



# Coverage Maximizer

2014 - Illinois - Cumberland - Soybeans

<b>Insurance Provider</b>		<b>Agency</b>	
<b>ARMtech Insurance Services</b> 7725 Douglas Avenue Des Moines, IA 50322		<b>Fleece Insurance</b> 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	
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	
46.6	\$11.36	\$529.38	85%	\$449.97	\$635.25	\$14.22	2.24 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	30	32	34	36	38	40	42	44	46	48	50
\$10.40	\$247.11	\$209.86	\$172.60	\$135.35	\$98.10	\$60.84	\$23.59	-	-	-	-
\$10.35	\$249.80	\$212.72	\$175.65	\$138.57	\$101.50	\$64.42	\$27.35	-	-	-	-
\$10.30	\$252.48	\$215.59	\$178.69	\$141.80	\$104.90	\$68.01	\$31.11	-	-	-	-
\$10.25	\$255.17	\$218.45	\$181.74	\$145.02	\$108.30	\$71.59	\$34.87	-	-	-	-
\$10.20	\$257.86	\$221.32	\$184.78	\$148.24	\$111.71	\$75.17	\$38.63	\$2.10	-	-	-
\$10.15	\$260.54	\$224.18	\$187.83	\$151.47	\$115.11	\$78.75	\$42.39	\$6.04	-	-	-
\$10.10	\$263.23	\$227.05	\$190.87	\$154.69	\$118.51	\$82.33	\$46.16	\$9.98	-	-	-
\$10.05	\$265.92	\$229.92	\$193.92	\$157.92	\$121.92	\$85.92	\$49.92	\$13.92	-	-	-
\$10.00	\$268.60	\$232.78	\$196.96	\$161.14	\$125.32	\$89.50	\$53.68	\$17.86	-	-	-
\$9.95	\$271.29	\$235.65	\$200.01	\$164.36	\$128.72	\$93.08	\$57.44	\$21.80	-	-	-
\$9.90	\$273.98	\$238.51	\$203.05	\$167.59	\$132.13	\$96.66	\$61.20	\$25.74	-	-	-
\$9.85	\$276.66	\$241.38	\$206.10	\$170.81	\$135.53	\$100.24	\$64.96	\$29.68	-	-	-
\$9.80	\$279.35	\$244.24	\$209.14	\$174.04	\$138.93	\$103.83	\$68.72	\$33.62	-	-	-
\$9.75	\$282.04	\$247.11	\$212.18	\$177.26	\$142.33	\$107.41	\$72.48	\$37.56	\$2.63	-	-
\$9.70	\$284.72	\$249.98	\$215.23	\$180.48	\$145.74	\$110.99	\$76.24	\$41.50	\$6.75	-	-
\$9.65	\$287.41	\$252.84	\$218.27	\$183.71	\$149.14	\$114.57	\$80.01	\$45.44	\$10.87	-	-
\$9.60	\$290.10	\$255.71	\$221.32	\$186.93	\$152.54	\$118.15	\$83.77	\$49.38	\$14.99	-	-
\$9.55	\$292.78	\$258.57	\$224.36	\$190.15	\$155.95	\$121.74	\$87.53	\$53.32	\$19.11	-	-
\$9.50	\$295.47	\$261.44	\$227.41	\$193.38	\$159.35	\$125.32	\$91.29	\$57.26	\$23.23	-	-



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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	
46.6	\$11.36	\$529.38	90%	\$476.44	\$635.25	\$24.69	3.89 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	30	32	34	36	38	40	42	44	46	48	50
\$10.40	\$274.07	\$239.40	\$204.73	\$170.07	\$135.40	\$100.73	\$66.07	\$31.40	-	-	-
\$10.35	\$276.57	\$242.07	\$207.57	\$173.07	\$138.57	\$104.07	\$69.57	\$35.07	\$0.57	-	-
\$10.30	\$279.07	\$244.73	\$210.40	\$176.07	\$141.73	\$107.40	\$73.07	\$38.73	\$4.40	-	-
\$10.25	\$281.57	\$247.40	\$213.23	\$179.07	\$144.90	\$110.73	\$76.57	\$42.40	\$8.23	-	-
\$10.20	\$284.07	\$250.07	\$216.07	\$182.07	\$148.07	\$114.07	\$80.07	\$46.07	\$12.07	-	-
\$10.15	\$286.57	\$252.73	\$218.90	\$185.07	\$151.23	\$117.40	\$83.57	\$49.73	\$15.90	-	-
\$10.10	\$289.07	\$255.40	\$221.73	\$188.07	\$154.40	\$120.73	\$87.07	\$53.40	\$19.73	-	-
\$10.05	\$291.57	\$258.07	\$224.57	\$191.07	\$157.57	\$124.07	\$90.57	\$57.07	\$23.57	-	-
\$10.00	\$294.07	\$260.73	\$227.40	\$194.07	\$160.73	\$127.40	\$94.07	\$60.73	\$27.40	-	-
\$9.95	\$296.57	\$263.40	\$230.23	\$197.07	\$163.90	\$130.73	\$97.57	\$64.40	\$31.23	-	-
\$9.90	\$299.07	\$266.07	\$233.07	\$200.07	\$167.07	\$134.07	\$101.07	\$68.07	\$35.07	\$2.07	-
\$9.85	\$301.57	\$268.73	\$235.90	\$203.07	\$170.23	\$137.40	\$104.57	\$71.73	\$38.90	\$6.07	-
\$9.80	\$304.07	\$271.40	\$238.73	\$206.07	\$173.40	\$140.73	\$108.07	\$75.40	\$42.73	\$10.07	-
\$9.75	\$306.57	\$274.07	\$241.57	\$209.07	\$176.57	\$144.07	\$111.57	\$79.07	\$46.57	\$14.07	-
\$9.70	\$309.07	\$276.73	\$244.40	\$212.07	\$179.73	\$147.40	\$115.07	\$82.73	\$50.40	\$18.07	-
\$9.65	\$311.57	\$279.40	\$247.23	\$215.07	\$182.90	\$150.73	\$118.57	\$86.40	\$54.23	\$22.07	-
\$9.60	\$314.07	\$282.07	\$250.07	\$218.07	\$186.07	\$154.07	\$122.07	\$90.07	\$58.07	\$26.07	-
\$9.55	\$316.57	\$284.73	\$252.90	\$221.07	\$189.23	\$157.40	\$125.57	\$93.73	\$61.90	\$30.07	-
\$9.50	\$319.07	\$287.40	\$255.73	\$224.07	\$192.40	\$160.73	\$129.07	\$97.40	\$65.73	\$34.07	\$2.40



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Email: ARMtech@amt.com		Email: agency@fleeceins.com	

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	46.6	\$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 85%	90%
1999	38.4 *	33.9 *	(4.5 BU - 12%)	\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	\$11.08
2000	38.7 *	40.2 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-
2001	38.9 *	41.8 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	38.9 *	41.8 *		\$4.53 †	\$5.45 †		-	-
2003	39.2 *	42.9 *		\$5.23 †	\$7.32 †		-	-
2004	40.5 *	49.9 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	-	\$4.20
2005	41.0 *	44.8 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	43.5 *	49.8 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	41.9 *	45.9 *		\$8.09 †	\$9.75 †		-	-
2008	43.2 *	43.8 *		\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$65.93	\$109.45
2009	44.5 *	40.9 *	(3.6 BU - 8%)	\$8.80 †	\$9.66 †		-	-
2011	45.6 *	45.1 §	(0.5 BU - 1%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	-	\$10.20
2012	46.9 *	43.1 §	(3.8 BU - 8%)	\$12.55 †	\$15.39 †		-	-
2013	46.7 *	48.7 §		\$12.87 †	\$12.87 †		-	-

**Estimated Historical Totals (14 Years)**

Indemnity	\$65.93	\$134.93
Premium	(\$196.70)	(\$341.59)
Net Indemnity	(\$130.77)	(\$206.66)
Indemnity as % of Premium	34%	40%
2014 Estimated Premium	\$14.22	\$24.69

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