



# Coverage Maximizer

2014 - Indiana - Owen - 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					
<b>Agency Code: 180270</b>											

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	
131.6	\$4.62	\$607.99	85%	\$516.79	\$729.59	\$41.15	5.64 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	140	145	150	155	160	165	170	175	180	185	190
\$3.70	-	-	-	-	-	-	-	-	-	-	-
\$3.65	\$10.37	-	-	-	-	-	-	-	-	-	-
\$3.60	\$22.91	-	-	-	-	-	-	-	-	-	-
\$3.55	\$35.44	\$3.65	-	-	-	-	-	-	-	-	-
\$3.50	\$47.98	\$16.64	-	-	-	-	-	-	-	-	-
\$3.45	\$60.52	\$29.62	-	-	-	-	-	-	-	-	-
\$3.40	\$73.06	\$42.61	\$12.16	-	-	-	-	-	-	-	-
\$3.35	\$85.59	\$55.59	\$25.59	-	-	-	-	-	-	-	-
\$3.30	\$98.13	\$68.58	\$39.03	\$9.47	-	-	-	-	-	-	-
\$3.25	\$110.67	\$81.56	\$52.46	\$23.36	-	-	-	-	-	-	-
\$3.20	\$123.21	\$94.55	\$65.89	\$37.24	\$8.58	-	-	-	-	-	-
\$3.15	\$135.74	\$107.54	\$79.33	\$51.12	\$22.91	-	-	-	-	-	-
\$3.10	\$148.28	\$120.52	\$92.76	\$65.00	\$37.24	\$9.47	-	-	-	-	-
\$3.05	\$160.82	\$133.51	\$106.19	\$78.88	\$51.56	\$24.25	-	-	-	-	-
\$3.00	\$173.36	\$146.49	\$119.63	\$92.76	\$65.89	\$39.03	\$12.16	-	-	-	-
\$2.95	\$185.89	\$159.48	\$133.06	\$106.64	\$80.22	\$53.80	\$27.39	\$0.97	-	-	-
\$2.90	\$198.43	\$172.46	\$146.49	\$120.52	\$94.55	\$68.58	\$42.61	\$16.64	-	-	-
\$2.85	\$210.97	\$185.45	\$159.92	\$134.40	\$108.88	\$83.36	\$57.83	\$32.31	\$6.79	-	-
\$2.80	\$223.51	\$198.43	\$173.36	\$148.28	\$123.21	\$98.13	\$73.06	\$47.98	\$22.91	-	-
\$2.75	\$236.04	\$211.42	\$186.79	\$162.16	\$137.54	\$112.91	\$88.28	\$63.65	\$39.03	\$14.40	-



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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	
131.6	\$4.62	\$607.99	90%	\$547.19	\$729.59	\$59.12	8.10 %	

## Gross Indemnity/Acre

Harvest Price	Harvest Yield										
	140	145	150	155	160	165	170	175	180	185	190
\$3.70	\$48.65	\$17.82	-	-	-	-	-	-	-	-	-
\$3.65	\$60.32	\$29.90	-	-	-	-	-	-	-	-	-
\$3.60	\$71.98	\$41.98	\$11.98	-	-	-	-	-	-	-	-
\$3.55	\$83.65	\$54.07	\$24.48	-	-	-	-	-	-	-	-
\$3.50	\$95.32	\$66.15	\$36.98	\$7.82	-	-	-	-	-	-	-
\$3.45	\$106.98	\$78.23	\$49.48	\$20.73	-	-	-	-	-	-	-
\$3.40	\$118.65	\$90.32	\$61.98	\$33.65	\$5.32	-	-	-	-	-	-
\$3.35	\$130.32	\$102.40	\$74.48	\$46.57	\$18.65	-	-	-	-	-	-
\$3.30	\$141.98	\$114.48	\$86.98	\$59.48	\$31.98	\$4.48	-	-	-	-	-
\$3.25	\$153.65	\$126.57	\$99.48	\$72.40	\$45.32	\$18.23	-	-	-	-	-
\$3.20	\$165.32	\$138.65	\$111.98	\$85.32	\$58.65	\$31.98	\$5.32	-	-	-	-
\$3.15	\$176.98	\$150.73	\$124.48	\$98.23	\$71.98	\$45.73	\$19.48	-	-	-	-
\$3.10	\$188.65	\$162.82	\$136.98	\$111.15	\$85.32	\$59.48	\$33.65	\$7.82	-	-	-
\$3.05	\$200.32	\$174.90	\$149.48	\$124.07	\$98.65	\$73.23	\$47.82	\$22.40	-	-	-
\$3.00	\$211.98	\$186.98	\$161.98	\$136.98	\$111.98	\$86.98	\$61.98	\$36.98	\$11.98	-	-
\$2.95	\$223.65	\$199.07	\$174.48	\$149.90	\$125.32	\$100.73	\$76.15	\$51.57	\$26.98	\$2.40	-
\$2.90	\$235.32	\$211.15	\$186.98	\$162.82	\$138.65	\$114.48	\$90.32	\$66.15	\$41.98	\$17.82	-
\$2.85	\$246.98	\$223.23	\$199.48	\$175.73	\$151.98	\$128.23	\$104.48	\$80.73	\$56.98	\$33.23	\$9.48
\$2.80	\$258.65	\$235.32	\$211.98	\$188.65	\$165.32	\$141.98	\$118.65	\$95.32	\$71.98	\$48.65	\$25.32
\$2.75	\$270.32	\$247.40	\$224.48	\$201.57	\$178.65	\$155.73	\$132.82	\$109.90	\$86.98	\$64.07	\$41.15



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Practice	Type	Insured Share	Price Percentage	Price Vol. Factor	Expected Yield	Base Price	Exp. County Rev.
Non-Irrigated	Grain	1.000	120 %	0.19	131.6	\$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	126.3 *	114.1 *	(12.2 BU - 10%)	\$2.44 †	\$1.96 †	(\$0.48 - 20%)	\$68.61	\$89.52
2000	127.7 *	140.6 *		\$2.54 †	\$2.11 †	(\$0.43 - 17%)	-	-
2001	117.1 *	154.8 *		\$2.45 †	\$2.05 †	(\$0.40 - 16%)	-	-
2002	117.1 *	118.0 *		\$2.30 †	\$2.43 †		-	-
2003	118.9 *	124.8 *		\$2.38 †	\$2.37 †	(\$0.01 - 0%)	-	-
2004	129.2 *	158.9 *		\$2.93 †	\$1.99 †	(\$0.94 - 32%)	\$9.96	\$40.82
2005	129.5 *	141.4 *		\$2.38 †	\$1.93 †	(\$0.45 - 19%)	-	\$7.48
2006	136.1 *	129.2 *	(6.9 BU - 5%)	\$2.59 †	\$3.03 †		-	-
2007	136.3 *	147.8 *		\$4.06 †	\$3.58 †	(\$0.48 - 12%)	-	-
2008	133.3 *	100.7 *	(32.6 BU - 24%)	\$5.40 †	\$4.13 †	(\$1.27 - 24%)	\$350.97	\$386.58
2009	138.2 *	149.4 *		\$4.04 †	\$3.72 †	(\$0.32 - 8%)	-	-
2010	137.3 *	136.8 §	(0.5 BU - 0%)	\$3.99 †	\$5.46 †		-	-
2011	141.5 *	116.8 §	(24.7 BU - 17%)	\$6.01 †	\$6.32 †		\$39.33	\$111.12
2012	141.5 *	39.3 §	(102.2 BU - 72%)	\$5.68 †	\$7.50 †		\$1,087.72	\$1,100.63
2013	131.6 *	144.7 §		\$5.65 †	\$4.39 †	(\$1.26 - 22%)	-	\$56.60

**Estimated Historical Totals (15 Years)**

Indemnity	\$1,556.59	\$1,792.75
Premium	(\$739.89)	(\$1,062.58)
Net Indemnity	\$816.70	\$730.17
Indemnity as % of Premium	210%	169%
2014 Estimated Premium	\$41.15	\$59.12

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