



Coverage Maximizer

2014 - Indiana - Johnson - 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@armt.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	
48.8	\$11.36	\$554.37	85%	\$471.21	\$665.24	\$17.33	2.61 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	35	37	39	41	43	45	47	49	51	53	55
\$10.40	\$192.02	\$154.77	\$117.51	\$80.26	\$43.00	\$5.75	-	-	-	-	-
\$10.35	\$195.15	\$158.08	\$121.00	\$83.93	\$46.85	\$9.78	-	-	-	-	-
\$10.30	\$198.29	\$161.39	\$124.50	\$87.60	\$50.70	\$13.81	-	-	-	-	-
\$10.25	\$201.42	\$164.71	\$127.99	\$91.27	\$54.56	\$17.84	-	-	-	-	-
\$10.20	\$204.56	\$168.02	\$131.48	\$94.94	\$58.41	\$21.87	-	-	-	-	-
\$10.15	\$207.69	\$171.33	\$134.97	\$98.62	\$62.26	\$25.90	-	-	-	-	-
\$10.10	\$210.83	\$174.65	\$138.47	\$102.29	\$66.11	\$29.93	-	-	-	-	-
\$10.05	\$213.96	\$177.96	\$141.96	\$105.96	\$69.96	\$33.96	-	-	-	-	-
\$10.00	\$217.09	\$181.27	\$145.45	\$109.63	\$73.81	\$37.99	\$2.17	-	-	-	-
\$9.95	\$220.23	\$184.59	\$148.94	\$113.30	\$77.66	\$42.02	\$6.38	-	-	-	-
\$9.90	\$223.36	\$187.90	\$152.44	\$116.97	\$81.51	\$46.05	\$10.59	-	-	-	-
\$9.85	\$226.50	\$191.21	\$155.93	\$120.65	\$85.36	\$50.08	\$14.79	-	-	-	-
\$9.80	\$229.63	\$194.53	\$159.42	\$124.32	\$89.21	\$54.11	\$19.00	-	-	-	-
\$9.75	\$232.77	\$197.84	\$162.91	\$127.99	\$93.06	\$58.14	\$23.21	-	-	-	-
\$9.70	\$235.90	\$201.15	\$166.41	\$131.66	\$96.91	\$62.17	\$27.42	-	-	-	-
\$9.65	\$239.03	\$204.47	\$169.90	\$135.33	\$100.76	\$66.20	\$31.63	-	-	-	-
\$9.60	\$242.17	\$207.78	\$173.39	\$139.00	\$104.62	\$70.23	\$35.84	\$1.45	-	-	-
\$9.55	\$245.30	\$211.09	\$176.89	\$142.68	\$108.47	\$74.26	\$40.05	\$5.84	-	-	-
\$9.50	\$248.44	\$214.41	\$180.38	\$146.35	\$112.32	\$78.29	\$44.26	\$10.23	-	-	-



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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	
48.8	\$11.36	\$554.37	90%	\$498.93	\$665.24	\$30.14	4.53 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	35	37	39	41	43	45	47	49	51	53	55
\$10.40	\$224.88	\$190.22	\$155.55	\$120.88	\$86.22	\$51.55	\$16.88	-	-	-	-
\$10.35	\$227.80	\$193.30	\$158.80	\$124.30	\$89.80	\$55.30	\$20.80	-	-	-	-
\$10.30	\$230.72	\$196.38	\$162.05	\$127.72	\$93.38	\$59.05	\$24.72	-	-	-	-
\$10.25	\$233.63	\$199.47	\$165.30	\$131.13	\$96.97	\$62.80	\$28.63	-	-	-	-
\$10.20	\$236.55	\$202.55	\$168.55	\$134.55	\$100.55	\$66.55	\$32.55	-	-	-	-
\$10.15	\$239.47	\$205.63	\$171.80	\$137.97	\$104.13	\$70.30	\$36.47	\$2.63	-	-	-
\$10.10	\$242.38	\$208.72	\$175.05	\$141.38	\$107.72	\$74.05	\$40.38	\$6.72	-	-	-
\$10.05	\$245.30	\$211.80	\$178.30	\$144.80	\$111.30	\$77.80	\$44.30	\$10.80	-	-	-
\$10.00	\$248.22	\$214.88	\$181.55	\$148.22	\$114.88	\$81.55	\$48.22	\$14.88	-	-	-
\$9.95	\$251.13	\$217.97	\$184.80	\$151.63	\$118.47	\$85.30	\$52.13	\$18.97	-	-	-
\$9.90	\$254.05	\$221.05	\$188.05	\$155.05	\$122.05	\$89.05	\$56.05	\$23.05	-	-	-
\$9.85	\$256.97	\$224.13	\$191.30	\$158.47	\$125.63	\$92.80	\$59.97	\$27.13	-	-	-
\$9.80	\$259.88	\$227.22	\$194.55	\$161.88	\$129.22	\$96.55	\$63.88	\$31.22	-	-	-
\$9.75	\$262.80	\$230.30	\$197.80	\$165.30	\$132.80	\$100.30	\$67.80	\$35.30	\$2.80	-	-
\$9.70	\$265.72	\$233.38	\$201.05	\$168.72	\$136.38	\$104.05	\$71.72	\$39.38	\$7.05	-	-
\$9.65	\$268.63	\$236.47	\$204.30	\$172.13	\$139.97	\$107.80	\$75.63	\$43.47	\$11.30	-	-
\$9.60	\$271.55	\$239.55	\$207.55	\$175.55	\$143.55	\$111.55	\$79.55	\$47.55	\$15.55	-	-
\$9.55	\$274.47	\$242.63	\$210.80	\$178.97	\$147.13	\$115.30	\$83.47	\$51.63	\$19.80	-	-
\$9.50	\$277.38	\$245.72	\$214.05	\$182.38	\$150.72	\$119.05	\$87.38	\$55.72	\$24.05	-	-



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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	48.8	\$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	46.1 *	42.9 *	(3.2 BU - 7%)	\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-
2000	46.6 *	49.7 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-
2001	47.2 *	50.3 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	47.0 *	38.1 *	(8.9 BU - 19%)	\$4.53 †	\$5.45 †		\$18.05	\$38.15
2003	47.5 *	43.3 *	(4.2 BU - 9%)	\$5.23 †	\$7.32 †		-	-
2004	47.0 *	54.5 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$6.75	\$34.75
2005	46.5 *	55.3 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	48.5 *	50.3 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	48.3 *	42.6 *	(5.7 BU - 12%)	\$8.09 †	\$9.75 †		-	\$14.13
2008	49.7 *	48.2 *	(1.5 BU - 3%)	\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$116.49	\$163.73
2009	49.7 *	52.7 *		\$8.80 †	\$9.66 †		-	-
2010	49.7 *	44.5 §	(5.2 BU - 10%)	\$9.23 †	\$11.63 †		-	\$4.45
2011	51.2 *	36.0 §	(15.2 BU - 30%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	\$268.73	\$307.63
2012	50.4 *	39.3 §	(11.1 BU - 22%)	\$12.55 †	\$15.39 †		\$97.58	\$155.43
Estimated Historical Totals (14 Years)								
Indemnity							\$507.60	\$718.27
Premium							(\$251.34)	(\$436.25)
Net Indemnity							\$256.26	\$282.02
Indemnity as % of Premium							202%	165%
2014 Estimated Premium							\$17.33	\$30.14

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