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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

Table with columns: STATE, COUNTY, GRANT, CROP, PRACTICE, TYPE. Includes details for South Dakota, Grant 0041-CORN, Practice 0030-NI, Type 0160-GSG.

Main data table with columns: YLD, APH, CRC, RA, Coverage, Premium for 65%, 70%, 75%, 80%, 85% yield levels.

Actual premium may vary. 100% of price selected for MPCl 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.



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STATE	SOUTH DAKOTA	COUNTY	GRANT	CROP	0041 - CORN	PRACTICE	0030 - NI	TYPE	0160 - GSG		
MPCI Price	4.75	CRC Base Price	5.40	RA Base Price	5.40	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	0.969	RA Volatility Factor	0.30	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.969			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
90	APH	277.88	11.91	299.25	15.14	320.63	20.95	342.00	30.28	363.38	44.83
	CRC	315.90	19.22	340.20	24.74	364.50	34.62	388.80	50.56	413.10	75.43
	RA	315.90	19.99	340.20	25.58	364.50	35.45	388.80	51.12	413.10	75.24
95	APH	293.55	11.88	315.88	15.09	338.68	20.89	361.00	30.18	383.80	44.70
	CRC	333.72	19.31	359.10	24.86	385.02	34.85	410.40	50.90	436.32	76.11
	RA	333.45	20.08	359.10	25.78	384.75	35.87	410.40	51.91	436.05	76.63
100	APH	308.75	11.70	332.50	14.87	356.25	20.57	380.00	29.73	403.75	44.02
	CRC	351.00	19.19	378.00	24.74	405.00	34.69	432.00	50.78	459.00	75.99
	RA	351.00	19.95	378.00	25.78	405.00	36.00	432.00	52.31	459.00	77.49
105	APH	324.43	11.57	349.13	14.70	374.30	20.34	399.00	29.39	424.18	43.54
	CRC	368.82	19.15	396.90	24.69	425.52	34.68	453.60	50.79	482.22	76.13
	RA	368.55	19.86	396.90	25.80	425.25	36.22	453.60	52.81	481.95	78.48
110	APH	339.63	11.46	365.75	14.57	391.88	20.16	418.00	29.14	444.13	43.13
	CRC	386.10	19.12	415.80	24.69	445.50	34.69	475.20	50.89	504.90	76.35
	RA	386.10	19.84	415.80	25.85	445.50	36.45	475.20	53.33	504.90	79.48
115	APH	355.30	11.40	382.38	14.48	409.93	20.04	437.00	28.95	464.55	42.89
	CRC	403.92	19.16	434.70	24.75	466.02	34.81	496.80	51.10	528.12	76.80
	RA	403.65	19.84	434.70	25.98	465.75	36.72	496.80	53.89	527.85	80.55
120	APH	370.50	11.45	399.00	14.55	427.50	20.13	456.00	29.10	484.50	43.08
	CRC	421.20	19.36	453.60	25.03	486.00	35.20	518.40	51.74	550.80	77.80
	RA	421.20	20.02	453.60	26.29	486.00	37.25	518.40	54.75	550.80	81.99
125	APH	386.18	11.42	415.63	14.51	445.55	20.08	475.00	29.02	504.93	42.98
	CRC	439.02	19.45	472.50	25.15	506.52	35.41	540.00	52.07	574.02	78.42
	RA	438.75	20.08	472.50	26.44	506.25	37.58	540.00	55.38	573.75	83.07

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STATE	SOUTH DAKOTA	COUNTY	GRANT	CROP	0041 - CORN	PRACTICE	0030 - NI	TYPE	0160 - GSG		
MPCI Price	4.75	CRC Base Price	5.40	RA Base Price	5.40	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	0.969	RA Volatility Factor	0.30	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.969			IIP Options	NA				
RA Harvest Price Option											

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
130	APH	401.38	11.40	432.25	14.50	463.13	20.05	494.00	28.99	524.88	42.92
	CRC	456.30	19.55	491.40	25.30	526.50	35.64	561.60	52.45	596.70	79.04
	RA	456.30	20.15	491.40	26.63	526.50	37.93	561.60	56.02	596.70	84.20
135	APH	417.05	11.42	448.88	14.51	481.18	20.07	513.00	29.01	545.30	42.96
	CRC	474.12	19.70	510.30	25.49	547.02	35.93	583.20	52.91	619.92	79.84
	RA	473.85	20.26	510.30	26.83	546.75	38.30	583.20	56.66	619.65	85.32
140	APH	432.25	11.43	465.50	14.53	498.75	20.11	532.00	29.07	565.25	43.03
	CRC	491.40	19.84	529.20	25.70	567.00	36.23	604.80	53.41	642.60	80.63
	RA	491.40	20.39	529.20	27.04	567.00	38.70	604.80	57.35	642.60	86.46
145	APH	447.93	11.55	482.13	14.67	516.80	20.30	551.00	29.34	585.68	43.46
	CRC	509.22	20.13	548.10	26.06	587.52	36.78	626.40	54.22	665.82	81.95
	RA	508.95	20.64	548.10	27.41	587.25	39.24	626.40	58.23	665.55	87.88
150	APH	463.13	11.59	498.75	14.73	534.38	20.38	570.00	29.46	605.63	43.60
	CRC	526.50	20.31	567.00	26.32	607.50	37.13	648.00	54.80	688.50	82.86
	RA	526.50	20.78	567.00	27.65	607.50	39.65	648.00	58.90	688.50	89.02
155	APH	478.80	11.65	515.38	14.81	552.43	20.48	589.00	29.60	626.05	43.84
	CRC	544.32	20.52	585.90	26.59	628.02	37.55	669.60	55.42	711.72	83.88
	RA	544.05	20.96	585.90	27.90	627.75	40.08	669.60	59.61	711.45	90.09
160	APH	494.00	11.96	532.00	15.20	570.00	21.02	608.00	30.39	646.00	44.99
	CRC	561.60	21.08	604.80	27.33	648.00	38.58	691.20	56.97	734.40	86.22
	RA	561.60	21.53	604.80	28.60	648.00	41.02	691.20	60.93	734.40	92.14
165	APH	509.68	12.34	548.63	15.67	588.05	21.69	627.00	31.35	666.43	46.42
	CRC	579.42	21.75	623.70	28.18	668.52	39.81	712.80	58.75	757.62	88.93
	RA	579.15	22.18	623.70	29.41	668.25	42.08	712.80	62.46	757.35	94.33

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		CRC High Price Factor	0.969			IIP Options	NA				
RA Harvest Price Option											
YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
170	APH	524.88	12.70	565.25	16.15	605.63	22.34	646.00	32.29	686.38	47.81
	CRC	596.70	22.39	642.60	29.04	688.50	40.99	734.40	60.53	780.30	91.59
	RA	596.70	22.85	642.60	30.21	688.50	43.16	734.40	63.96	780.30	96.48
175	APH	540.55	13.08	581.88	16.63	623.68	23.00	665.00	33.24	706.80	49.23
	CRC	614.52	23.06	661.50	29.89	709.02	42.22	756.00	62.31	803.52	94.32
	RA	614.25	23.49	661.50	31.00	708.75	44.20	756.00	65.39	803.25	98.57
180	APH	555.75	13.45	598.50	17.10	641.25	23.65	684.00	34.20	726.75	50.62
	CRC	631.80	23.71	680.40	30.74	729.00	43.40	777.60	64.09	826.20	96.99
	RA	631.80	24.17	680.40	31.79	729.00	45.22	777.60	66.85	826.20	100.64

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