

Ag Armour HarvestMAX Payout Example

Crop:	Potatoes	Acres	2000
<i>(Total planted in both counties)</i>			
Approved Yield	400 CWT	CWT Protection	100
Coverage Level	90%	Insured Acres	2000
<i>(360 bushels per acre)</i>			
Price:	\$10.00	Total Liability Per Acre	\$1,000.00

Production Averages 290 CWT per acre across all 2000 acres of the unit

Payout

70 CWT short of trigger x \$10.00 = \$700.00 indemnity / acre
2000 acres x \$700.00 = \$1,400,000 total indemnity

Ag Armour HarvestMAX Payout Example

Crop:	Potatoes	Acres	2000
<i>(Total planted in both counties)</i>			
Approved Yield	400 CWT	CWT Protection	100
Coverage Level	70%	Insured Acres	2000
<i>(280 bushels per acre)</i>			
Price	\$2.00	Total Liability Per Acre	\$200.00

Production Averages 210 CWT per acre across all 2000 acres of the unit

Payout

70 CWT short of trigger x \$2.00 = \$140.00 indemnity / acre
2000 acres x \$140.00 = \$280,000 total indemnity

Frequently Asked Questions

What is the maximum level of coverage I can purchase?

Depending on your APH (trend adjusted); you can purchase up to 95% coverage.

Does my federal crop policy have to trigger a claim in order to collect on Ag Armour HarvestMAX?

No, you could potentially have a claim on Ag Armour HarvestMAX and no claim on your federal policy.

Does this cover hail damage?

If the hail damage decreases overall production to less than your trigger yield, then yes. It also covers a wide variety of other yield decreasing perils.

What unit Structure is available on the Ag Armour HarvestMAX policy?

You can set your policy up on an Enterprise Unit basis.

Does it make a difference which carrier my underlying policy is with?

No, Ag Armour HarvestMAX is a standalone product and can be used with an AIP's policy or with no underlying policy.



A.M. Best rating of "A" (Excellent) FSC "XV"



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AmTrust is AmTrust Financial Services, Inc. and its subsidiaries and affiliates including its property and casualty insurance companies. Coverage is underwritten by Technology Insurance Company (TIC) and its property and casualty insurance affiliates. In TX, insurance is written by Security National Insurance Company (SNIC). In WA, insurance is written by Technology Insurance Company (TIC). All information herein is effective as of October 24, 2017. The described coverages and services are summaries only. In the event of a conflict between this summary and the terms of an issued policy, the terms and conditions of the policy, including any exclusions or limitations, will control. Coverages and services may not be available for all applicants or in all states.

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AmTrust Ag

Ag Armour HarvestMAX™

Potatoes

Grower Risk Protection Plans



AmTrust Ag
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www.amtrustag.com

Risk Management That Makes Sense

Redefining Risk Management

About Us

Realizing the economics of agriculture were changing – both on the farm and within the crop insurance industry – AmTrust Financial Services began writing crop insurance through its affiliate, AmTrust Ag, in 2014.

In 2017, we acquired Ag Armour, allowing us to offer our farmer and agent customers more product choices while providing even stronger service. AmTrust Ag exists to give the American farmer the option of choosing a financially robust, American-owned company, helping keep our economy strong.

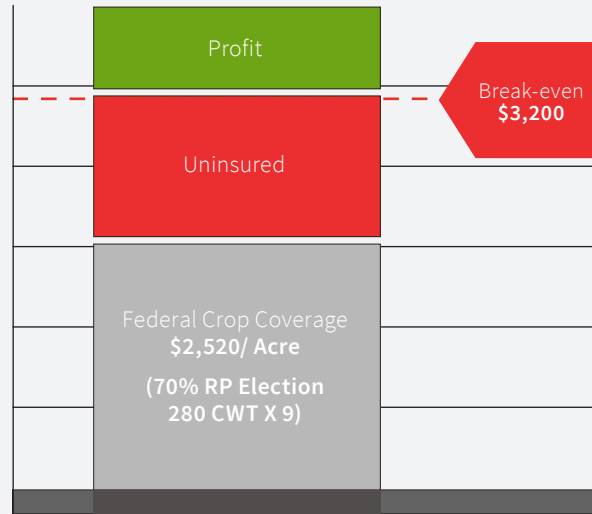
AmTrust Ag offers:

- **Simplicity** because you know exactly what you're getting.
- **Flexibility** to customize the coverage to your needs.
- **Complements** your current risk management strategies.
- **Confidence** to manage and grow your operation the way you planned.

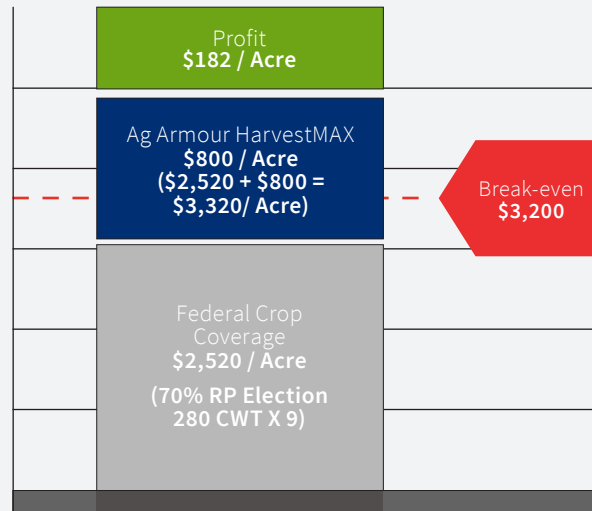
AmTrust Ag believes in offering services and solutions that help you continue to make a difference as an American farmer. We do this by bringing innovative and progressive risk management solutions to your business. We work with the grower to understand your risks and exposures. We've created risk management solutions, private products, and strategies asked for by the American farmer.

Ag Armour HarvestMAX offers never before seen risk management solutions to growers offering unprecedented yield protection. AmTrust Ag private products are specifically designed to compliment any grower's current risk management strategies while offering protection on risks that historically have never been protected through crop insurance.

Federal Crop Insurance Alone Equals a Gap in Coverage



Ag Armour HarvestMAX Plus Federal Crop Equals Comprehensive Risk Management



What is My Exposure?

Input costs per acre	
Contract Price	
Approved Yield	
MPCI Coverage Level	

MPCI Yield Trigger

$$\frac{\text{Approved Yield}}{\text{MPCI Coverage Level}} = \text{Insured CWT}$$

Expected Revenue

$$\text{Approved Yield} \times \text{Price} = \text{Expected Revenue}$$

MPCI Revenue Protected

$$\text{Insured CWT} \times \text{Price} = \text{Insured Revenue Per Acre}$$

Uninsured Costs

$$\text{Input Costs} - \text{Insured Revenue} = \text{Exposure Per Acre}$$

Additional Coverage Needed

$$\frac{\text{Exposure}}{\text{Contract Price}} = \text{Additional CWT to Protect}$$

Insure to the Max with
Ag Armour HarvestMAX™!