



# Coverage Maximizer

2014 - Indiana - Clinton - Corn

<b>Insurance Provider</b>					<b>Agency</b> Agency Code: 180270				
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	
180.4	\$4.62	\$833.45	85%	\$708.43	\$1,000.14	\$20.46	2.05 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield														
	160	165	170	175	180	185	190	195	200	205	210	215	220	225	230
\$3.70	\$208.53	\$175.40	\$142.26	\$109.13	\$75.99	\$42.86	\$9.73	-	-	-	-	-	-	-	-
\$3.65	\$222.86	\$190.17	\$157.49	\$124.80	\$92.11	\$59.43	\$26.74	-	-	-	-	-	-	-	-
\$3.60	\$237.19	\$204.95	\$172.71	\$140.47	\$108.23	\$75.99	\$43.76	\$11.52	-	-	-	-	-	-	-
\$3.55	\$251.52	\$219.73	\$187.93	\$156.14	\$124.35	\$92.56	\$60.77	\$28.98	-	-	-	-	-	-	-
\$3.50	\$265.85	\$234.50	\$203.16	\$171.82	\$140.47	\$109.13	\$77.78	\$46.44	\$15.10	-	-	-	-	-	-
\$3.45	\$280.17	\$249.28	\$218.38	\$187.49	\$156.59	\$125.70	\$94.80	\$63.90	\$33.01	\$2.11	-	-	-	-	-
\$3.40	\$294.50	\$264.05	\$233.61	\$203.16	\$172.71	\$142.26	\$111.82	\$81.37	\$50.92	\$20.47	-	-	-	-	-
\$3.35	\$308.83	\$278.83	\$248.83	\$218.83	\$188.83	\$158.83	\$128.83	\$98.83	\$68.83	\$38.83	\$8.83	-	-	-	-
\$3.30	\$323.16	\$293.61	\$264.05	\$234.50	\$204.95	\$175.40	\$145.85	\$116.29	\$86.74	\$57.19	\$27.64	-	-	-	-
\$3.25	\$337.49	\$308.38	\$279.28	\$250.17	\$221.07	\$191.96	\$162.86	\$133.76	\$104.65	\$75.55	\$46.44	\$17.34	-	-	-
\$3.20	\$351.82	\$323.16	\$294.50	\$265.85	\$237.19	\$208.53	\$179.87	\$151.22	\$122.56	\$93.90	\$65.25	\$36.59	\$7.93	-	-
\$3.15	\$366.14	\$337.93	\$309.73	\$281.52	\$253.31	\$225.10	\$196.89	\$168.68	\$140.47	\$112.26	\$84.05	\$55.84	\$27.64	-	-
\$3.10	\$380.47	\$352.71	\$324.95	\$297.19	\$269.43	\$241.67	\$213.90	\$186.14	\$158.38	\$130.62	\$102.86	\$75.10	\$47.34	\$19.58	-
\$3.05	\$394.80	\$367.49	\$340.17	\$312.86	\$285.55	\$258.23	\$230.92	\$203.61	\$176.29	\$148.98	\$121.67	\$94.35	\$67.04	\$39.73	\$12.41
\$3.00	\$409.13	\$382.26	\$355.40	\$328.53	\$301.67	\$274.80	\$247.94	\$221.07	\$194.20	\$167.34	\$140.47	\$113.61	\$86.74	\$59.87	\$33.01
\$2.95	\$423.46	\$397.04	\$370.62	\$344.20	\$317.79	\$291.37	\$264.95	\$238.53	\$212.11	\$185.70	\$159.28	\$132.86	\$106.44	\$80.02	\$53.61
\$2.90	\$437.79	\$411.82	\$385.85	\$359.88	\$333.90	\$307.93	\$281.96	\$255.99	\$230.02	\$204.05	\$178.08	\$152.11	\$126.14	\$100.17	\$74.20
\$2.85	\$452.11	\$426.59	\$401.07	\$375.55	\$350.02	\$324.50	\$298.98	\$273.46	\$247.94	\$222.41	\$196.89	\$171.37	\$145.85	\$120.32	\$94.80
\$2.80	\$466.44	\$441.37	\$416.29	\$391.22	\$366.14	\$341.07	\$315.99	\$290.92	\$265.85	\$240.77	\$215.70	\$190.62	\$165.55	\$140.47	\$115.40
\$2.75	\$480.77	\$456.14	\$431.52	\$406.89	\$382.26	\$357.64	\$333.01	\$308.38	\$283.76	\$259.13	\$234.50	\$209.87	\$185.25	\$160.62	\$135.99



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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	
180.4	\$4.62	\$833.45	90%	\$750.11	\$1,000.14	\$37.53	3.75 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield														
	160	165	170	175	180	185	190	195	200	205	210	215	220	225	230
\$3.70	\$263.50	\$232.67	\$201.83	\$171.00	\$140.17	\$109.33	\$78.50	\$47.67	\$16.83	-	-	-	-	-	-
\$3.65	\$276.84	\$246.42	\$216.00	\$185.58	\$155.17	\$124.75	\$94.33	\$63.92	\$33.50	\$3.08	-	-	-	-	-
\$3.60	\$290.17	\$260.17	\$230.17	\$200.17	\$170.17	\$140.17	\$110.17	\$80.17	\$50.17	\$20.17	-	-	-	-	-
\$3.55	\$303.50	\$273.92	\$244.33	\$214.75	\$185.17	\$155.58	\$126.00	\$96.42	\$66.83	\$37.25	\$7.67	-	-	-	-
\$3.50	\$316.83	\$287.67	\$258.50	\$229.33	\$200.17	\$171.00	\$141.83	\$112.67	\$83.50	\$54.33	\$25.17	-	-	-	-
\$3.45	\$330.17	\$301.42	\$272.67	\$243.92	\$215.17	\$186.42	\$157.67	\$128.92	\$100.17	\$71.42	\$42.67	\$13.92	-	-	-
\$3.40	\$343.50	\$315.17	\$286.83	\$258.50	\$230.17	\$201.83	\$173.50	\$145.17	\$116.83	\$88.50	\$60.17	\$31.83	\$3.50	-	-
\$3.35	\$356.84	\$328.92	\$301.00	\$273.08	\$245.17	\$217.25	\$189.33	\$161.42	\$133.50	\$105.58	\$77.67	\$49.75	\$21.83	-	-
\$3.30	\$370.17	\$342.67	\$315.17	\$287.67	\$260.17	\$232.67	\$205.17	\$177.67	\$150.17	\$122.67	\$95.17	\$67.67	\$40.17	\$12.67	-
\$3.25	\$383.50	\$356.42	\$329.34	\$302.25	\$275.17	\$248.09	\$221.00	\$193.92	\$166.83	\$139.75	\$112.67	\$85.58	\$58.50	\$31.42	\$4.33
\$3.20	\$396.84	\$370.17	\$343.50	\$316.83	\$290.17	\$263.50	\$236.83	\$210.17	\$183.50	\$156.83	\$130.17	\$103.50	\$76.83	\$50.17	\$23.50
\$3.15	\$410.17	\$383.92	\$357.67	\$331.42	\$305.17	\$278.92	\$252.67	\$226.42	\$200.17	\$173.92	\$147.67	\$121.42	\$95.17	\$68.92	\$42.67
\$3.10	\$423.50	\$397.67	\$371.84	\$346.00	\$320.17	\$294.33	\$268.50	\$242.67	\$216.83	\$191.00	\$165.17	\$139.33	\$113.50	\$87.67	\$61.83
\$3.05	\$436.84	\$411.42	\$386.00	\$360.59	\$335.17	\$309.75	\$284.34	\$258.92	\$233.50	\$208.08	\$182.67	\$157.25	\$131.83	\$106.42	\$81.00
\$3.00	\$450.17	\$425.17	\$400.17	\$375.17	\$350.17	\$325.17	\$300.17	\$275.17	\$250.17	\$225.17	\$200.17	\$175.17	\$150.17	\$125.17	\$100.17
\$2.95	\$463.50	\$438.92	\$414.34	\$389.75	\$365.17	\$340.58	\$316.00	\$291.42	\$266.83	\$242.25	\$217.67	\$193.08	\$168.50	\$143.92	\$119.33
\$2.90	\$476.84	\$452.67	\$428.50	\$404.34	\$380.17	\$356.00	\$331.83	\$307.67	\$283.50	\$259.33	\$235.17	\$211.00	\$186.83	\$162.67	\$138.50
\$2.85	\$490.17	\$466.42	\$442.67	\$418.92	\$395.17	\$371.42	\$347.67	\$323.92	\$300.17	\$276.42	\$252.67	\$228.92	\$205.17	\$181.42	\$157.67
\$2.80	\$503.50	\$480.17	\$456.84	\$433.50	\$410.17	\$386.84	\$363.50	\$340.17	\$316.83	\$293.50	\$270.17	\$246.83	\$223.50	\$200.17	\$176.83
\$2.75	\$516.84	\$493.92	\$471.00	\$448.09	\$425.17	\$402.25	\$379.34	\$356.42	\$333.50	\$310.58	\$287.67	\$264.75	\$241.83	\$218.92	\$196.00



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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	Seed	1.000	120 %	0.19	180.4	\$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	141.6 *	152.8 *		\$2.44 †	\$1.96 †	(\$0.48 - 20%)	-	\$19.10	
2000	143.0 *	143.7 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	\$9.90	\$39.48	
2001	145.6 *	173.1 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-	
2002	145.6 *	162.4 *		\$2.30 †	\$2.43 †		-	-	
2003	148.4 *	159.2 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-	
2004	155.4 *	180.4 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$50.19	\$84.65	
2005	159.5 *	169.6 *		\$2.38 †	\$1.93 †	(\$0.45 - 19%)	-	\$23.87	
2006	165.6 *	164.5 *	(1.1 BU - 1%)	\$2.59 †	\$3.03 †		-	-	
2007	168.1 *	178.9 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	-	
2008	168.1 *	186.2 *		\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$4.60	\$79.93	
2009	172.6 *	184.5 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-	
2010	178.1 *	177.7 §	(0.4 BU - 0%)	\$3.99 †	\$5.46 †		-	-	
2011	180.4 *	174.8 §	(5.6 BU - 3%)	\$6.01 †	\$6.32 †		-	-	
2012	180.4 *	146.1 §	(34.3 BU - 19%)	\$5.68 †	\$7.50 †		\$97.25	\$203.25	
2013	180.4 *	189.9 §		\$5.65 †	\$4.39 †	(\$1.26 - 22%)	\$58.58	\$139.45	
<b>Estimated Historical Totals (15 Years)</b>									
							Indemnity	\$220.52	\$589.73
							Premium	(\$337.40)	(\$617.19)
							Net Indemnity	(\$116.88)	(\$27.46)
							Indemnity as % of Premium	65%	96%
							<b>2014 Estimated Premium</b>	\$20.46	\$37.53

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