



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: HAND			CROP: 0081-SOYBEANS			PRACTICE: 0030-NON-IRRIGATED			TYPE: 9970-NO TYPE SPECIFIED					
UNIT STRUCTURE: OU		UNIT ACRES: 1.0														
MPCI Price 13.49		RP Base Price 13.49			RPHPE Base Price 13.49			Share			1.000					
MPCI Option		RP Option			RPHPE Option											
		RP Factor 0.230			RPHPE Factor 0.230											
Yield	Plan	65% Coverage			70% Coverage			75% Coverage			80% Coverage			85% Coverage		
		Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium
20	RP	175.37	175.37	23.89	188.86	188.86	29.90	202.35	202.35	41.35	215.84	215.84	57.27	229.33	229.33	80.05
	RPHPE	175.37	175.37	21.17	188.86	188.86	26.85	202.35	202.35	36.49	215.84	215.84	49.74	229.33	229.33	69.55
	YP	13.00	175.37	20.92	14.00	188.86	26.55	15.00	202.35	37.20	16.00	215.84	53.18	17.00	229.33	80.09
22	RP	192.91	192.91	23.05	207.75	207.75	28.79	222.59	222.59	39.79	237.42	237.42	56.35	252.26	252.26	79.92
	RPHPE	192.91	192.91	20.27	207.75	207.75	25.65	222.59	222.59	35.88	237.42	237.42	49.16	252.26	252.26	69.10
	YP	14.30	192.91	19.94	15.40	207.75	25.31	16.50	222.59	35.46	17.60	237.42	50.69	18.70	252.26	76.33
24	RP	210.44	210.44	22.39	226.63	226.63	27.97	242.82	242.82	38.60	259.01	259.01	54.63	275.20	275.20	79.95
	RPHPE	210.44	210.44	19.54	226.63	226.63	24.74	242.82	242.82	34.59	259.01	259.01	48.74	275.20	275.20	68.84
	YP	15.60	210.44	19.13	16.80	226.63	24.28	18.00	242.82	34.02	19.20	259.01	48.64	20.40	275.20	73.25
26	RP	227.98	227.98	21.85	245.52	245.52	27.32	263.06	263.06	37.68	280.59	280.59	53.30	298.13	298.13	79.28
	RPHPE	227.98	227.98	18.95	245.52	245.52	24.00	263.06	263.06	33.54	280.59	280.59	47.88	298.13	298.13	68.75
	YP	16.90	227.98	18.47	18.20	245.52	23.44	19.50	263.06	32.84	20.80	280.59	46.95	22.10	298.13	70.70
28	RP	245.52	245.52	21.42	264.40	264.40	26.81	283.29	283.29	36.97	302.18	302.18	52.26	321.06	321.06	77.69
	RPHPE	245.52	245.52	18.47	264.40	264.40	23.42	283.29	283.29	32.71	302.18	302.18	46.65	321.06	321.06	68.79
	YP	18.20	245.52	17.91	19.60	264.40	22.73	21.00	283.29	31.85	22.40	302.18	45.54	23.80	321.06	68.58
30	RP	263.06	263.06	21.06	283.29	283.29	26.39	303.53	303.53	36.41	323.76	323.76	51.47	344.00	344.00	76.46
	RPHPE	263.06	263.06	18.08	283.29	283.29	22.92	303.53	303.53	32.04	323.76	323.76	45.67	344.00	344.00	68.57
	YP	19.50	263.06	17.45	21.00	283.29	22.14	22.50	303.53	31.03	24.00	323.76	44.36	25.50	344.00	66.81
32	RP	280.59	280.59	20.78	302.18	302.18	26.06	323.76	323.76	35.98	345.34	345.34	50.86	366.93	366.93	75.52
	RPHPE	280.59	280.59	17.75	302.18	302.18	22.51	323.76	323.76	31.48	345.34	345.34	44.89	366.93	366.93	67.32
	YP	20.80	280.59	17.06	22.40	302.18	21.65	24.00	323.76	30.34	25.60	345.34	43.38	27.20	366.93	65.32
34	RP	298.13	298.13	20.55	321.06	321.06	25.78	344.00	344.00	35.65	366.93	366.93	50.41	389.86	389.86	74.80
	RPHPE	298.13	298.13	17.47	321.06	321.06	22.17	344.00	344.00	31.03	366.93	366.93	44.25	389.86	389.86	66.35
	YP	22.10	298.13	16.74	23.80	321.06	21.24	25.50	344.00	29.76	27.20	366.93	42.55	28.90	389.86	64.08
36	RP	315.67	315.67	20.39	339.95	339.95	25.59	364.23	364.23	35.41	388.51	388.51	50.09	412.79	412.79	74.32
	RPHPE	315.67	315.67	17.26	339.95	339.95	21.89	364.23	364.23	30.66	388.51	388.51	43.74	412.79	412.79	65.58
	YP	23.40	315.67	16.47	25.20	339.95	20.90	27.00	364.23	29.29	28.80	388.51	41.87	30.60	412.79	63.05

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: HAND			CROP: 0081-SOYBEANS			PRACTICE: 0030-NON-IRRIGATED			TYPE: 9970-NO TYPE SPECIFIED					
UNIT STRUCTURE: OU		UNIT ACRES: 1.0			MPCI Price 13.49			RP Base Price 13.49			RPHPE Base Price 13.49			Share 1.000		
MPCI Option					RP Option			RPHPE Option								
					RP Factor 0.230			RPHPE Factor 0.230								
Yield	Plan	Guarantee	65% Coverage	Premium	Guarantee	70% Coverage	Premium	Guarantee	75% Coverage	Premium	Guarantee	80% Coverage	Premium	Guarantee	85% Coverage	Premium
38	RP	333.20	333.20	20.56	358.83	358.83	25.82	384.47	384.47	35.74	410.10	410.10	50.59	435.73	435.73	75.06
	RPHPE	333.20	333.20	17.34	358.83	358.83	22.01	384.47	384.47	30.83	410.10	410.10	44.01	435.73	435.73	65.98
	YP	24.70	333.20	16.51	26.60	358.83	20.96	28.50	384.47	29.37	30.40	410.10	41.98	32.30	435.73	63.22
40	RP	350.74	350.74	21.64	377.72	377.72	27.18	404.70	404.70	37.62	431.68	431.68	53.25	458.66	458.66	79.01
	RPHPE	350.74	350.74	18.26	377.72	377.72	23.17	404.70	404.70	32.45	431.68	431.68	46.32	458.66	458.66	69.45
	YP	26.00	350.74	17.38	28.00	377.72	22.06	30.00	404.70	30.91	32.00	431.68	44.19	34.00	458.66	66.55
42	RP	368.28	368.28	22.73	396.61	396.61	28.54	424.94	424.94	39.51	453.26	453.26	55.91	481.59	481.59	82.96
	RPHPE	368.28	368.28	19.17	396.61	396.61	24.33	424.94	424.94	34.08	453.26	453.26	48.64	481.59	481.59	72.92
	YP	27.30	368.28	18.25	29.40	396.61	23.16	31.50	424.94	32.45	33.60	453.26	46.40	35.70	481.59	69.88
44	RP	385.81	385.81	23.81	415.49	415.49	29.90	445.17	445.17	41.39	474.85	474.85	58.57	504.53	504.53	86.91
	RPHPE	385.81	385.81	20.08	415.49	415.49	25.49	445.17	445.17	35.70	474.85	474.85	50.95	504.53	504.53	76.40
	YP	28.60	385.81	19.12	30.80	415.49	24.26	33.00	445.17	34.00	35.20	474.85	48.61	37.40	504.53	73.21
46	RP	403.35	403.35	24.89	434.38	434.38	31.26	465.41	465.41	43.27	496.43	496.43	61.24	527.46	527.46	90.86
	RPHPE	403.35	403.35	21.00	434.38	434.38	26.65	465.41	465.41	37.32	496.43	496.43	53.27	527.46	527.46	79.87
	YP	29.90	403.35	19.99	32.20	434.38	25.37	34.50	465.41	35.55	36.80	496.43	50.82	39.10	527.46	76.53
48	RP	420.89	420.89	25.97	453.26	453.26	32.62	485.64	485.64	45.15	518.02	518.02	63.90	550.39	550.39	94.82
	RPHPE	420.89	420.89	21.91	453.26	453.26	27.81	485.64	485.64	38.94	518.02	518.02	55.59	550.39	550.39	83.34
	YP	31.20	420.89	20.86	33.60	453.26	26.47	36.00	485.64	37.09	38.40	518.02	53.03	40.80	550.39	79.86
50	RP	438.43	438.43	27.06	472.15	472.15	33.98	505.88	505.88	47.03	539.60	539.60	66.56	573.33	573.33	98.77
	RPHPE	438.43	438.43	22.82	472.15	472.15	28.97	505.88	505.88	40.57	539.60	539.60	57.91	573.33	573.33	86.81
	YP	32.50	438.43	21.73	35.00	472.15	27.57	37.50	505.88	38.64	40.00	539.60	55.24	42.50	573.33	83.19
52	RP	455.96	455.96	28.14	491.04	491.04	35.33	526.11	526.11	48.91	561.18	561.18	69.22	596.26	596.26	102.72
	RPHPE	455.96	455.96	23.73	491.04	491.04	30.12	526.11	526.11	42.19	561.18	561.18	60.22	596.26	596.26	90.29
	YP	33.80	455.96	22.60	36.40	491.04	28.68	39.00	526.11	40.18	41.60	561.18	57.45	44.20	596.26	86.51
54	RP	473.50	473.50	29.22	509.92	509.92	36.69	546.35	546.35	50.79	582.77	582.77	71.88	619.19	619.19	106.66
	RPHPE	473.50	473.50	24.65	509.92	509.92	31.28	546.35	546.35	43.81	582.77	582.77	62.54	619.19	619.19	93.76
	YP	35.10	473.50	23.46	37.80	509.92	29.78	40.50	546.35	41.73	43.20	582.77	59.66	45.90	619.19	89.84

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: HAND			CROP: 0081-SOYBEANS			PRACTICE: 0030-NON-IRRIGATED			TYPE: 9970-NO TYPE SPECIFIED					
UNIT STRUCTURE: OU		UNIT ACRES: 1.0			MPCI Price 13.49			RP Base Price 13.49			RPHPE Base Price 13.49					
MPCI Option		RP Option			RPHPE Option			Share			1.000					
		RP Factor 0.230			RPHPE Factor 0.230											
Yield	Plan	Guarantee	65% Coverage	Premium	Guarantee	70% Coverage	Premium	Guarantee	75% Coverage	Premium	Guarantee	80% Coverage	Premium	Guarantee	85% Coverage	Premium
56	RP	491.04	491.04	30.30	528.81	528.81	38.05	566.58	566.58	52.67	604.35	604.35	74.55	642.12	642.12	110.61
	RPHPE	491.04	491.04	25.56	528.81	528.81	32.44	566.58	566.58	45.44	604.35	604.35	64.85	642.12	642.12	96.90
	YP	36.40	491.04	24.33	39.20	528.81	30.89	42.00	566.58	43.27	44.80	604.35	61.87	47.60	642.12	93.17
58	RP	508.57	508.57	31.39	547.69	547.69	39.41	586.82	586.82	54.55	625.94	625.94	77.21	665.06	665.06	114.57
	RPHPE	508.57	508.57	26.47	547.69	547.69	33.60	586.82	586.82	47.06	625.94	625.94	67.17	665.06	665.06	99.49
	YP	37.70	508.57	25.20	40.60	547.69	31.99	43.50	586.82	44.82	46.40	625.94	64.08	49.30	665.06	96.50
60	RP	526.11	526.11	32.47	566.58	566.58	40.77	607.05	607.05	56.43	647.52	647.52	79.87	687.99	687.99	118.52
	RPHPE	526.11	526.11	27.39	566.58	566.58	34.76	607.05	607.05	48.68	647.52	647.52	69.49	687.99	687.99	102.00
	YP	39.00	526.11	26.07	42.00	566.58	33.09	45.00	607.05	46.36	48.00	647.52	66.28	51.00	687.99	99.83
62	RP	543.65	543.65	33.55	585.47	585.47	42.13	627.29	627.29	58.32	669.10	669.10	82.53	710.92	710.92	122.47
	RPHPE	543.65	543.65	28.30	585.47	585.47	35.92	627.29	627.29	50.30	669.10	669.10	71.80	710.92	710.92	104.46
	YP	40.30	543.65	26.94	43.40	585.47	34.19	46.50	627.29	47.91	49.60	669.10	68.49	52.70	710.92	103.16
64	RP	561.18	561.18	34.63	604.35	604.35	43.49	647.52	647.52	60.20	690.69	690.69	85.20	733.86	733.86	126.42
	RPHPE	561.18	561.18	29.21	604.35	604.35	37.08	647.52	647.52	51.93	690.69	690.69	74.12	733.86	733.86	106.84
	YP	41.60	561.18	27.81	44.80	604.35	35.30	48.00	647.52	49.45	51.20	690.69	70.70	54.40	733.86	106.48
66	RP	578.72	578.72	35.72	623.24	623.24	44.85	667.76	667.76	62.08	712.27	712.27	87.85	756.79	756.79	130.37
	RPHPE	578.72	578.72	30.13	623.24	623.24	38.23	667.76	667.76	53.55	712.27	712.27	76.43	756.79	756.79	109.18
	YP	42.90	578.72	28.68	46.20	623.24	36.40	49.50	667.76	51.00	52.80	712.27	72.91	56.10	756.79	109.81
68	RP	596.26	596.26	36.80	642.12	642.12	46.21	687.99	687.99	63.96	733.86	733.86	90.52	779.72	779.72	134.32
	RPHPE	596.26	596.26	31.04	642.12	642.12	39.39	687.99	687.99	55.17	733.86	733.86	78.75	779.72	779.72	111.44
	YP	44.20	596.26	29.55	47.60	642.12	37.50	51.00	687.99	52.55	54.40	733.86	75.12	57.80	779.72	113.14
70	RP	613.80	613.80	37.88	661.01	661.01	47.56	708.23	708.23	65.84	755.44	755.44	93.18	802.66	802.66	138.27
	RPHPE	613.80	613.80	31.95	661.01	661.01	40.55	708.23	708.23	56.79	755.44	755.44	80.84	802.66	802.66	113.64
	YP	45.50	613.80	30.42	49.00	661.01	38.61	52.50	708.23	54.09	56.00	755.44	77.33	59.50	802.66	116.47

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.