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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	0041 - CORN	PRACTICE	0030 - NI	TYPE	0160 - GSG		
MPCI Price	3.90	CRC Base Price	3.99	RA Base Price	3.99	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	0.650	RA Volatility Factor	0.28	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.650			IIP Options	NA				

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
50	APH	126.75	13.03	136.50	16.58	146.25	22.59	156.00	32.48	165.75	48.09
	CRC	129.68	16.86	139.65	21.48	149.63	29.29	159.60	42.06	169.58	62.03
	RA	129.68	16.60	139.65	20.02	149.63	26.29	159.60	36.10	169.58	50.82
55	APH	139.62	14.35	150.15	18.24	161.07	24.87	171.60	35.73	182.52	52.96
	CRC	142.84	18.56	153.62	23.62	164.79	32.26	175.56	46.27	186.73	68.31
	RA	142.64	18.27	153.62	22.02	164.59	28.89	175.56	39.64	186.53	55.79
60	APH	152.10	14.68	163.80	18.68	175.50	25.45	187.20	36.61	198.90	54.20
	CRC	155.61	19.09	167.58	24.35	179.55	33.22	191.52	47.73	203.49	70.44
	RA	155.61	18.94	167.58	22.88	179.55	30.11	191.52	41.43	203.49	58.43
65	APH	164.97	13.79	177.45	17.52	190.32	23.89	202.80	34.34	215.67	50.88
	CRC	168.78	18.15	181.55	23.16	194.71	31.68	207.48	45.56	220.65	67.35
	RA	168.58	18.22	181.55	22.19	194.51	29.41	207.48	40.73	220.45	57.83
70	APH	177.45	13.37	191.10	17.01	204.75	23.17	218.40	33.34	232.05	49.36
	CRC	181.55	17.78	195.51	22.73	209.48	31.10	223.44	44.81	237.41	66.28
	RA	181.55	18.01	195.51	22.05	209.48	29.40	223.44	40.93	237.41	58.37
75	APH	190.32	13.05	204.75	16.59	219.57	22.61	234.00	32.50	248.82	48.16
	CRC	194.71	17.50	209.48	22.38	224.64	30.70	239.40	44.25	254.56	65.55
	RA	194.51	17.84	209.48	21.98	224.44	29.44	239.40	41.19	254.36	58.99
80	APH	202.80	12.49	218.40	15.90	234.00	21.65	249.60	31.15	265.20	46.12
	CRC	207.48	16.94	223.44	21.71	239.40	29.80	255.36	43.05	271.32	63.82
	RA	207.48	17.41	223.44	21.59	239.40	29.11	255.36	40.96	271.32	58.97
85	APH	215.67	12.29	232.05	15.63	248.82	21.30	265.20	30.62	281.97	45.36
	CRC	220.65	16.81	237.41	21.54	254.56	29.61	271.32	42.80	288.48	63.57
	RA	220.45	17.34	237.41	21.62	254.36	29.28	271.32	41.35	288.28	59.77

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STATE	SOUTH DAKOTA	COUNTY	BROWN	CROP	0041 - CORN	PRACTICE	0030 - NI	TYPE	0160 - GSG		
MPCI Price	3.90	CRC Base Price	3.99	RA Base Price	3.99	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	0.650	RA Volatility Factor	0.28	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.650			IIP Options	NA				
RA Harvest Price Option											

YLD		65 %		70 %		75 %		80 %		85 %		
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	
90	APH	228.15	12.10	245.70	15.40	263.25	20.98	280.80	30.18	298.35	44.68	
	CRC	233.42	16.67	251.37	21.41	269.33	29.45	287.28	42.65	305.24	63.38	
	RA	233.42	17.30	251.37	21.67	269.33	29.48	287.28	41.79	305.24	60.60	
95	APH	241.02	11.78	259.35	14.98	278.07	20.42	296.40	29.35	315.12	43.47	
	CRC	246.58	16.38	265.34	21.04	284.49	29.00	303.24	42.01	322.39	62.56	
	RA	246.38	17.06	265.34	21.50	284.29	29.38	303.24	41.87	322.19	60.94	
100	APH	253.50	11.67	273.00	14.85	292.50	20.22	312.00	29.09	331.50	43.07	
	CRC	259.35	16.34	279.30	21.02	299.25	28.97	319.20	42.05	339.15	62.66	
	RA	259.35	17.09	279.30	21.61	299.25	29.66	319.20	42.39	339.15	61.88	
105	APH	266.37	11.59	286.65	14.75	307.32	20.10	327.60	28.89	348.27	42.80	
	CRC	272.52	16.35	293.27	21.02	314.41	29.03	335.16	42.16	356.31	62.92	
	RA	272.32	17.13	293.27	21.75	314.21	29.95	335.16	42.93	356.11	62.85	
110	APH	278.85	11.39	300.30	14.49	321.75	19.74	343.20	28.39	364.65	42.03	
	CRC	285.29	16.18	307.23	20.84	329.18	28.79	351.12	41.88	373.07	62.55	
	RA	285.29	17.02	307.23	21.73	329.18	30.02	351.12	43.17	373.07	63.42	
115	APH	291.72	11.36	313.95	14.45	336.57	19.69	358.80	28.31	381.42	41.94	
	CRC	298.45	16.24	321.20	20.93	344.34	28.93	367.08	42.11	390.22	62.99	
	RA	298.25	17.11	321.20	21.90	344.14	30.37	367.08	43.79	390.02	64.42	
120	APH	304.20	11.34	327.60	14.43	351.00	19.65	374.40	28.27	397.80	41.85	
	CRC	311.22	16.30	335.16	21.02	359.10	29.08	383.04	42.38	406.98	63.43	
	RA	311.22	17.21	335.16	22.10	359.10	30.70	383.04	44.39	406.98	65.42	
125	APH	317.07	11.23	341.25	14.28	365.82	19.46	390.00	27.98	414.57	41.45	
	CRC	324.39	16.26	349.13	20.97	374.26	29.04	399.00	42.34	424.14	63.46	
	RA	324.19	17.19	349.13	22.16	374.06	30.89	399.00	44.75	423.94	66.14	

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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	0.650	RA Volatility Factor	0.28	IIP Price	NA	GRIP Volatility Factor	NA		
		CRC High Price Factor	0.650			IIP Options	NA				
RA Harvest Price Option											

YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
130	APH	329.55	11.24	354.90	14.30	380.25	19.48	405.60	28.02	430.95	41.49
	CRC	337.16	16.35	363.09	21.12	389.03	29.25	414.96	42.70	440.90	64.04
	RA	337.16	17.33	363.09	22.39	389.03	31.27	414.96	45.38	440.90	67.17
135	APH	342.42	11.27	368.55	14.34	395.07	19.54	421.20	28.09	447.72	41.61
	CRC	350.32	16.49	377.06	21.28	404.19	29.52	430.92	43.09	458.05	64.70
	RA	350.12	17.48	377.06	22.62	403.99	31.66	430.92	46.03	457.85	68.22
140	APH	354.90	11.21	382.20	14.27	409.50	19.44	436.80	27.96	464.10	41.39
	CRC	363.09	16.49	391.02	21.32	418.95	29.57	446.88	43.22	474.81	64.93
	RA	363.09	17.52	391.02	22.73	418.95	31.90	446.88	46.46	474.81	69.02
145	APH	367.77	11.27	395.85	14.33	424.32	19.53	452.40	28.09	480.87	41.60
	CRC	376.26	16.65	404.99	21.52	434.11	29.88	462.84	43.68	491.97	65.70
	RA	376.06	17.71	404.99	23.01	433.91	32.31	462.84	47.13	491.77	70.05
150	APH	380.25	11.32	409.50	14.41	438.75	19.62	468.00	28.23	497.25	41.79
	CRC	389.03	16.80	418.95	21.73	448.88	30.16	478.80	44.15	508.73	66.43
	RA	389.03	17.88	418.95	23.26	448.88	32.73	478.80	47.80	508.73	71.11
155	APH	393.12	11.32	423.15	14.40	453.57	19.62	483.60	28.21	514.02	41.78
	CRC	402.19	16.89	432.92	21.83	464.04	30.34	494.76	44.42	525.88	66.90
	RA	401.99	17.99	432.92	23.44	463.84	33.00	494.76	48.27	525.68	71.95
160	APH	405.60	11.39	436.80	14.49	468.00	19.74	499.20	28.40	530.40	42.04
	CRC	414.96	17.06	446.88	22.07	478.80	30.67	510.72	44.94	542.64	67.70
	RA	414.96	18.17	446.88	23.71	478.80	33.44	510.72	48.94	542.64	72.96
165	APH	418.47	11.48	450.45	14.60	482.82	19.89	514.80	28.60	547.17	42.36
	CRC	428.13	17.25	460.85	22.31	493.96	31.03	526.68	45.48	559.80	68.58
	RA	427.93	18.39	460.85	24.01	493.76	33.86	526.68	49.59	559.60	73.98

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		CRC High Price Factor	0.650			IIP Options	NA				
RA Harvest Price Option											
YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
170	APH	430.95	11.50	464.10	14.63	497.25	19.93	530.40	28.66	563.55	42.43
	CRC	440.90	17.36	474.81	22.47	508.73	31.25	542.64	45.83	576.56	69.14
	RA	440.90	18.52	474.81	24.20	508.73	34.19	542.64	50.12	576.56	74.83
175	APH	443.82	11.71	477.75	14.90	512.07	20.30	546.00	29.20	580.32	43.24
	CRC	454.06	17.72	488.78	22.93	523.89	31.91	558.60	46.79	593.71	70.62
	RA	453.86	18.89	488.78	24.67	523.69	34.82	558.60	51.03	593.51	76.25
180	APH	456.30	12.05	491.40	15.33	526.50	20.88	561.60	30.03	596.70	44.46
	CRC	466.83	18.22	502.74	23.59	538.65	32.80	574.56	48.13	610.47	72.62
	RA	466.83	19.43	502.74	25.33	538.65	35.69	574.56	52.22	610.47	77.92

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