



# Coverage Maximizer

2014 - Indiana - Clay - 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	
157.8	\$4.62	\$729.04	85%	\$619.68	\$874.84	\$32.66	3.73 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	160	165	170	175	180	185	190	195	200	205	210
\$3.70	\$49.58	\$16.44	-	-	-	-	-	-	-	-	-
\$3.65	\$63.90	\$31.22	-	-	-	-	-	-	-	-	-
\$3.60	\$78.23	\$45.99	\$13.76	-	-	-	-	-	-	-	-
\$3.55	\$92.56	\$60.77	\$28.98	-	-	-	-	-	-	-	-
\$3.50	\$106.89	\$75.55	\$44.20	\$12.86	-	-	-	-	-	-	-
\$3.45	\$121.22	\$90.32	\$59.43	\$28.53	-	-	-	-	-	-	-
\$3.40	\$135.55	\$105.10	\$74.65	\$44.20	\$13.76	-	-	-	-	-	-
\$3.35	\$149.87	\$119.87	\$89.87	\$59.87	\$29.88	-	-	-	-	-	-
\$3.30	\$164.20	\$134.65	\$105.10	\$75.55	\$45.99	\$16.44	-	-	-	-	-
\$3.25	\$178.53	\$149.43	\$120.32	\$91.22	\$62.11	\$33.01	\$3.90	-	-	-	-
\$3.20	\$192.86	\$164.20	\$135.55	\$106.89	\$78.23	\$49.58	\$20.92	-	-	-	-
\$3.15	\$207.19	\$178.98	\$150.77	\$122.56	\$94.35	\$66.14	\$37.93	\$9.73	-	-	-
\$3.10	\$221.52	\$193.76	\$165.99	\$138.23	\$110.47	\$82.71	\$54.95	\$27.19	-	-	-
\$3.05	\$235.85	\$208.53	\$181.22	\$153.91	\$126.59	\$99.28	\$71.96	\$44.65	\$17.34	-	-
\$3.00	\$250.17	\$223.31	\$196.44	\$169.58	\$142.71	\$115.84	\$88.98	\$62.11	\$35.25	\$8.38	-
\$2.95	\$264.50	\$238.08	\$211.67	\$185.25	\$158.83	\$132.41	\$105.99	\$79.58	\$53.16	\$26.74	\$0.32
\$2.90	\$278.83	\$252.86	\$226.89	\$200.92	\$174.95	\$148.98	\$123.01	\$97.04	\$71.07	\$45.10	\$19.13
\$2.85	\$293.16	\$267.64	\$242.11	\$216.59	\$191.07	\$165.55	\$140.02	\$114.50	\$88.98	\$63.46	\$37.93
\$2.80	\$307.49	\$282.41	\$257.34	\$232.26	\$207.19	\$182.11	\$157.04	\$131.96	\$106.89	\$81.82	\$56.74
\$2.75	\$321.82	\$297.19	\$272.56	\$247.93	\$223.31	\$198.68	\$174.05	\$149.43	\$124.80	\$100.17	\$75.55



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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	
157.8	\$4.62	\$729.04	90%	\$656.14	\$874.84	\$52.52	6.00 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	160	165	170	175	180	185	190	195	200	205	210
\$3.70	\$106.88	\$76.05	\$45.22	\$14.38	-	-	-	-	-	-	-
\$3.65	\$120.22	\$89.80	\$59.38	\$28.97	-	-	-	-	-	-	-
\$3.60	\$133.55	\$103.55	\$73.55	\$43.55	\$13.55	-	-	-	-	-	-
\$3.55	\$146.88	\$117.30	\$87.72	\$58.13	\$28.55	-	-	-	-	-	-
\$3.50	\$160.22	\$131.05	\$101.88	\$72.72	\$43.55	\$14.38	-	-	-	-	-
\$3.45	\$173.55	\$144.80	\$116.05	\$87.30	\$58.55	\$29.80	\$1.05	-	-	-	-
\$3.40	\$186.88	\$158.55	\$130.22	\$101.88	\$73.55	\$45.22	\$16.88	-	-	-	-
\$3.35	\$200.22	\$172.30	\$144.38	\$116.47	\$88.55	\$60.63	\$32.72	\$4.80	-	-	-
\$3.30	\$213.55	\$186.05	\$158.55	\$131.05	\$103.55	\$76.05	\$48.55	\$21.05	-	-	-
\$3.25	\$226.88	\$199.80	\$172.72	\$145.63	\$118.55	\$91.47	\$64.38	\$37.30	\$10.22	-	-
\$3.20	\$240.22	\$213.55	\$186.88	\$160.22	\$133.55	\$106.88	\$80.22	\$53.55	\$26.88	\$0.22	-
\$3.15	\$253.55	\$227.30	\$201.05	\$174.80	\$148.55	\$122.30	\$96.05	\$69.80	\$43.55	\$17.30	-
\$3.10	\$266.88	\$241.05	\$215.22	\$189.38	\$163.55	\$137.72	\$111.88	\$86.05	\$60.22	\$34.38	\$8.55
\$3.05	\$280.22	\$254.80	\$229.38	\$203.97	\$178.55	\$153.13	\$127.72	\$102.30	\$76.88	\$51.47	\$26.05
\$3.00	\$293.55	\$268.55	\$243.55	\$218.55	\$193.55	\$168.55	\$143.55	\$118.55	\$93.55	\$68.55	\$43.55
\$2.95	\$306.88	\$282.30	\$257.72	\$233.13	\$208.55	\$183.97	\$159.38	\$134.80	\$110.22	\$85.63	\$61.05
\$2.90	\$320.22	\$296.05	\$271.88	\$247.72	\$223.55	\$199.38	\$175.22	\$151.05	\$126.88	\$102.72	\$78.55
\$2.85	\$333.55	\$309.80	\$286.05	\$262.30	\$238.55	\$214.80	\$191.05	\$167.30	\$143.55	\$119.80	\$96.05
\$2.80	\$346.88	\$323.55	\$300.22	\$276.88	\$253.55	\$230.22	\$206.88	\$183.55	\$160.22	\$136.88	\$113.55
\$2.75	\$360.22	\$337.30	\$314.38	\$291.47	\$268.55	\$245.63	\$222.72	\$199.80	\$176.88	\$153.97	\$131.05



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Email: ARMtech@armt.com		Email: agency@fleeceins.com	
Agency Code: <b>180270</b>			

Practice	Type	Insured Share	Price Percentage	Price Vol. Factor	Expected Yield	Base Price	Exp. County Rev.
Non-Irrigated	Grain	1.000	120 %	0.19	157.8	\$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	135.7 *	146.7 *		\$2.44 †	\$1.96 †	(\$0.48 - 20%)	-	\$17.45
2000	137.2 *	152.9 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	-	-
2001	132.4 *	156.3 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-
2002	132.4 *	132.8 *		\$2.30 †	\$2.43 †		-	-
2003	134.9 *	150.5 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-
2004	143.8 *	172.7 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$25.90	\$59.22
2005	148.7 *	161.1 *		\$2.38 †	\$1.93 †	(\$0.45 - 19%)	-	\$12.67
2006	153.6 *	150.5 *	(3.1 BU - 2%)	\$2.59 †	\$3.03 †		-	-
2007	155.3 *	163.1 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	-
2008	155.3 *	114.7 *	(40.6 BU - 26%)	\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$428.27	\$468.41
2009	160.8 *	152.1 *	(8.7 BU - 5%)	\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	\$31.43
2010	157.8 *	155.4 §	(2.4 BU - 2%)	\$3.99 †	\$5.46 †		-	-
2011	157.8 *	140.0 §	(17.8 BU - 11%)	\$6.01 †	\$6.32 †		-	\$21.28
2012	157.8 *	59.5 §	(98.3 BU - 62%)	\$5.68 †	\$7.50 †		\$1,002.50	\$1,031.50
2013	157.8 *	153.4 §	(4.4 BU - 3%)	\$5.65 †	\$4.39 †	(\$1.26 - 22%)	\$151.16	\$214.97

**Estimated Historical Totals (15 Years)**

Indemnity	\$1,607.83	\$1,856.93
Premium	(\$556.42)	(\$895.02)
Net Indemnity	\$1,051.41	\$961.91
Indemnity as % of Premium	289%	207%
2014 Estimated Premium	\$32.66	\$52.52

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