



Coverage Maximizer

2014 - Indiana - Boone - 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	
53.7	\$11.36	\$610.03	85%	\$518.53	\$732.04	\$18.78	2.57 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$183.63	\$146.38	\$109.13	\$71.87	\$34.62	-	-	-	-	-	-
\$10.35	\$187.22	\$150.14	\$113.07	\$75.99	\$38.92	\$1.84	-	-	-	-	-
\$10.30	\$190.80	\$153.90	\$117.01	\$80.11	\$43.22	\$6.32	-	-	-	-	-
\$10.25	\$194.38	\$157.66	\$120.95	\$84.23	\$47.52	\$10.80	-	-	-	-	-
\$10.20	\$197.96	\$161.43	\$124.89	\$88.35	\$51.81	\$15.28	-	-	-	-	-
\$10.15	\$201.54	\$165.19	\$128.83	\$92.47	\$56.11	\$19.75	-	-	-	-	-
\$10.10	\$205.13	\$168.95	\$132.77	\$96.59	\$60.41	\$24.23	-	-	-	-	-
\$10.05	\$208.71	\$172.71	\$136.71	\$100.71	\$64.71	\$28.71	-	-	-	-	-
\$10.00	\$212.29	\$176.47	\$140.65	\$104.83	\$69.01	\$33.19	-	-	-	-	-
\$9.95	\$215.87	\$180.23	\$144.59	\$108.95	\$73.31	\$37.67	\$2.02	-	-	-	-
\$9.90	\$219.45	\$183.99	\$148.53	\$113.07	\$77.61	\$42.14	\$6.68	-	-	-	-
\$9.85	\$223.04	\$187.75	\$152.47	\$117.19	\$81.90	\$46.62	\$11.34	-	-	-	-
\$9.80	\$226.62	\$191.52	\$156.41	\$121.31	\$86.20	\$51.10	\$15.99	-	-	-	-
\$9.75	\$230.20	\$195.28	\$160.35	\$125.43	\$90.50	\$55.58	\$20.65	-	-	-	-
\$9.70	\$233.78	\$199.04	\$164.29	\$129.55	\$94.80	\$60.05	\$25.31	-	-	-	-
\$9.65	\$237.37	\$202.80	\$168.23	\$133.67	\$99.10	\$64.53	\$29.96	-	-	-	-
\$9.60	\$240.95	\$206.56	\$172.17	\$137.78	\$103.40	\$69.01	\$34.62	\$0.23	-	-	-
\$9.55	\$244.53	\$210.32	\$176.11	\$141.90	\$107.69	\$73.49	\$39.28	\$5.07	-	-	-
\$9.50	\$248.11	\$214.08	\$180.05	\$146.02	\$111.99	\$77.96	\$43.93	\$9.90	-	-	-



Coverage Maximizer

2014 - Indiana - **Boone** - Soybeans

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	
53.7	\$11.36	\$610.03	90%	\$549.03	\$732.04	\$33.12	4.52 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$221.72	\$187.05	\$152.38	\$117.72	\$83.05	\$48.38	\$13.72	-	-	-	-
\$10.35	\$225.05	\$190.55	\$156.05	\$121.55	\$87.05	\$52.55	\$18.05	-	-	-	-
\$10.30	\$228.38	\$194.05	\$159.72	\$125.38	\$91.05	\$56.72	\$22.38	-	-	-	-
\$10.25	\$231.72	\$197.55	\$163.38	\$129.22	\$95.05	\$60.88	\$26.72	-	-	-	-
\$10.20	\$235.05	\$201.05	\$167.05	\$133.05	\$99.05	\$65.05	\$31.05	-	-	-	-
\$10.15	\$238.38	\$204.55	\$170.72	\$136.88	\$103.05	\$69.22	\$35.38	\$1.55	-	-	-
\$10.10	\$241.72	\$208.05	\$174.38	\$140.72	\$107.05	\$73.38	\$39.72	\$6.05	-	-	-
\$10.05	\$245.05	\$211.55	\$178.05	\$144.55	\$111.05	\$77.55	\$44.05	\$10.55	-	-	-
\$10.00	\$248.38	\$215.05	\$181.72	\$148.38	\$115.05	\$81.72	\$48.38	\$15.05	-	-	-
\$9.95	\$251.72	\$218.55	\$185.38	\$152.22	\$119.05	\$85.88	\$52.72	\$19.55	-	-	-
\$9.90	\$255.05	\$222.05	\$189.05	\$156.05	\$123.05	\$90.05	\$57.05	\$24.05	-	-	-
\$9.85	\$258.38	\$225.55	\$192.72	\$159.88	\$127.05	\$94.22	\$61.38	\$28.55	-	-	-
\$9.80	\$261.72	\$229.05	\$196.38	\$163.72	\$131.05	\$98.38	\$65.72	\$33.05	\$0.38	-	-
\$9.75	\$265.05	\$232.55	\$200.05	\$167.55	\$135.05	\$102.55	\$70.05	\$37.55	\$5.05	-	-
\$9.70	\$268.38	\$236.05	\$203.72	\$171.38	\$139.05	\$106.72	\$74.38	\$42.05	\$9.72	-	-
\$9.65	\$271.72	\$239.55	\$207.38	\$175.22	\$143.05	\$110.88	\$78.72	\$46.55	\$14.38	-	-
\$9.60	\$275.05	\$243.05	\$211.05	\$179.05	\$147.05	\$115.05	\$83.05	\$51.05	\$19.05	-	-
\$9.55	\$278.38	\$246.55	\$214.72	\$182.88	\$151.05	\$119.22	\$87.38	\$55.55	\$23.72	-	-
\$9.50	\$281.72	\$250.05	\$218.38	\$186.72	\$155.05	\$123.38	\$91.72	\$60.05	\$28.38	-	-



Coverage Maximizer

2014 - Indiana - Boone - 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			

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	53.7	\$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	44.5 *	39.8 *	(4.7 BU - 11%)	\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	\$8.70
2000	44.8 *	49.0 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-
2001	45.0 *	50.2 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	45.3 *	52.0 *		\$4.53 †	\$5.45 †		-	-
2003	45.6 *	39.7 *	(5.9 BU - 13%)	\$5.23 †	\$7.32 †		-	\$16.35
2004	47.8 *	54.5 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$15.60	\$43.48
2005	47.2 *	51.3 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	48.4 *	51.5 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	48.9 *	50.5 *		\$8.09 †	\$9.75 †		-	-
2008	50.4 *	51.8 *		\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$63.92	\$115.60
2009	50.4 *	54.1 *		\$8.80 †	\$9.66 †		-	-
2010	51.9 *	54.3 §		\$9.23 †	\$11.63 †		-	-
2011	52.9 *	51.3 §	(1.6 BU - 3%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	-	\$32.47
2012	53.9 *	39.6 §	(14.3 BU - 27%)	\$12.55 †	\$15.39 †		\$171.31	\$228.55
2013	53.9 *	55.5 §		\$12.87 †	\$12.87 †		-	-

Estimated Historical Totals (15 Years)

Indemnity	\$250.83	\$445.15
Premium	(\$282.90)	(\$497.53)
Net Indemnity	(\$32.07)	(\$52.38)
Indemnity as % of Premium	89%	89%
2014 Estimated Premium	\$18.78	\$33.12

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