



ace usa

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	0011 - WHEAT	PRACTICE	0030 - NI	TYPE	0120 - S		
MPCI Price	9.25	CRC Base Price	11.11	RA Base Price	11.11	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	2.563	RA Volatility Factor	0.33	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	2.563			IIP Options	NA				
RA Harvest Price Option											

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
20	APH	120.25	12.27	129.50	15.12	138.75	20.15	148.00	27.94	157.25	39.56
	CRC	144.43	20.27	155.54	25.11	166.65	33.65	177.76	46.86	188.87	66.55
	RA	144.43	19.20	155.54	23.13	166.65	30.33	177.76	41.60	188.87	58.51
22	APH	132.28	11.65	142.45	14.35	152.63	19.13	162.80	26.53	172.98	37.56
	CRC	158.87	19.57	171.09	24.29	183.32	32.62	195.54	45.53	207.76	64.82
	RA	158.87	18.79	171.09	22.78	183.32	30.09	195.54	41.54	207.76	58.76
24	APH	144.30	11.17	155.40	13.76	166.50	18.35	177.60	25.44	188.70	36.01
	CRC	173.32	19.05	186.65	23.69	199.98	31.90	213.31	44.62	226.64	63.67
	RA	173.32	18.49	186.65	22.58	199.98	30.00	213.31	41.65	226.64	59.23
26	APH	156.33	11.00	168.35	13.55	180.38	18.06	192.40	25.04	204.43	35.45
	CRC	187.76	18.97	202.20	23.64	216.65	31.87	231.09	44.68	245.53	63.88
	RA	187.76	18.54	202.20	22.76	216.65	30.39	231.09	42.38	245.53	60.51
28	APH	168.35	10.69	181.30	13.16	194.25	17.55	207.20	24.33	220.15	34.45
	CRC	202.20	18.68	217.76	23.32	233.31	31.50	248.86	44.25	264.42	63.43
	RA	202.20	18.39	217.76	22.71	233.31	30.48	248.86	42.70	264.42	61.25
30	APH	180.38	10.45	194.25	12.87	208.13	17.16	222.00	23.79	235.88	33.68
	CRC	216.65	18.48	233.31	23.11	249.98	31.28	266.64	44.03	283.31	63.26
	RA	216.65	18.32	233.31	22.73	249.98	30.65	266.64	43.14	283.31	62.12
32	APH	192.40	10.27	207.20	12.65	222.00	16.86	236.80	23.38	251.60	33.10
	CRC	231.09	18.38	248.86	23.01	266.64	31.19	284.42	43.99	302.19	63.35
	RA	231.09	18.31	248.86	22.83	266.64	30.91	284.42	43.66	302.19	63.08
34	APH	204.43	10.14	220.15	12.49	235.88	16.65	251.60	23.09	267.33	32.69
	CRC	245.53	18.34	264.42	22.98	283.31	31.22	302.19	44.10	321.08	63.62
	RA	245.53	18.35	264.42	22.97	283.31	31.24	302.19	44.26	321.08	64.17

Actual premium may vary. 100% of price selected for MPCI Coverage.

For comparison purposes only. Premiums do not include discount factors or high risk factors. Premiums are subject to change. An administrative fee may apply to each crop/county depending on level and the price election you select.



ace usa

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	0011 - WHEAT	PRACTICE	0030 - NI	TYPE	0120 - S		
MPCI Price	9.25	CRC Base Price	11.11	RA Base Price	11.11	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	2.563	RA Volatility Factor	0.33	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	2.563			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	216.45	10.05	233.10	12.38	249.75	16.51	266.40	22.89	283.05	32.40
	CRC	259.97	18.35	279.97	23.04	299.97	31.33	319.97	44.33	339.97	64.08
	RA	259.97	18.44	279.97	23.16	299.97	31.61	319.97	44.92	339.97	65.29
38	APH	228.48	10.00	246.05	12.31	263.63	16.42	281.20	22.77	298.78	32.23
	CRC	274.42	18.42	295.53	23.14	316.64	31.51	337.74	44.66	358.85	64.67
	RA	274.42	18.56	295.53	23.41	316.64	32.03	337.74	45.65	358.85	66.49
40	APH	240.50	9.97	259.00	12.28	277.50	16.38	296.00	22.70	314.50	32.14
	CRC	288.86	18.52	311.08	23.30	333.30	31.76	355.52	45.08	377.74	65.39
	RA	288.86	18.73	311.08	23.68	333.30	32.47	355.52	46.39	377.74	67.73
42	APH	252.53	9.97	271.95	12.28	291.38	16.37	310.80	22.70	330.23	32.14
	CRC	303.30	18.67	326.63	23.51	349.97	32.07	373.30	45.57	396.63	66.21
	RA	303.30	18.92	326.63	23.98	349.97	32.96	373.30	47.17	396.63	68.97
44	APH	264.55	10.07	284.90	12.39	305.25	16.52	325.60	22.91	345.95	32.44
	CRC	317.75	18.96	342.19	23.89	366.63	32.62	391.07	46.40	415.51	67.49
	RA	317.75	19.25	342.19	24.42	366.63	33.60	391.07	48.16	415.51	70.49
46	APH	276.58	10.10	297.85	12.44	319.13	16.58	340.40	22.99	361.68	32.54
	CRC	332.19	19.15	357.74	24.15	383.30	33.00	408.85	47.00	434.40	68.45
	RA	332.19	19.47	357.74	24.75	383.30	34.12	408.85	48.96	434.40	71.78
48	APH	288.60	10.15	310.80	12.50	333.00	16.66	355.20	23.10	377.40	32.70
	CRC	346.63	19.38	373.30	24.44	399.96	33.43	426.62	47.65	453.29	69.48
	RA	346.63	19.73	373.30	25.10	399.96	34.65	426.62	49.78	453.29	73.09
50	APH	300.63	10.21	323.75	12.58	346.88	16.77	370.00	23.25	393.13	32.92
	CRC	361.08	19.61	388.85	24.76	416.63	33.89	444.40	48.35	472.18	70.59
	RA	361.08	20.00	388.85	25.48	416.63	35.21	444.40	50.64	472.18	74.38

Actual premium may vary. 100% of price selected for MPCI Coverage.

For comparison purposes only. Premiums do not include discount factors or high risk factors. Premiums are subject to change. An administrative fee may apply to each crop/county depending on level and the price election you select.



ace usa

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	0011 - WHEAT	PRACTICE	0030 - NI	TYPE	0120 - S		
MPCI Price	9.25	CRC Base Price	11.11	RA Base Price	11.11	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	2.563	RA Volatility Factor	0.33	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	2.563			IIP Options	NA				

RA Harvest Price Option

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
52	APH	312.65	10.45	336.70	12.87	360.75	17.16	384.80	23.80	408.85	33.68
	CRC	375.52	20.13	404.40	25.41	433.29	34.80	462.18	49.68	491.06	72.57
	RA	375.52	20.52	404.40	26.13	433.29	36.09	462.18	51.90	491.06	76.24
54	APH	324.68	10.85	349.65	13.37	374.63	17.82	399.60	24.71	424.58	34.98
	CRC	389.96	20.90	419.96	26.39	449.96	36.14	479.95	51.58	509.95	75.34
	RA	389.96	21.30	419.96	27.07	449.96	37.31	479.95	53.60	509.95	78.62
56	APH	336.70	11.25	362.60	13.86	388.50	18.48	414.40	25.63	440.30	36.28
	CRC	404.40	21.68	435.51	27.37	466.62	37.48	497.73	53.50	528.84	78.14
	RA	404.40	22.09	435.51	27.99	466.62	38.54	497.73	55.26	528.84	81.01
58	APH	348.73	11.66	375.55	14.36	402.38	19.14	429.20	26.54	456.03	37.57
	CRC	418.85	22.46	451.07	28.35	483.29	38.82	515.50	55.41	547.72	80.93
	RA	418.85	22.86	451.07	28.93	483.29	39.75	515.50	56.92	547.72	83.35
60	APH	360.75	12.06	388.50	14.85	416.25	19.80	444.00	27.46	471.75	38.87
	CRC	433.29	23.23	466.62	29.32	499.95	40.15	533.28	57.32	566.61	83.73
	RA	433.29	23.64	466.62	29.84	499.95	40.93	533.28	58.57	566.61	85.66
62	APH	372.78	12.46	401.45	15.35	430.13	20.46	458.80	28.37	487.48	40.16
	CRC	447.73	24.00	482.17	30.30	516.62	41.49	551.06	59.23	585.50	86.51
	RA	447.73	24.44	482.17	30.77	516.62	42.12	551.06	60.18	585.50	87.93
64	APH	384.80	12.86	414.40	15.84	444.00	21.12	473.60	29.29	503.20	41.46
	CRC	462.18	24.78	497.73	31.28	533.28	42.83	568.83	61.14	604.38	89.31
	RA	462.18	25.22	497.73	31.69	533.28	43.31	568.83	61.79	604.38	90.17
66	APH	396.83	13.26	427.35	16.33	457.88	21.78	488.40	30.20	518.93	42.76
	CRC	476.62	25.55	513.28	32.25	549.95	44.17	586.61	63.05	623.27	92.10
	RA	476.62	26.01	513.28	32.63	549.95	44.51	586.61	63.37	623.27	92.36

Actual premium may vary. 100% of price selected for MPCI Coverage.

For comparison purposes only. Premiums do not include discount factors or high risk factors. Premiums are subject to change. An administrative fee may apply to each crop/county depending on level and the price election you select.



ace usa

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	0011 - WHEAT	PRACTICE	0030 - NI	TYPE	0120 - S		
MPCI Price	9.25	CRC Base Price	11.11	RA Base Price	11.11	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	2.563	RA Volatility Factor	0.33	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	2.563			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
68	APH	408.85	13.67	440.30	16.83	471.75	22.44	503.20	31.12	534.65	44.05
	CRC	491.06	26.33	528.84	33.24	566.61	45.51	604.38	64.96	642.16	94.89
	RA	491.06	26.82	528.84	33.54	566.61	45.67	604.38	64.96	642.16	94.57
70	APH	420.88	14.07	453.25	17.33	485.63	23.10	518.00	32.03	550.38	45.35
	CRC	505.51	27.10	544.39	34.21	583.28	46.85	622.16	66.87	661.05	97.68
	RA	505.51	27.61	544.39	34.47	583.28	46.86	622.16	66.50	661.05	96.70
72	APH	432.90	14.47	466.20	17.82	499.50	23.76	532.80	32.95	566.10	46.64
	CRC	519.95	27.87	559.94	35.19	599.94	48.19	639.94	68.78	679.93	100.47
	RA	519.95	28.42	559.94	35.38	599.94	48.03	639.94	68.06	679.93	98.83
74	APH	444.93	14.87	479.15	18.31	513.38	24.42	547.60	33.86	581.83	47.94
	CRC	534.39	28.65	575.50	36.17	616.61	49.53	657.71	70.69	698.82	103.26
	RA	534.39	29.21	575.50	36.31	616.61	49.16	657.71	69.60	698.82	100.94
76	APH	456.95	15.27	492.10	18.81	527.25	25.08	562.40	34.78	597.55	49.23
	CRC	548.83	29.42	591.05	37.14	633.27	50.86	675.49	72.61	717.71	106.04
	RA	548.83	30.02	591.05	37.24	633.27	50.31	675.49	71.12	717.71	103.01
78	APH	468.98	15.67	505.05	19.31	541.13	25.74	577.20	35.69	613.28	50.52
	CRC	563.28	30.19	606.61	38.13	649.94	52.20	693.26	74.52	736.59	108.85
	RA	563.28	30.86	606.61	38.15	649.94	51.49	693.26	72.62	736.59	105.11
80	APH	481.00	16.08	518.00	19.80	555.00	26.40	592.00	36.61	629.00	51.82
	CRC	577.72	30.97	622.16	39.10	666.60	53.54	711.04	76.43	755.48	111.64
	RA	577.72	31.68	622.16	39.11	666.60	52.63	711.04	74.15	755.48	107.12

Actual premium may vary. 100% of price selected for MPCI Coverage.

For comparison purposes only. Premiums do not include discount factors or high risk factors. Premiums are subject to change. An administrative fee may apply to each crop/county depending on level and the price election you select.