



# Coverage Maximizer

2014 - Indiana - Johnson - Corn

<b>Insurance Provider</b>		<b>Agency</b>	
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	
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	
143.1	\$4.62	\$661.12	85%	\$561.95	\$793.35	\$23.71	2.99 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	150	155	160	165	170	175	180	185	190	195	200
\$3.70	\$12.45	-	-	-	-	-	-	-	-	-	-
\$3.65	\$25.88	-	-	-	-	-	-	-	-	-	-
\$3.60	\$39.31	\$7.08	-	-	-	-	-	-	-	-	-
\$3.55	\$52.75	\$20.96	-	-	-	-	-	-	-	-	-
\$3.50	\$66.18	\$34.84	\$3.49	-	-	-	-	-	-	-	-
\$3.45	\$79.61	\$48.72	\$17.82	-	-	-	-	-	-	-	-
\$3.40	\$93.05	\$62.60	\$32.15	\$1.70	-	-	-	-	-	-	-
\$3.35	\$106.48	\$76.48	\$46.48	\$16.48	-	-	-	-	-	-	-
\$3.30	\$119.91	\$90.36	\$60.81	\$31.25	\$1.70	-	-	-	-	-	-
\$3.25	\$133.34	\$104.24	\$75.13	\$46.03	\$16.93	-	-	-	-	-	-
\$3.20	\$146.78	\$118.12	\$89.46	\$60.81	\$32.15	\$3.49	-	-	-	-	-
\$3.15	\$160.21	\$132.00	\$103.79	\$75.58	\$47.37	\$19.16	-	-	-	-	-
\$3.10	\$173.64	\$145.88	\$118.12	\$90.36	\$62.60	\$34.84	\$7.08	-	-	-	-
\$3.05	\$187.08	\$159.76	\$132.45	\$105.14	\$77.82	\$50.51	\$23.19	-	-	-	-
\$3.00	\$200.51	\$173.64	\$146.78	\$119.91	\$93.05	\$66.18	\$39.31	\$12.45	-	-	-
\$2.95	\$213.94	\$187.52	\$161.11	\$134.69	\$108.27	\$81.85	\$55.43	\$29.02	\$2.60	-	-
\$2.90	\$227.37	\$201.40	\$175.43	\$149.46	\$123.49	\$97.52	\$71.55	\$45.58	\$19.61	-	-
\$2.85	\$240.81	\$215.29	\$189.76	\$164.24	\$138.72	\$113.19	\$87.67	\$62.15	\$36.63	\$11.10	-
\$2.80	\$254.24	\$229.17	\$204.09	\$179.02	\$153.94	\$128.87	\$103.79	\$78.72	\$53.64	\$28.57	\$3.49
\$2.75	\$267.67	\$243.05	\$218.42	\$193.79	\$169.17	\$144.54	\$119.91	\$95.28	\$70.66	\$46.03	\$21.40



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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	
143.1	\$4.62	\$661.12	90%	\$595.01	\$793.35	\$41.59	5.24 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	150	155	160	165	170	175	180	185	190	195	200
\$3.70	\$66.68	\$35.85	\$5.02	-	-	-	-	-	-	-	-
\$3.65	\$79.18	\$48.77	\$18.35	-	-	-	-	-	-	-	-
\$3.60	\$91.68	\$61.68	\$31.68	\$1.68	-	-	-	-	-	-	-
\$3.55	\$104.18	\$74.60	\$45.02	\$15.43	-	-	-	-	-	-	-
\$3.50	\$116.68	\$87.52	\$58.35	\$29.18	\$0.02	-	-	-	-	-	-
\$3.45	\$129.18	\$100.43	\$71.68	\$42.93	\$14.18	-	-	-	-	-	-
\$3.40	\$141.68	\$113.35	\$85.02	\$56.68	\$28.35	\$0.02	-	-	-	-	-
\$3.35	\$154.18	\$126.27	\$98.35	\$70.43	\$42.52	\$14.60	-	-	-	-	-
\$3.30	\$166.68	\$139.18	\$111.68	\$84.18	\$56.68	\$29.18	\$1.68	-	-	-	-
\$3.25	\$179.18	\$152.10	\$125.02	\$97.93	\$70.85	\$43.77	\$16.68	-	-	-	-
\$3.20	\$191.68	\$165.02	\$138.35	\$111.68	\$85.02	\$58.35	\$31.68	\$5.02	-	-	-
\$3.15	\$204.18	\$177.93	\$151.68	\$125.43	\$99.18	\$72.93	\$46.68	\$20.43	-	-	-
\$3.10	\$216.68	\$190.85	\$165.02	\$139.18	\$113.35	\$87.52	\$61.68	\$35.85	\$10.02	-	-
\$3.05	\$229.18	\$203.77	\$178.35	\$152.93	\$127.52	\$102.10	\$76.68	\$51.27	\$25.85	\$0.43	-
\$3.00	\$241.68	\$216.68	\$191.68	\$166.68	\$141.68	\$116.68	\$91.68	\$66.68	\$41.68	\$16.68	-
\$2.95	\$254.18	\$229.60	\$205.02	\$180.43	\$155.85	\$131.27	\$106.68	\$82.10	\$57.52	\$32.93	\$8.35
\$2.90	\$266.68	\$242.52	\$218.35	\$194.18	\$170.02	\$145.85	\$121.68	\$97.52	\$73.35	\$49.18	\$25.02
\$2.85	\$279.18	\$255.43	\$231.68	\$207.93	\$184.18	\$160.43	\$136.68	\$112.93	\$89.18	\$65.43	\$41.68
\$2.80	\$291.68	\$268.35	\$245.02	\$221.68	\$198.35	\$175.02	\$151.68	\$128.35	\$105.02	\$81.68	\$58.35
\$2.75	\$304.18	\$281.27	\$258.35	\$235.43	\$212.52	\$189.60	\$166.68	\$143.77	\$120.85	\$97.93	\$75.02



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Email: ARMtech@arnt.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	Seed	1.000	120 %	0.19	143.1	\$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	136.5 *	133.9 *	(2.6 BU - 2%)	\$2.44 †	\$1.96 †	(\$0.48 - 20%)	\$37.00	\$62.18	
2000	137.8 *	149.2 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	-	\$0.33	
2001	133.1 *	150.3 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-	
2002	133.1 *	109.0 *	(24.1 BU - 18%)	\$2.30 †	\$2.43 †		\$18.00	\$43.70	
2003	135.5 *	136.4 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-	
2004	137.7 *	168.0 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$15.44	\$47.98	
2005	138.4 *	146.7 *		\$2.38 †	\$1.93 †	(\$0.45 - 19%)	-	\$22.20	
2006	142.5 *	148.6 *		\$2.59 †	\$3.03 †		-	-	
2007	143.6 *	138.7 *	(4.9 BU - 3%)	\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	\$46.93	
2008	143.8 *	135.8 *	(8.0 BU - 6%)	\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$177.65	\$230.03	
2009	143.4 *	165.8 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-	
2010	143.4 *	138.3 §	(5.1 BU - 4%)	\$3.99 †	\$5.46 †		-	-	
2011	148.1 *	107.6 §	(40.5 BU - 27%)	\$6.01 †	\$6.32 †		\$206.97	\$270.60	
2012	148.1 *	56.2 §	(91.9 BU - 62%)	\$5.68 †	\$7.50 †		\$936.07	\$963.63	
2013	143.1 *	171.3 §		\$5.65 †	\$4.39 †	(\$1.26 - 22%)	-	-	
<b>Estimated Historical Totals (15 Years)</b>									
							Indemnity	\$1,391.13	\$1,687.58
							Premium	(\$419.28)	(\$734.79)
							Net Indemnity	\$971.85	\$952.79
							Indemnity as % of Premium	332%	230%
							<b>2014 Estimated Premium</b>	\$23.71	\$41.59

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