



Coverage Maximizer

2014 - Illinois - Clark - Soybeans

9/8/2014

Page 1 of 6

| | | | | | | | | | |
|---|--|--|--|--|--|---|--|--|--|
| Insurance Provider | | | | | | Agency Agency Code: 180270 | | | |
| ARMtech Insurance Services 7725 Douglas Avenue Des Moines, IA 50322 | | | | | | Fleece Insurance P O Box 68 6 West Pearl North Salem, IN 46165 | | | |
| U/W: (800) 536-6565 B Fax: (866) 578-0425 | | | | | | TF: (877) 353-3232 B Fax: (765) 676-5325 | | | |
| Email: ARMtech@arnt.com | | | | | | Email: agency@fleeceins.com | | | |

| Plan | Practice | Type | Options | Unit Structure | Map Area | Insured Share | Price Percentage | Price Volatility Factor |
|----------------------------|----------------------|-------------------------|---------|-----------------|---------------|---------------|------------------|-------------------------|
| ARP | NFAC (Non-Irrigated) | No Type Specified | | OU | | 1.000 | 120 % | 0.13 |
| Expected County Yield (BU) | Price | Expected County Revenue | Level | Trigger Revenue | Coverage/Acre | Premium/Acre | Effective Rate | |
| 47.2 | \$11.36 | \$536.19 | 85% | \$455.76 | \$643.43 | \$15.42 | 2.40 % | |

Gross Indemnity/Acre

| Harvest Price | Harvest Yield | | | | | | | | | | |
|---------------|---------------|----------|----------|----------|----------|----------|----------|---------|---------|----|----|
| | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 | 46 | 48 | 50 |
| \$10.40 | \$257.48 | \$220.23 | \$182.97 | \$145.72 | \$108.47 | \$71.21 | \$33.96 | - | - | - | - |
| \$10.35 | \$260.17 | \$223.09 | \$186.02 | \$148.94 | \$111.87 | \$74.79 | \$37.72 | \$0.64 | - | - | - |
| \$10.30 | \$262.86 | \$225.96 | \$189.06 | \$152.17 | \$115.27 | \$78.38 | \$41.48 | \$4.59 | - | - | - |
| \$10.25 | \$265.54 | \$228.83 | \$192.11 | \$155.39 | \$118.68 | \$81.96 | \$45.24 | \$8.53 | - | - | - |
| \$10.20 | \$268.23 | \$231.69 | \$195.15 | \$158.62 | \$122.08 | \$85.54 | \$49.00 | \$12.47 | - | - | - |
| \$10.15 | \$270.92 | \$234.56 | \$198.20 | \$161.84 | \$125.48 | \$89.12 | \$52.76 | \$16.41 | - | - | - |
| \$10.10 | \$273.60 | \$237.42 | \$201.24 | \$165.06 | \$128.88 | \$92.71 | \$56.53 | \$20.35 | - | - | - |
| \$10.05 | \$276.29 | \$240.29 | \$204.29 | \$168.29 | \$132.29 | \$96.29 | \$60.29 | \$24.29 | - | - | - |
| \$10.00 | \$278.98 | \$243.15 | \$207.33 | \$171.51 | \$135.69 | \$99.87 | \$64.05 | \$28.23 | - | - | - |
| \$9.95 | \$281.66 | \$246.02 | \$210.38 | \$174.74 | \$139.09 | \$103.45 | \$67.81 | \$32.17 | - | - | - |
| \$9.90 | \$284.35 | \$248.89 | \$213.42 | \$177.96 | \$142.50 | \$107.03 | \$71.57 | \$36.11 | \$0.64 | - | - |
| \$9.85 | \$287.04 | \$251.75 | \$216.47 | \$181.18 | \$145.90 | \$110.62 | \$75.33 | \$40.05 | \$4.76 | - | - |
| \$9.80 | \$289.72 | \$254.62 | \$219.51 | \$184.41 | \$149.30 | \$114.20 | \$79.09 | \$43.99 | \$8.88 | - | - |
| \$9.75 | \$292.41 | \$257.48 | \$222.56 | \$187.63 | \$152.71 | \$117.78 | \$82.85 | \$47.93 | \$13.00 | - | - |
| \$9.70 | \$295.10 | \$260.35 | \$225.60 | \$190.86 | \$156.11 | \$121.36 | \$86.62 | \$51.87 | \$17.12 | - | - |
| \$9.65 | \$297.78 | \$263.21 | \$228.65 | \$194.08 | \$159.51 | \$124.94 | \$90.38 | \$55.81 | \$21.24 | - | - |
| \$9.60 | \$300.47 | \$266.08 | \$231.69 | \$197.30 | \$162.91 | \$128.53 | \$94.14 | \$59.75 | \$25.36 | - | - |
| \$9.55 | \$303.15 | \$268.95 | \$234.74 | \$200.53 | \$166.32 | \$132.11 | \$97.90 | \$63.69 | \$29.48 | - | - |
| \$9.50 | \$305.84 | \$271.81 | \$237.78 | \$203.75 | \$169.72 | \$135.69 | \$101.66 | \$67.63 | \$33.60 | - | - |



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| Email: ARMtech@arnt.com | | | | | | Email: agency@fleeceins.com | | | | | |
| Agency Code: 180270 | | | | | | | | | | | |

| Plan | Practice | Type | Options | Unit Structure | Map Area | Insured Share | Price Percentage | Price Volatility Factor |
|----------------------------|----------------------|-------------------------|---------|-----------------|---------------|---------------|------------------|-------------------------|
| ARP | NFAC (Non-Irrigated) | No Type Specified | | OU | | 1.000 | 120 % | 0.13 |
| Expected County Yield (BU) | Price | Expected County Revenue | Level | Trigger Revenue | Coverage/Acre | Premium/Acre | Effective Rate | |
| 47.2 | \$11.36 | \$536.19 | 90% | \$482.57 | \$643.43 | \$26.20 | 4.07 % | |

Gross Indemnity/Acre

| Harvest Price | Harvest Yield | | | | | | | | | | |
|---------------|---------------|----------|----------|----------|----------|----------|----------|----------|---------|---------|---------|
| | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 | 46 | 48 | 50 |
| \$10.40 | \$284.29 | \$249.62 | \$214.95 | \$180.28 | \$145.62 | \$110.95 | \$76.28 | \$41.62 | \$6.95 | - | - |
| \$10.35 | \$286.79 | \$252.29 | \$217.79 | \$183.28 | \$148.78 | \$114.28 | \$79.78 | \$45.28 | \$10.78 | - | - |
| \$10.30 | \$289.29 | \$254.95 | \$220.62 | \$186.28 | \$151.95 | \$117.62 | \$83.28 | \$48.95 | \$14.62 | - | - |
| \$10.25 | \$291.79 | \$257.62 | \$223.45 | \$189.28 | \$155.12 | \$120.95 | \$86.78 | \$52.62 | \$18.45 | - | - |
| \$10.20 | \$294.29 | \$260.28 | \$226.28 | \$192.28 | \$158.28 | \$124.28 | \$90.28 | \$56.28 | \$22.28 | - | - |
| \$10.15 | \$296.79 | \$262.95 | \$229.12 | \$195.28 | \$161.45 | \$127.62 | \$93.78 | \$59.95 | \$26.12 | - | - |
| \$10.10 | \$299.29 | \$265.62 | \$231.95 | \$198.28 | \$164.62 | \$130.95 | \$97.28 | \$63.62 | \$29.95 | - | - |
| \$10.05 | \$301.79 | \$268.29 | \$234.79 | \$201.28 | \$167.78 | \$134.28 | \$100.78 | \$67.28 | \$33.78 | \$0.28 | - |
| \$10.00 | \$304.29 | \$270.95 | \$237.62 | \$204.28 | \$170.95 | \$137.62 | \$104.28 | \$70.95 | \$37.62 | \$4.28 | - |
| \$9.95 | \$306.79 | \$273.62 | \$240.45 | \$207.28 | \$174.12 | \$140.95 | \$107.78 | \$74.62 | \$41.45 | \$8.28 | - |
| \$9.90 | \$309.29 | \$276.29 | \$243.28 | \$210.28 | \$177.28 | \$144.28 | \$111.28 | \$78.28 | \$45.28 | \$12.28 | - |
| \$9.85 | \$311.79 | \$278.95 | \$246.12 | \$213.28 | \$180.45 | \$147.62 | \$114.78 | \$81.95 | \$49.12 | \$16.28 | - |
| \$9.80 | \$314.29 | \$281.62 | \$248.95 | \$216.28 | \$183.62 | \$150.95 | \$118.28 | \$85.62 | \$52.95 | \$20.28 | - |
| \$9.75 | \$316.79 | \$284.29 | \$251.79 | \$219.28 | \$186.78 | \$154.28 | \$121.78 | \$89.28 | \$56.78 | \$24.28 | - |
| \$9.70 | \$319.29 | \$286.95 | \$254.62 | \$222.29 | \$189.95 | \$157.62 | \$125.28 | \$92.95 | \$60.62 | \$28.28 | - |
| \$9.65 | \$321.79 | \$289.62 | \$257.45 | \$225.28 | \$193.12 | \$160.95 | \$128.78 | \$96.62 | \$64.45 | \$32.28 | \$0.12 |
| \$9.60 | \$324.29 | \$292.29 | \$260.28 | \$228.29 | \$196.28 | \$164.28 | \$132.28 | \$100.28 | \$68.28 | \$36.28 | \$4.28 |
| \$9.55 | \$326.79 | \$294.95 | \$263.12 | \$231.28 | \$199.45 | \$167.62 | \$135.78 | \$103.95 | \$72.12 | \$40.28 | \$8.45 |
| \$9.50 | \$329.29 | \$297.62 | \$265.95 | \$234.29 | \$202.62 | \$170.95 | \$139.28 | \$107.62 | \$75.95 | \$44.28 | \$12.62 |



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| Email: ARMtech@arnt.com | | Email: agency@fleeceins.com | |
| Agency Code: 180270 | | | |

| Practice | Type | Insured Share | Price Percentage | Price Vol. Factor | Expected Yield | Base Price | Exp. County Rev. |
|----------------------|-------------------|---------------|------------------|-------------------|----------------|------------|------------------|
| NFAC (Non-Irrigated) | No Type Specified | 1.000 | 120 % | 0.13 | 47.2 | \$0.00 | \$0.00 |

| Year | Expected Cnty Yield | Final Cnty Yield | County Production Deficiency | Base Price | Harvest Price | Price Deficiency | Historical Estimated Gross Indemnity/Acre | |
|---|---------------------|------------------|------------------------------|------------|---------------|------------------|---|------------|
| | | | | | | | ARP | ARP |
| 1999 | 39.5 * | 32.7 * | (6.8 BU - 17%) | \$4.95 † | \$4.85 † | (\$0.10 - 2%) | \$13.61 | \$28.95 |
| 2000 | 39.8 * | 44.0 * | | \$5.36 † | \$4.72 † | (\$0.64 - 12%) | - | - |
| 2001 | 40.0 * | 45.7 * | | \$4.59 † | \$4.37 † | (\$0.22 - 5%) | - | - |
| 2002 | 39.9 * | 42.9 * | | \$4.53 † | \$5.45 † | | - | - |
| 2003 | 40.2 * | 40.4 * | | \$5.23 † | \$7.32 † | | - | - |
| 2004 | 42.4 * | 51.0 * | | \$7.27 † | \$5.26 † | (\$2.01 - 28%) | - | \$15.27 |
| 2005 | 41.7 * | 47.8 * | | \$5.99 † | \$5.75 † | (\$0.24 - 4%) | - | - |
| 2006 | 44.5 * | 48.8 * | | \$6.18 † | \$5.93 † | (\$0.25 - 4%) | - | - |
| 2007 | 44.5 * | 45.0 * | | \$8.09 † | \$9.75 † | | - | - |
| 2008 | 45.8 * | 45.7 * | (0.1 BU - 0%) | \$13.36 † | \$10.36 † | (\$3.00 - 22%) | \$83.55 | \$128.75 |
| 2009 | 45.8 * | 38.7 * | (7.1 BU - 16%) | \$8.80 † | \$9.66 † | | \$3.98 | \$40.58 |
| 2011 | 45.8 * | 44.4 § | (1.4 BU - 3%) | \$13.49 † | \$12.14 † | (\$1.35 - 10%) | - | \$28.40 |
| 2012 | 47.2 * | 37.5 § | (9.7 BU - 21%) | \$12.55 † | \$15.39 † | | \$72.21 | \$127.73 |
| 2013 | 47.2 * | 47.8 § | | \$12.87 † | \$12.87 † | | - | - |
| Estimated Historical Totals (14 Years) | | | | | | | | |
| Indemnity | | | | | | | \$173.35 | \$369.68 |
| Premium | | | | | | | (\$216.39) | (\$366.96) |
| Net Indemnity | | | | | | | (\$43.04) | \$2.72 |
| Indemnity as % of Premium | | | | | | | 80% | 101% |
| 2014 Estimated Premium | | | | | | | \$15.42 | \$26.20 |

* Historic GRP Offer Yield
 § NASS County Estimate
 † Historic GRIP Offer Price