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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	MC PHERSON	CROP	0078 - SUNFLOWERS	PRACTICE	0030 - NI	TYPE	0480 - OIL		
MPCI Price	0.2610	CRC Base Price	NA	RA Base Price	0.3170	IP Price	NA	GRIP Protection	NA	Share	1.000
MPCI Options		CRC Options	NA	RA Options		IP Options	NA	GRIP Option	NA	Group Variety	ALL
GRP Protection	NA	CRC Low Revenue Factor	NA	RA Volatility Factor	0.25	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	NA			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
800	APH	135.72	15.44	146.16	19.06	156.60	25.55				
	RA	164.84	22.53	177.52	26.89	190.20	35.00				
900	APH	152.69	14.53	164.43	17.93	176.18	24.05				
	RA	185.45	21.84	199.71	26.29	213.98	34.47				
1,000	APH	169.65	13.88	182.70	17.13	195.75	22.96				
	RA	206.05	21.36	221.90	25.89	237.75	34.19				
1,100	APH	186.62	13.41	200.97	16.54	215.33	22.18				
	RA	226.66	21.04	244.09	25.67	261.53	34.11				
1,200	APH	203.58	12.91	219.24	15.93	234.90	21.36				
	RA	247.26	20.62	266.28	25.34	285.30	33.88				
1,300	APH	220.55	12.71	237.51	15.69	254.48	21.03				
	RA	267.87	20.59	288.47	25.42	309.08	34.15				
1,400	APH	237.51	12.60	255.78	15.54	274.05	20.83				
	RA	288.47	20.64	310.66	25.58	332.85	34.51				
1,500	APH	254.48	12.54	274.05	15.47	293.63	20.75				
	RA	309.08	20.77	332.85	25.83	356.63	34.98				
1,600	APH	271.44	12.54	292.32	15.47	313.20	20.74				
	RA	329.68	20.95	355.04	26.15	380.40	35.49				
1,700	APH	288.41	12.58	310.59	15.53	332.78	20.82				
	RA	350.29	21.20	377.23	26.51	404.18	36.07				
1,800	APH	305.37	12.66	328.86	15.63	352.35	20.95				
	RA	370.89	21.51	399.42	26.93	427.95	36.68				
1,900	APH	322.34	12.98	347.13	16.02	371.93	21.49				
	RA	391.50	22.16	421.61	27.74	451.73	37.78				

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.



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MPCI Options		CRC Options	NA	RA Options		IP Options	NA	GRIP Option	NA	Group Variety	ALL
GRP Protection	NA	CRC Low Revenue Factor	NA	RA Volatility Factor	0.25	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	NA			IIP Options	NA				
RA Harvest Price Option											

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
2,000	APH	339.30	13.67	365.40	16.87	391.50	22.62				
	RA	412.10	23.36	443.80	29.14	475.50	39.61				
2,100	APH	356.27	14.35	383.67	17.71	411.08	23.75				
	RA	432.71	24.57	465.99	30.56	499.28	41.40				
2,200	APH	373.23	15.04	401.94	18.55	430.65	24.88				
	RA	453.31	25.78	488.18	31.96	523.05	43.20				
2,300	APH	390.20	15.72	420.21	19.40	450.23	26.01				
	RA	473.92	27.00	510.37	33.39	546.83	45.01				
2,400	APH	407.16	16.40	438.48	20.24	469.80	27.14				
	RA	494.52	28.24	532.56	34.79	570.60	46.78				
2,500	APH	424.13	17.09	456.75	21.08	489.38	28.27				
	RA	515.13	29.48	554.75	36.22	594.38	48.56				

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