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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	MARSHALL	CROP	0011 - WHEAT	PRACTICE	0030 - NI	TYPE	0120 - S		
MPCI Price	4.90	CRC Base Price	5.43	RA Base Price	5.43	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	0.846	RA Volatility Factor	0.24	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.846			IIP Options	NA				
RA Harvest Price Option											

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
20	APH	63.70	6.96	68.60	8.62	73.50	11.55	78.40	16.06	83.30	22.82
	CRC	70.59	9.61	76.02	11.95	81.45	16.04	86.88	22.37	92.31	31.81
	RA	70.59	9.24	76.02	11.06	81.45	14.44	86.88	19.73	92.31	27.66
22	APH	70.07	6.70	75.46	8.29	80.85	11.11	86.24	15.45	91.63	21.96
	CRC	77.65	9.35	83.62	11.64	89.60	15.65	95.57	21.84	101.54	31.11
	RA	77.65	9.08	83.62	10.95	89.60	14.39	95.57	19.77	101.54	27.84
24	APH	76.44	6.34	82.32	7.85	88.20	10.52	94.08	14.63	99.96	20.79
	CRC	84.71	8.96	91.22	11.17	97.74	15.05	104.26	21.03	110.77	30.02
	RA	84.71	8.79	91.22	10.67	97.74	14.12	104.26	19.52	110.77	27.68
26	APH	82.81	6.19	89.18	7.66	95.55	10.26	101.92	14.28	108.29	20.29
	CRC	91.77	8.83	98.83	11.01	105.89	14.85	112.94	20.81	120.00	29.73
	RA	91.77	8.71	98.83	10.64	105.89	14.14	112.94	19.65	120.00	27.99
28	APH	89.18	5.96	96.04	7.38	102.90	9.88	109.76	13.75	116.62	19.54
	CRC	98.83	8.59	106.43	10.73	114.03	14.50	121.63	20.34	129.23	29.12
	RA	98.83	8.52	106.43	10.47	114.03	14.01	121.63	19.58	129.23	28.03
30	APH	95.55	5.87	102.90	7.27	110.25	9.74	117.60	13.55	124.95	19.25
	CRC	105.89	8.53	114.03	10.68	122.18	14.44	130.32	20.28	138.47	29.08
	RA	105.89	8.50	114.03	10.50	122.18	14.10	130.32	19.79	138.47	28.45
32	APH	101.92	5.72	109.76	7.09	117.60	9.49	125.44	13.21	133.28	18.77
	CRC	112.94	8.40	121.63	10.52	130.32	14.25	139.01	20.05	147.70	28.79
	RA	112.94	8.38	121.63	10.41	130.32	14.07	139.01	19.84	147.70	28.64
34	APH	108.29	5.69	116.62	7.04	124.95	9.43	133.28	13.12	141.61	18.64
	CRC	120.00	8.40	129.23	10.53	138.47	14.27	147.70	20.11	156.93	28.92
	RA	120.00	8.40	129.23	10.48	138.47	14.21	147.70	20.11	156.93	29.11

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STATE	SOUTH DAKOTA	COUNTY	MARSHALL	CROP	0011 - WHEAT	PRACTICE	0030 - NI	TYPE	0120 - S		
MPCI Price	4.90	CRC Base Price	5.43	RA Base Price	5.43	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	0.846	RA Volatility Factor	0.24	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.846			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	114.66	5.59	123.48	6.93	132.30	9.28	141.12	12.91	149.94	18.34
	CRC	127.06	8.33	136.84	10.45	146.61	14.20	156.38	20.02	166.16	28.84
	RA	127.06	8.35	136.84	10.46	146.61	14.25	156.38	20.24	166.16	29.39
38	APH	121.03	5.53	130.34	6.85	139.65	9.17	148.96	12.76	158.27	18.13
	CRC	134.12	8.29	144.44	10.41	154.76	14.16	165.07	20.00	175.39	28.87
	RA	134.12	8.32	144.44	10.47	154.76	14.32	165.07	20.40	175.39	29.73
40	APH	127.40	5.53	137.20	6.86	147.00	9.18	156.80	12.78	166.60	18.15
	CRC	141.18	8.35	152.04	10.50	162.90	14.27	173.76	20.19	184.62	29.16
	RA	141.18	8.39	152.04	10.59	162.90	14.51	173.76	20.73	184.62	30.26
42	APH	133.77	5.51	144.06	6.82	154.35	9.13	164.64	12.70	174.93	18.05
	CRC	148.24	8.36	159.64	10.51	171.05	14.32	182.45	20.27	193.85	29.32
	RA	148.24	8.40	159.64	10.64	171.05	14.62	182.45	20.94	193.85	30.67
44	APH	140.14	5.53	150.92	6.85	161.70	9.18	172.48	12.77	183.26	18.14
	CRC	155.30	8.45	167.24	10.62	179.19	14.48	191.14	20.51	203.08	29.70
	RA	155.30	8.50	167.24	10.77	179.19	14.84	191.14	21.28	203.08	31.21
46	APH	146.51	5.53	157.78	6.84	169.05	9.17	180.32	12.75	191.59	18.12
	CRC	162.36	8.49	174.85	10.68	187.34	14.57	199.82	20.66	212.31	29.95
	RA	162.36	8.54	174.85	10.86	187.34	14.98	199.82	21.53	212.31	31.62
48	APH	152.88	5.57	164.64	6.90	176.40	9.24	188.16	12.85	199.92	18.26
	CRC	169.42	8.59	182.45	10.82	195.48	14.76	208.51	20.95	221.54	30.40
	RA	169.42	8.64	182.45	11.01	195.48	15.21	208.51	21.89	221.54	32.18
50	APH	159.25	5.58	171.50	6.91	183.75	9.26	196.00	12.88	208.25	18.30
	CRC	176.48	8.66	190.05	10.91	203.63	14.89	217.20	21.15	230.78	30.73
	RA	176.48	8.71	190.05	11.11	203.63	15.38	217.20	22.16	230.78	32.64

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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	0.846	RA Volatility Factor	0.24	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.846			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
52	APH	165.62	5.64	178.36	6.98	191.10	9.35	203.84	13.01	216.58	18.48
	CRC	183.53	8.77	197.65	11.06	211.77	15.11	225.89	21.48	240.01	31.22
	RA	183.53	8.83	197.65	11.27	211.77	15.62	225.89	22.52	240.01	33.19
54	APH	171.99	5.67	185.22	7.02	198.45	9.40	211.68	13.07	224.91	18.58
	CRC	190.59	8.86	205.25	11.17	219.92	15.27	234.58	21.73	249.24	31.60
	RA	190.59	8.92	205.25	11.40	219.92	15.79	234.58	22.81	249.24	33.66
56	APH	178.36	5.88	192.08	7.28	205.80	9.75	219.52	13.56	233.24	19.26
	CRC	197.65	9.18	212.86	11.58	228.06	15.84	243.26	22.52	258.47	32.77
	RA	197.65	9.26	212.86	11.80	228.06	16.33	243.26	23.54	258.47	34.66
58	APH	184.73	6.08	198.94	7.54	213.15	10.09	227.36	14.05	241.57	19.95
	CRC	204.71	9.51	220.46	12.00	236.21	16.40	251.95	23.32	267.70	33.94
	RA	204.71	9.60	220.46	12.20	236.21	16.84	251.95	24.24	267.70	35.68
60	APH	191.10	6.29	205.80	7.79	220.50	10.44	235.20	14.53	249.90	20.64
	CRC	211.77	9.84	228.06	12.41	244.35	16.97	260.64	24.13	276.93	35.11
	RA	211.77	9.93	228.06	12.60	244.35	17.36	260.64	24.95	276.93	36.69
62	APH	197.47	6.51	212.66	8.06	227.85	10.79	243.04	15.01	258.23	21.33
	CRC	218.83	10.17	235.66	12.83	252.50	17.53	269.33	24.93	286.16	36.28
	RA	218.83	10.28	235.66	13.00	252.50	17.88	269.33	25.65	286.16	37.65
64	APH	203.84	6.72	219.52	8.31	235.20	11.14	250.88	15.50	266.56	22.02
	CRC	225.89	10.50	243.26	13.24	260.64	18.10	278.02	25.75	295.39	37.45
	RA	225.89	10.63	243.26	13.40	260.64	18.39	278.02	26.35	295.39	38.61
66	APH	210.21	6.92	226.38	8.58	242.55	11.49	258.72	15.98	274.89	22.70
	CRC	232.95	10.83	250.87	13.66	268.79	18.66	286.70	26.54	304.62	38.62
	RA	232.95	10.97	250.87	13.80	268.79	18.90	286.70	27.03	304.62	39.59

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		CRC High Price Factor	0.846			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	216.58	7.13	233.24	8.84	249.90	11.83	266.56	16.46	283.22	23.39
	CRC	240.01	11.15	258.47	14.07	276.93	19.23	295.39	27.35	313.85	39.79
	RA	240.01	11.32	258.47	14.21	276.93	19.41	295.39	27.72	313.85	40.53
70	APH	222.95	7.34	240.10	9.09	257.25	12.18	274.40	16.95	291.55	24.08
	CRC	247.07	11.48	266.07	14.48	285.08	19.80	304.08	28.15	323.09	40.97
	RA	247.07	11.67	266.07	14.61	285.08	19.93	304.08	28.39	323.09	41.45
72	APH	229.32	7.55	246.96	9.36	264.60	12.53	282.24	17.44	299.88	24.77
	CRC	254.12	11.81	273.67	14.90	293.22	20.36	312.77	28.96	332.32	42.13
	RA	254.12	12.03	273.67	15.01	293.22	20.43	312.77	29.07	332.32	42.39
74	APH	235.69	7.77	253.82	9.61	271.95	12.88	290.08	17.92	308.21	25.46
	CRC	261.18	12.14	281.27	15.31	301.37	20.92	321.46	29.76	341.55	43.31
	RA	261.18	12.38	281.27	15.42	301.37	20.93	321.46	29.73	341.55	43.31
76	APH	242.06	7.97	260.68	9.88	279.30	13.23	297.92	18.40	316.54	26.15
	CRC	268.24	12.46	288.88	15.72	309.51	21.49	330.14	30.56	350.78	44.48
	RA	268.24	12.74	288.88	15.82	309.51	21.44	330.14	30.40	350.78	44.21
78	APH	248.43	8.18	267.54	10.14	286.65	13.58	305.76	18.89	324.87	26.83
	CRC	275.30	12.79	296.48	16.14	317.66	22.06	338.83	31.37	360.01	45.64
	RA	275.30	13.10	296.48	16.24	317.66	21.94	338.83	31.07	360.01	45.12
80	APH	254.80	8.39	274.40	10.39	294.00	13.92	313.60	19.37	333.20	27.52
	CRC	282.36	13.12	304.08	16.55	325.80	22.62	347.52	32.17	369.24	46.82
	RA	282.36	13.46	304.08	16.64	325.80	22.45	347.52	31.73	369.24	45.99

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