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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	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	BUEU	CRC Options	BUEU	RA Options	BUEU	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	Enterprise Acres	350.0
		CRC High Price Factor	1.081	Num Sections	3	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	1.78	128.10	2.39	137.25	3.67	146.40	6.73	155.55	12.88
	CRC	119.99	2.22	129.22	2.98	138.45	4.55	147.68	8.32	156.91	15.81
	RA	119.99	2.81	129.22	3.53	138.45	5.04	147.68	8.60	156.91	15.34
22	APH	130.85	1.71	140.91	2.30	150.98	3.52	161.04	6.47	171.11	12.37
	CRC	131.99	2.16	142.14	2.90	152.30	4.44	162.45	8.12	172.60	15.44
	RA	131.99	2.74	142.14	3.49	152.30	5.03	162.45	8.67	172.60	15.58
24	APH	142.74	1.69	153.72	2.26	164.70	3.47	175.68	6.37	186.66	12.18
	CRC	143.99	2.15	155.06	2.89	166.14	4.42	177.22	8.11	188.29	15.42
	RA	143.99	2.73	155.06	3.51	166.14	5.10	177.22	8.85	188.29	15.99
26	APH	154.64	1.67	166.53	2.24	178.43	3.44	190.32	6.31	202.22	12.06
	CRC	155.99	2.15	167.99	2.89	179.99	4.43	191.98	8.12	203.98	15.47
	RA	155.99	2.72	167.99	3.54	179.99	5.17	191.98	9.03	203.98	16.42
28	APH	166.53	1.66	179.34	2.23	192.15	3.42	204.96	6.28	217.77	12.00
	CRC	167.99	2.16	180.91	2.90	193.83	4.45	206.75	8.17	219.67	15.58
	RA	167.99	2.73	180.91	3.57	193.83	5.26	206.75	9.24	219.67	16.84
30	APH	178.43	1.66	192.15	2.23	205.88	3.42	219.60	6.27	233.33	11.99
	CRC	179.99	2.17	193.83	2.92	207.68	4.48	221.52	8.24	235.37	15.72
	RA	179.99	2.75	193.83	3.61	207.68	5.36	221.52	9.44	235.37	17.29
32	APH	190.32	1.67	204.96	2.23	219.60	3.42	234.24	6.28	248.88	12.01
	CRC	191.98	2.20	206.75	2.95	221.52	4.54	236.29	8.33	251.06	15.91
	RA	191.98	2.77	206.75	3.66	221.52	5.46	236.29	9.65	251.06	17.73
34	APH	202.22	1.67	217.77	2.24	233.33	3.44	248.88	6.31	264.44	12.07
	CRC	203.98	2.22	219.67	2.99	235.37	4.59	251.06	8.44	266.75	16.14
	RA	203.98	2.79	219.67	3.72	235.37	5.55	251.06	9.85	266.75	18.15

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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	BUEU	CRC Options	BUEU	RA Options	BUEU	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	Enterprise Acres	350.0
		CRC High Price Factor	1.081	Num Sections	3	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	1.67	230.58	2.24	247.05	3.44	263.52	6.32	279.99	12.08
	CRC	215.98	2.24	232.60	3.01	249.21	4.63	265.82	8.52	282.44	16.30
	RA	215.98	2.81	232.60	3.75	249.21	5.63	265.82	10.02	282.44	18.52
38	APH	226.01	1.69	243.39	2.27	260.78	3.47	278.16	6.38	295.55	12.20
	CRC	227.98	2.28	245.52	3.06	263.06	4.71	280.59	8.66	298.13	16.58
	RA	227.98	2.85	245.52	3.82	263.06	5.74	280.59	10.24	298.13	18.95
40	APH	237.90	1.71	256.20	2.29	274.50	3.51	292.80	6.45	311.10	12.33
	CRC	239.98	2.32	258.44	3.11	276.90	4.79	295.36	8.82	313.82	16.89
	RA	239.98	2.90	258.44	3.89	276.90	5.85	295.36	10.45	313.82	19.37
42	APH	249.80	1.73	269.01	2.32	288.23	3.56	307.44	6.53	326.66	12.49
	CRC	251.98	2.36	271.36	3.17	290.75	4.88	310.13	8.98	329.51	17.21
	RA	251.98	2.95	271.36	3.96	290.75	5.96	310.13	10.66	329.51	19.77
44	APH	261.69	1.81	281.82	2.43	301.95	3.73	322.08	6.84	342.21	13.08
	CRC	263.98	2.47	284.28	3.32	304.59	5.11	324.90	9.41	345.20	18.03
	RA	263.98	3.09	284.28	4.13	304.59	6.19	324.90	11.06	345.20	20.48
46	APH	273.59	1.90	294.63	2.54	315.68	3.90	336.72	7.15	357.77	13.68
	CRC	275.98	2.58	297.21	3.47	318.44	5.34	339.66	9.84	360.89	18.85
	RA	275.98	3.24	297.21	4.30	318.44	6.43	339.66	11.44	360.89	21.15
48	APH	285.48	1.98	307.44	2.65	329.40	4.06	351.36	7.46	373.32	14.27
	CRC	287.98	2.69	310.13	3.62	332.28	5.57	354.43	10.27	376.58	19.67
	RA	287.98	3.38	310.13	4.47	332.28	6.65	354.43	11.82	376.58	21.79
50	APH	297.38	2.06	320.25	2.76	343.13	4.23	366.00	7.77	388.88	14.87
	CRC	299.98	2.81	323.05	3.78	346.13	5.81	369.20	10.69	392.28	20.49
	RA	299.98	3.53	323.05	4.64	346.13	6.88	369.20	12.18	392.28	22.43

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Table with columns: STATE, SOUTH DAKOTA, COUNTY, MARSHALL, CROP, 0081 - SOYBEANS, PRACTICE, 0030 - NI, TYPE, 9970 - NTS. Rows include MPC Price, MPC Options, GRP Protection, CRC Base Price, CRC Options, CRC Low Revenue Factor, CRC High Price Factor, RA Base Price, RA Options, RA Volatility Factor, Num Sections, RA Harvest Price Option, IP Price, IP Options, IIP Price, IIP Options, GRIP Protection, GRIP Option, GRIP Volatility Factor, Share, Group Variety, Enterprise Acres.

Main data table with columns: YLD, APH, CRC, RA, Coverage, Premium for 65%, 70%, 75%, 80%, 85% yield levels.

Actual premium may vary. 100% of price selected for MPC Price Coverage.

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YLD		65 %		70 %		75 %		80 %		85 %	
		Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
68	APH	404.43	2.80	435.54	3.76	466.65	5.76	497.76	10.57	528.87	20.21
	CRC	407.97	3.82	439.35	5.13	470.73	7.89	502.11	14.54	533.49	27.86
	RA	407.97	4.97	439.35	6.20	470.73	8.85	502.11	15.23	533.49	27.47
70	APH	416.33	2.88	448.35	3.87	480.38	5.93	512.40	10.88	544.43	20.81
	CRC	419.97	3.93	452.27	5.29	484.58	8.13	516.88	14.97	549.19	28.68
	RA	419.97	5.14	452.27	6.38	484.58	9.07	516.88	15.55	549.19	27.96

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