



# Coverage Maximizer

2014 - Illinois - Douglas - Corn

<b>Insurance Provider</b>		<b>Agency</b>	
<b>ARMtech Insurance Services</b> 7725 Douglas Avenue Des Moines, IA 50322		<b>Fleece Insurance</b> 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	
171.6	\$4.62	\$792.79	85%	\$673.87	\$951.35	\$22.51	2.37 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	170	175	180	185	190	195	200	205	210	215	220
\$3.70	\$80.36	\$47.23	\$14.10	-	-	-	-	-	-	-	-
\$3.65	\$95.59	\$62.90	\$30.21	-	-	-	-	-	-	-	-
\$3.60	\$110.81	\$78.57	\$46.33	\$14.10	-	-	-	-	-	-	-
\$3.55	\$126.04	\$94.25	\$62.45	\$30.66	-	-	-	-	-	-	-
\$3.50	\$141.26	\$109.92	\$78.57	\$47.23	\$15.89	-	-	-	-	-	-
\$3.45	\$156.48	\$125.59	\$94.69	\$63.80	\$32.90	\$2.01	-	-	-	-	-
\$3.40	\$171.71	\$141.26	\$110.81	\$80.36	\$49.92	\$19.47	-	-	-	-	-
\$3.35	\$186.93	\$156.93	\$126.93	\$96.93	\$66.93	\$36.93	\$6.93	-	-	-	-
\$3.30	\$202.16	\$172.60	\$143.05	\$113.50	\$83.95	\$54.39	\$24.84	-	-	-	-
\$3.25	\$217.38	\$188.28	\$159.17	\$130.07	\$100.96	\$71.86	\$42.75	\$13.65	-	-	-
\$3.20	\$232.60	\$203.95	\$175.29	\$146.63	\$117.98	\$89.32	\$60.66	\$32.01	\$3.35	-	-
\$3.15	\$247.83	\$219.62	\$191.41	\$163.20	\$134.99	\$106.78	\$78.57	\$50.36	\$22.16	-	-
\$3.10	\$263.05	\$235.29	\$207.53	\$179.77	\$152.01	\$124.25	\$96.48	\$68.72	\$40.96	\$13.20	-
\$3.05	\$278.28	\$250.96	\$223.65	\$196.34	\$169.02	\$141.71	\$114.40	\$87.08	\$59.77	\$32.45	\$5.14
\$3.00	\$293.50	\$266.63	\$239.77	\$212.90	\$186.04	\$159.17	\$132.31	\$105.44	\$78.57	\$51.71	\$24.84
\$2.95	\$308.72	\$282.31	\$255.89	\$229.47	\$203.05	\$176.63	\$150.22	\$123.80	\$97.38	\$70.96	\$44.54
\$2.90	\$323.95	\$297.98	\$272.01	\$246.04	\$220.07	\$194.10	\$168.13	\$142.16	\$116.19	\$90.22	\$64.24
\$2.85	\$339.17	\$313.65	\$288.13	\$262.60	\$237.08	\$211.56	\$186.04	\$160.51	\$134.99	\$109.47	\$83.95
\$2.80	\$354.40	\$329.32	\$304.25	\$279.17	\$254.10	\$229.02	\$203.95	\$178.87	\$153.80	\$128.72	\$103.65
\$2.75	\$369.62	\$344.99	\$320.37	\$295.74	\$271.11	\$246.49	\$221.86	\$197.23	\$172.60	\$147.98	\$123.35



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9/8/2014

Page 2 of 6

<b>Insurance Provider</b>				<b>Agency</b>				Agency Code: <b>180270</b>			
<b>ARMtech Insurance Services</b> 7725 Douglas Avenue Des Moines, IA 50322				<b>Fleece Insurance</b> 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	
171.6	\$4.62	\$792.79	90%	\$713.51	\$951.35	\$39.74	4.18 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	170	175	180	185	190	195	200	205	210	215	220
\$3.70	\$140.85	\$110.02	\$79.18	\$48.35	\$17.52	-	-	-	-	-	-
\$3.65	\$155.02	\$124.60	\$94.18	\$63.77	\$33.35	\$2.93	-	-	-	-	-
\$3.60	\$169.18	\$139.18	\$109.18	\$79.18	\$49.18	\$19.18	-	-	-	-	-
\$3.55	\$183.35	\$153.77	\$124.18	\$94.60	\$65.02	\$35.43	\$5.85	-	-	-	-
\$3.50	\$197.52	\$168.35	\$139.18	\$110.02	\$80.85	\$51.68	\$22.52	-	-	-	-
\$3.45	\$211.68	\$182.93	\$154.18	\$125.43	\$96.68	\$67.93	\$39.18	\$10.43	-	-	-
\$3.40	\$225.85	\$197.52	\$169.18	\$140.85	\$112.52	\$84.18	\$55.85	\$27.52	-	-	-
\$3.35	\$240.02	\$212.10	\$184.18	\$156.27	\$128.35	\$100.43	\$72.52	\$44.60	\$16.68	-	-
\$3.30	\$254.18	\$226.68	\$199.18	\$171.68	\$144.18	\$116.68	\$89.18	\$61.68	\$34.18	\$6.68	-
\$3.25	\$268.35	\$241.27	\$214.18	\$187.10	\$160.02	\$132.93	\$105.85	\$78.77	\$51.68	\$24.60	-
\$3.20	\$282.52	\$255.85	\$229.18	\$202.52	\$175.85	\$149.18	\$122.52	\$95.85	\$69.18	\$42.52	\$15.85
\$3.15	\$296.68	\$270.43	\$244.18	\$217.93	\$191.68	\$165.43	\$139.18	\$112.93	\$86.68	\$60.43	\$34.18
\$3.10	\$310.85	\$285.02	\$259.18	\$233.35	\$207.52	\$181.68	\$155.85	\$130.02	\$104.18	\$78.35	\$52.52
\$3.05	\$325.02	\$299.60	\$274.18	\$248.77	\$223.35	\$197.93	\$172.52	\$147.10	\$121.68	\$96.27	\$70.85
\$3.00	\$339.18	\$314.18	\$289.18	\$264.18	\$239.18	\$214.18	\$189.18	\$164.18	\$139.18	\$114.18	\$89.18
\$2.95	\$353.35	\$328.77	\$304.18	\$279.60	\$255.02	\$230.43	\$205.85	\$181.27	\$156.68	\$132.10	\$107.52
\$2.90	\$367.52	\$343.35	\$319.18	\$295.02	\$270.85	\$246.68	\$222.52	\$198.35	\$174.18	\$150.02	\$125.85
\$2.85	\$381.69	\$357.94	\$334.18	\$310.44	\$286.68	\$262.93	\$239.18	\$215.43	\$191.68	\$167.93	\$144.18
\$2.80	\$395.85	\$372.52	\$349.18	\$325.85	\$302.52	\$279.18	\$255.85	\$232.52	\$209.18	\$185.85	\$162.52
\$2.75	\$410.02	\$387.10	\$364.19	\$341.27	\$318.35	\$295.44	\$272.52	\$249.60	\$226.68	\$203.77	\$180.85



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Practice	Type	Insured Share	Price Percentage	Price Vol. Factor	Expected Yield	Base Price	Exp. County Rev.
Non-Irrigated	Seed	1.000	120 %	0.19	171.6	\$0.00	\$0.00

Year	Expected Cnty Yield	Final Cnty Yield	County Production Deficiency	Base Price	Harvest Price	Price Deficiency	Historical Estimated Gross Indemnity/Acre	
							ARP 85%	90%
1999	140.5 *	136.9 *	(3.6 BU - 3%)	\$2.44 †	\$1.96 †	(\$0.48 - 20%)	\$41.34	\$67.03
2000	141.5 *	143.8 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	\$3.73	\$33.42
2001	138.7 *	169.0 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-
2002	138.7 *	132.9 *	(5.8 BU - 4%)	\$2.30 †	\$2.43 †		-	-
2003	140.5 *	176.1 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-
2004	144.5 *	180.2 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$2.29	\$37.42
2005	149.8 *	151.9 *		\$2.38 †	\$1.93 †	(\$0.45 - 19%)	\$17.69	\$46.17
2006	161.0 *	166.5 *		\$2.59 †	\$3.03 †		-	-
2007	157.2 *	182.7 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	-
2008	161.9 *	162.9 *		\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$125.98	\$190.08
2009	166.9 *	178.6 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-
2011	172.5 *	152.4 §	(20.1 BU - 12%)	\$6.01 †	\$6.32 †		-	\$30.02
2012	173.4 *	98.2 §	(75.2 BU - 43%)	\$5.68 †	\$7.50 †		\$660.77	\$723.25
2013	173.4 *	185.2 §		\$5.65 †	\$4.39 †	(\$1.26 - 22%)	\$35.32	\$114.52

<b>Estimated Historical Totals (14 Years)</b>		
Indemnity	\$887.12	\$1,241.91
Premium	(\$344.72)	(\$607.95)
Net Indemnity	\$542.40	\$633.96
Indemnity as % of Premium	257%	204%
2014 Estimated Premium	\$22.51	\$39.74

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