



Coverage Maximizer

2014 - Illinois - Edgar - Corn

Insurance Provider		Agency	
ARMtech Insurance Services 7725 Douglas Avenue Des Moines, IA 50322		Agency Code: 180270 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	
167.2	\$4.62	\$772.46	85%	\$656.59	\$926.96	\$19.52	2.11 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	170	175	180	185	190	195	200	205	210	215	220
\$3.70	\$49.42	\$16.28	-	-	-	-	-	-	-	-	-
\$3.65	\$64.64	\$31.95	-	-	-	-	-	-	-	-	-
\$3.60	\$79.86	\$47.62	\$15.39	-	-	-	-	-	-	-	-
\$3.55	\$95.09	\$63.30	\$31.50	-	-	-	-	-	-	-	-
\$3.50	\$110.31	\$78.97	\$47.62	\$16.28	-	-	-	-	-	-	-
\$3.45	\$125.53	\$94.64	\$63.74	\$32.85	\$1.95	-	-	-	-	-	-
\$3.40	\$140.76	\$110.31	\$79.86	\$49.42	\$18.97	-	-	-	-	-	-
\$3.35	\$155.98	\$125.98	\$95.98	\$65.98	\$35.98	\$5.98	-	-	-	-	-
\$3.30	\$171.21	\$141.65	\$112.10	\$82.55	\$53.00	\$23.44	-	-	-	-	-
\$3.25	\$186.43	\$157.33	\$128.22	\$99.12	\$70.01	\$40.91	\$11.80	-	-	-	-
\$3.20	\$201.66	\$173.00	\$144.34	\$115.68	\$87.03	\$58.37	\$29.71	\$1.06	-	-	-
\$3.15	\$216.88	\$188.67	\$160.46	\$132.25	\$104.04	\$75.83	\$47.62	\$19.42	-	-	-
\$3.10	\$232.10	\$204.34	\$176.58	\$148.82	\$121.06	\$93.30	\$65.53	\$37.77	\$10.01	-	-
\$3.05	\$247.33	\$220.01	\$192.70	\$165.39	\$138.07	\$110.76	\$83.45	\$56.13	\$28.82	\$1.50	-
\$3.00	\$262.55	\$235.69	\$208.82	\$181.95	\$155.09	\$128.22	\$101.36	\$74.49	\$47.62	\$20.76	-
\$2.95	\$277.78	\$251.36	\$224.94	\$198.52	\$172.10	\$145.69	\$119.27	\$92.85	\$66.43	\$40.01	\$13.59
\$2.90	\$293.00	\$267.03	\$241.06	\$215.09	\$189.12	\$163.15	\$137.18	\$111.21	\$85.24	\$59.27	\$33.30
\$2.85	\$308.22	\$282.70	\$257.18	\$231.66	\$206.13	\$180.61	\$155.09	\$129.57	\$104.04	\$78.52	\$53.00
\$2.80	\$323.45	\$298.37	\$273.30	\$248.22	\$223.15	\$198.07	\$173.00	\$147.92	\$122.85	\$97.77	\$72.70
\$2.75	\$338.67	\$314.04	\$289.42	\$264.79	\$240.16	\$215.54	\$190.91	\$166.28	\$141.65	\$117.03	\$92.40



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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	
167.2	\$4.62	\$772.46	90%	\$695.21	\$926.96	\$35.61	3.84 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	170	175	180	185	190	195	200	205	210	215	220
\$3.70	\$110.37	\$79.53	\$48.70	\$17.87	-	-	-	-	-	-	-
\$3.65	\$124.53	\$94.12	\$63.70	\$33.28	\$2.87	-	-	-	-	-	-
\$3.60	\$138.70	\$108.70	\$78.70	\$48.70	\$18.70	-	-	-	-	-	-
\$3.55	\$152.87	\$123.28	\$93.70	\$64.12	\$34.53	\$4.95	-	-	-	-	-
\$3.50	\$167.03	\$137.87	\$108.70	\$79.53	\$50.37	\$21.20	-	-	-	-	-
\$3.45	\$181.20	\$152.45	\$123.70	\$94.95	\$66.20	\$37.45	\$8.70	-	-	-	-
\$3.40	\$195.37	\$167.03	\$138.70	\$110.37	\$82.03	\$53.70	\$25.37	-	-	-	-
\$3.35	\$209.53	\$181.62	\$153.70	\$125.78	\$97.87	\$69.95	\$42.03	\$14.12	-	-	-
\$3.30	\$223.70	\$196.20	\$168.70	\$141.20	\$113.70	\$86.20	\$58.70	\$31.20	\$3.70	-	-
\$3.25	\$237.87	\$210.78	\$183.70	\$156.62	\$129.53	\$102.45	\$75.37	\$48.28	\$21.20	-	-
\$3.20	\$252.03	\$225.37	\$198.70	\$172.03	\$145.37	\$118.70	\$92.03	\$65.37	\$38.70	\$12.03	-
\$3.15	\$266.20	\$239.95	\$213.70	\$187.45	\$161.20	\$134.95	\$108.70	\$82.45	\$56.20	\$29.95	\$3.70
\$3.10	\$280.37	\$254.53	\$228.70	\$202.87	\$177.03	\$151.20	\$125.37	\$99.53	\$73.70	\$47.87	\$22.03
\$3.05	\$294.53	\$269.12	\$243.70	\$218.28	\$192.87	\$167.45	\$142.03	\$116.62	\$91.20	\$65.78	\$40.37
\$3.00	\$308.70	\$283.70	\$258.70	\$233.70	\$208.70	\$183.70	\$158.70	\$133.70	\$108.70	\$83.70	\$58.70
\$2.95	\$322.87	\$298.28	\$273.70	\$249.12	\$224.53	\$199.95	\$175.37	\$150.78	\$126.20	\$101.62	\$77.03
\$2.90	\$337.03	\$312.87	\$288.70	\$264.53	\$240.37	\$216.20	\$192.03	\$167.87	\$143.70	\$119.53	\$95.37
\$2.85	\$351.20	\$327.45	\$303.70	\$279.95	\$256.20	\$232.45	\$208.70	\$184.95	\$161.20	\$137.45	\$113.70
\$2.80	\$365.36	\$342.03	\$318.70	\$295.37	\$272.03	\$248.70	\$225.37	\$202.03	\$178.70	\$155.37	\$132.03
\$2.75	\$379.53	\$356.62	\$333.70	\$310.78	\$287.87	\$264.95	\$242.03	\$219.12	\$196.20	\$173.28	\$150.37



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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	167.2	\$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	ARP
							85%	90%
1999	147.0 *	152.1 *		\$2.44 †	\$1.96 †	(\$0.48 - 20%)	\$12.11	\$41.15
2000	148.4 *	144.7 *	(3.7 BU - 2%)	\$2.54 †	\$2.11 †	(\$0.43 - 17%)	\$27.01	\$56.53
2001	147.2 *	158.1 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	\$0.78
2002	147.2 *	137.0 *	(10.2 BU - 7%)	\$2.30 †	\$2.43 †		-	-
2003	150.1 *	167.0 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-
2004	150.9 *	187.0 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$6.61	\$42.98
2005	154.1 *	159.2 *		\$2.38 †	\$1.93 †	(\$0.45 - 19%)	\$8.02	\$38.03
2006	161.4 *	162.1 *		\$2.59 †	\$3.03 †		-	-
2007	159.9 *	179.3 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	-
2008	159.9 *	164.7 *		\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$96.23	\$161.50
2009	164.9 *	167.2 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-
2011	167.2 *	153.6 §	(13.6 BU - 8%)	\$6.01 †	\$6.32 †		-	-
2012	167.2 *	96.1 §	(71.1 BU - 43%)	\$5.68 †	\$7.50 †		\$618.18	\$679.75
2013	167.2 *	185.1 §		\$5.65 †	\$4.39 †	(\$1.26 - 22%)	-	\$62.70

Estimated Historical Totals (14 Years)

Indemnity	\$768.16	\$1,083.42
Premium	(\$307.54)	(\$559.66)
Net Indemnity	\$460.62	\$523.76
Indemnity as % of Premium	250%	194%
2014 Estimated Premium	\$19.52	\$35.61

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