INSURANCE PLAN

When you choose an insurance plan for the next period, it is important to understand that the best choice can be only between two options - insurance plan 4 or 0. Insurance plans 1, 2 and 3 are less favorable than 4. Plan 0 is selected if:

Incoming Insurance > Insurance premium, where the insurance premium = Force Majeure - Uncovered risk.

Therefore, when you select the insurance plan, you need to forecast Force Majeure (FM) in the next period. In the old version of the GMC-simulator in each scenario was laid a large number of random FM sequences. And it was impossible to predict FM in the next period for optimal insurance plan. In new version of the GMC-simulator in each scenario has remained a unique sequence of FM. And optimal insurance plan can be easyly determined if you have a full set of reports of scenario.

For example, scenario 12C1 has FM sequence.

1．1 period - $34 483

2．2 period - $0

3．3 period - $352

4．4 period - $0

5．5 period - $810

 This is basic FM sequence (mini-scenario). It means that with certain range of solutions FM will be identical for all playing teams. The main factor which affects on FM sequence is management budget (MB).

Increasing MB reduces the cost of FM. For example, if you play with big MB scenario 12C3 insurance is not necessary.

Reducing MB immediately entails unscheduled FM, even if it is not provided in basic sequence. If FM is already provided (as in 1 period in scenario 12C1), the effect is not formed and FM is not increased. Next periods follow basic FM sequence.

*Note: all of the above is true for the current version of the simulator, but can be replaced by random FM sequence in future scenarios.*

Optimal strategy is insurance plan 4 when the insurance payments exceed insurance premium and plan 0 in all other cases.

Scenario 12C3 basic FM sequence:

1．1 period - Plan 0 - 0

2．2 period - Plan 0 - $3 472

3．3 period - Plan 4 - $44 448

4．4 period - Plan 0 - $8 618

5．5 period - Plan 0 - $346

 In scenario 12C3, if you play with large MB, then risk of FM is almost eliminated:

1．MB 180-180-180, then FM in 3 period will be $35 349

2．MB 250-250-350, then FM in 3 period will be $10 451

3．MB 300-300-300, then FM in 3 period will be $10 502

保险计划

当您选择下一期保险计划时，请务必了解最佳选择只能在两种方案之间 - 保险计划4或0.保险计划1,2和3不如4。计划0被选定 如果：

入境保险>保险费，保险费=不可抗力 - 未覆盖的风险。

因此，当您选择保险计划时，您需要在下一期间预测不可抗力（FM）。 在旧版本的GMC模拟器中，每个场景都放置了大量的随机FM序列。 在下一个时期，无法预测FM最优保险计划。 在新版本的GMC模拟器中，在每种情况下仍然是一个独特的FM序列。 如果您有一整套情景报告，则可以轻松确定最佳保险计划。

例如，情景12C1具有FM序列。

1．第1期 - $34 483

2．第2期 - $0

3．第3期 - $352

4．第4期 - $0

5．第5期 - $810

这是基本的FM序列（迷你场景）。这意味着，在一定范围的解决方案中，FM对于所有的打球队来说都是相同的。 影响FM序列的主要因素是管理预算（MB）。

增加MB降低了FM的成本。 例如，如果你玩大MB方案12C3保险是没有必要的。

减少MB立即需要非计划FM，即使它没有按基本顺序提供。 如果已经提供FM（如情景12C1中的1个周期），则不会形成效果，FM不增加。下一个周期遵循基本的FM序列。

*注意：以上所有都适用于当前版本的模拟器，但在以后的情况下可以由随机FM序列替代。*

最优策略是保险计划4，当保险费超过保险费时，在所有其他情况下计划为0。

情景12C3基本FM序列：

1．第1期 - 计划 0 - 0

2．第2期 - 计划0 - $3 472

3．第3期 - 计划4 - $44 448

4．第4期 - 计划0 - $8 618

5．第5期 - 计划0 - $346

在情景12C3中，如果你玩大MB，那么FM的风险几乎消除了：

1．MB 180-180-180，那么在第3期的FM将会是35 349美元

2．MB 250-250-350，那么在第3期的FM将会是10 451美元

3．MB 300-300-300，那么在第3期的FM将会是10 502美元