



ForwardProtect™

FORWARD GRAIN CONTRACT INSURANCE

_____ exclusively by  **Agi3**
intelligence in insurance

We're Reducing Your Risk On Forward Grain Contracting



Why Choose ForwardProtect™

Contract with Confidence

Secure attractive new-crop prices early in the season, with protection if production falls short. Know your downside is covered if a shortfall forces a costly contract settlement.

Flexible & Compatible

Works with any grain buyer or elevator and stacks seamlessly with your existing crop insurance. You maintain your preferred relationships.

Providing Peace of Mind for the Future

ForwardProtect™ is a new type of insurance designed specifically to insure against contract buyout penalties.

How it works?

We help cover a buyout cost (the difference in the Futures price) between time you signed the contract and the delivery/settlement date.

★ Key Features & Benefits

Yield Shortfall Protection

If production falls below your forecasted yields, you aren't left exposed on your contracts.

Rising Market Protection

We cover the financial gap caused by rising Futures prices. If the market rallies while your crop fails, we handle the penalty.

Complete Compatibility

Integrated seamlessly with selected partners, ForwardProtect™ works with any grain buyer.

What is Covered?

- Canola
- Wheat - Red Spring
- Soybeans (*Manitoba only*)

What is Not Covered?

- Scenarios without yield loss
- Where market prices decline
- Old crop or grain in storage

When is the Indemnity Paid?

Indemnity applies when two conditions occur at the same time:

Yield Shortfall

Production falls below forward contracted amounts.



Price Increase

The market price at harvest is higher than your forward contract price.



★ Real World Example (Canola)

Setup

Expected production (Yield × acres): **100,000 bu**

Already contracted: **44,100 bu**

Insured contract: **8,820 bu**

What happens at harvest (double trigger)

- ✓ Actual yield came in below 52,920 bu (below the total amount forward contracted)
- ✓ Futures price at settlement was higher than at contract (price increase)

Actual payout scenario

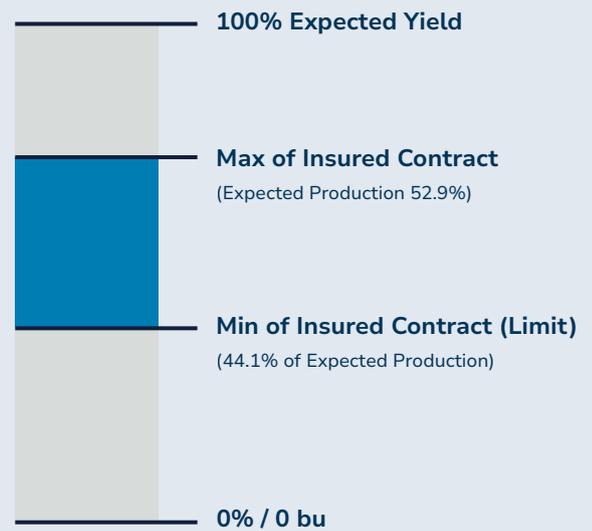
Harvested production: **48,000 bu**

Grain Contract Price (futures reference): **\$13.75/bu**

Futures Price at settlement: **\$16.25/bu**

Price increase: **\$2.50/bu**

Layer



Step A - calculate the production shortfall you are unable to deliver

Upper bound volume – Actual = 52,920 – 48,000 = 4,920 bu

Step B — calculate the indemnity

Payout = 4,920 bu × \$2.50/bu = \$12,300

(Subject to policy limits, including the maximum amount payable per crop year.)

★ Frequently Asked Questions

? Does this cover my stored grain (old crop)?

No, ForwardProtect™ is designed exclusively for new crop production - the crop you are planning to grow and deliver in the upcoming season.

? Can I buy this if I already have AgriEnhance™ or government crop insurance?

Yes, ForwardProtect™ is designed to fit alongside your existing coverage. It protects the forward-contract shortfall / futures price exposure when a yield shortfall occurs, while your other crop coverage may respond to production shortfalls under its own terms.

? How fast can I get a quote?

The process is digital and fast. Once we have your contract details (Contract #, price, Delivery Date) and your farm details (Acres, Expected Yield), we can generate a price indication in real time.

? What if my “new-crop” contract delivers into the next calendar year?

That can still work. ForwardProtect™ is tied to new-crop production, and the yield-shortfall trigger is determined by the harvest reporting deadline (Nov 15). If a shortfall is confirmed, the settlement price can be taken at the time the shortfall is closed out, reflecting how buyouts are commonly handled in practice.

