



EASYquote User Guide

Installing, Configuring and Using EASYquote 3

1/22/2018

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I. Installing EASYquote

EASYquote is accessible directly from the EASYwriterPro application, or may be installed in a distributed fashion for users that need to take advantage of quoting without direct access to EASYwriterPro or a high-speed internet connection.

A. Minimum System Requirements

1. Hardware Minimum Requirements

- x86 CPU or compatible

2. Software Minimum Requirements

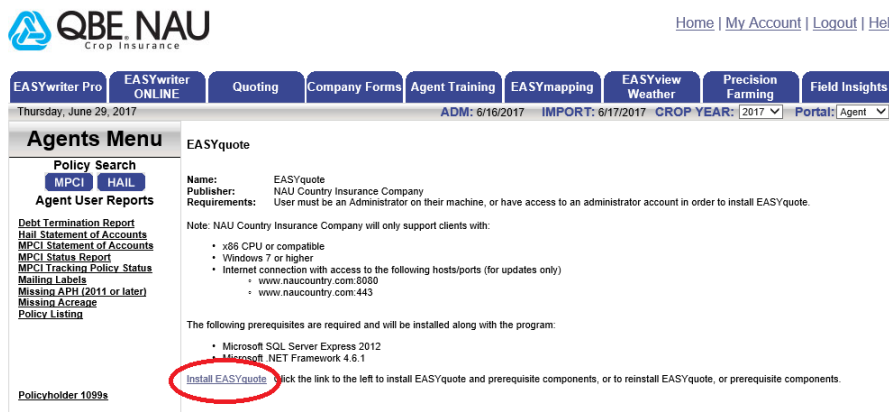
- Microsoft Windows 7 or greater
- User must have Administrator account to install EASYquote
If the user is not an administrator of their system, an administrative user must perform the installation (see also: [Installation Folder Paths](#))
- Internet connection with access to the following hosts/ports (for authentication and updates only):
www.naucountry.com:8080, www.naucountry.com:443
- Microsoft .NET Framework 4.0 must be installed (see [Prerequisites](#))
- Microsoft SQL Server Express 2012 must be installed (see [Prerequisites](#))

Note: as newer Microsoft Windows, Microsoft .NET, and Microsoft SQL versions are released, NAU Country may choose to discontinue support of the older versions.

B. Obtaining the EASYquote Software

The EASYquote installer may be downloaded via the EASYview Agent Portal at <https://www.naucountry.com/portal/>. You must be a registered user of the EASYview Agent Portal to download this software.

1. Open a web browser and visit <https://www.naucountry.com/portal/>
2. Log into EASYview
3. Click on the **Quoting** tab
4. Click on the **Install EASYquote** link
5. Save the installer file to your computer



C. The EASYquote Setup Wizard

EASYquote must be installed as a user with administrator privileges. Administrator privileges are not necessary for normal use after the install; however, they are necessary to perform application updates. Rate and policy updates do not require administrator privileges.

Note that there are tools in the marketplace that allow system administrators to grant specific applications the ability to perform updates under non-administrator accounts. NAU does not support the use of such applications; however, some have been identified to work.

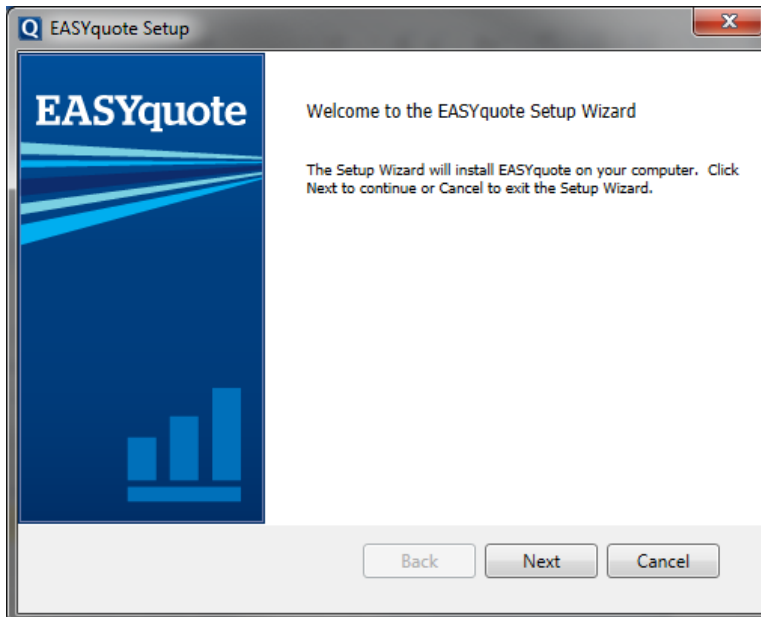
1. Prerequisites

The following prerequisites are included as part of the EASYquote installer. If they are not found to be installed on the computer, the installer will attempt to download them and run their installation as part of the EASYquote installer.

- Microsoft SQL Server Express 2012
 - Necessary for Rating (Actuarial) Data, Policy Data and Saving Quotes
 - More information is available at <http://www.microsoft.com/en-us/download/details.aspx?id=23650>
- Microsoft .NET Framework 4.0
 - Necessary for the core functionality of the software within a Windows OS
 - More information is available at <http://www.microsoft.com/en-us/download/details.aspx?id=24872>

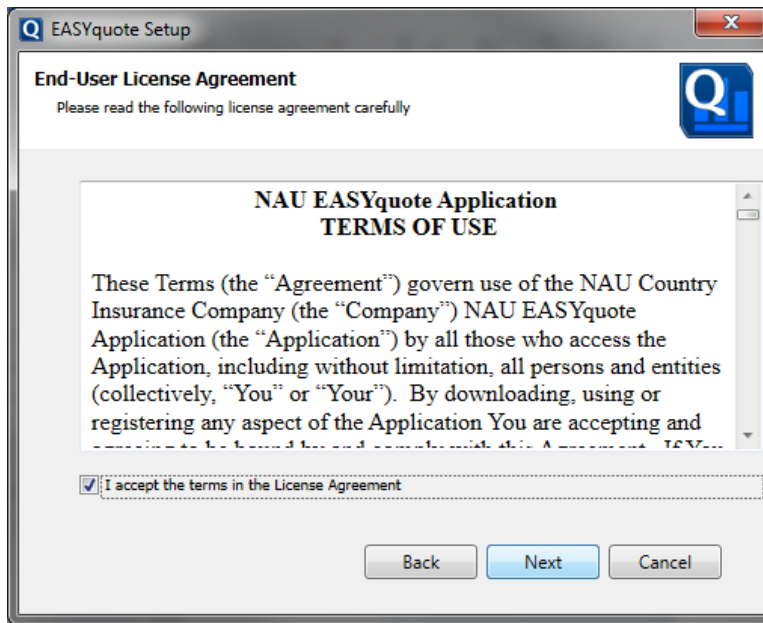
2. Setup Wizard Welcome

Click **Next** to continue.



3. End-User License Agreement

Review the EULA, accept them and click **Next** to continue.



See also:

- [.NET v4.0 redistributable EULA](#)
- [SQL Express 2012 EULA](#)

NAU EASY QUOTE APPLICATION TERMS OF USE

These Terms (the “Agreement”) govern use of the NAU Country Insurance Company (the “Company”) NAU EASY QUOTE Application (the “Application”) by all those who access the Application, including without limitation, all persons and entities (collectively, “You” or “Your”). By downloading, using or registering any aspect of the Application You are accepting and agreeing to be bound by and comply with this Agreement. If You cannot or do not agree to this Agreement You are prohibited from downloading, registering for, or using the Application.

The Company may, in its sole discretion, at any time modify, suspend or terminate the Application without any prior notice to You. The Company may further, in its sole discretion, at any time modify the Agreement. The most recent revisions to this Agreement will be contained on or through the Application. Continued access of the Application by You will constitute Your acceptance of any changes or revisions to the Agreement.

I. Registration and Account

1. Registration Information:

Company may, at times, require that You register and/or set up an account to use certain portions of the Application or the Application as a whole. In order to do so, You may be provided, or required to choose a password, User Identification, and/or other registration information (collectively “Registration Information”). You agree and represent that all Registration Information provided by You is accurate and up-to-date. You may not impersonate, imitate or pretend to be someone else when registering and/or setting up an account on the Application. If any of Your Registration Information changes, You must update it by using the appropriate update mechanism on the Application.

2. Use of User ID / Password:

A. If You register and/or set up an account on the Application, You will be solely responsible for maintaining the confidentiality of your Registration Information. You may not authorize others to use Your Registration Information. You may not sub-license, transfer, sell or assign Your Registration Information and/or this Agreement to any third party without

Company's written approval. Any attempt to do so shall be null and void and shall be considered a material breach of this Agreement.

B. You are solely responsible for all usage or activity on Your account including, but not limited to, use of the account by any person who uses Your Registration Information, with or without authorization, or who has access to any mobile or other device on which Your account resides or is accessible.

C. If You have reason to believe that Your account is no longer secure (for example, in the event of a loss, theft or unauthorized disclosure or use of Your Registration Information or any device upon which Your Registration Information is stored), You must promptly change the affected Registration Information by using the appropriate update mechanism on the Application, close the account, and notify Company.

II. Scope of License

Upon successful registration and agreement hereto, the Company grants You a limited, revocable, non-exclusive, non-transferable, limited right to install and use the Application on any compatible electronic device so long as said device(s) is controlled by You, and to access and use of the Application is limited strictly in accordance with this Agreement. This license does not allow You to use the Application on any device that You do not own or control, and You may not distribute or make the Application available over a network where it could be used by multiple devices at the same time. You may not rent, lease, lend, sell, redistribute or sublicense the Application. You may not copy, decompile, reverse engineer, disassemble, attempt to derive the source code of, modify, or create derivative works of the Application, any updates, or any part thereof (except as and only to the extent any foregoing restriction is prohibited by applicable law or to the extent as may be permitted by the licensing terms governing use of any open sourced components including with the Application). Any attempt to do so is a violation of the rights of the Company and its licensors. If You breach this restriction, You may be subject to prosecution and damages. The terms of the license will govern any upgrades provided by Company that replace and/or supplement the original Application, unless such upgrade is accompanied by a separate license in which case the terms of that license will govern.

III. Use of the Application / Risk Assumption

Company provides the Application for informational purposes only. The Application does not, and is not intended to, provide any financial, investment, insurance, legal, accounting, or tax advice. No content in the Application constitutes an offer to sell or a solicitation of any offer to buy any security, investment, or insurance product or service. All products and services are subject to the terms and conditions of their respective agreements. The Company does not guarantee or ensure the accuracy, completeness, currency or authenticity of the content or functionality within the Application. Without limiting the foregoing, You agree that:

- 1) Your access to the Application is reserved strictly for Your own use as an appointed agent with the Company and is not to be shared by You with others. The Application may contain personal, sensitive, privileged or confidential information including "Non-Public Personal Information" defined as non-public personal financial information and non-public personal health information as those terms are defined by applicable state and federal laws, rules, and regulations, including the Gramm-Leach-Bliley Act and comparable state laws, rules and regulations (collectively the "Application Materials"). You will safeguard and protect the Application Materials to the same extent You protect Your own confidential information, but in no event to a degree of care that is less than what is commercially reasonable. You will not disclose any of the Application Materials to any third party except as expressly authorized by Company or as required by law. You will safeguard the password that You use to access the Application, and You agree not to disclose Your password to any third party.
- 2) You are responsible for all authorized and unauthorized activity resulting from the use of Your electronic device(s) when accessing the Application. In the event Company learns of or is notified of unauthorized access to the Application from the use of Your electronic device(s), Company may block your ability to access the Application.
- 3) You are solely responsible for Your conduct and communications with others while using the Application, including but not limited to Your obligation to protect Application Materials.
- 4) You agree to use the Application only for lawful purposes and You acknowledge that Your failure to do so may subject You to civil and criminal liability.

IV. Compatibility

The Company does not warrant that the Application will be compatible or interoperable with Your electronic device or any other piece of hardware, software, or equipment. Furthermore, You acknowledge that compatibility and interoperability problems can cause the performance of Your electronic device to diminish or fail completely, and may result in permanent damage to Your electronic device, loss of data and corruption of the software and files located on Your electronic device. You acknowledge and agree that neither the Company nor its subsidiaries or affiliates are responsible or liable to You for losses that may arise in connection with compatibility or interoperability problems.

V. Intellectual Property

A. The Application may contain graphics, text, photographs, images, video, audio and other material that is not clearly identified as, or intended, for Your use, including without limitation the organization, design, compilation, and “look and feel” of the Application and advertising thereon (collectively, “Application Content”). The Application Content is protected by state, national and international copyright, trademark and other intellectual property laws, and is the property of Company or its licensors. The copying, reproduction, publication, display, rearrangement, redistribution, modification, revision, alteration, cropping, re-sizing, reverse engineering, movement, removal, deletion, or other use or change by You, directly or indirectly, of any such Application Content is strictly prohibited.

B. You may not in any way make commercial or other unauthorized use, by publication, re-transmission, distribution, performance, caching, aggregation or otherwise, of material obtained through the Application, including without limitation the Application Content, except as permitted by the Copyright Act or other law or as expressly permitted in writing by this Agreement, Company, or the Application.

VI. Indemnification

You agree to indemnify, defend and hold harmless Company, its parent, subsidiary and affiliated entities, and third party service providers, and each of their respective officers, directors, members, employees, independent and sub-contractors, agents, representatives, successors and assigns from and against any and all claims and liabilities (including attorney fees) which may arise from your submissions, from Your use of material obtained through this Application, or from Your breach of this Agreement, or from any such acts through Your use of the Application.

VII. DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

YOU ACKNOWLEDGE THAT YOU ARE USING THE APPLICATION AT YOUR OWN RISK. THE APPLICATION IS PROVIDED “AS IS”, AND THE COMPANY, ITS AFFILIATES AND ITS THIRD PARTY SERVICE PROVIDERS HEREBY EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES, EXPRESS AND IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF ACCURACY, RELIABILITY, TITLE, MERCHANTABILITY, NON-INFRINGEMENT, FITNESS FOR A PARTICULAR PURPOSE OR ANY OTHER WARRANTY, CONDITION, GUARANTEE OR REPRESENTATION, WHETHER ORAL, IN WRITING OR IN ELECTRONIC FORM, INCLUDING BUT NOT LIMITED TO THE ACCURACY OR COMPLETENESS OF ANY INFORMATION CONTAINED THEREIN OR PROVIDED BY THE APPLICATION. COMPANY, ITS AFFILIATES, AND ITS THIRD PARTY SERVICE PROVIDERS DO NOT REPRESENT OR WARRANT THAT ACCESS TO THE APPLICATION WILL BE UNINTERRUPTED OR THAT THERE WILL BE NO FAILURES, ERRORS OR OMISSIONS OR LOSS OF TRANSMITTED INFORMATION, OR THAT NO VIRUSES WILL BE TRANSMITTED ON THE APPLICATION.

COMPANY, ITS AFFILIATES AND ITS THIRD PARTY SERVICE PROVIDERS SHALL NOT BE LIABLE TO YOU OR ANY THIRD PARTIES FOR ANY DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ALLEGEDLY SUSTAINED ARISING OUT OF THIS AGREEMENT, THE PROVIDING OF THE APPLICATION HEREUNDER, YOUR ACCESS TO OR INABILITY TO ACCESS THE APPLICATION, INCLUDING FOR VIRUSES ALLEGED TO HAVE BEEN OBTAINED FROM THE APPLICATION, YOUR USE OF OR RELIANCE ON THE APPLICATION OR ANY OF THE INFORMATION OR MATERIALS AVAILABLE ON THE APPLICATION, REGARDLESS OF THE TYPE OF CLAIM OR THE NATURE OF THE CAUSE OF ACTION, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SOME STATES DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU. YOU MAY ALSO HAVE OTHER RIGHTS THAT VARY FROM STATE TO STATE.

YOU HEREBY AGREE TO RELEASE COMPANY, ITS AFFILIATES AND THRID PARTY SERVICE PROVIDERS, AND EACH OF THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS FROM CLAIMS, DEMANDS AND DAMAGES (ACTUAL AND CONSEQUENTIAL) OF EVERY KIND AND NATURE, KNOWN AND UNKNOWN, SUSPECTED AND UNSUSPECTED, DISCLOSED AND UNDISCLOSED (COLLECTIVELY, "CLAIMS"), ARISING OUT OF OR IN ANY WAY CONNECTED WITH YOUR USE OF THE APPLICATION.

VIII. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Minnesota, excluding its conflict of law provisions. The parties further submit to and waive any objections to personal jurisdiction of and venue in any of the following forums: U.S. District Court of Minnesota, Minnesota District Court for Anoka County, or any other forum in Anoka County Minnesota, for any dispute arising out of this Agreement.

IX. Miscellaneous

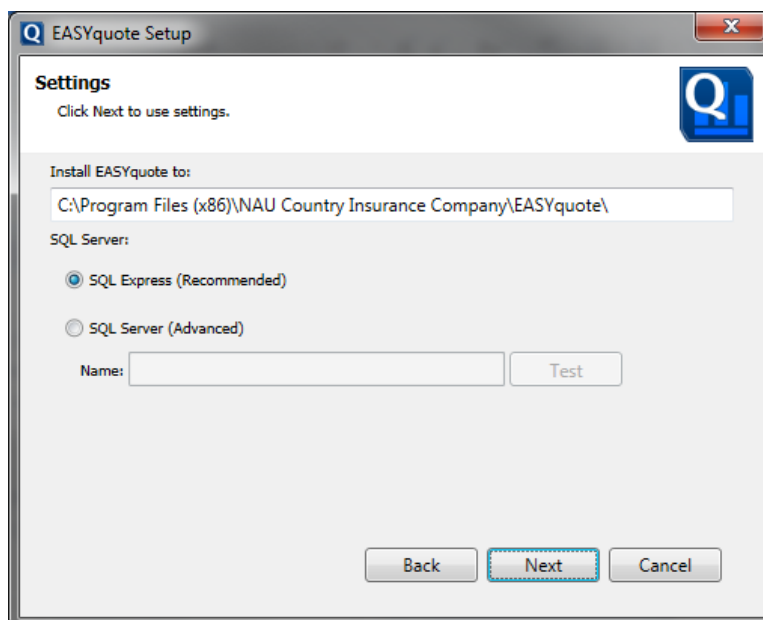
No delay or failure to take action under this Agreement will constitute a waiver unless expressly waived in writing, signed by a duly authorized representative of Company, and no single waiver shall constitute a continuing or subsequent waiver. If any provision is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that this Agreement shall otherwise remain in full force and effect and enforceable. This Agreement constitutes the entire agreement between the parties with respect to its subject matter and supersedes all prior or contemporaneous understandings regarding such subject matter. No addition to or removal of modification of any of the provisions of this Agreement will be binding upon Company unless made in writing and signed by an authorized representative of Company.

4. Installation Folder and SQL Server

By default EASYquote will install to C:\Program Files (x86)\NAU Country Insurance Company\EASYquote\ (see also: [Installation Folder Paths](#)). This may be modified if desired.

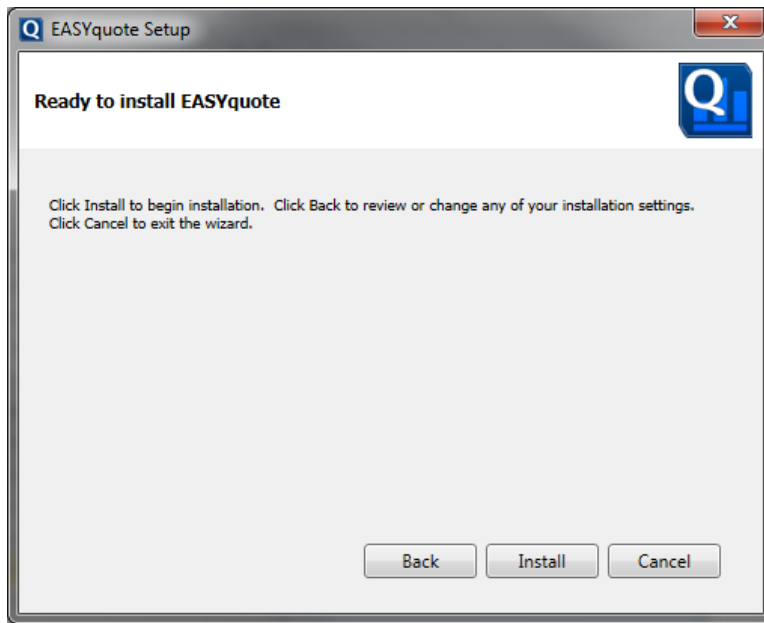
The SQL Server will default to using the client SQL Express database, but this may be configured to use a SQL Server database for shared access if desired.

Click **Next** to continue.



5. Completing the EASYquote Setup Wizard

Clicking install will begin the installation; any non-installed prerequisites will download and separately prompt for their install process.



D. EASYquote Installation Folder Paths

The following table describes the local installation paths used on the client system for the EASYquote installation:

Item	Description	Location/File Path
Installation Log	Verbose logging output of the EASYquote installer “.log” file prefixed with “EASYquote”	%TEMP%
Installation Path	Primary working folder for EASYquote application	C:\Program Files (x86)\NAU Country Insurance Company\EASYquote\
Error Log	Verbose logging output of exceptions; these are synchronized with the server and cleaned up after successful sync. “.log” file suffixed with “Error”	%TEMP%\EASYquote\Temp\
Usage Log	Usage tracking logs; these are synchronized with the server and cleaned up after successful sync. “.log” file suffixed with “Usage”	%TEMP%\EASYquote\Temp\
Token	Encrypted credentials file for use with offline authentication.	%TEMP%\EASYquote\Temp\

	“.txt” file suffixed with “token”	
User Configuration	“User.config” file which stores launcher configuration	%USER%\AppData\Local\NAU_Country_Insurance\
Database(s)	Databases for rating and policy data downloads, user preferences, saved quotes, etc.	C:\ProgramData\Nau Country Insurance Company\EASYquote\ Database Files <ul style="list-style-type: none"> • ADM_* contains ADM data based on year and state • HAIL_* contains hail rate books based on year state • POLICY_* contains policy data based on year and user ID • QUOTE_* contains saved quotes and user preferences based on year and user ID
Database Logs	Log files for database transactions in EASYquote	C:\Program Files (x86)\Microsoft SQL Server\MSSQL10_50.EASYQUOTE\MSSQL\Log\

Table 1: EASYquote Installation Folder Paths

E. EASYquote Database Encryption

According to RMA, Personally Identifiable Information, or PII, is any type of contact information, name, address, phone, email, SSN, etc. Therefore, any PII values stored in the database will be encrypted to reduce the risk of this information being lost, stolen, reproduced, etc.

Within the local SQL database on the client system, the following information will be encrypted:

- Entity Name
- Entity Address
- Entity Phone
- Entity Email
- Agent Name
- Agent Phone
- Agent Email
- Assignment of Indemnity
- SBIs or Share Names
- Agency Primary Contact
- Policy In-Care-Of Name
- Unit Share Name

II. Launching EASYquote

EASYquote is accessible directly from the EASYwriterPro application, as well as a stand-alone application. Access EASYquote either via the “MPCI” or “Hail” menus in EASYwriterPro, or as a shortcut in the Windows Start menu or Desktop on distributed installs.

A. Logging In

EASYquote is equipped with security setting that is intended to prevent unauthorized access to the application and any of its information. Logging in to EASYquote is the first step any time you open the application. Users must have privilege granted to them to log into EASYquote.

When prompted, log into EASYquote by keying in the username and password given to you by NAU Country. Note: this only applies to the distributed application, as privilege to EASYquote from within EASYwriterPro is handled by the EASYwriterPro login.

The Year refers to the Reinsurance Year in which you wish to generate quotes. RMA changes their rating methods every year, which requires EASYquote to have year-specific functionality to remain compliant with RMA. When logging into EASYquote for a given Reinsurance Year, you are also able to perform a comparison quote to the prior year. See [Using What-if Scenarios](#) for more information.



Figure 1: EASYquote Login window

B. Using a Proxy Server

If you or your company utilizes a proxy service for internet access, you may configure these settings within EASYquote.

From the EASYquote Login Window, select the “Proxy Settings” link. Make the necessary configuration changes and save the Proxy Settings. Using the system default settings will instruct EASYquote to rely on those configured in the Windows Internet Options.

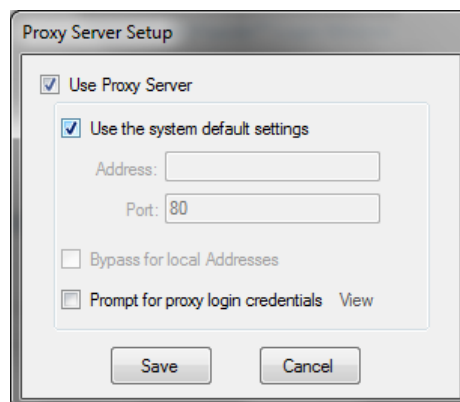


Figure 2: EASYquote Proxy Server Setup window

C. Launching from a Mobile Device

You may also launch EASYquote from your tablet or smart phone with the Citrix Receiver application and active internet connection. This requires access to the EASYwriter Pro system.

1. Accessing with an Apple iOS device

- Visit the [App Store](#)
- Search for Citrix Receiver
- Install the application
- Tap the Open icon
- For a new account, complete the following fields:
 - Enter Address (easy.naucountry.com)
 - Click Next
 - Enter User Name (your Citrix user name)
 - Enter Password (your Citrix password)
 - Enter Domain (naucom)
 - Click Save
- Once complete, you'll view a quick tutorial
 - Swipe through the tutorial and click finish
- The Citrix Receiver screen will open
 - For iPads, you'll need to turn off the 'Use Unicode Keyboard' setting
 - Select the settings icon in the top right corner
 - Choose Keyboard Options
 - Turn off the 'Use Unicode Keyboard' radio button
 - On the left side of the screen select the '+' option to open a window
- Select the EASYwriter Pro year
- Launch EASYquote form the MPCI menu of EASYwriter Pro

2. Accessing with an Android device

- Visit the [Play Store](#)
- Search for Citrix Receiver
- Download the application
- Install and select Accept
- Open/Tap on the icon
- For a new account, complete the following fields:
 - Enter Address (easy.naucountry.com)
 - Click Next
 - Enter User Name (your Citrix user name)
 - Enter Password (your Citrix password)
 - Enter Domain (naucom)
 - Click Add
- The Citrix Receiver screen will open
 - Select the EASYwriter Pro year
- EASYwriter Pro will open with a tutorial window
 - Click behind this tutorial window to view EASYwriter Pro
- Launch EASYquote form the MPCI menu of EASYwriter Pro

III. Installing Updates (Application, Policy, and Rate)

EASYquote is equipped with an auto-sensing update feature, meaning at start-up it will communicate with NAU Country servers to determine if updates are available. These updates include application changes or fixes, policy information, or ADM rate updates.

Updates, if available, are categorized as required or optional. Required updates must be installed before continuing to use the EASYquote application. Updates that are optional may be skipped, but are recommended to be installed to prevent errors or incorrect information in quotes.

If you have chosen to download policy data into EASYquote, you will be prompted to install policy data updates for any policy information that has changed since the last update. This includes any endorsements that have been made to a policy. If you do not require these updates prior to generating quotes, they may be skipped.

You may click the **View Release Notes** button to obtain more information related to the items included in the application update.

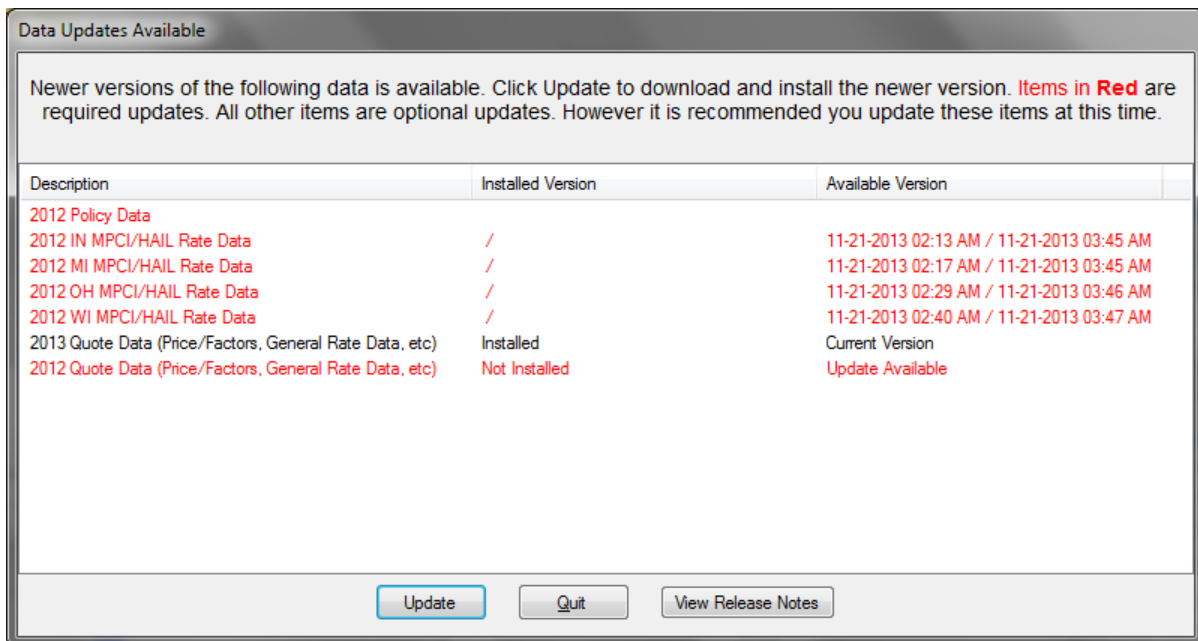


Figure 3: EASYquote Data Updates Available window

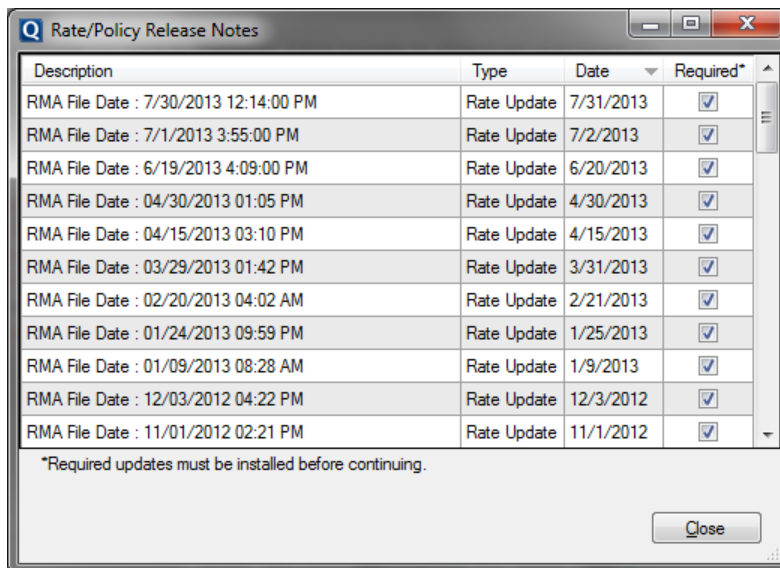


Figure 4: EASYquote Rate/Policy Release Notes window

A. Downloading Policies and Rates

When you first launch the distributed version of EASYquote, you will be prompted to download policy and ADM rating data. Policy data is optional; however it is beneficial in that you may generate quotes directly from existing policies (see [Opening a Policy for Quote](#)).

As long as an internet connection exists, you may download policy or state rate data when desired. Simply select the “Rate and Policy Data” item from the “Download” menu in EASYquote. The Policy/Rate Download window will display:

Policy and Rating Data Management

Reinsurance Year: **2018**

Policy Selection

Agency Code: NAU COUNTRY INSURANCE COMPANY - ...

Rate/State Selection

DE - Delaware
 FL - Florida
 GA - Georgia
 IA - Iowa
 ID - Idaho
 IL - Illinois

Required Updates

Description	Installed Version	Available Version
<input checked="" type="checkbox"/> 2018 MPC1/HAIL Rate Data	Not Installed	01-18-2018 12:57 #
<input checked="" type="checkbox"/> 2017 MPC1/HAIL Rate Data	Not Installed	01-18-2018 04:54 #
<input checked="" type="checkbox"/> 2018 Quote Data (Latest Prices an...	Not Installed	Update Available
<input checked="" type="checkbox"/> 2017 Quote Data (Latest Prices an...	Not Installed	Update Available

Optional Updates

Description	Installed Version	Available Version
<input checked="" type="checkbox"/> 2018 Policy Data	Not Installed	Update Available

Options

Force Update All

Update Quit View Release Notes

Figure 5: EASYquote Policy/Rate Download window

1. Indicate “Yes” in the “Policy Selection” section if you wish to download policy data. This will allow you to [open a policy for quoting](#).
2. Make the desired selections in the “Rate/State Selection” section. Note that the more states that are selected, the potential there is to increase the download time.
3. Additional data will be selected automatically as EASYquote sees fit; this data is generally required for normal operation. However, in cases where you may only wish to download the latest prices and factors during an active discovery period, simply clear the other checkboxes and leave the “Latest Prices and Factors” option selected.

4. In cases where the local EASYquote database has become corrupt, deleted, or missing, users may utilize the “Force Update All” option. It will force EASYquote to download all data, regardless if the current version of the data already exists.

Note: required updates will be labeled in red text.

IV. Getting Started with Quotes

A. The EASYquote New Quote Tab

EASYquote is a tab-based application, similar to most modern internet browsers. This means users are able to generate multiple quotes in the same session, and manage them all within that session.

When EASYquote first opens, the user is welcomed with a new quote tab. From here, the user may:

- Begin a new MPCl quote
- Begin a new Hail quote
- Open a previously saved quote or open an existing policy to quote (see [Manage Quotes](#) for more information)

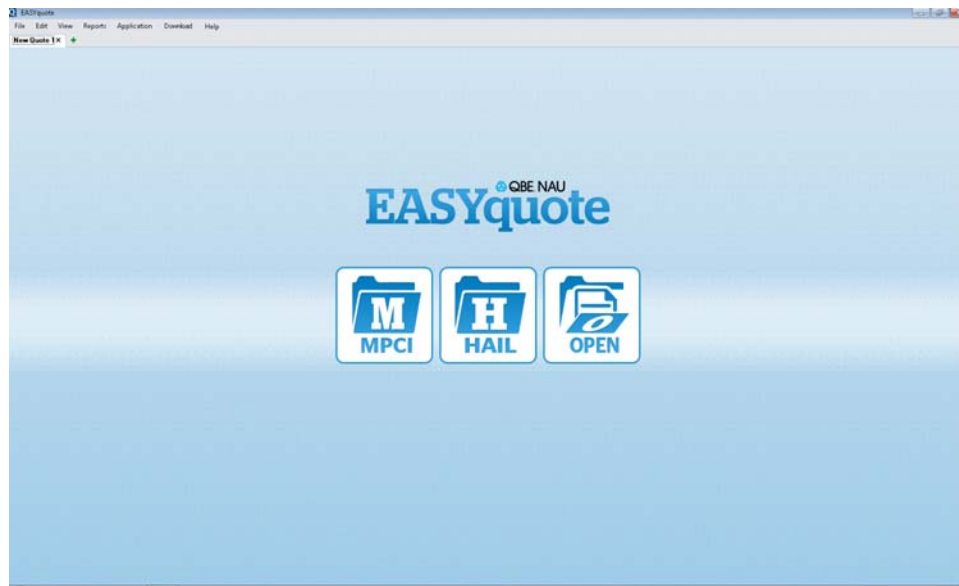


Figure 6: EASYquote New Quote tab

B. Creating a New Quote

Creating a new quote is performed via the following steps:

1. Launch EASYquote
2. Select either MPCl or Hail
3. Complete the quote line details via the Quote Line Attributes window (see next paragraph)
4. Click **Save**
5. The quote information and results are displayed (note: the view and results are based on the type of quote being generated as well as the saved [EASYquote Preferences](#))

Refer to the additional [MPCl Quoting](#) and [Hail Quoting](#) sections throughout this user guide for more specific usage.

C. Quote Line Attributes

The first step to creating a new quote is to complete the quote line attributes: information necessary to obtain the rating information for the quote. The Quote Line Attributes window helps you do this; it is displayed automatically when creating a new MPCl or Hail quote.


The information required by the Quote Line Attributes window varies based on the quote type (MPCl or Hail), crop, and plan. In some cases, endorsements/options also have an effect on type of detail required for entry.

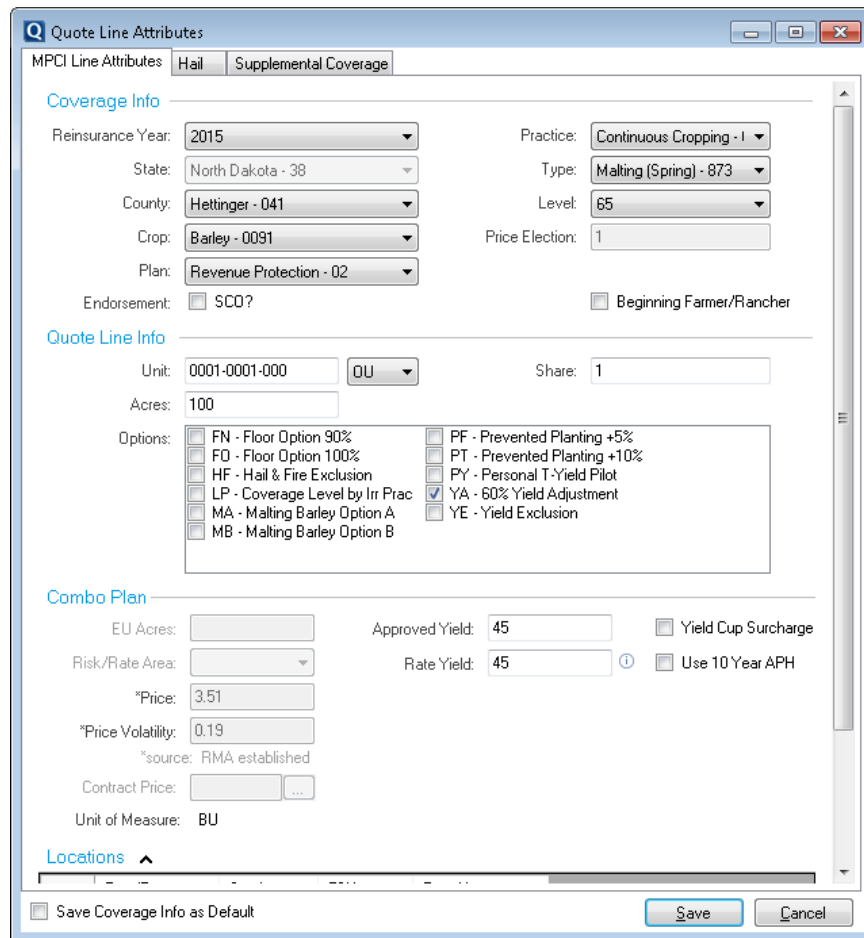
EASYquote handles all of these cases automatically by updating the layout of the Quote Line Attributes window to accommodate the necessary inputs.

The Quote Line Attributes is also useful for making changes to existing quote lines. To open the Quote Line Attributes window to edit an existing quote line, do one of the following:

- Double-click on the quote line (in [Full Farm view](#))
- Click the hyperlink for the scenario ([Scenario](#), [PRF Historical](#), or [Hail Loss Performance](#) views)



- Or, click the  icon in the ribbon ([Full Farm view](#))



Quote Line Attributes

MPCI Line Attributes: **Hail** | Supplemental Coverage

Coverage Info

Reinsurance Year: 2015 | Practice: Continuous Cropping - 1
 State: North Dakota - 38 | Type: Malting (Spring) - 873
 County: Hettinger - 041 | Level: 65
 Crop: Barley - 0091 | Price Election: 1
 Plan: Revenue Protection - 02
 Endorsement: SCO? Beginning Farmer/Rancher

Quote Line Info

Unit: 0001-0001-000 | OU | Share: 1
 Acres: 100
 Options: FN - Floor Option 90% PF - Prevented Planting +5%
 FO - Floor Option 100% PT - Prevented Planting +10%
 HF - Hail & Fire Exclusion PY - Personal T-Yield Pilot
 LP - Coverage Level by Irr Prac YA - 60% Yield Adjustment
 MA - Malting Barley Option A YE - Yield Exclusion
 MB - Malting Barley Option B

Combo Plan

EU Acres: | Approved Yield: 45 Yield Cup Surcharge
 Risk/Rate Area: | Rate Yield: 45 ⓘ Use 10 Year APH
 *Price: 3.51
 *Price Volatility: 0.19
 *source: RMA established
 Contract Price: | ...
 Unit of Measure: BU

Locations

Save Coverage Info as Default Save Cancel

Figure 7: EASYquote Quote Line Attributes window (MPCI)

Figure 8: EASYquote Hail Line Attributes window

Refer to the additional [MPCl Quoting](#) and [Hail Quoting](#) sections throughout this user guide for more specific usage.

Saving Default Values for Quote Lines

You may also customize behavior of the Quote Line Attributes window, such as saving certain values as default to help streamline the entry. Place a check in the “Save Coverage Info as Default” checkbox at the bottom of the window before clicking save. You may review and/or clear the saved defaults within the [EASYquote Preferences](#).

D. The Full Farm View

The Full Farm view in EASYquote is the default view when opening saved quotes or policies. It is the primary method used for handling multiple quote lines in one view. The Full Farm View is available for both MPCl and Hail quotes via the EASYquote ribbon. It is also possible to make the Full Farm View the default view for new quotes within the [EASYquote Preferences](#).

Similar to table or worksheet, the Full Farm view is made up of columns and rows. The columns may be modified via the [EASYquote Preferences](#) or by right-clicking in the columns/rows table and selecting “Column Options”. Rows in the table are the respective quote lines; i.e. each row represents a line in the current working quote.


This view may be accessed by clicking the  icon from the ribbon, or selecting View->View Full Farm.

Figure 9: EASYquote Full Farm View (MPCI)

The Full Farm View for Crop Hail and Named Peril quotes is very similar, with the exception of the Loss Performance Icon in place of Scenarios and no Profiler tools:

Figure 10: EASYquote Full Farm View (Hail)

1. Adding Quote Lines

Add a new quote line by:

- Clicking the **+** icon in the EASYquote ribbon
- Right-clicking in the table and selecting “Add Line”

Enter the desired attributes using the [Quote Line Attributes window](#) and click **Save**

2. Editing Quote Lines

Edit an existing quote line by:

- Selecting (clicking) the desired quote line and clicking the **✎** icon in the EASYquote ribbon
- Double-clicking the quote line in the table
- Right-clicking the quote line in the table and selecting “Edit Row”
- Selecting (clicking) the desired quote line and selecting “Edit Row” from the EASYquote Edit menu

Make the desired changes using the [Quote Line Attributes window](#) and click **Save**

3. Bulk Editing Lines via Quick Edit

Bulk editing is done via the EASYquote Quick Edit window. Available for MPCI and Hail quotes, the Quick Edit window can be opened from the Full Farm View by:

- Clicking the down-arrow under the **✎** icon in the EASYquote ribbon and selecting “Quick Edit”
- Right-clicking in the table and selecting “Quick Edit”

- Selecting “Quick Edit” from the EASYquote Edit menu

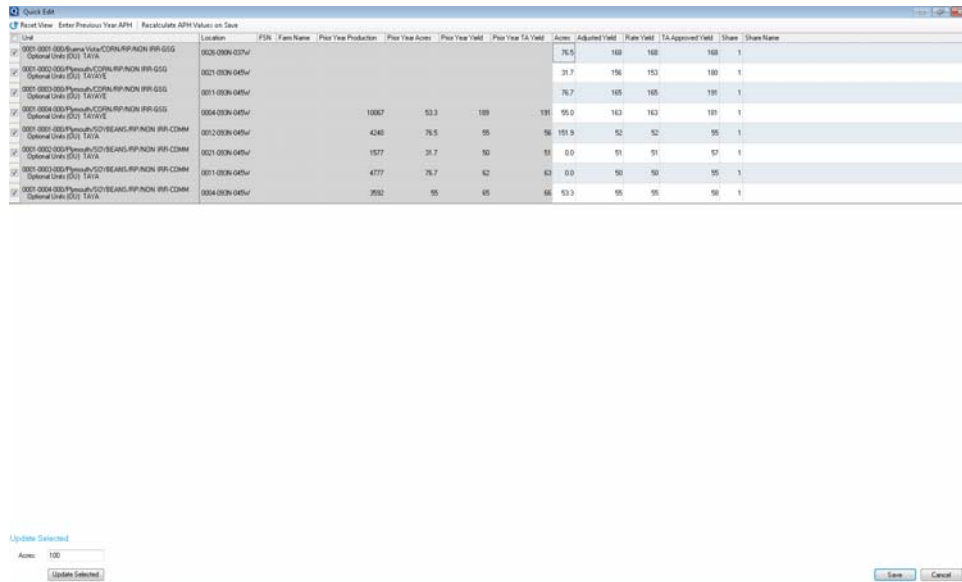


Figure 11: EASYquote MPC1 Quick Edit window

a. MPC1 Quick Edit

i. Sorting the Grid

The grid is initially sorted according to the [Presentation Sort Order](#) set in [EASYquote Preferences](#). The grid may be sorted by each and every field. Click a column header to sort by a field. Click the Reset View button to restore the grid to the original sort order.

ii. Entering Previous Year Acres and APH

This function relates only to MPC1 plans which require production (plan Combo plans 01, 02, 03, Pecan Revenue plan 41, ARH plan 47, and APH plan 90). Use this as an alternative to entering in the current year Approved and Rate Yields.

Select “Enter Previous Year APH” to update the following for the quote lines:

- Prior Year Production (the total production for the line)
- Prior Year Acres
- Prior Year Yield
- Prior Year TA Yield (requires “TA” option to be selected in the quote line)
- Prior Year PTY Summary Yield (requires “PY” option to be selected in the quote line)

Note that entering in either Production or Yield will calculate the value of the other, as long as Prior Year Acres have been entered as well.

iii. Entering Current Year Approved and Rate Yields

This function relates only to MPC1 plans which require production (plan Combo plans 01, 02, 03, Pecan Revenue plan 41, ARH plan 47, and APH plan 90). Use this as an alternative to entering in the previous year acres and APH.

With the “Enter Previous Year APH” checkbox unchecked, the following updates may be made for the quote lines:

- Current Year Approved Yield
- Current Year Adjusted Yield (with TA or YE)
- Current Year Rate Yield
- Current Year TAYE Approved Yield (with TA or YE)

iv. Entering Current Year Acres

To make precision edits to acre values for the quote lines, key in the desired value in the Acres column for the given quote line.

v. Updating all Lines to a Specific Acre Value

To update acres on multiple quote lines:

1. Place a check in the desired lines' selection checkbox (the left-most column), or select all rows using the checkbox in the column heading above the left-most column
2. Key the desired acres in the "Updated Selected" section near the bottom of the Quick Edit window; by default, the value is 100 acres
3. Click the **Update Selected** button

vi. Entering Share Information

To make precision edits to Share and Share Name values for the quote lines, key in the desired value in the Share or Share Name column for the given quote line. Shares can be decimal values between zero and 1, where 1 represents 100%.

Note that due to unit rules set forth by RMA, each unique share must have a unique unit, therefore, only one share may be entered on a given quote line. To add multiple shares, you must create additional quote lines as needed.

vii. Entering Skip-Row Factors

To make precision edits to skip-row factors on crops which have a skip-row practice, key in the desired skip-row factor value in the Skip Row column for the given quote line. Skip-row factors can be any decimal value ≥ 1 .

A Skip-Row factor reference is available. First, click into a cell in the Skip Row column; then, click on the "... " button to view it:

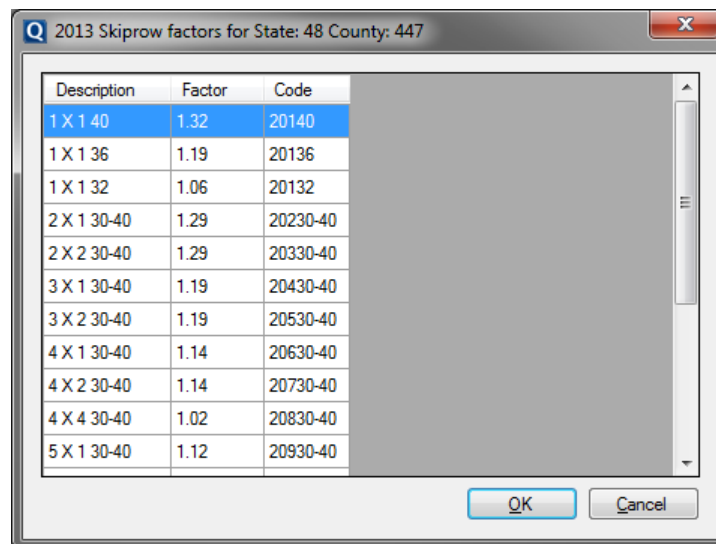


Figure 12: EASYquote Skip-Row Factor Reference

viii. Recalculating APH Values on Save

To utilize APH calculation rules upon save, place a check in the “Recalculate APH values on save” checkbox. This will cause Approved Yield determinations to be made for all quote lines shown in the Quick Edit window, and may overwrite values entered in the Approved Yield and Rate Yield columns.

ix. Saving Changes in Quick Edit

When all desired edits have been made, click the **Save** button to save changes and return to the Full Farm view.

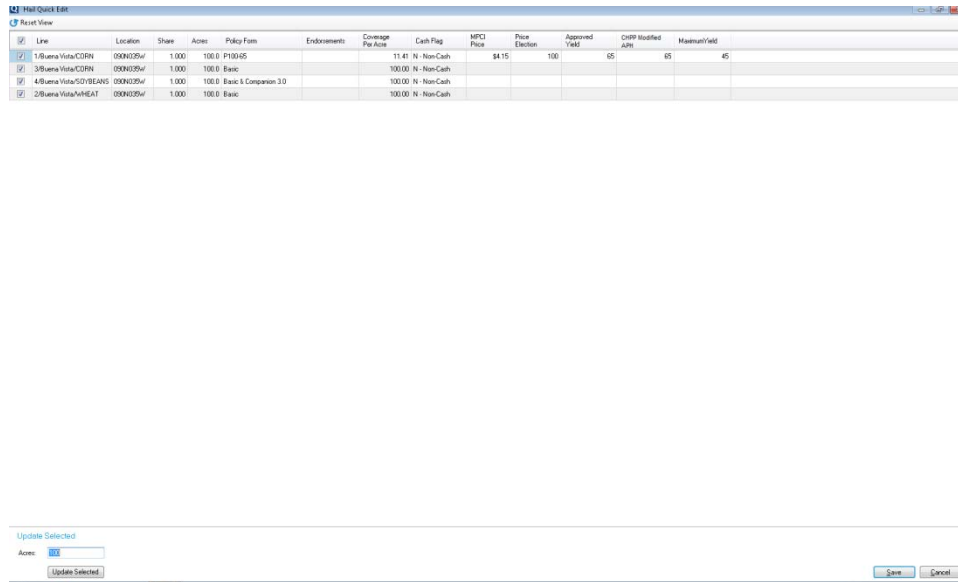


Figure 13: Hail Quick Edit Window

b. Hail Quick Edit

i. Sorting the Grid

The grid is initially sorted according to the [Presentation Sort Order](#) set in the [EASYquote Preferences](#). The grid may be sorted by each and every field. Click a column header to sort by a field. Click the Reset View button to restore the grid to the original sort order.

ii. Entering Share Information

To make precision edits to Share and Share Name values for the quote lines, key in the desired value in the Share or Share Name column for the given quote line. Shares can be decimal values between zero and 1, where 1 represents 100%.

Note that due to unit rules set forth by RMA, each unique share must have a unique unit, therefore, only one share may be entered on a given quote line. To add multiple shares, you must create additional quote lines as needed.

iii. Entering Current Year Acres

To make precision edits to acre values for the quote lines, key in the desired value in the Acres column for the given quote line.

iv. Updating all Lines to a Specific Acre Value

To update acres on multiple quote lines:

1. Place a check in the desired lines’ selection checkbox (the left-most column), or select all rows using the checkbox in the column heading above the left-most column

2. Key the desired acres in the “Updated Selected” section near the bottom of the Quick Edit window; by default, the value is 100 acres
3. Click the **Update Selected** button
- v. **Changing the Policy Form**
Select a new value from the dropdown to change the Policy Form for a given line.
- vi. **Updating Endorsements**
Click the ellipsis to view all available endorsements for the line. Select an endorsement and close the form to add it to the line.
- vii. **Updating the Coverage per Acre**
Enter a dollar value into the field to change the coverage per acre.
- viii. **Changing the Cash Flag**
Select a new value from the dropdown to change the Cash Flag.
- ix. **Changing the Price Election**
Select a new value from the dropdown to change the Price Election.


Note: Price Election only displays for production hail.
- x. **Updating the Approved Yield**
Enter a new value into the field to change the Approved Yield.

Note: Approved Yield only displays for production hail.
- xi. **Maximum Yield**
Enter a new value into the field to change the Approved Yield.

Note: Maximum Yield only displays for production hail.

4. Duplicating Quote Lines

Utilize the Duplicate feature as a quick method of creating a new line identical to an existing line. To access this feature:

- a. Select (click) the desired quote line to duplicate
- b. Click the  icon in the EASYquote ribbon
 - i. Or, right-click the quote line and select “Duplicate Row”
 - ii. Or, select Edit->Duplicate Row
 - iii. Or, use the CTRL+D key command
- c. The [Quote Line Attributes window](#) will display the new quote line to be added
- d. If no changes are to be made, click the **Save** button; otherwise, make the desired changes, then click **Save**

On a duplicated quote line, the Unit Number (MPCI) or Line Number (Hail) is automatically incremented.

5. Auto-Generating Quote Lines (MPCI only)

Utilize the Auto-Generate feature as a quick method of creating a new quote line(s) based on an existing line. This is useful for adding multiple varieties of a crop to the quote, for example.

To access this feature:

- a. Select (click) the desired quote line to generate new line(s) from
- b. Right-click the quote line and select “Auto-Generate”; the Auto Generate Quote Line window appears

- c. All available Practice/Type combinations are displayed (see *Figure 14: EASYquote Auto Generate Quote Line window*)
- d. Make the desired selection by placing a check in the box to the left of each Practice/Type combination you wish to generate a quote line for
- e. Click **OK**

For each auto-generated line, the Unit Number is automatically incremented.

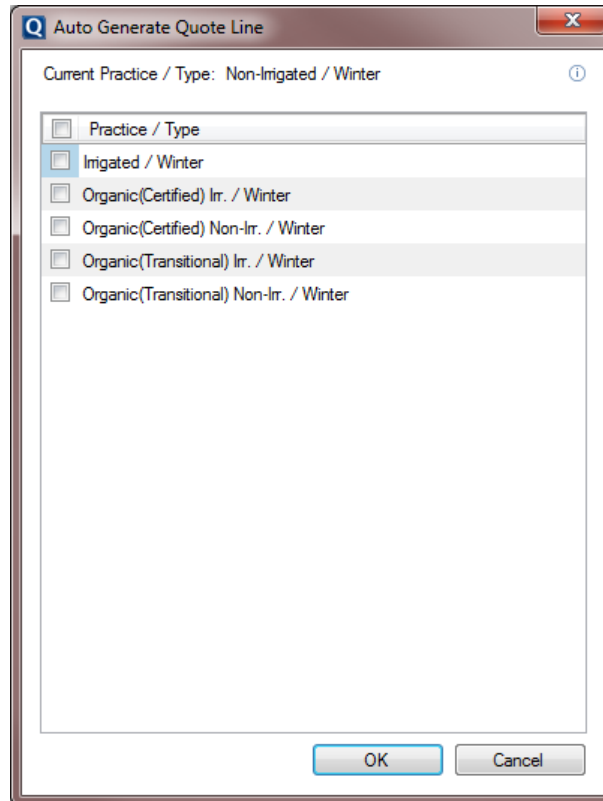



Figure 14: EASYquote Auto Generate Quote Line window


6. Deleting Quote Lines

Delete an existing quote line(s) by:

- Selecting (clicking) the desired quote line and clicking the  icon in the EASYquote ribbon
- Right-clicking the desired quote line and selecting “Delete Row(s)”
- Selecting (clicking) the desired quote line and clicking “Delete Row(s)” from the EASYquote Edit menu
- Selecting (clicking) the desired quote line and pressing the Delete key


It is possible to delete multiple quote lines at once. Place a check next to the desired rows using the checkbox in the left-most column; then, perform one of the actions described above.

7. Creating an Average Rollup Quote

Click the Average Rollup icon  to calculate the simple average or weighted average for all coverages on the current MPC1 quote. The Average Rollup function uses the Comparison Summary Yield Value Display setting in [EASYquote Preferences](#) to determine which average to calculate.

8. Using Filters

Filtering allows you to show/hide quote lines based on the particular crop or county. To apply a filter:

- a. Click the  icon in the EASYquote ribbon

- b. Click the desired crop or county to filter on; a check next to the crop or county indicates it will be shown in the table




Clear the filter by clicking the  icon in the EASYquote ribbon.

Filtering will also update the totals section of the Full Farm view; showing only the totals for the filtered results. Filtering also carries forward onto reports.

Note: filters are updated automatically to include any newly added or modified quote lines, so as to not appear as though they went missing after saving them.

9. Resetting the Full Farm View

Clicking the Reset View icon  after applying filters or sorting the grid will restore the Full Farm View to its original state.

10. Customizing the Full Farm View

The columns displayed in the grid/table may be customized via the [EASYquote Preferences](#); right-click in the table and select “Column Options” to change these settings, or select Edit->Preferences.

11. Adding Policyholder/Producer Information

On new quotes, a producer can be added. It can also be updated on existing quotes. To add or change the policyholder for a quote:



1. Click the policyholder name or the “Click to Add” link in EASYquote ribbon “Policyholder” section
2. The Producer Contact Information window will display (see *Figure 15: EASYquote Producer Contact Information window*)
3. Select the appropriate contact type: Individual or Business. This will determine if Business Name should be displayed.
4. Complete or update the information in the form. You may also use the “...” button to look up a contact from those already present in the database.
5. Click **Save**
6. The policyholder information will now be displayed in the quote and on reports

Figure 15: EASYquote Producer Contact Information window

12. Viewing Related Policies

When a quote on an existing Hail or MPCl policy is opened, EASYquote searches your book of business for other policies with the policy holder's id. A list box displays under the policy holder's name when at least one match is found. This list box displays all Hail and MPCl policies that have the same insured id and agency code as the current policy. The list box appears in the ribbon on the Full Farm View.



Each policy in the list is accompanied by an icon designating it as MPCl, , or Hail, . Selecting a policy from the list opens a quote for that policy in a new tab. The Related Policies list from the original quote is carried over to the subsequent quote.

13. Viewing Adding Agent Information

On new quotes, agent contact info can be added. It can also be updated on existing quotes. To add or change the agent for a quote:

1. Click the agent name or the "Click to Add" link in EASYquote ribbon "Agent" section
2. The Agency Contact Information window will display (see *Figure 16: EASYquote Agency Contact Information window*)
3. Select the appropriate agency, if necessary
4. Complete or update the information in the form
5. To save the agent contact information for future quotes, check the box next to "Save this contact information as default"
6. Click **Save**
7. The agent information will now be displayed in the quote and on reports

You may review and/or clear the saved defaults within the [EASYquote Preferences](#).

Agency Contact Information

Agency:
[Change](#)

First Name:

Last Name:

Phone: () - - ext

Fax: () - -

E-mail:

Agt License#:

Save this contact information as default

Figure 16: EASYquote Agency Contact Information window

E. Other Views


Besides the Full Farm view, additional views are available depending on the quote type. These views will be displayed in the EASYquote ribbon when applicable.

Click on the appropriate link below to view more information.

- [Scenario View](#) (MPCI only)
- [Historical View](#) (MPCI with index plan 13 or 14 only)
- [The Hail Loss Performance](#) View (Hail only)

V. Managing Quotes

As described in the Getting Started with Quotes section, EASYquote is tab-based. Therefore, creating a new quote is as simple as creating a new tab. Create a new quote by any of the following methods:

- Click the “+” icon in the tab bar: 
- Click File->New Quote
- Use the CTRL+N key command

A. Saving a Quote

To save the current quote:

1. Select File->Save or use the CTRL+S key command
2. If a policyholder does not exist on the quote, you will be prompted to [enter a policyholder](#)
3. The Save Quote window will be displayed (see *Figure 17: EASYquote Save Quote window*)
4. Give the quote a description that will be helpful in distinguishing it when opening it at a later time, up to 64 characters in length
5. The state and county will be prefilled, and if the quote came from a policy, that will also be prefilled
6. Click **OK** to finish saving

EASYquote will know if there are unsaved changes and prompt you to save them before closing. It is also possible to save all open Full Farm quotes using File->Save All.

Note: The Save and Save All options only save the first scenario on an open full farm quote(s). Use the Save Scenario option to save all scenarios on the current quote.

To save all scenarios on a quote:

1. From the Scenario View, select File->Save Scenario
2. If a policyholder does not exist on the quote, you will be prompted to [enter a policyholder](#)
3. The Save Quote window will be displayed (see *Figure 17: EASYquote Save Quote window*)
4. Give the quote a description that will be helpful in distinguishing it when opening it at a later time, up to 64 characters in length
5. The state and county will be prefilled, and if the quote came from a policy, that will also be prefilled
6. Select a Sync Mode or accept the default setting from [EASYquote Preferences](#)
7. Click **OK** to finish saving

See also [Quote Synchronization](#) for information on how to access saved quotes between the distributed EASYquote and EASYwriter Pro.

You may [rename](#) your quotes by using File->Rename Quote. The “Sync Mode” from the original quote will be retained when the quote is renamed.

Other users can edit your Sync – Shared quotes, but must use the File->Save As function to rename the quote and save their changes.

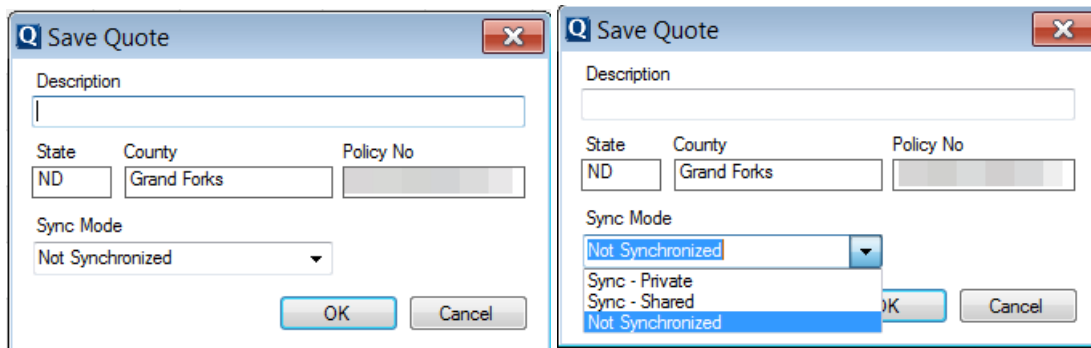
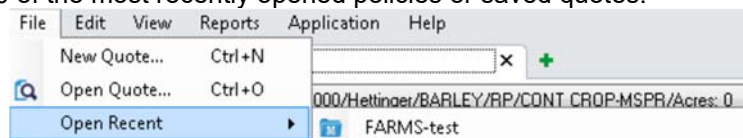


Figure 17: EASYquote Save Quote window

B. Opening a Previously Saved Quote

The quickest method to open a recently saved quote is to select it from the File->Open Recent menu. This menu stores up to 10 of the most recently opened policies or saved quotes:



An alternative method to open a previously saved quote:

1. Select File->Open or use the CTRL+O key command. You may also select the “open” button from the [EASYquote New Quote tab](#).
2. The Search Policy window will be displayed (see *Figure 18: EASYquote Search Policy window*)
3. By default, all available MPCl results will be displayed. If you are looking for a Hail quote, change the Line of Business to “Hail”.
4. You may use the Search box to filter the results based on Policy Number, Last Name, or Quote Description
5. Select (click) the desired quote from the results to and click **OK**; you may double-click the result as well.

Note: If you wish to delete a previously saved quote, you may select (click) it and then click the **Delete** button:

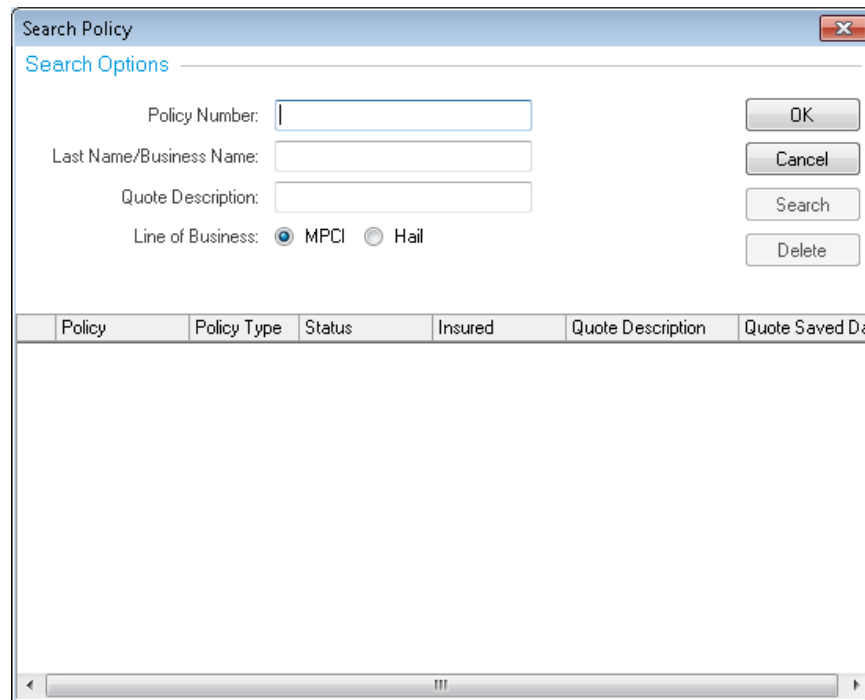


Figure 18: EASYquote Search Policy window

See also: [Quote Synchronization](#)

C. Opening a Policy for Quote

Note: Policies must be downloaded on the distributed version of EASYquote before they can be quoted (see [Downloading Policies and Rates](#)). You may also open a recently used policy from the File->Open Recent menu. This menu stores up to 10 of the most recently opened policies or saved quotes.

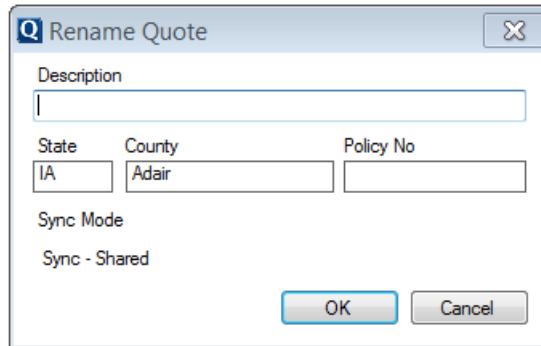
To open a policy for quoting:

1. Select File->Open or use the CTRL+O key command. You may also select the “open” button from the [EASYquote New Quote Tab](#).
2. The Search Policy window will be displayed (see *Figure 18: EASYquote Search Policy window*)
3. By default, all available MPCl results will be displayed. If you are looking for a Hail policy, change the Line of Business to “Hail”.
4. You may use the Search box to filter the results based on Policy Number, Last Name, or Quote Description
5. Select (click) the desired policy from the results to and click **OK**; you may double-click the result as well.

D. Renaming a Quote

At times, it may be beneficial to rename an existing saved quote. This process essentially updates the Quote Description that was given at the time of [saving](#).

1. Ensure the desired quote is active in EASYquote, meaning it is the tab currently being displayed
2. Select File->Rename Quote or use the CTRL+R key command
3. The Rename Quote window is displayed



4. Update the quote Description and click **OK**

E. Duplicating a Quote

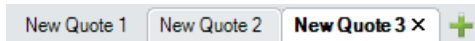
At times, it may be beneficial to duplicate an existing quote that you are working on to test changes to it or for the basis of comparison. To duplicate an existing quote:

1. Ensure the desired quote is active in EASYquote, meaning it is the tab currently being displayed
2. Select File->Duplicate Quote
3. A new quote tab will be created, containing an exact copy of the quote in step 1

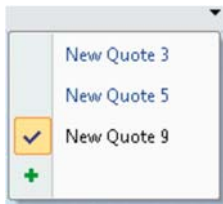
Warning: when you duplicate a quote that has been saved, you must consider that the duplicate can now also be saved, which could potentially overwrite the other saved quote. Be sure to [rename](#) the duplicate quote in this situation prior to saving it.

F. Switching Between Open Quotes

Much like the tab functionality in an internet browser, you may switch between open quote tabs simply by clicking on them. The names of the tabs are set to include the Last Name, Quote Description, and/or Policy Number when saved or opened from a policy.




You may also utilize the Tab List, which is a down arrow at the far right of the tabs in the EASYquote window. Clicking on it will display a list of all open quote tabs, and allow you to select the desired quote tab to activate.



G. Closing an Open Quote

Close the quote tab by:

- Clicking the “x” in the quote tab 
- Selecting (clicking) the desired quote tab and selecting File->Close or using the CTRL+W key command

- Selecting File->Close All (this will close all open quotes at once)

EASYquote will know if there are unsaved changes and prompt you to [save](#) them before closing.

H. Quote Synchronization

Beginning in 2017, users are empowered to selectively synchronize quotes between the distributed and EWP instances of EASYquote. Users can also elect to share quotes with other EASYquote users who have access to their agency.

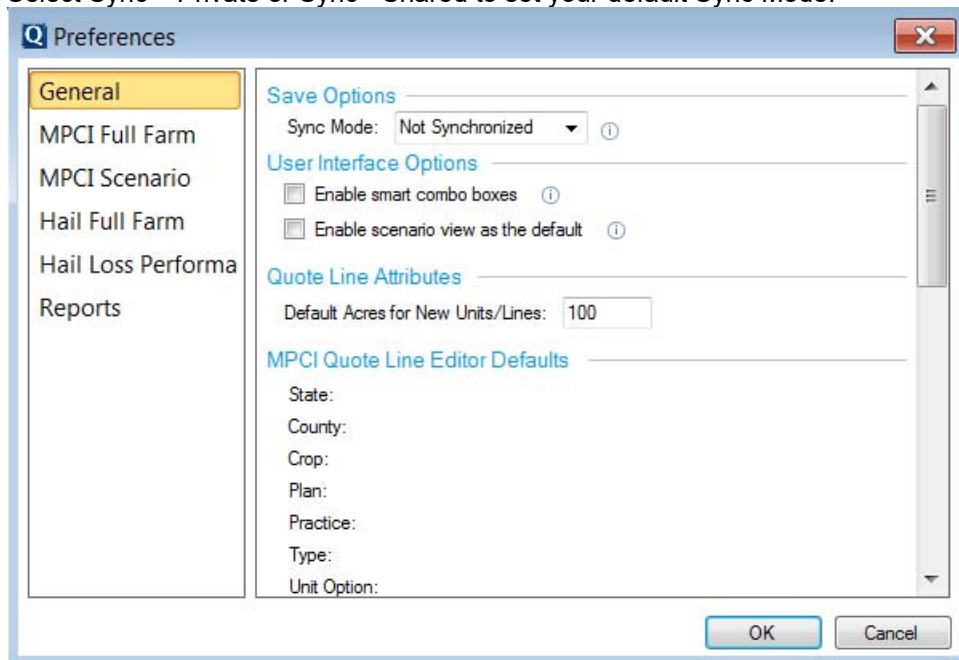
The Save Options > Sync Mode setting in [EASYquote Preferences](#) determines the default value for sharing quotes between the two instances of EASYquote. This setting can be manually overridden when quotes are saved, but the Sync Mode option can be used to “set it and forget it”. It is recommended that you set this option to the same value in both distributed and EWP. Quotes saved with a Sync Mode of “Sync – Private” or “Sync – Shared” will automatically be synchronized with the server the next time you log into the distributed EASYquote. Once synchronized, these quotes can be opened in EASYquote within EASYwriter Pro or the distributed version EASYquote.

- The quote with the latest "Quote Saved Date" date will be retained when syncing between systems
- Deleting a saved quote will delete it from both the distributed version of EASYquote and the version accessible within EASYwriterPro
- Synchronization occurs only for quotes under the logged in reinsurance year; however, you may synchronize quotes from another year by logging in under the desired reinsurance year

1. Enabling Synchronization

If you would like to have EASYquote automatically synchronize your saved quotes for you, complete the following steps:

- Launch the distributed version of EASYquote
- Open [EASYquote Preferences](#)
- Select Sync – Private or Sync - Shared to set your default Sync Mode.



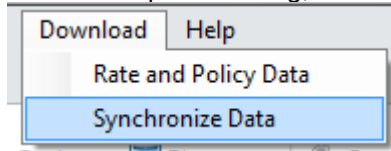
- EASYquote is now prepared to synchronize saved quotes with the server

Sync – Private and Sync – Shared quotes will be automatically synched between EWP and EASYquote the next time you open the distributed instance of EASYquote. **Note:** To avoid lengthy downloads, only the 50 most recently created Sync-Shared quotes are downloaded from EWP to the distributed instance.

2. Manual Synchronization

You may also manually synchronize data. This is useful if you wish to sync your quotes with the server without waiting until the next time you launch EASYquote.

- a. With EASYquote running, select Download->Synchronize Data



- b. The synchronize screen will display as the sync process is running
 c. Your saved Sync – Private and Sync – Shared quotes will now be synchronized with the server

Tip: Synchronize Data is also useful for sending error logs to the server for troubleshooting purposes.

VI.MPCI Quoting

This section describes the various ways that MPCI quotes may be generated, including the multiple combinations of crops, plans and options and how those impact the information required to quote.

A. Using What-if Scenarios (The Scenario View)


The EASYquote Scenario view is a multi-purpose view for creating side-by-side comparison, or showing the impacts of electing one coverage level over the other. It is also useful as a visual aide in displaying the quote results in a graphical fashion.

These side-by-side comparisons are performed on a quote line (or unit) basis. For policy quotes, it is also possible to perform a [Comparison Summary](#), which summarizes all quote lines (or units) for the same coverage into one, and allows for comparison on those lines as a whole.

Examples of commonly used side-by-side comparisons include:

- Comparing costs from one reinsurance year to another
- Comparing plans and/or coverage levels
- Comparing with/without certain options, endorsements, [hail coverage](#), or [supplemental coverage](#)
- Comparing unit structure (Enterprise vs. Basic or Optional)
- Comparing practices or types

The Scenario view is accessible via the EASYquote ribbon. It is also possible to make the Scenario View the default view for new quotes within the [EASYquote Preferences](#) (note: for new MPCI quotes, it is preset as the default view).

This view may be accessed by clicking the  icon from the ribbon, or selecting View->View Scenario. You may also right-click a quote line in the [Full Farm view](#) and select "Scenario View".

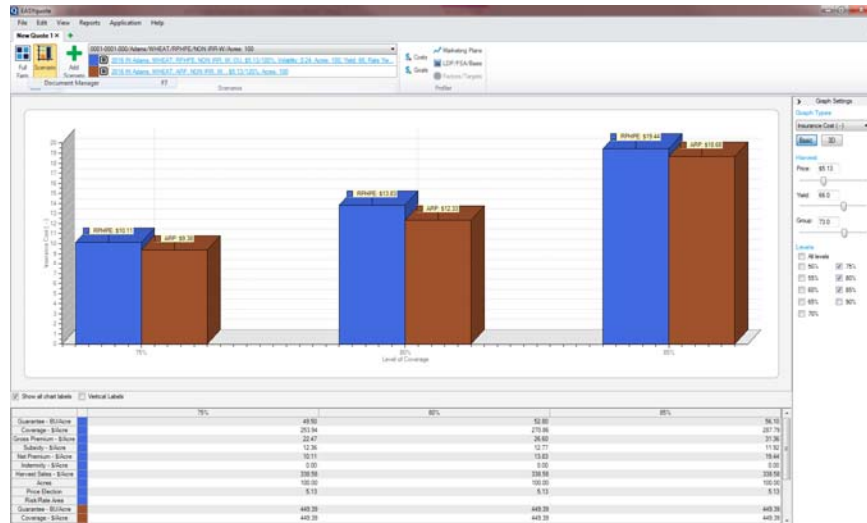


Figure 19: EASYquote Scenario View

1. The Basic Chart

By default, EASYquote will show the “Basic” two-dimensional chart view for scenarios (see *Figure 19: EASYquote Scenario View*). It consists of a ribbon, graph, the graph values, and graph settings for customizing the quote output.

2. Customizing the Basic Chart Output

a. The Graph Type

The graph type displayed is preset to “Insurance Cost (-)” but it can be customized in the [EASYquote Preferences](#). Click the dropdown to change the output to display for the quote.

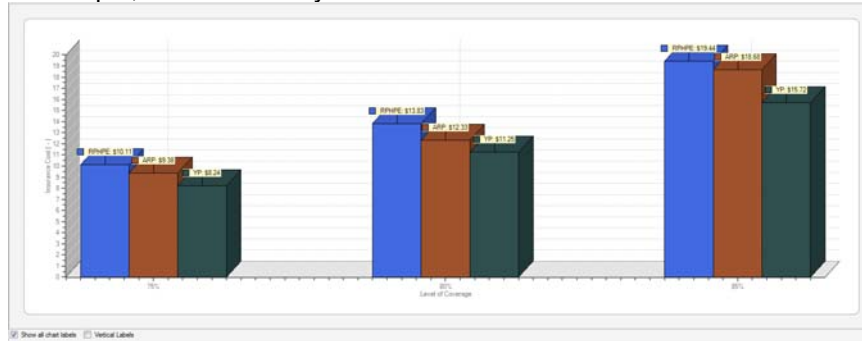
Options include:

- Insurance Cost (-)
 - Graph representation of Premium per Acre Value
 - Y-Axis Values: Premium per Acre (\$)
 - X-Axis Values: Plan/Coverage Level %
 - Includes a tool tip of the breakdown for Hail and Supplemental when such products have been added on the quote line
- Insurance Indemnity
 - Graph representation of Indemnity per Acre value
 - Y-Axis Values: Insurance Indemnity
 - X-Axis Values: Plan/Coverage Level %
 - Includes a tool tip of the breakdown for Hail and Supplemental when such products have been added to the quote line
 - Includes additional series for Coverage per Acre behind the bar series
- Marketing Income
 - Graph representation of Marketing Income per Acre value
 - Y-Axis Values: Marketing Income per Acre (\$)
 - X-Axis Values: Plan/Coverage Level %
- Net Income
 - Graph representation of Net Income per Acre value
 - Y-Axis Values: Net Income per Acre (\$)
 - Net Income per Acre = Gross Income per Acre - Total Cost per Acre

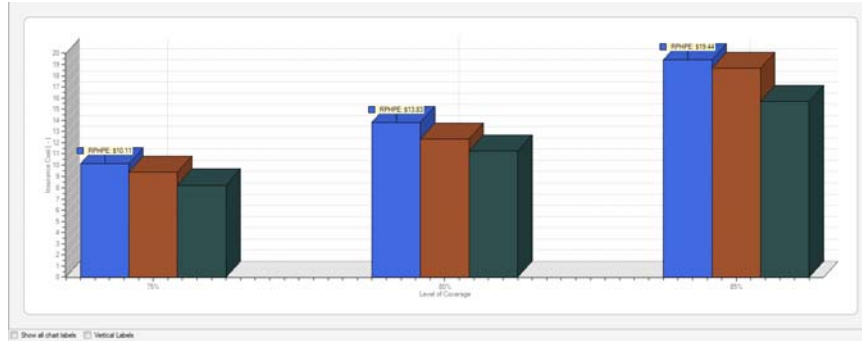
- o X-Axis Values: Plan/Coverage Level %
- Total Cost (-)
 - o Graph representation of Total Cost per Acre value
 - o Y-Axis Values: Total Cost per Acre (\$)
 - Total Cost per Acre = Operating Cost per Acre + Insurance Cost per Acre
 - o X-Axis Values: Plan/Coverage Level %

b. Graph Labels

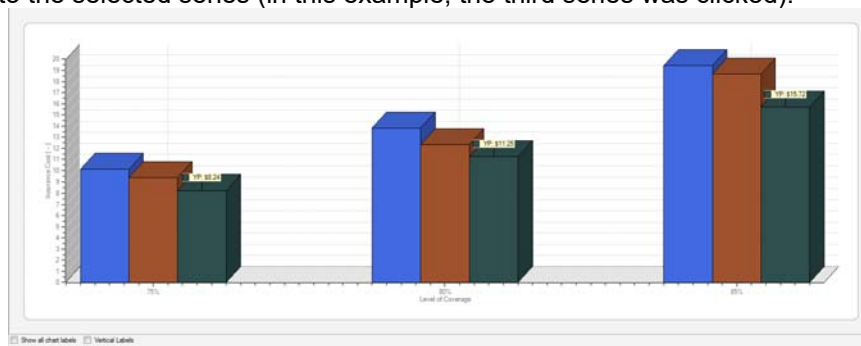
The graph will display labels for the value. If you find that there is too much clutter with the labels, you may choose to hide all labels but that of the selected series. This will carry forward to the [Screen Report](#). For example, assume our layout includes three series:



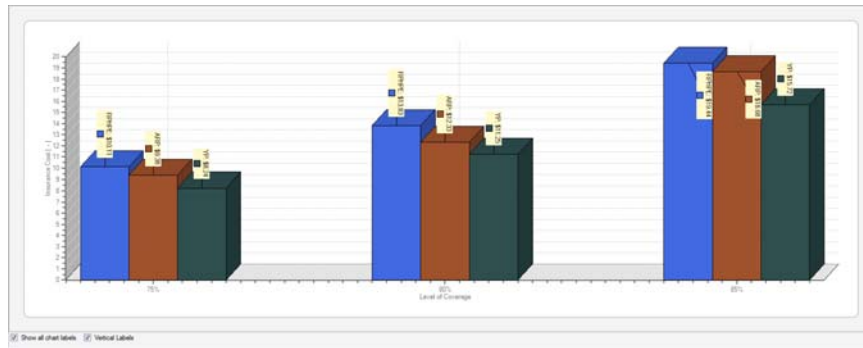
Uncheck the “Show all chart labels” to hide all labels but that of the selected series.



Click on the desired series to show the label for by clicking directly on the bar in the chart. The label moves to the selected series (in this example, the third series was clicked):



Additionally, you may rotate the labels to vertical position to better accommodate them by using the “Vertical Labels” checkbox.



c. Harvest Values

For production plans, the Harvest Price may be utilized to represent a loss scenario in the event of price decline, for example. Simply drag the slider to the left to lower the value, or to the right to raise the value. You may also click into the price to key in a precise value.

The Harvest Yield may also be utilized to represent a loss scenario in the event of reduced production, for example. Similar to the Harvest Price, drag the slider left or right, or click to key in a value. For group plans only (04 AYP, 05 ARP, and 06 ARP-HRE), and additional “Group” slider is available to control the Expected County Yield value.

Harvest

Price: \$4.15

Yield: 151.0

Group: 153.0

Note: once Harvest Prices are released in the ADM, the Harvest Price becomes a fixed value

d. Coverage Levels

By default, EASYquote will display the level selected in the [Quote Line Attributes](#), as well as the next most higher and lower levels. You may customize this behavior in the [EASYquote Preferences](#).

To show additional levels in the Basic Chart, place a check next to the desired level(s) in the list. To hide a level from the Basic Chart, uncheck it in the list. You may also choose to select All Levels to show all available levels at once in the Basic Chart.

e. The Graph Values Table

The Graph Values Table is a detailed output of the attributes and calculated quote values for the given scenario, under the selected level(s). The attribute name is displayed in the left-most column. Each row is color-coded to coordinate with the specific scenario displayed; these are displayed in the second column.

Sorting

- Click a row to highlight all values in that row. This will also embolden the value in the selected cell:

Gross Premium - Billers	36.48	42.95	49.13
	Hard: 12.90	Hard: 12.90	Hard: 12.90
	Total: 48.38	Total: 55.85	Total: 61.83

- Click the heading in the left-most (label) column to sort by the labels:

Acres	▲
Acres	■
Coverage - \$/Acre	■
Coverage - \$/Acre	■

- Click the heading in the second (color swatch) column to sort by the scenario:

Guarantee - BU/Acre	▲
Coverage - \$/Acre	■
Gross Premium - \$/Acre	■
Subsidy - \$/Acre	■

Customizing Labels/Values

To customize the attributes in the table, right-click the table and select “Grid Options”. You may also choose to customize these directly in [EASYquote Preferences](#).

f. Chart Image Size vs. Graph Values Table Size

If you wish to modify the size of the chart image or the table output, you may drag the horizontal slider up or down respectively.

Position your mouse above the Graph Values Table headers until you see a “split” cursor.



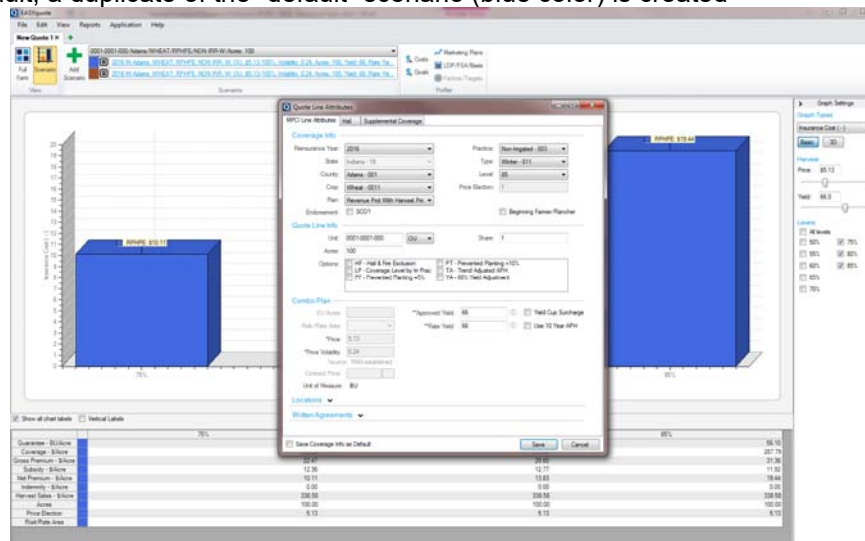
Drag down to increase the size of the chart, which decreases the size of the graph values table. Drag up to increase the size of the graph values table, which decreases the size of the chart. It is also possible to collapse the Graph Settings to the right of the chart. Click the > icon to collapse; click the < icon to show them again.



Note: these settings are not preserved, and only affect the currently displayed quote

3. Adding a Scenario

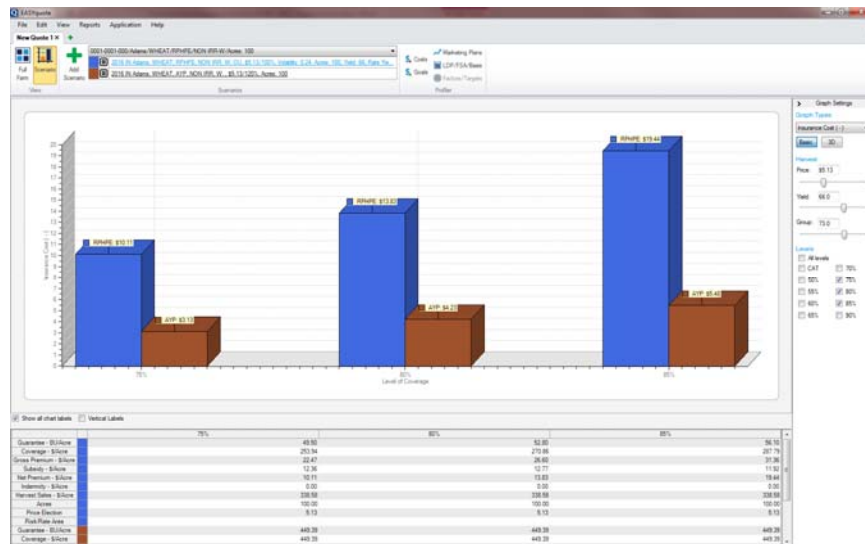
- a. Add a new scenario by clicking the **+** icon in the EASYquote ribbon
- b. By default, a duplicate of the “default” scenario (blue color) is created



- c. Make the desired changes using the [Quote Line Attributes window](#) and click **Save**
- d. The scenario is then added to the “Scenarios” section of the EASYquote ribbon; a new color swatch is assigned automatically to help distinguish the scenario and its graph values:



- e. The scenario is then added to the chart and graph values for display:



It is possible to view varying crops as scenarios in one quote (e.g. Corn vs. Soybeans); however, it is not recommended.

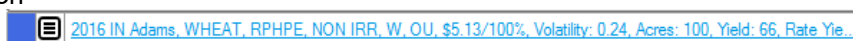
Although there is not a limit to the number of scenarios that can be added, the Basic Chart can become cluttered when more than four are added.

4. Duplicating a Scenario

- a. Duplicate an existing scenario by clicking the action menu next to the scenario in the EASYquote ribbon, and then selecting “Duplicate Scenario”.
- b. Make the desired changes using the [Quote Line Attributes window](#) and click **Save**.
- c. The scenario is then added to the ‘Scenarios’ section of the EASYquote ribbon; a new color swatch is assigned automatically to help distinguish the scenario and its graph values

5. Editing a Scenario

- a. Edit an existing scenario line by clicking the hyperlink for the desired scenario in the EASYquote ribbon



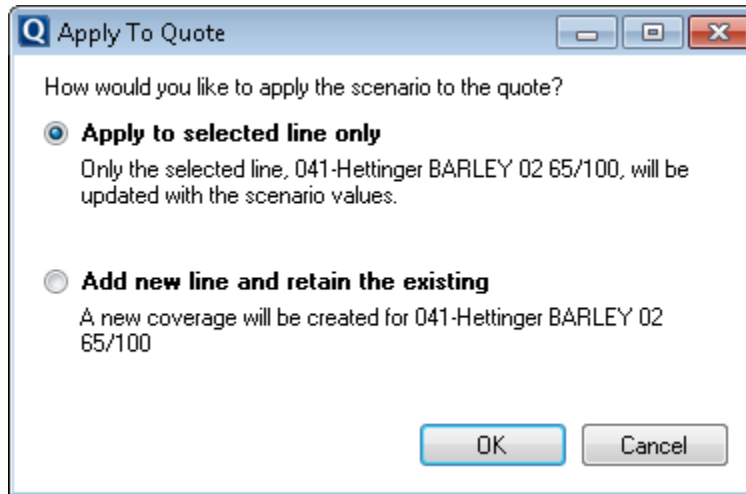
- b. Make the desired changes using the [Quote Line Attributes window](#) and click **Save**
- c. The values are then updated in the display

Note: editing a scenario does not automatically save changes to the actual underlying quote line. To save changes to the underlying quote line, you must either make changes to it in the [Full Farm View](#), or save the scenario to Full Farm (see next).

6. Saving a Scenario to the Full Farm View


Because scenarios are a “sandbox” of the actual quote, their information is not automatically saved back to the quote line (as seen in Full Farm View). To save a scenario back to the quote line in the Full Farm View:

- a. Click the action menu next to the scenario in the EASYquote ribbon
- b. Select “Save Scenario to Full Farm”
- c. Choose how you would like to apply the scenario to the quote (either applying it to the quote line presently selected in the dropdown, or adding a new line to the quote altogether) and click **OK**.



d. Navigate to the [Full Farm View](#) to see the reflected changes

7. Deleting a Scenario

Delete an existing scenario by clicking the  action menu next to the scenario in the EASYquote ribbon, and then selecting “Delete”.

Note: you cannot delete the “default” scenario (blue color) if it is the only line quoted.

8. Year-Over-Year Scenarios

With scenarios, you may perform a year-over-year quote:

- a. Add a scenario
- b. Change the Reinsurance Year in the [Quote Line Attributes window](#) to the prior year. EASYquote will attempt to populate the attributes with as much detail as it can from the current to the prior Reinsurance Year. Note that when ADM changes, it is not always possible to relate information from one year to the next.
- c. Complete any remaining information. Note that for production-based plans you are prompted to enter in the harvest yield for loss scenario purposes:

Harvest Yield Entry

Enter the harvest yield for basis of comparison in the insurance indemnity graph type.

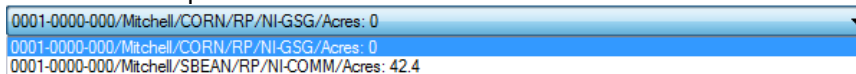
Harvest Yield:

- d. Make any desired changes and click **Save**
- e. The scenario is then added to the chart and graph values for display

9. Choosing Other Quote Lines to Perform “What-if” Scenarios on

If you have a quote with multiple quote lines, such as that from a policy, you can quickly toggle between the lines to perform “what-if” scenarios on them. Note that toggling to another quote line will clear any scenarios you have previously added. To select another quote line:

- a. Click the dropdown box in the “Scenarios” section of the EASYquote ribbon
- b. Select the desired quote line



c. The scenario display is update to reflect the values for that of the selected quote line

10. Performing a Comparison Summary

Comparison Summary summarizes all quote lines (or units) for the same coverage (state, county, and crop) into one and allows for comparison on those lines as a whole. A comparison summary is more typical in the case of a policy quote, as the policy coverage may have been divided up into multiple units.

To perform a comparison summary:

- a. Start with either an [opened policy quote](#), or a new quote having multiple lines for the same state, county, crop, and plan.
- b. Ensure you are displaying the [Full Farm View](#)
- c. Right-click on one of the quote lines for the desired state/county/crop and select “Comparison Summary”
- d. For all of the lines under the selected state/county/crop/plan EASYquote will:
 - i. Set Acres to the sum of the acres for all lines within a Coverage for the **same practice and type** of the selected state/county/crop/plan. If that sum is 0, then 100 is used.
 - ii. Establish the simple average of the yields or revenue (as applicable)
- e. EASYquote will then display the resulting summary line in the Scenario view
- f. To streamline the ability to compare to the previous reinsurance year, EASYquote will also create an additional scenario for the previous reinsurance year and display it as well

Note: The same functionality that exists in the Scenario view is also available for use on a comparison summary

11. The 3D Chart View

The 3D chart gives a visual representation of net income based on a series of inputs or “profile”: commodity price, yield, insurance plan and cost, marketable income, operating costs, etc.

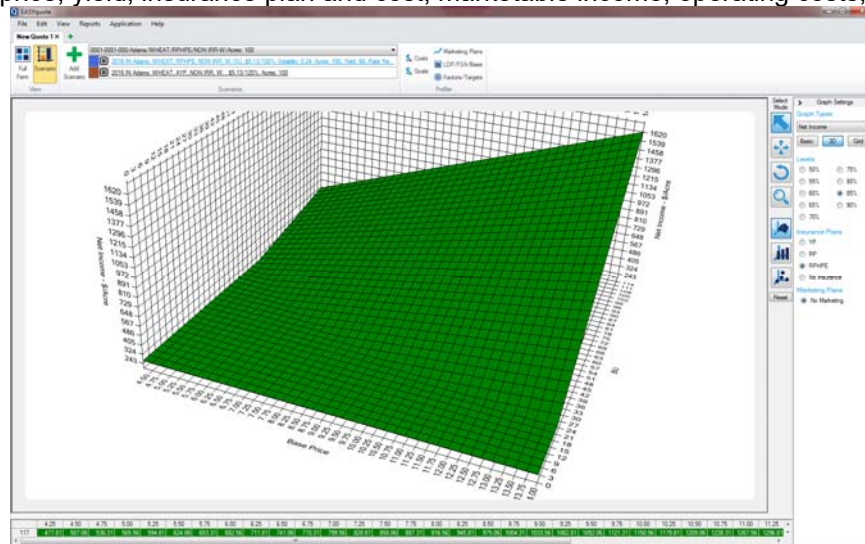


Figure 20: EASYquote 3D Chart View

a. Creating a 3D Quote

To create a 3D quote, you may start by either creating a new quote or selecting an existing quote line from a policy quote.

1. With a quote line entered/selected, ensure you are displaying the Scenario view
2. Click the **3D** button in the Graph Settings
3. EASYquote will switch the [Graph Type](#) to “Net Income” automatically
4. The [3D graph](#) is then displayed

Note:

- EASYquote will activate the NASS [Operation Costs](#) for the selected crop automatically; you may modify these values if desired
- EASYquote will set predetermined [Yield/Price Factors](#) for the selected crop automatically; you may modify these values if desired

b. 3D Graph Layout








The layout is as follows:

- Y-axis Values: Net Income \$/Acre (note that changing the [Graph Type](#) modifies the to that of the selected type)

- X-axis Values: Base Price
- Z-axis Values: Yield by Unit of Measure (UOM)

c. 3D Graph Tools

A set of tools is available to help you modify the visual presentation of the graph:

-  Select – returns back to pointer tool and allows you to inspect values in the graph
-  Move – click the graph and drag the mouse to move the graph vertically or horizontally
-  Rotate – click the graph and drag the mouse to rotate the graph in 3D; before releasing the mouse, press any key on the keyboard to “level” the graph
-  Zoom – click the graph and drag the mouse up to zoom in, down to zoom out; you may also use the mouse’s scroll wheel to zoom in or out
-  Surface – (default) changes the 3D graph to a solid surface
-  Bar – changes the 3D graph to a series of bars on the x-z plane
-  Scatter – changes the 3D graph to a series of plotted points

d. Choosing a Coverage Level to Display

Select the desired coverage level to represent the values displayed in the graph from the available options. The options displayed will vary based on the selected insurance plan. The coverage level selected in the quote line will be selected here by default.

e. Choosing an Insurance Plan to Display

Select the desired insurance plan to represent the values displayed in the graph from the available options. The options displayed will vary based on the insurance plans available for the selected state, county, and crop. In addition, a “No Insurance” option is available to show the results without insurance coverage. The insurance plan selected in the quote line will be selected here by default.

f. Choosing a Marketing Plan to Display

Select the desired [Marketing Plan](#). If you have not created a [Marketing Plan](#), you may do so first. A “No Marketing” option is available and selected by default.

g. 3D Graph Values “Grid”

You may view the values from the 3D chart in a “flattened” table. The table layout is defined to show the price values in the columns (X-axis) and yield values in the rows (Y-axis). The cells are the resulting value based on the [Graph Type](#) selected, e.g. Net Income.

Click the **Grid** button to toggle the grid into the display. Note the button label changes to “Chart” when clicked. Click it (**Chart**) again to toggle back to the 3D chart.

Figure 21: EASYquote 3D Graph Values "Grid"

h. Income Summary Breakdown

A feature of the 3D chart is the ability to see how the Net Income values have been derived. To see the Income Summary Breakdown, double click a plotted point (3D chart) or cell (3D grid). The Income Summary Breakdown will be displayed (see **Error! Reference source not found.**).

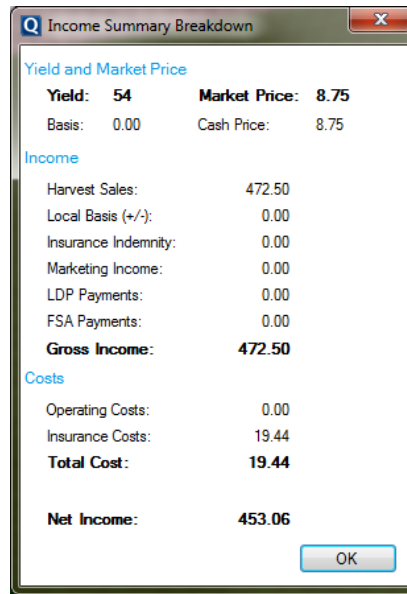


Figure 22: EASYquote 3D Chart - Income Summary Breakdown

Income Summary Values


The following describes the calculation method for the values contained in the Income Summary Breakdown. All values are per-acre.

- Harvest Sales = (Harvest Price + Basis) * Yield
- Local Basis (+/-): see [County Loan Rates, FSA Direct Payments, and Basis](#)
- Insurance Indemnity: the calculated total indemnity for the representative quote/scenario
- Marketing Income: see [Marketing Plans](#)
- LDP Payments: see [County Loan Rates, FSA Direct Payments, and Basis](#)
- FSA Payments: see [County Loan Rates, FSA Direct Payments, and Basis](#)
- Gross Income = Harvest Sales + Insurance Indemnity + Marketing Income + LDP Payments + FSA Payments

- Operating Costs: see [Operation Costs](#)
- Insurance Costs: the calculated total net premium for the representative quote/scenario
- Total Cost = Operating Costs + Insurance Costs
- Net Income = Gross Income - Total Cost

i. Yield/Price Factors and Targets

This window provides the ability for you to modify the yield and price ranges and targets for a given crop in a quote while using the [3D Chart View](#). The values entered here are per crop, and allow you to establish the price range (X-axis) and yield range (Y-axis) in the display.

To access the Yield/Price Factors and Targets window, click the  icon in the EASYquote ribbon, or select Edit->Yield/Price Targets. To customize the 3D chart display output, simply key in the desired values. Click **OK** to save changes and update the 3D chart display, or **Cancel** to ignore.

The Yield/Price Targets allows you to ‘target’ one section of the 3D chart, which is useful in illustrating where the profit and risk will “likely” be in a given quote scenario. To set a target, simply key in the starting and ending values for both price (X-axis) and yield (Y-axis).

If you have multiple crops in the quote, you may toggle between them using the Crop dropdown at the top of the window.

To enable the Yield/Price Targets in the current quote, place a check in the “Use entered Price and Yield Targets for this crop” checkbox.

If you wish to save your Yield/Price Targets for the selected crop, click the “Save values as default for crop” link”. This will preserve the values for new quotes in the [EASYquote Preferences](#).

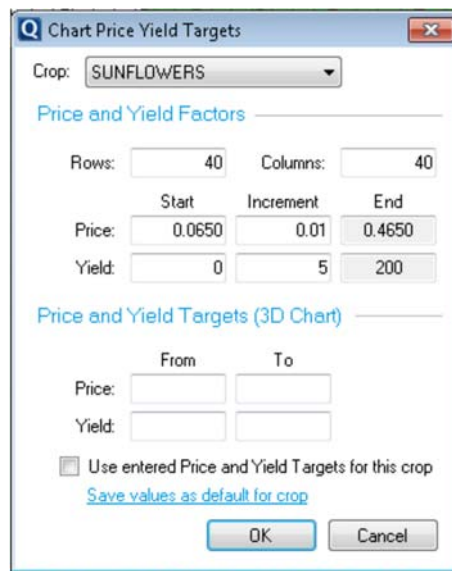


Figure 23: EASYquote Yield/Price Factors and Targets

12. Marketing Plans

The Marketing Plans window provides you the ability to create marketing plans for a producer, including the ability to add trades and contracts: Put, Call, Forward Contract, Hedge to Arrive, Minimum Price, and Basis.

“Marketing Plans” are essentially a collection of contracts and/or trades, which can include multiple crops at once. A “Trade” contains the detail of the contract or trade, as well as the crop and production therein.

Note: Marketing Plans only affect the following [graph types](#): “Marketing Income” and “Net Income”.

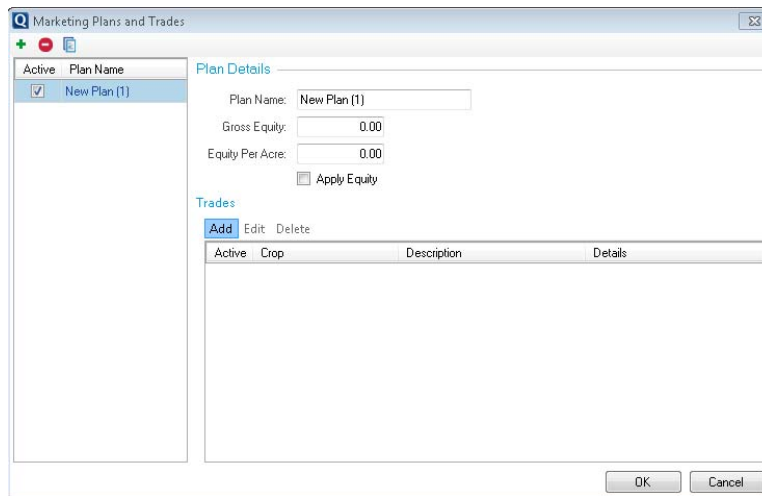




Figure 24: EASYquote Marketing Plans window

a. Adding a Marketing Plan

To add a Marketing Plan for the current quote:


1. Ensure you are displaying the Scenario view
2. Click the  icon from the EASY quote ribbon, or select Edit->Marketing Plans
3. The Marketing Plans window is displayed (see *Figure 24: EASYquote Marketing Plans window*)
4. Click the  icon
5. The Market Trade window is displayed; proceed to [Adding a Trade or Contract](#)
6. Name the plan; by default it is named “New Plan”
7. The plan name will be displayed in the list on the left side of the Marketing Plans window
8. If desired, enter the Gross Equity and Equity Per Acre; to apply the Equity in the quote, ensure the “Apply Equity” checkbox is checked
9. Click **OK**

b. Activating a Marketing Plan


Although multiple marketing plans may be entered, only one plan may be set as “active” at a time. With the Marketing Plans window open:

1. Place a check in the “Active” column next to the desired plan (see the list on the left side of the Marketing Plans window)
2. Click **OK**

c. Deleting a Marketing Plan

With the Marketing Plans window open, click on the plan you wish to delete and then click the  icon (see the list on the left side of the Marketing Plans window).

d. Duplicating a Marketing Plan

1. With the Marketing Plans window open, click on the plan you wish to duplicate and then click the  icon (see the list on the left side of the Marketing Plans window).
2. A duplicate of the selected plan and its trades will be added to the list on the left side of the Marketing Plans window
3. Continue modifying the plan and trades as desired and then click **OK**

e. Adding a Trade/Contract

1. With the Marketing Plans window open and a plan added, click the **Add** button in the Trades section
2. The Market Trade window is displayed (see *Figure 25: EASYquote Market Trade window*)

3. Select the desired [Trade Type](#)
4. Select the desired crop
5. Key in the desired Trade Details; depending upon the Trade Type, certain fields will be required
6. Ensure the “Is Active” checkbox is checked; this controls whether or not the trade will be used in the quote
7. Click **OK** to save the trade/contract
8. Click **OK** to save changes and close the Marketing Plans window

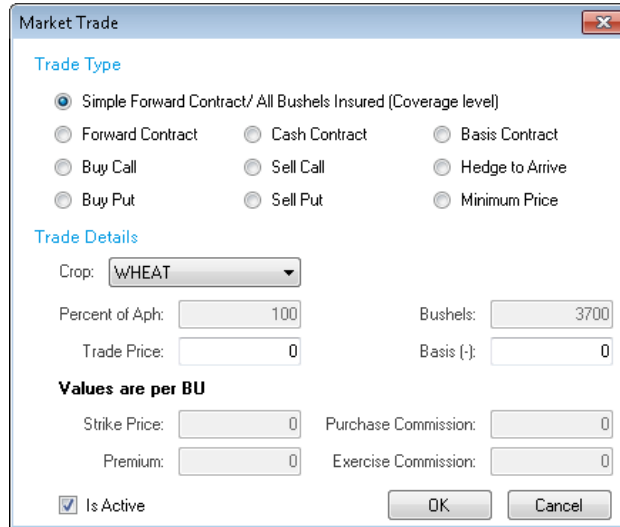


Figure 25: EASYquote Market Trade window

f. Editing a Trade/Contract

With the Marketing Plans window open:

1. Double-click the Trade you wish to modify (or single click to select it and then click the **Edit** button in the Trades section)
2. The Market Trade window is displayed
3. Make the desired changes
4. Click **OK** to save the trade/contract
5. Click **OK** to save changes and close the Marketing Plans window

g. Deleting a Trade/Contract

With the Marketing Plans window and a plan selected:

1. Click to select the desired Trade
2. Click the **Delete** button in the Trades section

h. Trade Types and Trade Details

- For all trade types, the amount of **Sold Production** is always calculated as:
Quote line’s APH x (trade percent of production) x quote line’s share
- Basis is zero, unless it is made available for entry.
- Crop Price: the price on the quote line
- LDP Basis: the Basis value from the FSA, County Loan Rate & Basis

Trade Type	Trade Details Used
Simple Forward Contract/All production insured (coverage level)	<ul style="list-style-type: none"> • Automatically includes 100%of all APH for the crop in the trade • Requires Trade Price

	<ul style="list-style-type: none"> • Optional Basis • Sale Value = Sold Production * (Trade Price + Basis) • Commission Value = Sold Production * Purchase Commission
Forward Contract	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Trade Price • Optional Basis • Optional Purchase Commission • Sale Value = Sold Production * (Trade Price + Basis) • Commission Value = Sold Production * Purchase Commission
Cash Contract	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Trade Price • Optional Basis • Optional Purchase Commission • Sale Value = Sold Production * (Trade Price + Basis) • Commission Value = Sold Production * Purchase Commission
Basis Contract	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Basis • Optional Purchase Commission • Sale Value = Sold Production * (Crop Price + Basis) • Commission Value = Sold Production * Purchase Commission
Buy Call	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Strike Price • Optional Premium • Optional Purchase Commission • Optional Exercise Commission

	<ul style="list-style-type: none"> • Requires Strike Price < (Trade Price – Exercise Commission) • Sale Value = Sold Production * (Trade Price – Strike Price) • Premium Paid = Sold Production * Premium • Commission Value = Sold Production * Purchase Commission • Exercise Value = Sold Production * Exercise Commission
Sell Call	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Strike Price • Optional Premium • Optional Purchase Commission • Requires Strike Price < Trade Price • Sale Value = 0 – [Sold Production * (Trade Price – Strike Price)] • Premium Earned = Sold Production * Premium • Commission Value = Sold Production * Purchase Commission
Hedge to Arrive	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Trade Price • Optional Purchase Commission • Sale Value = Sold Production * (Trade Price + LDP Basis) • Commission Value = Sold Production * Purchase Commission
Buy Put	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Strike Price • Optional Premium • Optional Purchase Commission • Optional Exercise Commission • Requires Trade Price < (Strike Price – Exercise Commission)

	<ul style="list-style-type: none"> • Sale Value = Sold Production * (Strike Price – Trade Price) • Premium Paid = Sold Production * Premium • Commission Value = Sold Production * Purchase Commission • Exercise Value = Sold Production * Exercise Commission
Sell Put	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Strike Price • Optional Premium • Optional Purchase Commission • Requires Strike Price > Trade Price • Sale Value = 0 – [Sold Production * (Strike Price – Trade Price)] • Premium Earned = Sold Production * Premium • Commission Value = Sold Production * Purchase Commission
Minimum Price	<ul style="list-style-type: none"> • Requires either Percent of APH or Production value • Requires Price • Optional Basis • Shall require Strike Price • Optional Premium • Optional Purchase Commission • Optional Exercise Commission • Requires Strike Price < (Trade Price – Exercise Commission) • Sale Value = Sold Production * [Trade Price + Basis + (Trade Price – Strike Price)] • Commission Value = Sold Production * Purchase Commission • Premium Paid = Sold Production * Premium • Exercise Value = Sold Production * Exercise Commission

Table 2: Trade Types and Details

i. Marketing Plan Calculation Method

Using the trade detail above, the marketing plan is calculated for each crop as follows:

1. Calculate the Sold Production from the trade
2. Calculate the Premium Earned, if exists for the trade, else 0
3. Calculate the Premium Paid, if exists for the trade, else 0
4. Calculate the Purchase Commission, if exists for the trade, else 0
5. Calculate the Exercise Commission, if exists for the trade, else 0
6. Calculate the Sale Value from the trade
7. Repeat steps 1-6 for all trades under a distinct crop, and keep a running total for each of the values
8. Determine if the production is “short” or “in excess”:
If $(APH * Share) - Total\ Sold\ Production > 0$, it is “short”
Else it is “in excess”
9. Calculate Harvest Value as:
 $(Crop\ Price + LDP\ Basis) * APH * Share$
Include a min value of zero
10. Calculate Final Value as:
 $Total\ Sale\ Value + ((APH * Share) - Total\ Sold\ Production) * [Crop\ Price + LDP\ Basis] + Total\ Premium\ Earned - Total\ Premium\ Paid - Purchase\ Commission - Exercise\ Commission - Harvest\ Value$

Note: for Simple Forward Contracts, the coverage level is applied to the final value

13. Operation Costs

The Operation Costs window provides the ability to establish custom operating and production costs for a producer. EASYquote contains current costs as gathered by the National Agriculture Statistics Service (NASS; see www.nass.usda.gov and www.ers.usda.gov). The Operation Costs are utilized in various calculations throughout EASYquote, such as [Net Income Goals](#), [Net Income Analysis Report](#), and as values represented in the [Net Income and Total Cost graph types](#).

Operation Costs are crop and region-specific; they also represent the cost on a per-acre basis.

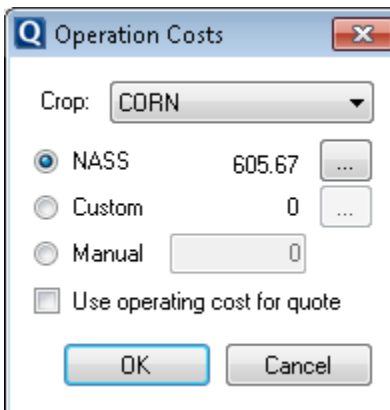



Figure 26: EASYquote Operation Costs window

a. Using Costs for a Quote:

1. Ensure at least one quote line has been entered
2. Click the  icon from the EASYquote ribbon, or select Edit->Operation Costs
3. The Operation Costs window is displayed (see *Figure 26: EASYquote Operation Costs window*)
4. The crop is selected automatically for the quote line
5. Select the preferred method for the costs: NASS, Custom (detailed worksheet entry), or Manual (total cost)

- See steps below for detailed NASS values or entering custom values
 - For Manual, key the desired value in the space provided
6. Ensure the “Use operating cost for quote” checkbox is checked
 7. Click **OK** (Note: you may enter all costs for other crops in the quote before clicking **OK** by selecting them from the Crop dropdown)

b. Entering Detailed Custom Costs or Viewing NASS Costs

1. With the Operation Costs window open, click the “...” button to the right of either NASS or Custom (depending upon which option you are using)
2. The Operating Cost Worksheet is displayed (see *Figure 27: EASYquote Operating Costs Worksheet (using Custom option)*)
3. EASYquote will automatically select the region for the state and county on the quote (see *Figure 28: U.S. Farm Resource Regions Map*)
 - You may also select “United States” which is an average of the costs nationwide for the crop
4. When using NASS costs, the values are prefilled and cannot be modified; when using Custom costs, the NASS values are prefilled, but can be adjusted to reflect more accurate costs for the producer
5. Click **OK** to save changes

*Note: clicking **Reset** will reset the worksheet to the NASS values*

Figure 27: EASYquote Operating Costs Worksheet (using Custom option)

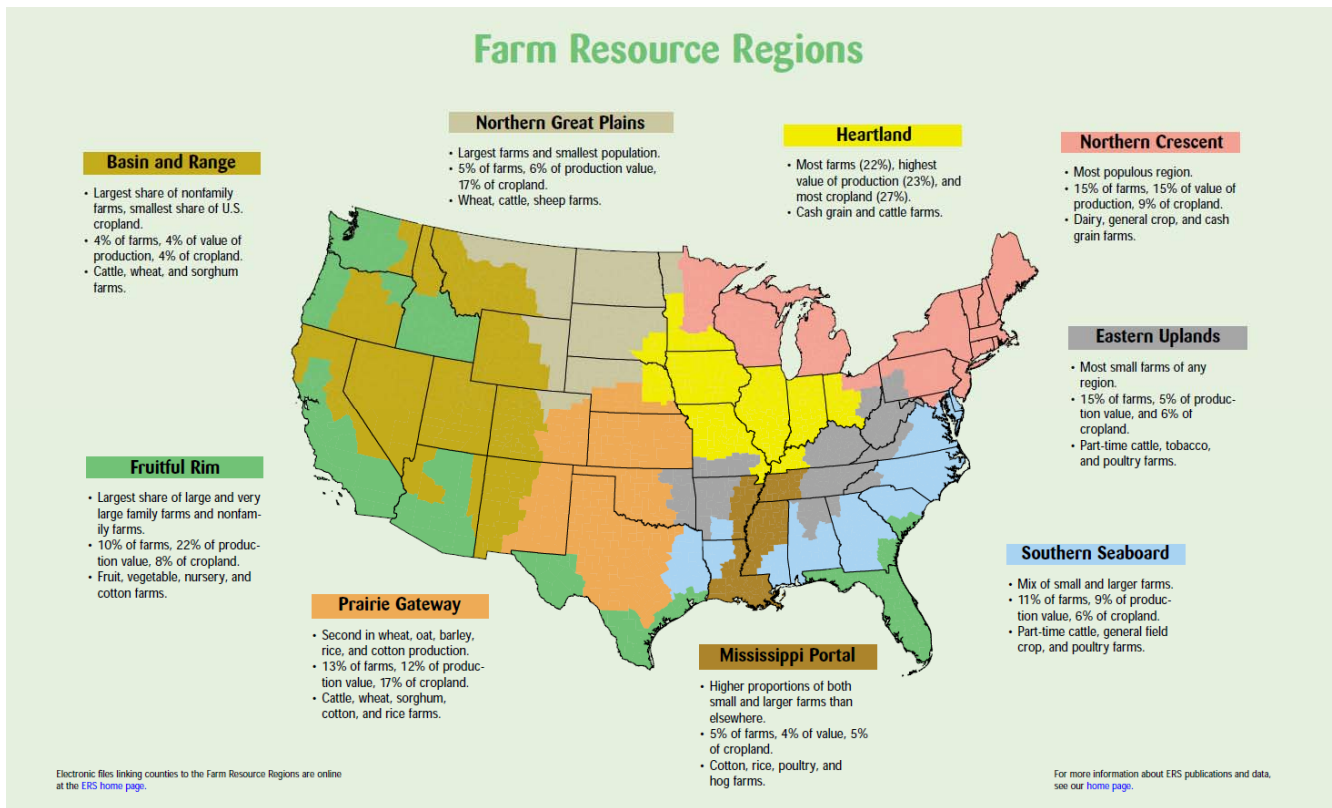


Figure 28: U.S. Farm Resource Regions Map (as of 11/2013)

14. Net Income Goals

Net Income Goal provides information relative to the breakeven and goal price of the commodity, based on the [operation costs](#) and production potential. The values may be used to measure how effective a [Marketing Plan](#) might be.

Note: Net Income Goals are per acre, and unique to each crop; they are saved with the quote.

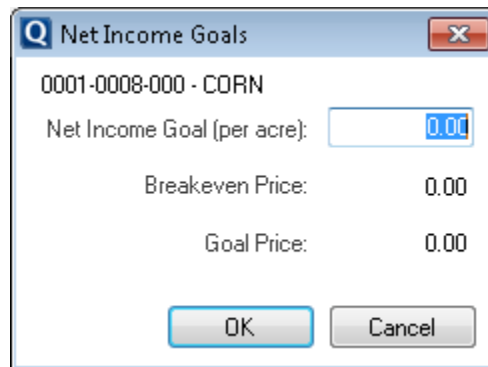



Figure 299: EASYquote Net Income Goals window

To utilize Net Income Goals:


1. Ensure at least one quote line has been entered
2. Click the  icon from the EASYquote ribbon, or select Edit->Net Income Goals
3. The Net Income Goals window is displayed (see *Figure 299: EASYquote Net Income Goals window*)
4. The crop is displayed for the quote line
5. Key in the **Net Income Goal** to determine the Breakeven Price and Goal Price. Net Income Goal is determined by the producer; it is the per-acre price the producer wishes to achieve as their net income.

6. **Breakeven Price** is the grain price at which the producer must sell their yield to break even on their costs. This is calculated as $[(\text{Operation Cost} + \text{FSA Direct Payment}) / \text{Approved Yield}] + \text{Basis}$
7. **Goal Price** is the grain price at which the producer must sell their yield to achieve their net income goal. This is calculated as $(\text{Operation Cost} + \text{Net Income Goal}) / \text{Approved Yield}$
8. Click **OK** (Note: Net Income Goal values are not used in the display or any report; this window is just used to obtain the Breakeven and Goal Price information)

15. County Loan Rates, FSA Direct Payments, and Basis

This window provides the ability to modify the FSA Payment, County Loan Rate, and Basis for a given crop in a quote. The values entered here are utilized in various calculations throughout EASYquote, such as [Marketing Plan trade calculations](#), [Net Income Goals](#), [Net Income Analysis Report](#), and as values represented in the [Net Income and Marketing Income graph types](#).

Figure 30: EASYquote LDP, FSA, County Basis window

1. Ensure at least one quote line has been entered and you are displaying the Scenario view
2. Click the  icon from the EASYquote ribbon, or select Edit->"LDP, FSA, Basis"
3. The "LDP, FSA, County Basis" window is displayed (see *Figure 30: EASYquote LDP, FSA, County Basis window*)
4. The crop is selected automatically for the quote line
5. Key in the desired values for County Loan Rate and Basis
6. Key in the desired value for FSA PLC/ARC per Acre, or click the "FSA PLC / ARC per Acre" link to open the FSA Payments window (see *Creating a FSA Payment* below)
7. Ensure the "Use FSA, County Loan Rate and Basis on Quote" checkbox is checked
8. Click **OK** (Note: you may enter all values for other crops in the quote before clicking OK by selecting them from the Crop dropdown)

If you wish to save your LDP, FSA, County Basis values for the selected crop, click the "Save values as default for county\crop" link. This will preserve the values for new quotes in the [EASYquote Preferences](#).

a. Creating a FSA (PLC or ARC) Payment via the FSA Payments window

Utilize the Tab key to quickly move between the values when entering a FSA Payment in the form

1. With the [LDP, FSA, County Basis](#) window open, click the "FSA PLC / ARC per Acre" link

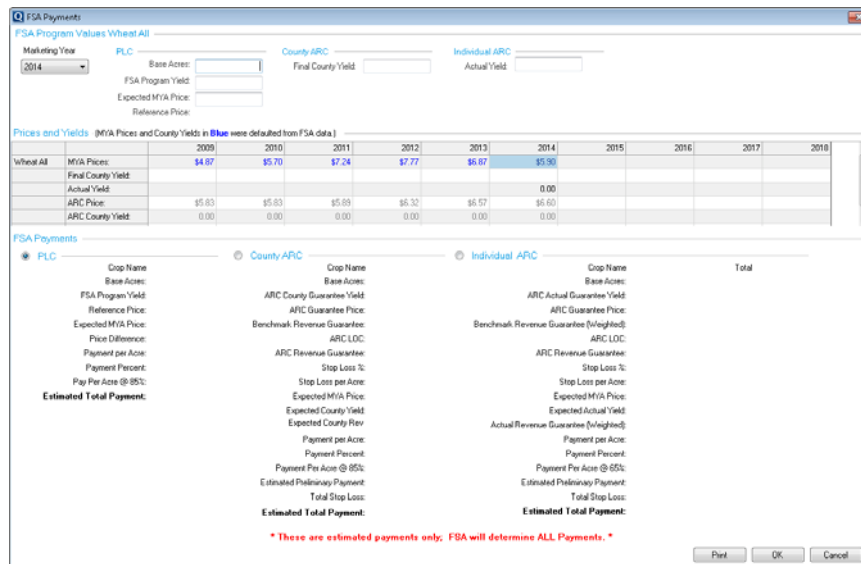


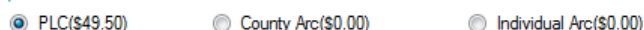
Figure 30: EASYquote FSA Payments window

2. Enter a value into **Base Acres**
3. Enter a value into **FSA Program Yield**
4. Enter a value into the **Expected MYA Price**
5. The **Reference Price** will be populated by the system
6. Enter a value into the **Final County Yield**
7. **Actual Acres** will default to the **Base Acres**; you may modify the value if desired
8. **Actual Yield** will default to the **FSA Program Yield**; you may modify the value if desired
9. The cursor will be positioned on **MYA Price** for the current crop year (e.g. 2015)
 - a. To default the column values from to the preceding column, press the Tab key to move through each column; you may modify the values in the cells
10. The cursor will be positioned at the **County Yield** for earliest year (e.g. 2009)
 - a. The earliest year's **Actual Acres** and **Actual Yield** will be defaulted to the **Base Acres** and **FSA Program Yield**.
 - b. Enter a value into the **County Yield**
 - c. Pressing the Tab key from **County Yield** will populate all empty cells between the earliest year and the current crop year, using the earliest year's values
11. The FSA payments will have been created
 - a. Click the column header for the current crop year (e.g. 2015) in the "Prices and Yields" grid to show the current crop year's estimated FSA payments.
12. Click **OK** to save
13. You may also print the results by clicking the **Print** button from this window

b. Viewing Additional FSA (PLC or ARC) Payment Scenarios

This is the same as [Adding a Scenario](#); however, the FSA Payments window itself does not need to be modified for the individual scenarios.

Once the "Add Scenario" button has been clicked, and FSA Payments have been set up for the crop, you may toggle between PLC and ARC for that scenario, directly in the [Quote Line Attributes window: FSA Payment Options](#)



Note that the value shown in this location is the payment amount without the Payment Percent applied. If SCO is checked, PLC will be the only eligible FSA Payment Option; uncheck SCO to select County ARC or Individual ARC

In the [3D Chart View's Income Summary Breakdown](#), the FSA payment value will correspond to the first scenario created.

c. Viewing the FSA Payment in the Quote

“FSA Payment - \$/Acre” will be displayed in the [graph values table](#) on the [Net Income and Marketing Income graph types](#):

	75%
FSA Payment - \$/Acre	42.08

B. Quoting Hail Coverage on an MPCCI Quote


If a producer wishes to have a quote for hail coverage on a crop which is covered for MPCCI, EASYquote provides this ability directly in the [Quote Line Attributes window](#).

Note: Hail Rates are generally released in the first quarter of the year, so it is possible that hail rates would not be available when quoting MPCCI in the first quarter of a new reinsurance year. EASYquote will inform you if hail rates are not yet available for the selected state.

1. Adding Hail Coverage to an MPCCI Quote

1. In the [Quote Line Attributes window](#), select the “Hail” tab
2. The hail inputs are shown (see Figure 31: EASYquote Quote Line Attributes window (Hail tab))
3. In the Coverage Inputs section,
 - a. Select the desired **Policy Form**; only the forms that are available for the selected state and crop will be displayed
 - b. For Production Hail Plans only, select the **Price Election %**
 - c. Key in the **Coverage per Acre**; note that the Revenue At Risk section calculates the Unprotected Revenue automatically to help determine the amount of coverage
 - d. Some hail rates vary based on practice; specify the practice if necessary, or leave blank
 - e. Select any **Endorsement** desired for the coverage by placing a check in the box next to the endorsement.
 - f. Click **Save** in the Coverage Inputs section to save the selections.
 Note: You may repeat these steps to add additional hail coverage to the quote. EASYquote will display the saved hail coverages in the Coverages listing. Click the **New** button to add additional hail coverage.
4. If a Cash Discount would apply, select the appropriate **Cash Flag**; note that cash discounts, when applied, affect all hail coverage on the entire quote, not just the currently selected crop
5. Certain hail rates are based on location; in such cases, select the Township, Range, and Section; EASYquote will inform you if they are required when clicking **Save**
6. Click **Save** at the bottom of the [Quote Line Attributes window](#)

2. Editing Hail Coverage on an MPCCI Quote Line


- a. Open the [Quote Line Attributes window](#) for the desired MPCCI quote line and select the “Hail” tab
- b. The hail inputs are shown (see Figure 31: EASYquote Quote Line Attributes window (Hail tab))
- c. In the Coverages section click the  icon next to the hail coverage you wish to modify
- d. The Coverage Inputs section will display the values for the selected hail coverage:

Coverage Inputs

Policy Form:	<input type="text"/>	Endorsements:	<div style="border: 1px solid gray; width: 150px; height: 50px;"></div>
Price Election %:	<input type="text"/>	<input type="checkbox"/> I will request approval for coverage	
Coverage Per Acre:	<input type="text" value="0"/>		
Practice:	<input type="text"/>		
<input type="button" value="New"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/>			

- e. Make the desired changes to the Coverage Inputs
- f. If finished, click **Save** at the bottom of the [Quote Line Attributes window](#)
 To save only the modifications to the hail coverage, click the **Save** in the Coverage Inputs section and continue with your other edits

3. Removing/Deleting Hail Coverage from an MPC Quote Line

- a. Open the [Quote Line Attributes window](#) for the desired MPC quote line and select the “Hail” tab
- b. The hail inputs are shown (see Figure 31: EASYquote Quote Line Attributes window (Hail tab))
- c. In the Coverages section click the  icon next to the hail coverage you wish to delete
- d. Click **Save** at the bottom of the [Quote Line Attributes window](#)

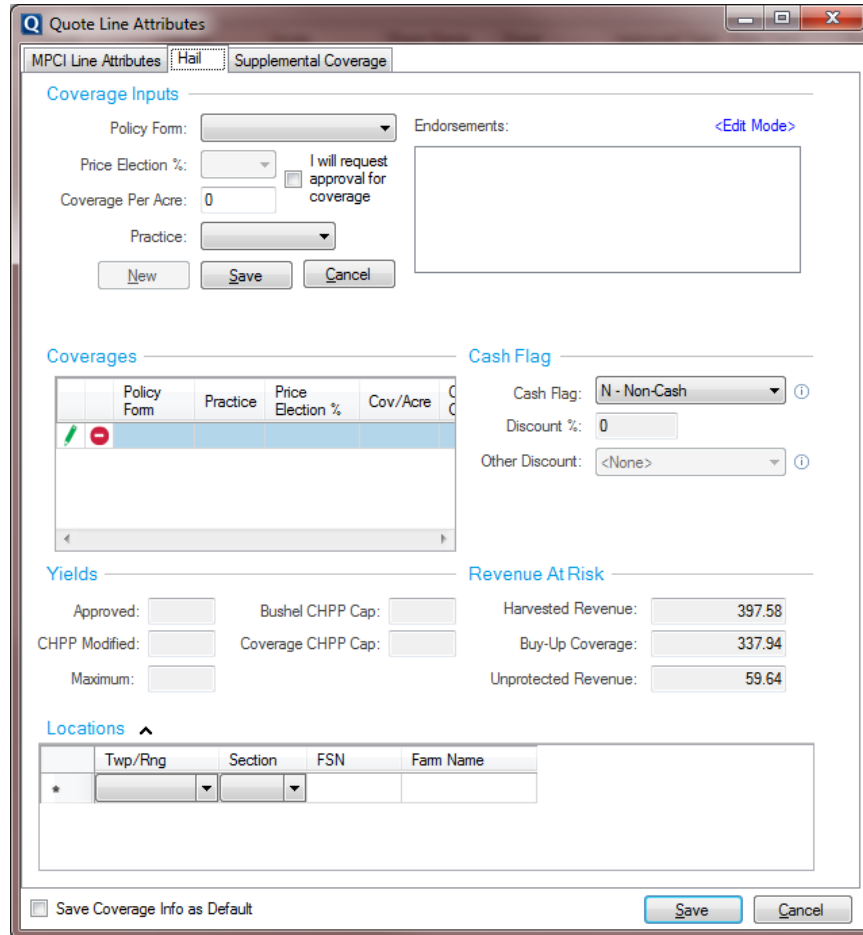


Figure 31: EASYquote Quote Line Attributes window (Hail tab)

4. Revenue at Risk

This section is useful for showing the crop production that would not be covered by MPC. Values are calculated as follows:

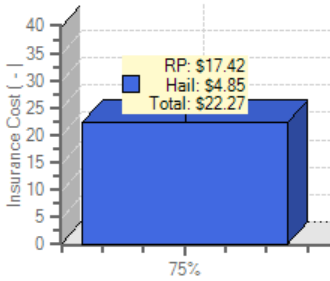
- Harvested Revenue = Price * Yield
- Buy-Up Coverage = Harvested Revenue * Coverage Level * Share
- Unprotected Revenue = Harvested Revenue - Buy-Up Coverage

5. Viewing Hail Results on MPC Quotes

Hail calculated values are used throughout EASYquote and in reports.

a. Hail in the Scenario View

Once a quote line is saved with hail coverage, the resulting values will be present in the [Scenario view](#) in both the Basic Chart and Graph Values Table:



Coverage - \$/Acre	215.22
	Hail: 50.00
	Total: 265.22
Gross Premium - \$/Acre	38.72
	Hail: 4.85
	Total: 43.57

Hail coverage can be quickly hidden from the display in the [Scenario view](#) by unchecking the Hail checkbox in the Graph Settings:

[View](#)

Hail

b. Hail in the Full Farm View

The hail quote values are also visible in the [Full Farm view](#). The necessary columns get added to the display automatically:

Hail Coverage	Hail Premium	Policy Form
\$10,000.00	\$1,250.00	Basic
\$100.00 / acre	\$12.50 / acre	

The “Totals” section of the [Full Farm view](#) is also updated to reflect hail:

Totals		
Guarantee		
\$50,132	MPCI	
\$20,000	Hail	
Coverage		
\$50,132	MPCI	
\$20,000	Hail	
\$0	Suppl	
Net Premium		
\$6,092	MPCI	
\$2,500	Hail	
\$0	Suppl	
Total Net Premium		
\$8,592		
Total Coverage		
\$70,132		

c. Hail in Reports

Along with printing results in the various MPCI reports, the following Hail reports will become available once hail coverage has been added to the MPCI quote:

- [Crop Hail Quote](#)
- [Crop Hail County Rate Sheet](#)
- [Crop Hail Full Farm Quote](#)

6. Creating a Standalone Hail Quote from an MPCI Quote

The “Create Standalone Hail Quote” option in the Edit menu is used to create a hail quote from an MPCI quote. The menu item is enabled whenever hail rates are available, or when hail is attached to an MPCI quote.

Selecting the “Create Standalone Hail Quote” menu item opens a dialog box that allows you to select the units to use on the hail quote:

<input type="checkbox"/>	Unit	County	Crop	Practice	Share %	Acres	Location	Policy Form	Coverage Per Acre
<input checked="" type="checkbox"/>	0001-0001-000	Keith	CORN	NON IRR	100.0 %	146.70	012N040W	COMP10/2	100
<input checked="" type="checkbox"/>	0001-0002-000	Keith	CORN	NON IRR	100.0 %	0.00	013N039W	COMP10/2	100
<input checked="" type="checkbox"/>	0001-0003-000	Keith	CORN	IRRIGATED	100.0 %	0.00	013N040W	P115-65 Personalized ...	153
<input checked="" type="checkbox"/>	0001-0004-000	Keith	CORN	IRRIGATED	100.0 %	0.00	013N040W	P115-65 Personalized ...	149
<input type="checkbox"/>	0002-0000-000	Keith	DRY BEANS	IBR I	100.0 %	0.00	013N040W		
<input type="checkbox"/>	0005-0000-000	Keith	GRAIN SORG	NON IRR	100.0 %	0.00	012N040W		
<input type="checkbox"/>	0006-0000-000	Keith	MILLET	NON IRR	100.0 %	0.00	012N040W		
<input checked="" type="checkbox"/>	0003-0001-000	Keith	SOYBEANS	IRRIGATED	100.0 %	57.50	013N040W	COMP10/2	100
<input checked="" type="checkbox"/>	0003-0002-000	Keith	SOYBEANS	IRRIGATED	100.0 %	0.00	013N040W	COMP10/2	100
<input checked="" type="checkbox"/>	0003-0003-000	Keith	SOYBEANS	NON IRR	100.0 %	0.00	013N039W	COMP10/2	100
<input checked="" type="checkbox"/>	0003-0004-000	Keith	SOYBEANS	NON IRR	100.0 %	0.00	012N040W	COMP10/2	100
<input type="checkbox"/>	0004-0001-000	Keith	SUNFLOWERS	IRRIGATED	100.0 %	0.00	013N040W		
<input type="checkbox"/>	0004-0002-000	Keith	SUNFLOWERS	NON IRR	100.0 %	0.00	012N040W		

Figure 32: EASYquote Create Standalone Hail window

All base units from the MPC1 quote display on the dialog. The fields default to the values from the MPC1 quote. Existing units with hail attached are pre-selected. Units without hail attached are not pre-selected. Use the checkboxes to select the units to include in the hail quote. Location, Policy Form, and Coverage Per Acre are required for all selected units.

Notes:

- The following fields are always disabled (“read-only”):
 - Unit
 - County
 - Crop
 - Practice
 - Share%
 - Acres
- The Location dropdown displays:
 - all locations available for non-FSN states
 - “All Locations” as the only option for FSN states
- The Policy Form displays all forms found in the Rate Book for the Unit
- The Coverage Per Acre field:
 - must be manually populated when a non-Production Hail Policy Form is selected
 - is automatically populated when a Production Policy Hail Form is selected
 - is disabled when a Production Policy Hail Form is selected

Click **Create Quote** to open the standalone hail quote.

C. Quoting Supplemental Products on an MPC1 Quote

If a producer wishes to have a quote for supplemental coverage on a crop which is covered for MPC1, EASYquote provides this ability directly in the [Quote Line Attributes window](#).

1. Adding Supplemental Coverage to an MPCI Quote

- a. In the [Quote Line Attributes window](#), select the “Supplemental Coverage” tab
- b. The supplemental inputs are shown (see Figure 33: EASYquote Quote Line Attributes window (Supplemental Coverage tab))
- c. In the Supplemental Products section, place a check in the checkbox next to the desired product(s); only the products that are available for the selected MPCI coverage will be enabled
- d. The details will be expanded for each selected product
 - i. For **Multiple Price Discovery (MPD)**:
 1. Key in the MPD Projected Price, MPD Volatility Factor, and MPD Price Election (values are pre-populated; change as needed)
 2. Select the MPD Coverage Level (this defaults to that of the MPCI coverage level)
 3. The MPD Price Factor will be displayed
 4. If the quote line’s Unit Structure is not “EU” or “EP”, an “EU Acres” field will be displayed; key in the desired Enterprise Unit Acres
 5. Select the Sales Closing Date
 - ii. For **Replant Option (RO)**:
 1. Select the desired Coverage Election
 2. The Premium Rate will be displayed
 - iii. For **Sugar Beet Replant Option (SBR)**:
 1. Select the desired Coverage Election
 2. The Premium Rate will be displayed
 - iv. For **Forward Contract Income Protection (FCIP)**:
 1. Enter the Contracted Bushels and Contract Settlement Price; you may also utilize the Weighted Contract Detail worksheet for multiple contracts by clicking the ellipsis button:

Contracted Bushels	Contract Settlement Price

Weighted Contract Settlement Price: 0.00
Contracted Bushels Total: 0

2. Select the desired FCIP Coverage Level
 - v. For **Base Price Modifier (BPM)**:
 1. Select the desired BPM Price Election
 2. **For row crops only**: it is important to note that there are price election limits by crop. Therefore, you cannot select a BPM Price Election greater than the allowable price limit. During price discovery period, you may indicate that the insured elects to receive the maximum BPM Price Election based on the final established price – this may result in a BPM Price Election that is greater than or less than the selection made on screen. Be sure to print and [submit a Supplemental Application](#) so that their election may be keyed properly.
- e. Click **Save**

Quote Line Attributes

MPCI Line Attributes | Hail | Supplemental Coverage

Supplemental Products

MPD - Multiple Price Discovery FCIP - Forward Contract Insurance Protection

RD - Replant Option BPM - Base Price Modifier

SBR - Sugar Beet Replant Option

MPD ^

The Multiple Price Discovery (MPD) insurance product provides the higher of the November, December, January or March average projected price for the future December CBOT corn or November CBOT soybean contract.
 Note: The November average is only applicable if the November 15th Sales Closing Date is selected.
 The December average is only applicable if November 15th or December 15th Sales Closing Date is selected.

MPD Projected Price: 0 MPD Coverage Level: [Dropdown] Sales Closing Date:
 MPD5 (11/15)
 MPD4 (12/15)
 MPD3 (01/15)

MPD Volatility Factor: 0 MPD Price Election: 1
 EU Acres: [Input]

Replant Option ^

The RD provides an opportunity for the insured to supplement the replant payment they may receive under their CCIP policy. The RD does not have a minimum acreage limitation so it allows replant coverage payments on small parcels of land.

Coverage Election: REP20 - Replant \$20/Acre
 Premium Rate: 0.800 "(Minimum Total Premium: \$50.00)"

Sugar Beet Replant Option v

Save Coverage Info as Default Save Cancel

Figure 33: EASYquote Quote Line Attributes window (Supplemental Coverage tab)

2. Editing Supplemental Coverage on an MPCI Quote Line

- Open the [Quote Line Attributes window](#) for the desired MPCI quote line and select the “Supplemental Coverage” tab
- The supplemental inputs are shown for the selected products (see Figure 33: EASYquote Quote Line Attributes window (Supplemental Coverage tab))
- Make the desired changes
- Click **Save** at the bottom of the [Quote Line Attributes window](#)

3. Removing Supplemental Coverage from an MPCI Quote Line

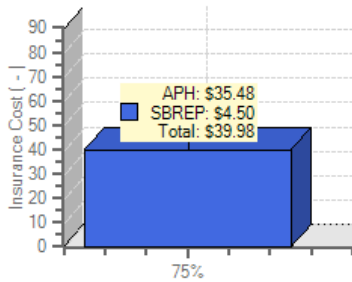
- Open the [Quote Line Attributes window](#) for the desired MPCI quote line and select the “Supplemental Coverage” tab
- The Supplemental Products are shown (see Figure 33: EASYquote Quote Line Attributes window (Supplemental Coverage tab))
- In the Supplemental Products section, uncheck the checkbox next to the product(s) you wish to remove
- Click **Save** at the bottom of the [Quote Line Attributes window](#)

4. Viewing Supplemental Results on MPCI Quotes

Supplemental calculated values are used throughout EASYquote and in reports.

a. Supplemental in the Scenario View

Once a quote line is saved with hail coverage, the resulting values will be present in the [Scenario view](#), in both the Basic Chart and Graph Values Table:



Coverage - \$/Acre	888.97
	SBREP: 50.00
	Total: 938.97
Gross Premium - \$/Acre	78.84
	SBREP: 4.50
	Total: 83.34

Hail coverage can be quickly hidden from the display in the [Scenario view](#) by unchecking the Supplemental checkbox in the Graph Settings:

[View](#)

Supplemental

b. Supplemental in the Full Farm View

The supplemental quote values are also visible in the [Full Farm view](#). The necessary columns get added to the display automatically:

SBR Coverage	SBR Premium
\$5,000.00	\$450.00
\$50.00 / acre	\$4.50 / acre

The “Totals” section of the [Full Farm view](#) is also updated to reflect supplemental:

[Net Premium](#)

\$8,004 MPCl
 \$0 Hail
 \$450 Suppl

c. Supplemental in Reports

Supplemental products are available on the various MPCl reports; detailed supplemental information is available on the [Full Farm Product Summary](#).

D. Bundling Multiple Products (Bundle Policy)

NAU offers the ability to combine various eligible Hail and Supplemental products as a “Bundle Policy”.

See Provisions for your area to see product eligibility, or contact your Marketing Representative.

1. Adding a Bundle Policy Coverage to an MPCl Quote



- a. In the [Quote Line Attributes window](#), select the “Hail” tab
- b. The hail inputs are shown (see Figure 31: EASYquote Quote Line Attributes window (Hail tab))
- c. Click the Add Bundle icon ; this will only appear for eligible states and crops
- d. The Bundle Options dialog appears


Figure 34: Bundle Options dialog

- e. Select from the available Policy Form list (required)
- f. Select any Endorsement desired for the coverage by placing a check in the box next to the endorsement. An asterisk indicates that one or more of the listed endorsements may be required; refer to policy provisions for the state and crop.
- g. Key in the Hail Coverage per Acre. Minimum/Maximum amounts may apply; refer to policy provisions for the state and crop.
- h. Select from the available Replant Coverage list (required)
- i. Click **Save** in the Bundle Options to save the selections.
- j. Certain hail rates are based on location; in such cases, select the Township, Range, and Section; EASYquote will inform you if they are required when clicking **Save**
- k. Click **Save** at the bottom of the [Quote Line Attributes window](#)

2. Editing a Bundle Policy Coverage on an MPCl Quote Line

- a. Open the [Quote Line Attributes window](#) for the desired MPCl quote line and select the "Hail" tab
- b. The hail inputs are shown (see Figure 31: EASYquote Quote Line Attributes window (Hail tab))
- c. In the Coverages section click the  icon next to the hail coverage you wish to modify
- d. The Bundle Options will display
- e. Make the desired changes and click **Save**
- f. Click **Save** at the bottom of the Quote Line Attributes window

3. Removing/Deleting Hail Coverage from an MPCl Quote Line

- a. Open the [Quote Line Attributes window](#) for the desired MPCl quote line and select the "Hail" tab
- b. The hail inputs are shown (see Figure 31: EASYquote Quote Line Attributes window (Hail tab))
- c. In the Coverages section click the  icon next to the coverage you wish to delete
- d. On the message, confirm that you wish to remove the Bundle Policy Coverages
- e. Click **Save** at the bottom of the [Quote Line Attributes window](#)

E. PRF, Annual Forage and Apiculture (RI/VI) Quoting

EASYquote has tools specifically to aide in quoting the Rainfall Index (RI) and Vegetative Index (VI) plans- used for the Pasture, Rangeland, and Forage (PRF) crop, as well as Annual Forage and Apiculture. These tools become available for use once either the RI or VI plans have been selected in an MPCl quote.

Note: No other MPCl plans can be present in the same quote with RI or VI.

1. Creating an RI or VI Quote

- a. Create a new MPCl quote; the [Quote Line Attributes window](#) will be displayed

- b. Select the desired State and County
- c. Select the crop (either PRF, Apiculture, or Annual Forage – note crop availability may vary based on State and County)
- d. Select the plan (either RI or VI – note plan availability may vary based on State, County and Crop)
- e. Select the Index Interval (note that only an initial interval is required for the quote; once the Quote Line Attributes have been saved, you will be able to view and compare the results of all available intervals)
- f. Select the Type
- g. Change the Level, if desired
- h. Change the Productivity Factor, if desired
- i. Select the Grid ID

To assist you in looking up the Grid ID, click the “Locate Grid ID” link. This will open the grid locator service. Internet access is required for this service. You may also select a Township/Range to narrow the results for the Grid ID.

- j. Key in the total **Insurable Acres** for the given Grid ID (use Total Colonies for Apiculture)
- k. Key in the Percent of Value- the percent of the total insurable acres that are to be quoted under the selected Index Interval.

Note that Index Intervals have a specific maximum percentage allowed for each Interval; however, for quoting purposes you may key in 100 as the Percent of Value to simply advance to the next step, where you will be able to utilize the Historical View to best determine the Percent of Value.

- l. Click **Save** in the [Quote Line Attributes window](#)
- m. EASYquote will display the Historical View (see next paragraph)

2. The Historical View

The Historical View is a tool useful for analyzing historic indices and indemnities by interval as early as 1948. This tool also calculates the average index and indemnity by interval in a single view.

This view may be accessed by clicking the  icon from the ribbon.

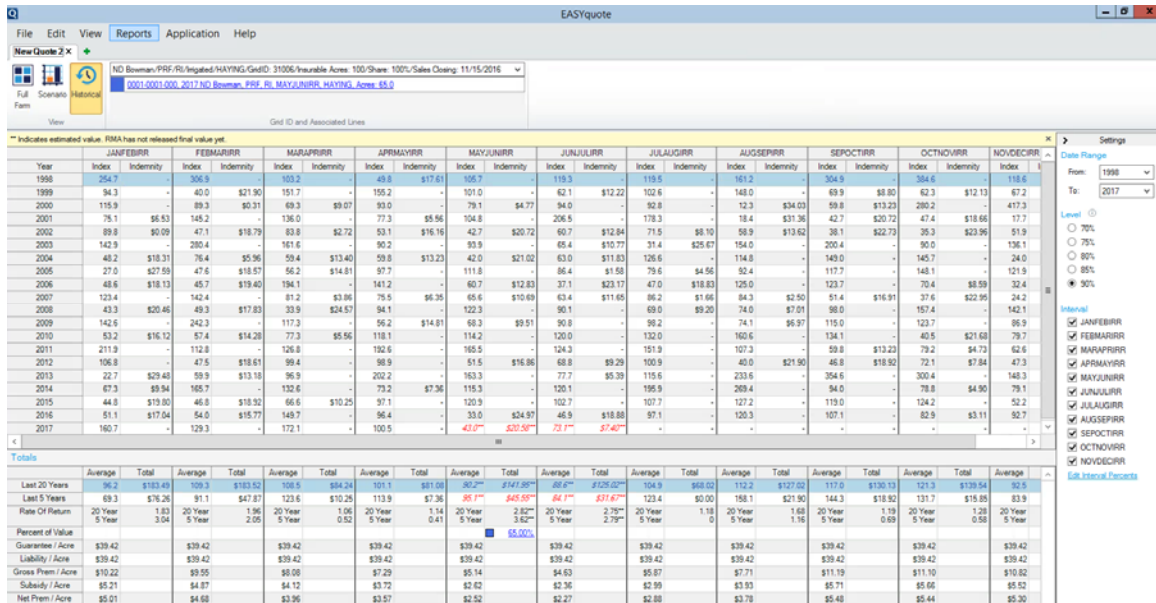


Figure 35: EASYquote Historical View (RI/VI)

a. Grid ID Selector and Associated Lines

For quotes that contain multiple Grid IDs (i.e. multiple quote lines with varying Grid IDs), this allows you to select the desired Grid ID to show within the Historical View.

When moving to this view from the Full Farm view, the selected line in the Full Farm View will reflect here.

Each unique Percent of Value under a given Grid ID requires a unique quote line when quoting RI or VI plans. EASYquote automatically creates and manages these lines when you are working in the Historical View. The lines will be represented by a swatch color, which will also be indicated in the Index Averages and Totals table. For example:

[0001-0000-000, 2013 ND Hettinger, PRF, RI, Jan-Feb, GRAZNG, Acres: 100](#)

	Average	Total
Last 20 Years	105.1	\$65.73
Last 5 Years	95.9	\$13.83
Rate Of Return	20 Year	2.45
	5 Year	2.06
Percent of Value	<input type="checkbox"/>	100.00%
Guarantee / Acre	\$11.83	
Liability / Acre	\$11.83	
Gross Prem / Acre	\$2.73	
Subsidy / Acre	\$1.39	
Net Prem / Acre	\$1.34	

To modify the quote line, click the link to view the [Quote Line Attributes window](#).

b. Settings

- **Date Range** allows you to specify the range to display in the Historical Values. You may select a year as early as 1948. By default, EASYquote will show information for the last 20 years.

Date Range

From:
 To:

- **Level** allows you to toggle between the available levels and view the results. *Note this does not change the elected Coverage Level on the quote; it is for display purposes only.*
- **Interval** allows you to show or hide the available index intervals for the given quote line. *Note this does not modify the Index Interval(s) on the given quote; it is for display purposes only.*

c. Entering the Percent of Value

When you are ready to attribute Percent of Values by Index Interval, follow these steps:

- Click the “Edit Interval Percents” link below the list of intervals. You may also click on one of the Percent of Value entries already present in the display:

Percent of Value 33.00%

- An entry form will display (see Figure 36: EASYquote Historical View Percent of Value Entry)
- Key in the desired percent values for the desired index intervals

- values cannot be entered for consecutive months
- values must be within the indicated range
- the sum of all entered values must total 100%

- Click **Apply**

- EASYquote will update the Historical View, displaying the Percent of Value amounts under the corresponding Index Interval columns. The associated lines will be created automatically visible in the ribbon, each with a unique color swatch:

Percent of Value 33.00% 33.00% 34.00%

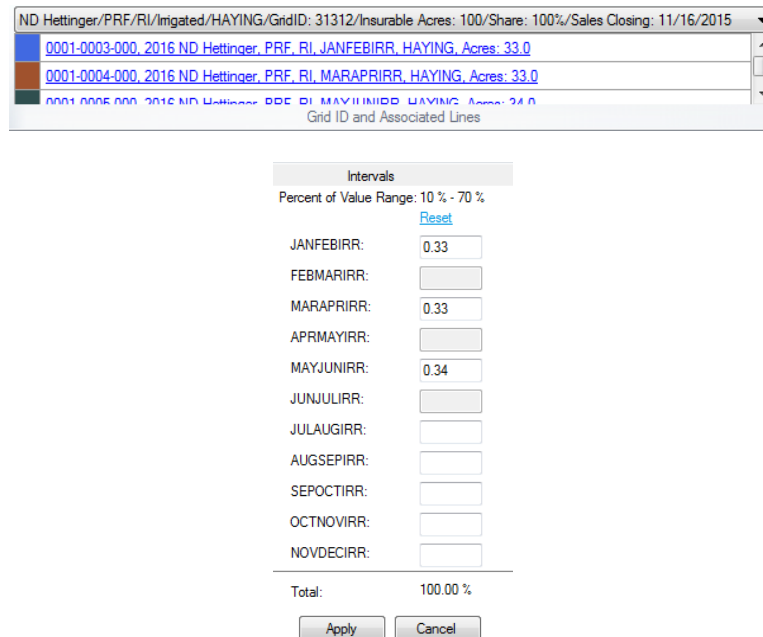


Figure 36: EASYquote Historical View Percent of Value Entry

d. Historical Indices and Indemnities Table

This table shows each selected interval and its corresponding index and indemnity values for each year specified in the Date Range.

- **Actual Index:** the Final Index, based on the Interval and Year in the historical data
- **Estimated Indemnity per Acre:** this value is based on the indemnity calculation for the selected Reinsurance Year, but utilizing the Actual Index for the given Year in the historical data

e. Averages and Totals Table

This table shows the average amounts for each selected interval, including:

- 20-year average index value
- 20-year total indemnity per acre
- 5-year average index value
- 5-year total indemnity per acre

If you have specified a custom date range, EASYquote will also calculate the average index and total indemnity for that range:

Selected Range	94.3	\$101.21
----------------	------	----------

- **Rate of Return:** This is based on Indemnity per Acre / Net Premium per Acre for the given range. The 20 and 5 year ranges are based on the most recent year available. If you have specified a custom date range, EASYquote will also calculate the Rate of Return for that range:

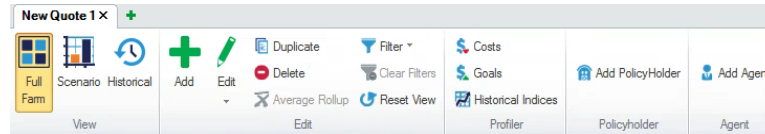
Rate Of Return	20 Year	2.47
	5 Year	2.08
	Selected	2.54

- 20-year rate of return is calculated as 20-year total indemnity per acre / (net premium per acre * 20)
- 5-year rate of return is calculated as 5-year total indemnity per acre / (net premium per acre * 5)

Note: When RMA Final Indices are not released for a completed or in-process interval, EASYquote displays estimated values in both the Historical Indices and Indemnities table and the Averages and Totals table. Estimated values are identified by 2 asterisks (**) and display in red font.

3. Full Farm View

Specifically for quotes using the RI and VI plans, the Full Farm view allows you to create “what if” Indemnity scenarios for the current reinsurance year using historical data when the current year appears to be performing in a manner similar to one of the previous years. Use the **Historical Indices** button in the ribbon to select the historical year to set up the “what if” scenario:



F. Enterprise Units (EU/EP) Quoting

To indicate that your quote is Enterprise, simply select “EU” or “EP” as the Unit Structure within the [Quote Line Attributes window](#). The “EU” option will only appear for quote lines which allow the Enterprise Unit structure, and the “EP” option will only appear for quote lines which allow the Enterprise Unit by Practice structure.

Once enterprise units have been selected on the quote line, you may also indicate the total number of planted acres for the given crop in the enterprise. This is done via the “EU Acres” field (see Figure 37: EASYquote Quote Line Attributes window (Enterprise Unit indication)).

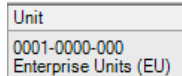
If you enter more than one quote line for the same crop in an enterprise, EASYquote will automatically calculate the total acres for all of the crop’s quote lines and indicate them in the “EU Acres” field. This is useful for calculating any potential Enterprise Unit discount.

1. Changing to Enterprise Units on Policy Quotes

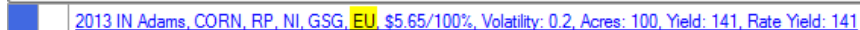
If you have a policy quote containing multiple lines for one crop coverage and wish to quote that coverage as enterprise units:

- a. Double-click one of the quote lines you wish to quote as enterprise units
- b. The [Quote Line Attributes window](#) will display
- c. Change the Unit Structure to “EU” or “EP”
- d. Click **Save** in the [Quote Line Attributes window](#)
- e. EASYquote will update all quote lines in the same crop coverage to “EU” or “EP” automatically and display the results based on enterprise.

- i. The Full Farm view will reflect the enterprise structure:



- ii. The [Scenario view](#) will also reflect “EU” or “EP” in the description for the scenario:



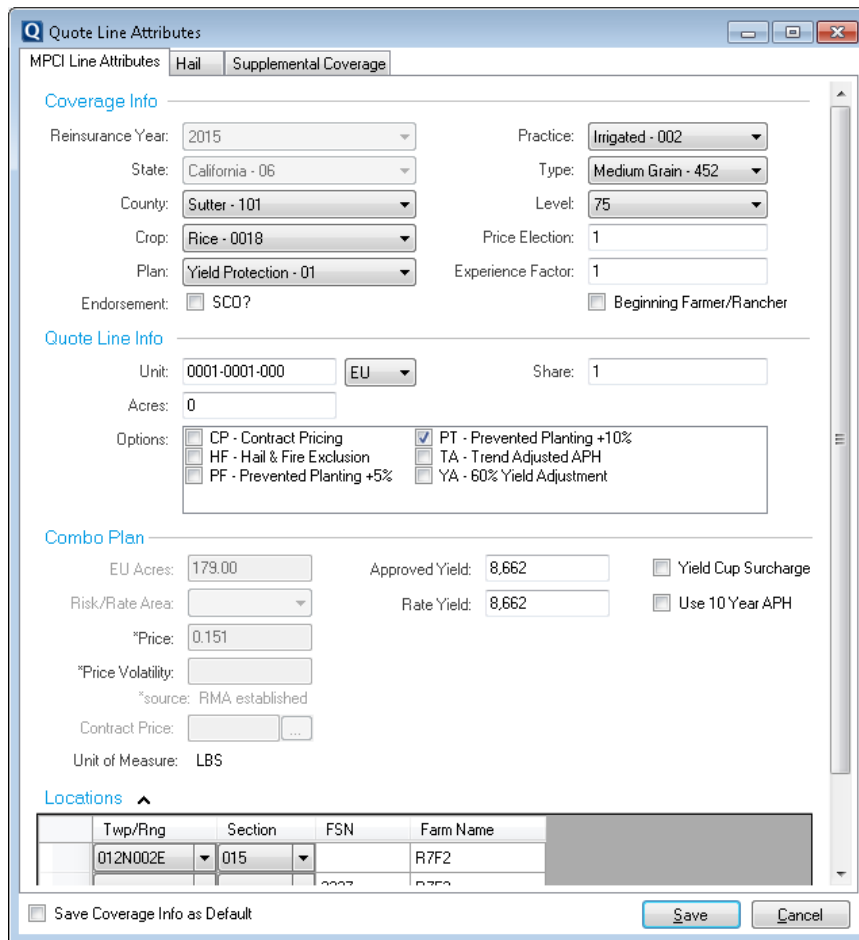


Figure 37: EASYquote Quote Line Attributes window (Enterprise Unit indication)

2. Using Enterprise Units with Tobacco Crop

For Tobacco crop, enterprise unit discounts are based on the number of FSN entries. To show the FSNs in a tobacco quote:

- a. Expand the Locations* section of the [Quote Line Attributes window](#) by clicking the **Locations** ▼ heading
- b. Key a value into the FSN field:

Twp/Rng	Section	FSN	Farm Name
▼	▼	1	

- c. EASYquote will then display a new blank row below the row you just keyed a FSN into
- d. Key another FSN value into the new blank row to add another FSN. Repeat this step until the desired number of FSN entries has been made.
- e. Ensure that “EU” or “EP” has been selected as the Unit Structure on the quote line
- f. Once the quote line has been saved, EASYquote will calculate the enterprise unit discount automatically

*See [Using Locations](#) for more information related to the Locations section of the [Quote Line Attributes window](#).

G. Using Actual Production History (APH), Trend-Adjusted APH (TAAPH), Yield Exclusions (YE), and Yield Substitutions

EASYquote provides the ability for you to utilize the Actual Production History (APH) from a producer to create a more customized and accurate quote. This is available only to MPCI insurance plans that require production to be reported: 01-Yield Protection (YP), 02-Revenue Protection (RP), and 03-Revenue Protection with Harvest Price Exclusion (RPHPE), 41-Pecan Revenue (PRV), 47-Actual Revenue History (ARH), and 90-Actual Production History (APH).

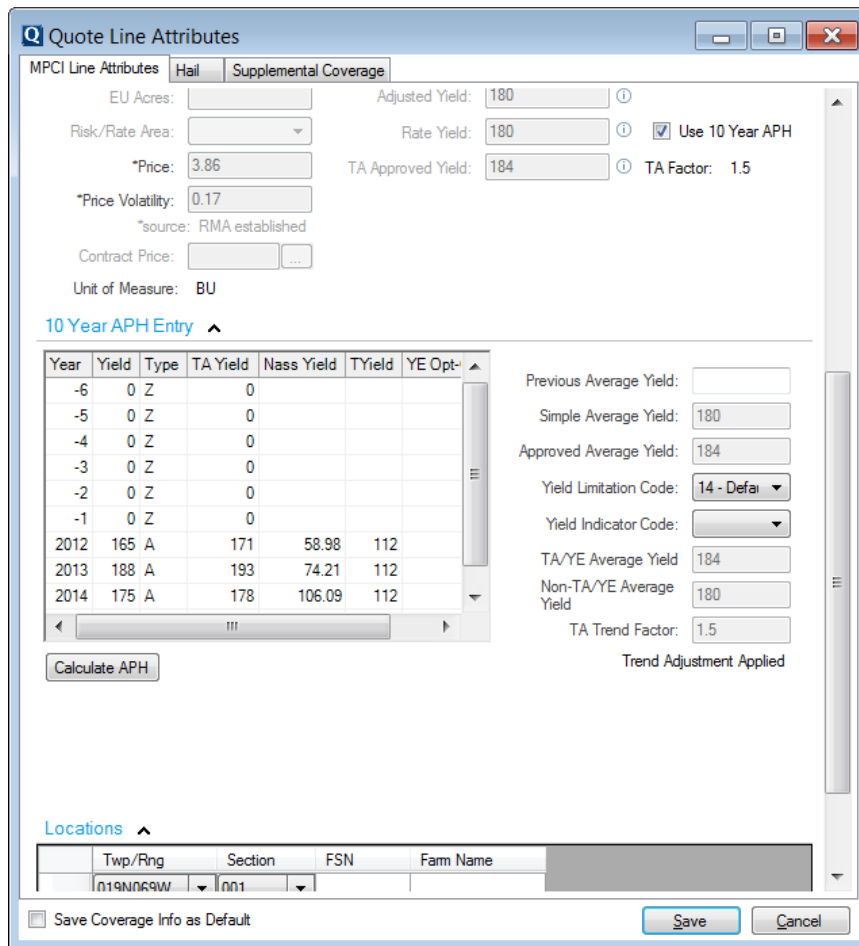


Figure 38: EASYquote Quote Line Attributes (10 Year APH Entry)

1. The 10-Year APH Table Layout

The following columns are displayed within the table:

- **Year:** allows entry for 4-digit years >= 1970
- **Acres:** this optional column displayed only for [ND Personal T-Yield quoting](#)
- **Yield:** this field is used to enter the per-acre yield value for the corresponding year
- **Type:** this column is typically filled in by EASYquote; however, in some situations, such as with Organic crops, the type must be entered/updated by keying in the appropriate Yield Type
- **TA Yield:** this read-only column is visible for TAAPH quotes; EASYquote will automatically calculate and display the value
- **NASS Yield:** this read-only displays the NASS reported yield for the crop in the corresponding year, based on the state and county
- **T-Yield:** this read-only displays the T-Yield for the crop in the corresponding year, based on the state and county

2. Entering 10-Year APH in a New Quote

With a quote line that has one of the insurance plans listed in the previous paragraph:

- a. In the [Quote Line Attributes window](#), place a check in the “Use 10 Year APH” checkbox
Note the Approved and Rate fields become disabled. This is because EASYquote will calculate these using the values entered in the 10-Year APH table.

Adjusted Yield:
 Rate Yield: Use 10 Year APH
 TA/YE Approved Yield: TA Factor: 2.05

b. The 10 Year APH Entry section will be expanded, for example:

[10 Year APH Entry](#) ^

Year	Yield	Type	TA Yield	Nass Yield	TYield	YE Opt-
-6	0	Z	0			
-5	0	Z	0			
-4	0	Z	0			
-3	0	Z	0			
-2	0	Z	0			
-1	0	Z	0			
2012	165	A	171	58.98	112	
2013	188	A	193	74.21	112	
2014	175	A	178	106.09	112	

Calculate APH

Previous Average Yield:
 Simple Average Yield:
 Approved Average Yield:
 Yield Limitation Code:
 Yield Indicator Code:
 TA/YE Average Yield:
 Non-TA/YE Average Yield:
 TA Trend Factor:

Trend Adjustment Applied

- c. For each of the years available from the producer’s records, key the corresponding per-acre Yield into the 10-Year APH table. EASYquote will determine the appropriate Yield Type during the entry.
- d. Click **Calculate APH**
- e. Using the APH calculation methods set forth by RMA, EASYquote will:
 - Calculate the APH values and display them to the right of the 10-Year APH table, such as the Simple Average Yield and Approved Average Yield
 - Calculate the Approved and Rate values and display them in the plan’s section above the 10 Year APH Entry section
 - Determine the appropriate Yield Limitation Code
 - When an Inconsistent Yield adjustment is applied, “IY” will display on the Full Farm View and Full Farm Reports
 - Determine the appropriate Yield Indicator Code
 - When a Downward Trend adjustment is applied, “DT” will display on the Full Farm View and Full Farm Reports
 - When a High Variability Yield adjustment is applied, “HV” will display on the Full Farm View and Full Farm Reports
 - Determine the YE Average Yield and Non-YE Average Yield when applicable

3. Using 10-Year APH on a Policy Quote

When you open a policy for quoting, the 10-Year APH detail is automatically embedded in the quote line when the insurance plan requires production to be reported. To view the 10-year APH for a quote line in a policy quote:

- a. [Open a policy quote](#)
- b. From the [Full Farm view](#), double-click the desired quote line
- c. The [Quote Line Attributes window](#) will display
- d. Check the box next to “Use 10 Year APH”
- e. The 10 Year APH Entry section will be expanded, displaying the available information*, for example:

[10 Year APH Entry](#) ^

Year	Yield	Type	TA Yield	Nass Yield	TYield	YE Opt-
-6	0	Z	0			
-5	0	Z	0			
-4	0	Z	0			
-3	0	Z	0			
-2	0	Z	0			
-1	0	Z	0			
2012	165	A	171	58.98	112	
2013	188	A	193	74.21	112	
2014	175	A	178	106.09	112	

Calculate APH

Previous Average Yield:
 Simple Average Yield:
 Approved Average Yield:
 Yield Limitation Code:
 Yield Indicator Code:
 TA/YE Average Yield:
 Non-TA/YE Average Yield:
 TA Trend Factor:

Trend Adjustment Applied

- f. Make any necessary updates and click **Calculate APH**. EASYquote performs APH calculations when opening the policy, so it is not required that you click the **Calculate APH** button for each quote line, unless you intend to make changes.

*The most current/recently downloaded data available from the policy will be displayed. If production for the prior year has not yet been reported, you may key the value in and click **Calculate APH** to determine the current year's values.

EQ will display **** APH Incomplete **** next to the Approved Yield. In such cases, the APH calculations cannot be automatically performed until a yield has been keyed in the prior year. Note that this includes calculation for any yield-based options, such as YA, TA, PTY, YE, etc. On reports, "(NC)" will also display next to a yield that is not complete.

These values are for quoting purposes only and do not update the policy. Consider using the [Quick Edit window](#) to key in multiple quote lines' values at once for the previous year.

4. Trend Adjusted APH (TAAPH) Functions

On quote lines which are eligible for Trend Adjustment (indicated by the "TA" option), additional detail will become available. It is not necessary to select the "TA" option to view this additional detail; however, the "TA" option must be selected in order to reflect it in the quote itself.

a. TA with 10 Year APH

Under the 10 Year APH Entry section of the [Quote Line Attributes window](#), the additional TAAPH details include:

- **TA Average Yield:** the calculated Approved Average Yield with TAAPH
- **Non TA Average Yield:** this is what the Approved Average Yield value would be in non-TAAPH situations
- **TA Trend Factor:** this value is based on the value in the ADM for the quote line
- **Trend Adjustment Indicator/Status:** if the quote line qualifies for TAAPH and the "TA" option has been selected, the status will indicate "Trend Adjustment Applied. If the quote does not qualify or the "TA" option was not selected, the status will indicate "Trend Adjustment Not Applied".

b. TA without 10 Year APH

You may also quote TAAPH without using the 10-Year APH table. When selecting the "TA" option on the quote line but leaving "Use 10 Year APH" unchecked, you will be required to enter the following in the [Quote Line Attributes window](#):

- **Adjusted Yield:** the yield excluding cups or floors when TA is selected; this is used to calculate the TA Effective Coverage Level
- **TA Approved Yield:** the yield based on Trend Adjustments; for TAAPH, the Approved Yield is the greater of the Trended Yield and the Adjusted Yield. Note: if used in conjunction with YE, this will be named "TA/YE Approved Yield".

c. TA in Scenarios

In the [Scenario view](#), TAAPH quote lines will also include a TA Effective Coverage Level. The TA Effective Coverage Level is calculated as Coverage Level x Approved Yield / Adjusted Yield.

	75%	80%	85%
TA Effective Coverage	RP - 76%	RP - 81%	RP - 86%

5. Yield Exclusion (YE) Functions

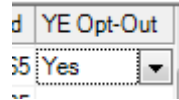
On quote lines which are eligible for Yield Exclusion (indicated by the "YE" option), additional features will become available. The "YE" option must be selected in order to reflect these features in the quote itself.

a. YE with 10 Year APH

Under the 10 Year APH Entry section of the [Quote Line Attributes window](#), the additional YE details include:

- **YE Average Yield:** the calculated Approved Average Yield with YE
- **Non-YE Average Yield:** this is what the Approved Average Yield value would be in non-YE situations

b. YE Opt-Out



YE Opt-Out is a Yes/No indicator in the 10 Year APH Entry that is used to determine if the YE-eligible yield should be opted-out or not. To retain the yield in the approved yield calculation; specify a “Yes” value in the YE Opt-Out for the given year/yield.

The YE Opt-Out column is also used to indicate years that are eligible for exclusion. When “No” or “Yes” appears in the YE Opt-Out column, the year is eligible for exclusion. Note: this will only appear if a Year and Yield have been specified in the 10 Year APH Entry, and the year is eligible.

Year	Yield	Type	Nass Yield	Tyield	YE Opt-Out
2005				492	
2006			632	494	
2007				536	
2008			422.69	536	
2009				536	
2010				536	
2011	68	A		536	No
2012	689	A		536	No
2013	554	A	289.55	594	No
2014	506	A	408.31	594	

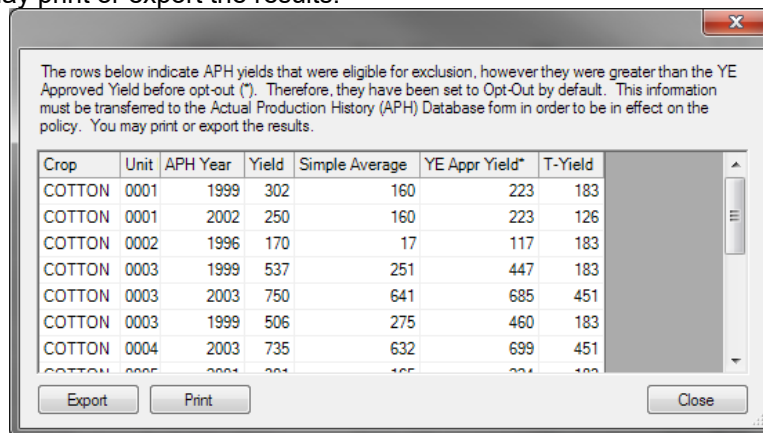
c. Automatic YE Opt-Out

For [policy quotes](#) that have YE, EASYquote will attempt to determine the yields that should be opted-out from exclusion (i.e. retained in the approved yield calculation) by 1) calculating the YE Approved Yield after all eligible exclusions, 2) comparing a given exclusion year/yield to the YE Approved Yield, 3) if the exclusion year/yield > YE Approved Yield, it will be set to YE Opt-Out=“Yes”. This happens automatically per county/crop coverage after the policy has been opened and the “YE” option has been selected on at least one of the quote lines.

Once the automatic YE Opt-Out is complete, EASYquote will notify you with a message below the ribbon.

[Some quote lines' APH values were automatically set to Opt-Out for the YE option in favor of higher approved yields. Click for more details.](#)

Click on this message to view the resulting year/yield(s) that were modified during the automatic opt-out process. You may print or export the results.



Important: As this is simply a quote, the policy is not modified to reflect the YE opt-outs. Therefore, to make these YE opt-outs effective on the policy, you must specify the insured’s YE Opt-Out choices on the Actual

Production History (APH) Database form found in [EASYwriterPro](#) or the [EASYview Agent Portal](#). The best way to accomplish this is to print the results from EASYquote and transfer them onto the form.

d. YE without 10 Year APH

You may also quote YE without using the 10-Year APH table. When selecting the “YE” option on the quote line but leaving “Use 10 Year APH” unchecked, you will be required to enter the following in the [Quote Line Attributes window](#):

- **Adjusted Yield:** the yield excluding cups or floors when YE is selected; this is used to calculate the Effective Coverage Level
- **YE Approved Yield:** the yield based on Yield Exclusions; for YE, the Approved Yield is the greater of the yield with exclusions and the Adjusted Yield. Note: if used in conjunction with TAAPH, this will be named “TA/YE Approved Yield”.

e. YE in Scenarios

In the [Scenario view](#), YE quote lines will also include a YE Effective Coverage Level. The YE Effective Coverage Level is calculated as Coverage Level * Approved Yield / Adjusted Yield.

	75%	80%	85%
TA Effective Coverage	RP - 76%	RP - 81%	RP - 86%

6. Yield Cup functions

On quote lines which are eligible for the Yield Cup, the YC option checkbox will appear in the options section of the *Quote Lines Attributes* screen. The YC option will always be selected by default if the quote line is eligible.

a. Yield Cup opt out

The Yield Cup opt out is a checkbox located in the Combo plan section of the Quote Lines Attributes. When selected, the YC option will become un-selected upon save. The applicable quote line will recalculate rates and premium.

7. Additional Functions of the 10-Year APH Entry

The 10 Year APH Entry is also useful to quote the following situations:

- Yield Adjustment, when checking the “YA” option
- Revenue Substitution, when checking the “RS” option
- Yield Floor, when checking the “FO” or “FN” option; this requires entry in the Previous Average Yield field
- [ND Personal T-Yield](#), when checking the “PY” option (see that section for more information)

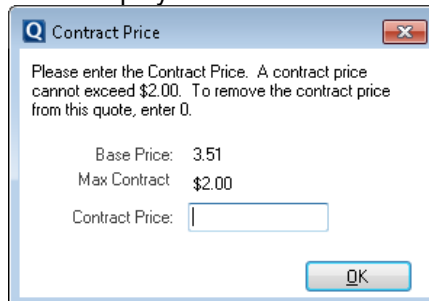
H. Using Contract Prices

Contract Price availability is determined by the ADM. If a crop allows for contract price entry, it will become an available field in the [Quote Line Attributes window](#). When the Contract Price field is available, utilize it as follows:

1. Click the “...” button next to Contract Price:



2. The Contract Price entry window will display:



3. Key in the desired Contract Price. If a maximum price exists for the crop, it will be displayed for you.
4. Click **OK** on the Contract Price entry window
5. The Contract Price will be displayed and is now ready to use in the quote upon saving the [Quote Line Attributes window](#):

Contract Price:

I. Using Locations

EASYquote allows the ability to manage location information for your quote lines. It also displays location information for lines in a policy quote. Locations are also useful for obtaining rating information when [quoting hail coverage on an MPCl quote](#), locating a Grid ID for [RI/VI quoting](#), or setting up [Enterprise Unit quotes for Tobacco](#).

1. Viewing Location Information

- a. Edit an existing quote line
- b. Expand the Locations* section of the [Quote Line Attributes window](#) by clicking the [Locations](#) ^ heading
- c. The Locations table is displayed:

[Locations](#) ^

	Twp/Rng	Section	FSN	Farm Name
*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Adding a Location

With the Locations table displayed:

- a. Select a Township and Range using the Twp/Rng dropdown
- b. Select a Section
- c. Upon saving the [Quote Line Attributes window](#), the location description will be available throughout the EASYquote display and on reports. The format of the location description is Section-Township-Range. The Location Description column is not enabled by default in the [Full Farm view](#); see [EASYquote Preferences](#) to enable this column.

Usage Notes:

- Alternative to selecting a Twp/Rng and Section, you may key in a Farm Serial Number (FSN). FSNs are considered a separate location from a Twp/Rng and Section; if you key in a FSN on the same row as a Twp/Rng and Section, EASYquote will automatically separate them into two locations upon saving the [Quote Line Attributes window](#).
- Each row in the Locations table represents a unique location for the quote line
- You may optionally add a Farm Name to any location to assist in the identification of the location

3. Editing a Location

- a. Edit an existing quote line
- b. Scroll down to the Locations section of the [Quote Line Attributes window](#)
- c. Make the desired changes in the Locations table
- d. Click **Save** in the [Quote Line Attributes window](#)

4. Removing a Location

- a. Edit an existing quote line
- b. Scroll down to the Locations section of the [Quote Line Attributes window](#)
- c. Right-click the row for the location you wish to remove from Locations table and select "Delete Row"; you may also click on the row and press the Delete key
- d. Click **Save** in the [Quote Line Attributes window](#)

5. Locations in Policy Quotes

Policy quotes will contain any available location information from the policy and will expand the Locations section of the [Quote Line Attributes window](#) automatically when locations exist.

J. Crop Rotation Made Easy

EASYquote provides the ability to quickly create a quote where the producer follows a crop-rotation cycle year to year. This can be done in a [policy quote](#).



- a. Open a [policy quote](#) and ensure you are in the Full Farm View
- b. Right-click the quote line for the crop you wish to rotate

<div style="border: 1px solid black; padding: 2px;"> Rotate Crop </div>			
<div style="border: 1px solid black; padding: 2px;"> Comparison Summary </div>			
<div style="border: 1px solid black; padding: 2px;"> Scenario View </div>			
<div style="border: 1px solid black; padding: 2px;"> Column Options </div>			
r	CORN	RP	NON IRR
r	CORN	RP	NON IRR
r	CORN	RP	NON IRR
r	CORN	RP	NON IRR

By Year
2014
2013
2012
By Crop
041-Hettinger CANOLA 02 70/100
041-Hettinger DRY PEAS 02 60/100
041-Hettinger FLAX 90 70/100
041-Hettinger SUNFLOWERS 02 50/100
041-Hettinger WHEAT 02 70/100

- c. Select Rotate Crop
- d. Options are displayed for year (up to three years prior) and for crop
- e. Select the year or crop that you wish to rotate with, keeping in mind the line that you initially selected to rotate from

Note: If you are rotating acres from a past year, and the [Net Acre Preference](#) is on, acres will be the “net” acres according to the current year’s share percentage.

- f. EASYquote will swap the acre values between either the year, or the crop, based on the Unit Number

Note: If a unit’s acres could not be rotated, a message will be displayed and the acres for that unit will be zero

K. Quoting Written Agreements

EASYquote provides the ability for you to incorporate a custom additive rate to premium calculation for Written Agreements.

1. Limitations

- Written Agreements are available for plans 01-YP, 02-RP, 03-RPHPE and 90-APH
- Only Written Agreements that utilize the FCI-33 Additive Rate are available
- If the “TA” option has been selected on the quote line, the only available Written Agreement types are “HR – High Risk” and “UA – Unit Agreement”
- When a policy is loaded into the quote, only the Additive Rate WA types will be included in the quote; all other WA types will be excluded from the quote

2. Adding a Written Agreement to a Quote Line

- a. In the [Quote Line Attributes window](#), expand the Written Agreement section by clicking the [Written Agreements](#) ▼ heading
- b. The WA Type and Additive Rate fields are displayed:

Written Agreements ▲

WA Type:	▼
Additive Rate:	

- c. Select the desired WA Type (refer to the RMA Written Agreement Handbook for more information on the various types)
- d. Key in the Additive Rate

- e. Upon saving the [Quote Line Attributes window](#), EASYquote will calculate the Additive Rate in the base rate

3. Removing a Written Agreement from a Quote Line

- a. In the [Quote Line Attributes window](#), scroll down to the Written Agreements section
- b. Select the blank (first) entry from the WA Type dropdown
- c. The WA Type is cleared
- d. Click **Save** in the [Quote Line Attributes window](#)

L. Quoting ND Personal T-Yield (PTY)

EASYquote offers a simple way to quote North Dakota Personal T-Yield (PTY).

1. Quoting PTY on a New Quote

With a quote line open in the [Quote Line Attributes window](#):

- a. Place a check in the “PY” checkbox under Options:

Options:

- HF - Hail & Fire Exclusion
- PF - Prevented Planting +5%
- PT - Prevented Planting +10%
- PY - Personal T-Yield Pilot
- YA - 60% Yield Adjustment

- b. Check the “Use 10 Year APH” to key in APH values:

- b. When a Downward Trend is identified, “DT” will display on the Full Farm View and Full Farm Reports

[10 Year APH Entry](#) ^

Year	Acres	Yield	Type	Nass Yield	TYield
2006					96
2007					96
2008				12.11	96
2009					96
2010					96
2011					96
2012				52.03	120
2013				61.82	120
2014				67.7	120
2015				61.86	120

Calculate APH

Previous Average Yield:

Simple Average Yield:

Approved Average Yield:

Yield Limitation Code:

Yield Indicator Code:

Personal T-Yield:

Non-PTY Approved Yield:

*You must enter acres in the 10 Year Database to correctly calculate PTY.

- a. Key in Acres and Yield values for each APH record available
- b. Click **Calculate APH**
- c. EASYquote will calculate the Simple Average Yield, Approved Yield, and Personal T-Yield*
- d. EASYquote will determine the Yield Limitation Code
- e. EASYquote will calculate the Non-PTY Approved Yield; this is what the Approved Average Yield value would be in non-PTY situations

[10 Year APH Entry](#) ^

Year	Acres	Yield	Type	Nass Yield	TYield
2005					38
2006					38
2007					38
2008					38
2009	123	57	A		38
2010	131	54	A		38
2011	112	44	A		45
2012	122	35	A		45
2013	231	56	A		45
2014	98	56	A		51

Calculate APH

Previous Average Yield:

Simple Average Yield:

Approved Average Yield:

Yield Limitation Code:

Yield Indicator Code:

Personal T-Yield:

Non-PTY Approved Yield:

*You must enter acres in the 10 Year Database to correctly calculate PTY.

- f. Click **Save**

*Note: as additional quote lines are added to the same crop coverage, the Personal T-Yield is calculated automatically and then utilized by each of the quote lines in the crop coverage. With only one quote line present, the Personal T-Yield may be adjusted as desired. Once more than one quote line exists, the Personal T-Yield becomes read-only as it is being calculated for you:

Personal T-Yield:

2. Quoting PTY in a Policy Quote

- a. [Open a policy quote](#)
- b. From the [Full Farm view](#), double-click the desired quote line
- c. The [Quote Line Attributes window](#) will display
- d. Place a check in the “PY” checkbox under Options:

Options:

<input type="checkbox"/>	HF - Hail & Fire Exclusion
<input type="checkbox"/>	PF - Prevented Planting +5%
<input type="checkbox"/>	PT - Prevented Planting +10%
<input checked="" type="checkbox"/>	PY - Personal T-Yield Pilot
<input type="checkbox"/>	YA - 60% Yield Adjustment

- e. Click **Save**
- f. EASYquote will automatically update all quote lines in the same crop coverage to have the “PY” option, and will automatically calculate the Personal T-Yield and apply it in the quote as needed.

If the policy does not have the most recent APH values reported, consider using the [Quick Edit window](#) to key in multiple values at once for the previous year.

3. PTY Reports

The following additional report is available for PTY: [PTY Multi-Level Comparison Report](#)

M. Quoting Stacked Income Protection Plan (STAX Plans 35 and 36)

EASYquote offers a simple way to quote and manage Stacked Income Protection Plan (STAX Plans 35 and 36).

“Stand-alone” STAX is a STAX policy coverage that is not insuring the same acres under the CCIP (Common Crop Insurance Policy) or ARPI (Area Risk Protection Insurance). A “companion” policy is a policy under the CCIP or ARPI that is insuring the same acres that are for STAX.

Coverage Range and Area Loss trigger represent the range of coverage that STAX would provide. Area Loss Trigger is the “upper bound” of the STAX range of coverage, and the Area Loss Trigger minus the Coverage Range represents the “lower bound”. For example, a Coverage Range of 20 and Area Loss Trigger of 90 represents a 70%-90% range of coverage for STAX. This chart shows the available Coverage Ranges and Area Loss Triggers based on a companion Coverage Level:

Companion Coverage Level	Coverage Range	Area Loss Trigger	STAX Range of Coverage
70% or lower	5%	75%	70%-75%
70% or lower	10%	80%	70%-80%
70% or lower	15%	85%	70%-85%
70% or lower	20%	90%	70%-90%
75%	5%	80%	75%-80%
75%	10%	85%	75%-85%
75%	15%	90%	75%-90%
80%	5%	85%	80%-85%
80%	10%	90%	80%-90%
85%	5%	90%	85%-90%

90%	NA	NA	NA
-----	----	----	----

Table 3: STAX Range of Coverage

In the [Full Farm View](#), the following additional columns will be available: Expected Yield and Expected Revenue. See [EASYquote Preferences](#) for more information on displaying additional columns.

1. Quoting Stand-Alone STAX

With a quote line open in the [Quote Line Attributes window](#):

- a. Ensure a state, county and crop eligible for STAX has been selected
- b. Select a STAX plan
- c. Select the Area Loss Trigger and Coverage range
- d. Complete any remaining required fields and click **Save**
- e. The quote information and results are displayed

For stand-alone STAX, there will be no companion coverage level; therefore the starting (low end) of the coverage range will simply be the Area Loss Trigger minus the Coverage Range. For example, an Area Loss Trigger of 90% with a Coverage Range of 20% would result in coverage from 70%-90%.

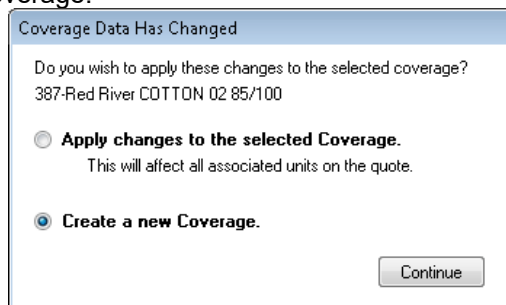
2. Quoting STAX with Companion

First, a quote line with the companion coverage must be created:

- a. Create a new MPCCI quote
- b. In the [Quote Line Attributes window](#), complete the Coverage Info and Quote Line Info sections, ensuring that a cotton crop has been selected under CCIP or ARPI.
Be mindful of the Coverage Level selected, as STAX can only protect the range above the Coverage Level selected on the CCIP or ARPI. See [Table 3: STAX Range of Coverage](#).
- c. Complete any remaining required fields and click **Save**
- d. Ensure you are in the [Full Farm view](#)

Next, [duplicate](#) the quote line created in the steps above to create the STAX quote line:

- a. Change the Plan to the desired STAX plan
- b. At the “Coverage Data Has Changed...” prompt, click **Create a new Coverage** to create the STAX line as a new, independent coverage:



- c. The quote line will indicate that it is now companion, for example:

This quote line is companion to RP.

- d. Select the Area Loss Trigger and Coverage range
Be mindful of the Area Loss Trigger and Coverage Range selected, as STAX can only protect the range above the Coverage Level selected on the CCIP or ARPI. See [Table 3: STAX Range of Coverage](#).
- e. Complete any remaining required fields and click **Save**

The result will be two quote lines with similar unit number; one will be for the companion, and one for STAX:

Unit	County	Crop	Plan	Practice	Type	Level
<input type="checkbox"/> 0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	NON IRR	NTS	85%
<input checked="" type="checkbox"/> 0001-0001-000 Optional Units (OU)	Red River	COTTON	STAX-RP	NON IRR	NTS	85% - 90%

3. Quoting STAX with SCO

If the companion policy has the Supplemental Coverage Option (SCO) it can't be for the same acres as STAX. To quote both STAX and SCO in EASYquote, you would need to set up a CCIP quote line for the acres that are to be SCO, as well as a companion line for the acres that are to be STAX

First, a quote line for the underlying/companion coverage must be created:

- a. Create a new MPCII quote
- b. In the [Quote Line Attributes window](#), complete the Coverage Info and Quote Line Info sections, ensuring that a cotton crop has been selected under CCIP or ARPI.

Be mindful of the Coverage Level selected, as STAX can only protect the range above the Coverage Level selected on the CCIP. See [Table 3: STAX Range of Coverage](#).

- a. Place a check in the "SCO" checkbox under the Endorsement:

Plan: Revenue Protection - 02

Endorsement: SCO?

- c. Complete any remaining required fields and click **Save**
- d. Ensure you are in the [Full Farm view](#). At this point, you should see two quote lines, one for the underlying coverage, and one for SCO:

Unit	County	Crop	Plan	Practice	Type	Level
<input type="checkbox"/> 0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	IRRIGATED	NTS	85%
<input checked="" type="checkbox"/> 0001-0001-000 Optional Units (OU)	Red River	COTTON	SCO-RP	IRRIGATED	NTS	85% - 86%

Next, [duplicate](#) the quote line created in the steps above to create the companion quote and STAX quote line:

- a. Change the Plan to the desired STAX plan
- b. At the "Coverage Data Has Changed..." prompt, click **Create a new Coverage** to create the STAX line as an new, independent coverage:

Coverage Data Has Changed

Do you wish to apply these changes to the selected coverage?
387-Red River COTTON 02 85/100

Apply changes to the selected Coverage.
This will affect all associated units on the quote.

Create a new Coverage.

- c. The quote line will indicate that it is now companion, for example:

This quote line is companion to RP.

- d. Select the Area Loss Trigger and Coverage range
Be mindful of the Area Loss Trigger and Coverage Range selected, as STAX can only protect the range above the Coverage Level selected on the CCIP. See [Table 3: STAX Range of Coverage](#).
- e. Complete any remaining required fields and click **Save**
- f. EASYquote will automatically generate the STAX line to be used with the companion at this step

The result will be four quote lines:

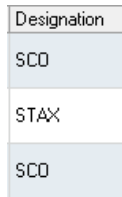
- A quote line that is the underlying coverage for SCO
- A quote line that is the SCO coverage (green)
- A quote line that is the companion coverage for STAX
- A quote line that is the STAX coverage

	Unit	County	Crop	Plan	Practice	Type	Level
<input type="checkbox"/>	0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	IRRIGATED	NTS	85%
<input type="checkbox"/>	0001-0001-000 Optional Units (OU)	Red River	COTTON	SCO-RP	IRRIGATED	NTS	85% - 86%
<input type="checkbox"/>	0001-0003-000 Optional Units (OU)	Red River	COTTON	RP	IRRIGATED	NTS	85%
<input checked="" type="checkbox"/>	0001-0003-000 Optional Units (OU)	Red River	COTTON	STAX-RP	IRRIGATED	NTS	85% - 90%

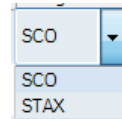
4. Designating Lines as STAX or SCO

If you have a quote with both SCO and STAX that includes several lines of SCO/STAX, you may designate the acres as SCO or STAX quickly using [Quick Edit](#):

- a. Open the [Quick Edit](#) window
- b. The quote lines will be displayed, as well as their current SCO/STAX designation



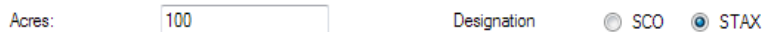
- c. Click the cell under the Designation column for the row(s) you would like to modify.
- d. Change the designation by selecting it from the available dropdown:



- e. Click **Save**
- f. The quote lines will be updated to reflect the designations made

You may also designate the acres as SCO or STAX for an individual quote line by [Editing the Quote Line](#):

- a. In the [Quote Line Attributes window](#), next to Acres will be a Designation radio button:



- b. Toggle the radio button to the desired designation
- c. Click **Save**

5. Viewing STAX in Scenarios

The display of STAX in the [Scenario view](#) will vary based on the type of STAX quote being viewed, i.e.: Stand-Alone, Companion, or STAX with Companion and SCO

The following values will be available for display in the [Graph Values Table](#): Expected Revenue - \$/Acre, Final Revenue - \$/Acre, and Payment Factor. See [EASYquote Preferences](#) for more information on displaying additional values in the table.

a. Stand-Alone STAX

- The [Scenario view](#) will reflect STAX in the description for the scenario:



- Values represented in the display will be based solely on the stand-alone STAX quote.
- The “Yield” slider will affect the Final County Yield value, useful for [Indemnity View](#)



- The Level of Coverage selections viewed in the graph represent the Area Loss Trigger.

- o The Coverage Range selected in the scenario's [Quote Line Attributes](#) will be used to determine the calculated values in the display, within the upper and lower bounds of the available range of coverage for STAX: 70%-90%.
- o For example, if you selected an 85% Level in the display, you could create scenarios for the following ranges of coverage: 70%-85%, 75%-85%, and 80%-85%
- o If you selected a 70% Level in the display, you will not have a value for STAX, as the smallest range of coverage that can be viewed is 70%-75%.
- o See also Table 3: STAX Range of Coverage

b. STAX with Companion

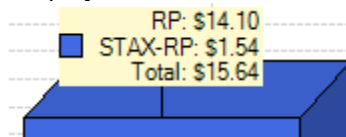
Important note: to view companion values with STAX values, be sure to highlight the companion quote line for the scenario, NOT the STAX line alone, as that will display only the STAX values:

<input checked="" type="checkbox"/>	0001-0003-000 Optional Units (OU)	Red River	COTTON	RP	IRRIGATED	NTS	85%
<input type="checkbox"/>	0001-0003-000 Optional Units (OU)	Red River	COTTON	STAX-RP	IRRIGATED	NTS	85% - 90%

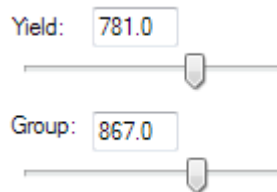
- The [Scenario view](#) will reflect STAX in the description for the scenario:



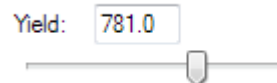
- Values represented in the display will be based on the companion and STAX coverage, for example:



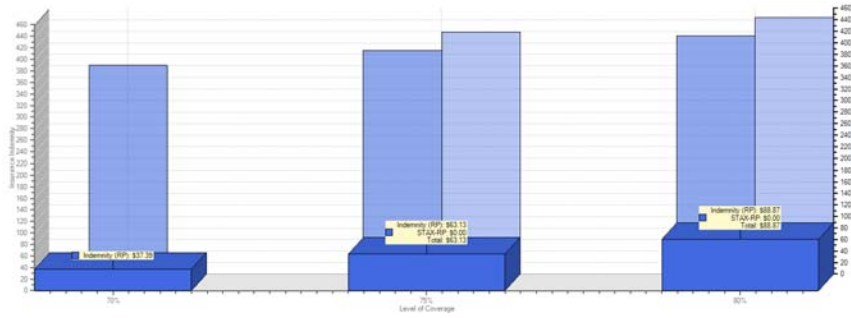
- Within the [Quote Line Attributes window](#), you may elect to hide the STAX values by unchecking the "Include STAX in Scenario?" checkbox:
 Include STAX in Scenario?
- Since STAX covers the range above the companion level to the Area Loss Trigger, the STAX values in any scenario will be based on coverage level shown up to the maximum Area Loss Trigger of 90%. See [Table 3: STAX Range of Coverage](#). To compare multiple STAX coverage ranges, create a [Stand-Alone STAX quote](#) and then add scenarios for each of the desired Coverage Range values
- If the companion coverage is CCIP, the "Group" yield slider will affect the Final County Yield value for STAX, and the "Yield" slider will affect the harvest yield for the companion. This is useful for [Indemnity View](#)



- If the companion coverage is ARPI, the "Yield" slider will affect the Final County Yield value for both ARPI and STAX.



- For STAX, the [Indemnity View](#) will include a coverage bar for the companion and an additional coverage bar for STAX. These are displayed side-by-side behind the indemnity value to show the difference in coverage and the point in which STAX indemnity will trigger.

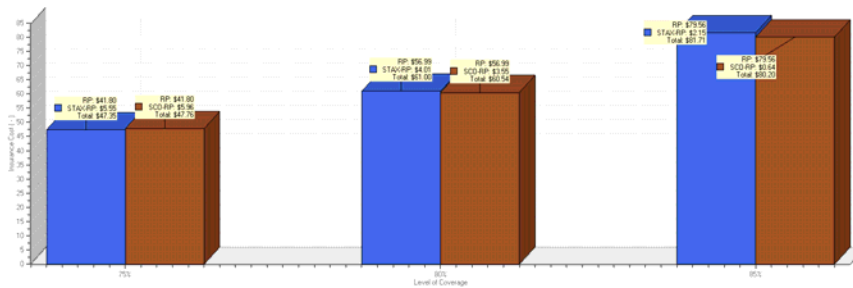


c. STAX with Companion and SCO

Since acres must be designated as either STAX or SCO, the values cannot be combined into a single scenario. You can, however, compare STAX to SCO. This is similar to quoting [STAX with Companion](#) and adding a [scenario for SCO](#):

1. First, [create a STAX quote with Companion](#)
2. Next, view the [STAX with Companion](#) quote in the [Scenario view](#)
3. Finally, [add a scenario for SCO](#), ensuring that the acres are [designated as SCO](#)

The result will be one scenario for STAX with companion, and one scenario for SCO (including the underlying CCIP coverage), for example:



6. Showing STAX in Reports

Once STAX is set up on a quote line, it will be visible in the following reports: [Screen \(Scenario\) Report](#), [Full Farm Report](#), [Full Farm Product Summary](#), [Plan Comparison Report](#), [Net Income Analysis Report](#), [Area Revenue Protection Analysis Report](#), [Premium Estimate Report](#)

a. Stand-Alone STAX

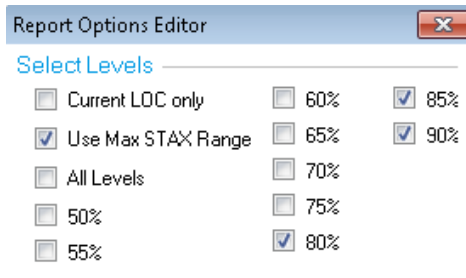
On reports that allow you to select multiple Levels, the levels represent the Area Loss Trigger. The report will display one STAX line for each selected Level, utilizing the Coverage Range selected on the given STAX quote line. The results may vary as some Coverage Ranges selected may not be available for the Levels selected in the report options (see [Table 3: STAX Range of Coverage](#)). EASYquote will substitute the next highest available Coverage Range for those cases.

For example, on a quote with a Coverage Range of 5%, and Area Loss Trigger of 90%, the STAX range of coverage would be 85%-90%.

<input type="checkbox"/>	0001-0003-000 Optional Units (OU)	Red River	COTTON	STAX-RP	IRRIGATED	NTS	85% - 90%
--------------------------	--------------------------------------	-----------	--------	---------	-----------	-----	-----------

Selecting the following Levels on the report will produce these results:

Report Options



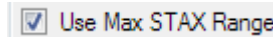
Report Results

Plan	LOC/Form
STAX-RP	70% - 75%
	75% - 80%
	80% - 85%

Note: since STAX coverage begins at 70% and has a minimum Coverage Range of 5%, the lowest level available for selection will be 75%. Likewise, STAX coverage ends at 90%, so the highest level available for selection will be 90%.

b. STAX with Companion

On reports that allow you to select multiple Levels, an additional option will be present in the report options named “Use Max STAX Range”:



The Levels selected represent the level of the companion.

When “Use Max STAX Range” is checked, the report will include one line of STAX for each Level selected in the report options, however utilizing the **Area Loss Trigger of 90%** for all STAX line results, in accordance with [Table 3: STAX Range of Coverage](#).

When “Use Max STAX Range” is unchecked, the report will include one line of STAX for each Level selected, however utilizing the **Coverage Range** selected on the given corresponding STAX quote line. The results may vary as some Coverage Ranges selected may not be available for the Levels selected in the report options (see [Table 3: STAX Range of Coverage](#)). EASYquote will substitute the next highest available Coverage Range for those cases.

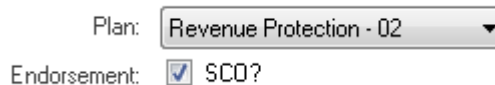
N. Quoting with the Supplemental Coverage Option Endorsement (SCO)

EASYquote offers a simple way to quote and manage Supplemental Coverage Option (SCO) Endorsements. The SCO Endorsement is coverage-based, meaning all quote lines in the same crop coverage will have the endorsement applied or removed at the same time.

1. Setting up the SCO Endorsement on a Quote Line

With a quote line open in the [Quote Line Attributes window](#):

- b. Ensure a crop and plan that are eligible for SCO have been selected
- c. Place a check in the “SCO” checkbox under the Endorsement:



- d. Complete any remaining required fields and click **Save**
- e. EASYquote will automatically generate quote lines for both SCO Endorsement line* and underlying combo plan quote line; for example, the green line represents the SCO Endorsement, and the other line is the combo plan quote line:

	Unit	County	Crop	Plan	Practice	Type	Level
<input checked="" type="checkbox"/>	0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	IRRIGATED	NTS	85%
	0001-0001-000 Optional Units (OU)	Red River	COTTON	SCO-RP	IRRIGATED	NTS	85% - 86%

*Note: SCO Endorsement lines are not editable. When opening a policy for quoting that has the SCO Endorsement, the SCO Endorsement lines are also loaded automatically.

In the [Full Farm View](#), the following additional columns will be available: Expected Yield, Expected Revenue, Expected Crop Value, and Supplemental Coverage Range. See [EASYquote Preferences](#) for more information on displaying additional columns.

2. Removing the SCO Endorsement from a Quote Line

Removing is as simple as unchecking the “SCO” checkbox from the Endorsement in the [Quote Line Attributes window](#). When removing the endorsement, the SCO Endorsement line will be removed automatically.

3. Quoting SCO with STAX

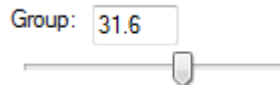
See [Quoting STAX with SCO](#)

4. Viewing the SCO Endorsement in Scenarios

The [Scenario view](#) will reflect SCO in the description for the scenario:

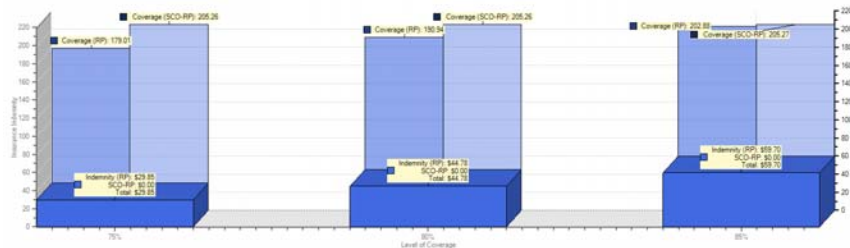


For SCO, the “Group” slider will be available from the [Indemnity View](#).



The Group slider affects the Final County Yield value. For example, if you are quoting a group (AYP or ARP) plan and comparing it against a combo (YP or RP) plan with SCO, the Final County Yield would be used for both scenarios (i.e. AYP vs. YP+SCO).

For SCO, the [Indemnity View](#) will include one coverage bar for the crop with the combo plan, and one additional coverage bar for the crop with SCO. These are displayed side-by-side behind the indemnity value to show the difference in coverage and the point in which SCO indemnity will trigger.



The following values will be available for display in the [Graph Values Table](#): Expected Crop Value - \$/Acre, Expected Revenue - \$/Acre, Final Revenue - \$/Acre, and Payment Factor. See [EASYquote Preferences](#) for more information on displaying additional values in the table.

See also: [STAX with Companion and SCO](#)

5. Showing SCO in Reports

Once the SCO Endorsement is set up on a quote line, it will be visible in the following reports: [Screen \(Scenario\) Report](#), [Full Farm Report](#), [Full Farm Product Summary](#), [TA APH Comparison Report](#), [TA APH Multi-Level Comparison Report](#), [Plan Comparison Report](#), [Net Income Analysis Report](#), [Premium Estimate Report](#)

O. Quoting with the Malting Barley Endorsement

EASYquote offers a simple way to quote and manage Malting Barley Endorsements. The Malting Barley Endorsement is coverage-based, meaning all quote lines in the same crop coverage will have the endorsement applied or removed at the same time.

1. Setting up the Malting Barley Endorsement on a Quote Line

With a quote line open in the [Quote Line Attributes window](#):

- a. Ensure a Malting type has been selected for the Barley crop
- b. Place a check in the “ME” checkbox under Options:

Options:

<input type="checkbox"/>	HF - Hail & Fire Exclusion
<input checked="" type="checkbox"/>	ME - Malting Endorsement
<input type="checkbox"/>	PF - Prevented Planting +5%

- c. Specify a [Contract Price](#); this would be for the malt contract price
- d. Complete any remaining required fields and click **Save**

2. Removing the Malting Barley Endorsement from a Quote Line

Removing is as simple as unchecking the “ME” checkbox from the Options in the [Quote Line Attributes window](#).

P. Quoting Cotton with the Cotton Seed Endorsement

EASYquote offers a simple way to quote and manage Cotton Seed Endorsements. The Cotton Seed Endorsement is coverage-based, meaning all quote lines in the same crop coverage will have the endorsement applied or removed at the same time.

1. Setting up the Cotton Seed Endorsement on a Quote Line

With a quote line open in the [Quote Line Attributes window](#):

- a. Ensure the Cotton crop has been selected
- b. Place a check in the “SE” checkbox under Options:

Options:

<input type="checkbox"/>	HF - Hail & Fire Exclusion	<input checked="" type="checkbox"/>	SE - Seed Endorsement
<input type="checkbox"/>	LP - Coverage Level by Irr Prac	<input type="checkbox"/>	TA - Trend Adjusted APH
<input type="checkbox"/>	PF - Prevented Planting +5%	<input type="checkbox"/>	YA - 60% Yield Adjustment
<input type="checkbox"/>	PT - Prevented Planting +10%	<input type="checkbox"/>	YE - Yield Exclusion

- c. Complete any remaining required fields and click **Save**
- d. EASYquote will automatically generate quote lines for both Cotton Seed Endorsement line* and cotton quote line; for example, the orange line represents the Cotton Seed Endorsement, and the other line is the quote line:

Unit	County	Crop	Plan	Practice	Type	Location Description	Level	Options	Acres
<input checked="" type="checkbox"/> 0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	NON IRR	NTS		85%	SE	100
0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	NON IRR	NTS		85%	SE	100

*Note: Cotton Seed Endorsement lines are not editable. When opening a policy for quoting that has the Cotton Seed Endorsement, the Cotton Seed Endorsement lines are also loaded automatically.

Both lines will show a “SE” under the Options column in the [Full Farm view](#), so the best way to distinguish is by the color.

On the [Full Farm Product Summary](#) report, the endorsement line is indicated with “SE” under the LOC/Form column:

LOC/Form
85%
85% (SE)

2. Cotton Seed Endorsement with SCO

For [SCO quotes](#), since Cotton Seed Endorsement is allowed on SCO, that line will be shown purple to help distinguish it.

Unit	County	Crop	Plan	Practice	Type	Location Description	Level	Options	Acres
<input checked="" type="checkbox"/> 0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	NON IRR	NTS		85%	SE	100
0001-0001-000 Optional Units (OU)	Red River	COTTON	RP	NON IRR	NTS		85%	SE	100
0001-0001-000 Optional Units (OU)	Red River	COTTON	SCO-RP	NON IRR	NTS		85% - 86%	SE	100
0001-0001-000 Optional Units (OU)	Red River	COTTON	SCO-RP	NON IRR	NTS		85% - 86%	SE	100

The SCO endorsement is optional on the Seed Endorsement; you may elect to include SCO on the Seed Endorsement by using the “Elect SCO with Cottonseed?” checkbox in the [Quote Line Attributes window](#):

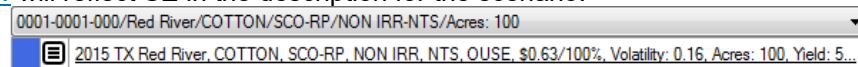
Elect SCO with Cottonseed?

3. Removing the Cotton Seed Endorsement from a Quote Line

Removing is as simple as unchecking the “SE” checkbox from the Options in the [Quote Line Attributes window](#). When removing the endorsement, the Cotton Seed Endorsement line will be removed automatically.

4. Viewing the Cotton Seed Endorsement in Scenarios

The [Scenario view](#) will reflect SE in the description for the scenario:



For SCO, the “Group” slider will be available from the [Indemnity View](#).

Harvest

Price: \$5.13

Yield: 66.0

Group: 73.0

An “(SE)” line will display in the [Graph Values Table](#) when Cotton Seed Endorsement is selected:

	70%	75%	80%	85%
Guarantee - LBS/Acre	416.00 (SE) 581.00	446.00 (SE) 623.00	476.00 (SE) 664.00	506.00 (SE) 706.00
Coverage - \$/Acre	262.00 (SCO-RP) 189.80 (SE) 82.29 (SCO-RP (SE)) 11.55 Total: 386.64	330.00 (SCO-RP) 217.00 (SE) 96.07 (SCO-RP (SE)) 8.22 Total: 386.63	398.00 (SCO-RP) 224.44 (SE) 99.76 (SCO-RP (SE)) 4.48 Total: 386.63	466.00 (SCO-RP) 231.88 (SE) 103.72 (SCO-RP (SE)) 1.75 Total: 386.63
Indemnity - \$/Acre	0.00 (SCO-RP) 0.00 (SE) 0.00 (SCO-RP (SE)) 0.00 Total: 0.00	0.00 (SCO-RP) 0.00 (SE) 0.00 (SCO-RP (SE)) 0.00 Total: 0.00	0.00 (SCO-RP) 0.00 (SE) 0.00 (SCO-RP (SE)) 0.00 Total: 0.00	0.00 (SCO-RP) 0.00 (SE) 0.00 (SCO-RP (SE)) 0.00 Total: 0.00

5. Showing Cotton Seed Endorsement in Reports

Once the SCO Endorsement is set up on a quote line, it will be visible in the following reports: [Screen \(Scenario\) Report](#), [Full Farm Report](#), [Full Farm Product Summary](#), [APH Multi-Level Comparison Report](#), [TA APH Comparison Report](#), [TA APH Multi-Level Comparison Report](#), [Net Income Analysis Report](#), [Premium Estimate Report](#)

Q. Quoting Nursery with the Peak Endorsement

EASYquote offers a simple way to quote and manage Nursery Peak Endorsements. The Peak Endorsement is coverage-based, meaning all quote lines in the same crop coverage will have the endorsement applied or removed at the same time.

1. Setting up the Peak Endorsement on a Quote Line

With a quote line open in the [Quote Line Attributes window](#):

- Ensure the Nursery crop has been selected
- Place a check in the “PE” checkbox under Options:

Options: HF - Hail & Fire Exclusion
 PE - Peak Endorsement

c. The Nursery section will be shown, and the Peak Endorsement fields will become available:

Nursery

Comm Month:

Practice Value:

Risk/Rate Area:

Peak Starting Month: Peak Practice Value:

Peak Ending Month:

- d. Select the Commencement Month
- e. Key in the Practice Value
- f. Select the Peak Starting Month
 - this should be greater than the Commencement Month
- g. Select the Peak Ending Month
 - this should be greater than the Peak Starting Month
- h. Key in the Peak Practice Value
- i. Click **Save**
- j. EASYquote will automatically generate quote lines for both Peak Endorsement line* and nursery quote line; for example, the orange line represents the Peak Endorsement, and the other line is the quote line:

Unit	County	Crop	Plan	Practice	Type	Location Description	Level	Options	Acres
<input checked="" type="checkbox"/> 0001-0001-000 Basic Unit Discount (BU)	Alameda	NUR FG&C	D0	FIELDGROWN	DS		75%	PE	100
<input type="checkbox"/> 0001-0001-000 Basic Unit Discount (BU)	Alameda	NUR FG&C	D0	FIELDGROWN	DS		75%	PE	100

*Note: Peak Endorsement lines are not editable. When opening a policy for quoting that has the Peak Endorsement, the Peak Endorsement lines are also loaded automatically.

2. Removing the Peak Endorsement from a Quote Line

Removing is as simple as unchecking the “PE” checkbox from the Options in the [Quote Line Attributes window](#). When removing the endorsement, the Peak Endorsement line will be removed automatically.

R. Quoting Citrus Trees (Plan 40-TDO) and the Comprehensive Tree Value Endorsement

EASYquote offers the ability to quote and manage Comprehensive Tree Value (CTV) Endorsements.

1. General Information

a. Differentiating Growth Stages

With citrus trees, each growth stage must be quoted on a separate quote line.

For example, assume a producer had two growth stages; growth stage II has 900 trees, and growth stage III has 1000 trees. To set up the quote, you would:

- i. Create a new MPC I quote
- ii. In the [Quote Line Attributes window](#), complete the Coverage Info and Quote Line Info sections, ensuring that a Citrus Tree crop has been selected under plan 40-TDO
- iii. In the Tree Based Dollar Amount of Insurance section, select Base Growth Stage of “II” and key 900 into the Base Number of Trees

Tree Based Dollar Amount of Insurance Plan

Risk/Rate Area: Comm Month:

Base Growth Stage:

Base Number Of Trees:

- iv. Click **Save**
- v. Ensure you are in the [Full Farm view](#)
- vi. [Duplicate](#) the quote line created in the steps above

- vii. In the Tree Based Dollar Amount of Insurance section, change the Base Growth Stage to “III” and update the Base Number of Trees to 1000

[Tree Based Dollar Amount of Insurance Plan](#)

Risk/Rate Area: Comm Month:

Base Growth Stage:

Base Number Of Trees:

- viii. Click **Save**

b. CTV Endorsement Availability

- CTV is not available with catastrophic (CAT) coverage
- CTV requires one Base quote line with each CTV quote line for each unique Practice/Type/Growth Stage; this is managed in EASYquote by using matching Basic and Optional Unit Numbers between the Base and CTV quote lines
- Growth Stage I is not insurable with CTV
- CTV applies to the entire crop coverage; a producer cannot apply for coverage with CTV on the same quote as without CTV
- The number of trees in the Base quote line must be greater than or equal to the number of trees covered under the CTV endorsement

2. Setting up the CTV Endorsement on a Quote Line

First, a quote line with the Base trees must be created:

- d. Create a new MPC I quote
- e. In the [Quote Line Attributes window](#), complete the Coverage Info and Quote Line Info sections, ensuring that a Citrus Tree crop has been selected under plan 40-TDO
- f. In the Tree Based Dollar Amount of Insurance section:
 - i. Select Base Growth Stage
 - ii. Key in the Base Number of Trees
- g. Click **Save**
- h. Ensure you are in the [Full Farm view](#)

Next, [duplicate](#) the quote line created in the steps above to create the CTV quote line:

- i. Place a check in the “CV” checkbox under Options:

Options: CV - Comprehensive Tree Value OX - Olo Ctv Endorsement

OW - Occurrence Loss Option Base Policy

- j. Update the Unit Number to match that of the Base quote line created in the steps above; you may choose to utilize the sub-unit number “001”. The only requirement is that the CTV line matches the first eight numbers of the Base quote line

For example: Unit:

- k. Note in the Tree Based Dollar Amount of Insurance section, the fields now include “Endorsement” in the label rather than “Base”; make any changes as needed to the fields

[Tree Based Dollar Amount of Insurance Plan](#)

Risk/Rate Area: Comm Month:

Endorsement Growth Stage:

Endorsement Number Of Trees:

- l. Click **Save**

- m. The result will be two quote lines with similar unit number; one will have the “CV” option and one will not:

Unit	County	Crop	Plan	Practice	Type	Level	Options	Acres
0001-0000-000 Basic Unit Discount (BU)	Hidalgo	GRPFT	TDO	IRRIGATED	AOGF	75%		20.0
0001-0000-001 Basic Unit Discount (BU)	Hidalgo	GRPFT	TDO	IRRIGATED	AOGF	75%	CV	20.0

EASYquote has warnings that will display if the combination of Options or unit numbers is incorrect when setting up the quote lines.

3. Using the Occurrence Loss Option with CTV

RMA has specific Option codes to utilize when quoting the Occurrence Loss Option (OLO) with the CTV Endorsement. For example:

Options: CV - Comprehensive Tree Value OW - Occurrence Loss Option Base Policy OX - Olo Ctv Endorsement

- When a quote line is for the Base trees with OLO, select the “OW” option
- When a quote line is for the CTV Endorsement trees with OLO, select the “OX” line

Using the steps outlined in paragraph 2 above, when setting up the Base trees’ quote line, you would select the “OW” option. When setting up the CTV trees’ quote line, you would select the “OX” option. The resulting quote lines would look similar to this:

Unit	County	Crop	Plan	Practice	Type	Level	Options	Acres
0001-0000-000 Basic Unit Discount (BU)	Hidalgo	GRPFT	TDO	IRRIGATED	AOGF	75%	OW	20.0
0001-0000-001 Basic Unit Discount (BU)	Hidalgo	GRPFT	TDO	IRRIGATED	AOGF	75%	OX	20.0

EASYquote has warnings that will display if the combination of Options or unit numbers is incorrect when setting up the quote lines.

4. Removing the CTV Endorsement from a Quote Line

Removing is as simple as unchecking the “CV” checkbox from the Options in the [Quote Line Attributes window](#). When removing the endorsement, the quote line that once had “CV” will remain; if this is not desired, [delete the quote line](#) with the “CV” option instead.

S. Quoting Perennial Crops

Certain perennial crops in EASYquote allow for additional details to be entered, which are useful for generating a more accurate quote. These additional entry fields will display automatically as needed.

The figure below shows an example of the additional fields that may be used to look up a T-Yield for a given perennial crop. Although these fields are not required, they will help you to obtain the T-Yield information to prefill the Approved Yield and Rate Yield fields.

Leaf Year: ⓘ

Density:

Characteristic Code:

To utilize this, complete the information for each of the following:

- 1. Leaf Year**
This is a 4-digit year representing the Leaf Year
- 2. Density**
This is a numeric value representing the Density
- 3. Characteristic Code**
This will display a list of the available options for the crop

T. Quoting Whole Farm Revenue Protection (WFRP)

EASYquote offers a simple way to quote and manage Whole Farm Revenue Protection (WFRP). WFRP offers protection against the loss of anticipated revenue. WFRP is generally available where AGR and AGR-Lite are offered,

but is also offered in a few counties in California and several states by exception. Please consult the [Whole Farm Handbook](#), [Whole Farm Fact Sheet](#), and [Whole Farm FAQs](#) for more information.

1. Setting up the WFRP Quote Line

- a. Open the [Quote Line Attributes window](#)
- b. Select a State and County where WFRP is allowed
- c. Select Whole Farm Revenue Protection – 0076 from the Crop dropdown



- d. EASYquote populates the Plan and Practice fields

[Coverage Info](#)

Reinsurance Year:	<input type="text" value="2016"/>	Practice:	<input type="text" value="No Practice Specified"/>
State:	<input type="text" value="Nebraska - 31"/>	Type:	<input type="text" value="<None>"/>
County:	<input type="text" value="Dundy - 057"/>	Level:	<input type="text" value=""/>
Crop:	<input type="text" value="Whole Farm Revenue Protecti"/>	Price Election:	<input type="text" value="1"/>
Plan:	<input type="text" value="Whole Farm Revenue Protecti"/>	Experience Factor:	<input type="text" value="1"/>

- e. Select a filing status from the Type dropdown

Practice:	<input type="text" value="No Practice Specified"/>
Type:	<input type="text" value="<None>"/>
Level:	<input type="text" value="<None>"/>
Price Election:	<input type="text" value="Early Fiscal Year Filer - 671"/>
Experience Factor:	<input type="text" value="1"/>

- f. EASYquote sets the Level field to 85 and displays the Whole Farm Plan and Whole Farm History sections on the form

Quote Line Attributes

MPCI Line Attributes | Hail | Supplemental Coverage

Quote Line Info

Unit: 0001-0001-000 | Share: 1

Acres: 100

Options:

Whole Farm Plan

Expanded Operation: | Indexed | MPCI Liability: \$0

+ -

Commodity	Type	Expected Income

Whole Farm History

Tax Year	Income	Min Qualifying Income	Totals and Averages
2010		\$0	Historical Total: \$0
2011			Historical Average: \$0
2012			Indexed: \$0
2013		\$0	Expanded: No
2014			Historic Income: \$0
		Qualifying Commodities: 0	

Save Coverage Info as Default

Save Cancel

- g. Change the Level as needed (See below for important information on choosing levels 80% and 85%.)
- h. Use the Expanded Operation dropdown to indicate how much the farm has grown since last year
- i. If desired, uncheck the Indexed checkbox to remove indexing from the calculations
- j. Enter the expected amount of MPCI liability
- k. Use the Add button, +, to add commodities to the quote

Select Whole Farm Commodities

<input type="checkbox"/>	Name	Code	Abbr
<input checked="" type="checkbox"/>	Alfalfa (Irrigated)	0850	Alfalfa IR
<input type="checkbox"/>	Alfalfa (Nonirrigated)	0851	AlfalfaNIR
<input type="checkbox"/>	Apples (Fresh Market)	0853	Apples FM
<input type="checkbox"/>	Apples (Processing)	0854	ApplesPROC
<input type="checkbox"/>	Apricots	0098	Apricots
<input type="checkbox"/>	Barley (Irrigated)	0856	Barley IRR
<input type="checkbox"/>	Barley (Nonirrigated)	0857	BarleyNIRR
<input type="checkbox"/>	Bedding Plants	0630	BED Plants
<input type="checkbox"/>	Bees (Animals)- Apiculture	0843	Bees Anim
<input type="checkbox"/>	Berries (Other)	0601	BerryOT
<input type="checkbox"/>	Broilers	0962	Broilers
<input type="checkbox"/>	Canola (Irrigated)	0998	Canola IRR
<input type="checkbox"/>	Cantaloupe (Fall)	0966	Cant Fall
<input type="checkbox"/>	Carrots (Fresh Market)	0867	Carrots FM
<input type="checkbox"/>	Cattle: Cow-Calf	0800	Cattle CC
<input type="checkbox"/>	Cattle: Feedlot	0802	Cattle FL
<input type="checkbox"/>	Cattle: Stocker/Feeder	0801	Cattle SF
<input type="checkbox"/>	Corn	0041	Corn
<input type="checkbox"/>	Corn (Silage)	0876	CornSilage
<input type="checkbox"/>	Cut Flowers	0683	CutFlowers
<input type="checkbox"/>	Dairy	0847	Dairy
<input type="checkbox"/>	Dry Beans	0047	Dry Beans

OK Cancel

- l. Select your commodities and click OK

m. EASYquote adds the selected commodities to the grid

Whole Farm Plan

Expanded Operation: 10 % Indexed MPC Liability: \$7,500,000

+ -

Commodity	Type	Expected Income
0962 - Broilers	Animal	
0998 - Canola (Irrigated)	MPCI	
0800 - Cattle: Cow-Calf	Livestock	
0041 - Corn	MPCI	
0876 - Corn (Silage)	MPCI	
0948 - Wheat (Irrigated)	MPCI	

n. Enter the Expected Income for each commodity

Whole Farm Plan

Expanded Operation: 10 % Indexed MPC Liability: \$7,500,000

+ -

Commodity	Type	Expected Income
0962 - Broilers	Animal	\$2,000
0998 - Canola (Irrigated)	MPCI	\$93,750
0800 - Cattle: Cow-Calf	Livestock	\$9,500
0041 - Corn	MPCI	\$50,000
0876 - Corn (Silage)	MPCI	\$9,000
0948 - Wheat (Irrigated)	MPCI	6000

o. EASYquote calculates the Min Qualifying Income (the income threshold for qualifying commodities), the Total Expected Income, and the # of Qualifying Commodities (Individual and Combined) currently selected

Whole Farm Plan

Expanded Operation: Indexed MPC Liability:



Commodity	Type	Expected Income
0962 - Broilers	Animal	\$2,000
0998 - Canola (Irigated)	MPCI	\$93,750
0800 - Cattle: Cow-Calf	Livestock	\$9,500
0041 - Corn	MPCI	\$50,000
0876 - Corn (Silage)	MPCI	\$9,000
0948 - Wheat (Irigated)	MPCI	\$6,000

Whole Farm History

Tax Year	Income	Min Qualifying Income	Totals and Averages
2010	\$0	\$9,534	Historical Total: \$0
2011	\$0		Historical Average: \$0
2012	\$0	Total Expected Income	Indexed: \$0
2013	\$0	\$170,250	Expanded: \$0
2014	\$0	Qualifying Commodities	Historic Income: \$0
		4 (2-2)	

Notes:

- To qualify for WFRP, the insured must have at least 2 qualifying commodities on the policy
- To qualify for coverage or 80% or 85 %, the insured must have at least 3 qualifying commodities on the policy
- A qualifying is defined as a commodity whose expected/allowable revenue is greater than the following calculation:
 $(1 / (\# \text{ of commodities codes}) \times 0.333) \times (\text{Total Expected Revenue for all commodities})$
- RMA allows revenue from multiple commodities to be combined in order to create a single qualifying commodity
 - The example above shows 4 qualifying commodities – 2 that qualified individually, and 2 that qualified by combining revenues from the remaining commodities

p. Enter the income for the tax years indicated

Whole Farm Plan

Expanded Operation: 10 % Indexed MPC Liability:

+ -

Commodity	Type	Expected Income
0962 - Broilers	Animal	\$2,000
0998 - Canola (Irigated)	MPCI	\$93,750
0800 - Cattle: Cow-Calf	Livestock	\$9,500
0041 - Corn	MPCI	\$50,000
0876 - Corn (Silage)	MPCI	\$9,000
0948 - Wheat (Irigated)	MPCI	\$6,000

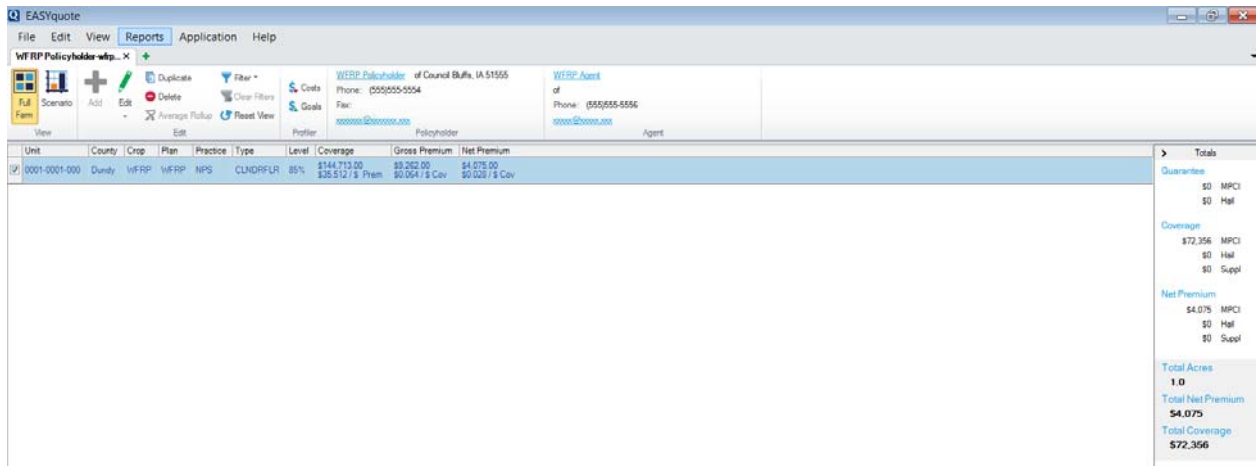
Whole Farm History

Tax Year	Income	Min Qualifying Income	Totals and Averages
2010	\$250,000	\$9,534	Historical Total: \$1,600,000
2011	\$325,000		Historical Average: \$320,000
2012	\$350,000	Total Expected Income	Indexed: \$421,120
2013	\$325,000	\$170,250	Expanded: \$352,000
2014	\$350,000	Qualifying Commodities	Historic Income: \$421,120
		4 (2-2)	

- q. EASYquote calculates the values in the Totals and Averages section
- r. Click Save when finished
- s. EASYquote closes the Quote Line Attributes Dialog and open either the Full Farm or Scenario View as defined in [EASYquote Preferences](#)

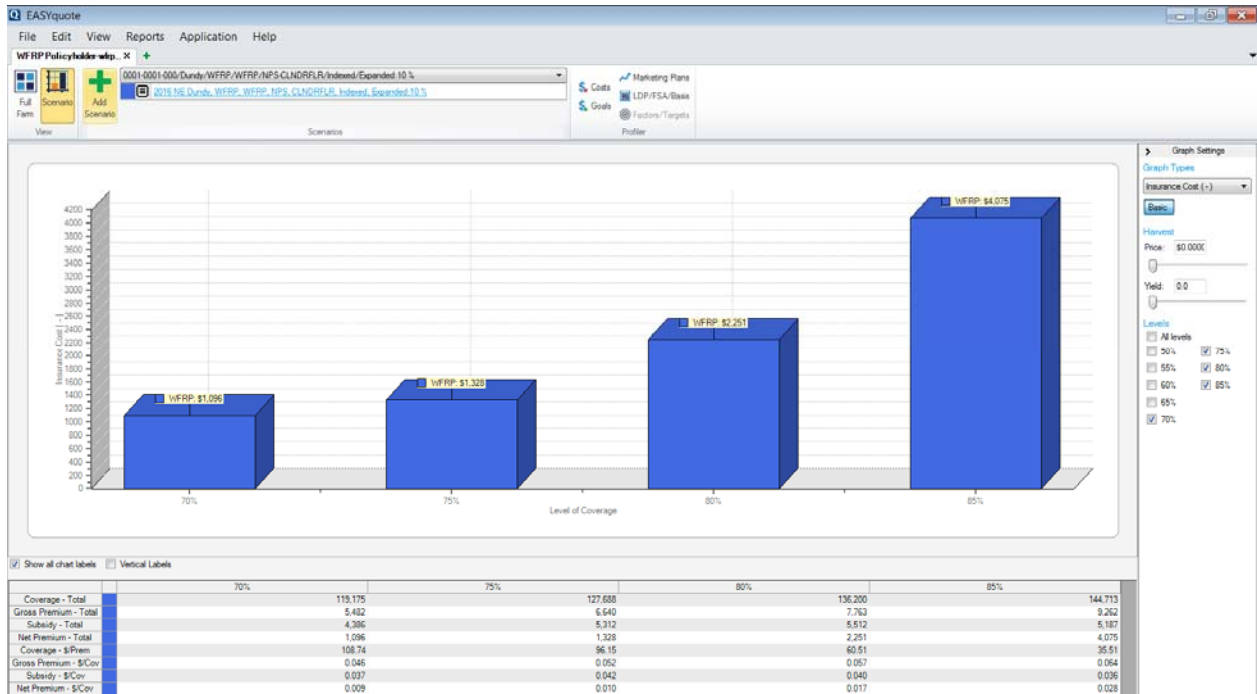
2. Using Full Farm View

Many of the features on the Full Farm View are disabled for WFRP quotes. Use the Edit button to make changes to the current unit. Click the Delete button to delete the selected unit.



3. Using the Scenario View

Like the Full Farm View, much of the Scenario View functionality is disabled. Use the Add Scenario button to create a new Scenario for comparison. Select a scenario from the list to view it.

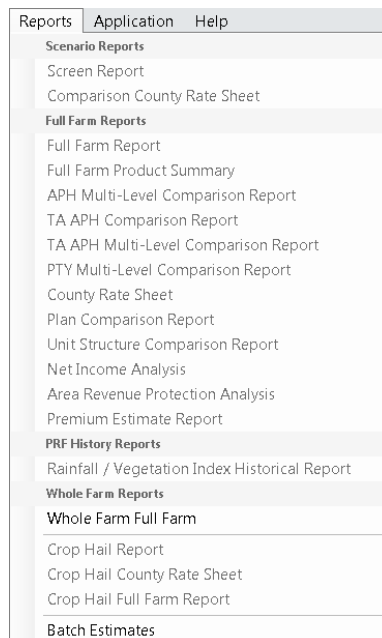


4. Viewing Reports

The Full Farm Report and Screen Report are both available for WFRP quotes.

a. Whole Farm Full Farm Report

As the name implies, the WFRP Farm Full Farm Report is specific to WFRP quotes. The Whole Farm Full Farm Report gives you a summary of the quote. It is available in the Reports menu on both the Full Farm and Scenario Views:



Selecting the Whole Farm Full Farm options opens the standard Report Options Editor:

Report Options Editor ✕

Select Levels

Current LOC only 65%

All Levels 70%

50% 75%

55% 80%

60% 85%

Summary of Coverage

Include Summary of Coverage Page

Choose the levels to display on the report and click Continue to view the report:

Whole Farm Full Farm Report
Multi Peril Crop Insurance Estimate

WFRP Policyholder 302 W Broadway Council Bluffs, IA 51555		WFRP Agent (515)555-5556 (515)555-5557 (888) XXXX@XXXX.XXX	2016 State: <u>Iowa</u> County: <u>057 - Dundy</u>	Policy Number:	Crop: <u>WFRP - 027</u>	Plan: <u>WFRP - 85%</u>	Price: <u>N/A</u>	Projected Price %: <u>N/A</u>	Options: <u>Indexed</u>	Price Volatility: <u>N/A</u>	Exp %: <u>10%</u>
---	--	---	--	----------------	-------------------------	-------------------------	-------------------	-------------------------------	-------------------------	------------------------------	-------------------

Whole Farm Unit	Plan	Loc	Cov / \$ Prem		Total	
			Cov / \$ Prem	Prem / \$ Cov	Coverage	Premium
0001-0001-000 Whole Farm Revenue Protection No Practice Specified -CLNDRFLR	WFRP	50%	\$156.19	\$0.006	\$85,125	\$545
Commodities Reported: 6 / Qualified: 4		55%	\$142.96	\$0.007	\$93,638	\$655
MPCI Liability: \$7,500,000		60%	\$131.64	\$0.008	\$102,150	\$778
		65%	\$123.51	\$0.008	\$110,663	\$890
		70%	\$108.74	\$0.009	\$119,175	\$1,096
		75%	\$96.15	\$0.010	\$127,688	\$1,328
		80%	\$60.51	\$0.017	\$136,200	\$2,251
		85%	\$35.51	\$0.028	\$144,713	\$4,075

Additional administrative fees do apply for all-risk MPCI coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCI (CAT, APH, VP, RP, RPHRE, AVP, ADP, ADP-HRE, Outer Area of Use) & Crop-Peril are written as separate policies. The full & true extent of the MPCI insurance replacement full coverage on acres of insured crops shall be or greater than the total MPCI liability for the crop. All Crop-Peril liability must be approved by NAU Country Insurance Company prior to insurance starting. The full cost of your crop insurance and the related coverage rates or any judicial determination may not be the same as the information on this page. You will be responsible for the full, unconditional premium amount if you are found to be out of compliance with the Highly Erosion-Prone Conservation (HEPC) or Wetland Conservation (WC) provisions in the Agricultural Act of 2014. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, individual indemnities, or actual outcomes. You are responsible for investigating your policies and entering the 10% insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

2016 (1) WFRP-FD, System version 16.5.10222.1 NAU Country Insurance Company is an equal opportunity provider. RMA ADM Div 2/2/2016

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b. Screen Report

The Screen Report is available from the Reports Menu on the Scenario View. The WFRP Screen Report uses the same general functionality and structure of other Screen (Scenario) Report. Note, however, that WFRP-specific values display in the unit section of the header.

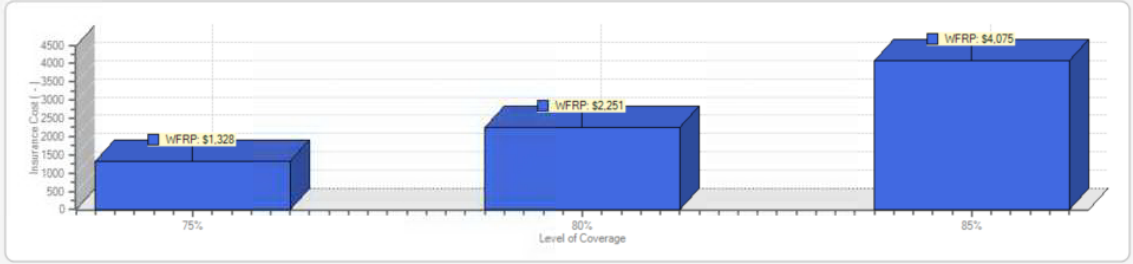
Basic Insurance Cost (-)
Multi Peril Crop Insurance Estimate



Policy Number:

(fax)	2016	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
	Nebraska	WFRP - 057	WFRP - 85%	N/A	N/A	Indexed	N/A	10%
	County:							
	057 - Dundy							

Year	Unit	State / County	Crop	Plan	Commodities	Index	Exp Operation	MPCI Liability	Expected Income
2016	0001-0001-000	Nebraska / 057 - Dundy	WFRP / NPS / CLNDR	WFRP	Reported: 6 / Qualified: 4	Indexed	10%	\$7,550,000	\$170,250



	75%	80%	85%	
Coverage - Total		127,688	136,200	144,713
Gross Premium - Total		6,640	7,763	9,262
Subsidy - Total		5,312	5,512	5,187
Net Premium - Total		1,328	2,251	4,075
Coverage - \$/Prem		96.15	60.51	35.51
Gross Premium - \$/Cov		0.052	0.057	0.064
Subsidy - \$/Cov		0.042	0.040	0.036
Net Premium - \$/Cov		0.010	0.017	0.028

Additional administrative fees do apply for all-risk MPCI coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCI (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPCI requires replacement hail coverage on acres of insured crops equal to or greater than the total MPCI liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. You will be responsible for the full, unsubsidized premium amount if you are found to be out of compliance with the Highly Erosible Land Conservation (HELC) or Wetland Conservation (WC) provisions in the Agricultural Act of 2014. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

2016.01 BICR.Q; System version 16.4.10225.4
02/26/16 at 8:38 AM

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RMA ADM Date 2/24/2016
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VII. Crop Hail and Named Peril Quoting

This section describes how “standalone” Crop Hail and Named Peril quotes may be created and how quotes may be displayed using [The Hail Loss Performance View](#). To quote hail coverage on an MPCl quote, see [Quoting Hail Coverage on an MPCl Quote](#).

Similar to MPCl quoting, Crop Hail and Named Peril quotes utilize the Full Farm view. Refer to the [Full Farm View section](#) for more information.

A. Creating a Crop Hail Quote

To create a new crop hail quote:

- a. Launch EASYquote
- b. Select Hail
- c. The Hail Line Attributes window is displayed (see *Figure 39: EASYquote Hail Line Attributes (Crop Hail example)*)
- d. Complete the Location & Crop section:
 - i. Select the State
 - ii. Select the County
 - iii. Certain hail rates are based on location; in such cases, select the Township/Range; EASYquote will inform you if they are required when clicking Save
 - iv. Select the Crop
 - v. Some hail rates vary based on practice; specify the practice if necessary, or leave blank
 - vi. Adjust the Share and Acres as necessary
- e. Complete the Coverage Information section:
 - i. Select the desired Policy Form; only the forms that are available for the selected state and crop will be displayed
 - ii. Key in the Coverage/Acre or Premium/Acre; each one will calculate the other
 - iii. Select any **Endorsement** desired for the coverage by placing a check in the box next to the endorsement.
 - iv. If a Cash Discount would apply, select the appropriate Cash Flag; note that cash discounts, when applied, affect all hail coverage on the entire quote, not just the currently selected crop
- f. For Production Hail Plans only, complete the Production Hail MPCl Details section:
 - i. Key in the MPCl Price
 - ii. Select the Price Election %
 - iii. Select the Level
 - iv. Key in the Approved Yield
 - v. Key in the Maximum Actual Yield (the bushel amount will be capped at the lessor of the Approved Yield * the selected modifier or the Maximum Actual Yield)
- g. Click **Save**
- h. EASYquote will display the quote line in either the [Loss Performance view](#) or the [Full Farm view](#), depending upon the display preference you have set in [EASYquote Preferences](#)

Hail Line Attributes

Location & Crop

Crop Year: 2015 Crop: Corn - 006
 State: Nebraska - 31 Practice: Irrigated - IRR
 County: Dixon - 051 Share: 1.000
 Township/Range: 030N005E Acres: 100
 Section: <None>

Coverage Information

Policy Form: P100-85 - 10085 Endorsements:
 Coverage/Acre: 15.56 WIND - Wind
 or I will request approval for coverage
 Premium/Acre: 1.39
 Cash Flag: N - Non-Cash

Production Hail MPCl Details

MPCl Price: 4.15 Approved Yield: 25
 Price Election %: 100 CHPP Modified APH: 25
 Level: 85 Maximum Actual Yield: 40

Rating Details

Rate Class: A1 Rate Group: Rate: 8.95

Save Coverage Info as Default

Figure 39: EASYquote Hail Line Attributes (Crop Hail example)

You may also [create a standalone hail quote from an MPCl quote](#) that has hail attached to it.

B. Creating a Named Peril Quote


The steps to creating a Named Peril quote are similar to the steps listed in the previous paragraph for a hail quote, other than the Crop and Policy Form selection will be that of a Named Peril policy:

Figure 40: EASYquote Hail Line Attributes (Named Peril example)

C. The Hail Loss Performance View

The EASYquote Hail Loss Performance view is a multi-purpose view for comparing the loss payout performance and rating information between multiple Hail Policy Forms or between endorsements on the same Form. This view is not intended for policies that utilize a manual payout formula; refer to the individual policy handbook for payout information.

The Hail Loss Performance view is accessible via the EASYquote ribbon. It is also possible to make the Hail Loss Performance view the default view for new quotes within the [EASYquote Preferences](#) (note: for new Hail quotes, it is preset as the default view).

This view may be accessed by clicking the  icon from the ribbon, or selecting View->View Loss Performance. You may also right-click a quote line in the [Full Farm view](#) and select “Loss Performance”.

The Hail Loss Performance view is similar to the MPCl Scenario View. Use this view to compare different policy forms, the same form with different endorsements, or various combinations of attributes.

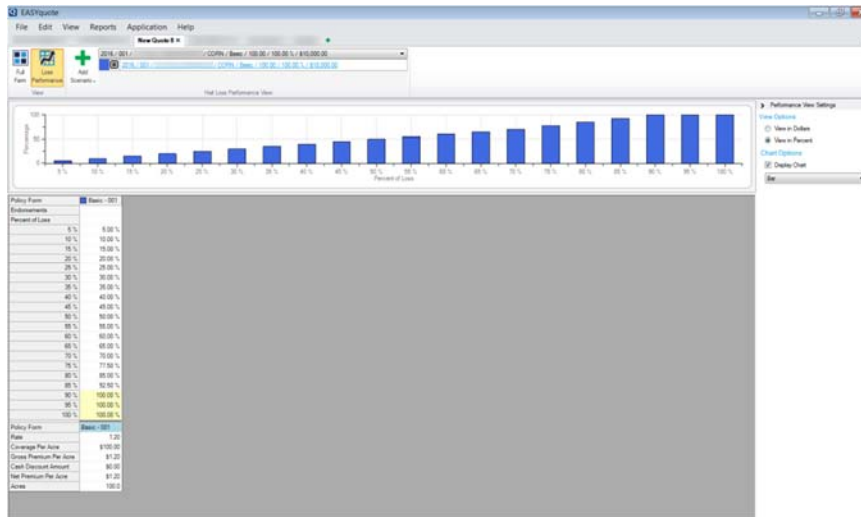


Figure 41: EASYquote Hail Loss Performance view


1. The Quote Line List

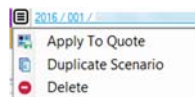
The Quote Line list is a drop list that contains all lines on the quote. It defaults to the line currently selected on the Full Farm View. Changing the selection in the list updates the Loss Performance Chart and Loss Performance Grid accordingly.

Note: All additional scenarios displaying for the current line are removed when another quote line is selected.

2. The Scenario List

The Scenario Line list shows all scenarios that are being compared for the current Quote Line. It defaults to the line currently selected on the Full Farm View. Clicking a scenario opens the Hail Line Attributes dialog for that scenario.

A menu, , displays next to each scenario. Click a menu to apply the scenario to the quote, duplicate the scenario, or delete the scenario:



See below for more information on the Applying a Scenario to the Quote functionality.

3. The Loss Performance Chart

The Loss Performance Chart displays when selected in [EASYquote Preferences](#). It is a visual representation of all the data displayed in the grid for all forms.

4. The Loss Performance Grid Layout


The grid shows the loss payout amounts at percent of amounts between 5% and 100%. The percent of damage amounts are displayed in the first column as “Percent of Loss”.

5. The Scenario Table

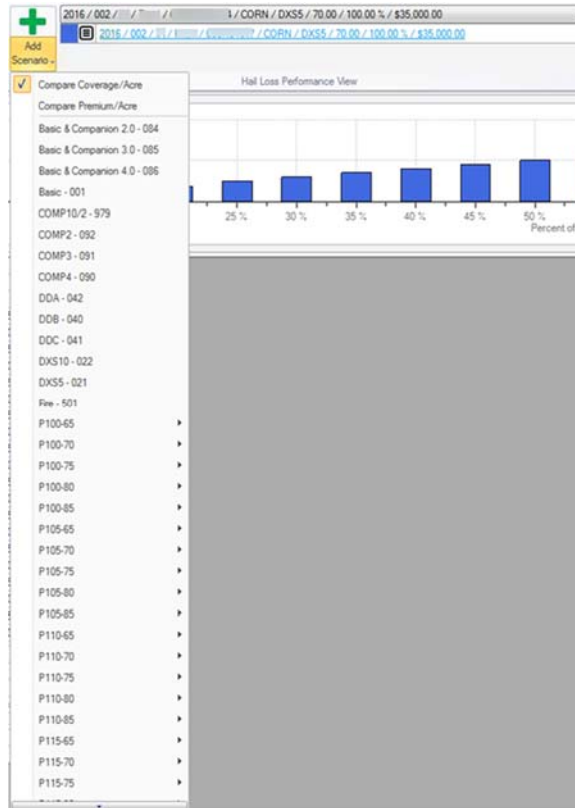
All scenarios that are being compared for the current quote line are represented in the table. The table is read-only. Editing the table is discussed below.

6. Adding a Scenario

A scenario for the base line is automatically displayed when the Loss Performance view opens. Use the Add

Scenarios control, , to add scenarios to the table. Click the  portion of the control to open the Quote

Line Attributes dialog to add a scenario with new attributes. Click the “Quick Add” part **Add Scenario** of the control to change the comparison option for new scenarios or to add forms with existing attributes:



The Loss Performance window allows scenarios to be compared by Coverage/Acre or Premium/Acre.

Compare Coverage/Acre is the default option. This option applies the coverage amount from the base line to new scenarios.

The Compare Premium/Acre option applies the premium amount from the base line to all new scenarios.

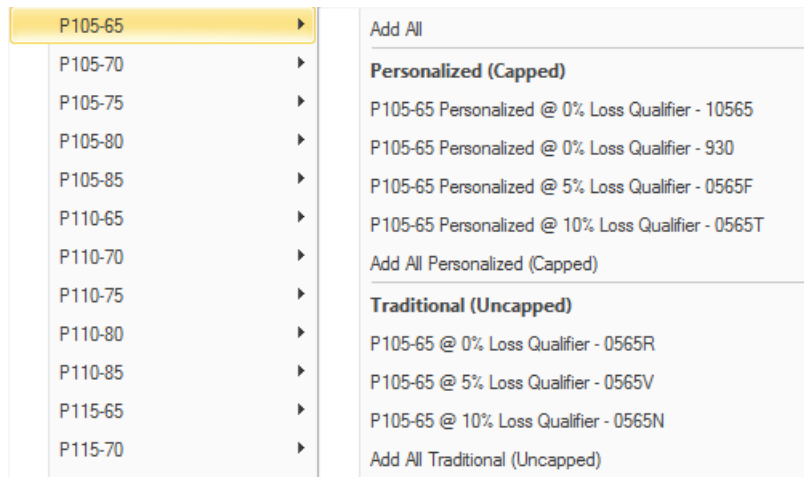
Note:

The Compare Coverage/Acre and Compare Premium/Acre comparison options are only applicable to scenarios that:

- are added via the Quick Add feature
- are not using Production Hail Forms
- are in their original state
 - When a scenario is edited, i.e., an endorsement is added, the Comparison Option is no longer applied.

To add a scenario using a non-Production Hail Form, simply select the form from the list.

To add a scenario using a Production Hail Form, mouse-over a form to see more options.



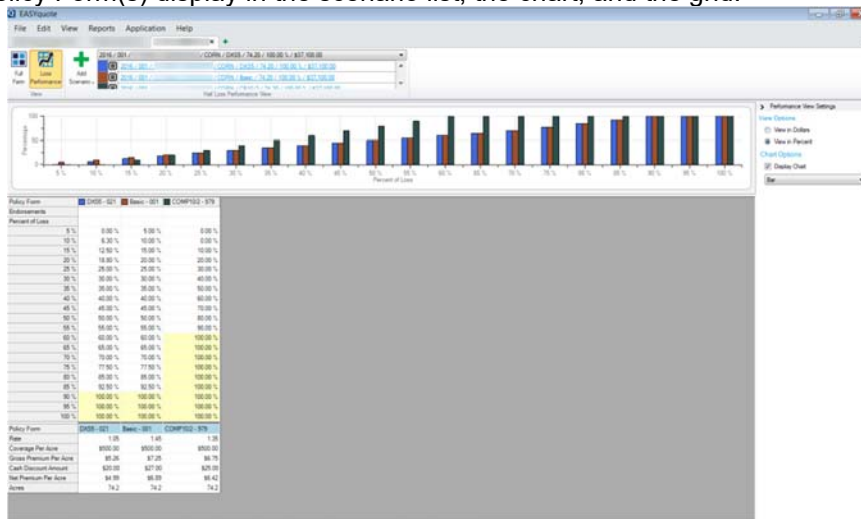
Select “Add All” to add scenarios for all of the plans listed under the “Personalized (Capped)” and “Traditional (Uncapped)” headers.

Select a plan from under the “Personalized (Capped)” or “Traditional (Uncapped)” header to add a single scenario.

Select “Add All Personalized (Capped)” to add scenarios for all of the plans listed under the “Personalized (Capped)” header.

Select “Add All Traditional (Uncapped)” to add scenarios for all of the plans listed under the “Traditional (Uncapped)” header.

The selected Policy Form(s) display in the scenario list, the chart, and the grid:



7. Editing a Scenario

Clicking one of the scenarios in the scenario list opens the Hail Line Attributes dialog.

Edit the attributes as desired.

Click Save when finished. The changes will be reflected on the Loss Performance screen.

8. Changing Performance View Settings

You may display the loss payout amounts in either dollars or percent; you may set your preferred default within the [EASYquote Preferences](#)

[View Options](#)

- View in Dollars
- View in Percent

An optional chart is available to display the loss payout amounts

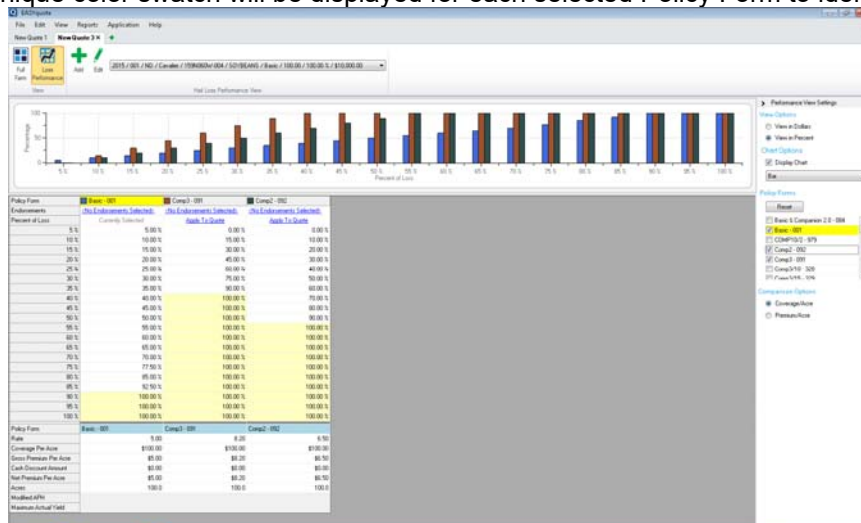
- o Place a check in the “Display Chart” checkbox to show the chart

[Chart Options](#)

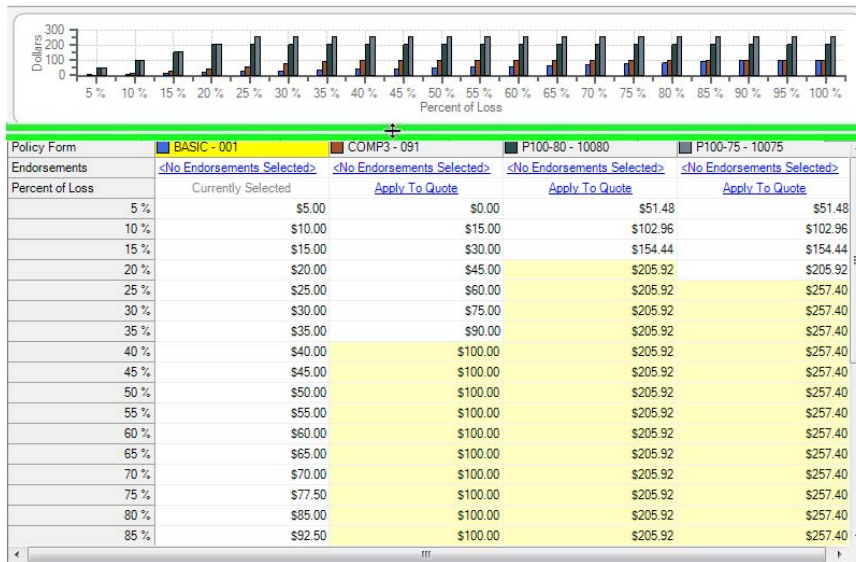
Display Chart

Bar

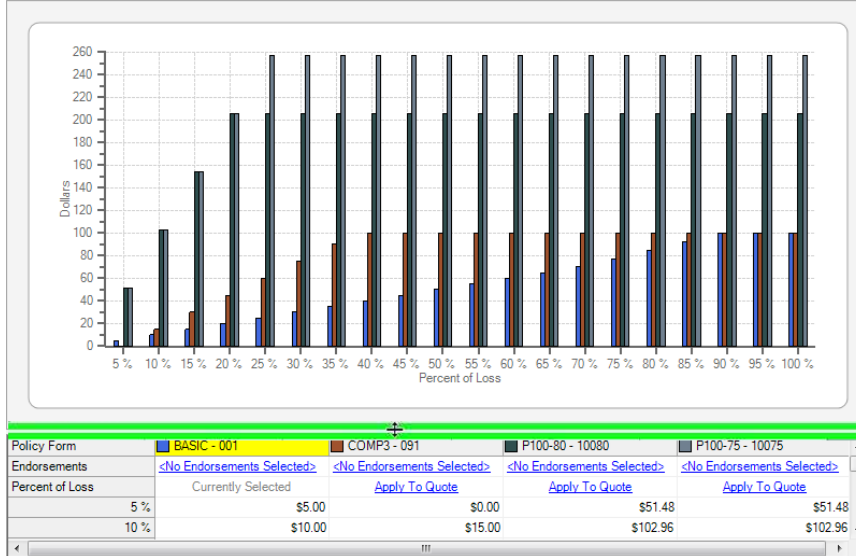
- o The chart can be displayed as either a bar or line chart
- o You may set your preferred default for the chart within the [EASYquote Preferences](#)
- o A unique color swatch will be displayed for each selected Policy Form to identify it in the chart:



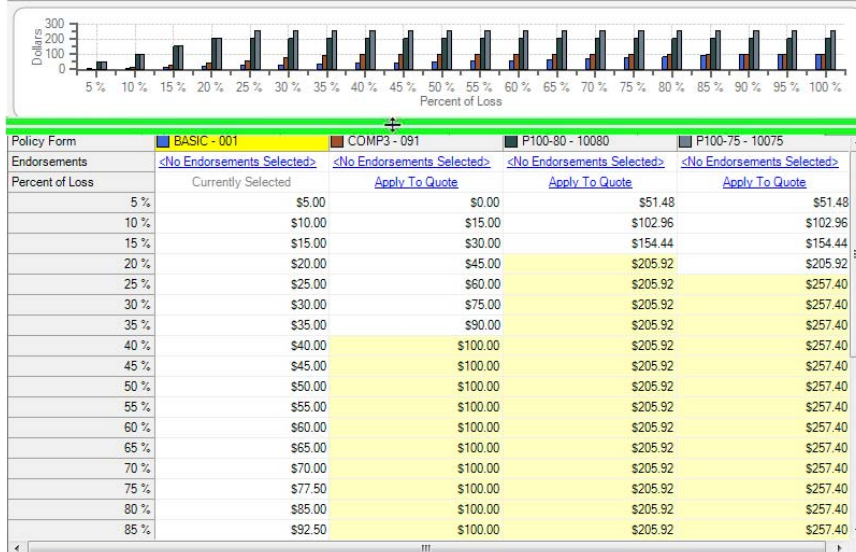
- o You may resize the chart and grid size. Position your mouse above the Loss Performance Grid headers until you see a “split” cursor:





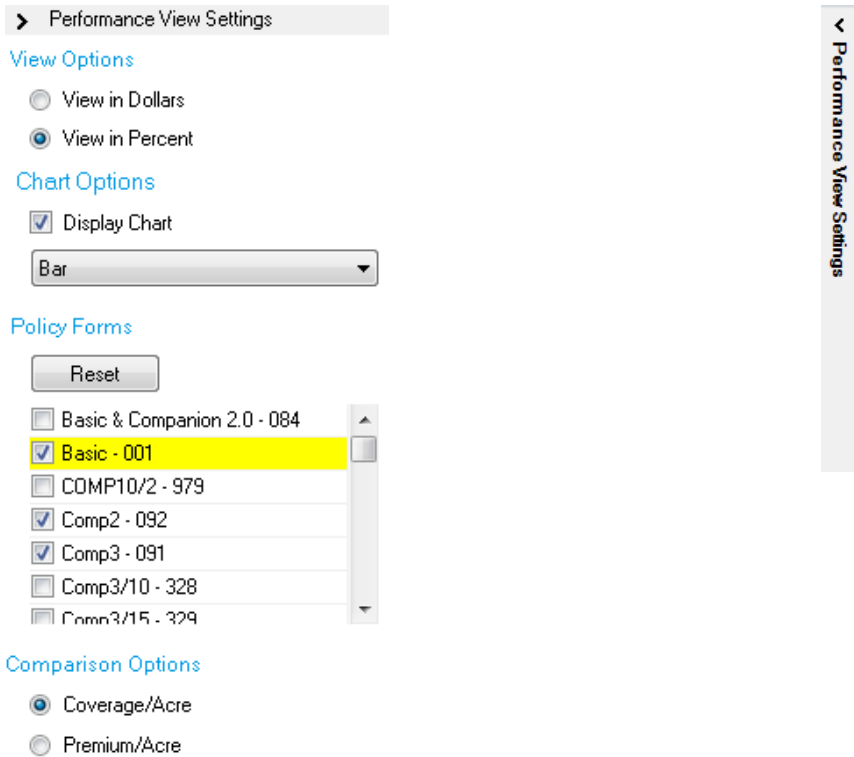
Drag down to increase the size of the chart, which decreases the size of the Loss Performance Grid:



Drag up to increase the size of the Loss Performance Grid, which decreases the size of the chart:

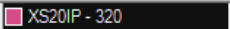
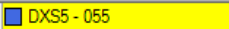
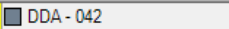
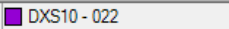


It is also possible to collapse the Performance View Settings. Click the  icon to collapse; click the  icon to show them again.






Note: This setting is not preserved, and only affects the currently displayed quote.

- It is also possible to rearrange the order of the columns (Policy Forms) in the display. Click and hold the mouse button on the column you wish to move; the heading will turn black (or blue, depending on if you move the “Currently Selected” Policy Form):

Policy Form	 XS20IP - 320	 DXS5 - 055	 DDA - 042	 DXS10 - 022
Endorsements	<No Endorsements Selected>	<No Endorsements Selected>	<No Endorsements Selected>	<No Endorsements Selected>
Percent of Loss	Apply To Quote	Currently Selected	Apply To Quote	Apply To Quote

Drag the column to the new location and release the mouse button:

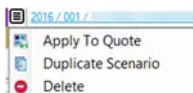
Policy Form	 DXS5 - 055	 XS20IP - 320	 DDA - 042	 DXS10 - 022
Endorsements	<No Endorsements Selected>	<No Endorsements Selected>	<No Endorsements Selected>	<No Endorsements Selected>
Percent of Loss	Currently Selected	Apply To Quote	Apply To Quote	Apply To Quote

Note: the column order is not preserved, and only affects the currently displayed quote

9. Applying a Scenario to the Quote

After reviewing and comparing multiple policy forms, you may quickly select a scenario to apply to the quote versus having to edit each quote line directly.

Open the menu next to the desired scenario and click “Apply to Quote”.



- A prompt will display, asking how you would like to apply the form selection:

Apply To Quote

How would you like to apply the form to the quote?

Apply to all similar lines
Comp2 will be applied to all lines under ND/Cavalier/SOYBEANS/Basic

Apply form and endorsement(s) to the selected line only
Only the selected line will be updated from Basic to Comp2

Add a new line and retain the existing
A new line will be created for ND/Cavalier/SOYBEANS/Comp2, and the selected line will remain. The Loss Performances view will then refresh, showing the newly added line.

OK Cancel

- The first choice is most typical, as it will update all quote lines under the same Crop/Policy at one time
 - If you have multiple quote lines under the same Crop/Policy, but wish to only update the currently selected line, choose the second option
 - To create a completely new quote line with the selected form, choose the third option; no changes will be made to the other quote lines
- b. Click **OK** on the prompt
- c. The scenario is applied to the quote in accordance with your selection.


VIII. Submitting an Application for Coverage

EASYquote provides the ability to generate an application directly from a quote. For best results, generate the application from the [Full Farm view](#); this view shows the information that will be used on the application.

The following steps are **not** intended to replace any requirements set forth by the policy. Refer to policy provisions for application requirements.

A. MPCCI Application Process

With a quote currently being displayed:

1. Ensure all Agent and Producer information is correct and select Application->MPCCI Application
2. EASYquote will generate an application and display it on screen
3. From here, you may save a PDF, print, or e-mail the application 

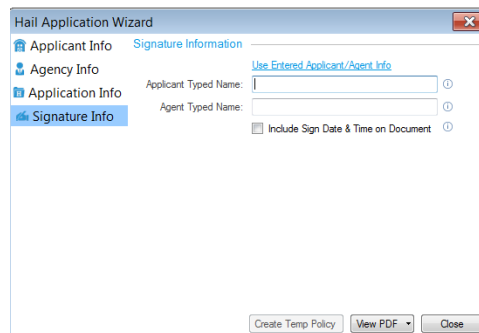
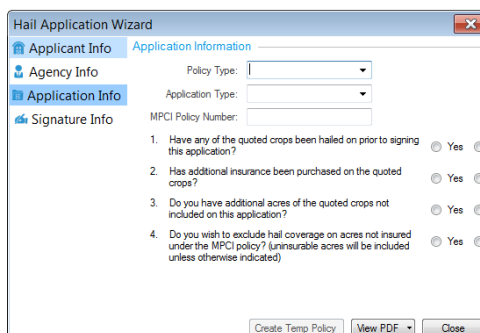
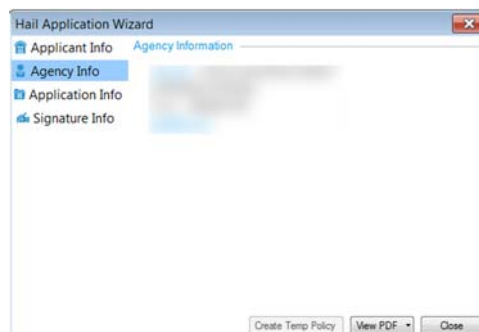
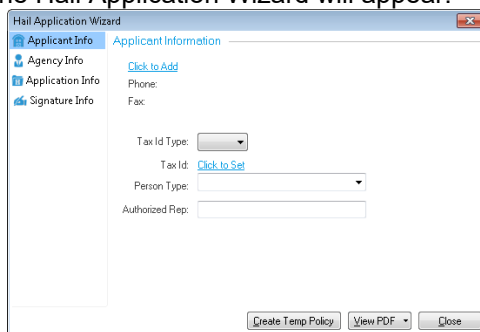
If you are utilizing EASYquote from within EASYwriterPro, you may also submit the application electronically. Note that this does not take place of turning in a signed copy of the MPCCI application, which is still a required step. To submit electronically:

1. Ensure all Agent and Producer information is correct and select Application->Create Temp MPCCI Policy
2. EASYquote will display the EASYwriterPro MPCCI Application window
3. Complete the details in the EASYwriterPro MPCCI Application window
4. Click **Apply**
5. The temporary policy is now created in EASYwriterPro to be reviewed by the underwriter

B. Hail and Named Peril Application Process

With a quote currently being displayed:

1. Select Application->Hail Application...
2. The Hail Application Wizard will appear:



Note: The information in the wizard is optional, but navigating through each section and completing all of the information is recommended.

- a. Complete the Applicant Info tab

Note: For security reasons, Tax IDs will be masked once entered

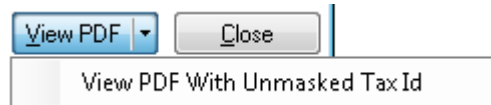
- b. Complete the Agency Info tab
 - c. Complete the Application Info tab
 - In an attempt to prevent duplicate temporary hail policies from being created, the following functionality is part of the Application Info tab:
 - Restricting some of the choices available in the Policy Type and Application Type fields based on the type of quote used to create the application


Note: The Policy Type and Application Type fields allow you to specify the Policy Type (EASYhail, Crop-hail) and Application Type (New, Change, Renewal)
 - Displaying the original MPCl policy number when an application is started from a Standalone Hail quote that was created from an MPCl policy quote (MPCl Policy Quote > Create Standalone Hail > Hail Application)

Note: The original MPCl policy number will print on the application
 - Notifying the user when the Related Policies dropdown on the Full Farm View contains at least one existing Hail policies
 - Displaying a list of the policy holder's existing Hail policies when "Renewal" is selected as the Application Type

Note: The selected Hail policy number will print on the application
 - d. Complete the Signature Info tab

Important Note: The Signature Info specified is NOT an electronic signature. It is for the purpose of displaying the "printed" name on the application. A signature will still be required on the completed form.
3. To generate a PDF version of the application, click **View PDF**
*By default, the Tax ID will be masked; to include the full Tax ID, click the down arrow on the **View PDF** button and select "View PDF with unmasked Tax ID":*



4. EASYquote will generate an application and display it on screen
5. From here, you may save a PDF, print, or e-mail the application 

Information entered into the Hail Application Wizard will be retained for the quote session, and saved if you choose to save the quote.

Authorized users that are utilizing EASYquote from within EASYwriterPro may also submit the application electronically. **Note that this does not take place of turning in a signed copy of the Hail application, which is still a required step.**


Tip: if you save your quote in the distributed version of EASYquote, you may [sync your saved quote to EASYwriter Pro](#) and open it there to complete the following steps.

To submit electronically:

6. From the Hail Application Wizard, click **Create Temp Policy**
7. EASYquote will display the EASYwriterPro Hail Application window
8. Complete the details in the EASYwriterPro Hail Application window
9. Click **Apply**
10. The temporary policy is now created in EASYwriterPro to be reviewed by the underwriter

C. Supplemental Application Process

With a quote currently being displayed:

1. Ensure all Agent and Producer information is correct and select Application->Supplemental Application
 2. EASYquote will generate an application and display it on screen
- From here, you may save a PDF, print, or e-mail the application 

IX. Printing Reports

This section lists out the various reports that are available to generate from within EASYquote. When [using filters](#) in the [Full Farm View](#), only the lines displayed as a result of the filtering will be included in the reports. By default, EASYquote will exclude lines with zero acres in the reports; you may change this behavior in the [EASYquote Preferences](#).

A. Available MPC I Reports

Several APH-related indicators display on MPC I reports that include APH information. “YC” displays when a yield cup is in place. “YF” displays when a yield floor exists. “IY” displays when an Inconsistent Yield adjustment is applied. “DT” displays when a Downward Trend adjustment is applied. “HV” displays when a High Variability Yield adjustment is applied. “NC” displays when APH is incomplete. See [Using 10-Year APH on a Policy Quote](#) for information on reporting with incomplete APH. When a policy quote is done on a deferred policy, “Deferred” displays in the report header.

Note: These indicators also display in the Approved APH field on the Full Farm View.

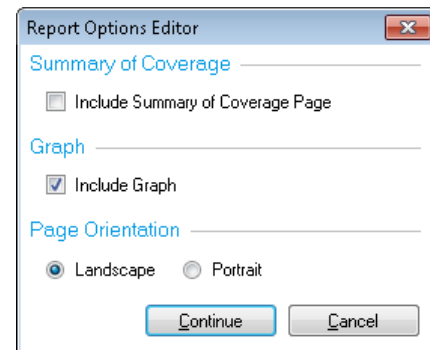
1. Screen (Scenario) Report

The screen report is a WYSIWYG or “what you see is what you get” report from the [Scenario view](#) of EASYquote. This report is only accessible from the [Scenario view](#).

This report is available via Reports->Screen Report, or by using the CTRL+P key command.

a. Report Options

- You may optionally include a Summary of Coverage page
- This report allows you to show or hide the chart/graph that is displayed in the [Scenario view](#)
- You may indicate the page orientation depending on how you want to present the information



b. Report Layout

- The **Report Name** will display the [Graph Type](#) name you are currently displaying in the [Scenario view](#)
- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line (Scenario) Detail** includes the scenarios currently displaying in the [Scenario View](#)
- The Quote [Chart image](#) is included
- The Quote [Graph Values Table](#) is also included

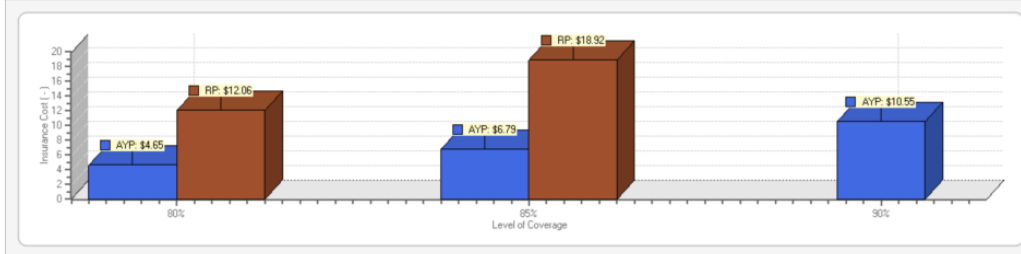
Basic Insurance Cost (-)

Multi Peril Crop Insurance Estimate

Policy Number:



		(fax)	2015									
			State:	2015	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %	
			Iowa		CORN - 003	RP - 85%	\$4.15	100%	OU	0.21	100%	
			County:		SOYBEANS -	AYP - 90%	\$552.27	120%			100%	
			003 - Adams									
Year	Unit	State / County	Crop	Plan	Acres	Risk/Rate Area	Approved / Rate	Options	Base Price	Price %		
2015	0001-0001-000	Iowa / 003 - Adams	SOYBEANS / Non-Irrigated / COMM	AYP	100.0		- / -		\$9.73	\$11.68 / 120%		
2015	0001-0001-000	Iowa / 003 - Adams	SOYBEANS / Non-Irrigated / COMM	RP	100.0		45 / 45	OU	\$9.73	100%		



	80%	85%	90%
Guarantee - BU/Acre	552.27	552.27	552.27
Coverage - \$/Acre	552.27	552.27	552.27
Gross Premium - \$/Acre	10.33	15.08	21.54
Subsidy - \$/Acre	5.68	8.29	10.99
Net Premium - \$/Acre	4.65	6.79	10.55
Indemnity - \$/Acre	0.00	0.00	0.00
Harvest Sales - \$/Acre	437.85	437.85	437.85
Acres	100.00	100.00	100.00
Price Election	120%/\$11.68	120%/\$11.68	120%/\$11.68
Risk/Rate Area			

2015.01.BICR.Q. System version 1.0.10922.1
09/24/15 at 8:07 AM

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RMA ADM Date 8/26/2015
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Basic Insurance Cost (-)

Multi Peril Crop Insurance Estimate

Policy Number:



		(fax)	2015									
			State:	2015	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %	
			Iowa		CORN - 003	RP - 85%	\$4.15	100%	OU	0.21	100%	
			County:		SOYBEANS -	AYP - 90%	\$552.27	120%			100%	
			003 - Adams									

	80%	85%	90%
Guarantee - BU/Acre	36.00	38.30	
Coverage - \$/Acre	350.28	372.66	
Gross Premium - \$/Acre	23.20	30.51	
Subsidy - \$/Acre	11.14	11.59	
Net Premium - \$/Acre	12.06	18.92	
Indemnity - \$/Acre	0.00	0.00	
Harvest Sales - \$/Acre	437.85	437.85	
Acres	100.00	100.00	
Price Election	9.73	9.73	
Risk/Rate Area			

Additional administrative fees do apply for all-risk MPC coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPC (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HP, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPC requires replacement hail coverage on acres of insured crops equal to or greater than the total MPC liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

2015.01.BICR.Q. System version 1.0.10922.1
09/24/15 at 8:07 AM

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RMA ADM Date 8/26/2015
Page 2 of 2

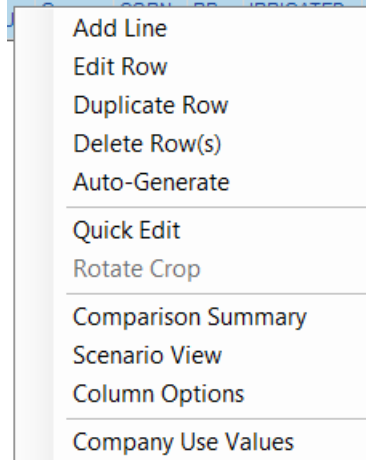
Figure 42: EASYquote Screen (Scenario) Report

2. Comparison County Rate Sheet

This report can be used to view a year-over-year comparison of a scenario.

To view the Comparison County Rate Sheet:

1. Add a line to the Full Farm View of your quote
2. Right-mouse click the new line to open the Context Menu



3. Click the Comparison Summary option
4. The Scenario View will open with a scenario for the current and previous crop years
5. Open the Reports menu and select Comparison County Rate Sheet

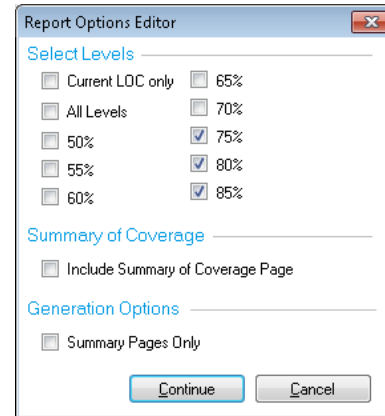
The Comparison County Rate Sheet uses the same Report Options Editor and layout as the [County Rate Sheet](#) found on the Full Farm View.

3. Full Farm Report

This report is only accessible from the [Full Farm View](#) via Reports->Full Farm Report.

a. Report Options

- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to “Current LOC only”
- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages



The screenshot shows a dialog box titled "Report Options Editor" with a close button in the top right corner. It contains three sections:

- Select Levels:** A list of checkboxes for different levels: "Current LOC only", "All Levels", "50%", "55%", "60%", "65%", "70%", "75%", "80%", and "85%". The "75%", "80%", and "85%" options are checked.
- Summary of Coverage:** A checkbox labeled "Include Summary of Coverage Page" which is currently unchecked.
- Generation Options:** A checkbox labeled "Summary Pages Only" which is currently unchecked.

At the bottom of the dialog are two buttons: "Continue" and "Cancel".

b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#)
- A summary of the quote, by crop, is included
- A totals section is also included

Full Farm Product Summary
Multi Peril Crop Insurance Estimate

Policy Number: NE-942-5047064-16



		(555)751-2339 (555)752-3236 (fax) nau1qa@naucountry.com	2016		Projected Price %	Options	Price Volatility	Exp %		
			State: Nebraska	Crop					Plan	Price
			County: 019 - Buffalo, 099 - Kearney	CORN - 019	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%
				SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%
				CORN - 099	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%
				SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%

APH	Share Name	Share	Approved/Rate	Acres	Plan	LOC/Form	Per Acre			Total			
							Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	
0002-0001-000 Corn		50.0%	236 / 215	144.90	RP	65%	\$592.12 / 153.4 BU	296.06	3.78	85,798.77	42,899.00	548.00	
IRRIGATED - GSG					HAIL	PP110-65-0(100% 259.6)		204.97	14.62		29,700.00	2,118.00	
OUTAYA NE-Kearney	0018-008N-013W-4543 - ELEANOR'S				HAIL	PP110-65-0/WIND 5 P			5.27			763.00	
						Total		592.12	501.03	23.66	85,798.77	72,599.00	3,429.00
0002-0002-000 Corn		50.0%	168 / 157	4.90	RP	65%	\$421.51 / 109.2 BU	210.82	7.35	2,065.41	1,033.00	36.00	
NON IRR - GSG					HAIL	PP110-65-0(100% 184.8)		145.91	10.61		715.00	52.00	
OUTAYA NE-Kearney	0018-008N-013W-4543 - ELEANOR'S				HAIL	PP110-65-0/WIND 5 P			3.67			18.00	
						Total		421.51	356.73	21.63	2,065.41	1,748.00	106.00
0002-0004-000 Corn		50.0%	211 / 172	132.0	RP	65%	\$529.59 / 137.2 BU	264.80	4.39	69,906.14	34,953.00	579.00	
IRRIGATED - GSG					HAIL	PP110-65-0(100% 232.1)		183.25	14.58		24,189.00	1,924.00	
OUTAYA NE-Kearney	0025-008N-014W-4273 - WADE'S				HAIL	PP110-65-0/WIND 5 P			5.15			680.00	
						Total		529.59	448.05	24.11	69,906.14	59,142.00	3,183.00
0002-0005-000 Corn		50.0%	210 / 200	10.20	RP	65%	\$526.89 / 136.5 BU	263.43	2.94	5,374.28	2,687.00	30.00	
IRRIGATED - GSG					HAIL	PP110-65-0(100% 231.0)		182.39	14.51		1,860.00	148.00	
OUTAYA NE-Kearney	0023-008N-014W-4749 - PAUL'S				HAIL	PP110-65-0/WIND 5 P			5.10			52.00	
						Total		526.89	445.82	22.55	5,374.28	4,547.00	230.00
0002-0006-000 Corn		50.0%	125 / 109	79.20	RP	65%	\$313.82 / 81.3 BU	156.91	6.19	24,854.39	12,427.00	490.00	
NON IRR - GSG					HAIL	PP110-65-0(100% 137.5)		108.56	8.62		8,598.00	683.00	
OUTAYA NE-Kearney	0023-008N-014W-4274 - PAUL'S DRYLAND				HAIL	PP110-65-0/WIND 5 P			3.06			242.00	
						Total		313.82	265.47	17.87	24,854.39	21,025.00	1,415.00
0002-0007-000 Corn		50.0%	240 / 239	151.30	RP	65%	\$602.16 / 156.0 BU	301.08	2.71	91,106.81	45,553.00	410.00	
IRRIGATED - GSG					HAIL	PP110-65-0(100% 264.0)		208.44	14.86		31,537.00	2,248.00	
OUTAYA NE-Kearney	0015-008N-013W-2487 - BUTCH'S				HAIL	PP110-65-0/WIND 5 P			5.36			811.00	
						Total		602.16	509.52	22.93	91,106.81	77,090.00	3,469.00
0002-0008-000 Corn		50.0%	211 / 211	131.80	RP	65%	\$529.59 / 137.2 BU	264.80	2.50	69,800.23	34,900.00	329.00	
IRRIGATED - GSG					HAIL	PP110-65-0(100% 232.1)		183.25	14.58		24,152.00	1,922.00	
OUTAYA NE-Kearney	0035-008N-014W-4359 - L.HOLL				HAIL	PP110-65-0/WIND 5 P			5.15			679.00	
						Total		529.59	448.05	22.23	69,800.23	59,052.00	2,930.00
0003-0001-000 Corn		33.3%	209 / 181	127.10	RP	65%	\$524.57 / 135.9 BU	174.68	2.49	66,673.36	22,202.00	316.00	
IRRIGATED - GSG					HAIL	PP110-65-0(100% 229.9)		120.89	9.61		15,365.00	1,222.00	
OUTAYA NE-Kearney	0024-008N-014W-4538 - ROSE'S				HAIL	PP110-65-0/WIND 5 P			3.41			433.00	
						Total		524.57	295.57	15.51	66,673.36	37,567.00	1,971.00



Full Farm Report

Multi Peril Crop Insurance Estimate

Policy Number: NE-942-5047064-16

		(555)751-2339 (555)752-3236 (fax) nautqa@naucountry.com	2016	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
State:	Nebraska			CORN - 019	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%
County:	019 - Buffalo, 099 - Kearney			SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%
				CORN - 099	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%
				SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%

Share Name	Share	Approved/Rate	Acres	Plan	LOC/Form	Per Acre			Total		
						Guarantee	Coverage	Premium	Guarantee	Coverage	Premium
0002-0001-000 Corn IRRIGATED - GSG	50.0%	236 / 215	144.90	RP	60%	\$546.58 / 141.6 BU	\$273.29	\$2.37	79,198.86	\$39,599	\$343
OUTAYA NE-Kearney 0018-008N-013W-4543 - ELEANOR'S					65%	\$592.12 / 153.4 BU	\$296.06	\$3.78	85,798.77	\$42,899	\$548
					70%	\$637.67 / 165.2 BU	\$318.83	\$5.28	92,398.67	\$46,199	\$765
0002-0002-000 Corn NON IRR - GSG	50.0%	168 / 157	4.90	RP	60%	\$389.09 / 100.8 BU	\$194.49	\$4.90	1,906.53	\$953	\$24
OUTAYA NE-Kearney 0018-008N-013W-4543 - ELEANOR'S					65%	\$421.51 / 109.2 BU	\$210.82	\$7.35	2,065.41	\$1,033	\$36
					70%	\$453.94 / 117.6 BU	\$226.94	\$9.80	2,224.29	\$1,112	\$48
0002-0004-000 Corn IRRIGATED - GSG	50.0%	211 / 172	132	RP	60%	\$488.68 / 126.6 BU	\$244.34	\$2.72	64,505.23	\$32,253	\$359
OUTAYA NE-Kearney 0025-008N-014W-4273 - WADE'S					65%	\$529.59 / 137.2 BU	\$264.80	\$4.39	69,906.14	\$34,953	\$579
					70%	\$570.12 / 147.7 BU	\$285.06	\$5.72	75,256.10	\$37,628	\$755
0002-0005-000 Corn IRRIGATED - GSG	50.0%	210 / 200	10.20	RP	60%	\$486.36 / 126.0 BU	\$243.14	\$1.86	4,960.87	\$2,480	\$19
OUTAYA NE-Kearney 0023-008N-014W-4749 - PAUL'S					65%	\$526.89 / 136.5 BU	\$263.43	\$2.94	5,374.28	\$2,687	\$30
					70%	\$567.42 / 147.0 BU	\$283.73	\$4.22	5,787.68	\$2,894	\$43
0002-0006-000 Corn NON IRR - GSG	50.0%	125 / 109	79.20	RP	60%	\$289.50 / 75.0 BU	\$144.75	\$4.28	22,928.40	\$11,464	\$339
OUTAYA NE-Kearney 0023-008N-014W-4274 - PAUL'S DRYLAND					65%	\$313.82 / 81.3 BU	\$156.91	\$6.19	24,854.39	\$12,427	\$490
					70%	\$337.75 / 87.5 BU	\$168.88	\$8.07	26,749.80	\$13,375	\$639
0002-0007-000 Corn IRRIGATED - GSG	50.0%	240 / 239	151.30	RP	60%	\$555.84 / 144.0 BU	\$277.92	\$1.70	84,098.59	\$42,049	\$257
OUTAYA NE-Kearney 0015-008N-013W-2487 - BUTCH'S					65%	\$602.10 / 150.0 BU	\$301.08	\$2.71	91,100.81	\$45,553	\$410
					70%	\$648.48 / 168.0 BU	\$324.24	\$3.81	98,115.02	\$49,058	\$576
0002-0008-000 Corn IRRIGATED - GSG	50.0%	211 / 211	131.80	RP	60%	\$488.68 / 126.6 BU	\$244.34	\$1.58	64,407.50	\$32,204	\$208
OUTAYA NE-Kearney 0035-008N-014W-4359 - L.HOLL					65%	\$529.59 / 137.2 BU	\$264.80	\$2.50	69,800.23	\$34,900	\$329
					70%	\$570.12 / 147.7 BU	\$285.06	\$3.50	75,142.08	\$37,571	\$461
0003-0001-000 Corn IRRIGATED - GSG	33.3%	209 / 181	127.10	RP	60%	\$484.04 / 125.4 BU	\$161.19	\$1.58	61,521.99	\$20,487	\$201
OUTAYA NE-Kearney 0024-008N-014W-4538 - ROSE'S					65%	\$524.57 / 135.9 BU	\$174.68	\$2.49	66,673.36	\$22,202	\$316
					70%	\$564.72 / 146.3 BU	\$188.05	\$3.43	71,775.66	\$23,901	\$436
0003-0002-000 Corn NON IRR - GSG	33.3%	112 / 96	12.70	RP	60%	\$259.39 / 67.2 BU	\$86.38	\$3.46	3,294.28	\$1,097	\$44
OUTAYA NE-Kearney 0024-008N-014W-4538 - ROSE'S					65%	\$281.01 / 72.8 BU	\$93.54	\$5.35	3,568.80	\$1,188	\$68
					70%	\$302.62 / 78.4 BU	\$100.79	\$6.77	3,843.32	\$1,280	\$86
0003-0005-000 Corn IRRIGATED - GSG	33.3%	223 / 222	130.60	RP	60%	\$516.47 / 133.8 BU	\$171.98	\$1.08	67,450.72	\$22,461	\$141
OUTAYA NE-Kearney 0026-008N-014W-4540 - TURKEY RANCH					65%	\$559.70 / 145.0 BU	\$186.38	\$1.72	73,096.82	\$24,341	\$225
					70%	\$602.55 / 156.1 BU	\$200.65	\$2.41	78,692.51	\$26,205	\$315

Full Farm Report

Multi Peril Crop Insurance Estimate

Policy Number: NE-942-5047064-15



HOLL FAMILY FARMS INC 1715 S. 167TH CIRCLE OMAHA, NE 68130		NAU COUNTRY TRAINING AGENCY WILLIAM A OBERMEIER 7333 SUNWOOD DRIVE RAMSEY, MN 55303	(402)256-8947 (555)427-6473 (fax) BILLO@HOOT.COM WWW.NAUCOUNTRY.COM	2015	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
State:	Nebraska				CORN - 099	RP - 65%	\$4.15	100%	OUTAYA	0.21	100%
County:	099 - Kearney				CORN - 099	RP - 70%	\$4.15	100%	OUTAYA	0.21	100%
					SOYBEANS -	RP - 65%	\$9.73	100%	OUTAYA	0.16	100%

Crop Totals and Averages										
County / Crop / Practice / Type Plan / LOC	Coverage Per Acre	Premium Per Acre	Total Acres	Total \$ Coverage	Gross Premium	Subsidy Amount	Farmer Paid Premium	Marketable Production	Minimum Revenue	
Kearney/Corn/IRRIGATED/GSG	RP - 65%	\$ 237.29	3.26	252.7	\$ 59,963.00	\$ 2,012.00	\$ 1,188.00	\$ 824.00	14,445.00	59,947.00
	RP - 70%	\$ 255.47	4.48	252.7	\$ 64,557.00	\$ 2,757.00	\$ 1,626.00	\$ 1,131.00	15,556.00	64,558.00
	RP - 75%	\$ 273.78	6.60	252.7	\$ 69,185.00	\$ 3,706.00	\$ 2,039.00	\$ 1,667.00	16,667.00	69,168.00
	RP - 80%	\$ 291.97	10.06	252.7	\$ 73,780.00	\$ 4,887.00	\$ 2,345.00	\$ 2,542.00	17,779.00	73,783.00
	RP - 85%	\$ 310.28	15.15	252.7	\$ 78,407.00	\$ 6,174.00	\$ 2,346.00	\$ 3,828.00	18,889.00	78,390.00
Kearney/Corn/NON IRR/GSG	RP - 65%	\$ 145.77	5.44	107.5	\$ 15,670.00	\$ 1,427.00	\$ 842.00	\$ 585.00	3,773.00	15,858.00
	RP - 70%	\$ 156.88	7.22	107.5	\$ 16,865.00	\$ 1,894.00	\$ 1,118.00	\$ 776.00	4,064.00	16,866.00
	RP - 75%	\$ 168.18	10.29	107.5	\$ 18,079.00	\$ 2,457.00	\$ 1,351.00	\$ 1,106.00	4,354.00	18,070.00
	RP - 80%	\$ 179.28	14.99	107.5	\$ 19,273.00	\$ 3,098.00	\$ 1,487.00	\$ 1,611.00	4,644.00	19,273.00
	RP - 85%	\$ 190.59	21.80	107.5	\$ 20,488.00	\$ 3,781.00	\$ 1,437.00	\$ 2,344.00	4,934.00	20,476.00
Kearney/Soybeans/IRRIGATED/INTS	RP - 65%	\$ 210.78	2.37	248.3	\$ 52,337.00	\$ 1,437.00	\$ 848.00	\$ 589.00	5,378.00	52,328.00
	RP - 70%	\$ 227.00	3.44	248.3	\$ 56,363.00	\$ 2,085.00	\$ 1,231.00	\$ 854.00	5,793.00	56,367.00
	RP - 75%	\$ 243.21	5.46	248.3	\$ 60,389.00	\$ 3,012.00	\$ 1,657.00	\$ 1,355.00	6,207.00	60,394.00
	RP - 80%	\$ 259.42	8.63	248.3	\$ 64,415.00	\$ 4,118.00	\$ 1,976.00	\$ 2,142.00	6,620.00	64,413.00
	RP - 85%	\$ 275.64	13.35	248.3	\$ 68,441.00	\$ 5,346.00	\$ 2,032.00	\$ 3,314.00	7,035.00	68,451.00
Kearney/Soybeans/NON IRR/INTS	RP - 65%	\$ 114.27	4.10	233.1	\$ 26,637.00	\$ 2,330.00	\$ 1,374.00	\$ 956.00	2,737.00	26,631.00
	RP - 70%	\$ 123.02	5.77	233.1	\$ 28,677.00	\$ 3,280.00	\$ 1,935.00	\$ 1,345.00	2,948.00	28,684.00
	RP - 75%	\$ 131.84	8.32	233.1	\$ 30,732.00	\$ 4,310.00	\$ 2,371.00	\$ 1,939.00	3,157.00	30,718.00
	RP - 80%	\$ 140.60	12.15	233.1	\$ 32,774.00	\$ 5,443.00	\$ 2,612.00	\$ 2,831.00	3,368.00	32,770.00
	RP - 85%	\$ 149.42	17.28	233.1	\$ 34,830.00	\$ 6,496.00	\$ 2,469.00	\$ 4,027.00	3,579.00	34,824.00
				841.6	\$154,607.00	\$7,206.00	\$4,252.00	\$2,954.00		

Figure 43: EASYquote Full Farm Report

Note: The totals section displays on the Full Farm Report when the levels on the quote are selected from the Report Options Editor and “Highlight Quoted Level on Reports” is turned on in [EASYquote Preferences](#).

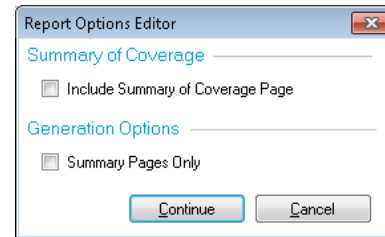
4. Full Farm Product Summary

This report is useful for showing a summarized version of the quote, including additional products such as [Hail](#) or [Supplemental](#) coverage

This report is only accessible from the [Full Farm view](#) via Reports->Full Farm Product Summary.

a. Report Options

- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages



b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#). This report also includes detail for [Hail](#) or [Supplemental](#) coverage.
- A summary of the quote, by crop, is included
- A totals section is also included



Full Farm Product Summary
Multi Peril Crop Insurance Estimate

Policy Number: NE-942-5047064-16

		(555)751-2339 (555)752-3236 (fax) nau@naucountry.com		2016 State: Nebraska County: 019 - Buffalo, 099 - Kearney		<table border="1"> <tr> <th>Crop</th> <th>Plan</th> <th>Price</th> <th>Projected Price %</th> <th>Options</th> <th>Price Volatility</th> <th>Exp %</th> </tr> <tr> <td>CORN - 019</td> <td>RP - 65%</td> <td>\$3.86</td> <td>100%</td> <td>OUTAYA</td> <td>0.17</td> <td>100%</td> </tr> <tr> <td>SOYBEANS -</td> <td>RP - 65%</td> <td>\$8.85</td> <td>100%</td> <td>OUTAYA</td> <td>0.12</td> <td>100%</td> </tr> <tr> <td>CORN - 099</td> <td>RP - 65%</td> <td>\$3.86</td> <td>100%</td> <td>OUTAYA</td> <td>0.17</td> <td>100%</td> </tr> <tr> <td>SOYBEANS -</td> <td>RP - 65%</td> <td>\$8.85</td> <td>100%</td> <td>OUTAYA</td> <td>0.12</td> <td>100%</td> </tr> </table>		Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %	CORN - 019	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%	SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%	CORN - 099	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%	SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%
Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %																																				
CORN - 019	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%																																				
SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%																																				
CORN - 099	RP - 65%	\$3.86	100%	OUTAYA	0.17	100%																																				
SOYBEANS -	RP - 65%	\$8.85	100%	OUTAYA	0.12	100%																																				
APH							Per Acre			Total																																
Share Name	Share	Approved/Rate	Acres	Plan	LOC/Form		Guarantee	Coverage	Premium	Guarantee	Coverage	Premium																														
0002-0001-000 Corn IRRIGATED - GSG OUTAYA NE-Kearney 0018-008N-013W-4543 - ELEANOR'S	50.0%	236 / 215	144.90	RP HAIL	65% PP110-65-0(100% 259.6)		\$592.12 / 153.4 BU	296.06	3.78	85,798.77	42,899.00	548.00																														
Total							592.12	501.03	23.66	85,798.77	72,599.00	3,429.00																														
0002-0002-000 Corn NON IRR - GSG OUTAYA NE-Kearney 0018-008N-013W-4543 - ELEANOR'S	50.0%	168 / 157	4.90	RP HAIL	65% PP110-65-0(100% 184.8)		\$421.51 / 109.2 BU	210.82	7.35	2,065.41	1,033.00	36.00																														
Total							421.51	356.73	21.63	2,065.41	1,748.00	106.00																														
0002-0004-000 Corn IRRIGATED - GSG OUTAYA NE-Kearney 0025-008N-014W-4273 - WADE'S	50.0%	211 / 172	132.0	RP HAIL	65% PP110-65-0(100% 232.1)		\$529.59 / 137.2 BU	264.80	4.39	69,906.14	34,953.00	579.00																														
Total							529.59	448.05	24.11	69,906.14	59,142.00	3,183.00																														
0002-0005-000 Corn IRRIGATED - GSG OUTAYA NE-Kearney 0023-008N-014W-4749 - PAUL'S	50.0%	210 / 200	10.20	RP HAIL	65% PP110-65-0(100% 231.0)		\$526.89 / 136.5 BU	263.43	2.94	5,374.28	2,687.00	30.00																														
Total							526.89	445.82	22.55	5,374.28	4,547.00	230.00																														
0002-0006-000 Corn NON IRR - GSG OUTAYA NE-Kearney 0023-008N-014W-4274 - PAUL'S DRYLAND	50.0%	125 / 109	79.20	RP HAIL	65% PP110-65-0(100% 137.6)		\$313.82 / 81.3 BU	156.91	6.19	24,854.39	12,427.00	490.00																														
Total							313.82	265.47	17.87	24,854.39	21,025.00	1,415.00																														
0002-0007-000 Corn IRRIGATED - GSG OUTAYA NE-Kearney 0015-008N-013W-2487 - BUTCH'S	50.0%	240 / 239	151.30	RP HAIL	65% PP110-65-0(100% 264.0)		\$602.16 / 156.0 BU	301.08	2.71	91,106.81	45,553.00	410.00																														
Total							602.16	509.52	22.93	91,106.81	77,090.00	3,469.00																														
0002-0008-000 Corn IRRIGATED - GSG OUTAYA NE-Kearney 0035-008N-014W-4359 - L.HOLL	50.0%	211 / 211	131.80	RP HAIL	65% PP110-65-0(100% 232.1)		\$529.59 / 137.2 BU	264.80	2.50	69,800.23	34,900.00	329.00																														
Total							529.59	448.05	22.23	69,800.23	59,052.00	2,930.00																														
0003-0001-000 Corn IRRIGATED - GSG OUTAYA NE-Kearney 0024-008N-014W-4538 - ROSE'S	33.3%	209 / 181	127.10	RP HAIL	65% PP110-65-0(100% 229.9)		\$524.57 / 135.9 BU	174.68	2.49	66,673.36	22,202.00	316.00																														
Total							524.57	295.57	15.51	66,673.36	37,567.00	1,971.00																														

Full Farm Product Summary
Multi Peril Crop Insurance Estimate

Policy Number: NE-942-5047064-15



HOLL FAMILY FARMS INC 1715 S. 167TH CIRCLE OMAHA, NE 68130		NAU COUNTRY TRAINING AGENCY (402)256-8947 WILLIAM A OBERMEIER (555)427-6473 (fax) 7333 SUNWOOD DRIVE BILLO@HOOT.COM RAMSEY, MN 55303 WWW.NAUCOUNTRY.COM		2015 State: Nebraska County: 099 - Kearney		<table border="1"> <tr> <th>Crop</th> <th>Plan</th> <th>Price</th> <th>Projected Price %</th> <th>Options</th> <th>Price Volatility</th> <th>Exp %</th> </tr> <tr> <td>CORN - 099</td> <td>RP - 65%</td> <td>\$4.15</td> <td>100%</td> <td>OUTAYA</td> <td>0.21</td> <td>100%</td> </tr> <tr> <td>SOYBEANS -</td> <td>RP - 65%</td> <td>\$9.73</td> <td>100%</td> <td>OUTAYA</td> <td>0.16</td> <td>100%</td> </tr> </table>		Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %	CORN - 099	RP - 65%	\$4.15	100%	OUTAYA	0.21	100%	SOYBEANS -	RP - 65%	\$9.73	100%	OUTAYA	0.16	100%
Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %																						
CORN - 099	RP - 65%	\$4.15	100%	OUTAYA	0.21	100%																						
SOYBEANS -	RP - 65%	\$9.73	100%	OUTAYA	0.16	100%																						

Crop Totals and Averages											
County / Crop / Practice / Type Plan / LOC	Coverage Per Acre	Premium Per Acre	Total Acres	Total \$ Coverage	Gross Premium	Subsidy Amount	Farmer Paid Premium	Marketable Production	Minimum Revenue		
Kearney/Corn/IRRIGATED/GSG	\$ 237.29	3.26	252.7	\$ 59,963.00	\$ 2,012.00	\$ 1,188.00	\$ 824.00	14,445.00	59,947.00		
HAIL	\$ 180.63	12.23		\$ 45,644.00	\$ 3,187.00	\$ 0.00	\$ 3,091.00	0.00	0.00		
Total	\$ 417.91	15.49	252.7	\$ 105,607.00	\$ 5,199.00	\$ 1,188.00	\$ 3,915.00	14,445.00	59,947.00		
Kearney/Corn/NON IRR/GSG	\$ 151.08	5.58	82.5	\$ 12,464.00	\$ 1,122.00	\$ 662.00	\$ 460.00	3,001.00	12,454.00		
Total	\$ 151.08	5.58	82.5	\$ 12,464.00	\$ 1,122.00	\$ 662.00	\$ 460.00	3,001.00	12,454.00		
Kearney/Soybeans/IRRIGATED/NTS	\$ 210.78	2.37	248.3	\$ 52,337.00	\$ 1,437.00	\$ 848.00	\$ 589.00	5,378.00	52,328.00		
Total	\$ 210.78	2.37	248.3	\$ 52,337.00	\$ 1,437.00	\$ 848.00	\$ 589.00	5,378.00	52,328.00		
Kearney/Soybeans/NON IRR/NTS	\$ 114.27	4.10	233.1	\$ 26,637.00	\$ 2,330.00	\$ 1,374.00	\$ 956.00	2,737.00	26,631.00		
Total	\$ 114.27	4.10	233.1	\$ 26,637.00	\$ 2,330.00	\$ 1,374.00	\$ 956.00	2,737.00	26,631.00		
GRAND TOTAL	\$816.6	\$197,045.00	\$10,088.00	\$4,072.00	\$5,920.00						

Quote Totals						
Gross Premium -	Subsidy =	Farmer Paid Premium +	Fees +	Hail Premium +	Named Peril Premium =	Total Premium and Fees
\$6,901.00	\$4,072.00	\$2,829.00	\$60.00	\$3,091.00	\$0.00	\$5,980.00

Figure 44: EASYquote Full Farm Product Summary

5. APH Multi-Level Comparison Report

This report is useful for comparing TA, YE, PTY and standard APH across multiple levels. This report differs from the [TA-APH Comparison Report](#) in that it does not include detailed APH information or a trend graph. This report is favored over the [TA-APH Multi-Level Comparison Report](#) and [PTY Multi-Level Comparison Report](#) as it has the ability to compare all of the TA, YE, PTY and standard APH options in the same report.

This report is only accessible from the [Full Farm view](#) via Reports->APH Multi-Level Comparison Report.

a. Report Options

- Specify the APH options you wish to include in the report. By default, Standard APH and any options selected on the quote will be checked automatically.
- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to “Current LOC only”
- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages

b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#)
- A summary of the quote, by crop, is included

APH Multi-Level Comparison Report
Multi Peril Crop Insurance Estimate

Policy Number: _____

	(fax)	2015							
		State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
		Iowa	CORN - 003	RP - 85%	\$4.15	100%	OU	0.21	100%
		County:	SOYBEANS -	AYP - 90%	\$552.27	120%			
		003 - Adams							

Share Name	Share	Acres	Plan/Option(s)	Level	ADJ/Rate/Trend	Per Acre			Total		
						Guarantee	Coverage	Premium	Guarantee	Coverage	Premium
0001-0001-000 Corn	100.0%	100	RP	80%	151 / 151	120.8	501.32	18.15	50,132.00	50,132.00	1,815.00
Non-Irrigated - GSG			RP TA	80%	DNQ	-	-	-	-	-	-
OU IA-Adams -			RP YE	80%	DNQ	-	-	-	-	-	-
			RP TA + YE	80%	DNQ	-	-	-	-	-	-
			RP	85%	151 / 151	128.4	532.86	27.69	53,286.00	53,286.00	2,769.00
			RP TA	85%	DNQ	-	-	-	-	-	-
			RP YE	85%	DNQ	-	-	-	-	-	-
			RP TA + YE	85%	DNQ	-	-	-	-	-	-

Crop Totals and Averages										
County / Crop / Practice / Type Plan / LOC	Coverage Per Acre	Premium Per Acre	Total Acres	Total \$ Coverage	Gross Premium	Subsidy Amount	Farmer Paid Premium	Marketable Production	Minimum Revenue	
Adams/Com/NON	RP - 80%	\$ 501.32	18.15	100.0 \$ 50,132.00	\$ 3,490.00	\$ 1,675.00	\$ 1,815.00	12,080.00	50,132.00	
IRRI/GSG	RP - 80%(TA)	\$ 501.32	18.15	100.0 \$ 50,132.00	\$ 3,490.00	\$ 1,675.00	\$ 1,815.00	12,080.00	50,132.00	
	RP - 80%(YE)	\$ 501.32	18.15	100.0 \$ 50,132.00	\$ 3,490.00	\$ 1,675.00	\$ 1,815.00	12,080.00	50,132.00	
	RP - 80%(TAYE)	\$ 501.32	18.15	100.0 \$ 50,132.00	\$ 3,490.00	\$ 1,675.00	\$ 1,815.00	12,080.00	50,132.00	
	RP - 85%	\$ 532.86	27.69	100.0 \$ 53,286.00	\$ 4,466.00	\$ 1,697.00	\$ 2,769.00	12,835.00	53,265.00	
	RP - 85%(TA)	\$ 532.86	27.69	100.0 \$ 53,286.00	\$ 4,466.00	\$ 1,697.00	\$ 2,769.00	12,835.00	53,265.00	
	RP - 85%(YE)	\$ 532.86	27.69	100.0 \$ 53,286.00	\$ 4,466.00	\$ 1,697.00	\$ 2,769.00	12,835.00	53,265.00	
	RP - 85%(TAYE)	\$ 532.86	27.69	100.0 \$ 53,286.00	\$ 4,466.00	\$ 1,697.00	\$ 2,769.00	12,835.00	53,265.00	

Additional administrative fees do apply for all-risk MPC coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPC (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPC requires replacement hail coverage on acres of insured crops equal to or greater than the total MPC liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

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RMA ADM Date 8/26/2015
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Figure 45: EASYquote APH Multi-Level Comparison Report

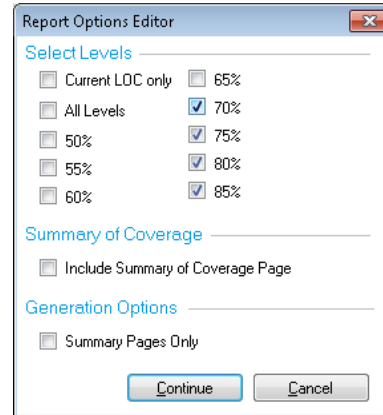
6. TA-APH Comparison Report

This report is useful for comparing TA to non-TA across multiple levels. To effectively display the graph and APH values for this report, the 10 Year APH Entry should be utilized for each quote line. The report will only generate for lines that are eligible for "TA" in the State/County for the given crop

This report is only accessible from the [Full Farm view](#) via Reports->TA APH Comparison Report.

a. Report Options

- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to "Current LOC only"
- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages



b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#). It also contains APH detail and a trend graph
- A summary of the quote, by crop, is included
- A totals section is also included

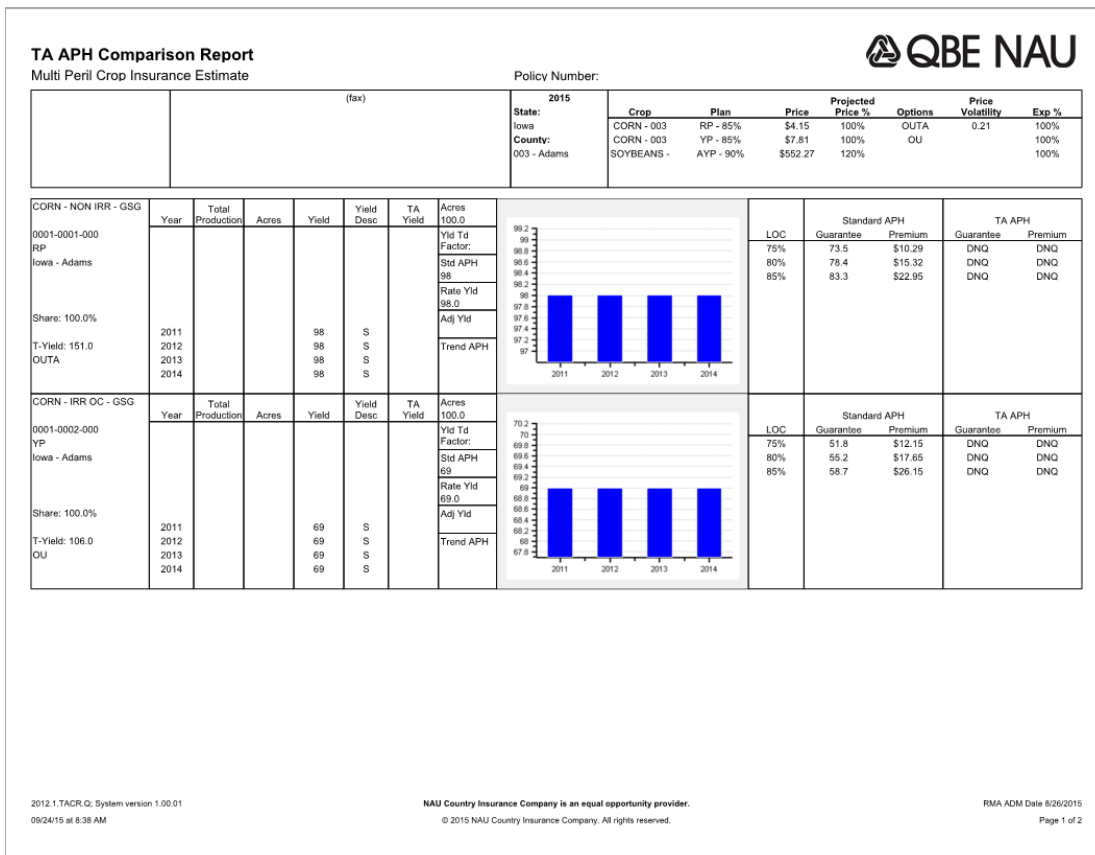


Figure 46: EASYquote TA APH Comparison Report

7. TA-APH Multi-Level Comparison Report

Note: this report is being phased out in favor of the [APH Multi-Level Comparison Report](#).

This report is useful for comparing TA to non-TA across multiple levels. This report differs from the [TA-APH Comparison Report](#) in that it does not include detailed APH information or a trend graph.

This report is only accessible from the [Full Farm view](#) via Reports->TA APH Multi-Level Comparison Report.

a. Report Options

- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to “Current LOC only”
- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages

b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#)
- A summary of the quote, by crop, is included
- A totals section is also included

TA APH Multi-Level Comparison Report
Multi Peril Crop Insurance Estimate



Policy Number:

(fax)	2015	State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
	Iowa	CORN - 003	RP - 85%	\$4.15	100%	OU	0.21	100%	
	County:	SOYBEANS -	AYP - 90%	\$552.27	120%				
	003 - Adams								

0001-0001-000	CORN - NON IRR - GSG	Share	Risk/Rate	Acres	LOC	Standard APH			TA APH				
						Approved / Rate	Guarantee	Coverage	Premium	ADJ / Rate / Trend	Guarantee	Coverage	Premium
		100.0%		100.0	80%	151 / 151	120.8	\$501.32	\$18.15	151 / 151 / -	DNG	DNG	DNG
OU	IA - 003 - Adams				85%		128.4	\$532.86	\$27.69		DNG	DNG	DNG

Crop Totals and Averages										
County / Crop / Practice / Type / Plan / LOC	Coverage Per Acre	Premium Per Acre	Total Acres	Total \$ Coverage	Gross Premium	Subsidy Amount	Farmer Paid Premium	Marketable Production	Minimum Revenue	
Adams/Corn/NON IRR/GSG	RP - 80%	\$ 501.32	18.15	100.0	\$ 50,132.00	\$ 3,490.00	\$ 1,675.00	\$ 1,815.00	12,080.00	50,132.00
	RP - 80%	\$ 501.32	18.15	200.0	\$ 100,264.00	\$ 6,980.00	\$ 3,350.00	\$ 3,630.00	24,160.00	100,264.00
	RP - 85%	\$ 532.86	27.69	100.0	\$ 53,286.00	\$ 4,466.00	\$ 1,697.00	\$ 2,769.00	12,835.06	53,286.00
	RP - 85%	\$ 532.86	27.69	200.0	\$ 106,572.00	\$ 8,932.00	\$ 3,394.00	\$ 5,538.00	25,670.00	106,530.00

Additional administrative fees do apply for all-risk MPCl coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCl (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPCl requires replacement hail coverage on acres of insured crops equal to or greater than the total MPCl liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

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RMA ADM Date 6/26/2015
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Figure 47: EASYquote TA-APH Multi-Level Comparison Report

8. PTY Multi-Level Comparison Report

Note: this report is being phased out in favor of the [APH Multi-Level Comparison Report](#).

This report is useful for comparing PTY to TA to non-TA and non-PTY across multiple levels.

This report is only accessible from the [Full Farm view](#) via Reports->PTY Multi-Level Comparison Report.

a. Report Options

- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to "Current LOC only"
- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages

b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#)
- A summary of the quote, by crop, is included
- A totals section is also included

Share		Acres	Plan	Level	Standard	PTY	TA	PTY+TA	
0001-0001-000 Corn - Non-irrigated - GSG				75%	Approved/Rate/Trend	58 / 58 / -	58 / 58 / -	DNQ	DNQ
OUPTYAYE ND-Hettinger				80%	Guarantee	\$180.53 / 43.5	\$180.53 / 43.5	DNQ	DNQ
County T-Yield: 58 PTY T-Yield: 58					Coverage	\$180.53	\$180.53	DNQ	DNQ
					Premium	\$33.76	\$34.06	DNQ	DNQ
					Approved/Rate/Trend	58 / 58 / -	58 / 58 / -	DNQ	DNQ
				85%	Guarantee	\$192.56 / 46.4	\$192.56 / 46.4	DNQ	DNQ
					Coverage	\$192.56	\$192.56	DNQ	DNQ
					Premium	\$43.49	\$43.88	DNQ	DNQ
					Approved/Rate/Trend	58 / 58 / -	58 / 58 / -	DNQ	DNQ
					Guarantee	\$204.60 / 49.3	\$204.60 / 49.3	DNQ	DNQ
					Coverage	\$204.60	\$204.60	DNQ	DNQ
					Premium	\$57.52	\$58.05	DNQ	DNQ

* Approved Yield on non-TA units may be greater than TA units, since yield cups and yield floors are applicable when Trend Adjustment is not selected. The Standard and PTY columns show Approved Yields with yield cups and yield floors being applied, if necessary. The TA and PTY/TA columns show Approved Yields that would be excluding the effects of yield cups and yield floors.

PTY Multi-Level Comparison Report
Multi Peril Crop Insurance Estimate



Policy Number:

(fax)	2015	State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
		North Dakota	CORN - 041	RP - 85%	\$4.15	100%	OUPTYAYE	0.21	100%
		County:							
		041 - Hettinger							

Crop Totals and Averages										
County / Crop / Practice / Type Plan / LOC	Coverage Per Acre	Premium Per Acre	Total Acres	Total \$ Coverage	Gross Premium	Subsidy Amount	Farmer Paid Premium	Marketable Production	Minimum Revenue	
Hettinger/Corn/NON RRG/GSG	RP - 75%	\$ 180.53	33.76	100.0	\$ 18,053.00	\$ 7,502.00	\$ 4,126.00	\$ 3,376.00	4,350.00	18,053.00
	RP - 75%(PY)	\$ 180.53	34.06	100.0	\$ 18,053.00	\$ 7,570.00	\$ 4,164.00	\$ 3,406.00	4,350.00	18,053.00
	RP - 75%(TA)	\$ 180.53	33.76	100.0	\$ 18,053.00	\$ 7,502.00	\$ 4,126.00	\$ 3,376.00	4,350.00	18,053.00
	RP - 75%(PYTA)	\$ 180.53	34.06	100.0	\$ 18,053.00	\$ 7,570.00	\$ 4,164.00	\$ 3,406.00	4,350.00	18,053.00
	RP - 80%	\$ 192.56	43.49	100.0	\$ 19,256.00	\$ 8,363.00	\$ 4,014.00	\$ 4,349.00	4,640.00	19,256.00
	RP - 80%(PY)	\$ 192.56	43.88	100.0	\$ 19,256.00	\$ 8,439.00	\$ 4,051.00	\$ 4,388.00	4,640.00	19,256.00
	RP - 80%(TA)	\$ 192.56	43.49	100.0	\$ 19,256.00	\$ 8,363.00	\$ 4,014.00	\$ 4,349.00	4,640.00	19,256.00
	RP - 80%(PYTA)	\$ 192.56	43.88	100.0	\$ 19,256.00	\$ 8,439.00	\$ 4,051.00	\$ 4,388.00	4,640.00	19,256.00
	RP - 85%	\$ 204.60	57.52	100.0	\$ 20,460.00	\$ 9,278.00	\$ 3,526.00	\$ 5,752.00	4,930.00	20,460.00
	RP - 85%(PY)	\$ 204.60	58.05	100.0	\$ 20,460.00	\$ 9,363.00	\$ 3,558.00	\$ 5,805.00	4,930.00	20,460.00
	RP - 85%(TA)	\$ 204.60	57.52	100.0	\$ 20,460.00	\$ 9,278.00	\$ 3,526.00	\$ 5,752.00	4,930.00	20,460.00
	RP - 85%(PYTA)	\$ 204.60	58.05	100.0	\$ 20,460.00	\$ 9,363.00	\$ 3,558.00	\$ 5,805.00	4,930.00	20,460.00

Additional administrative fees do apply for all-risk MPCl coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCl (CAT, APH, YP, RP, RHPPE, AYP, ARP, ABR-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPCl requires replacement hail coverage on acres of insured crops equal to or greater than the total MPCl liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

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Figure 48: EASYquote PTY Multi-Level Comparison Report

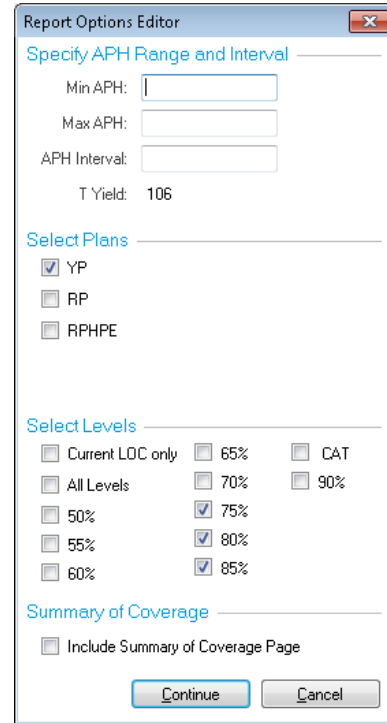
9. County Rate Sheet

This report is useful for comparing premium rates, by plan and level, across a specified APH range for a given quote line. This report cannot be run for quote lines containing the TA option. It can only be run for one quote line at a time; click on the desired quote line to select/highlight it if you have multiple in your quote prior to generating this report.

This report is only accessible from the [Full Farm view](#) via Reports->County Rate Sheet.

a. Report Options

- Specify the start (Min) APH and end (Max) APH as well as the interval you want to display. EASYquote will use the interval to increment the APH on the report.
- This report allows you to select which plans you wish to include in the report. The plan availability depends upon the quote line(s) currently displaying in the [Full Farm view](#).
- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to “Current LOC only”
- You may optionally include a Summary of Coverage page



b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#); it is broken out by the plans selected in the **Report Options**
- **Quote Values** are displayed for each of the items listed in the **Quote Line Detail** section, one for each level and APH specified in the **Report Options**

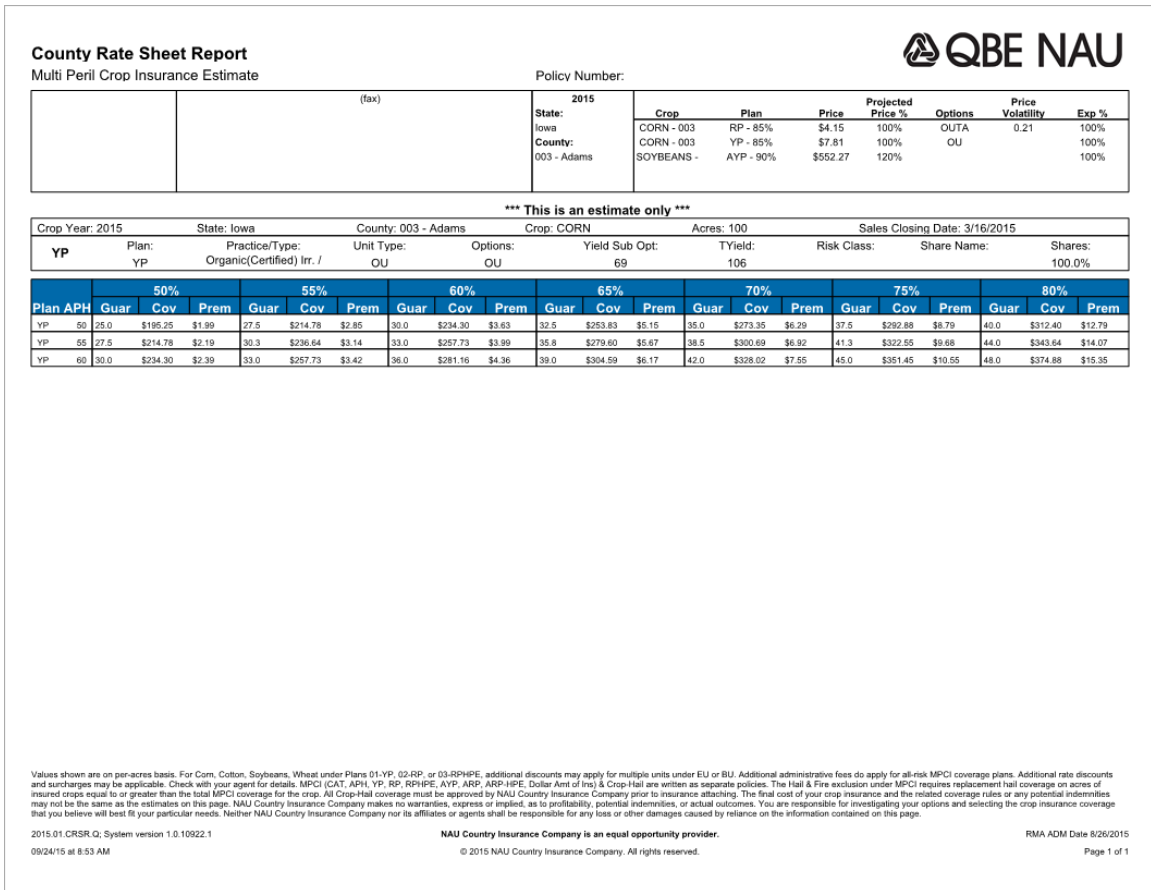


Figure 49: EASYquote County Rate Sheet Report

10. Plan Comparison Report

This report is useful for comparing premium rates, by plan and level, for a given quote line.

This report is only accessible from the [Full Farm view](#) via Reports->Plan Comparison Report.

a. Report Options

- This report allows you to select which Policy Form(s) you wish to include in the report. Place a check next to each form you wish to include.
- Endorsements may be hidden
- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to "Current LOC only"
- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages

b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#). It contains the per-acre and total guarantee, coverage, and premium values at the specified plan and level for the given quote line
- A totals section, by crop, is included

Plan Comparison Report				2015							
Multi Peril Crop Insurance Estimate				Policy Number:							
(fax)				State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
				Iowa	CORN - 003	RP - 85%	\$4.15	100%	OUTA	0.21	100%
				County:	CORN - 003	YP - 85%	\$7.81	100%	OU		100%
				003 - Adams	SOYBEANS -	AYP - 90%	\$552.27	120%			100%

APH				Per Acre			Total				
Share Name	Share	Approved/Rate	Acres	Plan	LOC/Form	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium
0001-0001-000 Corn Non-Irrigated - GSG OUTA IA-Adams	100.0%	98 / 98	100	YP	75%	73.50	305.03	7.11	30,502.50	30,503.00	711.00
				RP	75%	73.50	305.03	10.29	30,502.50	30,503.00	1,029.00
				RPHPE	75%	73.50	305.03	6.99	30,502.50	30,503.00	699.00
				YP	80%	78.40	325.36	10.34	32,536.00	32,536.00	1,034.00
				RP	80%	78.40	325.36	15.32	32,536.00	32,536.00	1,532.00
				RPHPE	80%	78.40	325.36	10.39	32,536.00	32,536.00	1,039.00
				YP	85%	83.30	345.70	15.31	34,569.50	34,570.00	1,531.00
				RP	85%	83.30	345.70	22.95	34,569.50	34,570.00	2,295.00
				RPHPE	85%	83.30	345.70	15.61	34,569.50	34,570.00	1,561.00
0001-0002-000 Corn Organic(Certified) Irr. - GSG OU IA-Adams	100.0%	69 / 69	100	YP	75%	51.80	404.56	12.15	40,455.80	40,456.00	1,215.00
				RP	75%	51.80	404.56	16.81	40,455.80	40,456.00	1,681.00
				RPHPE	75%	51.80	404.56	11.79	40,455.80	40,456.00	1,179.00
				YP	80%	55.20	431.11	17.65	43,111.20	43,111.00	1,765.00
				RP	80%	55.20	431.11	24.69	43,111.20	43,111.00	2,469.00
				RPHPE	80%	55.20	431.11	17.45	43,111.20	43,111.00	1,745.00
				YP	85%	58.70	458.45	26.15	45,844.70	45,845.00	2,615.00
				RP	85%	58.70	458.45	36.65	45,844.70	45,845.00	3,665.00
				RPHPE	85%	58.70	458.45	26.13	45,844.70	45,845.00	2,613.00

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Plan Comparison Report

Multi Peril Crop Insurance Estimate



Policy Number:

(fax)	2015	State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
	Iowa	Countv:	CORN - 003	RP - 85%	\$4.15	100%	OUTA	0.21	100%
		003 - Adams	CORN - 003	YP - 85%	\$7.81	100%	OU		100%
			SOYBEANS -	AYP - 90%	\$52.27	120%			100%

Crop Totals and Averages										
County / Crop / Practice / Type Plan / LOC	Coverage Per Acre	Premium Per Acre	Total Acres	Total \$ Coverage	Gross Premium	Subsidy Amount	Farmer Paid Premium	Marketable Production	Minimum Revenue	
Adams/Com/NON IRR/GSG	YP - 75%	\$ 305.03	7.11	100.0 \$ 30,503.00	\$ 1,580.00	\$ 869.00	\$ 711.00	7,350.00	30,503.00	
	YP - 80%	\$ 325.36	10.34	100.0 \$ 32,536.00	\$ 1,989.00	\$ 955.00	\$ 1,034.00	7,840.00	32,536.00	
	YP - 85%	\$ 345.70	15.31	100.0 \$ 34,570.00	\$ 2,470.00	\$ 939.00	\$ 1,531.00	8,330.00	34,570.00	
Adams/Com/NON IRR/GSG	RP - 75%	\$ 305.03	10.29	100.0 \$ 30,503.00	\$ 2,287.00	\$ 1,258.00	\$ 1,029.00	7,350.00	30,503.00	
	RP - 80%	\$ 325.36	15.32	100.0 \$ 32,536.00	\$ 2,947.00	\$ 1,415.00	\$ 1,532.00	7,840.00	32,536.00	
	RP - 85%	\$ 345.70	22.95	100.0 \$ 34,570.00	\$ 3,701.00	\$ 1,406.00	\$ 2,295.00	8,330.00	34,570.00	
Adams/Com/NON IRR/GSG	RPHPE - 75%	\$ 305.03	6.99	100.0 \$ 30,503.00	\$ 1,553.00	\$ 854.00	\$ 699.00	7,350.00	30,503.00	
	RPHPE - 80%	\$ 325.36	10.39	100.0 \$ 32,536.00	\$ 1,998.00	\$ 959.00	\$ 1,039.00	7,840.00	32,536.00	
	RPHPE - 85%	\$ 345.70	15.61	100.0 \$ 34,570.00	\$ 2,518.00	\$ 957.00	\$ 1,561.00	8,330.00	34,570.00	
Adams/Com/IRR OC/GSG	YP - 75%	\$ 404.56	12.15	100.0 \$ 40,456.00	\$ 2,699.00	\$ 1,484.00	\$ 1,215.00	5,175.00	40,417.00	
	YP - 80%	\$ 431.11	17.65	100.0 \$ 43,111.00	\$ 3,394.00	\$ 1,629.00	\$ 1,765.00	5,520.00	43,111.00	
	YP - 85%	\$ 458.45	26.15	100.0 \$ 45,845.00	\$ 4,218.00	\$ 1,603.00	\$ 2,615.00	5,865.00	45,806.00	
Adams/Com/IRR OC/GSG	RP - 75%	\$ 404.56	16.81	100.0 \$ 40,456.00	\$ 3,736.00	\$ 2,055.00	\$ 1,681.00	5,175.00	40,417.00	
	RP - 80%	\$ 431.11	24.69	100.0 \$ 43,111.00	\$ 4,749.00	\$ 2,280.00	\$ 2,469.00	5,520.00	43,111.00	
	RP - 85%	\$ 458.45	36.65	100.0 \$ 45,845.00	\$ 5,912.00	\$ 2,247.00	\$ 3,665.00	5,865.00	45,806.00	
Adams/Com/IRR OC/GSG	RPHPE - 75%	\$ 404.56	11.79	100.0 \$ 40,456.00	\$ 2,621.00	\$ 1,442.00	\$ 1,179.00	5,175.00	40,417.00	
	RPHPE - 80%	\$ 431.11	17.45	100.0 \$ 43,111.00	\$ 3,356.00	\$ 1,611.00	\$ 1,745.00	5,520.00	43,111.00	
	RPHPE - 85%	\$ 458.45	26.13	100.0 \$ 45,845.00	\$ 4,215.00	\$ 1,602.00	\$ 2,613.00	5,865.00	45,806.00	

Additional administrative fees do apply for all-risk MPC coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPC (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPC requires replacement hail coverage on acres of insured crops equal to or greater than the total MPC liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The hail cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

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Figure 50: EASYquote Plan Comparison Report

11. Unit Structure Comparison Report

This report is useful for comparing premium rates on Basic Units, Optional Units, or Enterprise Units for a given quote line.

This report is only accessible from the [Full Farm view](#) via Reports > Unit Structure Comparison Report

a. Report Options

- The report allows you to select which Plan you wish to include in the report. Place a check next to each form you wish to include.
- This report allows you to select TA-APH comparison values. If you wish to see each line with and without TA (where applicable), leave this box checked.
- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to 'Current LOC only'.
- You may optionally include a Summary of Coverage page
- You may also elect to only print the Summary Pages

b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information.
- **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#).
- A totals section, by crop, is included

Unit Structure Comparison Report
Multi Peril Crop Insurance Estimate



Policy Number:

(fax)	2015	State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
	Iowa	CORN - 003	RP - 85%	\$4.15	100%	OUTA	0.21	100%	
	County:	CORN - 003	YP - 85%	\$7.81	100%	OU		100%	
	003 - Adams	SOYBEANS -	AYP - 90%	\$52.27	120%			100%	

APH					Per Acre							
Share Name	Share	Approved/Rate	Acres	Plan	LOC/Form	Guarantee	Coverage	BU Premium	OU Premium	EU Premium	EP Premium	
0001-0001-000 Corn Non-Irrigated - GSG OUTA IA-Adams -	100.0%	98 / 98	100	RP	75%	73.50	305.03	\$8.81	\$10.29	\$4.28	\$4.28	
				RP TA	75%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RPHPE	75%	73.50	305.03	\$5.91	\$6.99	\$2.81	\$2.81	
				RPHPE TA	75%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				YP	75%	73.50	305.03	\$5.93	\$7.11	\$2.97	\$2.97	
				YP TA	75%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RP	80%	78.40	325.36	\$13.63	\$15.32	\$7.98	\$7.98	
				RP TA	80%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RPHPE	80%	78.40	325.36	\$9.25	\$10.39	\$5.28	\$5.28	
				RPHPE TA	80%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				YP	80%	78.40	325.36	\$8.97	\$10.34	\$5.32	\$5.32	
				YP TA	80%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RP	85%	83.30	345.70	\$21.15	\$22.95	\$14.93	\$14.93	
				RP TA	85%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RPHPE	85%	83.30	345.70	\$14.41	\$15.81	\$9.82	\$9.82	
				RPHPE TA	85%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				YP	85%	83.30	345.70	\$13.78	\$15.31	\$9.90	\$9.90	
				YP TA	85%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
0001-0002-000 Corn Organic(Certified) Irr. - GSG OU IA-Adams -	100.0%	69 / 69	100	RP	75%	51.80	404.56	\$14.31	\$16.81	\$6.95	\$6.95	
				RP TA	75%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RPHPE	75%	51.80	404.56	\$9.97	\$11.79	\$4.73	\$4.73	
				RPHPE TA	75%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				YP	75%	51.80	404.56	\$10.12	\$12.15	\$5.07	\$5.07	
				YP TA	75%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RP	80%	55.20	431.11	\$21.88	\$24.69	\$12.77	\$12.77	
				RP TA	80%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				RPHPE	80%	55.20	431.11	\$15.38	\$17.45	\$8.76	\$8.76	
				RPHPE TA	80%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	
				YP	80%	55.20	431.11	\$15.30	\$17.65	\$9.07	\$9.07	
				YP TA	80%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ	

Unit Structure Comparison Report
Multi Peril Crop Insurance Estimate



Policy Number:

(fax)	2015	State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
	Iowa	CORN - 003	RP - 85%	\$4.15	100%	OUTA	0.21	100%	
	003 - Adams	CORN - 003	YP - 85%	\$7.81	100%	OU		100%	
		SOYBEANS -	AYP - 90%	\$552.27	120%			100%	

APH				Per Acre		BU	OU	EU	EP		
Share Name	Share	Approved/Rate	Acres	Plan	LOC/Form	Guarantee	Coverage	Premium	Premium		
0001-0002-000 Corn	100.0%	69 / 69	100	RP	85%	58.70	458.45	\$33.64	\$36.65	\$23.62	\$23.62
Organic(Certified) Irr. - GSG				RP TA	85%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ
OU IA-Adams -				RPHPE	85%	58.70	458.45	\$23.96	\$26.13	\$16.28	\$16.28
				RPHPE TA	85%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ
				YP	85%	58.70	458.45	\$23.54	\$26.15	\$16.90	\$16.90
				YP TA	85%	DNQ	DNQ	DNQ	DNQ	DNQ	DNQ

Crop Totals and Averages									
County / Crop / Practice / Type Plan / LOC	Coverage Per Acre	Premium Per Acre	Total Acres	Total \$ Coverage	Gross Premium	Subsidy Amount	Farmer Paid Premium	Marketable Production	Minimum Revenue
Adams/Com/NON RP - 85%(TA)	\$ 345.70	22.95	100.0	\$ 34,570.00	\$ 3,701.00	\$ 1,406.00	\$ 2,295.00	8,330.00	34,570.00
Adams/Com/IRR YP - 85%	\$ 458.45	26.15	100.0	\$ 45,845.00	\$ 4,218.00	\$ 1,603.00	\$ 2,615.00	5,865.00	45,806.00
Adams/Soybeans/NON AYP - 90%	\$ 552.27	10.55	100.0	\$ 55,227.00	\$ 2,154.00	\$ 1,099.00	\$ 1,055.00	0.00	0.00

Additional administrative fees do apply for all-risk MPCl coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCl (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPCl requires replacement hail coverage on acres of insured crops equal to or greater than the total MPCl liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

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Figure 51: EASYquote Unit Structure Comparison Report

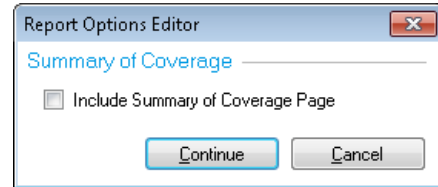
12. Net Income Analysis

This report is useful for viewing net income details in a quote. Consider also using the [Screen \(Scenario\) Report](#) while having the [Net Income graph type](#) selected. This report utilizes [Marketing Plan](#) and [Operation Costs](#) in its display.

This report is only accessible from the [Full Farm view](#) via Reports->Net Income Analysis.

a. Report Options

- You may optionally include a Summary of Coverage page



b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#).
- Income Values** are displayed for each quote line, including any income from a [Marketing Plan](#)
- Cost Values** are displayed for each quote line; [Operation Costs](#) are automatically enabled if not currently applied to the quote
- Net Income Values** are also included

Net Income Analysis

Multi Peril Crop Insurance Estimate

Policy Number:



(fax)	2015							
State:	lowa	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp. %
County:	003 - Adams	CORN - 003	RP - 85%	\$4.15	100%	OUTA	0.21	100%
		CORN - 003	YP - 85%	\$7.81	100%	OU		100%
		SOYBEANS -	AYP - 90%	\$552.27	120%			100%

State: Iowa

County: 003 - Adams

Crop: CORN

UNIT INFORMATION					
Plan	RP	YP			
Level	85%	85%			
Practice/Type	NON IRR/GSG	IRR OC/GSG			
Unit Structure	OU	OU			
Price	\$4.15	\$7.81			
Options	TA OU	OU			
Yield	98	69			
Acres	100.0	100.0			
Share Name					
Share	1.000	1.000			
Guarantee/Acre	83.3	58.7			
Coverage/Acre	\$345.70	\$458.45			
INCOME					
Harvest Sales	\$406.70	\$538.89			
Indemnity	\$0.00	\$0.00			
Marketing Income	\$0.00	\$0.00			
Gross Income	\$406.70	\$538.89			
COST					
Operating Cost	\$0.00	\$0.00			
Insurance Premium	\$22.95	\$26.15			
Total Cost	\$22.95	\$26.15			
NET INCOME					
Net Income/Acre	\$383.75	\$512.74			

Figure 52: EASYquote Net Income Analysis

13. Area Revenue Protection Analysis Report

This report is useful for displaying per-acre indemnity payments under plan 05 ARP. It shows values across a specified APH and harvest price range for a given quote line.

This report is only accessible from the [Full Farm view](#) via Reports->Area Revenue Protection Analysis Report.

a. Report Options

- Specify the start (Min) Yield and end (Max) Yield as well as the interval you want to display; this would be the expected county yield. EASYquote will use the interval to increment the yield on the report.
- Specify the start (Min) Price and end (Max) Price; this would be the harvest price range
- You may optionally include a Summary of Coverage page

b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#)
- **Quote Values** are displayed for each of the items listed in the **Quote Line Detail** section, one for each Yield and Harvest Price specified in the **Report Options**

Area Revenue Protection Analysis Report
Multi Peril Crop Insurance Estimate



Policy Number:

(fax)	2015	State:	Crop	Plan	Price	Projected Price %	Options	Price Volatility	Exp %
	Iowa	CORN - 003	ARP - 85%		\$1,433.92	120%			100%
	003 - Adams	CORN - 003	RP - 85%		\$4.15	100%	OUTA	0.21	100%
		SOYBEANS -	AYP - 90%		\$552.27	120%			100%

*** This is an estimate only ***

Crop Year: 2015	State: Iowa	County: 003 - Adams	Crop: CORN	Sales Closing Date: 3/16/2015
Expected Price: \$7.81	Expected Cty Revenue: \$1,194.93	Coverage Lvl: 85%	Price Election: 120.00 %	
	Maximum Coverage: \$1,433.92	Trigger Revenue: \$1,015.69		

Actual County Yield	Harvest Prices										
	\$3.00	\$3.09	\$3.18	\$3.27	\$3.36	\$3.46	\$3.55	\$3.64	\$3.73	\$3.82	\$3.91
	Per Acre Payments										
50	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92
55	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92
60	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,433.92	\$1,428.33	\$1,418.58	\$1,408.68	\$1,398.93

Additional administrative fees do apply for all-risk MPCl coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCl (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPCl requires replacement hail coverage on acres of insured crops equal to or greater than the total MPCl liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

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Figure 53: EASYquote GRIP-HRO or ARP Analysis Report

14. Premium Estimate Report

This report is useful for an “at-a-glance” quote with coverage and premium information, as well as generating quote results for multiple levels.

This report is only accessible from the [Full Farm view](#) via Reports->Premium Estimate Report.

a. Report Options

- This report allows you to select which levels you wish to include in the report. If you wish to only include the level that is currently selected on the quote, check the box next to “Current LOC only”
- For multiple quote lines, you may choose how the lines will be grouped together

b. Report Layout

- The **Header** includes [Producer Information](#) and [Agent Information](#)
- The report is sorted on several levels
 - Level 1: Reinsurance Year, State, County, Crop
 - Level 2: Plan # and Practice Type
 - Level 3:
 - Unit and Farm Name when Unit is selected on the Report Options Editor
 - Farm Name and Unit when Farm Name is selected on the Report Options Editor
 - Level 4: Level



Premium Estimate Report
Multi Peril Crop Insurance Estimate

Policy Number:

Grower: Agency

Crop year: 2015		State: Iowa		County: 003 - Adams		Crop: CORN			
Plan	Practice/Type	Experience	Options	EU Acres	Risk/Rate Area	T-Yield			
RP	NON IRR/GSG	100%	OU	0.0		151			
Sales Closing Date	Written Agreement Type	Additive Rate							
3/16/2015									
Unit	Options	Locations	Share	Share Name	Farm Name				
0001-0002-000	OU		100.0%						
Level	Plan	Price Election	APH Approved Rate	Acres	Guarantee Per Acre Total	Liability Per Acre Total	Farmer Paid Premium Per Acre Total	Admin Fees	Base Premium
75%	RP	\$4.15 / 100% / 0.21	151 151	100.0	113.3 BU 47,019.50	\$470.20 \$47,020.00	\$11.94 \$1,194.00	\$30.00	\$2,653.00
80%	RP	\$4.15 / 100% / 0.21			120.8 BU 50,132.00	\$501.32 \$50,132.00	\$18.15 \$1,815.00		\$3,490.00
85%	RP	\$4.15 / 100% / 0.21			128.4 BU 53,286.00	\$532.86 \$53,286.00	\$27.69 \$2,769.00		\$4,466.00
Plan	Practice/Type	Experience	Options	Risk/Rate Area	Expected County Yield	Sales Closing Date			
ARP	IRR OC/GSG	100%			153.0	3/16/2015			
Written Agreement Type	Additive Rate								
Unit	Options	Locations	Share	Share Name	Farm Name		Revenue Trigger		
0001-0002-000			100.0%				\$896.20		
Level	Plan	Price Election	APH Approved Rate	Acres	Guarantee Per Acre Total	Liability Per Acre Total	Farmer Paid Premium Per Acre Total	Admin Fees	Base Premium
75%	ARP	\$9.37 / 120%		100.0	1,433.9 BU 143,392.00	\$1,433.92 \$143,392.00	\$21.87 \$2,187.00	\$0.00	\$4,861.00
80%	ARP	\$9.37 / 120%			1,433.9 BU 143,392.00	\$1,433.92 \$143,392.00	\$30.84 \$3,084.00		\$6,854.00
85%	ARP	\$9.37 / 120%			1,433.9 BU 143,392.00	\$1,433.92 \$143,392.00	\$50.53 \$5,053.00	\$30.00	\$9,908.00

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Premium Estimate Report
Multi Peril Crop Insurance Estimate



Grower _____ **Agency** _____

Policy Number: _____

Crop year: 2015		State: Iowa		County: 003 - Adams		Crop: SOYBEANS							
Plan RP	Practice/Type NON IRR/COMM	Experience 100%	Options OU	EU Acres 0.0	Risk/Rate Area	T-Yield 45							
Sales Closing Date 3/16/2015	Written Agreement Type	Additive Rate											
Unit	Options	Locations	Share	Share Name	Farm Name								
0001-0001-000	OU		100.0%										
Level	Plan	Price Election	APH Approved	Rate	Acres	Guarantee Per Acre	Total	Liability Per Acre	Total	Farmer Paid Premium Per Acre	Total	Admin Fees	Base Premium
75%	RP	\$9.73 / 100% / 0.16	98	98	100.0	73.5 BU	71,515.50	\$715.16	\$71,516.00	\$12.40	\$1,240.00	\$30.00	\$2,755.00
80%	RP	\$9.73 / 100% / 0.16				78.4 BU	76,283.20	\$762.83	\$76,283.00	\$18.64	\$1,864.00		\$3,585.00
85%	RP	\$9.73 / 100% / 0.16				83.3 BU	81,050.90	\$810.51	\$81,051.00	\$29.62	\$2,962.00		\$4,778.00

Additional administrative fees do apply for all-risk MPC coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPC (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPC requires replacement hail coverage on acres of insured crops equal to or greater than the total MPC liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

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Figure 54: EASYquote Premium Estimate Report

15. Summary of Coverage Page

This is an optional page that can only be included with a selected report; it cannot be generated on its own.

On any of the available MPCl reports, select "Include Summary of Coverage Page":

[Summary of Coverage](#) _____

Include Summary of Coverage Page

The Summary of Coverage Page will generate with the report as page 1:

Full Farm Report
Multi Peril Crop Insurance Estimate

Policy Number:

Insured Information	Crop Year: 2015	Agency/Agent Information	Policy #:
State IA County 003 - Adams		Agency Code Agent Name	NAU COUNTRY INSURANCE COMPANY
ID No. Corporation Spouse		Phone Fax	CORPORATE HOME OFFICE 7333 SUNWOOD DRIVE RAMSEY, MN 55303 Phone: (763)427-3770 Fax: (763)427-6473
ID No. Contact			CSR

Summary of Coverage								
County	Crop	Practice / Type	Base Price	Volatility	Plan of Insurance	Coverage level	Productivity Factor	Acres
003	CORN		\$7.81	0.00	ARP	85%	120%	100.0
003	CORN		\$4.15	0.21	RP	85%	100%	100.0
003	SOYBEANS		\$9.73	0.16	RP	85%	100%	100.0

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Figure 55: EASYquote Summary of Coverage Page

B. Available Hail Reports

1. Crop Hail Report (Crop Hail Screen Report)

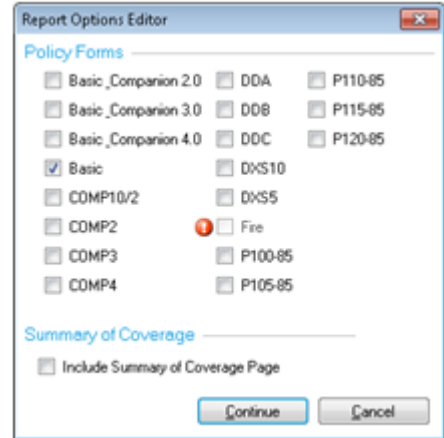
This report is useful for comparing loss payout and rate detail across multiple hail policy forms. For best results, generate this report from the [Hail Loss Performance view](#); this view shows the information that will be used on the report. However, this report may be also be generated from an [MPCl quote that contains Hail coverage](#).

This report is available via Reports->Crop Hail [Screen] Report.

a. Report Options

- When printing from an MPCl quote with Hail coverage, EASYquote allows you to select which Policy Form(s) you wish to include in the report. Place a check next to each form you wish to include.
- Forms with special instructions are indicated with
 - When printing from the [Hail Loss Performance view](#), the Policy Form(s) selected in that view will

be displayed on the report, thus skipping this step.



b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#) or [Hail Loss Performance view](#)
- **Loss Payout Values** are displayed for each of the Policy Forms specified in the **Report Options**
- **Quote Values** are also displayed

Hail Report



Crop Hail Insurance Estimate

Policy Number:

(fax)	2015	Crop	Buy Up Crop	Class	Premium Remittance
State: Iowa	CORN - GSG	CORN - GSG	A1	Fall	
County: 003 - Adams					

*** This is an estimate only ***

Crop Year: 2015	State: Iowa	County: 003 - Adams	0023-071N-033W	Acres: 100.0	Crop: CORN	Cov/Acre: \$75.00
-----------------	-------------	---------------------	----------------	--------------	------------	-------------------

Percent of Loss	Basic
5%	5.00
10%	10.00
15%	15.00
20%	20.00
25%	25.00
30%	30.00
35%	35.00
40%	40.00
45%	45.00
50%	50.00
55%	55.00
60%	60.00
65%	65.00
70%	70.00
75%	77.50
80%	85.00
85%	92.50
90%	100.00
95%	100.00
100%	100.00
Rate	3.40
Coverage \$/Acre	\$150.00
Total Coverage \$	\$15,000.00
Premium \$/Acre	\$5.10
Total Premium \$	\$510.00
Acres	100.00
MPCI Price \$	
MPCI Level	
Price Election %	
MPCI Approved Yield	
Modified APH	
Maximum Actual Yield	

Additional administrative fees do apply for all-risk MPCI coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCI (CAT, APH, YP, RP, RPHPE, AYP, ARP, ADP+HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPCI requires replacement hail coverage on acres of insured crops equal to or greater than the total MPCI liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

Figure 56: EASYquote Crop Hail Report

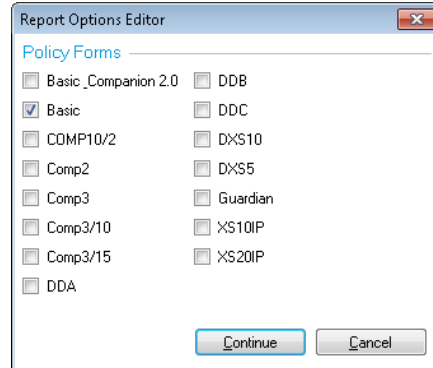
2. Crop Hail County Rate Sheet

This report is useful for comparing premium rates by hail policy form for a given quote line. This report may be also be generated from an [MPCI quote that contains Hail coverage](#).

This report is available via Reports->Crop Hail County Rate Sheet.

a. Report Options

- This report allows you to select which Policy Form(s) you wish to include in the report. Place a check next to each form you wish to include.



b. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#) or [Hail Loss Performance view](#)
- **Quote Values** are displayed, one for each Township/Range in the State/County and Policy Form specified in the **Report Options**.

County Rate Sheet Report
Crop Hail Insurance Estimate

Policy Number: _____

	(fax)	2015						
		State: North Dakota	Crop: CORN - NI	Buy Up Crop:	Class: B1	Premium Remittance:	Fall	
		County: 019 - Cavalier	** This is an estimate only **					
Crop Year: 2015		State: North Dakota	County: 019 - Cavalier	Crop: CORN	Cov/Acre: \$100.00			

Township - Range	Basic
159N - 057W	5.60
159N - 058W	6.00
159N - 059W	6.40
159N - 060W	6.80
159N - 061W	6.40
159N - 062W	6.00
159N - 063W	5.60
159N - 064W	5.60
160N - 057W	5.60
160N - 058W	6.00
160N - 059W	6.00
160N - 060W	6.40
160N - 061W	6.40
160N - 062W	6.00
160N - 063W	6.00
160N - 064W	6.80
161N - 057W	6.00
161N - 058W	6.40
161N - 059W	6.80
161N - 060W	6.80
161N - 061W	7.20
161N - 062W	7.20
161N - 063W	7.20
161N - 064W	7.20
162N - 057W	6.80
162N - 058W	7.20
162N - 059W	7.20
162N - 060W	7.60

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Figure 57: EASYquote Crop Hail County Rate Sheet

3. Crop Hail Full Farm Quote

For best results, generate this report from the [Full Farm view](#); this view shows the information that will be used on the report. This report may be also be generated from an [MPCI quote that contains Hail coverage](#).

This report is available via Reports->Crop Hail Full Farm Quote.

a. Report Layout

- The **Header** includes [Producer Information](#), [Agent Information](#), and coverage information
- The **Quote Line Detail** includes detail for each quote line currently displaying in the [Full Farm view](#) or [Hail Loss Performance view](#)
- A totals section is also included

Hail Full Farm Report
Crop Hail Insurance Estimate

Policy Number: _____

	(fax)	2015	
		State:	Iowa
		County:	003 - Adams
		Crop	CORN - GSG
		Buy Up Crop	CORN - GSG
		Class	A1
		Premium Remittance	Fall

Share Name	Share	Price	APH		Acres	Form	Per Acre			Total	
			Approved/Rate	Rate			Coverage	Cost	Rate per \$100	Coverage	Premium
0001-0002-000 Corn - Non-Irrigated - GSG	100.0%		151 / 151 / -		100.0	Basic	75.00	1.28	3.40	7,500.00	127.50
OU IA-Adams 0023-071N-033W						Basic/WIND		1.28			127.50
Total								2.55			255.00

Quote Totals					
Crop	Acres	Coverages	Premium	Discount	Net Premium
CORN-Non-Irrigated-GSG	100.0	\$7,500.00	\$255.00	-	\$255.00
Hail Quote Totals	100.0	\$7,500.00	\$255.00	-	\$255.00

Additional administrative fees do apply for all-risk MPCI coverage plans. Additional rate discounts and surcharges may be applicable. Check with your agent for details. MPCI (CAT, APH, YP, RP, RPHPE, AYP, ARP, ARP-HPE, Dollar Amt of Ins) & Crop-Hail are written as separate policies. The Hail & Fire exclusion under MPCI requires replacement hail coverage on acres of insured crops equal to or greater than the total MPCI liability for the crop. All Crop-Hail liability must be approved by NAU Country Insurance Company prior to insurance attaching. The final cost of your crop insurance and the related coverage rules or any potential indemnities may not be the same as the estimates on this page. NAU Country Insurance Company makes no warranties, express or implied, as to profitability, potential indemnities, or actual outcomes. You are responsible for investigating your options and selecting the crop insurance coverage that you believe will best fit your particular needs. Neither NAU Country Insurance Company nor its affiliates or agents shall be responsible for any loss or other damages caused by reliance on the information contained on this page.

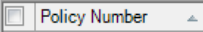
Figure 58: EASYquote Crop Hail Full Farm Quote

C. Batch Estimating/Reporting

EASYquote provides the ability to perform quotes in a batch fashion, based on policy data. Batch estimating is available for MPCI policies only.

1. Generating Batch Policy Estimates

- Within EASYquote, select Reports->Batch Estimates; note it is not necessary to begin a new quote before accessing Batch Estimates
- The Batch Estimates window will display (see *Figure 59: EASYquote Batch Estimates window*)
- Select which Quote Type(s) you want to generate in the quote by checking the box next to each one you want to include. The Quote Types correspond with a subset of the [available MPCI reports](#)
- Select which levels to include on the quotes by checking the box next to the corresponding level

- e. If a Summary of Coverage page is desired with each quote, check the “Include Summary of Coverage Page” checkbox
- f. Select the desired output type*:
 - If you want to print the quotes to an available printer, select “Printer”
 - Selecting “PDF files (1 per Quote)” will output each quote as a PDF file to a folder that you specify. The quotes are named automatically with the policy number and Quote Type.
- g. In the policy table at the right-hand side of the window, place a check next the each desired policy you wish to generate a quote for. To clear all checkboxes, uncheck the checkbox that is in the column header next to “Policy Number”:

- h. Click **Print**
- i. EASYquote will begin the quote generation process and the bar at the bottom will display the current progress
 - While quotes are generating, you may continue working in EASYquote and place the Batch Estimates window in the background
 - To interrupt the quote generation process, click **Cancel**

*Note: if you have a PDF printer available select “Printer” as the output type and you may output the quotes into one single PDF.

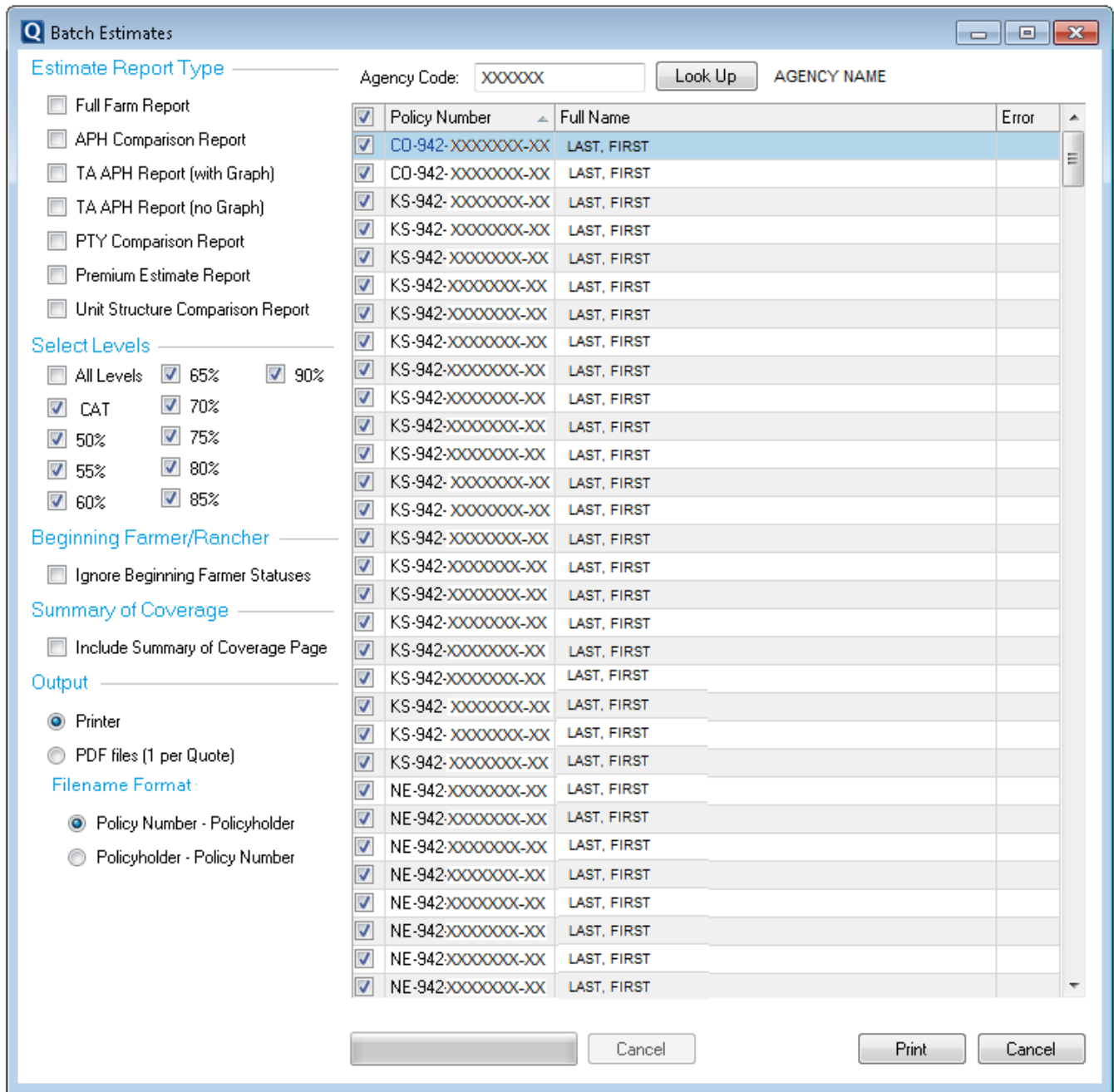


Figure 59: EASYquote Batch Estimates window

2. Batch Estimates Information

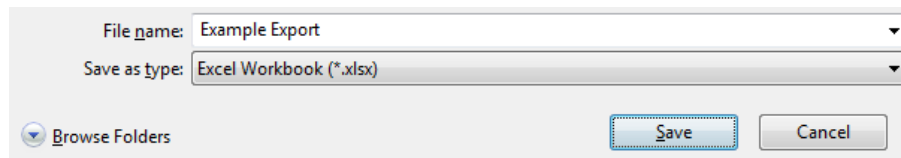
- Batch estimates utilize the previous average yield for APH-based plans when APH is not complete for the previous year
- TA APH and PTY reports will only generate when TA and PTY is eligible for the State/County/Crop on a given policy

X. Exporting Quotes

1. Exporting Quote Information to Microsoft Excel

EASYquote offers the ability to export quote values to Microsoft Excel XLSX format from the MPCl or Hail [Full Farm view](#), and the [PRF \(RI/VI\) Historical View](#). To utilize this feature:

1. Ensure you have a quote line entered and are in one of the two views mentioned
2. Select File->Export to Excel*
3. Specify a file name and choose the location for the exported file
4. Click **Save**



5. EASYquote will export the quote data to the location specified

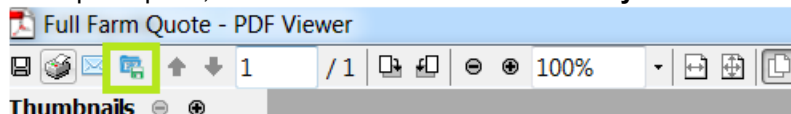
*Note: in the [PRF \(RI/VI\) Historical View](#), you may also right-click the table/grid and select “Export”

2. Saving MPCl Reports to EASYmobility

MPCl Reports may be saved to the EASYmobility mobile application from either the EWP or installed version of EASYquote. The “Open Documents in External PDF Viewer” option in [EASYquote Preferences](#) must be unchecked to save Reports from the installed version, however.

To save a report to EASYmobility:

1. Create your quote.
2. Select Reports from the menu.
3. Select the report, you want to view.
4. Once the report opens, click on the **Save to EASYmobility** icon.



5. On the Save to EASYmobility dialog:
 - a. Enter the quote Description.
 - b. Select the Sync Mode from the drop down list.
 - c. Click OK.
6. If you are on the distributed EASYquote, you must also select “Synchronize Data” from the Download menu.
7. Log into EASYmobility
8. Links to reports for Prospect Quotes display on the right side of the Prospects Pane
9. Links to reports for Policy Quotes display Policy Holder Quotes Pane

XI. Customizing EASYquote Preferences

EASYquote offers the ability to customize your quoting experience and various program settings, which are available via the Preferences window (see *Figure 60: EASYquote Preferences window*). This section describes the purpose of these preferences.

1. Accessing Preferences

The Preferences window is from the File->Preferences menu item, or by using the CTRL+K key command.

You may also directly access a specific section within the preferences from the following locations:

- From the [Full Farm view](#), right-click a quote line and select “Column Options”

- From the [Scenario view](#), right-click in the table/grid and select “Grid Options”

Click on the desired sub-section to view the preference options for that section. In *Figure 60: EASYquote Preferences window*, “General” has been selected and the available options are displayed on the right-hand side of the window.

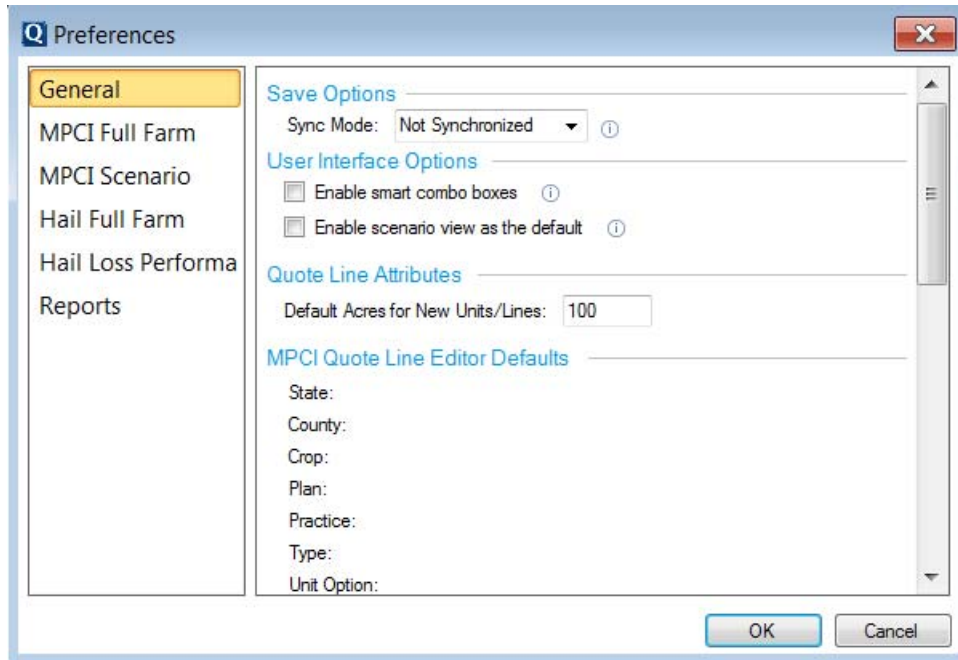
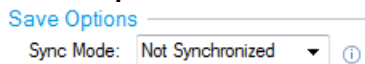


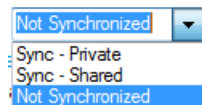
Figure 60: EASYquote Preferences window

2. General Preferences

a. Saved Options



This field displays in both the distributed instance of EASYquote and the EWP instance and is used to set the default for quotes saved in the current instance. The default setting can be changed when saving individual quotes. The Save Options are Sync – Private, Sync – Shared, and Not Synchronized:



Not Synchronized is automatically selected in Preferences. Quotes saved as “Not Synchronized” are only available to you on the originating instance.

Change the default to “Sync - Private” to make available to you in both the distributed instance of EASYquote and the EWP instance.

Change the default to “Sync - Shared” to make available to all EASYquote users with access to your Agency in both the distributed instance of EASYquote and the EWP instance.

See [Quote Synchronization](#) for more info.

b. User Interface Options

i. Enable smart combo boxes



This allows you to use the various dropdown menus in the Quote Line Attributes window as text fields to be able to type and search for values in them versus clicking and selecting them. Initially, this is set to unchecked (off).

- o With the option enabled, type any portion of the item’s name in the dropdown and press tab to jump to the item that matches the text entered
- o With the option disabled, click a dropdown or press the first key corresponding with the item’s name to jump to it

ii. Enable Scenario View as the default

This allows you to choose whether the [Full Farm view](#) or the [Scenario view](#) is shown by default after creating a new MPCl quote. Initially, this is set to checked (on).

c. Quote Line Attributes

Default Acres for New Units/Lines



This allows you to set a default Acres value for quote lines. This does not apply to policy quotes

d. MPCl Quote Line Editor Defaults

This displays any MPCl [quote line default values you have saved](#); click **Clear** to remove the defaults



e. Yield/Price Target Defaults

This displays any [yield or price target default values you have saved](#) for a given crop; click **Remove** to remove the selected default



f. County LDP/FSA/Basis Defaults

This displays any [LDP, FSA, or Basis default values you have saved](#) for a given crop; click **Remove** to remove the selected default



g. Hail Quote Line Editor Defaults

This displays any Hail [quote line default values you have saved](#); click **Clear** to remove the defaults



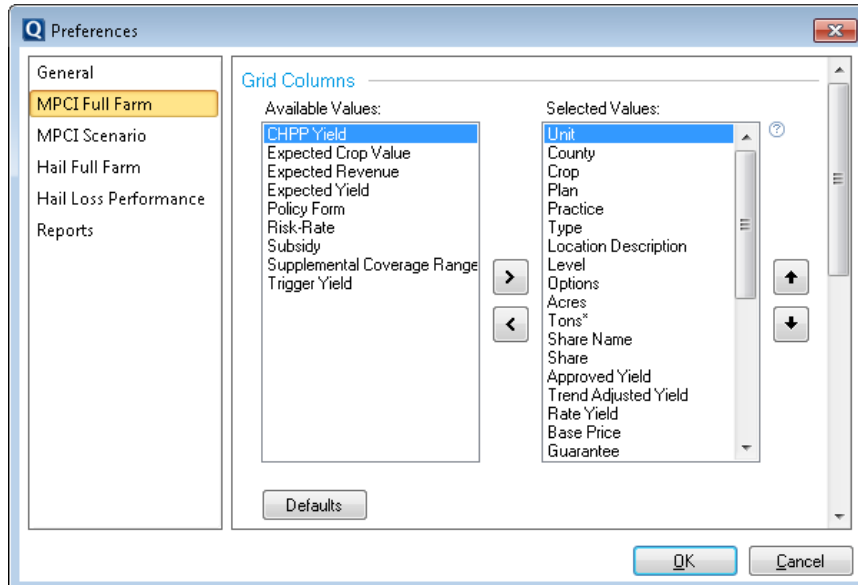
h. Contact Information Defaults

This displays any [Agent Contact Information defaults you have saved](#); click **Clear** to remove the defaults







3. MPCl Full Farm Preferences

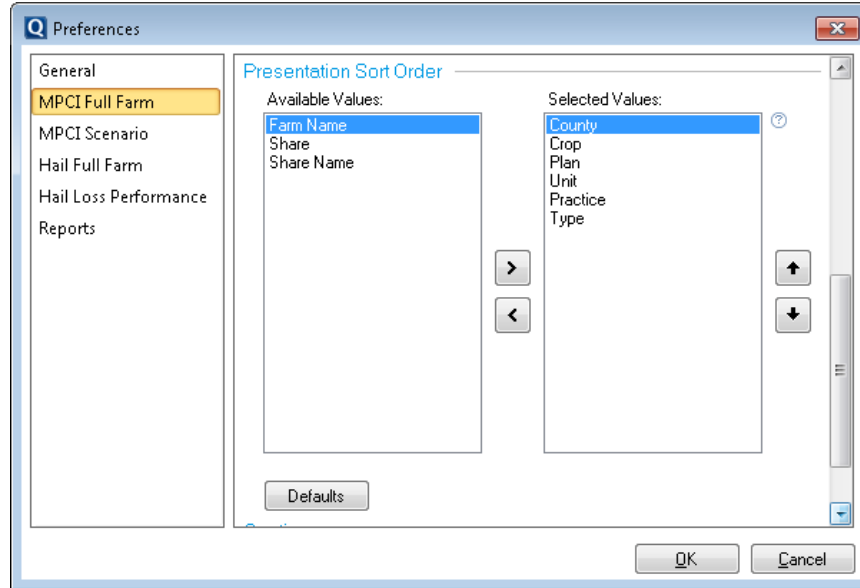
a. Grid Columns



This allows you to customize which columns are displayed in the MPCl [Full Farm view](#).

- The Available Values list shows all remaining available columns
- The Selected Values list shows the columns which will display in the MPCl [Full Farm view](#)
- Highlight a column in the Available Values list and click the  (right) to move it to the Selected Values list
- Highlight a column in the Selected Values list and click the  (left) to move it to the Available Values list
- Highlight a column in the Selected Values list and click the  (up) icon to move it up in the order, which in turn moves it to the left in the MPCl [Full Farm view](#)
- Highlight a column in the Selected Values list and click the  (down) icon to move it down in the order, which in turn moves it to the right in the MPCl [Full Farm view](#)
- To reset the columns back to their initial settings, click **Defaults**

b. Presentation Sort Order

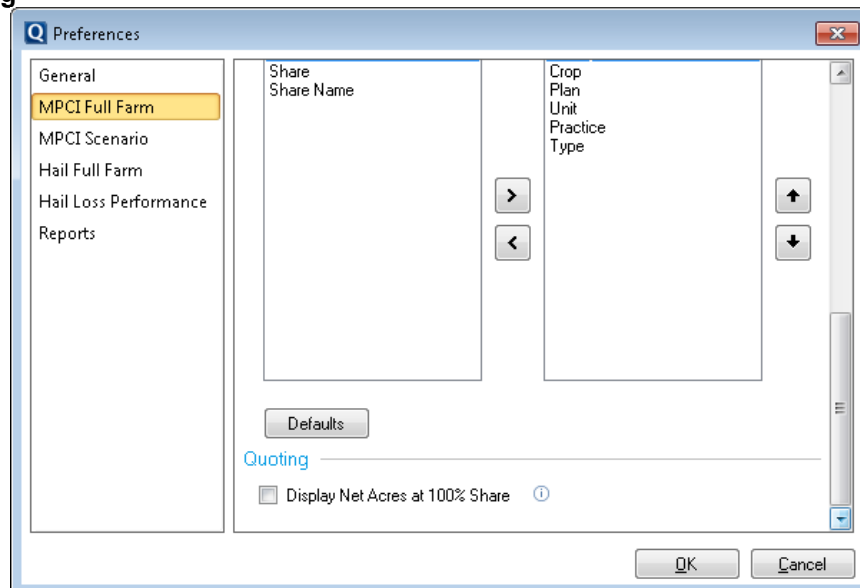


This allows you to customize the sort order for the following MPCl Full Farm presentations:

- Full Farm View
- Quick Edit screen
- Full Farm Report
- Full Farm Product Summary
- APH Multi-Level Comparison Report
- TA APH Comparison Report
- TA APH Multi-Level Comparison Report
- PTY Multi-Level Comparison Report
- Plan Comparison Report
- Unit Structure Comparison Report
- Net Income Analysis

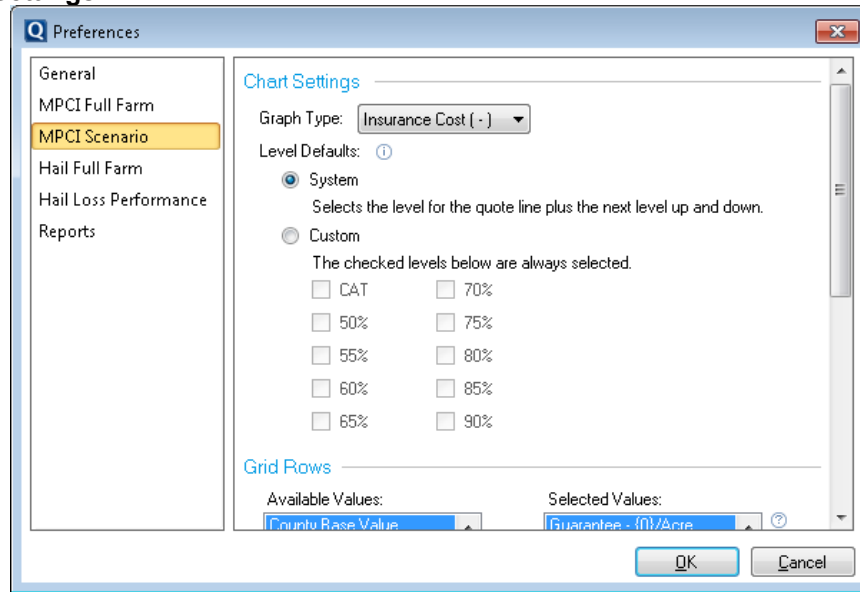
Follow the steps for selecting Grid Columns to customize your Presentation Sort Order.

c. Quoting



Checking the Display Net Acres at 100% Share checkbox sets the Share Percent on Net Acres to 100% for policy quotes.

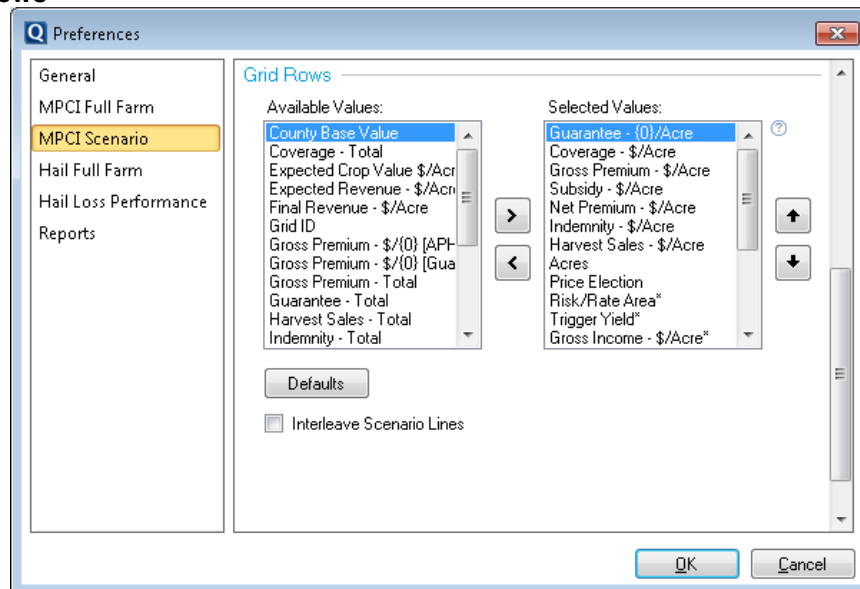
4. MPC Scenario Preferences
a. Chart Settings



This allows you to customize the [Graph Settings](#) from the [Scenario view](#).





- Graph Type allows you to specify which [Graph Type](#) should be displayed by default. Initially, this is set to “Insurance Cost”
- Level Defaults allows you to specify the behavior of the levels that are shown by default. Initially, this is set to “System”
 - “System” auto-selects the next level up and next level down from the coverage level selected on the quote line
 - Custom allows you to specify the levels that should always display
 - Note: If a level is not applicable to a specific scenario, EASYquote will not display it

b. Grid Rows



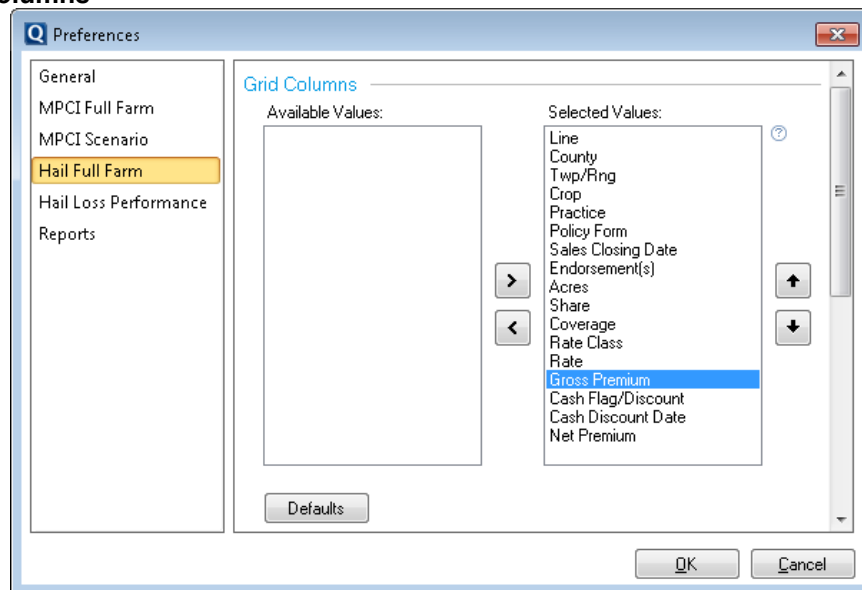
This allows you to customize which rows are displayed in the [Graph Values Table](#) of the [Scenario view](#).

- The Available Values list shows all remaining available rows
- The Selected Values list shows the rows which will display in the [Graph Values Table](#)





- Highlight a row in the Available Values list and click the  (right) to move it to the Selected Values list
- Highlight a row in the Selected Values list and click the  (left) to move it to the Available Values list
- Highlight a row in the Selected Values list and click the  (up) icon to move it up in the sort order
- Highlight a row in the Selected Values list and click the  (down) icon to move it down in the sort order
- To reset the columns back to their initial settings, click **Defaults**
- Leave the Interleave Scenario Lines checkbox unchecked to group the [Graph Values Table](#) by scenario:
 - Field 1/Scenario 1
 - Field 2/Scenario 1
 - Field 1/Scenario 2
 - Field 2/Scenario 2
- Check the Interleave Scenario Lines checkbox to group the [Graph Values Table](#) by field:
 - Field 1/Scenario 1
 - Field 1/Scenario 2
 - Field 2/Scenario 1
 - Field 2/Scenario 2

5. Hail Full Farm Preferences

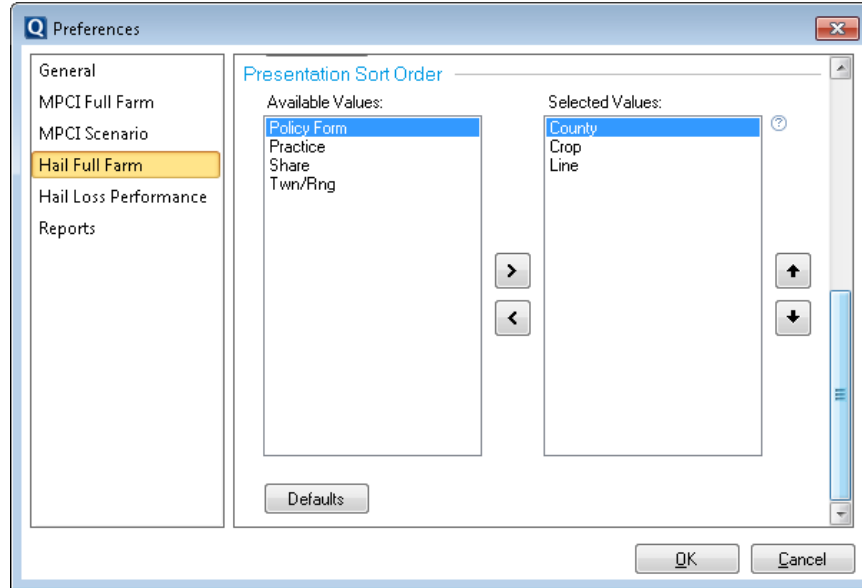
a. Grid Columns



This allows you to customize which columns are displayed in the Hail [Full Farm view](#).

- The Available Values list shows all remaining available columns
- The Selected Values list shows the columns which will display in the Hail [Full Farm view](#)
- Highlight a column in the Available Values list and click the  (right) to move it to the Selected Values list
- Highlight a column in the Selected Values list and click the  (left) to move it to the Available Values list
- Highlight a column in the Selected Values list and click the  (up) icon to move it up in the order, which in turn moves it to the left in the Hail [Full Farm view](#)
- Highlight a column in the Selected Values list and click the  (down) icon to move it down in the order, which in turn moves it to the right in the Hail [Full Farm view](#)
- To reset the columns back to their initial settings, click **Defaults**

b. Presentation Sort Order



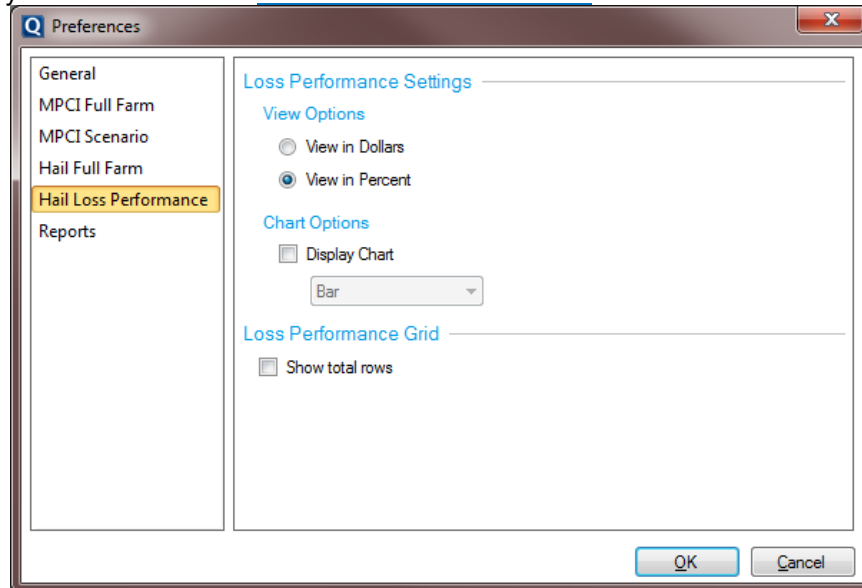
This allows you to customize the sort order for the following Hail Full Farm presentations:

- Full Farm View
- Crop Hail Full Farm Report

Follow the steps for selecting Grid Columns to customize your Presentation Sort Order.

6. Hail Loss Performance Preferences

This allows you to customize the [Hail Loss Performance View](#)



a. View Options

View Options allows you to specify which unit of measure should be displayed by default for the loss payout values. Initially, this is set to “View in Percent”

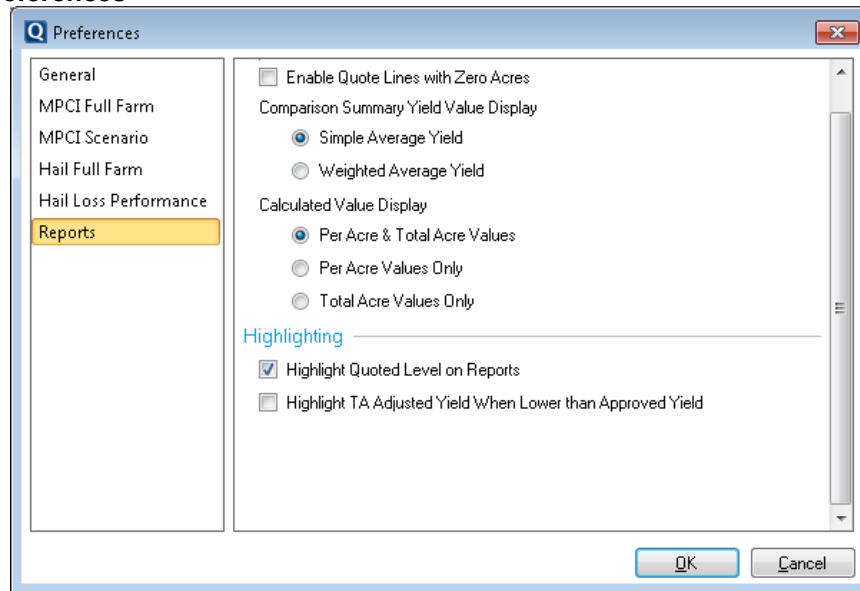
b. Chart Options

This allows you to specify whether the optional hail loss performance chart should be displayed by default, as well as which format (Bar or Line) to display it in. Initially, this is set to unchecked (off).

c. Show total rows

This allows you to display additional rows in the [Hail Loss Performance View](#) for the total values, such as Coverage Total, Gross Premium Total, and Net Premium Total.

7. Reports Preferences



a. Options

i. Enable Quote Lines with Zero Acres

When checked, this allows quote lines with zero acres to display on reports. Initially, this is set to unchecked (off).

ii. Comparison Summary Yield Value Display

This allows you to display either the Simple Average or Weighted Average when [Performing a Comparison Summary](#) or [Creating an Average Rollup Quote](#).

Weighted Average Yield will display the weighted average of all the units within the same state, county, crop, practice and type.

iii. Calculated Value Display

This allows you to customize how Acres display on reports; customizing them to display the per-acre values, total values or both.

b. Highlighting

i. Highlight Quoted Level on Reports

This allows you to add highlights based on the selected criteria

ii. Highlight TA Adjusted Yield When Lower than Approved Yield

This option allows you to highlight the yields on a TA quote when they do not benefit the insured.

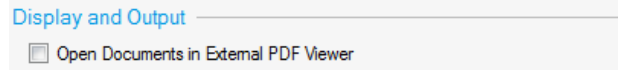
An example would be when a Yield Cup or Yield Floor is available to user without the TA option. The yield may be higher without TA.

The highlighting is only displayed on the TA reports.

Standard APH				TA APH			
Approved / Rate	Guarantee	Coverage	Premium	ADJ / Rate / Trend	Guarantee	Coverage	Premium
77 / 8 (YF)	57.8	\$226.00	\$11.83	60 / 8 / 60	45.0	\$175.95	\$9.21
	61.5	\$240.86	\$20.47		48.0	\$187.68	\$15.95
	65.5	\$256.11	\$37.39		51.0	\$199.41	\$29.11

c. Display and Output: Open Documents in External PDF Viewer

This only applies to the distributed version of EASYquote



This option is useful for opening the PDF reports in third-party PDF software, especially if you have one that allows for editing of PDFs. However, to save Reports to EASYmobility, this option must be unchecked.

XII. Getting Help

You may obtain help or training from any of the following resources:

- Online: <http://www.naucountry.com/support.aspx>
 - The EASYview Agent Portal (<https://www.naucountry.com/portal/>) offers training information
- On the phone (NAU Country Call Center): 866.942.6724
- Via e-mail: callcenter@naucountry.com
- You may also contact your NAU Country marketing representative directly

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