



eWeatherRisk

How Does it Work?

Once the purchaser identifies a weather concern affecting their operation, they elect a time period of coverage - with no sales closing dates! The next steps include choosing the dollars of coverage and picking the National Weather Service weather station. A quote will be requested by a ProAg agent and the contract executed. If the weather event happens during the elected coverage period, the contract pays regardless of any underlying insurance indemnity or loss.

A weather hedge is a financial product that mitigates risk from adverse weather events. Weather contracts are simple, transparent and objective. There is no adjuster and it pays when the chosen weather event happens. Weather contracts can be used for virtually any weather related risk.

Weather Protection Customized to Your Needs

- › Single-peril weather coverage against heat, drought, wind, too much rain and much more
- › No sales closing dates - contracts may be purchased up to 20 days before the start of the coverage period
- › Over 7,500 available weather stations in the United States
- › Timely payments with no proof of loss
- › Early purchase discounts are available

Standard Products

Temperature

- › Lowest Daily Temperature in Period
- › Highest Daily Temperature in Period
- › Cumulative Excessive Heat
- › Cumulative Excessive Cold
- › Insufficient Custom Degree Days
- › Excessive Custom Degree Days

Precipitation

- › Excessive Cumulative Precipitation
- › Insufficient Cumulative Precipitation
- › Highest Daily Rainfall in Period



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Weather Protection Customized to Your Needs

- › Single-peril weather coverage
- › No sales closing dates
- › Choose your coverage period
- › Elect your dollars of coverage
- › No exclusions on crops or locations
- › No attachment to acres, counties or production histories
- › Timely payments with no proof of loss
- › Early purchase discounts are available
- › Products are backed by A- rated multinational reinsurance companies



Proprietary eWeatherRisk Products

- › Heat Index
- › Wind Chill
- › Snow
- › Event Insurance
- › River Height
- › Stream Flow

Who is eWeatherRisk?

eWeatherRisk is a weather risk management company that structures and delivers tailored weather risk management programs for farmers, livestock operations, elevators, cooperatives, county fairs, festivals and many more industries. eWeatherRisk protects you from the weather.

Ask your ProAg agent for a quote today.

Numerous Industries Served

- › Agriculture
- › Energy/Utilities
- › Construction
- › Transportation
- › Retail



Producer Testimonials

“I used my eWeatherRisk contract for the crop production year as a revenue assist blanket. The data collection points were very detailed and prompt, plus they were accessible online. The check soon followed upon completion of my contract and I will consider eWeatherRisk again next year as part of my production plan.”

Indiana Producer

“I’ve farmed for 28 years, and this is the first crop we’ve insured for weather,” says a producer and owner of a 6,000-acre farm in Kansas. This producer was paid over \$125,000 for heat and drought on his weather contracts from eWeatherRisk.

Kansas Producer



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(800) 366-2767



GROW WITH CONFIDENCE

Come experience the ProAg difference today.

ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Contact us to learn more.