



Coverage Maximizer

2014 - Indiana - Owen - 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					

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
41.3	\$11.36	\$469.17	85%	\$398.79	\$563.00	\$15.16	2.69 %

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	30	32	34	36	38	40	42	44	46	48	50
\$10.40	\$155.45	\$118.19	\$80.94	\$43.68	\$6.43	-	-	-	-	-	-
\$10.35	\$158.13	\$121.06	\$83.98	\$46.91	\$9.83	-	-	-	-	-	-
\$10.30	\$160.82	\$123.92	\$87.03	\$50.13	\$13.24	-	-	-	-	-	-
\$10.25	\$163.51	\$126.79	\$90.07	\$53.36	\$16.64	-	-	-	-	-	-
\$10.20	\$166.19	\$129.65	\$93.12	\$56.58	\$20.04	-	-	-	-	-	-
\$10.15	\$168.88	\$132.52	\$96.16	\$59.80	\$23.45	-	-	-	-	-	-
\$10.10	\$171.57	\$135.39	\$99.21	\$63.03	\$26.85	-	-	-	-	-	-
\$10.05	\$174.25	\$138.25	\$102.25	\$66.25	\$30.25	-	-	-	-	-	-
\$10.00	\$176.94	\$141.12	\$105.30	\$69.48	\$33.65	-	-	-	-	-	-
\$9.95	\$179.63	\$143.98	\$108.34	\$72.70	\$37.06	\$1.41	-	-	-	-	-
\$9.90	\$182.31	\$146.85	\$111.39	\$75.92	\$40.46	\$5.00	-	-	-	-	-
\$9.85	\$185.00	\$149.71	\$114.43	\$79.15	\$43.86	\$8.58	-	-	-	-	-
\$9.80	\$187.69	\$152.58	\$117.48	\$82.37	\$47.27	\$12.16	-	-	-	-	-
\$9.75	\$190.37	\$155.45	\$120.52	\$85.59	\$50.67	\$15.74	-	-	-	-	-
\$9.70	\$193.06	\$158.31	\$123.57	\$88.82	\$54.07	\$19.33	-	-	-	-	-
\$9.65	\$195.74	\$161.18	\$126.61	\$92.04	\$57.48	\$22.91	-	-	-	-	-
\$9.60	\$198.43	\$164.04	\$129.65	\$95.27	\$60.88	\$26.49	-	-	-	-	-
\$9.55	\$201.12	\$166.91	\$132.70	\$98.49	\$64.28	\$30.07	-	-	-	-	-
\$9.50	\$203.80	\$169.77	\$135.74	\$101.71	\$67.68	\$33.65	-	-	-	-	-



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9/8/2014

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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	
41.3	\$11.36	\$469.17	90%	\$422.25	\$563.00	\$24.84	4.41 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	30	32	34	36	38	40	42	44	46	48	50
\$10.40	\$183.75	\$149.08	\$114.42	\$79.75	\$45.08	\$10.42	-	-	-	-	-
\$10.35	\$186.25	\$151.75	\$117.25	\$82.75	\$48.25	\$13.75	-	-	-	-	-
\$10.30	\$188.75	\$154.42	\$120.08	\$85.75	\$51.42	\$17.08	-	-	-	-	-
\$10.25	\$191.25	\$157.08	\$122.92	\$88.75	\$54.58	\$20.42	-	-	-	-	-
\$10.20	\$193.75	\$159.75	\$125.75	\$91.75	\$57.75	\$23.75	-	-	-	-	-
\$10.15	\$196.25	\$162.42	\$128.58	\$94.75	\$60.92	\$27.08	-	-	-	-	-
\$10.10	\$198.75	\$165.08	\$131.42	\$97.75	\$64.08	\$30.42	-	-	-	-	-
\$10.05	\$201.25	\$167.75	\$134.25	\$100.75	\$67.25	\$33.75	\$0.25	-	-	-	-
\$10.00	\$203.75	\$170.42	\$137.08	\$103.75	\$70.42	\$37.08	\$3.75	-	-	-	-
\$9.95	\$206.25	\$173.08	\$139.92	\$106.75	\$73.58	\$40.42	\$7.25	-	-	-	-
\$9.90	\$208.75	\$175.75	\$142.75	\$109.75	\$76.75	\$43.75	\$10.75	-	-	-	-
\$9.85	\$211.25	\$178.42	\$145.58	\$112.75	\$79.92	\$47.08	\$14.25	-	-	-	-
\$9.80	\$213.75	\$181.08	\$148.42	\$115.75	\$83.08	\$50.42	\$17.75	-	-	-	-
\$9.75	\$216.25	\$183.75	\$151.25	\$118.75	\$86.25	\$53.75	\$21.25	-	-	-	-
\$9.70	\$218.75	\$186.42	\$154.08	\$121.75	\$89.42	\$57.08	\$24.75	-	-	-	-
\$9.65	\$221.25	\$189.08	\$156.92	\$124.75	\$92.58	\$60.42	\$28.25	-	-	-	-
\$9.60	\$223.75	\$191.75	\$159.75	\$127.75	\$95.75	\$63.75	\$31.75	-	-	-	-
\$9.55	\$226.25	\$194.42	\$162.58	\$130.75	\$98.92	\$67.08	\$35.25	\$3.42	-	-	-
\$9.50	\$228.75	\$197.08	\$165.42	\$133.75	\$102.08	\$70.42	\$38.75	\$7.08	-	-	-



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Email: ARMtech@amt.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	41.3	\$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	39.8 *	36.1 *	(3.7 BU - 9%)	\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	\$3.70
2000	40.3 *	46.3 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-
2001	40.8 *	44.8 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	40.5 *	38.0 *	(2.5 BU - 6%)	\$4.53 †	\$5.45 †		-	-
2003	40.9 *	29.6 *	(11.3 BU - 28%)	\$5.23 †	\$7.32 †		\$67.72	\$87.97
2004	40.8 *	49.2 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	-	\$13.60
2005	40.3 *	48.7 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	42.2 *	42.7 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	42.5 *	40.1 *	(2.4 BU - 6%)	\$8.09 †	\$9.75 †		-	-
2008	43.2 *	36.9 *	(6.3 BU - 15%)	\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$193.97	\$228.60
2009	43.2 *	38.0 *	(5.2 BU - 12%)	\$8.80 †	\$9.66 †		-	\$14.17
2010	43.2 *	43.7 §		\$9.23 †	\$11.63 †		-	-
2011	41.6 *	34.0 §	(7.6 BU - 18%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	\$115.07	\$153.85
2012	43.8 *	28.6 §	(15.2 BU - 35%)	\$12.55 †	\$15.39 †		\$237.89	\$277.54

Estimated Historical Totals (14 Years)

Indemnity	\$614.65	\$779.43
Premium	(\$223.10)	(\$365.72)
Net Indemnity	\$391.55	\$413.71
Indemnity as % of Premium	276%	213%
2014 Estimated Premium	\$15.16	\$24.84

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