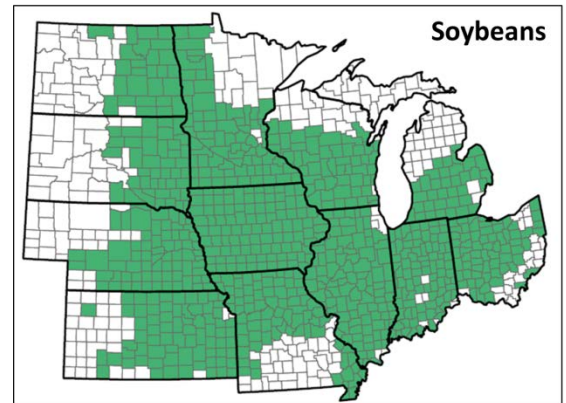
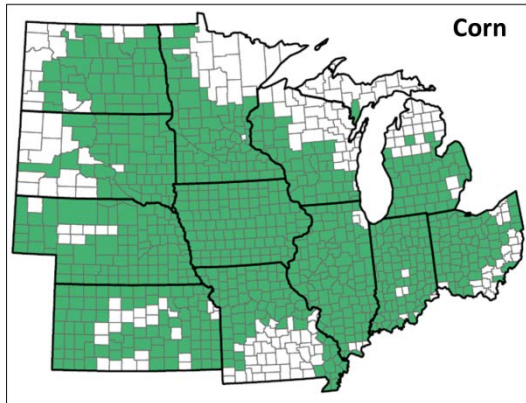


MP-HPO & MPowerD™ - Is my customer a candidate for MP?



April 17, 2018

With the expansion of the Margin Policy plan of insurance to the states and counties shown below, agents have a new task to contend with, which is helping customers evaluate if they are a candidate for an area plan of insurance.

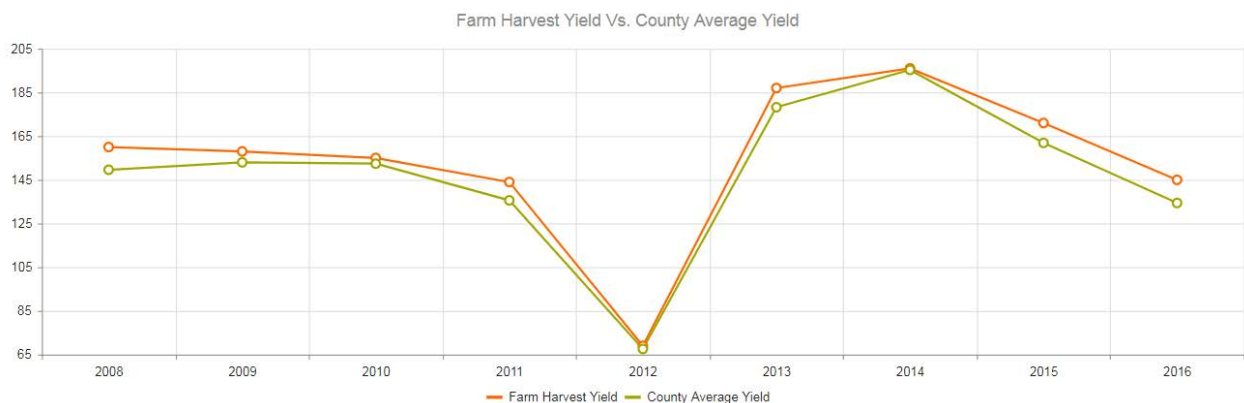


The [MPowerD](#) estimator provides the tool to quickly accomplish this task and drive the discussion to the math of **which type of MPCl coverage is most appropriate for the producer**;

an individual plan of coverage such as RP, an area plan of coverage such as MP-HPO or a combined plan of coverage which includes MP-HPO covering the shallow loss risks to 95% in a highly subsidized fashion combined with an individual plan of base coverage such as RP, RP-HPE or YP covering the producer individually at a lower coverage level. When the producer combines a base policy with a MP-HPO policy, he receives a premium credit back on his MP-HPO plan for the value of the risk covered by the base policy. The MPowerD estimator will show you estimate for all these premiums and credits as well as historical on-leveled indemnities for each policy for your producer and provides a matrix that shows policy outcome under any circumstance of yield, price, or input cost.

Who should buy MP-HPO and MPowerD? Producers who explored or bought shallow loss bands of coverage for 2018 using private products, used GRIP or ARP in the past, and/or have actual harvest yields that closely correlate to MP County Harvest Yields will be candidates for MP-HPO and for using MPowerD to establish the highest possible minimum price that will be used in establishment of their minimum revenue and margin guarantees. MPowerD is available right now to establish minimum prices and the MP-HPO decision must be made by the Sept. 30, 2018 SCD.

To get started with your task, use the MPowerD estimator tool to graph the producer's Weighted Average Actual Yields vs. the MP County Harvest Yields. It does not matter if the producer yields are higher or lower than the MP County yields, if they correlate, your producer may be a great candidate for MP-HPO and MPowerD.



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