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# eCoverage Comparison

## 2010 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  
 jrs@nvc.net

STATE	SOUTH DAKOTA	COUNTY	BROWN	CROP	0078 - SUNFLOWERS			PRACTICE	0030 - NI		TYPE	0480 - OIL	
MPCI Price	0.1650	CRC Base Price	NA	RA Base Price	0.2080	IP Price	NA	GRIP Protection	NA	Share	1.000		
MPCI Options		CRC Options	NA	RA Options	BUEU	IP Options	NA	GRIP Option	NA	Group Variety	ALL		
GRP Protection	NA	CRC Low Revenue Factor	NA	RA Volatility Factor	0.19	IIP Price	NA	GRIP Volatility Factor	NA				
		CRC High Price Factor	NA	Num Sections	3	IIP Options	NA						
				RA Harvest Price Option									

YLD		65 %		70 %		75 %		80 %		85 %		
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	
800	APH	85.80	11.79	92.40	14.42	99.00	19.19					
	RA	108.16	6.68	116.48	7.73	124.80	10.23	133.12	16.35	141.44	27.42	
900	APH	96.53	10.99	103.95	13.45	111.38	17.90					
	RA	121.68	6.41	131.04	7.47	140.40	9.97	149.76	16.03	159.12	27.10	
1,000	APH	107.25	10.41	115.50	12.73	123.75	16.93					
	RA	135.20	6.19	145.60	7.28	156.00	9.78	166.40	15.84	176.80	26.94	
1,100	APH	117.98	9.97	127.05	12.19	136.13	16.22					
	RA	148.72	6.03	160.16	7.14	171.60	9.65	183.04	15.72	194.48	26.92	
1,200	APH	128.70	9.50	138.60	11.63	148.50	15.47					
	RA	162.24	5.84	174.72	6.96	187.20	9.48	199.68	15.54	212.16	26.75	
1,300	APH	139.43	9.29	150.15	11.36	160.88	15.12					
	RA	175.76	5.77	189.28	6.91	202.80	9.46	216.32	15.59	229.84	26.95	
1,400	APH	150.15	9.13	161.70	11.17	173.25	14.86					
	RA	189.28	5.72	203.84	6.89	218.40	9.48	232.96	15.68	247.52	27.23	
1,500	APH	160.88	9.03	173.25	11.05	185.63	14.69					
	RA	202.80	5.71	218.40	6.90	234.00	9.52	249.60	15.82	265.20	27.56	
1,600	APH	171.60	8.97	184.80	10.97	198.00	14.59					
	RA	216.32	5.72	232.96	6.93	249.60	9.59	266.24	15.99	282.88	27.94	
1,700	APH	182.33	8.94	196.35	10.94	210.38	14.55					
	RA	229.84	5.74	247.52	6.97	265.20	9.68	282.88	16.17	300.56	28.32	
1,800	APH	193.05	8.95	207.90	10.95	222.75	14.56					
	RA	243.36	5.77	262.08	7.03	280.80	9.78	299.52	16.37	318.24	28.74	
1,900	APH	203.78	9.14	219.45	11.18	235.13	14.88					
	RA	256.88	5.92	276.64	7.22	296.40	10.03	316.16	16.81	335.92	29.49	

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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GRP Protection	NA	CRC Low Revenue Factor	NA	RA Volatility Factor	0.19	IIP Price	NA	GRIP Volatility Factor	NA				
		CRC High Price Factor	NA	Num Sections	3	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	214.50	9.62	231.00	11.78	247.50	15.66					
	RA	270.40	6.25	291.20	7.59	312.00	10.52	332.80	17.58	353.60	30.81	
2,100	APH	225.23	10.10	242.55	12.37	259.88	16.45					
	RA	283.92	6.59	305.76	7.96	327.60	11.01	349.44	18.35	371.28	32.10	
2,200	APH	235.95	10.59	254.10	12.95	272.25	17.23					
	RA	297.44	6.92	320.32	8.34	343.20	11.50	366.08	19.12	388.96	33.36	
2,300	APH	246.68	11.07	265.65	13.54	284.63	18.01					
	RA	310.96	7.26	334.88	8.72	358.80	11.99	382.72	19.88	406.64	34.62	
2,400	APH	257.40	11.55	277.20	14.13	297.00	18.80					
	RA	324.48	7.60	349.44	9.10	374.40	12.47	399.36	20.62	424.32	35.86	
2,500	APH	268.13	12.03	288.75	14.72	309.38	19.58					
	RA	338.00	7.94	364.00	9.47	390.00	12.96	416.00	21.38	442.00	37.08	

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