



Coverage Maximizer

2014 - Illinois - Edgar - 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	

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	
53.6	\$11.36	\$608.90	85%	\$517.57	\$730.68	\$16.06	2.20 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	38	40	42	44	46	48	50	52	54	56	58
\$10.40	\$219.15	\$181.90	\$144.65	\$107.39	\$70.14	\$32.88	-	-	-	-	-
\$10.35	\$222.56	\$185.48	\$148.41	\$111.33	\$74.26	\$37.18	\$0.11	-	-	-	-
\$10.30	\$225.96	\$189.06	\$152.17	\$115.27	\$78.38	\$41.48	\$4.58	-	-	-	-
\$10.25	\$229.36	\$192.65	\$155.93	\$119.21	\$82.50	\$45.78	\$9.06	-	-	-	-
\$10.20	\$232.77	\$196.23	\$159.69	\$123.15	\$86.61	\$50.08	\$13.54	-	-	-	-
\$10.15	\$236.17	\$199.81	\$163.45	\$127.09	\$90.73	\$54.38	\$18.02	-	-	-	-
\$10.10	\$239.57	\$203.39	\$167.21	\$131.03	\$94.85	\$58.67	\$22.50	-	-	-	-
\$10.05	\$242.97	\$206.97	\$170.97	\$134.97	\$98.97	\$62.97	\$26.97	-	-	-	-
\$10.00	\$246.38	\$210.56	\$174.74	\$138.91	\$103.09	\$67.27	\$31.45	-	-	-	-
\$9.95	\$249.78	\$214.14	\$178.50	\$142.85	\$107.21	\$71.57	\$35.93	\$0.29	-	-	-
\$9.90	\$253.18	\$217.72	\$182.26	\$146.79	\$111.33	\$75.87	\$40.41	\$4.94	-	-	-
\$9.85	\$256.59	\$221.30	\$186.02	\$150.73	\$115.45	\$80.17	\$44.88	\$9.60	-	-	-
\$9.80	\$259.99	\$224.88	\$189.78	\$154.68	\$119.57	\$84.47	\$49.36	\$14.26	-	-	-
\$9.75	\$263.39	\$228.47	\$193.54	\$158.62	\$123.69	\$88.76	\$53.84	\$18.91	-	-	-
\$9.70	\$266.80	\$232.05	\$197.30	\$162.56	\$127.81	\$93.06	\$58.32	\$23.57	-	-	-
\$9.65	\$270.20	\$235.63	\$201.06	\$166.50	\$131.93	\$97.36	\$62.79	\$28.23	-	-	-
\$9.60	\$273.60	\$239.21	\$204.82	\$170.44	\$136.05	\$101.66	\$67.27	\$32.88	-	-	-
\$9.55	\$277.00	\$242.80	\$208.59	\$174.38	\$140.17	\$105.96	\$71.75	\$37.54	\$3.33	-	-
\$9.50	\$280.41	\$246.38	\$212.35	\$178.32	\$144.29	\$110.26	\$76.23	\$42.20	\$8.17	-	-



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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	
53.6	\$11.36	\$608.90	90%	\$548.01	\$730.68	\$30.81	4.22 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	38	40	42	44	46	48	50	52	54	56	58
\$10.40	\$254.68	\$220.02	\$185.35	\$150.68	\$116.02	\$81.35	\$46.68	\$12.02	-	-	-
\$10.35	\$257.85	\$223.35	\$188.85	\$154.35	\$119.85	\$85.35	\$50.85	\$16.35	-	-	-
\$10.30	\$261.01	\$226.68	\$192.35	\$158.02	\$123.68	\$89.35	\$55.02	\$20.68	-	-	-
\$10.25	\$264.18	\$230.02	\$195.85	\$161.68	\$127.52	\$93.35	\$59.18	\$25.02	-	-	-
\$10.20	\$267.35	\$233.35	\$199.35	\$165.35	\$131.35	\$97.35	\$63.35	\$29.35	-	-	-
\$10.15	\$270.51	\$236.68	\$202.85	\$169.02	\$135.18	\$101.35	\$67.52	\$33.68	-	-	-
\$10.10	\$273.68	\$240.01	\$206.35	\$172.68	\$139.02	\$105.35	\$71.68	\$38.02	\$4.35	-	-
\$10.05	\$276.85	\$243.35	\$209.85	\$176.35	\$142.85	\$109.35	\$75.85	\$42.35	\$8.85	-	-
\$10.00	\$280.01	\$246.68	\$213.35	\$180.01	\$146.68	\$113.35	\$80.02	\$46.68	\$13.35	-	-
\$9.95	\$283.18	\$250.01	\$216.85	\$183.68	\$150.52	\$117.35	\$84.18	\$51.02	\$17.85	-	-
\$9.90	\$286.35	\$253.35	\$220.35	\$187.35	\$154.35	\$121.35	\$88.35	\$55.35	\$22.35	-	-
\$9.85	\$289.51	\$256.68	\$223.85	\$191.02	\$158.18	\$125.35	\$92.52	\$59.68	\$26.85	-	-
\$9.80	\$292.68	\$260.01	\$227.35	\$194.68	\$162.02	\$129.35	\$96.68	\$64.02	\$31.35	-	-
\$9.75	\$295.85	\$263.35	\$230.85	\$198.35	\$165.85	\$133.35	\$100.85	\$68.35	\$35.85	\$3.35	-
\$9.70	\$299.01	\$266.68	\$234.35	\$202.01	\$169.68	\$137.35	\$105.02	\$72.68	\$40.35	\$8.02	-
\$9.65	\$302.18	\$270.01	\$237.85	\$205.68	\$173.51	\$141.35	\$109.18	\$77.02	\$44.85	\$12.68	-
\$9.60	\$305.35	\$273.35	\$241.35	\$209.35	\$177.35	\$145.35	\$113.35	\$81.35	\$49.35	\$17.35	-
\$9.55	\$308.51	\$276.68	\$244.85	\$213.02	\$181.18	\$149.35	\$117.52	\$85.68	\$53.85	\$22.02	-
\$9.50	\$311.68	\$280.01	\$248.35	\$216.68	\$185.01	\$153.35	\$121.68	\$90.02	\$58.35	\$26.68	-



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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	53.6	\$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	44.7 *	46.8 *		\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-
2000	45.1 *	46.0 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	\$0.73
2001	45.5 *	48.7 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	45.8 *	44.9 *	(0.9 BU - 2%)	\$4.53 †	\$5.45 †		-	-
2003	46.2 *	42.9 *	(3.3 BU - 7%)	\$5.23 †	\$7.32 †		-	-
2004	47.4 *	55.8 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	-	\$27.72
2005	46.6 *	51.8 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	48.6 *	52.7 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	47.7 *	53.9 *		\$8.09 †	\$9.75 †		-	-
2008	49.1 *	49.8 *		\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$74.60	\$124.08
2009	50.6 *	47.9 *	(2.7 BU - 5%)	\$8.80 †	\$9.66 †		-	-
2011	51.9 *	53.1 §		\$13.49 †	\$12.14 †	(\$1.35 - 10%)	-	-
2012	53.0 *	38.8 §	(14.2 BU - 27%)	\$12.55 †	\$15.39 †		\$172.28	\$228.28
2013	53.6 *	56.5 §		\$12.87 †	\$12.87 †		-	-
Estimated Historical Totals (14 Years)								
Indemnity							\$246.88	\$380.81
Premium							(\$221.26)	(\$424.39)
Net Indemnity							\$25.62	(\$43.58)
Indemnity as % of Premium							112%	90%
2014 Estimated Premium							\$16.06	\$30.81

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