



# 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: FAULK			CROP: 0041-CORN			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0160-GRAIN																						
UNIT STRUCTURE: EU		UNIT ACRES: 1.0			MPCI Price 6.01			MPCI Option			RP Base Price 6.01			RP Option			RP Factor 0.290			RPHPE Base Price 6.01			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																	
50	RP	195.33	195.33	13.26	210.35	210.35	15.40	225.38	225.38	20.47	240.40	240.40	32.41	255.43	255.43	55.71																	
	RPHPE	195.33	195.33	10.82	210.35	210.35	12.69	225.38	225.38	17.04	240.40	240.40	27.19	255.43	255.43	47.38																	
	YP	32.50	195.33	12.21	35.00	210.35	14.49	37.50	225.38	19.67	40.00	240.40	31.70	42.50	255.43	55.26																	
55	RP	215.16	215.16	12.58	231.39	231.39	14.59	248.21	248.21	19.40	264.44	264.44	30.65	281.27	281.27	52.76																	
	RPHPE	215.16	215.16	10.17	231.39	231.39	11.91	248.21	248.21	15.99	264.44	264.44	25.42	281.27	281.27	44.30																	
	YP	35.80	215.16	11.31	38.50	231.39	13.41	41.30	248.21	18.23	44.00	264.44	29.33	46.80	281.27	51.19																	
60	RP	234.39	234.39	12.30	252.42	252.42	14.29	270.45	270.45	19.00	288.48	288.48	30.08	306.51	306.51	51.65																	
	RPHPE	234.39	234.39	9.81	252.42	252.42	11.54	270.45	270.45	15.48	288.48	288.48	24.68	306.51	306.51	42.93																	
	YP	39.00	234.39	10.85	42.00	252.42	12.87	45.00	270.45	17.48	48.00	288.48	28.16	51.00	306.51	49.08																	
65	RP	254.22	254.22	11.88	273.46	273.46	13.82	293.29	293.29	18.40	312.52	312.52	29.14	332.35	332.35	50.08																	
	RPHPE	254.22	254.22	9.31	273.46	273.46	10.96	293.29	293.29	14.76	312.52	312.52	23.55	332.35	332.35	41.01																	
	YP	42.30	254.22	10.26	45.50	273.46	12.16	48.80	293.29	16.52	52.00	312.52	26.60	55.30	332.35	46.40																	
70	RP	273.46	273.46	11.70	294.49	294.49	13.65	315.53	315.53	18.19	336.56	336.56	28.87	357.60	357.60	49.62																	
	RPHPE	273.46	273.46	9.05	294.49	294.49	10.67	315.53	315.53	14.38	336.56	336.56	23.00	357.60	357.60	40.10																	
	YP	45.50	273.46	9.96	49.00	294.49	11.82	52.50	315.53	16.04	56.00	336.56	25.85	59.50	357.60	45.06																	
75	RP	293.29	293.29	11.40	315.53	315.53	13.30	338.36	338.36	17.79	360.60	360.60	28.26	383.44	383.44	48.69																	
	RPHPE	293.29	293.29	8.68	315.53	315.53	10.24	338.36	338.36	13.83	360.60	360.60	22.15	383.44	383.44	38.74																	
	YP	48.80	293.29	9.56	52.50	315.53	11.33	56.30	338.36	15.39	60.00	360.60	24.78	63.80	383.44	43.23																	
80	RP	312.52	312.52	11.30	336.56	336.56	13.22	360.60	360.60	17.69	384.64	384.64	28.19	408.68	408.68	48.60																	
	RPHPE	312.52	312.52	8.49	336.56	336.56	10.05	360.60	360.60	13.58	384.64	384.64	21.80	408.68	408.68	38.18																	
	YP	52.00	312.52	9.36	56.00	336.56	11.11	60.00	360.60	15.09	64.00	384.64	24.31	68.00	408.68	42.37																	
85	RP	332.35	332.35	11.24	357.60	357.60	13.16	383.44	383.44	17.65	408.68	408.68	28.18	434.52	434.52	48.69																	
	RPHPE	332.35	332.35	8.34	357.60	357.60	9.87	383.44	383.44	13.39	408.68	408.68	21.53	434.52	434.52	37.79																	
	YP	55.30	332.35	9.22	59.50	357.60	10.93	63.80	383.44	14.86	68.00	408.68	23.92	72.30	434.52	41.72																	
90	RP	351.59	351.59	11.07	378.63	378.63	12.98	405.68	405.68	17.43	432.72	432.72	27.92	459.77	459.77	48.31																	
	RPHPE	351.59	351.59	8.07	378.63	378.63	9.59	405.68	405.68	13.03	432.72	432.72	21.04	459.77	459.77	36.99																	
	YP	58.50	351.59	8.97	63.00	378.63	10.64	67.50	405.68	14.45	72.00	432.72	23.28	76.50	459.77	40.58																	

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: FAULK			CROP: 0041-CORN			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0160-GRAIN					
UNIT STRUCTURE: EU		UNIT ACRES: 1.0			MPCI Price 6.01			RP Base Price 6.01			RPHPE Base Price 6.01			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
95	RP	371.42	371.42	11.06	399.67	399.67	12.99	428.51	428.51	17.48	456.76	456.76	28.05	485.61	485.61	48.62
	RPHPE	371.42	371.42	7.95	399.67	399.67	9.48	428.51	428.51	12.91	456.76	456.76	20.89	485.61	485.61	36.84
	YP	61.80	371.42	8.89	66.50	399.67	10.54	71.30	428.51	14.32	76.00	456.76	23.05	80.80	485.61	40.20
100	RP	390.65	390.65	10.95	420.70	420.70	12.90	450.75	450.75	17.38	480.80	480.80	27.99	510.85	510.85	48.56
	RPHPE	390.65	390.65	7.73	420.70	420.70	9.28	450.75	450.75	12.67	480.80	480.80	20.58	510.85	510.85	36.35
	YP	65.00	390.65	8.71	70.00	420.70	10.34	75.00	450.75	14.04	80.00	480.80	22.61	85.00	510.85	39.42
105	RP	410.48	410.48	10.99	441.74	441.74	12.96	473.59	473.59	17.50	504.84	504.84	28.22	536.69	536.69	49.06
	RPHPE	410.48	410.48	7.66	441.74	441.74	9.21	473.59	473.59	12.62	504.84	504.84	20.54	536.69	536.69	36.38
	YP	68.30	410.48	8.67	73.50	441.74	10.29	78.80	473.59	13.97	84.00	504.84	22.50	89.30	536.69	39.24
110	RP	429.72	429.72	10.93	462.77	462.77	12.93	495.83	495.83	17.48	528.88	528.88	28.28	561.94	561.94	49.23
	RPHPE	429.72	429.72	7.51	462.77	462.77	9.05	495.83	495.83	12.45	528.88	528.88	20.35	561.94	561.94	36.10
	YP	71.50	429.72	8.56	77.00	462.77	10.15	82.50	495.83	13.79	88.00	528.88	22.21	93.50	561.94	38.72
115	RP	449.55	449.55	11.00	483.81	483.81	13.03	518.66	518.66	17.65	552.92	552.92	28.59	587.78	587.78	49.86
	RPHPE	449.55	449.55	7.48	483.81	483.81	9.02	518.66	518.66	12.44	552.92	552.92	20.39	587.78	587.78	36.23
	YP	74.80	449.55	8.55	80.50	483.81	10.14	86.30	518.66	13.78	92.00	552.92	22.19	97.80	587.78	38.69
120	RP	468.78	468.78	11.06	504.84	504.84	13.13	540.90	540.90	17.81	576.96	576.96	28.93	613.02	613.02	50.48
	RPHPE	468.78	468.78	7.45	504.84	504.84	9.00	540.90	540.90	12.43	576.96	576.96	20.45	613.02	613.02	36.37
	YP	78.00	468.78	8.55	84.00	504.84	10.14	90.00	540.90	13.77	96.00	576.96	22.19	102.00	613.02	38.68
125	RP	488.61	488.61	11.07	525.88	525.88	13.16	563.74	563.74	17.90	601.00	601.00	29.12	638.86	638.86	50.91
	RPHPE	488.61	488.61	7.38	525.88	525.88	8.91	563.74	563.74	12.36	601.00	601.00	20.39	638.86	638.86	36.33
	YP	81.30	488.61	8.50	87.50	525.88	10.08	93.80	563.74	13.69	100.00	601.00	22.05	106.30	638.86	38.45
130	RP	507.85	507.85	11.15	546.91	546.91	13.30	585.98	585.98	18.10	625.04	625.04	29.51	664.11	664.11	51.62
	RPHPE	507.85	507.85	7.38	546.91	546.91	8.93	585.98	585.98	12.39	625.04	625.04	20.50	664.11	664.11	36.57
	YP	84.50	507.85	8.52	91.00	546.91	10.11	97.50	585.98	13.72	104.00	625.04	22.11	110.50	664.11	38.54
135	RP	527.68	527.68	11.19	567.95	567.95	13.37	608.81	608.81	18.25	649.08	649.08	29.80	689.95	689.95	52.19
	RPHPE	527.68	527.68	7.35	567.95	567.95	8.90	608.81	608.81	12.36	649.08	649.08	20.50	689.95	689.95	36.66
	YP	87.80	527.68	8.50	94.50	567.95	10.08	101.30	608.81	13.69	108.00	649.08	22.05	114.80	689.95	38.45

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: FAULK			CROP: 0041-CORN			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0160-GRAIN					
UNIT STRUCTURE: EU		UNIT ACRES: 1.0			MPCI Price 6.01			RP Base Price 6.01			RPHPE Base Price 6.01			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
140	RP	546.91	546.91	11.41	588.98	588.98	13.66	631.05	631.05	18.64	673.12	673.12	30.49	715.19	715.19	53.41
	RPHPE	546.91	546.91	7.47	588.98	588.98	9.05	631.05	631.05	12.57	673.12	673.12	20.89	715.19	715.19	37.37
	YP	91.00	546.91	8.64	98.00	588.98	10.25	105.00	631.05	13.92	112.00	673.12	22.43	119.00	715.19	39.10
145	RP	566.74	566.74	11.83	610.02	610.02	14.14	653.89	653.89	19.32	697.16	697.16	31.58	741.03	741.03	55.34
	RPHPE	566.74	566.74	7.74	610.02	610.02	9.37	653.89	653.89	13.03	697.16	697.16	21.63	741.03	741.03	38.72
	YP	94.30	566.74	8.95	101.50	610.02	10.62	108.80	653.89	14.43	116.00	697.16	23.24	123.30	741.03	40.51
150	RP	585.98	585.98	12.23	631.05	631.05	14.63	676.13	676.13	19.98	721.20	721.20	32.67	766.28	766.28	57.23
	RPHPE	585.98	585.98	8.00	631.05	631.05	9.69	676.13	676.13	13.47	721.20	721.20	22.38	766.28	766.28	40.04
	YP	97.50	585.98	9.26	105.00	631.05	10.99	112.50	676.13	14.92	120.00	721.20	24.04	127.50	766.28	41.90
155	RP	605.81	605.81	12.64	652.09	652.09	15.12	698.96	698.96	20.65	745.24	745.24	33.76	792.12	792.12	59.16
	RPHPE	605.81	605.81	8.27	652.09	652.09	10.02	698.96	698.96	13.93	745.24	745.24	23.12	792.12	792.12	41.39
	YP	100.80	605.81	9.57	108.50	652.09	11.35	116.30	698.96	15.42	124.00	745.24	24.84	131.80	792.12	43.31
160	RP	625.04	625.04	13.04	673.12	673.12	15.61	721.20	721.20	21.31	769.28	769.28	34.84	817.36	817.36	61.04
	RPHPE	625.04	625.04	8.54	673.12	673.12	10.34	721.20	721.20	14.37	769.28	769.28	23.87	817.36	817.36	42.71
	YP	104.00	625.04	9.87	112.00	673.12	11.72	120.00	721.20	15.91	128.00	769.28	25.64	136.00	817.36	44.69
165	RP	644.87	644.87	13.46	694.16	694.16	16.10	744.04	744.04	21.98	793.32	793.32	35.93	843.20	843.20	62.97
	RPHPE	644.87	644.87	8.81	694.16	694.16	10.66	744.04	744.04	14.83	793.32	793.32	24.61	843.20	843.20	44.06
	YP	107.30	644.87	10.19	115.50	694.16	12.09	123.80	744.04	16.42	132.00	793.32	26.44	140.30	843.20	46.10
170	RP	664.11	664.11	13.86	715.19	715.19	16.58	766.28	766.28	22.64	817.36	817.36	37.02	868.45	868.45	64.86
	RPHPE	664.11	664.11	9.07	715.19	715.19	10.98	766.28	766.28	15.27	817.36	817.36	25.36	868.45	868.45	45.38
	YP	110.50	664.11	10.49	119.00	715.19	12.45	127.50	766.28	16.90	136.00	817.36	27.24	144.50	868.45	47.48
175	RP	683.94	683.94	14.27	736.23	736.23	17.07	789.11	789.11	23.32	841.40	841.40	38.11	894.29	894.29	66.79
	RPHPE	683.94	683.94	9.34	736.23	736.23	11.31	789.11	789.11	15.73	841.40	841.40	26.11	894.29	894.29	46.73
	YP	113.80	683.94	10.81	122.50	736.23	12.82	131.30	789.11	17.41	140.00	841.40	28.04	148.80	894.29	48.89
180	RP	703.17	703.17	14.67	757.26	757.26	17.56	811.35	811.35	23.97	865.44	865.44	39.20	919.53	919.53	68.67
	RPHPE	703.17	703.17	9.60	757.26	757.26	11.63	811.35	811.35	16.17	865.44	865.44	26.85	919.53	919.53	48.05
	YP	117.00	703.17	11.11	126.00	757.26	13.18	135.00	811.35	17.90	144.00	865.44	28.84	153.00	919.53	50.27

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.