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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	SPINK	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				

		65 %		70 %		75 %		80 %		85 %	
YLD		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
50	APH	154.38	27.58	166.25	32.90	178.13	42.65	190.00	57.68	201.88	80.51
	CRC	175.50	38.74	189.00	46.32	202.50	60.13	216.00	81.41	229.50	113.63
	RA	175.50	35.37	189.00	41.58	202.50	53.31	216.00	71.52	229.50	98.52
55	APH	170.05	25.95	182.88	30.92	196.18	40.12	209.00	54.20	222.30	75.73
	CRC	193.32	36.88	207.90	44.09	223.02	57.39	237.60	77.71	252.72	108.72
	RA	193.05	34.52	207.90	40.79	222.75	52.56	237.60	70.89	252.45	98.11
60	APH	185.25	24.55	199.50	29.29	213.75	37.97	228.00	51.34	242.25	71.67
	CRC	210.60	35.28	226.80	42.29	243.00	55.07	259.20	74.77	275.40	104.62
	RA	210.60	33.73	226.80	40.07	243.00	51.88	259.20	70.31	275.40	97.78
65	APH	200.93	23.45	216.13	27.94	231.80	36.25	247.00	48.98	262.68	68.44
	CRC	228.42	34.05	245.70	40.82	263.52	53.29	280.80	72.40	298.62	101.56
	RA	228.15	33.02	245.70	39.42	263.25	51.31	280.80	69.85	298.35	97.58
70	APH	216.13	22.48	232.75	26.81	249.38	34.76	266.00	47.01	282.63	65.61
	CRC	245.70	32.96	264.60	39.63	283.50	51.75	302.40	70.50	321.30	98.96
	RA	245.70	32.40	264.60	38.88	283.50	50.83	302.40	69.52	321.30	97.53
75	APH	231.80	21.71	249.38	25.87	267.43	33.56	285.00	45.35	303.05	63.35
	CRC	263.52	32.14	283.50	38.65	304.02	50.60	324.00	68.98	344.52	97.06
	RA	263.25	31.88	283.50	38.43	303.75	50.47	324.00	69.33	344.25	97.67
80	APH	247.00	21.02	266.00	25.07	285.00	32.50	304.00	43.95	323.00	61.35
	CRC	280.80	31.39	302.40	37.86	324.00	49.59	345.60	67.77	367.20	95.44
	RA	280.80	31.44	302.40	38.07	324.00	50.22	345.60	69.27	367.20	97.95
85	APH	262.68	20.47	282.63	24.40	303.05	31.65	323.00	42.78	343.43	59.75
	CRC	298.62	30.84	321.30	37.21	344.52	48.85	367.20	66.81	390.42	94.31
	RA	298.35	31.08	321.30	37.81	344.25	50.07	367.20	69.32	390.15	98.36

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STATE	SOUTH DAKOTA	COUNTY	SPINK	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	19.98	299.25	23.83	320.63	30.89	342.00	41.78	363.38	58.32
	CRC	315.90	30.35	340.20	36.68	364.50	48.19	388.80	66.08	413.10	93.35
	RA	315.90	30.80	340.20	37.61	364.50	50.01	388.80	69.46	413.10	98.89
95	APH	293.55	19.59	315.88	23.35	338.68	30.29	361.00	40.93	383.80	57.18
	CRC	333.72	30.00	359.10	36.27	385.02	47.75	410.40	65.51	436.32	92.76
	RA	333.45	30.57	359.10	37.49	384.75	50.02	410.40	69.71	436.05	99.56
100	APH	308.75	19.24	332.50	22.95	356.25	29.74	380.00	40.23	403.75	56.15
	CRC	351.00	29.67	378.00	35.95	405.00	47.36	432.00	65.12	459.00	92.29
	RA	351.00	30.41	378.00	37.41	405.00	50.09	432.00	70.04	459.00	100.29
105	APH	324.43	18.97	349.13	22.61	374.30	29.33	399.00	39.64	424.18	55.36
	CRC	368.82	29.46	396.90	35.71	425.52	47.13	453.60	64.85	482.22	92.11
	RA	368.55	30.30	396.90	37.41	425.25	50.21	453.60	70.43	481.95	101.09
110	APH	339.63	18.72	365.75	22.33	391.88	28.94	418.00	39.15	444.13	54.65
	CRC	386.10	29.27	415.80	35.54	445.50	46.93	475.20	64.70	504.90	92.00
	RA	386.10	30.25	415.80	37.43	445.50	50.43	475.20	70.87	504.90	102.00
115	APH	355.30	18.54	382.38	22.10	409.93	28.66	437.00	38.75	464.55	54.11
	CRC	403.92	29.18	434.70	35.44	466.02	46.87	496.80	64.67	528.12	92.12
	RA	403.65	30.22	434.70	37.52	465.75	50.64	496.80	71.38	527.85	102.95
120	APH	370.50	18.37	399.00	21.91	427.50	28.41	456.00	38.42	484.50	53.63
	CRC	421.20	29.09	453.60	35.39	486.00	46.82	518.40	64.72	550.80	92.27
	RA	421.20	30.25	453.60	37.64	486.00	50.93	518.40	71.92	550.80	103.94
125	APH	386.18	18.26	415.63	21.77	445.55	28.23	475.00	38.16	504.93	53.30
	CRC	439.02	29.09	472.50	35.40	506.52	46.90	540.00	64.85	574.02	92.63
	RA	438.75	30.29	472.50	37.79	506.25	51.24	540.00	72.51	573.75	105.02

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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	18.15	432.25	21.66	463.13	28.08	494.00	37.97	524.88	53.00	
	CRC	456.30	29.09	491.40	35.44	526.50	46.97	561.60	65.07	596.70	93.01	
	RA	456.30	30.38	491.40	37.97	526.50	51.61	561.60	73.12	596.70	106.10	
135	APH	417.05	18.10	448.88	21.58	481.18	27.99	513.00	37.83	545.30	52.82	
	CRC	474.12	29.15	510.30	35.52	547.02	47.15	583.20	65.35	619.92	93.58	
	RA	473.85	30.50	510.30	38.20	546.75	51.97	583.20	73.80	619.65	107.19	
140	APH	432.25	18.04	465.50	21.52	498.75	27.90	532.00	37.74	565.25	52.68	
	CRC	491.40	29.21	529.20	35.64	567.00	47.33	604.80	65.69	642.60	94.12	
	RA	491.40	30.63	529.20	38.43	567.00	52.37	604.80	74.48	642.60	108.32	
145	APH	447.93	18.03	482.13	21.50	516.80	27.88	551.00	37.69	585.68	52.63	
	CRC	509.22	29.34	548.10	35.80	587.52	47.59	626.40	66.08	665.82	94.82	
	RA	508.95	30.80	548.10	38.68	587.25	52.78	626.40	75.18	665.55	109.48	
150	APH	463.13	18.14	498.75	21.64	534.38	28.05	570.00	37.93	605.63	52.95	
	CRC	526.50	29.62	567.00	36.18	607.50	48.10	648.00	66.87	688.50	96.01	
	RA	526.50	31.16	567.00	39.18	607.50	53.47	648.00	76.17	688.50	111.02	
155	APH	478.80	18.75	515.38	22.36	552.43	29.00	589.00	39.20	626.05	54.74	
	CRC	544.32	30.62	585.90	37.39	628.02	49.72	669.60	69.10	711.72	99.24	
	RA	544.05	32.19	585.90	40.40	627.75	55.08	669.60	78.40	711.45	114.12	
160	APH	494.00	19.35	532.00	23.08	570.00	29.92	608.00	40.47	646.00	56.48	
	CRC	561.60	31.59	604.80	38.60	648.00	51.31	691.20	71.34	734.40	102.40	
	RA	561.60	33.26	604.80	41.64	648.00	56.72	691.20	80.61	734.40	117.20	
165	APH	509.68	19.96	548.63	23.80	588.05	30.87	627.00	41.73	666.43	58.27	
	CRC	579.42	32.59	623.70	39.80	668.52	52.94	712.80	73.56	757.62	105.65	
	RA	579.15	34.29	623.70	42.88	668.25	58.31	712.80	82.75	757.35	120.23	

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GRP Protection	NA	CRC Low Revenue Factor	0.969	RA Volatility Factor	0.30	IIP Price	NA	GRIP Volatility Factor	NA		
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RA Harvest Price Option											

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
170	APH	524.88	20.56	565.25	24.53	605.63	31.79	646.00	42.99	686.38	60.02
	CRC	596.70	33.57	642.60	41.00	688.50	54.52	734.40	75.79	780.30	108.82
	RA	596.70	35.36	642.60	44.12	688.50	59.89	734.40	84.91	780.30	123.29
175	APH	540.55	21.17	581.88	25.25	623.68	32.74	665.00	44.26	706.80	61.80
	CRC	614.52	34.57	661.50	42.21	709.02	56.14	756.00	78.02	803.52	112.05
	RA	614.25	36.40	661.50	45.35	708.75	61.49	756.00	87.05	803.25	126.25
180	APH	555.75	21.77	598.50	25.97	641.25	33.66	684.00	45.52	726.75	63.54
	CRC	631.80	35.55	680.40	43.42	729.00	57.73	777.60	80.25	826.20	115.21
	RA	631.80	37.47	680.40	46.58	729.00	63.05	777.60	89.18	826.20	129.24

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