

Availability

Contact your NAU Country agent for the states and crops available.

Applications and Acreage Reports

Applications must be submitted by the MPowerD Sales Closing Date (SCD). Acreage reports must be signed and submitted by the Acreage Reporting Date (ARD) for the corresponding Margin Protection policy.

Bottom Line!

Our supplemental MPowerD product gives Margin Protection policyholders opportunity for a higher minimum margin trigger than insuring with Margin Protection alone.

Take less risk and make more revenue!

MPowerD gives a policyholder the power to:

1. Lock out the down side of price risk.
2. Take advantage of opportunities to cover costs of production.
3. Increase financial security and confidence to execute a grain marketing plan.



www.naucountry.com

Our commitment to you

We have a reputation for providing the best customer service. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability as well.

For more information about the process described in this brochure, contact your NAU Country agent today!

NAU Country Insurance Company

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MPowerDTM
margin power
Protecting Farm Wealth.



Lock in higher prices today!
MPowerD allows the policyholder to complement the risk coverage of Margin Protection through additional crop price discovery methods beyond those offered under the Margin Protection plan of insurance. It also lets the policyholder take additional action by customizing the price discovery for crop prices to match their own marketing and risk management needs.

Unleash pricing power with MPowerD

MPowerD supports locking in the minimum price at the previous day's market settlement price, using the guaranteed additional price coverage, and the election of additional price discovery periods. The highest of these becomes the baseline insurance value for the crop.

This program allows a policyholder to buy additional coverage after the initial purchase if the markets move higher.

The policy offers coverage levels from 70% to 95% and protection factors of 80% to 120% to match the underlying Margin Protection policy elections.

The MPowerD policy works in conjunction only with the Margin Protection policy. The Margin Protection policy does not have to be written with NAU Country.

Calculating an indemnity

MPowerD will pay an indemnity whenever the MPowerD margin to count is less than the policyholder's MPowerD trigger margin.

- Indemnities are calculated separately for each practice.
- The MPowerD trigger is the expected revenue minus the expected cost, minus deductible.

When the harvest margin is less than the MPowerD trigger, the preliminary indemnity is calculated. This is done by calculating the difference between the MPowerD trigger and the harvest margin. That result is multiplied by the insured acres, protection factor, and share.

If the result is a positive number, the result is multiplied by the overplant allocation factor and the liability adjustment factor, not to exceed the amount of MPowerD liability.

