



# 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: GRANT			CROP: 0041-CORN			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0160-GRAIN					
UNIT STRUCTURE: OU		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			RP Factor 0.290			RPHPE Option			RPHPE Factor 0.290					
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	23.83	210.35	210.35	29.67	225.38	225.38	40.26	240.40	240.40	57.24	255.43	255.43	83.48
	RPHPE	195.33	195.33	19.81	210.35	210.35	25.19	225.38	225.38	34.83	240.40	240.40	50.29	255.43	255.43	73.86
	YP	32.50	195.33	19.21	35.00	210.35	24.43	37.50	225.38	33.79	40.00	240.40	48.85	42.50	255.43	72.31
55	RP	215.16	215.16	25.49	231.39	231.39	31.70	248.21	248.21	43.07	264.44	264.44	61.17	281.27	281.27	89.30
	RPHPE	215.16	215.16	21.12	231.39	231.39	26.83	248.21	248.21	37.14	264.44	264.44	53.58	281.27	281.27	79.23
	YP	35.80	215.16	20.48	38.50	231.39	26.00	41.30	248.21	36.01	44.00	264.44	51.99	46.80	281.27	77.05
60	RP	234.39	234.39	24.23	252.42	252.42	30.19	270.45	270.45	41.02	288.48	288.48	58.31	306.51	306.51	85.09
	RPHPE	234.39	234.39	19.77	252.42	252.42	25.15	270.45	270.45	34.81	288.48	288.48	50.36	306.51	306.51	74.57
	YP	39.00	234.39	19.15	42.00	252.42	24.35	45.00	270.45	33.68	48.00	288.48	48.69	51.00	306.51	72.07
65	RP	254.22	254.22	23.28	273.46	273.46	29.00	293.29	293.29	39.48	312.52	312.52	56.13	332.35	332.35	82.04
	RPHPE	254.22	254.22	18.66	273.46	273.46	23.79	293.29	293.29	33.03	312.52	312.52	47.80	332.35	332.35	70.97
	YP	42.30	254.22	18.14	45.50	273.46	23.03	48.80	293.29	31.89	52.00	312.52	46.06	55.30	332.35	68.25
70	RP	273.46	273.46	22.95	294.49	294.49	28.64	315.53	315.53	38.98	336.56	336.56	55.55	357.60	357.60	81.18
	RPHPE	273.46	273.46	18.15	294.49	294.49	23.20	315.53	315.53	32.25	336.56	336.56	46.81	357.60	357.60	69.53
	YP	45.50	273.46	17.70	49.00	294.49	22.50	52.50	315.53	31.12	56.00	336.56	44.99	59.50	357.60	66.59
75	RP	293.29	293.29	22.30	315.53	315.53	27.83	338.36	338.36	37.97	360.60	360.60	54.16	383.44	383.44	79.27
	RPHPE	293.29	293.29	17.30	315.53	315.53	22.21	338.36	338.36	30.97	360.60	360.60	45.04	383.44	383.44	67.08
	YP	48.80	293.29	16.99	52.50	315.53	21.58	56.30	338.36	29.87	60.00	360.60	43.15	63.80	383.44	63.93
80	RP	312.52	312.52	21.75	336.56	336.56	27.23	360.60	360.60	37.15	384.64	384.64	53.13	408.68	408.68	77.80
	RPHPE	312.52	312.52	16.57	336.56	336.56	21.38	360.60	360.60	29.89	384.64	384.64	43.63	408.68	408.68	65.07
	YP	52.00	312.52	16.39	56.00	336.56	20.84	60.00	360.60	28.82	64.00	384.64	41.67	68.00	408.68	61.68
85	RP	332.35	332.35	21.68	357.60	357.60	27.17	383.44	383.44	37.14	408.68	408.68	53.15	434.52	434.52	77.94
	RPHPE	332.35	332.35	16.29	357.60	357.60	21.05	383.44	383.44	29.56	408.68	408.68	43.23	434.52	434.52	64.59
	YP	55.30	332.35	16.21	59.50	357.60	20.59	63.80	383.44	28.50	68.00	408.68	41.17	72.30	434.52	60.99
90	RP	351.59	351.59	21.31	378.63	378.63	26.79	405.68	405.68	36.65	432.72	432.72	52.57	459.77	459.77	77.12
	RPHPE	351.59	351.59	15.79	378.63	378.63	20.45	405.68	405.68	28.78	432.72	432.72	42.27	459.77	459.77	63.18
	YP	58.50	351.59	15.78	63.00	378.63	20.06	67.50	405.68	27.75	72.00	432.72	40.12	76.50	459.77	59.39

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STATE: SOUTH DAKOTA		COUNTY: GRANT			CROP: 0041-CORN			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0160-GRAIN					
UNIT STRUCTURE: OU		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	21.06	399.67	399.67	26.51	428.51	428.51	36.36	456.76	456.76	52.21	485.61	485.61	76.69
	RPHPE	371.42	371.42	15.42	399.67	399.67	19.98	428.51	428.51	28.19	456.76	456.76	41.50	485.61	485.61	62.18
	YP	61.80	371.42	15.46	66.50	399.67	19.64	71.30	428.51	27.18	76.00	456.76	39.28	80.80	485.61	58.18
100	RP	390.65	390.65	21.09	420.70	420.70	26.63	450.75	450.75	36.55	480.80	480.80	52.58	510.85	510.85	77.25
	RPHPE	390.65	390.65	15.32	420.70	420.70	19.88	450.75	450.75	28.07	480.80	480.80	41.43	510.85	510.85	62.13
	YP	65.00	390.65	15.39	70.00	420.70	19.56	75.00	450.75	27.06	80.00	480.80	39.11	85.00	510.85	57.91
105	RP	410.48	410.48	20.95	441.74	441.74	26.50	473.59	473.59	36.47	504.84	504.84	52.50	536.69	536.69	77.25
	RPHPE	410.48	410.48	15.08	441.74	441.74	19.58	473.59	473.59	27.69	504.84	504.84	40.95	536.69	536.69	61.55
	YP	68.30	410.48	15.17	73.50	441.74	19.27	78.80	473.59	26.67	84.00	504.84	38.54	89.30	536.69	57.08
110	RP	429.72	429.72	20.82	462.77	462.77	26.44	495.83	495.83	36.44	528.88	528.88	52.55	561.94	561.94	77.36
	RPHPE	429.72	429.72	14.88	462.77	462.77	19.36	495.83	495.83	27.40	528.88	528.88	40.60	561.94	561.94	61.09
	YP	71.50	429.72	14.98	77.00	462.77	19.04	82.50	495.83	26.34	88.00	528.88	38.08	93.50	561.94	56.38
115	RP	449.55	449.55	20.97	483.81	483.81	26.67	518.66	518.66	36.83	552.92	552.92	53.14	587.78	587.78	78.34
	RPHPE	449.55	449.55	14.91	483.81	483.81	19.40	518.66	518.66	27.49	552.92	552.92	40.75	587.78	587.78	61.46
	YP	74.80	449.55	15.01	80.50	483.81	19.07	86.30	518.66	26.40	92.00	552.92	38.14	97.80	587.78	56.49
120	RP	468.78	468.78	20.93	504.84	504.84	26.71	540.90	540.90	36.92	576.96	576.96	53.37	613.02	613.02	78.73
	RPHPE	468.78	468.78	14.78	504.84	504.84	19.29	540.90	540.90	27.34	576.96	576.96	40.58	613.02	613.02	61.29
	YP	78.00	468.78	14.89	84.00	504.84	18.93	90.00	540.90	26.19	96.00	576.96	37.86	102.00	613.02	56.05
125	RP	488.61	488.61	20.96	525.88	525.88	26.79	563.74	563.74	37.12	601.00	601.00	53.69	638.86	638.86	79.34
	RPHPE	488.61	488.61	14.72	525.88	525.88	19.22	563.74	563.74	27.29	601.00	601.00	40.52	638.86	638.86	61.32
	YP	81.30	488.61	14.83	87.50	525.88	18.84	93.80	563.74	26.07	100.00	601.00	37.67	106.30	638.86	55.79
130	RP	507.85	507.85	21.14	546.91	546.91	27.10	585.98	585.98	37.58	625.04	625.04	54.42	664.11	664.11	80.46
	RPHPE	507.85	507.85	14.81	546.91	546.91	19.35	585.98	585.98	27.48	625.04	625.04	40.86	664.11	664.11	61.84
	YP	84.50	507.85	14.90	91.00	546.91	18.94	97.50	585.98	26.19	104.00	625.04	37.87	110.50	664.11	56.06
135	RP	527.68	527.68	21.23	567.95	567.95	27.24	608.81	608.81	37.87	649.08	649.08	54.88	689.95	689.95	81.24
	RPHPE	527.68	527.68	14.82	567.95	567.95	19.35	608.81	608.81	27.53	649.08	649.08	40.94	689.95	689.95	62.03
	YP	87.80	527.68	14.88	94.50	567.95	18.91	101.30	608.81	26.16	108.00	649.08	37.80	114.80	689.95	55.98

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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	21.31	588.98	588.98	27.42	631.05	631.05	38.16	673.12	673.12	55.41	715.19	715.19	82.05
	RPHPE	546.91	546.91	14.83	588.98	588.98	19.38	631.05	631.05	27.59	673.12	673.12	41.10	715.19	715.19	62.27
	YP	91.00	546.91	14.87	98.00	588.98	18.90	105.00	631.05	26.14	112.00	673.12	37.79	119.00	715.19	55.95
145	RP	566.74	566.74	21.45	610.02	610.02	27.63	653.89	653.89	38.53	697.16	697.16	55.99	741.03	741.03	83.02
	RPHPE	566.74	566.74	14.90	610.02	610.02	19.46	653.89	653.89	27.72	697.16	697.16	41.32	741.03	741.03	62.65
	YP	94.30	566.74	14.89	101.50	610.02	18.92	108.80	653.89	26.19	116.00	697.16	37.84	123.30	741.03	56.04
150	RP	585.98	585.98	21.69	631.05	631.05	28.00	676.13	676.13	39.09	721.20	721.20	56.87	766.28	766.28	84.34
	RPHPE	585.98	585.98	15.05	631.05	631.05	19.68	676.13	676.13	28.03	721.20	721.20	41.81	766.28	766.28	63.41
	YP	97.50	585.98	15.01	105.00	631.05	19.09	112.50	676.13	26.40	120.00	721.20	38.17	127.50	766.28	56.50
155	RP	605.81	605.81	21.87	652.09	652.09	28.25	698.96	698.96	39.52	745.24	745.24	57.53	792.12	792.12	85.43
	RPHPE	605.81	605.81	15.15	652.09	652.09	19.80	698.96	698.96	28.23	745.24	745.24	42.11	792.12	792.12	63.93
	YP	100.80	605.81	15.07	108.50	652.09	19.15	116.30	698.96	26.50	124.00	745.24	38.29	131.80	792.12	56.71
160	RP	625.04	625.04	22.03	673.12	673.12	28.52	721.20	721.20	39.94	769.28	769.28	58.23	817.36	817.36	86.50
	RPHPE	625.04	625.04	15.25	673.12	673.12	19.93	721.20	721.20	28.44	769.28	769.28	42.45	817.36	817.36	64.48
	YP	104.00	625.04	15.13	112.00	673.12	19.23	120.00	721.20	26.60	128.00	769.28	38.46	136.00	817.36	56.93
165	RP	644.87	644.87	22.73	694.16	694.16	29.41	744.04	744.04	41.20	793.32	793.32	60.05	843.20	843.20	89.24
	RPHPE	644.87	644.87	15.73	694.16	694.16	20.56	744.04	744.04	29.34	793.32	793.32	43.78	843.20	843.20	66.52
	YP	107.30	644.87	15.61	115.50	694.16	19.83	123.80	744.04	27.45	132.00	793.32	39.66	140.30	843.20	58.73
170	RP	664.11	664.11	23.40	715.19	715.19	30.30	766.28	766.28	42.43	817.36	817.36	61.87	868.45	868.45	91.91
	RPHPE	664.11	664.11	16.20	715.19	715.19	21.18	766.28	766.28	30.21	817.36	817.36	45.10	868.45	868.45	68.51
	YP	110.50	664.11	16.07	119.00	715.19	20.43	127.50	766.28	28.26	136.00	817.36	40.86	144.50	868.45	60.49
175	RP	683.94	683.94	24.10	736.23	736.23	31.19	789.11	789.11	43.70	841.40	841.40	63.69	894.29	894.29	94.64
	RPHPE	683.94	683.94	16.69	736.23	736.23	21.80	789.11	789.11	31.11	841.40	841.40	46.43	894.29	894.29	70.55
	YP	113.80	683.94	16.55	122.50	736.23	21.03	131.30	789.11	29.11	140.00	841.40	42.06	148.80	894.29	62.29
180	RP	703.17	703.17	24.78	757.26	757.26	32.08	811.35	811.35	44.93	865.44	865.44	65.51	919.53	919.53	97.32
	RPHPE	703.17	703.17	17.15	757.26	757.26	22.43	811.35	811.35	31.99	865.44	865.44	47.76	919.53	919.53	72.54
	YP	117.00	703.17	17.02	126.00	757.26	21.64	135.00	811.35	29.92	144.00	865.44	43.26	153.00	919.53	64.05

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