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eCoverage Comparison

2008 Crop Year Illustration

ACE PROPERTY AND CASUALTY INSURANCE COMPANY



Serviced by RAIN AND HAIL L.L.C.
 NORTHERN DIVISION
 TWO CARLSON PARKWAY, SUITE 255
 PLYMOUTH MN 55447-4468

SIMON INSURANCE & AUCTION SRV
 106 N MAIN ST PO BOX 705
 GROTON, SD 57445-0000
 SD134403 (605) 397 - 8507
 ssimonins@nvc.net

STATE	SOUTH DAKOTA	COUNTY	DAY	CROP	0081 - SOYBEANS	PRACTICE	0030 - NI	TYPE	9970 - NTS		
MPCI Price	11.50	CRC Base Price	13.36	RA Base Price	13.36	IP Price	NA	GRIP Protection	NA	Share	1.000
MPCI Options		CRC Options		RA Options		IP Options	NA	GRIP Option	NA	Group Variety	ALL
GRP Protection	NA	CRC Low Revenue Factor	2.763	RA Volatility Factor	0.31	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	2.763			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
20	APH	149.50	9.65	161.00	12.89	172.50	18.95	184.00	29.22	195.50	46.02
	CRC	173.68	15.75	187.04	21.07	200.40	30.86	213.76	47.18	227.12	73.44
	RA	173.68	15.66	187.04	19.34	200.40	25.97	213.76	36.41	227.12	52.23
22	APH	164.45	9.37	177.10	12.53	189.75	18.41	202.40	28.38	215.05	44.71
	CRC	191.05	15.53	205.74	20.82	220.44	30.53	235.14	46.74	249.83	72.82
	RA	191.05	15.58	205.74	19.38	220.44	26.20	235.14	36.95	249.83	53.32
24	APH	179.40	9.03	193.20	12.06	207.00	17.73	220.80	27.34	234.60	43.06
	CRC	208.42	15.21	224.45	20.41	240.48	29.98	256.51	45.96	272.54	71.70
	RA	208.42	15.36	224.45	19.27	240.48	26.24	256.51	37.25	272.54	54.06
26	APH	194.35	8.88	209.30	11.87	224.25	17.44	239.20	26.89	254.15	42.36
	CRC	225.78	15.17	243.15	20.37	260.52	29.96	277.89	46.00	295.26	71.83
	RA	225.78	15.40	243.15	19.44	260.52	26.61	277.89	37.94	295.26	55.30
28	APH	209.30	8.68	225.40	11.59	241.50	17.04	257.60	26.27	273.70	41.38
	CRC	243.15	15.02	261.86	20.20	280.56	29.75	299.26	45.74	317.97	71.52
	RA	243.15	15.33	261.86	19.47	280.56	26.81	299.26	38.43	317.97	56.25
30	APH	224.25	8.61	241.50	11.51	258.75	16.92	276.00	26.08	293.25	41.08
	CRC	260.52	15.09	280.56	20.30	300.60	29.93	320.64	46.07	340.68	72.14
	RA	260.52	15.45	280.56	19.72	300.60	27.25	320.64	39.21	340.68	57.57
32	APH	239.20	8.50	257.60	11.35	276.00	16.69	294.40	25.73	312.80	40.53
	CRC	277.89	15.07	299.26	20.29	320.64	29.94	342.02	46.14	363.39	72.36
	RA	277.89	15.49	299.26	19.85	320.64	27.57	342.02	39.82	363.39	58.66
34	APH	254.15	8.49	273.70	11.34	293.25	16.67	312.80	25.71	332.35	40.50
	CRC	295.26	15.21	317.97	20.49	340.68	30.26	363.39	46.69	386.10	73.28
	RA	295.26	15.66	317.97	20.15	340.68	28.06	363.39	40.63	386.10	60.01

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MPCI Price	11.50	CRC Base Price	13.36	RA Base Price	13.36	IP Price	NA	GRIP Protection	NA	Share	1.000
MPCI Options		CRC Options		RA Options		IP Options	NA	GRIP Option	NA	Group Variety	ALL
GRP Protection	NA	CRC Low Revenue Factor	2.763	RA Volatility Factor	0.31	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	2.763			IIP Options	NA				

RA Harvest Price Option

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
36	APH	269.10	8.50	289.80	11.36	310.50	16.69	331.20	25.74	351.90	40.55
	CRC	312.62	15.37	336.67	20.73	360.72	30.62	384.77	47.28	408.82	74.30
	RA	312.62	15.86	336.67	20.46	360.72	28.56	384.77	41.46	408.82	61.33
38	APH	284.05	8.47	305.90	11.32	327.75	16.63	349.60	25.65	371.45	40.39
	CRC	329.99	15.47	355.38	20.86	380.76	30.85	406.14	47.68	431.53	75.01
	RA	329.99	16.00	355.38	20.70	380.76	28.95	406.14	42.11	431.53	62.48
40	APH	299.00	8.52	322.00	11.38	345.00	16.72	368.00	25.78	391.00	40.61
	CRC	347.36	15.68	374.08	21.16	400.80	31.30	427.52	48.42	454.24	76.24
	RA	347.36	16.23	374.08	21.04	400.80	29.49	427.52	42.96	454.24	63.79
42	APH	313.95	8.83	338.10	11.80	362.25	17.34	386.40	26.74	410.55	42.12
	CRC	364.73	16.29	392.78	21.99	420.84	32.54	448.90	50.34	476.95	79.29
	RA	364.73	16.86	392.78	21.81	420.84	30.55	448.90	44.45	476.95	65.96
44	APH	328.90	9.25	354.20	12.36	379.50	18.17	404.80	28.01	430.10	44.13
	CRC	382.10	17.07	411.49	23.04	440.88	34.09	470.27	52.74	499.66	83.07
	RA	382.10	17.65	411.49	22.77	440.88	31.81	470.27	46.20	499.66	68.47
46	APH	343.85	9.67	370.30	12.92	396.75	18.99	423.20	29.28	449.65	46.13
	CRC	399.46	17.85	430.19	24.09	460.92	35.64	491.65	55.14	522.38	86.84
	RA	399.46	18.45	430.19	23.71	460.92	33.05	491.65	47.90	522.38	70.88
48	APH	358.80	10.09	386.40	13.48	414.00	19.82	441.60	30.56	469.20	48.13
	CRC	416.83	18.62	448.90	25.13	480.96	37.19	513.02	57.54	545.09	90.63
	RA	416.83	19.23	448.90	24.65	480.96	34.27	513.02	49.60	545.09	73.30
50	APH	373.75	10.51	402.50	14.05	431.25	20.65	460.00	31.83	488.75	50.14
	CRC	434.20	19.40	467.60	26.18	501.00	38.74	534.40	59.93	567.80	94.40
	RA	434.20	20.03	467.60	25.58	501.00	35.48	534.40	51.25	567.80	75.63

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Summary table with columns: STATE, COUNTY, DAY, CROP, PRACTICE, TYPE. Includes details for MPC Price, MPC Options, GRP Protection, and RA Harvest Price Option.

Main data table with columns: YLD, Coverage, Premium for 65%, 70%, 75%, 80%, 85% coverage levels. Rows include crop types (APH, CRC, RA) and yield values (52, 54, 56, 58, 60, 62, 64, 66).

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GRP Protection	NA	CRC Low Revenue Factor	2.763	RA Volatility Factor	0.31	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	2.763			IIP Options	NA				
RA Harvest Price Option											
YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
68	APH	508.30	14.30	547.40	19.10	586.50	28.08	625.60	43.29	664.70	68.19
	CRC	590.51	26.38	635.94	35.60	681.36	52.68	726.78	81.51	772.21	128.38
	RA	590.51	27.51	635.94	34.10	681.36	46.12	726.78	65.28	772.21	94.90
70	APH	523.25	14.72	563.50	19.66	603.75	28.90	644.00	44.56	684.25	70.20
	CRC	607.88	27.15	654.64	36.65	701.40	54.23	748.16	83.91	794.92	132.16
	RA	607.88	28.40	654.64	35.04	701.40	47.29	748.16	66.81	794.92	96.83

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