



# Coverage Maximizer

2014 - Indiana - Parke - 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: 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	
49.1	\$11.36	\$557.78	85%	\$474.11	\$669.33	\$17.92	2.68 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	35	37	39	41	43	45	47	49	51	53	55
\$10.40	\$197.21	\$159.96	\$122.70	\$85.45	\$48.20	\$10.94	-	-	-	-	-
\$10.35	\$200.35	\$163.27	\$126.20	\$89.12	\$52.05	\$14.97	-	-	-	-	-
\$10.30	\$203.48	\$166.59	\$129.69	\$92.79	\$55.90	\$19.00	-	-	-	-	-
\$10.25	\$206.61	\$169.90	\$133.18	\$96.47	\$59.75	\$23.03	-	-	-	-	-
\$10.20	\$209.75	\$173.21	\$136.67	\$100.14	\$63.60	\$27.06	-	-	-	-	-
\$10.15	\$212.88	\$176.53	\$140.17	\$103.81	\$67.45	\$31.09	-	-	-	-	-
\$10.10	\$216.02	\$179.84	\$143.66	\$107.48	\$71.30	\$35.12	-	-	-	-	-
\$10.05	\$219.15	\$183.15	\$147.15	\$111.15	\$75.15	\$39.15	\$3.15	-	-	-	-
\$10.00	\$222.29	\$186.47	\$150.64	\$114.82	\$79.00	\$43.18	\$7.36	-	-	-	-
\$9.95	\$225.42	\$189.78	\$154.14	\$118.50	\$82.85	\$47.21	\$11.57	-	-	-	-
\$9.90	\$228.56	\$193.09	\$157.63	\$122.17	\$86.70	\$51.24	\$15.78	-	-	-	-
\$9.85	\$231.69	\$196.41	\$161.12	\$125.84	\$90.56	\$55.27	\$19.99	-	-	-	-
\$9.80	\$234.82	\$199.72	\$164.61	\$129.51	\$94.41	\$59.30	\$24.20	-	-	-	-
\$9.75	\$237.96	\$203.03	\$168.11	\$133.18	\$98.26	\$63.33	\$28.41	-	-	-	-
\$9.70	\$241.09	\$206.35	\$171.60	\$136.85	\$102.11	\$67.36	\$32.62	-	-	-	-
\$9.65	\$244.23	\$209.66	\$175.09	\$140.53	\$105.96	\$71.39	\$36.82	\$2.26	-	-	-
\$9.60	\$247.36	\$212.97	\$178.58	\$144.20	\$109.81	\$75.42	\$41.03	\$6.64	-	-	-
\$9.55	\$250.50	\$216.29	\$182.08	\$147.87	\$113.66	\$79.45	\$45.24	\$11.03	-	-	-
\$9.50	\$253.63	\$219.60	\$185.57	\$151.54	\$117.51	\$83.48	\$49.45	\$15.42	-	-	-



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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	
49.1	\$11.36	\$557.78	90%	\$502.00	\$669.33	\$29.39	4.39 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	35	37	39	41	43	45	47	49	51	53	55
\$10.40	\$230.00	\$195.33	\$160.67	\$126.00	\$91.33	\$56.67	\$22.00	-	-	-	-
\$10.35	\$232.92	\$198.42	\$163.92	\$129.42	\$94.92	\$60.42	\$25.92	-	-	-	-
\$10.30	\$235.83	\$201.50	\$167.17	\$132.83	\$98.50	\$64.17	\$29.83	-	-	-	-
\$10.25	\$238.75	\$204.58	\$170.42	\$136.25	\$102.08	\$67.92	\$33.75	-	-	-	-
\$10.20	\$241.67	\$207.67	\$173.67	\$139.67	\$105.67	\$71.67	\$37.67	\$3.67	-	-	-
\$10.15	\$244.58	\$210.75	\$176.92	\$143.08	\$109.25	\$75.42	\$41.58	\$7.75	-	-	-
\$10.10	\$247.50	\$213.83	\$180.17	\$146.50	\$112.83	\$79.17	\$45.50	\$11.83	-	-	-
\$10.05	\$250.42	\$216.92	\$183.42	\$149.92	\$116.42	\$82.92	\$49.42	\$15.92	-	-	-
\$10.00	\$253.33	\$220.00	\$186.67	\$153.33	\$120.00	\$86.67	\$53.33	\$20.00	-	-	-
\$9.95	\$256.25	\$223.08	\$189.92	\$156.75	\$123.58	\$90.42	\$57.25	\$24.08	-	-	-
\$9.90	\$259.17	\$226.17	\$193.17	\$160.17	\$127.17	\$94.17	\$61.17	\$28.17	-	-	-
\$9.85	\$262.08	\$229.25	\$196.42	\$163.58	\$130.75	\$97.92	\$65.08	\$32.25	-	-	-
\$9.80	\$265.00	\$232.33	\$199.67	\$167.00	\$134.33	\$101.67	\$69.00	\$36.33	\$3.67	-	-
\$9.75	\$267.92	\$235.42	\$202.92	\$170.42	\$137.92	\$105.42	\$72.92	\$40.42	\$7.92	-	-
\$9.70	\$270.83	\$238.50	\$206.17	\$173.83	\$141.50	\$109.17	\$76.83	\$44.50	\$12.17	-	-
\$9.65	\$273.75	\$241.58	\$209.42	\$177.25	\$145.08	\$112.92	\$80.75	\$48.58	\$16.42	-	-
\$9.60	\$276.67	\$244.67	\$212.67	\$180.67	\$148.67	\$116.67	\$84.67	\$52.67	\$20.67	-	-
\$9.55	\$279.58	\$247.75	\$215.92	\$184.08	\$152.25	\$120.42	\$88.58	\$56.75	\$24.92	-	-
\$9.50	\$282.50	\$250.83	\$219.17	\$187.50	\$155.83	\$124.17	\$92.50	\$60.83	\$29.17	-	-



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Agency Code: <b>180270</b>	

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	49.1	\$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	ARP
							85%	90%
1999	40.7 *	40.3 *	(0.4 BU - 1%)	\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-
2000	41.0 *	46.8 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-
2001	41.4 *	46.7 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-
2002	43.8 *	41.3 *	(2.5 BU - 6%)	\$4.53 †	\$5.45 †		-	-
2003	44.3 *	38.1 *	(6.2 BU - 14%)	\$5.23 †	\$7.32 †		-	\$21.60
2004	44.2 *	48.8 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$29.45	\$54.18
2005	43.8 *	50.6 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-
2006	45.7 *	48.8 *		\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-
2007	45.8 *	49.1 *		\$8.09 †	\$9.75 †		-	-
2008	46.8 *	44.4 *	(2.4 BU - 5%)	\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$128.02	\$171.23
2009	47.9 *	45.1 *	(2.8 BU - 6%)	\$8.80 †	\$9.66 †		-	-
2010	47.9 *	50.7 §		\$9.23 †	\$11.63 †		-	-
2011	47.9 *	41.4 §	(6.5 BU - 14%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	\$83.55	\$131.58

**Estimated Historical Totals (13 Years)**

Indemnity	\$241.02	\$378.59
Premium	(\$212.88)	(\$348.74)
Net Indemnity	\$28.14	\$29.85
Indemnity as % of Premium	113%	109%
<b>2014 Estimated Premium</b>	<b>\$17.92</b>	<b>\$29.39</b>

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