



Coverage Maximizer

2014 - Illinois - Douglas - Soybeans

Insurance Provider		Agency	
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	
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	
54.0	\$11.36	\$613.44	85%	\$521.42	\$736.13	\$16.78	2.28 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$188.81	\$151.56	\$114.31	\$77.05	\$39.80	\$2.54	-	-	-	-	-
\$10.35	\$192.40	\$155.32	\$118.25	\$81.17	\$44.10	\$7.02	-	-	-	-	-
\$10.30	\$195.98	\$159.08	\$122.19	\$85.29	\$48.39	\$11.50	-	-	-	-	-
\$10.25	\$199.56	\$162.84	\$126.13	\$89.41	\$52.69	\$15.98	-	-	-	-	-
\$10.20	\$203.14	\$166.60	\$130.07	\$93.53	\$56.99	\$20.45	-	-	-	-	-
\$10.15	\$206.72	\$170.37	\$134.01	\$97.65	\$61.29	\$24.93	-	-	-	-	-
\$10.10	\$210.31	\$174.13	\$137.95	\$101.77	\$65.59	\$29.41	-	-	-	-	-
\$10.05	\$213.89	\$177.89	\$141.89	\$105.89	\$69.89	\$33.89	-	-	-	-	-
\$10.00	\$217.47	\$181.65	\$145.83	\$110.01	\$74.19	\$38.36	\$2.54	-	-	-	-
\$9.95	\$221.05	\$185.41	\$149.77	\$114.13	\$78.48	\$42.84	\$7.20	-	-	-	-
\$9.90	\$224.64	\$189.17	\$153.71	\$118.25	\$82.78	\$47.32	\$11.86	-	-	-	-
\$9.85	\$228.22	\$192.93	\$157.65	\$122.37	\$87.08	\$51.80	\$16.51	-	-	-	-
\$9.80	\$231.80	\$196.69	\$161.59	\$126.48	\$91.38	\$56.28	\$21.17	-	-	-	-
\$9.75	\$235.38	\$200.46	\$165.53	\$130.60	\$95.68	\$60.75	\$25.83	-	-	-	-
\$9.70	\$238.96	\$204.22	\$169.47	\$134.72	\$99.98	\$65.23	\$30.48	-	-	-	-
\$9.65	\$242.55	\$207.98	\$173.41	\$138.84	\$104.28	\$69.71	\$35.14	\$0.57	-	-	-
\$9.60	\$246.13	\$211.74	\$177.35	\$142.96	\$108.57	\$74.19	\$39.80	\$5.41	-	-	-
\$9.55	\$249.71	\$215.50	\$181.29	\$147.08	\$112.87	\$78.66	\$44.45	\$10.24	-	-	-
\$9.50	\$253.29	\$219.26	\$185.23	\$151.20	\$117.17	\$83.14	\$49.11	\$15.08	-	-	-



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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	
54.0	\$11.36	\$613.44	90%	\$552.10	\$736.13	\$30.42	4.13 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$226.83	\$192.16	\$157.50	\$122.83	\$88.17	\$53.50	\$18.83	-	-	-	-
\$10.35	\$230.16	\$195.67	\$161.16	\$126.67	\$92.17	\$57.67	\$23.17	-	-	-	-
\$10.30	\$233.50	\$199.16	\$164.83	\$130.50	\$96.17	\$61.83	\$27.50	-	-	-	-
\$10.25	\$236.83	\$202.66	\$168.50	\$134.33	\$100.17	\$66.00	\$31.83	-	-	-	-
\$10.20	\$240.16	\$206.17	\$172.16	\$138.17	\$104.17	\$70.17	\$36.17	\$2.17	-	-	-
\$10.15	\$243.50	\$209.66	\$175.83	\$142.00	\$108.17	\$74.33	\$40.50	\$6.67	-	-	-
\$10.10	\$246.83	\$213.17	\$179.50	\$145.83	\$112.17	\$78.50	\$44.83	\$11.17	-	-	-
\$10.05	\$250.16	\$216.66	\$183.16	\$149.67	\$116.17	\$82.67	\$49.17	\$15.67	-	-	-
\$10.00	\$253.50	\$220.16	\$186.83	\$153.50	\$120.17	\$86.83	\$53.50	\$20.17	-	-	-
\$9.95	\$256.83	\$223.66	\$190.50	\$157.33	\$124.17	\$91.00	\$57.83	\$24.67	-	-	-
\$9.90	\$260.16	\$227.16	\$194.16	\$161.16	\$128.17	\$95.17	\$62.17	\$29.17	-	-	-
\$9.85	\$263.50	\$230.66	\$197.83	\$165.00	\$132.17	\$99.33	\$66.50	\$33.67	\$0.83	-	-
\$9.80	\$266.83	\$234.16	\$201.50	\$168.83	\$136.17	\$103.50	\$70.83	\$38.17	\$5.50	-	-
\$9.75	\$270.16	\$237.66	\$205.16	\$172.67	\$140.17	\$107.67	\$75.17	\$42.67	\$10.17	-	-
\$9.70	\$273.50	\$241.16	\$208.83	\$176.50	\$144.17	\$111.83	\$79.50	\$47.17	\$14.83	-	-
\$9.65	\$276.83	\$244.66	\$212.50	\$180.33	\$148.17	\$116.00	\$83.83	\$51.67	\$19.50	-	-
\$9.60	\$280.16	\$248.16	\$216.16	\$184.17	\$152.17	\$120.17	\$88.17	\$56.17	\$24.17	-	-
\$9.55	\$283.50	\$251.66	\$219.83	\$188.00	\$156.17	\$124.33	\$92.50	\$60.67	\$28.83	-	-
\$9.50	\$286.83	\$255.16	\$223.50	\$191.83	\$160.17	\$128.50	\$96.83	\$65.17	\$33.50	\$1.83	-



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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	54.0	\$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	45.7 *	46.9 *		\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-
2000	46.1 *	48.0 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-
2001	46.4 *	50.7 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	45.2 *	48.9 *		\$4.53 †	\$5.45 †		-	-
2003	45.3 *	42.9 *	(2.4 BU - 5%)	\$5.23 †	\$7.32 †		-	-
2004	48.2 *	53.9 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$25.68	\$53.10
2005	48.1 *	50.8 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	49.5 *	53.8 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	49.7 *	55.9 *		\$8.09 †	\$9.75 †		-	-
2008	50.5 *	50.6 *		\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$88.23	\$138.32
2009	52.0 *	54.9 *		\$8.80 †	\$9.66 †		-	-
2011	53.4 *	49.6 §	(3.8 BU - 7%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	\$18.21	\$76.98
2012	54.9 *	45.2 §	(9.7 BU - 18%)	\$12.55 †	\$15.39 †		\$40.37	\$107.98
2013	54.3 *	50.9 §	(3.4 BU - 6%)	\$12.87 †	\$12.87 †		-	-

Estimated Historical Totals (14 Years)

Indemnity	\$172.49	\$376.38
Premium	(\$234.52)	(\$424.85)
Net Indemnity	(\$62.03)	(\$48.47)
Indemnity as % of Premium	74%	89%
2014 Estimated Premium	\$16.78	\$30.42

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