



# Coverage Maximizer

2014 - Indiana - Clinton - Soybeans

<b>Insurance Provider</b>						<b>Agency</b>					
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: <b>180270</b>											

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	
55.3	\$11.36	\$628.21	85%	\$533.98	\$753.85	\$19.80	2.63 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$211.31	\$174.05	\$136.80	\$99.55	\$62.29	\$25.04	-	-	-	-	-
\$10.35	\$214.89	\$177.81	\$140.74	\$103.66	\$66.59	\$29.52	-	-	-	-	-
\$10.30	\$218.47	\$181.57	\$144.68	\$107.78	\$70.89	\$33.99	-	-	-	-	-
\$10.25	\$222.05	\$185.34	\$148.62	\$111.90	\$75.19	\$38.47	\$1.75	-	-	-	-
\$10.20	\$225.63	\$189.10	\$152.56	\$116.02	\$79.49	\$42.95	\$6.41	-	-	-	-
\$10.15	\$229.22	\$192.86	\$156.50	\$120.14	\$83.78	\$47.43	\$11.07	-	-	-	-
\$10.10	\$232.80	\$196.62	\$160.44	\$124.26	\$88.08	\$51.90	\$15.73	-	-	-	-
\$10.05	\$236.38	\$200.38	\$164.38	\$128.38	\$92.38	\$56.38	\$20.38	-	-	-	-
\$10.00	\$239.96	\$204.14	\$168.32	\$132.50	\$96.68	\$60.86	\$25.04	-	-	-	-
\$9.95	\$243.54	\$207.90	\$172.26	\$136.62	\$100.98	\$65.34	\$29.70	-	-	-	-
\$9.90	\$247.13	\$211.66	\$176.20	\$140.74	\$105.28	\$69.81	\$34.35	-	-	-	-
\$9.85	\$250.71	\$215.43	\$180.14	\$144.86	\$109.58	\$74.29	\$39.01	\$3.73	-	-	-
\$9.80	\$254.29	\$219.19	\$184.08	\$148.98	\$113.87	\$78.77	\$43.67	\$8.56	-	-	-
\$9.75	\$257.87	\$222.95	\$188.02	\$153.10	\$118.17	\$83.25	\$48.32	\$13.40	-	-	-
\$9.70	\$261.45	\$226.71	\$191.96	\$157.22	\$122.47	\$87.72	\$52.98	\$18.23	-	-	-
\$9.65	\$265.04	\$230.47	\$195.90	\$161.34	\$126.77	\$92.20	\$57.64	\$23.07	-	-	-
\$9.60	\$268.62	\$234.23	\$199.84	\$165.46	\$131.07	\$96.68	\$62.29	\$27.90	-	-	-
\$9.55	\$272.20	\$237.99	\$203.78	\$169.57	\$135.37	\$101.16	\$66.95	\$32.74	-	-	-
\$9.50	\$275.78	\$241.75	\$207.72	\$173.69	\$139.66	\$105.63	\$71.61	\$37.58	\$3.55	-	-



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<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	
55.3	\$11.36	\$628.21	90%	\$565.39	\$753.85	\$33.81	4.48 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$248.98	\$214.32	\$179.65	\$144.98	\$110.32	\$75.65	\$40.98	\$6.32	-	-	-
\$10.35	\$252.31	\$217.82	\$183.32	\$148.82	\$114.32	\$79.82	\$45.32	\$10.82	-	-	-
\$10.30	\$255.65	\$221.32	\$186.98	\$152.65	\$118.32	\$83.98	\$49.65	\$15.32	-	-	-
\$10.25	\$258.98	\$224.82	\$190.65	\$156.48	\$122.32	\$88.15	\$53.98	\$19.82	-	-	-
\$10.20	\$262.31	\$228.32	\$194.32	\$160.32	\$126.32	\$92.32	\$58.32	\$24.32	-	-	-
\$10.15	\$265.65	\$231.82	\$197.98	\$164.15	\$130.32	\$96.48	\$62.65	\$28.82	-	-	-
\$10.10	\$268.98	\$235.31	\$201.65	\$167.98	\$134.32	\$100.65	\$66.98	\$33.32	-	-	-
\$10.05	\$272.32	\$238.82	\$205.32	\$171.82	\$138.32	\$104.82	\$71.32	\$37.82	\$4.32	-	-
\$10.00	\$275.65	\$242.32	\$208.98	\$175.65	\$142.32	\$108.98	\$75.65	\$42.32	\$8.98	-	-
\$9.95	\$278.98	\$245.82	\$212.65	\$179.48	\$146.32	\$113.15	\$79.98	\$46.82	\$13.65	-	-
\$9.90	\$282.32	\$249.32	\$216.32	\$183.32	\$150.32	\$117.32	\$84.32	\$51.32	\$18.32	-	-
\$9.85	\$285.65	\$252.81	\$219.98	\$187.15	\$154.32	\$121.48	\$88.65	\$55.82	\$22.98	-	-
\$9.80	\$288.98	\$256.31	\$223.65	\$190.98	\$158.32	\$125.65	\$92.98	\$60.32	\$27.65	-	-
\$9.75	\$292.31	\$259.82	\$227.32	\$194.82	\$162.32	\$129.82	\$97.32	\$64.82	\$32.32	-	-
\$9.70	\$295.65	\$263.32	\$230.98	\$198.65	\$166.32	\$133.98	\$101.65	\$69.32	\$36.98	\$4.65	-
\$9.65	\$298.98	\$266.82	\$234.65	\$202.48	\$170.32	\$138.15	\$105.98	\$73.82	\$41.65	\$9.48	-
\$9.60	\$302.31	\$270.31	\$238.32	\$206.32	\$174.32	\$142.32	\$110.32	\$78.32	\$46.32	\$14.32	-
\$9.55	\$305.65	\$273.81	\$241.98	\$210.15	\$178.32	\$146.48	\$114.65	\$82.82	\$50.98	\$19.15	-
\$9.50	\$308.98	\$277.31	\$245.65	\$213.98	\$182.32	\$150.65	\$118.98	\$87.32	\$55.65	\$23.98	-



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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	55.3	\$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	47.7 *	47.9 *		\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-	
2000	48.2 *	49.1 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	\$1.28	
2001	48.6 *	54.1 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-	
2002	49.0 *	53.5 *		\$4.53 †	\$5.45 †		-	-	
2003	49.5 *	37.8 *	(11.7 BU - 24%)	\$5.23 †	\$7.32 †		\$56.04	\$82.35	
2004	53.5 *	54.6 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$77.73	\$104.75	
2005	50.2 *	52.5 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-	
2006	51.6 *	54.3 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-	
2007	52.2 *	53.7 *		\$8.09 †	\$9.75 †		-	-	
2008	53.4 *	55.7 *		\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$52.58	\$108.38	
2009	54.3 *	54.0 *	(0.3 BU - 1%)	\$8.80 †	\$9.66 †		-	-	
2010	54.6 *	54.9 §		\$9.23 †	\$11.63 †		-	-	
2011	54.6 *	55.3 §		\$13.49 †	\$12.14 †	(\$1.35 - 10%)	-	-	
2012	54.9 *	54.5 §	(0.4 BU - 1%)	\$12.55 †	\$15.39 †		-	-	
2013	55.3 *	56.9 §		\$12.87 †	\$12.87 †		-	-	
<b>Estimated Historical Totals (15 Years)</b>									
							Indemnity	\$186.35	\$296.76
							Premium	(\$305.91)	(\$521.07)
							Net Indemnity	(\$119.56)	(\$224.31)
							Indemnity as % of Premium	61%	57%
							<b>2014 Estimated Premium</b>	\$19.80	\$33.81

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