



Coverage Maximizer

2014 - Indiana - Morgan - Corn

Insurance Provider		Agency	
ARMtech Insurance Services 7725 Douglas Avenue Des Moines, IA 50322		Fleece Insurance P O Box 88 6 West Pearl North Salem, IN 48165	
U/W: (800) 536-6565 B Fax: (866) 578-0425		TF: (877) 353-3232 B Fax: (765) 676-6325	
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	
144.3	\$4.62	\$666.67	85%	\$566.67	\$800.00	\$35.17	4.40 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	160	165	170	175	180	185	190	195	200	205	210
\$3.70	-	-	-	-	-	-	-	-	-	-	-
\$3.65	-	-	-	-	-	-	-	-	-	-	-
\$3.60	-	-	-	-	-	-	-	-	-	-	-
\$3.55	-	-	-	-	-	-	-	-	-	-	-
\$3.50	\$11.95	-	-	-	-	-	-	-	-	-	-
\$3.45	\$26.27	-	-	-	-	-	-	-	-	-	-
\$3.40	\$40.60	\$10.16	-	-	-	-	-	-	-	-	-
\$3.35	\$54.93	\$24.93	-	-	-	-	-	-	-	-	-
\$3.30	\$69.26	\$39.71	\$10.16	-	-	-	-	-	-	-	-
\$3.25	\$83.59	\$54.48	\$25.38	-	-	-	-	-	-	-	-
\$3.20	\$97.92	\$69.26	\$40.60	\$11.95	-	-	-	-	-	-	-
\$3.15	\$112.24	\$84.04	\$55.83	\$27.62	-	-	-	-	-	-	-
\$3.10	\$126.57	\$98.81	\$71.05	\$43.29	\$15.53	-	-	-	-	-	-
\$3.05	\$140.90	\$113.59	\$86.27	\$58.96	\$31.65	\$4.33	-	-	-	-	-
\$3.00	\$155.23	\$128.36	\$101.50	\$74.63	\$47.77	\$20.90	-	-	-	-	-
\$2.95	\$169.56	\$143.14	\$116.72	\$90.30	\$63.89	\$37.47	\$11.05	-	-	-	-
\$2.90	\$183.88	\$157.92	\$131.95	\$105.98	\$80.01	\$54.04	\$28.07	\$2.10	-	-	-
\$2.85	\$198.21	\$172.69	\$147.17	\$121.65	\$96.12	\$70.60	\$45.08	\$19.56	-	-	-
\$2.80	\$212.54	\$187.47	\$162.39	\$137.32	\$112.24	\$87.17	\$62.10	\$37.02	\$11.95	-	-
\$2.75	\$226.87	\$202.24	\$177.62	\$152.99	\$128.36	\$103.74	\$79.11	\$54.48	\$29.86	\$5.23	-



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Email: ARMtech@amtl.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	
144.3	\$4.62	\$666.67	90%	\$600.00	\$800.00	\$53.80	6.72 %	

Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	160	165	170	175	180	185	190	195	200	205	210
\$3.70	\$13.33	-	-	-	-	-	-	-	-	-	-
\$3.65	\$26.67	-	-	-	-	-	-	-	-	-	-
\$3.60	\$40.00	\$10.00	-	-	-	-	-	-	-	-	-
\$3.55	\$53.33	\$23.75	-	-	-	-	-	-	-	-	-
\$3.50	\$66.67	\$37.50	\$8.33	-	-	-	-	-	-	-	-
\$3.45	\$80.00	\$51.25	\$22.50	-	-	-	-	-	-	-	-
\$3.40	\$93.33	\$65.00	\$36.67	\$8.33	-	-	-	-	-	-	-
\$3.35	\$106.67	\$78.75	\$50.83	\$22.92	-	-	-	-	-	-	-
\$3.30	\$120.00	\$92.50	\$65.00	\$37.50	\$10.00	-	-	-	-	-	-
\$3.25	\$133.33	\$106.25	\$79.17	\$52.08	\$25.00	-	-	-	-	-	-
\$3.20	\$146.67	\$120.00	\$93.33	\$66.67	\$40.00	\$13.33	-	-	-	-	-
\$3.15	\$160.00	\$133.75	\$107.50	\$81.25	\$55.00	\$28.75	\$2.50	-	-	-	-
\$3.10	\$173.33	\$147.50	\$121.67	\$95.83	\$70.00	\$44.17	\$18.33	-	-	-	-
\$3.05	\$186.67	\$161.25	\$135.83	\$110.42	\$85.00	\$59.58	\$34.17	\$8.75	-	-	-
\$3.00	\$200.00	\$175.00	\$150.00	\$125.00	\$100.00	\$75.00	\$50.00	\$25.00	-	-	-
\$2.95	\$213.33	\$188.75	\$164.17	\$139.58	\$115.00	\$90.42	\$65.83	\$41.25	\$16.67	-	-
\$2.90	\$226.67	\$202.50	\$178.33	\$154.17	\$130.00	\$105.83	\$81.67	\$57.50	\$33.33	\$9.17	-
\$2.85	\$240.00	\$216.25	\$192.50	\$168.75	\$145.00	\$121.25	\$97.50	\$73.75	\$50.00	\$26.25	\$2.50
\$2.80	\$253.33	\$230.00	\$206.67	\$183.33	\$160.00	\$136.67	\$113.33	\$90.00	\$66.67	\$43.33	\$20.00
\$2.75	\$266.67	\$243.75	\$220.83	\$197.92	\$175.00	\$152.08	\$129.17	\$106.25	\$83.33	\$60.42	\$37.50



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Email: ARMtech@arnt.com		Email: agency@fleeceins.com	
Agency Code: 180271			

Practice	Type	Insured Share	Price Percentage	Price Vol. Factor	Expected Yield	Base Price	Exp. County Rev.
Non-Irrigated	Grain	1.000	120 %	0.19	144.3	\$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 *	135.1 *	(6.5 BU - 5%)	\$2.44 †	\$1.96 †	(\$0.48 - 20%)	\$51.72	\$76.92	
2000	143.4 *	155.5 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	-	-	
2001	138.3 *	162.0 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-	
2002	138.3 *	117.0 *	(21.3 BU - 15%)	\$2.30 †	\$2.43 †		\$2.42	\$30.25	
2003	141.3 *	134.1 *	(7.2 BU - 5%)	\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-	
2004	144.7 *	164.2 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$60.21	\$91.35	
2005	144.5 *	148.9 *		\$2.38 †	\$1.93 †	(\$0.45 - 19%)	\$8.85	\$36.90	
2006	151.9 *	151.3 *	(0.6 BU - 0%)	\$2.59 †	\$3.03 †		-	-	
2007	149.7 *	152.1 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	\$4.13	
2008	148.8 *	112.1 *	(36.7 BU - 25%)	\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$394.07	\$433.67	
2009	152.7 *	172.8 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-	
2010	145.5 *	141.6 §	(3.9 BU - 3%)	\$3.99 †	\$5.46 †		-	-	
2011	150.0 *	111.8 §	(38.2 BU - 25%)	\$6.01 †	\$6.32 †		\$177.71	\$244.37	
2012	150.0 *	41.6 §	(108.4 BU - 72%)	\$5.68 †	\$7.50 †		\$1,153.88	\$1,167.50	
2013	144.3 *	177.9 §		\$5.65 †	\$4.39 †	(\$1.26 - 22%)	-	-	
Estimated Historical Totals (15 Years)									
							Indemnity	\$1,848.86	\$2,085.09
							Premium	(\$636.92)	(\$972.75)
							Net Indemnity	\$1,211.94	\$1,112.34
							Indemnity as % of Premium	290%	214%
							2014 Estimated Premium	\$35.17	\$53.80

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