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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	MC PHERSON	CROP	0081 - SOYBEANS	PRACTICE	0030 - NI	TYPE	9970 - NTS		
MPCI Price	9.15	CRC Base Price	9.23	RA Base Price	9.23	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	1.081	RA Volatility Factor	0.20	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	1.081			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	118.95	8.56	128.10	11.01	137.25	15.78	146.40	23.93	155.55	37.36	
	CRC	119.99	10.53	129.22	13.59	138.45	19.45	147.68	29.40	156.91	45.58	
	RA	119.99	10.66	129.22	12.98	138.45	17.23	147.68	23.92	156.91	34.04	
22	APH	130.85	8.22	140.91	10.57	150.98	15.15	161.04	22.97	171.11	35.87	
	CRC	131.99	10.21	142.14	13.20	152.30	18.92	162.45	28.60	172.60	44.38	
	RA	131.99	10.39	142.14	12.76	152.30	17.05	162.45	23.83	172.60	34.12	
24	APH	142.74	8.06	153.72	10.36	164.70	14.85	175.68	22.52	186.66	35.15	
	CRC	143.99	10.10	155.06	13.06	166.14	18.74	177.22	28.36	188.29	44.03	
	RA	143.99	10.31	155.06	12.72	166.14	17.10	177.22	24.02	188.29	34.56	
26	APH	154.64	7.84	166.53	10.08	178.43	14.44	190.32	21.90	202.22	34.20	
	CRC	155.99	9.91	167.99	12.83	179.99	18.44	191.98	27.92	203.98	43.39	
	RA	155.99	10.14	167.99	12.60	179.99	17.03	191.98	24.06	203.98	34.78	
28	APH	166.53	7.67	179.34	9.86	192.15	14.13	204.96	21.43	217.77	33.46	
	CRC	167.99	9.78	180.91	12.67	193.83	18.22	206.75	27.64	219.67	42.99	
	RA	167.99	10.02	180.91	12.52	193.83	17.01	206.75	24.14	219.67	35.04	
30	APH	178.43	7.61	192.15	9.79	205.88	14.02	219.60	21.26	233.33	33.20	
	CRC	179.99	9.78	193.83	12.68	207.68	18.25	221.52	27.69	235.37	43.10	
	RA	179.99	10.02	193.83	12.57	207.68	17.14	221.52	24.40	235.37	35.57	
32	APH	190.32	7.50	204.96	9.65	219.60	13.83	234.24	20.98	248.88	32.75	
	CRC	191.98	9.72	206.75	12.61	221.52	18.16	236.29	27.59	251.06	42.98	
	RA	191.98	9.98	206.75	12.55	221.52	17.19	236.29	24.55	251.06	35.89	
34	APH	202.22	7.43	217.77	9.56	233.33	13.69	248.88	20.77	264.44	32.43	
	CRC	203.98	9.69	219.67	12.59	235.37	18.13	251.06	27.57	266.75	43.00	
	RA	203.98	9.95	219.67	12.57	235.37	17.25	251.06	24.73	266.75	36.24	

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STATE	SOUTH DAKOTA	COUNTY	MC PHERSON	CROP	0081 - SOYBEANS	PRACTICE	0030 - NI	TYPE	9970 - NTS		
MPCI Price	9.15	CRC Base Price	9.23	RA Base Price	9.23	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	1.081	RA Volatility Factor	0.20	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	1.081			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	214.11	7.75	230.58	9.97	247.05	14.29	263.52	21.67	279.99	33.83
	CRC	215.98	10.13	232.60	13.15	249.21	18.96	265.82	28.83	282.44	44.96
	RA	215.98	10.41	232.60	13.12	249.21	18.00	265.82	25.74	282.44	37.70
38	APH	226.01	8.18	243.39	10.52	260.78	15.08	278.16	22.87	295.55	35.71
	CRC	227.98	10.69	245.52	13.88	263.06	20.01	280.59	30.43	298.13	47.45
	RA	227.98	11.02	245.52	13.83	263.06	18.90	280.59	26.98	298.13	39.41
40	APH	237.90	8.61	256.20	11.08	274.50	15.87	292.80	24.08	311.10	37.59
	CRC	239.98	11.25	258.44	14.61	276.90	21.06	295.36	32.04	313.82	49.95
	RA	239.98	11.64	258.44	14.55	276.90	19.81	295.36	28.18	313.82	41.12
42	APH	249.80	9.04	269.01	11.63	288.23	16.67	307.44	25.28	326.66	39.47
	CRC	251.98	11.82	271.36	15.35	290.75	22.12	310.13	33.63	329.51	52.45
	RA	251.98	12.25	271.36	15.26	290.75	20.72	310.13	29.41	329.51	42.77
44	APH	261.69	9.48	281.82	12.19	301.95	17.46	322.08	26.48	342.21	41.35
	CRC	263.98	12.38	284.28	16.08	304.59	23.17	324.90	35.22	345.20	54.94
	RA	263.98	12.88	284.28	15.97	304.59	21.61	324.90	30.59	345.20	44.44
46	APH	273.59	9.91	294.63	12.74	315.68	18.26	336.72	27.68	357.77	43.23
	CRC	275.98	12.94	297.21	16.81	318.44	24.23	339.66	36.83	360.89	57.45
	RA	275.98	13.52	297.21	16.70	318.44	22.52	339.66	31.78	360.89	46.03
48	APH	285.48	10.34	307.44	13.29	329.40	19.05	351.36	28.89	373.32	45.11
	CRC	287.98	13.51	310.13	17.54	332.28	25.28	354.43	38.43	376.58	59.95
	RA	287.98	14.17	310.13	17.42	332.28	23.40	354.43	32.97	376.58	47.62
50	APH	297.38	10.77	320.25	13.85	343.13	19.84	366.00	30.09	388.88	46.99
	CRC	299.98	14.07	323.05	18.27	346.13	26.33	369.20	40.03	392.28	62.44
	RA	299.98	14.82	323.05	18.15	346.13	24.30	369.20	34.13	392.28	49.18

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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	1.081	RA Volatility Factor	0.20	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	1.081			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
52	APH	309.27	11.20	333.06	14.40	356.85	20.64	380.64	31.30	404.43	48.87
	CRC	311.97	14.63	335.97	19.00	359.97	27.38	383.97	41.63	407.97	64.94
	RA	311.97	15.48	335.97	18.90	359.97	25.21	383.97	35.29	407.97	50.75
54	APH	321.17	11.63	345.87	14.96	370.58	21.43	395.28	32.50	419.99	50.75
	CRC	323.97	15.19	348.89	19.73	373.82	28.44	398.74	43.24	423.66	67.44
	RA	323.97	16.16	348.89	19.63	373.82	26.10	398.74	36.43	423.66	52.28
56	APH	333.06	12.06	358.68	15.51	384.30	22.22	409.92	33.71	435.54	52.63
	CRC	335.97	15.76	361.82	20.46	387.66	29.50	413.50	44.83	439.35	69.94
	RA	335.97	16.85	361.82	20.39	387.66	27.01	413.50	37.59	439.35	53.78
58	APH	344.96	12.49	371.49	16.06	398.03	23.02	424.56	34.91	451.10	54.50
	CRC	347.97	16.32	374.74	21.19	401.51	30.55	428.27	46.44	455.04	72.43
	RA	347.97	17.54	374.74	21.15	401.51	27.93	428.27	38.73	455.04	55.28
60	APH	356.85	12.92	384.30	16.62	411.75	23.81	439.20	36.11	466.65	56.39
	CRC	359.97	16.88	387.66	21.92	415.35	31.59	443.04	48.04	470.73	74.94
	RA	359.97	18.25	387.66	21.91	415.35	28.82	443.04	39.86	470.73	56.75
62	APH	368.75	13.35	397.11	17.17	425.48	24.61	453.84	37.32	482.21	58.27
	CRC	371.97	17.45	400.58	22.65	429.20	32.65	457.81	49.64	486.42	77.43
	RA	371.97	18.97	400.58	22.68	429.20	29.74	457.81	41.00	486.42	58.20
64	APH	380.64	13.78	409.92	17.72	439.20	25.40	468.48	38.52	497.76	60.15
	CRC	383.97	18.01	413.50	23.38	443.04	33.70	472.58	51.25	502.11	79.92
	RA	383.97	19.71	413.50	23.47	443.04	30.67	472.58	42.14	502.11	59.61
66	APH	392.54	14.21	422.73	18.28	452.93	26.19	483.12	39.72	513.32	62.02
	CRC	395.97	18.57	426.43	24.12	456.89	34.75	487.34	52.85	517.80	82.44
	RA	395.97	20.45	426.43	24.27	456.89	31.58	487.34	43.25	517.80	61.05

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		CRC High Price Factor	1.081			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	404.43	14.64	435.54	18.83	466.65	26.99	497.76	40.93	528.87	63.90
	CRC	407.97	19.13	439.35	24.84	470.73	35.82	502.11	54.45	533.49	84.92
	RA	407.97	21.21	439.35	25.07	470.73	32.51	502.11	44.40	533.49	62.50
70	APH	416.33	15.07	448.35	19.38	480.38	27.78	512.40	42.13	544.43	65.78
	CRC	419.97	19.70	452.27	25.57	484.58	36.86	516.88	56.05	549.19	87.42
	RA	419.97	21.99	452.27	25.89	484.58	33.47	516.88	45.54	549.19	63.88

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