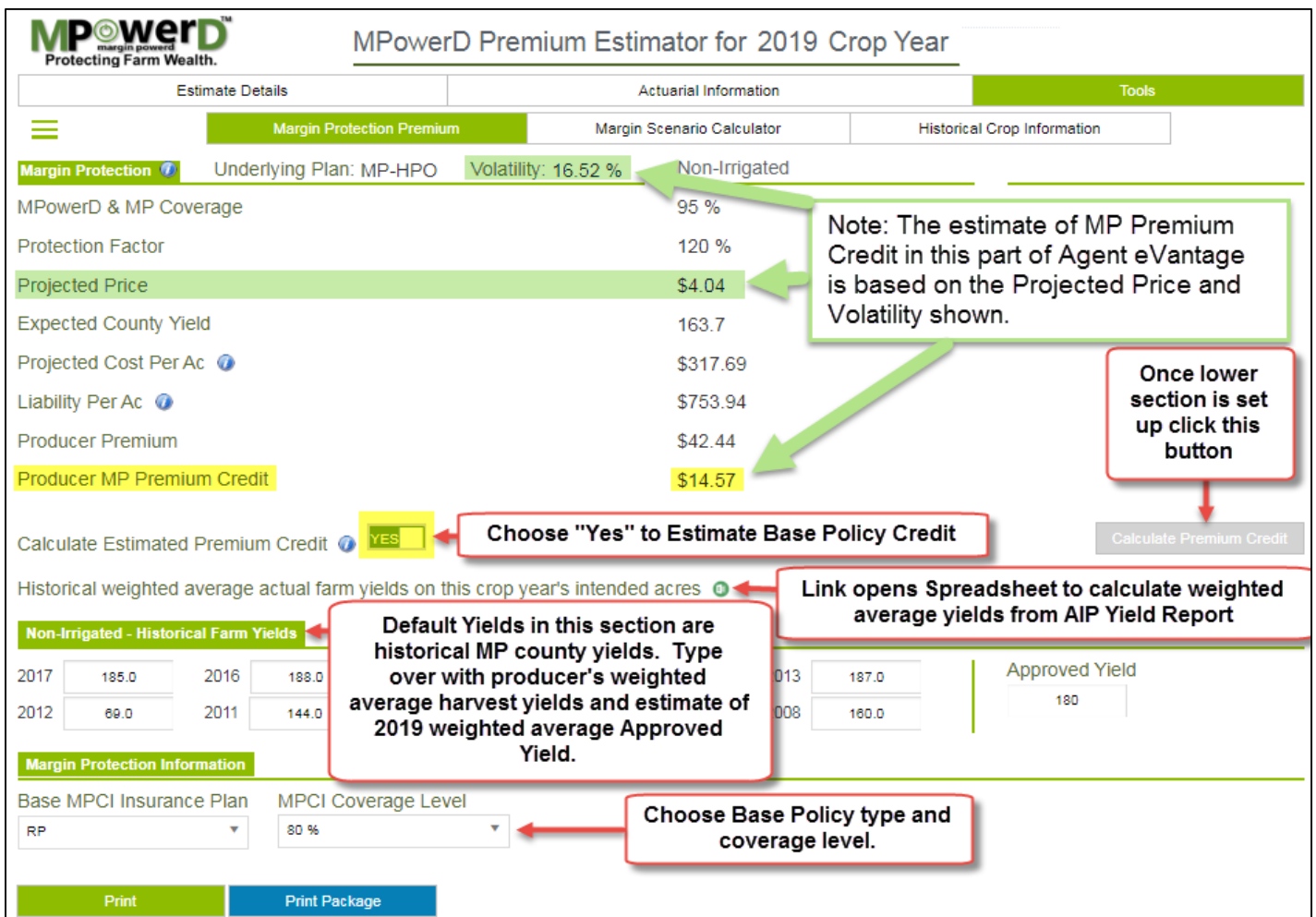
**August 21, 2018**

All the tools an agent needs to learn, analyze, and sell MP-HPO are located in the MPowerD estimator at [www.agentevantage.com](http://www.agentevantage.com). You can see more detail from the previous RPG about Print Packets [here](#).

The Margin Policy base policy premium credit is designed to credit back the cost of MP premium on duplicate risks covered by both the Margin Protection and the Base Policy. Actual MP credit will only be known once the Base Policy guarantee and premium is known.

The Maximum Margin Protection Premium Credit for a Base Policy is the lesser of: 70% of the total unsubsidized premium on the Base Policy x MP producer paid percent of the total MP premium or; 70% of the total unsubsidized premium on the Margin Protection Policy x MP producer paid percent of the total MP premium. The minimum MP unsubsidized total premium will be at least \$0.50/acre.

2018 farm yields are not considered in the modeled relationship between farm and county yields used in the MP credit calculation. The ten most recent year's yields between 1994 and 2017 will be used in the modeling relationship between farm and county yields used in the MP credit calculation. MP premium credits are calculated on Unit by Unit basis and then summed.



**MPowerD™**  
margin power  
Protecting Farm Wealth.

### MPowerD Premium Estimator for 2019 Crop Year

Estimate Details | Actuarial Information | Tools

Margin Protection Premium | Margin Scenario Calculator | Historical Crop Information

Margin Protection Underlying Plan: MP-HPO Volatility: 16.52 % Non-Irrigated

MPowerD & MP Coverage 95 %

Protection Factor 120 %

Projected Price \$4.04

Expected County Yield 163.7

Projected Cost Per Ac \$317.69

Liability Per Ac \$753.94

Producer Premium \$42.44

Producer MP Premium Credit **\$14.57**

Calculate Estimated Premium Credit  YES **Choose "Yes" to Estimate Base Policy Credit** Calculate Premium Credit

Historical weighted average actual farm yields on this crop year's intended acres

Non-Irrigated - Historical Farm Yields			
2017	185.0	2016	188.0
2012	89.0	2011	144.0

**Default Yields in this section are historical MP county yields. Type over with producer's weighted average harvest yields and estimate of 2019 weighted average Approved Yield.**

Link opens Spreadsheet to calculate weighted average yields from AIP Yield Report

Approved Yield	
180	

Margin Protection Information

Base MPCl Insurance Plan: RP MPCl Coverage Level: 80 % **Choose Base Policy type and coverage level.**

Print | Print Package

**Note: The estimate of MP Premium Credit in this part of Agent eVantage is based on the Projected Price and Volatility shown.**

**Once lower section is set up click this button**

Next week's RPG will review the Analytic Tools section of [www.AgenteVantage.com](http://www.AgenteVantage.com) where agents can do "What-if" estimates of MP credit based on various Base Policy Projected Price and Volatility scenarios



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