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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

L & S AGENCY
BOX 592
GROTON, SD 57445-0000
SD134402 (605) 397 - 2680
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STATE	SOUTH DAKOTA	COUNTY	MC PHERSON	CROP	0011 - WHEAT	PRACTICE	0040 - CC	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	7.17	68.60	8.66	73.50	11.31	78.40	15.34	83.30	21.28
	CRC	70.59	9.89	76.02	12.00	81.45	15.75	86.88	21.47	92.31	29.91
	RA	70.59	9.50	76.02	11.34	81.45	14.75	86.88	20.08	92.31	28.05
25	APH	79.87	6.47	85.75	7.79	92.12	10.20	98.00	13.80	104.37	19.19
	CRC	88.51	9.16	95.03	11.14	102.08	14.71	108.60	20.08	115.66	28.20
	RA	88.24	9.00	95.03	10.90	101.81	14.38	108.60	19.85	115.39	28.09
30	APH	95.55	6.07	102.90	7.33	110.25	9.58	117.60	12.98	124.95	18.02
	CRC	105.89	8.80	114.03	10.76	122.18	14.23	130.32	19.56	138.47	27.53
	RA	105.89	8.77	114.03	10.75	122.18	14.35	130.32	20.01	138.47	28.62
35	APH	111.72	5.85	120.05	7.05	128.87	9.23	137.20	12.49	146.02	17.36
	CRC	123.80	8.65	133.04	10.59	142.81	14.07	152.04	19.39	161.81	27.44
	RA	123.53	8.66	133.04	10.71	142.54	14.44	152.04	20.31	161.54	29.27
40	APH	127.40	5.80	137.20	7.01	147.00	9.15	156.80	12.41	166.60	17.22
	CRC	141.18	8.70	152.04	10.71	162.90	14.24	173.76	19.71	184.62	27.96
	RA	141.18	8.77	152.04	10.91	162.90	14.79	173.76	20.92	184.62	30.31
45	APH	143.57	6.04	154.35	7.28	165.62	9.52	176.40	12.89	187.67	17.90
	CRC	159.10	9.14	171.05	11.23	183.53	14.98	195.48	20.75	207.97	29.54
	RA	158.83	9.22	171.05	11.48	183.26	15.57	195.48	22.06	207.70	32.00
50	APH	159.25	6.70	171.50	8.09	183.75	10.56	196.00	14.32	208.25	19.86
	CRC	176.48	10.14	190.05	12.48	203.63	16.63	217.20	23.06	230.78	32.77
	RA	176.48	10.27	190.05	12.72	203.63	17.16	217.20	24.20	230.78	34.99
55	APH	175.42	7.38	188.65	8.89	202.37	11.63	215.60	15.75	229.32	21.87
	CRC	194.39	11.17	209.06	13.73	224.26	18.31	238.92	25.37	254.12	36.10
	RA	194.12	11.37	209.06	13.97	223.99	18.75	238.92	26.30	253.85	37.87

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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RA Harvest Price Option

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
60	APH	191.10	8.03	205.80	9.70	220.50	12.67	235.20	17.18	249.90	23.84
	CRC	211.77	12.17	228.06	14.97	244.35	19.95	260.64	27.68	276.93	39.33
	RA	211.77	12.46	228.06	15.23	244.35	20.31	260.64	28.38	276.93	40.70
65	APH	207.27	8.71	222.95	10.51	239.12	13.74	254.80	18.61	270.97	25.85
	CRC	229.69	13.20	247.07	16.22	264.98	21.64	282.36	29.98	300.28	42.66
	RA	229.42	13.60	247.07	16.49	264.71	21.87	282.36	30.41	300.01	43.44
70	APH	222.95	9.37	240.10	11.32	257.25	14.78	274.40	20.04	291.55	27.81
	CRC	247.07	14.20	266.07	17.47	285.08	23.28	304.08	32.28	323.09	45.89
	RA	247.07	14.75	266.07	17.79	285.08	23.45	304.08	32.44	323.09	46.13
75	APH	239.12	10.05	257.25	12.13	275.87	15.85	294.00	21.48	312.62	29.82
	CRC	264.98	15.23	285.08	18.72	305.71	24.97	325.80	34.59	346.43	49.21
	RA	264.71	15.95	285.08	19.10	305.44	25.02	325.80	34.43	346.16	48.74
80	APH	254.80	10.71	274.40	12.94	294.00	16.89	313.60	22.91	333.20	31.78
	CRC	282.36	16.22	304.08	19.96	325.80	26.61	347.52	36.90	369.24	52.45
	RA	282.36	17.17	304.08	20.43	325.80	26.60	347.52	36.43	369.24	51.34

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