



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: POTTER | | | CROP: 0011-WHEAT | | | PRACTICE: 0040-CONTINUOUS CROPPING | | | TYPE: 0120-SPRING | | | | | | | | | | | | | | | | | | | | |
|---------------------|-------|-----------------|--------------|---------|------------------|--------------|---------|------------------------------------|--------------|---------|--------------------|--------------|---------|-----------|--------------|---------|-----------------|--|--|-----------------------|--|--|--------------|--|--|--------------------|--|--|-------------|--|--|
| UNIT STRUCTURE: OU | | 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 | 32.58 | 138.46 | 138.46 | 39.89 | 148.35 | 148.35 | 50.82 | 158.24 | 158.24 | 67.78 | 168.13 | 168.13 | 92.81 | | | | | | | | | | | | | | | |
| | RPHPE | 128.57 | 128.57 | 29.01 | 138.46 | 138.46 | 34.46 | 148.35 | 148.35 | 43.97 | 158.24 | 158.24 | 58.73 | 168.13 | 168.13 | 80.53 | | | | | | | | | | | | | | | |
| | YP | 13.00 | 128.57 | 28.76 | 14.00 | 138.46 | 37.05 | 15.00 | 148.35 | 48.06 | 16.00 | 158.24 | 65.00 | 17.00 | 168.13 | 89.97 | | | | | | | | | | | | | | | |
| 25 | RP | 161.21 | 161.21 | 28.96 | 173.08 | 173.08 | 36.56 | 185.93 | 185.93 | 47.24 | 197.80 | 197.80 | 63.28 | 210.66 | 210.66 | 87.27 | | | | | | | | | | | | | | | |
| | RPHPE | 161.21 | 161.21 | 25.53 | 173.08 | 173.08 | 32.58 | 185.93 | 185.93 | 42.09 | 197.80 | 197.80 | 56.62 | 210.66 | 210.66 | 78.57 | | | | | | | | | | | | | | | |
| | YP | 16.30 | 161.21 | 24.98 | 17.50 | 173.08 | 32.08 | 18.80 | 185.93 | 41.72 | 20.00 | 197.80 | 56.28 | 21.30 | 210.66 | 78.10 | | | | | | | | | | | | | | | |
| 30 | RP | 192.86 | 192.86 | 26.69 | 207.69 | 207.69 | 33.79 | 222.53 | 222.53 | 43.60 | 237.36 | 237.36 | 58.64 | 252.20 | 252.20 | 80.80 | | | | | | | | | | | | | | | |
| | RPHPE | 192.86 | 192.86 | 23.41 | 207.69 | 207.69 | 30.08 | 222.53 | 222.53 | 39.02 | 237.36 | 237.36 | 52.75 | 252.20 | 252.20 | 72.94 | | | | | | | | | | | | | | | |
| | YP | 19.50 | 192.86 | 22.45 | 21.00 | 207.69 | 28.93 | 22.50 | 222.53 | 37.53 | 24.00 | 237.36 | 50.75 | 25.50 | 252.20 | 70.25 | | | | | | | | | | | | | | | |
| 35 | RP | 225.49 | 225.49 | 25.47 | 242.31 | 242.31 | 32.14 | 260.11 | 260.11 | 41.58 | 276.92 | 276.92 | 55.93 | 294.72 | 294.72 | 77.26 | | | | | | | | | | | | | | | |
| | RPHPE | 225.49 | 225.49 | 22.04 | 242.31 | 242.31 | 28.28 | 260.11 | 260.11 | 36.81 | 276.92 | 276.92 | 49.74 | 294.72 | 294.72 | 68.94 | | | | | | | | | | | | | | | |
| | YP | 22.80 | 225.49 | 20.89 | 24.50 | 242.31 | 26.85 | 26.30 | 260.11 | 34.90 | 28.00 | 276.92 | 47.11 | 29.80 | 294.72 | 65.32 | | | | | | | | | | | | | | | |
| 40 | RP | 257.14 | 257.14 | 24.70 | 276.92 | 276.92 | 31.27 | 296.70 | 296.70 | 40.41 | 316.48 | 316.48 | 54.54 | 336.26 | 336.26 | 75.32 | | | | | | | | | | | | | | | |
| | RPHPE | 257.14 | 257.14 | 21.13 | 276.92 | 276.92 | 27.20 | 296.70 | 296.70 | 35.34 | 316.48 | 316.48 | 47.94 | 336.26 | 336.26 | 66.43 | | | | | | | | | | | | | | | |
| | YP | 26.00 | 257.14 | 19.77 | 28.00 | 276.92 | 25.47 | 30.00 | 296.70 | 33.03 | 32.00 | 316.48 | 44.68 | 34.00 | 336.26 | 61.84 | | | | | | | | | | | | | | | |
| 45 | RP | 289.78 | 289.78 | 24.44 | 311.54 | 311.54 | 30.90 | 334.28 | 334.28 | 40.06 | 356.04 | 356.04 | 54.04 | 378.79 | 378.79 | 74.83 | | | | | | | | | | | | | | | |
| | RPHPE | 289.78 | 289.78 | 20.76 | 311.54 | 311.54 | 26.64 | 334.28 | 334.28 | 34.70 | 356.04 | 356.04 | 46.99 | 378.79 | 378.79 | 65.30 | | | | | | | | | | | | | | | |
| | YP | 29.30 | 289.78 | 19.09 | 31.50 | 311.54 | 24.55 | 33.80 | 334.28 | 31.90 | 36.00 | 356.04 | 43.08 | 38.30 | 378.79 | 59.71 | | | | | | | | | | | | | | | |
| 50 | RP | 321.43 | 321.43 | 26.17 | 346.15 | 346.15 | 33.11 | 370.88 | 370.88 | 42.92 | 395.60 | 395.60 | 58.00 | 420.33 | 420.33 | 80.23 | | | | | | | | | | | | | | | |
| | RPHPE | 321.43 | 321.43 | 22.16 | 346.15 | 346.15 | 28.49 | 370.88 | 370.88 | 37.08 | 395.60 | 395.60 | 50.28 | 420.33 | 420.33 | 69.79 | | | | | | | | | | | | | | | |
| | YP | 32.50 | 321.43 | 20.29 | 35.00 | 346.15 | 26.14 | 37.50 | 370.88 | 33.91 | 40.00 | 395.60 | 45.86 | 42.50 | 420.33 | 63.48 | | | | | | | | | | | | | | | |
| 55 | RP | 354.06 | 354.06 | 28.82 | 380.77 | 380.77 | 36.42 | 408.46 | 408.46 | 47.27 | 435.16 | 435.16 | 63.80 | 462.85 | 462.85 | 88.35 | | | | | | | | | | | | | | | |
| | RPHPE | 354.06 | 354.06 | 24.42 | 380.77 | 380.77 | 31.34 | 408.46 | 408.46 | 40.84 | 435.16 | 435.16 | 55.31 | 462.85 | 462.85 | 76.85 | | | | | | | | | | | | | | | |
| | YP | 35.80 | 354.06 | 22.34 | 38.50 | 380.77 | 28.75 | 41.30 | 408.46 | 37.35 | 44.00 | 435.16 | 50.44 | 46.80 | 462.85 | 69.90 | | | | | | | | | | | | | | | |
| 60 | RP | 385.71 | 385.71 | 31.40 | 415.38 | 415.38 | 39.73 | 445.05 | 445.05 | 51.51 | 474.72 | 474.72 | 69.60 | 504.39 | 504.39 | 96.28 | | | | | | | | | | | | | | | |
| | RPHPE | 385.71 | 385.71 | 26.60 | 415.38 | 415.38 | 34.19 | 445.05 | 445.05 | 44.50 | 474.72 | 474.72 | 60.34 | 504.39 | 504.39 | 83.74 | | | | | | | | | | | | | | | |
| | YP | 39.00 | 385.71 | 24.35 | 42.00 | 415.38 | 31.36 | 45.00 | 445.05 | 40.69 | 48.00 | 474.72 | 55.03 | 51.00 | 504.39 | 76.17 | | | | | | | | | | | | | | | |

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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|---------------------|-------|-----------------|----------|---------|--------------------|----------|---------|------------------------------------|----------|---------|-----------------------|----------|---------|-------------|----------|---------|
| UNIT STRUCTURE: OU | | 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 |
| 65 | RP | 418.35 | 418.35 | 34.05 | 450.00 | 450.00 | 43.05 | 482.63 | 482.63 | 55.85 | 514.28 | 514.28 | 75.41 | 546.92 | 546.92 | 104.40 |
| | RPHPE | 418.35 | 418.35 | 28.85 | 450.00 | 450.00 | 37.04 | 482.63 | 482.63 | 48.25 | 514.28 | 514.28 | 65.37 | 546.92 | 546.92 | 90.81 |
| | YP | 42.30 | 418.35 | 26.40 | 45.50 | 450.00 | 33.98 | 48.80 | 482.63 | 44.12 | 52.00 | 514.28 | 59.61 | 55.30 | 546.92 | 82.60 |
| 70 | RP | 450.00 | 450.00 | 36.63 | 484.61 | 484.61 | 46.35 | 519.23 | 519.23 | 60.09 | 553.84 | 553.84 | 81.20 | 588.46 | 588.46 | 112.33 |
| | RPHPE | 450.00 | 450.00 | 31.03 | 484.61 | 484.61 | 39.88 | 519.23 | 519.23 | 51.91 | 553.84 | 553.84 | 70.40 | 588.46 | 588.46 | 97.71 |
| | YP | 45.50 | 450.00 | 28.40 | 49.00 | 484.61 | 36.59 | 52.50 | 519.23 | 47.47 | 56.00 | 553.84 | 64.20 | 59.50 | 588.46 | 88.87 |
| 75 | RP | 482.63 | 482.63 | 39.29 | 519.23 | 519.23 | 49.67 | 556.81 | 556.81 | 64.44 | 593.40 | 593.40 | 87.01 | 630.98 | 630.98 | 120.44 |
| | RPHPE | 482.63 | 482.63 | 33.28 | 519.23 | 519.23 | 42.73 | 556.81 | 556.81 | 55.66 | 593.40 | 593.40 | 75.43 | 630.98 | 630.98 | 104.76 |
| | YP | 48.80 | 482.63 | 30.46 | 52.50 | 519.23 | 39.20 | 56.30 | 556.81 | 50.90 | 60.00 | 593.40 | 68.79 | 63.80 | 630.98 | 95.29 |
| 80 | RP | 514.28 | 514.28 | 41.87 | 553.84 | 553.84 | 52.98 | 593.40 | 593.40 | 68.67 | 632.96 | 632.96 | 92.80 | 672.52 | 672.52 | 128.37 |
| | RPHPE | 514.28 | 514.28 | 35.46 | 553.84 | 553.84 | 45.58 | 593.40 | 593.40 | 59.32 | 632.96 | 632.96 | 80.45 | 672.52 | 672.52 | 111.66 |
| | YP | 52.00 | 514.28 | 32.46 | 56.00 | 553.84 | 41.82 | 60.00 | 593.40 | 54.25 | 64.00 | 632.96 | 73.37 | 68.00 | 672.52 | 101.56 |

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.