

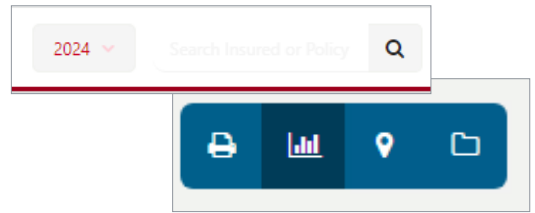


PROFIT MATRIX

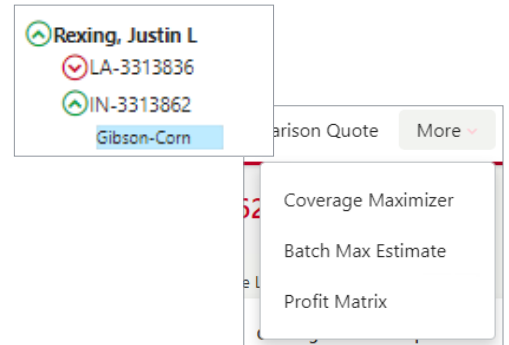
AGRINET QUOTING GUIDE

This document will provide a step-by-step guide to using the new Profit Matrix in AgriNet Quoting. This tool will generate Plan Comparisons tailored to each insured's needs based on expenses and income.

Enter AgriNet, select the crop year, and search for an insured. Select a policy, then click the Quoting Graph icon from the blue bar at the top right of the screen.



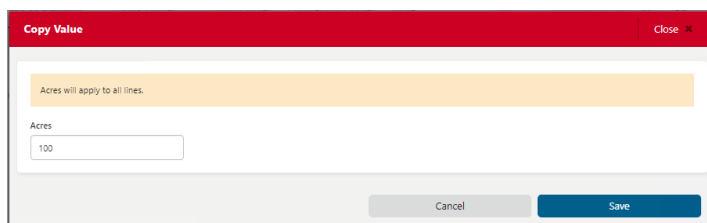
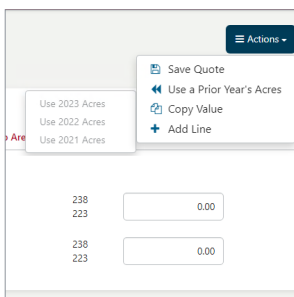
In AgriNet Quoting, select the county/crop from below the policy number; once selected, the county/crop will be highlighted in blue.



Open the **More** menu at the top of the screen and select **Profit Matrix**.

Key acres or open the **Actions** menu and select **Use Prior Year's Acres**.

The **Copy Value** function allows you to enter the same acres for multiple lines at once.

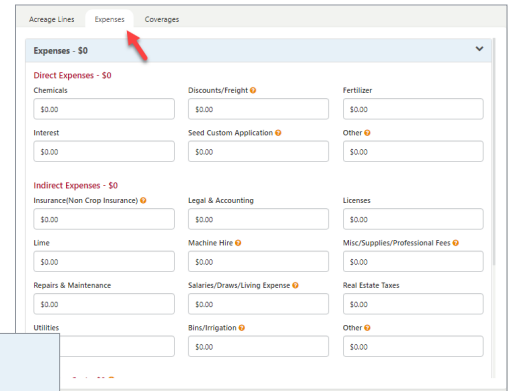


After the acres are entered, select the **Expenses** tab to key direct and indirect expenses **PER ACRE**.

Note: Hover the cursor over a question mark to get a brief description of what is expected in the box.

Expenses will calculate automatically as they are keyed.

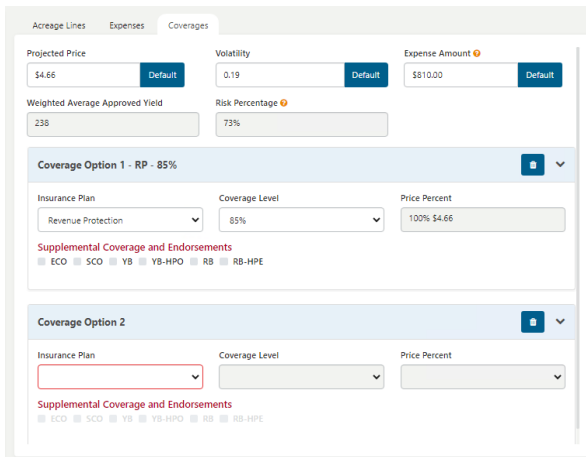
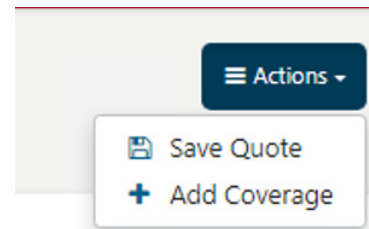
Expenses - \$810



Once all expenses have been keyed, select the **Coverages** tab. The Projected Price, Volatility, and Expense Amount fields will populate automatically with last year's values, or the current year's values if released by the RMA. The Expense Amount will populate from the Expenses tab.

Select up to five coverage options to compare.

Note: To add additional coverage, select the **Actions** menu, then **Add Coverage**.

After the coverage option(s) are selected, click the **Quote** button. Once the quote has generated, the **Print** tab will display, with the option to print and download the results, or select the Gear next to Print to update the values used in the Quote.

Acreage Lines Expenses Coverages Results			
Sort By: Lowest Effective Rate Print			
<input type="checkbox"/> Coverage Option 2 - RP - 80%	Premium Per Acre: \$24.10	Coverage Per Acre: \$887.26	Effective Rate: 2.7% Risk Protected: 110%
<input type="checkbox"/> Coverage Option 1 - RP - 85%	Premium Per Acre: \$43.27	Coverage Per Acre: \$942.72	Effective Rate: 4.6% Risk Protected: 116%

by: Lowest Effective Rate Print ⚙️

Matrix Headers

Max Harvest Bushels: 238

Bushel Increments: 10

Max Harvest Price: \$5.59

Price Increments: \$0.25

Update

From the Results tab, you can select options to compare side-by-side. Select options using the check boxes and click **Compare** at the top right of the screen. A new window will appear displaying the selected details in an easy-to-compare view.

Note: You can only select two plans to compare.

Once the Compare screen appears, you may change the default values. The screen will recalculate after the cursor is moved to the next value.

You may also change the selected coverage options in order to compare different plan combinations

Note: Only two coverage options can be viewed on the screen at one time.

Note: Printing from the Compare screen prints the two currently elected coverage plans in an overlaid chart format.

Option 1 - RP - 85 %				Option 2 - RP/PE - 85 %			
Premium Per Acre:	\$46.34	Effective Rate:	4.9 %	Premium Per Acre:	\$31.40	Effective Rate:	3.3 %
Coverage Per Acre:	\$942.75	Risk Protected:	139 %	Coverage Per Acre:	\$942.75	Risk Protected:	139 %

Harvest Price	% of APH - Final Yield							
	71 % - 168	75 % - 178	79 % - 188	83 % - 198	87 % - 208	92 % - 218	96 % - 228	100 % - 238
\$5.59	\$405	\$405	\$405	\$405	\$452	\$508	\$564	\$619
\$5.34	\$354	\$355	\$354	\$354	\$400	\$453	\$507	\$560
\$5.09	\$304	\$304	\$304	\$304	\$348	\$399	\$450	\$500
\$4.84	\$253	\$254	\$253	\$253	\$296	\$344	\$393	\$441
\$4.59	\$232	\$232	\$232	\$232	\$244	\$290	\$336	\$381
\$4.34	\$232	\$232	\$232	\$231	\$232	\$235	\$279	\$322
\$4.09	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$262
\$3.84	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232
\$3.59	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231
\$3.34	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232
\$3.09	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231
\$2.84	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232
\$2.59	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231
\$2.34	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232
\$2.09	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231
Break Even Price	\$4.05	\$3.82	\$3.62	\$3.43	\$3.27	\$3.12	\$2.98	\$2.86

Expense per acre excluding crop insurance premium - \$600

$$2 \text{ } (\$1,330 + \$0) - (\$810 + \$43.27) = \$477 \text{ e:}$$

$$\$366 \quad \$422 \quad \boxed{\$477} \quad \leftarrow \quad \$5$$

Note: Clicking on a box in the compare screen, will show calculations.

To print the Profit Matrix, select the **Print** button. Once it turns green, click **Download** to get the quote as a .pdf file.

Acreage Lines	Expenses	Coverages	Results
Sort By: Lowest Effective Rate - Download .pdf			
<input type="checkbox"/> Coverage Option 1 - RP - 85%			
Premium Per Acre: \$46.34	Coverage Per Acre: \$942.75	Effective Rate: 4.9%	Risk Protected: 139%
<input type="checkbox"/> Coverage Option 2 - RPHPE - 85%			
Premium Per Acre: \$31.40	Coverage Per Acre: \$942.75	Effective Rate: 3.3%	Risk Protected: 139%
<input type="checkbox"/> Coverage Option 3 - YP - 85% - SCO			
Premium Per Acre: \$32.71	Coverage Per Acre: \$953.84	Effective Rate: 3.4%	Risk Protected: 140%

The first page will print insured and agency information, the prior year's coverage, and details for up to five coverage options elected by the user.

Justin Roxing 123 Bob's Road Anytown, IN 47648 Mobile: (812) 635-1344	ASNA SOFTWARE TRAINING 7101 82ND ST LUBBOCK, TX 79424-4703 Business: (808) 473-0333 Business Fax: (808) 473-0334
Prior Year Coverage Information Policy # 2024 - IN - 601 - 3313862	
State - County IN - Gibson	Crop Plan Level Price Pct Vol Unit Options Corn RP 80% \$4.66 100% 0.19 TA'YAYCQLYE
Option 1 \$4.66 0.19 EU RP - 85 %	Coverage Per Acre: \$942.75 Premium Per Acre: \$46.34 Effective Rate: 4.9 % Risk Protected: 139 %
Option 2 \$4.66 0.19 EU RPHPE - 85 %	Coverage Per Acre: \$942.75 Premium Per Acre: \$31.40 Effective Rate: 3.3 % Risk Protected: 139 %
Total	Coverage Per Acre: \$942.75 Premium Per Acre: \$46.34 Effective Rate: 4.9 % Risk Protected: 139 %
Option 3 \$4.66 0.19 EU YP - 85 % SCO 86 %LT 1 %CR 100 %PF	Coverage Per Acre: \$942.75 Premium Per Acre: \$31.81 Effective Rate: 3.4 % Risk Protected: 139 %
Option 4 \$4.66 0.19 EU AYP - 90 %	Coverage Per Acre: \$1,131.27 Premium Per Acre: \$25.80 Effective Rate: 2.3 % Risk Protected: 166 %
Total	Coverage Per Acre: \$953.84 Premium Per Acre: \$32.71 Effective Rate: 3.4 % Risk Protected: 140 %

This provides a detailed price point per acre on one page.

Starting on page 2, you will see detail charts for the coverage elected, breaking down price points and the percent of APH Farm Yield.

Note: These will appear two per page, with the last one being a default No Coverage option.

Option 1 - RP - 85 %										Option 2 - RPHPE - 85 %									
Premium Per Acre: \$46.34					Effective Rate: 4.9 %					Premium Per Acre: \$31.40					Effective Rate: 3.3 %				
Coverage Per Acre: \$942.75					Risk Protected: 139 %					Coverage Per Acre: \$942.75					Risk Protected: 139 %				
% of APH Farm Yield	71 %	75 %	79 %	83 %	87 %	92 %	96 %	100 %	% of APH Farm Yield	71 %	75 %	79 %	83 %	87 %	92 %	96 %	100 %		
\$5.59	\$405	\$405	\$405	\$405	\$437	\$493	\$549	\$604	\$5.59	\$232	\$284	\$340	\$396	\$452	\$508	\$564	\$619		
\$5.34	\$354	\$355	\$354	\$354	\$385	\$438	\$492	\$545	\$5.34	\$232	\$240	\$293	\$346	\$400	\$453	\$507	\$560		
\$5.09	\$304	\$304	\$304	\$304	\$333	\$384	\$435	\$485	\$5.09	\$232	\$232	\$246	\$297	\$348	\$399	\$450	\$500		
\$4.84	\$253	\$254	\$253	\$253	\$281	\$329	\$378	\$426	\$4.84	\$232	\$232	\$232	\$247	\$296	\$344	\$393	\$441		
\$4.59	\$217	\$217	\$217	\$217	\$229	\$275	\$321	\$366	\$4.59	\$232	\$232	\$232	\$232	\$244	\$290	\$336	\$381		
\$4.34	\$217	\$217	\$217	\$216	\$217	\$220	\$264	\$307	\$4.34	\$232	\$232	\$232	\$231	\$232	\$235	\$279	\$322		
\$4.09	\$217	\$217	\$217	\$217	\$217	\$217	\$247		\$4.09	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$262		
\$3.84	\$217	\$217	\$217	\$216	\$217	\$217	\$217	\$217	\$3.84	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232		
\$3.59	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$216	\$3.59	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231		
\$3.34	\$217	\$217	\$217	\$216	\$217	\$217	\$217	\$217	\$3.34	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232		
\$3.09	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$216	\$3.09	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231		
\$2.84	\$217	\$217	\$217	\$216	\$217	\$217	\$217	\$217	\$2.84	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232		
\$2.59	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$216	\$2.59	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231		
\$2.34	\$217	\$217	\$217	\$216	\$217	\$217	\$217	\$217	\$2.34	\$232	\$232	\$232	\$231	\$232	\$232	\$232	\$232		
\$2.09	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$216	\$2.09	\$232	\$232	\$232	\$232	\$232	\$232	\$232	\$231		
Break Even Price	\$4.05	\$3.82	\$3.62	\$3.43	\$3.27	\$3.12	\$2.98	\$2.86	Break Even Price	\$4.05	\$3.82	\$3.62	\$3.43	\$3.27	\$3.12	\$2.98	\$2.86		
Expense per acre excluding crop insurance premium - 680									Expense per acre excluding crop insurance premium - 680										

The last page to print will list the information keyed to generate the quote.

Farm and Expense Per Acre and Cash Sales Worksheet			
Cash Sales	\$0.00	Expenses	\$680.00
Bushels Sold	0	Direct Expenses	\$180.00
Average Price	\$0.00	Chemicals	\$50.00
		Interest	\$10.00
		Other	\$20.00
		Seed/Custom Application	\$30.00
		Discounts/Freight	\$10.00
		Fertilizer	\$60.00
		Indirect Expenses	\$500.00
		Insurance (Non Crop)	\$50.00
		Repairs & Maintenance	\$40.00
		Legal & Accounting	\$10.00
		Machine Hire	\$20.00
		Business/Travelling	\$20.00
		Rent/Lease Taxes	\$30.00
		Salaries/Wages/Living Expenses	\$120.00
		Misc/Supplies/Professional Fees	\$50.00
		Line	\$60.00
		Utilities	\$30.00
		Licenses	\$20.00
		Other	\$50.00
		Land Use Cost	\$0.00
		Land Use Cost Per Acre	\$0.00