



Coverage Maximizer

2014 - Illinois - Clark - Corn

Insurance Provider					Agency				
ARMtech Insurance Services 7725 Douglas Avenue Des Moines, IA 50322					Fleece Insurance P O Box 68 6 West Pearl North Salem, IN 46165				
U/W: (800) 536-6565 B Fax: (866) 578-0425					TF: (877) 353-3232 B Fax: (765) 676-5325				
Email: ARMtech@arnt.com					Email: agency@fleeceins.com				
Agency Code: 180270									

Plan	Practice	Type	Options	Unit Structure	Map Area	Insured Share	Price Percentage	Price Volatility Factor
ARP	Non-Irrigated	Grain		OU		1.000	120 %	0.19
Expected County Yield (BU)	Price	Expected County Revenue	Level	Trigger Revenue	Coverage/Acre	Premium/Acre	Effective Rate	
155.0	\$4.62	\$716.10	85%	\$608.69	\$859.32	\$24.67	2.87 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	150	155	160	165	170	175	180	185	190	195	200
\$3.70	\$96.16	\$63.03	\$29.89	-	-	-	-	-	-	-	-
\$3.65	\$109.59	\$76.91	\$44.22	\$11.53	-	-	-	-	-	-	-
\$3.60	\$123.03	\$90.79	\$58.55	\$26.31	-	-	-	-	-	-	-
\$3.55	\$136.46	\$104.67	\$72.88	\$41.09	\$9.30	-	-	-	-	-	-
\$3.50	\$149.89	\$118.55	\$87.20	\$55.86	\$24.52	-	-	-	-	-	-
\$3.45	\$163.32	\$132.43	\$101.53	\$70.64	\$39.74	\$8.85	-	-	-	-	-
\$3.40	\$176.76	\$146.31	\$115.86	\$85.41	\$54.97	\$24.52	-	-	-	-	-
\$3.35	\$190.19	\$160.19	\$130.19	\$100.19	\$70.19	\$40.19	\$10.19	-	-	-	-
\$3.30	\$203.62	\$174.07	\$144.52	\$114.97	\$85.41	\$55.86	\$26.31	-	-	-	-
\$3.25	\$217.05	\$187.95	\$158.85	\$129.74	\$100.64	\$71.53	\$42.43	\$13.33	-	-	-
\$3.20	\$230.49	\$201.83	\$173.17	\$144.52	\$115.86	\$87.20	\$58.55	\$29.89	\$1.24	-	-
\$3.15	\$243.92	\$215.71	\$187.50	\$159.29	\$131.08	\$102.88	\$74.67	\$46.46	\$18.25	-	-
\$3.10	\$257.35	\$229.59	\$201.83	\$174.07	\$146.31	\$118.55	\$90.79	\$63.03	\$35.27	\$7.50	-
\$3.05	\$270.79	\$243.47	\$216.16	\$188.85	\$161.53	\$134.22	\$106.91	\$79.59	\$52.28	\$24.97	-
\$3.00	\$284.22	\$257.35	\$230.49	\$203.62	\$176.76	\$149.89	\$123.03	\$96.16	\$69.29	\$42.43	\$15.56
\$2.95	\$297.65	\$271.23	\$244.82	\$218.40	\$191.98	\$165.56	\$139.14	\$112.73	\$86.31	\$59.89	\$33.47
\$2.90	\$311.08	\$285.11	\$259.14	\$233.17	\$207.20	\$181.23	\$155.26	\$129.29	\$103.32	\$77.35	\$51.38
\$2.85	\$324.52	\$298.99	\$273.47	\$247.95	\$222.43	\$196.91	\$171.38	\$145.86	\$120.34	\$94.82	\$69.29
\$2.80	\$337.95	\$312.87	\$287.80	\$262.73	\$237.65	\$212.58	\$187.50	\$162.43	\$137.35	\$112.28	\$87.20
\$2.75	\$351.38	\$326.75	\$302.13	\$277.50	\$252.87	\$228.25	\$203.62	\$179.00	\$154.37	\$129.74	\$105.12



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Plan	Practice	Type	Options	Unit Structure	Map Area	Insured Share	Price Percentage	Price Volatility Factor
ARP	Non-Irrigated	Grain		OU		1.000	120 %	0.19
Expected County Yield (BU)	Price	Expected County Revenue	Level	Trigger Revenue	Coverage/Acre	Premium/Acre	Effective Rate	
155.0	\$4.62	\$716.10	90%	\$644.49	\$859.32	\$40.52	4.72 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	150	155	160	165	170	175	180	185	190	195	200
\$3.70	\$149.15	\$118.32	\$87.48	\$56.65	\$25.82	-	-	-	-	-	-
\$3.65	\$161.65	\$131.23	\$100.82	\$70.40	\$39.98	\$9.57	-	-	-	-	-
\$3.60	\$174.15	\$144.15	\$114.15	\$84.15	\$54.15	\$24.15	-	-	-	-	-
\$3.55	\$186.65	\$157.07	\$127.48	\$97.90	\$68.32	\$38.73	\$9.15	-	-	-	-
\$3.50	\$199.15	\$169.98	\$140.82	\$111.65	\$82.48	\$53.32	\$24.15	-	-	-	-
\$3.45	\$211.65	\$182.90	\$154.15	\$125.40	\$96.65	\$67.90	\$39.15	\$10.40	-	-	-
\$3.40	\$224.15	\$195.82	\$167.48	\$139.15	\$110.82	\$82.48	\$54.15	\$25.82	-	-	-
\$3.35	\$236.65	\$208.73	\$180.82	\$152.90	\$124.98	\$97.07	\$69.15	\$41.23	\$13.32	-	-
\$3.30	\$249.15	\$221.65	\$194.15	\$166.65	\$139.15	\$111.65	\$84.15	\$56.65	\$29.15	\$1.65	-
\$3.25	\$261.65	\$234.57	\$207.48	\$180.40	\$153.32	\$126.23	\$99.15	\$72.07	\$44.98	\$17.90	-
\$3.20	\$274.15	\$247.48	\$220.82	\$194.15	\$167.48	\$140.82	\$114.15	\$87.48	\$60.82	\$34.15	\$7.48
\$3.15	\$286.65	\$260.40	\$234.15	\$207.90	\$181.65	\$155.40	\$129.15	\$102.90	\$76.65	\$50.40	\$24.15
\$3.10	\$299.15	\$273.32	\$247.48	\$221.65	\$195.82	\$169.98	\$144.15	\$118.32	\$92.48	\$66.65	\$40.82
\$3.05	\$311.65	\$286.23	\$260.82	\$235.40	\$209.98	\$184.57	\$159.15	\$133.73	\$108.32	\$82.90	\$57.48
\$3.00	\$324.15	\$299.15	\$274.15	\$249.15	\$224.15	\$199.15	\$174.15	\$149.15	\$124.15	\$99.15	\$74.15
\$2.95	\$336.65	\$312.07	\$287.48	\$262.90	\$238.32	\$213.73	\$189.15	\$164.57	\$139.98	\$115.40	\$90.82
\$2.90	\$349.15	\$324.98	\$300.82	\$276.65	\$252.48	\$228.32	\$204.15	\$179.98	\$155.82	\$131.65	\$107.48
\$2.85	\$361.65	\$337.90	\$314.15	\$290.40	\$266.65	\$242.90	\$219.15	\$195.40	\$171.65	\$147.90	\$124.15
\$2.80	\$374.15	\$350.82	\$327.48	\$304.15	\$280.82	\$257.48	\$234.15	\$210.82	\$187.48	\$164.15	\$140.82
\$2.75	\$386.65	\$363.73	\$340.82	\$317.90	\$294.98	\$272.07	\$249.15	\$226.23	\$203.32	\$180.40	\$157.48



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Email: ARMtech@arnt.com		Email: agency@fleeceins.com	

Practice	Type	Insured Share	Price Percentage	Price Vol. Factor	Expected Yield	Base Price	Exp. County Rev.
Non-Irrigated	Seed	1.000	120 %	0.19	155.0	\$0.00	\$0.00

Year	Expected Cnty Yield	Final Cnty Yield	County Production Deficiency	Base Price	Harvest Price	Price Deficiency	Historical Estimated Gross Indemnity/Acre	
							ARP 85%	90%
1999	140.9 *	112.8 *	(28.1 BU - 20%)	\$2.44 †	\$1.96 †	(\$0.48 - 20%)	\$127.41	\$147.21
2000	142.7 *	150.9 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	-	\$13.02
2001	137.8 *	155.3 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-
2002	137.8 *	120.1 *	(17.7 BU - 13%)	\$2.30 †	\$2.43 †		-	\$15.88
2003	140.9 *	147.8 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-
2004	143.4 *	181.9 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	-	\$26.95
2005	145.4 *	141.2 *	(4.2 BU - 3%)	\$2.38 †	\$1.93 †	(\$0.45 - 19%)	\$38.72	\$64.88
2006	151.1 *	151.9 *		\$2.59 †	\$3.03 †		-	-
2007	150.1 *	160.1 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	-
2008	150.1 *	161.6 *		\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$38.60	\$103.47
2009	151.8 *	156.3 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-
2011	160.5 *	136.8 §	(23.7 BU - 15%)	\$6.01 †	\$6.32 †		-	\$80.57
2012	157.1 *	50.3 §	(106.8 BU - 68%)	\$5.68 †	\$7.50 †		\$1,118.08	\$1,138.63

Estimated Historical Totals (13 Years)

Indemnity	\$1,322.81	\$1,590.61
Premium	(\$348.38)	(\$572.95)
Net Indemnity	\$974.43	\$1,017.66
Indemnity as % of Premium	380%	278%
2014 Estimated Premium	\$24.67	\$40.52

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