



Coverage Maximizer

2014 - Indiana - Clay - 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	
46.2	\$11.36	\$524.83	85%	\$446.11	\$629.80	\$15.96	2.53 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	30	32	34	36	38	40	42	44	46	48	50
\$10.40	\$240.20	\$202.94	\$165.69	\$128.43	\$91.18	\$53.93	\$16.67	-	-	-	-
\$10.35	\$242.88	\$205.81	\$168.73	\$131.66	\$94.58	\$57.51	\$20.44	-	-	-	-
\$10.30	\$245.57	\$208.67	\$171.78	\$134.88	\$97.99	\$61.09	\$24.20	-	-	-	-
\$10.25	\$248.25	\$211.54	\$174.82	\$138.11	\$101.39	\$64.67	\$27.96	-	-	-	-
\$10.20	\$250.94	\$214.40	\$177.87	\$141.33	\$104.79	\$68.26	\$31.72	-	-	-	-
\$10.15	\$253.63	\$217.27	\$180.91	\$144.55	\$108.20	\$71.84	\$35.48	-	-	-	-
\$10.10	\$256.31	\$220.14	\$183.96	\$147.78	\$111.60	\$75.42	\$39.24	\$3.06	-	-	-
\$10.05	\$259.00	\$223.00	\$187.00	\$151.00	\$115.00	\$79.00	\$43.00	\$7.00	-	-	-
\$10.00	\$261.69	\$225.87	\$190.05	\$154.23	\$118.41	\$82.58	\$46.76	\$10.94	-	-	-
\$9.95	\$264.37	\$228.73	\$193.09	\$157.45	\$121.81	\$86.17	\$50.52	\$14.88	-	-	-
\$9.90	\$267.06	\$231.60	\$196.14	\$160.67	\$125.21	\$89.75	\$54.29	\$18.82	-	-	-
\$9.85	\$269.75	\$234.46	\$199.18	\$163.90	\$128.61	\$93.33	\$58.05	\$22.76	-	-	-
\$9.80	\$272.43	\$237.33	\$202.23	\$167.12	\$132.02	\$96.91	\$61.81	\$26.70	-	-	-
\$9.75	\$275.12	\$240.20	\$205.27	\$170.34	\$135.42	\$100.49	\$65.57	\$30.64	-	-	-
\$9.70	\$277.81	\$243.06	\$208.31	\$173.57	\$138.82	\$104.08	\$69.33	\$34.58	-	-	-
\$9.65	\$280.49	\$245.93	\$211.36	\$176.79	\$142.23	\$107.66	\$73.09	\$38.52	\$3.96	-	-
\$9.60	\$283.18	\$248.79	\$214.40	\$180.02	\$145.63	\$111.24	\$76.85	\$42.47	\$8.08	-	-
\$9.55	\$285.87	\$251.66	\$217.45	\$183.24	\$149.03	\$114.82	\$80.61	\$46.41	\$12.20	-	-
\$9.50	\$288.55	\$254.52	\$220.49	\$186.46	\$152.43	\$118.41	\$84.38	\$50.35	\$16.32	-	-



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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	
46.2	\$11.36	\$524.83	90%	\$472.35	\$629.80	\$27.37	4.35 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	30	32	34	36	38	40	42	44	46	48	50
\$10.40	\$267.25	\$232.58	\$197.92	\$163.25	\$128.58	\$93.92	\$59.25	\$24.58	-	-	-
\$10.35	\$269.75	\$235.25	\$200.75	\$166.25	\$131.75	\$97.25	\$62.75	\$28.25	-	-	-
\$10.30	\$272.25	\$237.92	\$203.58	\$169.25	\$134.92	\$100.58	\$66.25	\$31.92	-	-	-
\$10.25	\$274.75	\$240.58	\$206.42	\$172.25	\$138.08	\$103.92	\$69.75	\$35.58	\$1.42	-	-
\$10.20	\$277.25	\$243.25	\$209.25	\$175.25	\$141.25	\$107.25	\$73.25	\$39.25	\$5.25	-	-
\$10.15	\$279.75	\$245.92	\$212.08	\$178.25	\$144.42	\$110.58	\$76.75	\$42.92	\$9.08	-	-
\$10.10	\$282.25	\$248.58	\$214.92	\$181.25	\$147.58	\$113.92	\$80.25	\$46.58	\$12.92	-	-
\$10.05	\$284.75	\$251.25	\$217.75	\$184.25	\$150.75	\$117.25	\$83.75	\$50.25	\$16.75	-	-
\$10.00	\$287.25	\$253.92	\$220.58	\$187.25	\$153.92	\$120.58	\$87.25	\$53.92	\$20.58	-	-
\$9.95	\$289.75	\$256.58	\$223.42	\$190.25	\$157.08	\$123.92	\$90.75	\$57.58	\$24.42	-	-
\$9.90	\$292.25	\$259.25	\$226.25	\$193.25	\$160.25	\$127.25	\$94.25	\$61.25	\$28.25	-	-
\$9.85	\$294.75	\$261.92	\$229.08	\$196.25	\$163.42	\$130.58	\$97.75	\$64.92	\$32.08	-	-
\$9.80	\$297.25	\$264.58	\$231.92	\$199.25	\$166.58	\$133.92	\$101.25	\$68.58	\$35.92	\$3.25	-
\$9.75	\$299.75	\$267.25	\$234.75	\$202.25	\$169.75	\$137.25	\$104.75	\$72.25	\$39.75	\$7.25	-
\$9.70	\$302.25	\$269.92	\$237.58	\$205.25	\$172.92	\$140.58	\$108.25	\$75.92	\$43.58	\$11.25	-
\$9.65	\$304.75	\$272.58	\$240.42	\$208.25	\$176.08	\$143.92	\$111.75	\$79.58	\$47.42	\$15.25	-
\$9.60	\$307.25	\$275.25	\$243.25	\$211.25	\$179.25	\$147.25	\$115.25	\$83.25	\$51.25	\$19.25	-
\$9.55	\$309.75	\$277.92	\$246.08	\$214.25	\$182.42	\$150.58	\$118.75	\$86.92	\$55.08	\$23.25	-
\$9.50	\$312.25	\$280.58	\$248.92	\$217.25	\$185.58	\$153.92	\$122.25	\$90.58	\$58.92	\$27.25	-



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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	46.2	\$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 85%	90%
1999	41.9 *	44.2 *		\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-
2000	42.4 *	48.5 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-
2001	42.8 *	46.6 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	43.6 *	42.6 *	(1.0 BU - 2%)	\$4.53 †	\$5.45 †		-	-
2003	44.1 *	35.1 *	(9.0 BU - 20%)	\$5.23 †	\$7.32 †		\$31.27	\$56.00
2004	45.2 *	51.9 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$11.32	\$37.92
2005	44.2 *	52.8 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	45.6 *	45.9 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	45.9 *	48.2 *		\$8.09 †	\$9.75 †		-	-
2008	47.3 *	38.9 *	(8.4 BU - 18%)	\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$240.25	\$276.23
2009	48.5 *	42.7 *	(5.8 BU - 12%)	\$8.80 †	\$9.66 †		-	\$15.30
2010	48.5 *	47.6 §	(0.9 BU - 2%)	\$9.23 †	\$11.63 †		-	-
2011	47.2 *	41.5 §	(5.7 BU - 12%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	\$67.00	\$115.42
2012	47.9 *	33.4 §	(14.5 BU - 30%)	\$12.55 †	\$15.39 †		\$201.62	\$249.05
2013	47.7 *	45.0 §	(2.7 BU - 6%)	\$12.87 †	\$12.87 †		-	-
Estimated Historical Totals (15 Years)								
Indemnity							\$551.46	\$749.92
Premium							(\$257.95)	(\$443.49)
Net Indemnity							\$293.51	\$306.43
Indemnity as % of Premium							214%	169%
2014 Estimated Premium							\$15.96	\$27.37

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