



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 | SPINK | CROP | 0011 - WHEAT | PRACTICE | 0040 - CC | 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 |
| 20 | APH | 120.25 | 10.12 | 129.50 | 12.53 | 138.75 | 16.80 | 148.00 | 23.39 | 157.25 | 33.23 |
| | CRC | 144.43 | 17.08 | 155.54 | 21.33 | 166.65 | 28.80 | 177.76 | 40.35 | 188.87 | 57.64 |
| | RA | 144.43 | 16.47 | 155.54 | 20.03 | 166.65 | 26.54 | 177.76 | 36.72 | 188.87 | 52.06 |
| 22 | APH | 132.28 | 9.72 | 142.45 | 12.04 | 152.63 | 16.14 | 162.80 | 22.47 | 172.98 | 31.92 |
| | CRC | 158.87 | 16.68 | 171.09 | 20.86 | 183.32 | 28.24 | 195.54 | 39.68 | 207.76 | 56.81 |
| | RA | 158.87 | 16.25 | 171.09 | 19.92 | 183.32 | 26.56 | 195.54 | 36.99 | 207.76 | 52.76 |
| 24 | APH | 144.30 | 9.41 | 155.40 | 11.66 | 166.50 | 15.63 | 177.60 | 21.76 | 188.70 | 30.91 |
| | CRC | 173.32 | 16.40 | 186.65 | 20.55 | 199.98 | 27.88 | 213.31 | 39.25 | 226.64 | 56.36 |
| | RA | 173.32 | 16.12 | 186.65 | 19.89 | 199.98 | 26.69 | 213.31 | 37.39 | 226.64 | 53.59 |
| 26 | APH | 156.33 | 9.18 | 168.35 | 11.37 | 180.38 | 15.24 | 192.40 | 21.22 | 204.43 | 30.14 |
| | CRC | 187.76 | 16.21 | 202.20 | 20.36 | 216.65 | 27.67 | 231.09 | 39.04 | 245.53 | 56.20 |
| | RA | 187.76 | 16.06 | 202.20 | 19.93 | 216.65 | 26.91 | 231.09 | 37.87 | 245.53 | 54.53 |
| 28 | APH | 168.35 | 8.87 | 181.30 | 10.98 | 194.25 | 14.72 | 207.20 | 20.50 | 220.15 | 29.13 |
| | CRC | 202.20 | 15.90 | 217.76 | 20.00 | 233.31 | 27.25 | 248.86 | 38.56 | 264.42 | 55.66 |
| | RA | 202.20 | 15.87 | 217.76 | 19.83 | 233.31 | 26.92 | 248.86 | 38.11 | 264.42 | 55.16 |
| 30 | APH | 180.38 | 8.76 | 194.25 | 10.84 | 208.13 | 14.53 | 222.00 | 20.24 | 235.88 | 28.75 |
| | CRC | 216.65 | 15.88 | 233.31 | 20.01 | 249.98 | 27.30 | 266.64 | 38.71 | 283.31 | 56.00 |
| | RA | 216.65 | 15.92 | 233.31 | 20.02 | 249.98 | 27.29 | 266.64 | 38.77 | 283.31 | 56.29 |
| 32 | APH | 192.40 | 8.68 | 207.20 | 10.75 | 222.00 | 14.40 | 236.80 | 20.06 | 251.60 | 28.49 |
| | CRC | 231.09 | 15.91 | 248.86 | 20.07 | 266.64 | 27.43 | 284.42 | 38.96 | 302.19 | 56.49 |
| | RA | 231.09 | 16.03 | 248.86 | 20.22 | 266.64 | 27.69 | 284.42 | 39.48 | 302.19 | 57.50 |
| 34 | APH | 204.43 | 8.63 | 220.15 | 10.69 | 235.88 | 14.33 | 251.60 | 19.95 | 267.33 | 28.33 |
| | CRC | 245.53 | 15.99 | 264.42 | 20.20 | 283.31 | 27.64 | 302.19 | 39.32 | 321.08 | 57.12 |
| | RA | 245.53 | 16.17 | 264.42 | 20.48 | 283.31 | 28.13 | 302.19 | 40.21 | 321.08 | 58.74 |

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 | SPINK | CROP | 0011 - WHEAT | PRACTICE | 0040 - CC | 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 | 8.53 | 233.10 | 10.56 | 249.75 | 14.16 | 266.40 | 19.71 | 283.05 | 28.01 |
| | CRC | 259.97 | 15.97 | 279.97 | 20.20 | 299.97 | 27.69 | 319.97 | 39.46 | 339.97 | 57.46 |
| | RA | 259.97 | 16.22 | 279.97 | 20.62 | 299.97 | 28.43 | 319.97 | 40.79 | 339.97 | 59.77 |
| 38 | APH | 228.48 | 8.54 | 246.05 | 10.57 | 263.63 | 14.17 | 281.20 | 19.73 | 298.78 | 28.04 |
| | CRC | 274.42 | 16.13 | 295.53 | 20.42 | 316.64 | 28.01 | 337.74 | 39.99 | 358.85 | 58.32 |
| | RA | 274.42 | 16.42 | 295.53 | 20.93 | 316.64 | 28.93 | 337.74 | 41.62 | 358.85 | 61.06 |
| 40 | APH | 240.50 | 8.56 | 259.00 | 10.61 | 277.50 | 14.22 | 296.00 | 19.80 | 314.50 | 28.12 |
| | CRC | 288.86 | 16.32 | 311.08 | 20.67 | 333.30 | 28.39 | 355.52 | 40.57 | 377.74 | 59.25 |
| | RA | 288.86 | 16.64 | 311.08 | 21.27 | 333.30 | 29.45 | 355.52 | 42.43 | 377.74 | 62.39 |
| 42 | APH | 252.53 | 8.61 | 271.95 | 10.66 | 291.38 | 14.29 | 310.80 | 19.90 | 330.23 | 28.27 |
| | CRC | 303.30 | 16.53 | 326.63 | 20.95 | 349.97 | 28.80 | 373.30 | 41.19 | 396.63 | 60.26 |
| | RA | 303.30 | 16.88 | 326.63 | 21.62 | 349.97 | 30.00 | 373.30 | 43.28 | 396.63 | 63.72 |
| 44 | APH | 264.55 | 8.61 | 284.90 | 10.66 | 305.25 | 14.30 | 325.60 | 19.91 | 345.95 | 28.28 |
| | CRC | 317.75 | 16.67 | 342.19 | 21.15 | 366.63 | 29.10 | 391.07 | 41.67 | 415.51 | 61.05 |
| | RA | 317.75 | 17.06 | 342.19 | 21.90 | 366.63 | 30.44 | 391.07 | 43.99 | 415.51 | 64.86 |
| 46 | APH | 276.58 | 8.69 | 297.85 | 10.76 | 319.13 | 14.42 | 340.40 | 20.08 | 361.68 | 28.52 |
| | CRC | 332.19 | 16.92 | 357.74 | 21.48 | 383.30 | 29.58 | 408.85 | 42.41 | 434.40 | 62.20 |
| | RA | 332.19 | 17.35 | 357.74 | 22.28 | 383.30 | 31.00 | 408.85 | 44.84 | 434.40 | 66.22 |
| 48 | APH | 288.60 | 8.77 | 310.80 | 10.86 | 333.00 | 14.56 | 355.20 | 20.27 | 377.40 | 28.80 |
| | CRC | 346.63 | 17.20 | 373.30 | 21.84 | 399.96 | 30.09 | 426.62 | 43.17 | 453.29 | 63.38 |
| | RA | 346.63 | 17.63 | 373.30 | 22.68 | 399.96 | 31.58 | 426.62 | 45.71 | 453.29 | 67.54 |
| 50 | APH | 300.63 | 9.14 | 323.75 | 11.32 | 346.88 | 15.17 | 370.00 | 21.12 | 393.13 | 30.00 |
| | CRC | 361.08 | 17.91 | 388.85 | 22.75 | 416.63 | 31.33 | 444.40 | 44.97 | 472.18 | 66.02 |
| | RA | 361.08 | 18.35 | 388.85 | 23.53 | 416.63 | 32.71 | 444.40 | 47.32 | 472.18 | 69.82 |

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 | SPINK | CROP | 0011 - WHEAT | PRACTICE | 0040 - CC | 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 | 9.50 | 336.70 | 11.77 | 360.75 | 15.78 | 384.80 | 21.96 | 408.85 | 31.20 |
| | CRC | 375.52 | 18.63 | 404.40 | 23.66 | 433.29 | 32.59 | 462.18 | 46.77 | 491.06 | 68.66 |
| | RA | 375.52 | 19.07 | 404.40 | 24.40 | 433.29 | 33.85 | 462.18 | 48.88 | 491.06 | 72.07 |
| 54 | APH | 324.68 | 9.87 | 349.65 | 12.22 | 374.63 | 16.38 | 399.60 | 22.81 | 424.58 | 32.40 |
| | CRC | 389.96 | 19.34 | 419.96 | 24.56 | 449.96 | 33.84 | 479.95 | 48.56 | 509.95 | 71.31 |
| | RA | 389.96 | 19.79 | 419.96 | 25.26 | 449.96 | 34.98 | 479.95 | 50.44 | 509.95 | 74.25 |
| 56 | APH | 336.70 | 10.23 | 362.60 | 12.67 | 388.50 | 16.99 | 414.40 | 23.65 | 440.30 | 33.60 |
| | CRC | 404.40 | 20.06 | 435.51 | 25.48 | 466.62 | 35.10 | 497.73 | 50.36 | 528.84 | 73.95 |
| | RA | 404.40 | 20.52 | 435.51 | 26.13 | 466.62 | 36.10 | 497.73 | 51.97 | 528.84 | 76.43 |
| 58 | APH | 348.73 | 10.60 | 375.55 | 13.12 | 402.38 | 17.59 | 429.20 | 24.50 | 456.03 | 34.80 |
| | CRC | 418.85 | 20.77 | 451.07 | 26.39 | 483.29 | 36.36 | 515.50 | 52.16 | 547.72 | 76.59 |
| | RA | 418.85 | 21.23 | 451.07 | 26.98 | 483.29 | 37.21 | 515.50 | 53.49 | 547.72 | 78.57 |
| 60 | APH | 360.75 | 10.96 | 388.50 | 13.58 | 416.25 | 18.20 | 444.00 | 25.34 | 471.75 | 36.00 |
| | CRC | 433.29 | 21.49 | 466.62 | 27.29 | 499.95 | 37.61 | 533.28 | 53.96 | 566.61 | 79.22 |
| | RA | 433.29 | 21.96 | 466.62 | 27.84 | 499.95 | 38.32 | 533.28 | 55.01 | 566.61 | 80.71 |
| 62 | APH | 372.78 | 11.33 | 401.45 | 14.03 | 430.13 | 18.81 | 458.80 | 26.19 | 487.48 | 37.20 |
| | CRC | 447.73 | 22.21 | 482.17 | 28.21 | 516.62 | 38.86 | 551.06 | 55.76 | 585.50 | 81.87 |
| | RA | 447.73 | 22.69 | 482.17 | 28.70 | 516.62 | 39.43 | 551.06 | 56.48 | 585.50 | 82.77 |
| 64 | APH | 384.80 | 11.69 | 414.40 | 14.49 | 444.00 | 19.42 | 473.60 | 27.03 | 503.20 | 38.40 |
| | CRC | 462.18 | 22.92 | 497.73 | 29.11 | 533.28 | 40.11 | 568.83 | 57.55 | 604.38 | 84.52 |
| | RA | 462.18 | 23.43 | 497.73 | 29.55 | 533.28 | 40.50 | 568.83 | 57.95 | 604.38 | 84.83 |
| 66 | APH | 396.83 | 12.06 | 427.35 | 14.94 | 457.88 | 20.02 | 488.40 | 27.88 | 518.93 | 39.60 |
| | CRC | 476.62 | 23.64 | 513.28 | 30.02 | 549.95 | 41.37 | 586.61 | 59.36 | 623.27 | 87.15 |
| | RA | 476.62 | 24.18 | 513.28 | 30.41 | 549.95 | 41.58 | 586.61 | 59.42 | 623.27 | 86.81 |

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 | SPINK | CROP | 0011 - WHEAT | PRACTICE | 0040 - CC | 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 | 12.43 | 440.30 | 15.39 | 471.75 | 20.63 | 503.20 | 28.72 | 534.65 | 40.80 |
| | CRC | 491.06 | 24.35 | 528.84 | 30.93 | 566.61 | 42.62 | 604.38 | 61.16 | 642.16 | 89.80 |
| | RA | 491.06 | 24.91 | 528.84 | 31.25 | 566.61 | 42.68 | 604.38 | 60.86 | 642.16 | 88.80 |
| 70 | APH | 420.88 | 12.79 | 453.25 | 15.84 | 485.63 | 21.24 | 518.00 | 29.57 | 550.38 | 42.00 |
| | CRC | 505.51 | 25.07 | 544.39 | 31.84 | 583.28 | 43.87 | 622.16 | 62.96 | 661.05 | 92.44 |
| | RA | 505.51 | 25.67 | 544.39 | 32.12 | 583.28 | 43.75 | 622.16 | 62.28 | 661.05 | 90.76 |
| 72 | APH | 432.90 | 13.16 | 466.20 | 16.29 | 499.50 | 21.84 | 532.80 | 30.41 | 566.10 | 43.20 |
| | CRC | 519.95 | 25.78 | 559.94 | 32.75 | 599.94 | 45.13 | 639.94 | 64.76 | 679.93 | 95.08 |
| | RA | 519.95 | 26.43 | 559.94 | 32.96 | 599.94 | 44.83 | 639.94 | 63.67 | 679.93 | 92.67 |
| 74 | APH | 444.93 | 13.52 | 479.15 | 16.74 | 513.38 | 22.45 | 547.60 | 31.26 | 581.83 | 44.40 |
| | CRC | 534.39 | 26.50 | 575.50 | 33.67 | 616.61 | 46.38 | 657.71 | 66.55 | 698.82 | 97.71 |
| | RA | 534.39 | 27.19 | 575.50 | 33.82 | 616.61 | 45.87 | 657.71 | 65.09 | 698.82 | 94.60 |
| 76 | APH | 456.95 | 13.89 | 492.10 | 17.20 | 527.25 | 23.06 | 562.40 | 32.10 | 597.55 | 45.60 |
| | CRC | 548.83 | 27.22 | 591.05 | 34.58 | 633.27 | 47.63 | 675.49 | 68.35 | 717.71 | 100.36 |
| | RA | 548.83 | 27.95 | 591.05 | 34.67 | 633.27 | 46.94 | 675.49 | 66.48 | 717.71 | 96.50 |
| 78 | APH | 468.98 | 14.25 | 505.05 | 17.65 | 541.13 | 23.67 | 577.20 | 32.95 | 613.28 | 46.80 |
| | CRC | 563.28 | 27.94 | 606.61 | 35.48 | 649.94 | 48.89 | 693.26 | 70.15 | 736.59 | 102.99 |
| | RA | 563.28 | 28.71 | 606.61 | 35.53 | 649.94 | 48.00 | 693.26 | 67.86 | 736.59 | 98.30 |
| 80 | APH | 481.00 | 14.62 | 518.00 | 18.11 | 555.00 | 24.27 | 592.00 | 33.79 | 629.00 | 48.00 |
| | CRC | 577.72 | 28.65 | 622.16 | 36.40 | 666.60 | 50.14 | 711.04 | 71.95 | 755.48 | 105.64 |
| | RA | 577.72 | 29.50 | 622.16 | 36.41 | 666.60 | 49.08 | 711.04 | 69.22 | 755.48 | 100.13 |

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.