



**AMERICAN
HARVEST**

Insurance Services, LLC

Successfully Manage Your
Farm & Crop Insurance the
Way **YOU** Want



provided through

AgriCap
GROUP, LLC

Make It Work for You

Due to the uncertain future of crop insurance, farmers must explore alternatives of managing risks more efficiently. Many farmers have utilized their own captive insurance company, which allows farmers to self-insure and manage their risks to fit their individual needs. A captive can be utilized to protect the crops, capture profits, and produce benefits that will help farmers maintain resilience in this highly competitive industry.

As a result of the unpredictable nature of the federal crop program, Multi Peril Crop Insurance (MPCI), we have developed a system that will give farmers ultimate control over their risk management program.

The team including American Harvest has brought together re-insurers, captive insurance managers and service providers for a platform designed to allow agricultural professionals to benefit from managing their own risk.



Re-Thinking Crop Insurance



Situation

When the MPCI program was first established in 1980, it transformed into a key risk management program for farmers. The recent farm bills have been targeting those farmers with large agricultural estates making it more difficult to increase profits.



Objective

Assist farm owners in enhancing their risk management strategies by using alternative risk management solutions to undertake long-term control and protection against unforeseen events.



Mission

Identify farmers to self-insure through a captive insurance company, retaining premium in good years, while protecting the downside in bad years through the captive and the purchase of reinsurance.



How It Works

- Request a risk analysis based on your specific information to determine potential financial and risk management value to your farm for your review.
- Choose the coverage level and the amount of risk you are comfortable retaining in your captive.
- Transfer your crop insurance risk from MPCl to your newly formed captive insurance company



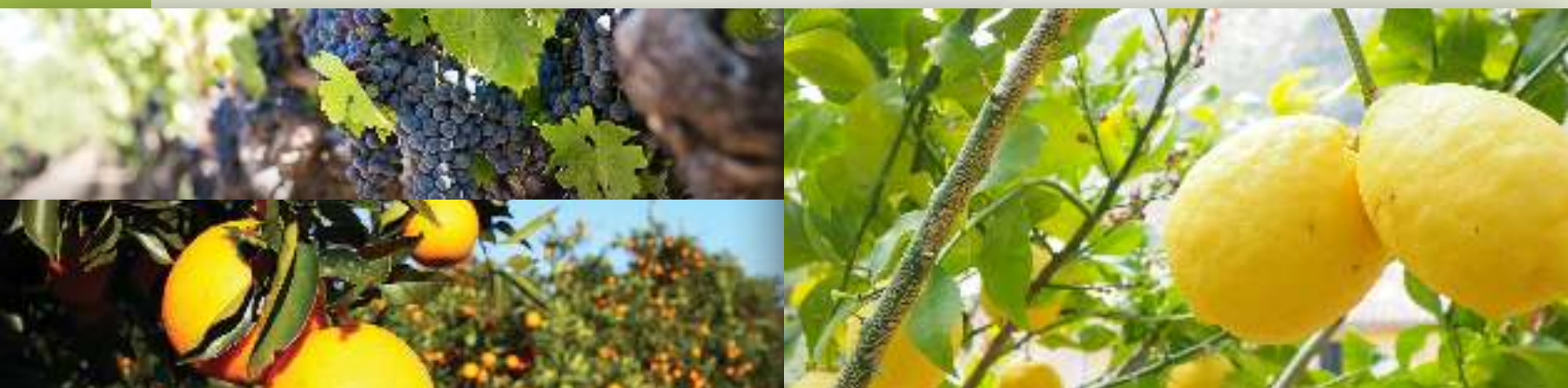


How A Typical Insurance Company Profits

- ~30% of the premium dollars is used in administrative expenses
- The insurance company holds all premiums, invests them and retains the profit from the investments
- The insurance company holds loss reserves, which defers the income and therefore the associated taxes.

Shift The Outcome

- A captive captures those profits for the owner of the captive that otherwise would go to the commercial insurance company



Who Can Benefit From This Program

- Grain farms with over 10,000 acres (Corn, Soybeans, Sugarbeets)
- Farms with High Valued Crops (Nuts, Fruits, Citrus, Vegetables)
- Annual gross revenues in excess of \$2,000,000
- Minimal crop losses
- Pay a considerable amount of crop premium (and more if the subsidies are reduced or eliminated)

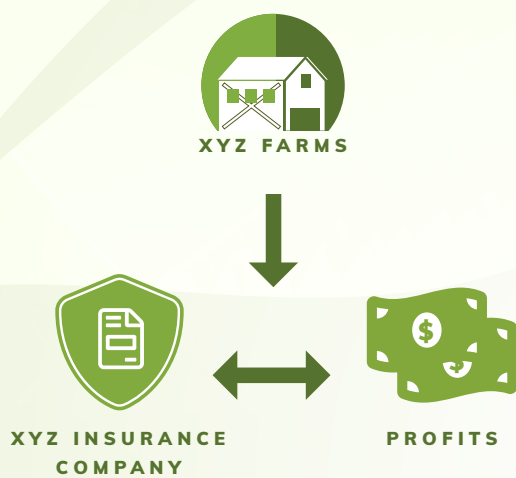
Are you open to innovative options for risk management?

Then You Need to Hear About This Program!



You Manage Your Farm, Now Manage Your Crop Insurance

NORMAL INSURANCE



CAPTIVE INSURANCE



THIS IS A PROGRAM, NOT JUST A CONCEPT. JOIN
THE OTHER FARMERS THAT HAVE THIS PROGRAM
IN PLACE, FIND OUT HOW!



What Is Needed to Start The Process

- 5-year premium, farmer paid and the subsidized premium
- 5-year loss history
- 5-year Actual Production History (APH) - 10 years if available
- What level of coverage have you normally purchased
- State and Counties farmed
- Acreage and type of crop planted the last growing season in those States/Counties

We will then use this information to develop your individual captive financial analysis.



Captive Insurance Advantages

- Control & manage insurance costs (Crop, Property, Liability, Cyber, etc.)
- Customize deductibles for self-insured retention
- Custom designed coverage for specialty risk
- Capture underwriting profit & investment income
- Direct access to the reinsurance markets
- Manage claims & administration
- Premium stability & deductibility
- Eliminate coverage limitations
- Improve risk management
- Asset protection



Other Coverages that May be Covered by the Captive

- Damage to trees
- Research and development pilot program
- Product recall
- Environmental pollution and remediation
- Organic contamination and GMO seed issues
- Reputational risks
- Administrative and regulatory action
- Employment Practices and Wage & Hour
- Foreign production issues
- What else keeps you up at night?



Customer Service and Claims Handling Is A Top Priority

AgriCap's team has been processing and handling claims for captive insurance company clients successfully for over 30 years.

Our dedicated adjusters are prepared to help policyholders settle claims accurately and promptly so that you can get back to what matters most: your livelihood.

Our reinsurers have earned an 'Excellent' rating from A.M. Best for over 50 years. This rating proves that they have the financial strength to pay your claims and give you peace of mind when you need it most.

AgriCap will work with you to make sure your claims are processed smoothly, and your claims are paid accurately and timely.





Team:



25361 Commercentre Drive, Suite 150
Lake Forest, CA 92630

Contact information for American Harvest Services an
affiliate of Active Captive Management:

1-800-921-0155

Park Eddy: peddy@activecaptive.com
Cinda Carbone: ccarbone@activecaptive.com

www.activecaptive.com



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