



Coverage Maximizer

2014 - Indiana - **Montgomery** - 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	
54.8	\$11.36	\$622.53	85%	\$529.15	\$747.03	\$17.75	2.38 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$202.66	\$165.40	\$128.15	\$90.90	\$53.64	\$16.39	-	-	-	-	-
\$10.35	\$206.24	\$169.16	\$132.09	\$95.01	\$57.94	\$20.87	-	-	-	-	-
\$10.30	\$209.82	\$172.92	\$136.03	\$99.13	\$62.24	\$25.34	-	-	-	-	-
\$10.25	\$213.40	\$176.69	\$139.97	\$103.25	\$66.54	\$29.82	-	-	-	-	-
\$10.20	\$216.98	\$180.45	\$143.91	\$107.37	\$70.84	\$34.30	-	-	-	-	-
\$10.15	\$220.57	\$184.21	\$147.85	\$111.49	\$75.13	\$38.78	\$2.42	-	-	-	-
\$10.10	\$224.15	\$187.97	\$151.79	\$115.61	\$79.43	\$43.25	\$7.07	-	-	-	-
\$10.05	\$227.73	\$191.73	\$155.73	\$119.73	\$83.73	\$47.73	\$11.73	-	-	-	-
\$10.00	\$231.31	\$195.49	\$159.67	\$123.85	\$88.03	\$52.21	\$16.39	-	-	-	-
\$9.95	\$234.90	\$199.25	\$163.61	\$127.97	\$92.33	\$56.69	\$21.04	-	-	-	-
\$9.90	\$238.48	\$203.01	\$167.55	\$132.09	\$96.63	\$61.16	\$25.70	-	-	-	-
\$9.85	\$242.06	\$206.78	\$171.49	\$136.21	\$100.92	\$65.64	\$30.36	-	-	-	-
\$9.80	\$245.64	\$210.54	\$175.43	\$140.33	\$105.22	\$70.12	\$35.01	-	-	-	-
\$9.75	\$249.22	\$214.30	\$179.37	\$144.45	\$109.52	\$74.60	\$39.67	\$4.75	-	-	-
\$9.70	\$252.81	\$218.06	\$183.31	\$148.57	\$113.82	\$79.07	\$44.33	\$9.58	-	-	-
\$9.65	\$256.39	\$221.82	\$187.25	\$152.69	\$118.12	\$83.55	\$48.99	\$14.42	-	-	-
\$9.60	\$259.97	\$225.58	\$191.19	\$156.81	\$122.42	\$88.03	\$53.64	\$19.25	-	-	-
\$9.55	\$263.55	\$229.34	\$195.13	\$160.93	\$126.72	\$92.51	\$58.30	\$24.09	-	-	-
\$9.50	\$267.13	\$233.10	\$199.07	\$165.04	\$131.01	\$96.99	\$62.95	\$28.93	-	-	-



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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	
54.8	\$11.36	\$622.53	90%	\$560.28	\$747.03	\$32.34	4.33 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	40	42	44	46	48	50	52	54	56	58	60
\$10.40	\$240.46	\$205.80	\$171.13	\$136.47	\$101.80	\$67.13	\$32.47	-	-	-	-
\$10.35	\$243.80	\$209.30	\$174.80	\$140.30	\$105.80	\$71.30	\$36.80	\$2.30	-	-	-
\$10.30	\$247.13	\$212.80	\$178.46	\$144.13	\$109.80	\$75.47	\$41.13	\$6.80	-	-	-
\$10.25	\$250.46	\$216.30	\$182.13	\$147.96	\$113.80	\$79.63	\$45.47	\$11.30	-	-	-
\$10.20	\$253.80	\$219.80	\$185.80	\$151.80	\$117.80	\$83.80	\$49.80	\$15.80	-	-	-
\$10.15	\$257.13	\$223.30	\$189.46	\$155.63	\$121.80	\$87.97	\$54.13	\$20.30	-	-	-
\$10.10	\$260.46	\$226.80	\$193.13	\$159.46	\$125.80	\$92.13	\$58.47	\$24.80	-	-	-
\$10.05	\$263.80	\$230.30	\$196.80	\$163.30	\$129.80	\$96.30	\$62.80	\$29.30	-	-	-
\$10.00	\$267.13	\$233.80	\$200.46	\$167.13	\$133.80	\$100.47	\$67.13	\$33.80	\$0.47	-	-
\$9.95	\$270.46	\$237.30	\$204.13	\$170.96	\$137.80	\$104.63	\$71.47	\$38.30	\$5.13	-	-
\$9.90	\$273.80	\$240.80	\$207.80	\$174.80	\$141.80	\$108.80	\$75.80	\$42.80	\$9.80	-	-
\$9.85	\$277.13	\$244.30	\$211.46	\$178.63	\$145.80	\$112.97	\$80.13	\$47.30	\$14.47	-	-
\$9.80	\$280.46	\$247.80	\$215.13	\$182.46	\$149.80	\$117.13	\$84.47	\$51.80	\$19.13	-	-
\$9.75	\$283.80	\$251.30	\$218.80	\$186.30	\$153.80	\$121.30	\$88.80	\$56.30	\$23.80	-	-
\$9.70	\$287.13	\$254.80	\$222.46	\$190.13	\$157.80	\$125.47	\$93.13	\$60.80	\$28.47	-	-
\$9.65	\$290.46	\$258.30	\$226.13	\$193.96	\$161.80	\$129.63	\$97.47	\$65.30	\$33.13	\$0.97	-
\$9.60	\$293.80	\$261.80	\$229.80	\$197.80	\$165.80	\$133.80	\$101.80	\$69.80	\$37.80	\$5.80	-
\$9.55	\$297.13	\$265.30	\$233.46	\$201.63	\$169.80	\$137.97	\$106.13	\$74.30	\$42.47	\$10.63	-
\$9.50	\$300.46	\$268.80	\$237.13	\$205.46	\$173.80	\$142.13	\$110.47	\$78.80	\$47.13	\$15.47	-



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Email: ARMtech@arnt.com	Email: agency@fleeceins.com

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	54.8	\$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	45.4 *	43.3 *	(2.1 BU - 5%)	\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-	
2000	45.7 *	50.3 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-	
2001	46.1 *	52.7 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-	
2002	46.9 *	53.1 *		\$4.53 †	\$5.45 †		-	-	
2003	47.3 *	38.7 *	(8.6 BU - 18%)	\$5.23 †	\$7.32 †		\$19.74	\$47.22	
2004	49.7 *	55.0 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$31.92	\$59.82	
2005	48.5 *	52.9 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-	
2006	50.8 *	54.5 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-	
2007	51.4 *	52.9 *		\$8.09 †	\$9.75 †		-	-	
2008	52.9 *	51.4 *	(1.5 BU - 3%)	\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$122.20	\$172.62	
2009	52.9 *	54.8 *		\$8.80 †	\$9.66 †		-	-	
2010	52.9 *	55.3 §		\$9.23 †	\$11.63 †		-	-	
2011	54.5 *	54.4 §	(0.1 BU - 0%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	-	\$2.10	
2012	54.8 *	40.0 §	(14.8 BU - 27%)	\$12.55 †	\$15.39 †		\$181.38	\$239.05	
2013	54.8 *	57.9 §		\$12.87 †	\$12.87 †		-	-	
Estimated Historical Totals (15 Years)									
							Indemnity	\$355.24	\$520.81
							Premium	(\$270.38)	(\$491.91)
							Net Indemnity	\$84.86	\$28.90
							Indemnity as % of Premium	131%	106%
							2014 Estimated Premium	\$17.75	\$32.34

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