



Coverage Maximizer

2014 - Illinois - **Cumberland - 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	

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	
158.5	\$4.62	\$732.27	85%	\$622.43	\$878.72	\$25.37	2.89 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield									
	155	160	165	170	175	180	185	190	195	200
\$3.70	\$87.64	\$54.50	\$21.37	-	-	-	-	-	-	-
\$3.65	\$101.52	\$68.83	\$36.14	\$3.46	-	-	-	-	-	-
\$3.60	\$115.40	\$83.16	\$50.92	\$18.68	-	-	-	-	-	-
\$3.55	\$129.28	\$97.49	\$65.70	\$33.90	\$2.11	-	-	-	-	-
\$3.50	\$143.16	\$111.81	\$80.47	\$49.13	\$17.79	-	-	-	-	-
\$3.45	\$157.04	\$126.14	\$95.25	\$64.35	\$33.46	\$2.56	-	-	-	-
\$3.40	\$170.92	\$140.47	\$110.02	\$79.58	\$49.13	\$18.68	-	-	-	-
\$3.35	\$184.80	\$154.80	\$124.80	\$94.80	\$64.80	\$34.80	\$4.80	-	-	-
\$3.30	\$198.68	\$169.13	\$139.58	\$110.02	\$80.47	\$50.92	\$21.37	-	-	-
\$3.25	\$212.56	\$183.46	\$154.35	\$125.25	\$96.14	\$67.04	\$37.93	\$8.83	-	-
\$3.20	\$226.44	\$197.78	\$169.13	\$140.47	\$111.81	\$83.16	\$54.50	\$25.85	-	-
\$3.15	\$240.32	\$212.11	\$183.90	\$155.69	\$127.49	\$99.28	\$71.07	\$42.86	\$14.65	-
\$3.10	\$254.20	\$226.44	\$198.68	\$170.92	\$143.16	\$115.40	\$87.64	\$59.87	\$32.11	\$4.35
\$3.05	\$268.08	\$240.77	\$213.46	\$186.14	\$158.83	\$131.52	\$104.20	\$76.89	\$49.58	\$22.26
\$3.00	\$281.96	\$255.10	\$228.23	\$201.37	\$174.50	\$147.64	\$120.77	\$93.90	\$67.04	\$40.17
\$2.95	\$295.84	\$269.43	\$243.01	\$216.59	\$190.17	\$163.76	\$137.34	\$110.92	\$84.50	\$58.08
\$2.90	\$309.72	\$283.75	\$257.79	\$231.81	\$205.84	\$179.87	\$153.90	\$127.93	\$101.96	\$75.99
\$2.85	\$323.61	\$298.08	\$272.56	\$247.04	\$221.52	\$195.99	\$170.47	\$144.95	\$119.43	\$93.90
\$2.80	\$337.49	\$312.41	\$287.34	\$262.26	\$237.19	\$212.11	\$187.04	\$161.96	\$136.89	\$111.81
\$2.75	\$351.37	\$326.74	\$302.11	\$277.49	\$252.86	\$228.23	\$203.61	\$178.98	\$154.35	\$129.73



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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	
158.5	\$4.62	\$732.27	90%	\$659.04	\$878.72	\$41.83	4.76 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield									
	155	160	165	170	175	180	185	190	195	200
\$3.70	\$142.57	\$111.73	\$80.90	\$50.07	\$19.23	-	-	-	-	-
\$3.65	\$155.48	\$125.07	\$94.65	\$64.23	\$33.82	\$3.40	-	-	-	-
\$3.60	\$168.40	\$138.40	\$108.40	\$78.40	\$48.40	\$18.40	-	-	-	-
\$3.55	\$181.32	\$151.73	\$122.15	\$92.57	\$62.98	\$33.40	\$3.82	-	-	-
\$3.50	\$194.23	\$165.07	\$135.90	\$106.73	\$77.57	\$48.40	\$19.23	-	-	-
\$3.45	\$207.15	\$178.40	\$149.65	\$120.90	\$92.15	\$63.40	\$34.65	\$5.90	-	-
\$3.40	\$220.07	\$191.73	\$163.40	\$135.07	\$106.73	\$78.40	\$50.07	\$21.73	-	-
\$3.35	\$232.98	\$205.07	\$177.15	\$149.23	\$121.32	\$93.40	\$65.48	\$37.57	\$9.65	-
\$3.30	\$245.90	\$218.40	\$190.90	\$163.40	\$135.90	\$108.40	\$80.90	\$53.40	\$25.90	-
\$3.25	\$258.82	\$231.73	\$204.65	\$177.57	\$150.48	\$123.40	\$96.32	\$69.23	\$42.15	\$15.07
\$3.20	\$271.73	\$245.07	\$218.40	\$191.73	\$165.07	\$138.40	\$111.73	\$85.07	\$58.40	\$31.73
\$3.15	\$284.65	\$258.40	\$232.15	\$205.90	\$179.65	\$153.40	\$127.15	\$100.90	\$74.65	\$48.40
\$3.10	\$297.57	\$271.73	\$245.90	\$220.07	\$194.23	\$168.40	\$142.57	\$116.73	\$90.90	\$65.07
\$3.05	\$310.48	\$285.07	\$259.65	\$234.23	\$208.82	\$183.40	\$157.98	\$132.57	\$107.15	\$81.73
\$3.00	\$323.40	\$298.40	\$273.40	\$248.40	\$223.40	\$198.40	\$173.40	\$148.40	\$123.40	\$98.40
\$2.95	\$336.32	\$311.74	\$287.15	\$262.57	\$237.98	\$213.40	\$188.82	\$164.23	\$139.65	\$115.07
\$2.90	\$349.24	\$325.07	\$300.90	\$276.73	\$252.57	\$228.40	\$204.23	\$180.07	\$155.90	\$131.73
\$2.85	\$362.15	\$338.40	\$314.65	\$290.90	\$267.15	\$243.40	\$219.65	\$195.90	\$172.15	\$148.40
\$2.80	\$375.07	\$351.74	\$328.40	\$305.07	\$281.73	\$258.40	\$235.07	\$211.73	\$188.40	\$165.07
\$2.75	\$387.99	\$365.07	\$342.15	\$319.24	\$296.32	\$273.40	\$250.48	\$227.57	\$204.65	\$181.73



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Email: ARMtech@arnt.com		Email: agency@fleeceins.com	
Agency Code: 180270			

Practice	Type	Insured Share	Price Percentage	Price Vol. Factor	Expected Yield	Base Price	Exp. County Rev.
Non-Irrigated	Grain	1.000	120 %	0.19	158.5	\$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	130.0 *	100.3 *	(29.7 BU - 23%)	\$2.44 †	\$1.96 †	(\$0.48 - 20%)	\$130.80	\$148.15
2000	131.3 *	139.5 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	-	\$9.67
2001	129.0 *	148.2 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-
2002	129.0 *	125.4 *	(3.6 BU - 3%)	\$2.30 †	\$2.43 †		-	-
2003	131.3 *	157.6 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-
2004	135.9 *	165.9 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$14.90	\$47.05
2005	141.1 *	134.4 *	(6.7 BU - 5%)	\$2.38 †	\$1.93 †	(\$0.45 - 19%)	\$46.67	\$71.42
2006	145.7 *	144.4 *	(1.3 BU - 1%)	\$2.59 †	\$3.03 †		-	-
2007	144.2 *	163.9 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	-
2008	144.2 *	164.9 *		\$5.40 †	\$4.13 †	(\$1.27 - 24%)	-	\$32.95
2009	148.9 *	162.2 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-
2011	158.5 *	144.8 §	(13.7 BU - 9%)	\$6.01 †	\$6.32 †		-	-
2012	158.5 *	33.2 §	(125.3 BU - 79%)	\$5.68 †	\$7.50 †		\$1,363.77	\$1,368.12
2013	158.5 *	168.7 §		\$5.65 †	\$4.39 †	(\$1.26 - 22%)	\$36.91	\$108.97

Estimated Historical Totals (14 Years)

Indemnity	\$1,593.05	\$1,786.33
Premium	(\$385.02)	(\$634.15)
Net Indemnity	\$1,208.03	\$1,152.18
Indemnity as % of Premium	414%	282%
2014 Estimated Premium	\$25.37	\$41.83

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