



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:** 0011-WHEAT **PRACTICE:** 0040-CONTINUOUS CROPPING **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 0.250 RPHPE Factor 0.250

| Yield | Plan | 65% | | | 70% | | | 75% | | | 80% | | | 85% | | |
|-------|-------|-----------|----------|---------|-----------|----------|---------|-----------|----------|---------|-----------|----------|---------|-----------|----------|---------|
| | | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium |
| 20 | RP | 128.57 | 128.57 | 12.67 | 138.46 | 138.46 | 15.52 | 148.35 | 148.35 | 20.68 | 158.24 | 158.24 | 32.78 | 168.13 | 168.13 | 54.50 |
| | RPHPE | 128.57 | 128.57 | 11.18 | 138.46 | 138.46 | 13.59 | 148.35 | 148.35 | 17.94 | 158.24 | 158.24 | 28.48 | 168.13 | 168.13 | 47.44 |
| | YP | 13.00 | 128.57 | 11.09 | 14.00 | 138.46 | 13.78 | 15.00 | 148.35 | 18.49 | 16.00 | 158.24 | 29.69 | 17.00 | 168.13 | 49.84 |
| 25 | RP | 161.21 | 161.21 | 11.32 | 173.08 | 173.08 | 13.86 | 185.93 | 185.93 | 18.56 | 197.80 | 197.80 | 29.61 | 210.66 | 210.66 | 49.61 |
| | RPHPE | 161.21 | 161.21 | 9.99 | 173.08 | 173.08 | 12.36 | 185.93 | 185.93 | 16.62 | 197.80 | 197.80 | 26.62 | 210.66 | 210.66 | 44.77 |
| | YP | 16.30 | 161.21 | 9.75 | 17.50 | 173.08 | 12.08 | 18.80 | 185.93 | 16.25 | 20.00 | 197.80 | 26.03 | 21.30 | 210.66 | 43.79 |
| 30 | RP | 192.86 | 192.86 | 10.40 | 207.69 | 207.69 | 12.77 | 222.53 | 222.53 | 17.09 | 237.36 | 237.36 | 27.38 | 252.20 | 252.20 | 45.85 |
| | RPHPE | 192.86 | 192.86 | 9.08 | 207.69 | 207.69 | 11.27 | 222.53 | 222.53 | 15.15 | 237.36 | 237.36 | 24.34 | 252.20 | 252.20 | 40.87 |
| | YP | 19.50 | 192.86 | 8.72 | 21.00 | 207.69 | 10.84 | 22.50 | 222.53 | 14.55 | 24.00 | 237.36 | 23.36 | 25.50 | 252.20 | 39.21 |
| 35 | RP | 225.49 | 225.49 | 9.92 | 242.31 | 242.31 | 12.17 | 260.11 | 260.11 | 16.34 | 276.92 | 276.92 | 26.17 | 294.72 | 294.72 | 44.02 |
| | RPHPE | 225.49 | 225.49 | 8.52 | 242.31 | 242.31 | 10.59 | 260.11 | 260.11 | 14.29 | 276.92 | 276.92 | 22.95 | 294.72 | 294.72 | 38.66 |
| | YP | 22.80 | 225.49 | 8.12 | 24.50 | 242.31 | 10.07 | 26.30 | 260.11 | 13.54 | 28.00 | 276.92 | 21.70 | 29.80 | 294.72 | 36.48 |
| 40 | RP | 257.14 | 257.14 | 9.74 | 276.92 | 276.92 | 11.99 | 296.70 | 296.70 | 16.10 | 316.48 | 316.48 | 25.87 | 336.26 | 336.26 | 43.50 |
| | RPHPE | 257.14 | 257.14 | 8.29 | 276.92 | 276.92 | 10.31 | 296.70 | 296.70 | 13.90 | 316.48 | 316.48 | 22.40 | 336.26 | 336.26 | 37.74 |
| | YP | 26.00 | 257.14 | 7.79 | 28.00 | 276.92 | 9.68 | 30.00 | 296.70 | 12.99 | 32.00 | 316.48 | 20.86 | 34.00 | 336.26 | 35.01 |
| 45 | RP | 289.78 | 289.78 | 9.67 | 311.54 | 311.54 | 11.87 | 334.28 | 334.28 | 16.02 | 356.04 | 356.04 | 25.73 | 378.79 | 378.79 | 43.43 |
| | RPHPE | 289.78 | 289.78 | 8.16 | 311.54 | 311.54 | 10.12 | 334.28 | 334.28 | 13.67 | 356.04 | 356.04 | 22.01 | 378.79 | 378.79 | 37.21 |
| | YP | 29.30 | 289.78 | 7.55 | 31.50 | 311.54 | 9.37 | 33.80 | 334.28 | 12.59 | 36.00 | 356.04 | 20.19 | 38.30 | 378.79 | 33.92 |
| 50 | RP | 321.43 | 321.43 | 10.73 | 346.15 | 346.15 | 13.19 | 370.88 | 370.88 | 17.77 | 395.60 | 395.60 | 28.59 | 420.33 | 420.33 | 48.19 |
| | RPHPE | 321.43 | 321.43 | 9.05 | 346.15 | 346.15 | 11.25 | 370.88 | 370.88 | 15.17 | 395.60 | 395.60 | 24.45 | 420.33 | 420.33 | 41.28 |
| | YP | 32.50 | 321.43 | 8.38 | 35.00 | 346.15 | 10.41 | 37.50 | 370.88 | 13.97 | 40.00 | 395.60 | 22.43 | 42.50 | 420.33 | 37.65 |
| 55 | RP | 354.06 | 354.06 | 11.82 | 380.77 | 380.77 | 14.51 | 408.46 | 408.46 | 19.57 | 435.16 | 435.16 | 31.45 | 462.85 | 462.85 | 53.07 |
| | RPHPE | 354.06 | 354.06 | 9.96 | 380.77 | 380.77 | 12.37 | 408.46 | 408.46 | 16.71 | 435.16 | 435.16 | 26.90 | 462.85 | 462.85 | 45.46 |
| | YP | 35.80 | 354.06 | 9.23 | 38.50 | 380.77 | 11.45 | 41.30 | 408.46 | 15.38 | 44.00 | 435.16 | 24.67 | 46.80 | 462.85 | 41.45 |
| 60 | RP | 385.71 | 385.71 | 12.88 | 415.38 | 415.38 | 15.83 | 445.05 | 445.05 | 21.33 | 474.72 | 474.72 | 34.30 | 504.39 | 504.39 | 57.83 |
| | RPHPE | 385.71 | 385.71 | 10.85 | 415.38 | 415.38 | 13.50 | 445.05 | 445.05 | 18.20 | 474.72 | 474.72 | 29.34 | 504.39 | 504.39 | 49.54 |
| | YP | 39.00 | 385.71 | 10.05 | 42.00 | 415.38 | 12.49 | 45.00 | 445.05 | 16.76 | 48.00 | 474.72 | 26.92 | 51.00 | 504.39 | 45.18 |

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.



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| STATE: SOUTH DAKOTA | | COUNTY: HAND | | | CROP: 0011-WHEAT | | | PRACTICE: 0040-CONTINUOUS CROPPING | | | 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 | | 0.250 | | | RPHPE Factor | | 0.250 | | | | | | | |
| Yield | Plan | 65% | | | 70% | | | 75% | | | 80% | | | 85% | | | | | |
| | | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium | Guarantee | Coverage | Premium | | | |
| 65 | RP | 418.35 | 418.35 | 13.97 | 450.00 | 450.00 | 17.15 | 482.63 | 482.63 | 23.13 | 514.28 | 514.28 | 37.16 | 546.92 | 546.92 | 62.71 | | | |
| | RPHPE | 418.35 | 418.35 | 11.77 | 450.00 | 450.00 | 14.62 | 482.63 | 482.63 | 19.74 | 514.28 | 514.28 | 31.79 | 546.92 | 546.92 | 53.72 | | | |
| | YP | 42.30 | 418.35 | 10.90 | 45.50 | 450.00 | 13.53 | 48.80 | 482.63 | 18.18 | 52.00 | 514.28 | 29.16 | 55.30 | 546.92 | 48.99 | | | |
| 70 | RP | 450.00 | 450.00 | 15.02 | 484.61 | 484.61 | 18.47 | 519.23 | 519.23 | 24.88 | 553.84 | 553.84 | 40.02 | 588.46 | 588.46 | 67.47 | | | |
| | RPHPE | 450.00 | 450.00 | 12.66 | 484.61 | 484.61 | 15.75 | 519.23 | 519.23 | 21.24 | 553.84 | 553.84 | 34.23 | 588.46 | 588.46 | 57.80 | | | |
| | YP | 45.50 | 450.00 | 11.73 | 49.00 | 484.61 | 14.57 | 52.50 | 519.23 | 19.56 | 56.00 | 553.84 | 31.40 | 59.50 | 588.46 | 52.71 | | | |
| 75 | RP | 482.63 | 482.63 | 16.11 | 519.23 | 519.23 | 19.79 | 556.81 | 556.81 | 26.68 | 593.40 | 593.40 | 42.88 | 630.98 | 630.98 | 72.34 | | | |
| | RPHPE | 482.63 | 482.63 | 13.58 | 519.23 | 519.23 | 16.87 | 556.81 | 556.81 | 22.78 | 593.40 | 593.40 | 36.68 | 630.98 | 630.98 | 61.98 | | | |
| | YP | 48.80 | 482.63 | 12.58 | 52.50 | 519.23 | 15.61 | 56.30 | 556.81 | 20.97 | 60.00 | 593.40 | 33.64 | 63.80 | 630.98 | 56.51 | | | |
| 80 | RP | 514.28 | 514.28 | 17.17 | 553.84 | 553.84 | 21.11 | 593.40 | 593.40 | 28.43 | 632.96 | 632.96 | 45.74 | 672.52 | 672.52 | 77.10 | | | |
| | RPHPE | 514.28 | 514.28 | 14.47 | 553.84 | 553.84 | 18.00 | 593.40 | 593.40 | 24.27 | 632.96 | 632.96 | 39.13 | 672.52 | 672.52 | 66.06 | | | |
| | YP | 52.00 | 514.28 | 13.40 | 56.00 | 553.84 | 16.66 | 60.00 | 593.40 | 22.35 | 64.00 | 632.96 | 35.89 | 68.00 | 672.52 | 60.24 | | | |

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