



# eCoverage Comparison 2011 Crop Year Comparison

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  
 SD 1344-03 (605)397-8507  
 jrs@nvc.net

STATE: SOUTH DAKOTA		COUNTY: CLARK			CROP: 0011-WHEAT			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0120-SPRING																				
UNIT STRUCTURE: EU		UNIT ACRES: 1.0			MPCI Price 9.89			MPCI Option			RP Base Price 9.89			RP Option			RP Factor 0.290			RPHPE Base Price 9.89			RPHPE Option			RPHPE Factor 0.290			Share 1.000		
Yield	Plan	Guarantee	65% Coverage	Premium	Guarantee	70% Coverage	Premium	Guarantee	75% Coverage	Premium	Guarantee	80% Coverage	Premium	Guarantee	85% Coverage	Premium															
20	RP	128.57	128.57	9.27	138.46	138.46	11.04	148.35	148.35	14.98	158.24	158.24	24.31	168.13	168.13	41.16															
	RPHPE	128.57	128.57	8.06	138.46	138.46	9.68	148.35	148.35	13.22	158.24	158.24	21.59	168.13	168.13	36.76															
	YP	13.00	128.57	7.79	14.00	138.46	9.37	15.00	148.35	12.82	16.00	158.24	20.95	17.00	168.13	35.71															
25	RP	161.21	161.21	8.49	173.08	173.08	10.10	185.93	185.93	13.77	197.80	197.80	22.33	210.66	210.66	37.95															
	RPHPE	161.21	161.21	7.27	173.08	173.08	8.73	185.93	185.93	11.98	197.80	197.80	19.53	210.66	210.66	33.34															
	YP	16.30	161.21	6.87	17.50	173.08	8.23	18.80	185.93	11.29	20.00	197.80	18.40	21.30	210.66	31.44															
30	RP	192.86	192.86	8.11	207.69	207.69	9.72	222.53	222.53	13.20	237.36	237.36	21.52	252.20	252.20	36.59															
	RPHPE	192.86	192.86	6.82	207.69	207.69	8.23	222.53	222.53	11.28	237.36	237.36	18.49	252.20	252.20	31.57															
	YP	19.50	192.86	6.31	21.00	207.69	7.59	22.50	222.53	10.38	24.00	237.36	16.97	25.50	252.20	28.93															
35	RP	225.49	225.49	8.03	242.31	242.31	9.61	260.11	260.11	13.14	276.92	276.92	21.40	294.72	294.72	36.53															
	RPHPE	225.49	225.49	6.68	242.31	242.31	8.05	260.11	260.11	11.06	276.92	276.92	18.11	294.72	294.72	31.01															
	YP	22.80	225.49	6.03	24.50	242.31	7.24	26.30	260.11	9.92	28.00	276.92	16.18	29.80	294.72	27.63															
40	RP	257.14	257.14	8.07	276.92	276.92	9.68	296.70	296.70	13.26	316.48	316.48	21.70	336.26	336.26	37.03															
	RPHPE	257.14	257.14	6.62	276.92	276.92	8.01	296.70	296.70	11.04	316.48	316.48	18.15	336.26	336.26	31.02															
	YP	26.00	257.14	5.87	28.00	276.92	7.06	30.00	296.70	9.66	32.00	316.48	15.79	34.00	336.26	26.91															
45	RP	289.78	289.78	8.29	311.54	311.54	9.95	334.28	334.28	13.66	356.04	356.04	22.40	378.79	378.79	38.31															
	RPHPE	289.78	289.78	6.74	311.54	311.54	8.15	334.28	334.28	11.26	356.04	356.04	18.54	378.79	378.79	31.79															
	YP	29.30	289.78	5.89	31.50	311.54	7.07	33.80	334.28	9.68	36.00	356.04	15.80	38.30	378.79	26.96															
50	RP	321.43	321.43	8.47	346.15	346.15	10.20	370.88	370.88	14.03	395.60	395.60	23.10	420.33	420.33	39.53															
	RPHPE	321.43	321.43	6.85	346.15	346.15	8.28	370.88	370.88	11.46	395.60	395.60	18.94	420.33	420.33	32.49															
	YP	32.50	321.43	5.89	35.00	346.15	7.08	37.50	370.88	9.69	40.00	395.60	15.83	42.50	420.33	26.99															
55	RP	354.06	354.06	8.74	380.77	380.77	10.54	408.46	408.46	14.52	435.16	435.16	23.96	462.85	462.85	41.10															
	RPHPE	354.06	354.06	7.02	380.77	380.77	8.49	408.46	408.46	11.77	435.16	435.16	19.49	462.85	462.85	33.50															
	YP	35.80	354.06	5.96	38.50	380.77	7.16	41.30	408.46	9.80	44.00	435.16	16.01	46.80	462.85	27.32															
60	RP	385.71	385.71	9.15	415.38	415.38	11.08	445.05	445.05	15.27	474.72	474.72	25.26	504.39	504.39	43.32															
	RPHPE	385.71	385.71	7.33	415.38	415.38	8.89	445.05	445.05	12.32	474.72	474.72	20.45	504.39	504.39	35.14															
	YP	39.00	385.71	6.18	42.00	415.38	7.44	45.00	445.05	10.17	48.00	474.72	16.62	51.00	504.39	28.33															

This is an estimate and does not constitute a binding offer of insurance. Actual crop insurance premiums may differ based on final variables which include, but are not limited to; high risk acres, written agreements, supplemental rates, actual production history, options, acres planted, units, and Practice/Type/Variety.



# eCoverage Comparison 2011 Crop Year Comparison

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  
 SD 1344-03 (605)397-8507  
 jrs@nvc.net

STATE: SOUTH DAKOTA		COUNTY: CLARK			CROP: 0011-WHEAT			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0120-SPRING												
UNIT STRUCTURE: EU		UNIT ACRES: 1.0																					
MPCI Price		9.89			RP Base Price			9.89			RPHPE Base Price			9.89			Share			1.000			
MPCI Option					RP Option						RPHPE Option												
					RP Factor			0.290			RPHPE Factor			0.290									
Yield	Plan	65%			70%			75%			80%			85%									
		Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium				
65	RP	418.35	418.35	9.93	450.00	450.00	12.00	482.63	482.63	16.56	514.28	514.28	27.36	546.92	546.92	46.98							
	RPHPE	418.35	418.35	7.95	450.00	450.00	9.63	482.63	482.63	13.36	514.28	514.28	22.16	546.92	546.92	38.10							
	YP	42.30	418.35	6.71	45.50	450.00	8.06	48.80	482.63	11.03	52.00	514.28	18.01	55.30	546.92	30.72							
70	RP	450.00	450.00	10.68	484.61	484.61	12.92	519.23	519.23	17.82	553.84	553.84	29.47	588.46	588.46	50.54							
	RPHPE	450.00	450.00	8.55	484.61	484.61	10.37	519.23	519.23	14.37	553.84	553.84	23.86	588.46	588.46	41.00							
	YP	45.50	450.00	7.21	49.00	484.61	8.68	52.50	519.23	11.86	56.00	553.84	19.39	59.50	588.46	33.06							
75	RP	482.63	482.63	11.45	519.23	519.23	13.85	556.81	556.81	19.11	593.40	593.40	31.57	630.98	630.98	54.20							
	RPHPE	482.63	482.63	9.17	519.23	519.23	11.11	556.81	556.81	15.41	593.40	593.40	25.57	630.98	630.98	43.96							
	YP	48.80	482.63	7.74	52.50	519.23	9.30	56.30	556.81	12.72	60.00	593.40	20.78	63.80	630.98	35.44							
80	RP	514.28	514.28	12.21	553.84	553.84	14.77	593.40	593.40	20.36	632.96	632.96	33.67	672.52	672.52	57.77							
	RPHPE	514.28	514.28	9.77	553.84	553.84	11.85	593.40	593.40	16.42	632.96	632.96	27.27	672.52	672.52	46.85							
	YP	52.00	514.28	8.24	56.00	553.84	9.92	60.00	593.40	13.56	64.00	632.96	22.16	68.00	672.52	37.78							

This is an estimate and does not constitute a binding offer of insurance. Actual crop insurance premiums may differ based on final variables which include, but are not limited to; high risk acres, written agreements, supplemental rates, actual production history, options, acres planted, units, and Practice/Type/Variety.