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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 | DAY | 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 | 7.60 | 128.10 | 10.21 | 137.25 | 15.07 | 146.40 | 23.28 | 155.55 | 36.73 |
| | CRC | 119.99 | 9.43 | 129.22 | 12.68 | 138.45 | 18.66 | 147.68 | 28.67 | 156.91 | 44.88 |
| | RA | 119.99 | 9.55 | 129.22 | 11.78 | 138.45 | 15.83 | 147.68 | 22.21 | 156.91 | 31.90 |
| 22 | APH | 130.85 | 7.23 | 140.91 | 9.70 | 150.98 | 14.32 | 161.04 | 22.13 | 171.11 | 34.92 |
| | CRC | 131.99 | 9.07 | 142.14 | 12.21 | 152.30 | 17.99 | 162.45 | 27.67 | 172.60 | 43.33 |
| | RA | 131.99 | 9.23 | 142.14 | 11.50 | 152.30 | 15.59 | 162.45 | 22.05 | 172.60 | 31.91 |
| 24 | APH | 142.74 | 7.05 | 153.72 | 9.47 | 164.70 | 13.98 | 175.68 | 21.60 | 186.66 | 34.08 |
| | CRC | 143.99 | 8.94 | 155.06 | 12.04 | 166.14 | 17.76 | 177.22 | 27.33 | 188.29 | 42.84 |
| | RA | 143.99 | 9.11 | 155.06 | 11.45 | 166.14 | 15.63 | 177.22 | 22.25 | 188.29 | 32.38 |
| 26 | APH | 154.64 | 6.92 | 166.53 | 9.29 | 178.43 | 13.72 | 190.32 | 21.20 | 202.22 | 33.46 |
| | CRC | 155.99 | 8.85 | 167.99 | 11.94 | 179.99 | 17.62 | 191.98 | 27.13 | 203.98 | 42.56 |
| | RA | 155.99 | 9.03 | 167.99 | 11.43 | 179.99 | 15.70 | 191.98 | 22.48 | 203.98 | 32.89 |
| 28 | APH | 166.53 | 6.83 | 179.34 | 9.17 | 192.15 | 13.53 | 204.96 | 20.91 | 217.77 | 33.00 |
| | CRC | 167.99 | 8.81 | 180.91 | 11.87 | 193.83 | 17.54 | 206.75 | 27.05 | 219.67 | 42.46 |
| | RA | 167.99 | 8.98 | 180.91 | 11.45 | 193.83 | 15.82 | 206.75 | 22.76 | 219.67 | 33.44 |
| 30 | APH | 178.43 | 6.76 | 192.15 | 9.08 | 205.88 | 13.40 | 219.60 | 20.71 | 233.33 | 32.67 |
| | CRC | 179.99 | 8.79 | 193.83 | 11.86 | 207.68 | 17.53 | 221.52 | 27.06 | 235.37 | 42.51 |
| | RA | 179.99 | 8.97 | 193.83 | 11.49 | 207.68 | 15.95 | 221.52 | 23.06 | 235.37 | 34.02 |
| 32 | APH | 190.32 | 6.72 | 204.96 | 9.02 | 219.60 | 13.32 | 234.24 | 20.58 | 248.88 | 32.48 |
| | CRC | 191.98 | 8.80 | 206.75 | 11.88 | 221.52 | 17.57 | 236.29 | 27.13 | 251.06 | 42.67 |
| | RA | 191.98 | 8.98 | 206.75 | 11.56 | 221.52 | 16.12 | 236.29 | 23.38 | 251.06 | 34.61 |
| 34 | APH | 202.22 | 6.70 | 217.77 | 9.00 | 233.33 | 13.28 | 248.88 | 20.51 | 264.44 | 32.38 |
| | CRC | 203.98 | 8.84 | 219.67 | 11.93 | 235.37 | 17.66 | 251.06 | 27.28 | 266.75 | 42.94 |
| | RA | 203.98 | 9.01 | 219.67 | 11.64 | 235.37 | 16.29 | 251.06 | 23.72 | 266.75 | 35.23 |

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| STATE | SOUTH DAKOTA | COUNTY | DAY | 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 | 6.64 | 230.58 | 8.92 | 247.05 | 13.17 | 263.52 | 20.35 | 279.99 | 32.10 |
| | CRC | 215.98 | 8.83 | 232.60 | 11.93 | 249.21 | 17.65 | 265.82 | 27.31 | 282.44 | 43.00 |
| | RA | 215.98 | 8.99 | 232.60 | 11.68 | 249.21 | 16.40 | 265.82 | 23.97 | 282.44 | 35.69 |
| 38 | APH | 226.01 | 6.66 | 243.39 | 8.94 | 260.78 | 13.20 | 278.16 | 20.39 | 295.55 | 32.18 |
| | CRC | 227.98 | 8.91 | 245.52 | 12.03 | 263.06 | 17.82 | 280.59 | 27.58 | 298.13 | 43.46 |
| | RA | 227.98 | 9.06 | 245.52 | 11.80 | 263.06 | 16.62 | 280.59 | 24.35 | 298.13 | 36.32 |
| 40 | APH | 237.90 | 6.69 | 256.20 | 8.98 | 274.50 | 13.26 | 292.80 | 20.48 | 311.10 | 32.31 |
| | CRC | 239.98 | 9.00 | 258.44 | 12.15 | 276.90 | 18.01 | 295.36 | 27.87 | 313.82 | 43.97 |
| | RA | 239.98 | 9.15 | 258.44 | 11.93 | 276.90 | 16.84 | 295.36 | 24.72 | 313.82 | 36.95 |
| 42 | APH | 249.80 | 6.73 | 269.01 | 9.03 | 288.23 | 13.33 | 307.44 | 20.60 | 326.66 | 32.50 |
| | CRC | 251.98 | 9.10 | 271.36 | 12.29 | 290.75 | 18.22 | 310.13 | 28.22 | 329.51 | 44.53 |
| | RA | 251.98 | 9.25 | 271.36 | 12.09 | 290.75 | 17.08 | 310.13 | 25.09 | 329.51 | 37.56 |
| 44 | APH | 261.69 | 7.05 | 281.82 | 9.46 | 301.95 | 13.97 | 322.08 | 21.58 | 342.21 | 34.05 |
| | CRC | 263.98 | 9.53 | 284.28 | 12.88 | 304.59 | 19.08 | 324.90 | 29.56 | 345.20 | 46.65 |
| | RA | 263.98 | 9.70 | 284.28 | 12.62 | 304.59 | 17.79 | 324.90 | 26.07 | 345.20 | 38.98 |
| 46 | APH | 273.59 | 7.37 | 294.63 | 9.89 | 315.68 | 14.60 | 336.72 | 22.56 | 357.77 | 35.60 |
| | CRC | 275.98 | 9.96 | 297.21 | 13.46 | 318.44 | 19.95 | 339.66 | 30.91 | 360.89 | 48.76 |
| | RA | 275.98 | 10.16 | 297.21 | 13.17 | 318.44 | 18.49 | 339.66 | 27.05 | 360.89 | 40.36 |
| 48 | APH | 285.48 | 7.69 | 307.44 | 10.32 | 329.40 | 15.24 | 351.36 | 23.54 | 373.32 | 37.14 |
| | CRC | 287.98 | 10.39 | 310.13 | 14.05 | 332.28 | 20.82 | 354.43 | 32.25 | 376.58 | 50.89 |
| | RA | 287.98 | 10.63 | 310.13 | 13.71 | 332.28 | 19.21 | 354.43 | 28.01 | 376.58 | 41.74 |
| 50 | APH | 297.38 | 8.01 | 320.25 | 10.75 | 343.13 | 15.87 | 366.00 | 24.52 | 388.88 | 38.69 |
| | CRC | 299.98 | 10.83 | 323.05 | 14.64 | 346.13 | 21.69 | 369.20 | 33.59 | 392.28 | 53.01 |
| | RA | 299.98 | 11.09 | 323.05 | 14.25 | 346.13 | 19.89 | 369.20 | 28.95 | 392.28 | 43.05 |

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| STATE | SOUTH DAKOTA | COUNTY | DAY | 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 | | | | |

| YLD | | 65 % | | 70 % | | 75 % | | 80 % | | 85 % | |
|-----|-----|----------|---------|----------|---------|----------|---------|----------|---------|----------|---------|
| | | Coverage | Premium | Coverage | Premium | Coverage | Premium | Coverage | Premium | Coverage | Premium |
| 52 | APH | 309.27 | 8.33 | 333.06 | 11.18 | 356.85 | 16.51 | 380.64 | 25.50 | 404.43 | 40.24 |
| | CRC | 311.97 | 11.26 | 335.97 | 15.22 | 359.97 | 22.55 | 383.97 | 34.94 | 407.97 | 55.14 |
| | RA | 311.97 | 11.56 | 335.97 | 14.80 | 359.97 | 20.59 | 383.97 | 29.89 | 407.97 | 44.37 |
| 54 | APH | 321.17 | 8.65 | 345.87 | 11.62 | 370.58 | 17.14 | 395.28 | 26.48 | 419.99 | 41.79 |
| | CRC | 323.97 | 11.69 | 348.89 | 15.80 | 373.82 | 23.43 | 398.74 | 36.28 | 423.66 | 57.25 |
| | RA | 323.97 | 12.04 | 348.89 | 15.36 | 373.82 | 21.28 | 398.74 | 30.83 | 423.66 | 45.64 |
| 56 | APH | 333.06 | 8.97 | 358.68 | 12.05 | 384.30 | 17.77 | 409.92 | 27.47 | 435.54 | 43.34 |
| | CRC | 335.97 | 12.13 | 361.82 | 16.39 | 387.66 | 24.29 | 413.50 | 37.63 | 439.35 | 59.38 |
| | RA | 335.97 | 12.53 | 361.82 | 15.89 | 387.66 | 21.98 | 413.50 | 31.75 | 439.35 | 46.90 |
| 58 | APH | 344.96 | 9.29 | 371.49 | 12.47 | 398.03 | 18.41 | 424.56 | 28.44 | 451.10 | 44.89 |
| | CRC | 347.97 | 12.56 | 374.74 | 16.98 | 401.51 | 25.16 | 428.27 | 38.97 | 455.04 | 61.50 |
| | RA | 347.97 | 13.01 | 374.74 | 16.46 | 401.51 | 22.66 | 428.27 | 32.65 | 455.04 | 48.12 |
| 60 | APH | 356.85 | 9.61 | 384.30 | 12.90 | 411.75 | 19.04 | 439.20 | 29.43 | 466.65 | 46.43 |
| | CRC | 359.97 | 12.99 | 387.66 | 17.56 | 415.35 | 26.02 | 443.04 | 40.32 | 470.73 | 63.61 |
| | RA | 359.97 | 13.51 | 387.66 | 17.01 | 415.35 | 23.35 | 443.04 | 33.53 | 470.73 | 49.35 |
| 62 | APH | 368.75 | 9.93 | 397.11 | 13.33 | 425.48 | 19.68 | 453.84 | 30.41 | 482.21 | 47.98 |
| | CRC | 371.97 | 13.43 | 400.58 | 18.15 | 429.20 | 26.89 | 457.81 | 41.66 | 486.42 | 65.73 |
| | RA | 371.97 | 14.03 | 400.58 | 17.57 | 429.20 | 24.03 | 457.81 | 34.41 | 486.42 | 50.55 |
| 64 | APH | 380.64 | 10.25 | 409.92 | 13.76 | 439.20 | 20.31 | 468.48 | 31.39 | 497.76 | 49.53 |
| | CRC | 383.97 | 13.86 | 413.50 | 18.73 | 443.04 | 27.76 | 472.58 | 43.00 | 502.11 | 67.86 |
| | RA | 383.97 | 14.53 | 413.50 | 18.12 | 443.04 | 24.71 | 472.58 | 35.30 | 502.11 | 51.72 |
| 66 | APH | 392.54 | 10.57 | 422.73 | 14.19 | 452.93 | 20.95 | 483.12 | 32.37 | 513.32 | 51.08 |
| | CRC | 395.97 | 14.30 | 426.43 | 19.32 | 456.89 | 28.64 | 487.34 | 44.35 | 517.80 | 69.98 |
| | RA | 395.97 | 15.06 | 426.43 | 18.71 | 456.89 | 25.40 | 487.34 | 36.18 | 517.80 | 52.86 |

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|-------------------------|--------------|------------------------|---------|----------------------|-----------------|-------------|-----------|------------------------|------------|---------------|---------|
| 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 |
| 68 | APH | 404.43 | 10.89 | 435.54 | 14.62 | 466.65 | 21.59 | 497.76 | 33.35 | 528.87 | 52.63 |
| | CRC | 407.97 | 14.73 | 439.35 | 19.90 | 470.73 | 29.50 | 502.11 | 45.68 | 533.49 | 72.10 |
| | RA | 407.97 | 15.59 | 439.35 | 19.27 | 470.73 | 26.10 | 502.11 | 37.04 | 533.49 | 54.02 |
| 70 | APH | 416.33 | 11.21 | 448.35 | 15.06 | 480.38 | 22.22 | 512.40 | 34.33 | 544.43 | 54.17 |
| | CRC | 419.97 | 15.16 | 452.27 | 20.48 | 484.58 | 30.37 | 516.88 | 47.03 | 549.19 | 74.21 |
| | RA | 419.97 | 16.12 | 452.27 | 19.84 | 484.58 | 26.78 | 516.88 | 37.89 | 549.19 | 55.11 |

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