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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	POTTER	CROP	0011 - WHEAT	PRACTICE	0040 - CC	TYPE	0120 - S		
MPCI Price	9.25	CRC Base Price	5.88	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	0.869	RA Volatility Factor	0.33	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.869			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
20	APH	120.25	19.04	129.50	24.70	138.75	36.07	148.00	52.55	157.25	72.79
	CRC	76.44	14.55	82.32	18.83	88.20	27.30	94.08	39.58	99.96	54.80
	RA	144.43	27.25	155.54	32.09	166.65	41.19	177.76	55.36	188.87	76.39
22	APH	132.28	17.95	142.45	23.29	152.63	34.02	162.80	49.55	172.98	68.64
	CRC	84.08	13.87	90.55	17.95	97.02	26.05	103.49	37.76	109.96	52.33
	RA	158.87	26.63	171.09	31.50	183.32	40.64	195.54	54.89	207.76	76.04
24	APH	144.30	17.08	155.40	22.16	166.50	32.35	177.60	47.14	188.70	65.29
	CRC	91.73	13.32	98.78	17.25	105.84	25.05	112.90	36.34	119.95	50.41
	RA	173.32	26.08	186.65	31.00	199.98	40.18	213.31	54.49	226.64	75.84
26	APH	156.33	16.36	168.35	21.23	180.38	31.01	192.40	45.17	204.43	62.58
	CRC	99.37	12.88	107.02	16.70	114.66	24.25	122.30	35.21	129.95	48.91
	RA	187.76	25.63	202.20	30.61	216.65	39.82	231.09	54.22	245.53	75.77
28	APH	168.35	15.78	181.30	20.48	194.25	29.91	207.20	43.57	220.15	60.35
	CRC	107.02	12.53	115.25	16.26	123.48	23.64	131.71	34.34	139.94	47.73
	RA	202.20	25.27	217.76	30.29	233.31	39.56	248.86	54.07	264.42	75.86
30	APH	180.38	15.31	194.25	19.86	208.13	29.01	222.00	42.26	235.88	58.53
	CRC	114.66	12.25	123.48	15.91	132.30	23.15	141.12	33.64	149.94	46.83
	RA	216.65	24.99	233.31	30.05	249.98	39.41	266.64	54.05	283.31	76.07
32	APH	192.40	14.92	207.20	19.36	222.00	28.27	236.80	41.18	251.60	57.05
	CRC	122.30	12.03	131.71	15.64	141.12	22.76	150.53	33.12	159.94	46.15
	RA	231.09	24.77	248.86	29.90	266.64	39.32	284.42	54.11	302.19	76.38
34	APH	204.43	14.60	220.15	18.94	235.88	27.67	251.60	40.30	267.33	55.82
	CRC	129.95	11.86	139.94	15.43	149.94	22.47	159.94	32.72	169.93	45.66
	RA	245.53	24.63	264.42	29.82	283.31	39.32	302.19	54.27	321.08	76.81

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

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MPCI Price	9.25	CRC Base Price	5.88	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	0.869	RA Volatility Factor	0.33	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.869			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
36	APH	216.45	14.34	233.10	18.61	249.75	27.18	266.40	39.59	283.05	54.84
	CRC	137.59	11.73	148.18	15.28	158.76	22.26	169.34	32.44	179.93	45.31
	RA	259.97	24.54	279.97	29.78	299.97	39.39	319.97	54.50	339.97	77.31
38	APH	228.48	14.37	246.05	18.65	263.63	27.23	281.20	39.67	298.78	54.95
	CRC	145.24	11.81	156.41	15.39	167.58	22.43	178.75	32.72	189.92	45.73
	RA	274.42	24.84	295.53	30.19	316.64	39.98	337.74	55.36	358.85	78.65
40	APH	240.50	15.12	259.00	19.63	277.50	28.66	296.00	41.76	314.50	57.84
	CRC	152.88	12.43	164.64	16.19	176.40	23.62	188.16	34.44	199.92	48.14
	RA	288.86	26.17	311.08	31.75	333.30	41.98	355.52	58.04	377.74	82.34
42	APH	252.53	15.88	271.95	20.61	291.38	30.10	310.80	43.85	330.23	60.74
	CRC	160.52	13.05	172.87	17.01	185.22	24.79	197.57	36.16	209.92	50.54
	RA	303.30	27.52	326.63	33.31	349.97	43.96	373.30	60.69	396.63	86.00
44	APH	264.55	16.64	284.90	21.59	305.25	31.53	325.60	45.93	345.95	63.62
	CRC	168.17	13.67	181.10	17.82	194.04	25.98	206.98	37.88	219.91	52.95
	RA	317.75	28.86	342.19	34.86	366.63	45.93	391.07	63.36	415.51	89.61
46	APH	276.58	17.40	297.85	22.57	319.13	32.96	340.40	48.02	361.68	66.52
	CRC	175.81	14.30	189.34	18.63	202.86	27.16	216.38	39.61	229.91	55.36
	RA	332.19	30.22	357.74	36.43	383.30	47.91	408.85	65.96	434.40	93.22
48	APH	288.60	18.15	310.80	23.55	333.00	34.39	355.20	50.11	377.40	69.41
	CRC	183.46	14.92	197.57	19.44	211.68	28.34	225.79	41.33	239.90	57.77
	RA	346.63	31.58	373.30	37.99	399.96	49.89	426.62	68.57	453.29	96.78
50	APH	300.63	18.91	323.75	24.53	346.88	35.83	370.00	52.20	393.13	72.30
	CRC	191.10	15.54	205.80	20.25	220.50	29.52	235.20	43.05	249.90	60.17
	RA	361.08	32.95	388.85	39.58	416.63	51.85	444.40	71.19	472.18	100.30

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Summary table with columns: STATE, COUNTY, CROP, PRACTICE, TYPE. Rows include MPCIP Price, MPCIP Options, GRP Protection, CRC Base Price, CRC Options, CRC Low Revenue Factor, CRC High Price Factor, RA Base Price, RA Options, RA Volatility Factor, RA Harvest Price Option, IP Price, IP Options, IIP Price, IIP Options, GRIP Protection, GRIP Option, GRIP Volatility Factor, Share, Group Variety, ALL.

Main data table with columns: YLD, APH, CRC, RA, Coverage, Premium. Rows are grouped by YLD (52, 54, 56, 58, 60, 62, 64, 66) and crop type (APH, CRC, RA).

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MPCI Options		CRC Options		RA Options		IP Options	NA	GRIP Option	NA	Group Variety	ALL
GRP Protection	NA	CRC Low Revenue Factor	0.869	RA Volatility Factor	0.33	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.869			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	408.85	25.72	440.30	33.37	471.75	48.73	503.20	70.99	534.65	98.33
	CRC	259.90	21.13	279.89	27.54	299.88	40.14	319.87	58.55	339.86	81.84
	RA	491.06	45.76	528.84	53.98	566.61	69.61	604.38	94.16	642.16	130.96
70	APH	420.88	26.47	453.25	34.35	485.63	50.16	518.00	73.08	550.38	101.22
	CRC	267.54	21.75	288.12	28.34	308.70	41.33	329.28	60.26	349.86	84.25
	RA	505.51	47.26	544.39	55.64	583.28	71.59	622.16	96.68	661.05	134.31
72	APH	432.90	27.23	466.20	35.33	499.50	51.59	532.80	75.16	566.10	104.12
	CRC	275.18	22.37	296.35	29.16	317.52	42.51	338.69	61.99	359.86	86.65
	RA	519.95	48.75	559.94	57.28	599.94	73.61	639.94	99.19	679.93	137.58
74	APH	444.93	27.98	479.15	36.31	513.38	53.03	547.60	77.25	581.83	107.01
	CRC	282.83	23.00	304.58	29.97	326.34	43.69	348.10	63.71	369.85	89.06
	RA	534.39	50.27	575.50	58.95	616.61	75.59	657.71	101.72	698.82	140.89
76	APH	456.95	28.74	492.10	37.29	527.25	54.46	562.40	79.34	597.55	109.89
	CRC	290.47	23.62	312.82	30.77	335.16	44.87	357.50	65.43	379.85	91.47
	RA	548.83	51.81	591.05	60.63	633.27	77.59	675.49	104.25	717.71	144.16
78	APH	468.98	29.50	505.05	38.27	541.13	55.89	577.20	81.43	613.28	112.79
	CRC	298.12	24.24	321.05	31.59	343.98	46.05	366.91	67.15	389.84	93.87
	RA	563.28	53.35	606.61	62.32	649.94	79.64	693.26	106.77	736.59	147.39
80	APH	481.00	30.25	518.00	39.25	555.00	57.33	592.00	83.51	629.00	115.68
	CRC	305.76	24.86	329.28	32.40	352.80	47.23	376.32	68.87	399.84	96.28
	RA	577.72	54.92	622.16	64.03	666.60	81.64	711.04	109.31	755.48	150.61

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