

AGENTS OF ARMTECH

Premium Calculation Instructions, Rates and Factors

Agents meeting the following criteria are eligible to self-rate:

- ✓ Contracted ARMtech Agencies with five licensed agents or less (including subproducers)
- ✓ Agencies that have at least 50% of their revenues from Agricultural Products
- ✓ Agencies that have been in business at least three years under the current management or have completed ARMtech's authorized training program
- ✓ Agencies with at least 20% of their revenues with ARMtech
- ✓ Agencies with no more than one claim in the past five years which had less than \$50,000 in total incurred
- ✓ Agencies with gross commission/revenue under \$3,000,000.
- ✓ Agencies with no more than 10% of revenue derived from the sale of deferred annuities to seniors aged 65 or older.

Agencies that do not fit the criteria listed above must complete a long form application and will be subject to the terms of the individually underwritten policy. Applications for an individually underwritten policy are available at www.calsurance.com/agcrop or can be requested from:

CalSurance Customer Service Department
800-745-7189
Monday to Friday – 7:00 a.m. to 5:00 p.m. (PST)

Pro Rate Factor:

If your Enrollment Date Is In This Month	Multiply Your Premium By This Factor	If your Enrollment Date Is In This Month	Multiply Your Premium By This Factor
March 2008	1.00	September 2008	.50
April 2008	.92	October 2008	.42
May 2008	.83	November 2008	.33
June 2008	.75	December 2008	.25
July 2008	.67	January 2009	.17
August 2008	.58	February 2009	.08