



# Coverage Maximizer

2014 - Indiana - Putnam - Soybeans

<b>Insurance Provider</b>				<b>Agency</b>			
ARMtech Insurance Services 7725 Douglas Avenue Des Moines, IA 50322				Agency Code: <b>180270</b>			
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	
51.6	\$11.36	\$586.18	85%	\$498.25	\$703.41	\$17.40	2.47 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield									
	40	42	44	46	48	50	52	54	56	58
\$10.40	\$147.31	\$110.06	\$72.81	\$35.55	-	-	-	-	-	-
\$10.35	\$150.90	\$113.82	\$76.75	\$39.67	\$2.60	-	-	-	-	-
\$10.30	\$154.48	\$117.58	\$80.69	\$43.79	\$6.90	-	-	-	-	-
\$10.25	\$158.06	\$121.34	\$84.63	\$47.91	\$11.19	-	-	-	-	-
\$10.20	\$161.64	\$125.10	\$88.57	\$52.03	\$15.49	-	-	-	-	-
\$10.15	\$165.22	\$128.87	\$92.51	\$56.15	\$19.79	-	-	-	-	-
\$10.10	\$168.81	\$132.63	\$96.45	\$60.27	\$24.09	-	-	-	-	-
\$10.05	\$172.39	\$136.39	\$100.39	\$64.39	\$28.39	-	-	-	-	-
\$10.00	\$175.97	\$140.15	\$104.33	\$68.51	\$32.69	-	-	-	-	-
\$9.95	\$179.55	\$143.91	\$108.27	\$72.63	\$36.99	\$1.34	-	-	-	-
\$9.90	\$183.13	\$147.67	\$112.21	\$76.75	\$41.28	\$5.82	-	-	-	-
\$9.85	\$186.72	\$151.43	\$116.15	\$80.87	\$45.58	\$10.30	-	-	-	-
\$9.80	\$190.30	\$155.19	\$120.09	\$84.98	\$49.88	\$14.78	-	-	-	-
\$9.75	\$193.88	\$158.95	\$124.03	\$89.10	\$54.18	\$19.25	-	-	-	-
\$9.70	\$197.46	\$162.72	\$127.97	\$93.22	\$58.48	\$23.73	-	-	-	-
\$9.65	\$201.04	\$166.48	\$131.91	\$97.34	\$62.78	\$28.21	-	-	-	-
\$9.60	\$204.63	\$170.24	\$135.85	\$101.46	\$67.07	\$32.69	-	-	-	-
\$9.55	\$208.21	\$174.00	\$139.79	\$105.58	\$71.37	\$37.16	\$2.96	-	-	-
\$9.50	\$211.79	\$177.76	\$143.73	\$109.70	\$75.67	\$41.64	\$7.61	-	-	-



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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	
51.6	\$11.36	\$586.18	90%	\$527.56	\$703.41	\$31.20	4.44 %	

### Gross Indemnity/Acre

Harvest Price	Harvest Yield									
	40	42	44	46	48	50	52	54	56	58
\$10.40	\$185.93	\$151.27	\$116.60	\$81.93	\$47.27	\$12.60	-	-	-	-
\$10.35	\$189.27	\$154.77	\$120.27	\$85.77	\$51.27	\$16.77	-	-	-	-
\$10.30	\$192.60	\$158.27	\$123.93	\$89.60	\$55.27	\$20.93	-	-	-	-
\$10.25	\$195.93	\$161.77	\$127.60	\$93.43	\$59.27	\$25.10	-	-	-	-
\$10.20	\$199.27	\$165.27	\$131.27	\$97.27	\$63.27	\$29.27	-	-	-	-
\$10.15	\$202.60	\$168.77	\$134.93	\$101.10	\$67.27	\$33.43	-	-	-	-
\$10.10	\$205.93	\$172.27	\$138.60	\$104.93	\$71.27	\$37.60	\$3.93	-	-	-
\$10.05	\$209.27	\$175.77	\$142.27	\$108.77	\$75.27	\$41.77	\$8.27	-	-	-
\$10.00	\$212.60	\$179.27	\$145.93	\$112.60	\$79.27	\$45.93	\$12.60	-	-	-
\$9.95	\$215.93	\$182.77	\$149.60	\$116.43	\$83.27	\$50.10	\$16.93	-	-	-
\$9.90	\$219.27	\$186.27	\$153.27	\$120.27	\$87.27	\$54.27	\$21.27	-	-	-
\$9.85	\$222.60	\$189.77	\$156.93	\$124.10	\$91.27	\$58.43	\$25.60	-	-	-
\$9.80	\$225.93	\$193.27	\$160.60	\$127.93	\$95.27	\$62.60	\$29.93	-	-	-
\$9.75	\$229.27	\$196.77	\$164.27	\$131.77	\$99.27	\$66.77	\$34.27	\$1.77	-	-
\$9.70	\$232.60	\$200.27	\$167.93	\$135.60	\$103.27	\$70.93	\$38.60	\$6.27	-	-
\$9.65	\$235.93	\$203.77	\$171.60	\$139.43	\$107.27	\$75.10	\$42.93	\$10.77	-	-
\$9.60	\$239.27	\$207.27	\$175.27	\$143.27	\$111.27	\$79.27	\$47.27	\$15.27	-	-
\$9.55	\$242.60	\$210.77	\$178.93	\$147.10	\$115.27	\$83.43	\$51.60	\$19.77	-	-
\$9.50	\$245.93	\$214.27	\$182.60	\$150.93	\$119.27	\$87.60	\$55.93	\$24.27	-	-



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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	51.6	\$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	43.1 *	44.8 *		\$4.95 †	\$4.85 †	(\$0.10 - 2%)	-	-	
2000	43.4 *	49.4 *		\$5.36 †	\$4.72 †	(\$0.64 - 12%)	-	-	
2001	43.8 *	51.4 *		\$4.59 †	\$4.37 †	(\$0.22 - 5%)	-	-	
2002	45.1 *	48.9 *		\$4.53 †	\$5.45 †		-	-	
2003	45.5 *	37.8 *	(7.7 BU - 17%)	\$5.23 †	\$7.32 †		\$11.46	\$38.42	
2004	50.1 *	53.9 *		\$7.27 †	\$5.26 †	(\$2.01 - 28%)	\$46.71	\$73.82	
2005	49.3 *	52.6 *		\$5.99 †	\$5.75 †	(\$0.24 - 4%)	-	-	
2006	50.9 *	50.2 *	(0.7 BU - 1%)	\$6.18 †	\$5.93 †	(\$0.25 - 4%)	-	-	
2007	50.4 *	49.5 *	(0.9 BU - 2%)	\$8.09 †	\$9.75 †		-	-	
2008	50.4 *	44.2 *	(6.2 BU - 12%)	\$13.36 †	\$10.36 †	(\$3.00 - 22%)	\$204.95	\$246.83	
2009	50.4 *	51.6 *		\$8.80 †	\$9.66 †		-	-	
2010	50.4 *	50.8 §		\$9.23 †	\$11.63 †		-	-	
2011	51.6 *	42.7 §	(8.9 BU - 17%)	\$13.49 †	\$12.14 †	(\$1.35 - 10%)	\$131.27	\$180.17	
2012	51.6 *	31.8 §	(19.8 BU - 38%)	\$12.55 †	\$15.39 †		\$332.43	\$375.52	
2013	51.6 *	52.2 §		\$12.87 †	\$12.87 †		-	-	
<b>Estimated Historical Totals (15 Years)</b>									
							Indemnity	\$726.82	\$914.76
							Premium	(\$269.48)	(\$484.39)
							Net indemnity	\$457.34	\$430.37
							Indemnity as % of Premium	270%	189%
							<b>2014 Estimated Premium</b>	\$17.40	\$31.20

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