



# 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:** NORTH DAKOTA    **COUNTY:** RICHLAND    **CROP:** 0011-WHEAT    **PRACTICE:** 0030-NON-IRRIGATED    **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	6.85	138.46	138.46	8.30	148.35	148.35	11.40	158.24	158.24	18.72	168.13	168.13	32.07
	RPHPE	128.57	128.57	5.43	138.46	138.46	6.72	148.35	148.35	9.39	158.24	158.24	15.67	168.13	168.13	27.23
	YP	13.00	128.57	5.41	14.00	138.46	6.67	15.00	148.35	9.29	16.00	158.24	15.42	17.00	168.13	26.67
25	RP	161.21	161.21	6.20	173.08	173.08	7.50	185.93	185.93	10.37	197.80	197.80	17.03	210.66	210.66	29.31
	RPHPE	161.21	161.21	4.71	173.08	173.08	5.81	185.93	185.93	8.14	197.80	197.80	13.54	210.66	210.66	23.58
	YP	16.30	161.21	4.69	17.50	173.08	5.76	18.80	185.93	8.05	20.00	197.80	13.33	21.30	210.66	23.11
30	RP	192.86	192.86	5.82	207.69	207.69	7.12	222.53	222.53	9.83	237.36	237.36	16.25	252.20	252.20	28.03
	RPHPE	192.86	192.86	4.26	207.69	207.69	5.30	222.53	222.53	7.42	237.36	237.36	12.38	252.20	252.20	21.57
	YP	19.50	192.86	4.26	21.00	207.69	5.25	22.50	222.53	7.32	24.00	237.36	12.16	25.50	252.20	21.01
35	RP	225.49	225.49	5.68	242.31	242.31	6.95	260.11	260.11	9.67	276.92	276.92	16.00	294.72	294.72	27.79
	RPHPE	225.49	225.49	4.04	242.31	242.31	5.02	260.11	260.11	7.06	276.92	276.92	11.79	294.72	294.72	20.62
	YP	22.80	225.49	4.04	24.50	242.31	4.97	26.30	260.11	6.93	28.00	276.92	11.49	29.80	294.72	19.90
40	RP	257.14	257.14	5.62	276.92	276.92	6.93	296.70	296.70	9.66	316.48	316.48	16.08	336.26	336.26	27.99
	RPHPE	257.14	257.14	3.91	276.92	276.92	4.86	296.70	296.70	6.87	316.48	316.48	11.51	336.26	336.26	20.13
	YP	26.00	257.14	3.91	28.00	276.92	4.82	30.00	296.70	6.71	32.00	316.48	11.15	34.00	336.26	19.27
45	RP	289.78	289.78	5.72	311.54	311.54	7.05	334.28	334.28	9.88	356.04	356.04	16.49	378.79	378.79	28.82
	RPHPE	289.78	289.78	3.90	311.54	311.54	4.85	334.28	334.28	6.86	356.04	356.04	11.56	378.79	378.79	20.26
	YP	29.30	289.78	3.91	31.50	311.54	4.81	33.80	334.28	6.70	36.00	356.04	11.12	38.30	378.79	19.24
50	RP	321.43	321.43	5.79	346.15	346.15	7.17	370.88	370.88	10.08	395.60	395.60	16.92	420.33	420.33	29.61
	RPHPE	321.43	321.43	3.90	346.15	346.15	4.85	370.88	370.88	6.85	395.60	395.60	11.63	420.33	420.33	20.39
	YP	32.50	321.43	3.90	35.00	346.15	4.80	37.50	370.88	6.69	40.00	395.60	11.11	42.50	420.33	19.21
55	RP	354.06	354.06	5.93	380.77	380.77	7.35	408.46	408.46	10.38	435.16	435.16	17.48	462.85	462.85	30.69
	RPHPE	354.06	354.06	3.94	380.77	380.77	4.91	408.46	408.46	6.94	435.16	435.16	11.80	462.85	462.85	20.78
	YP	35.80	354.06	3.94	38.50	380.77	4.85	41.30	408.46	6.76	44.00	435.16	11.22	46.80	462.85	19.41
60	RP	385.71	385.71	6.19	415.38	415.38	7.70	445.05	445.05	10.87	474.72	474.72	18.38	504.39	504.39	32.29
	RPHPE	385.71	385.71	4.08	415.38	415.38	5.11	445.05	445.05	7.21	474.72	474.72	12.28	504.39	504.39	21.65
	YP	39.00	385.71	4.08	42.00	415.38	5.03	45.00	445.05	7.01	48.00	474.72	11.64	51.00	504.39	20.12

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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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	Guarantee	Coverage	Premium				
65	RP	418.35	418.35	6.71	450.00	450.00	8.35	482.63	482.63	11.79	514.28	514.28	19.92	546.92	546.92	35.01							
	RPHPE	418.35	418.35	4.43	450.00	450.00	5.54	482.63	482.63	7.82	514.28	514.28	13.30	546.92	546.92	23.48							
	YP	42.30	418.35	4.43	45.50	450.00	5.45	48.80	482.63	7.60	52.00	514.28	12.60	55.30	546.92	21.81							
70	RP	450.00	450.00	7.22	484.61	484.61	8.99	519.23	519.23	12.69	553.84	553.84	21.45	588.46	588.46	37.68							
	RPHPE	450.00	450.00	4.76	484.61	484.61	5.96	519.23	519.23	8.41	553.84	553.84	14.32	588.46	588.46	25.26							
	YP	45.50	450.00	4.76	49.00	484.61	5.87	52.50	519.23	8.17	56.00	553.84	13.58	59.50	588.46	23.47							
75	RP	482.63	482.63	7.74	519.23	519.23	9.63	556.81	556.81	13.60	593.40	593.40	22.98	630.98	630.98	40.40							
	RPHPE	482.63	482.63	5.11	519.23	519.23	6.39	556.81	556.81	9.02	593.40	593.40	15.34	630.98	630.98	27.09							
	YP	48.80	482.63	5.11	52.50	519.23	6.29	56.30	556.81	8.77	60.00	593.40	14.55	63.80	630.98	25.17							
80	RP	514.28	514.28	8.25	553.84	553.84	10.27	593.40	593.40	14.50	632.96	632.96	24.51	672.52	672.52	43.05							
	RPHPE	514.28	514.28	5.44	553.84	553.84	6.81	593.40	593.40	9.61	632.96	632.96	16.37	672.52	672.52	28.87							
	YP	52.00	514.28	5.44	56.00	553.84	6.71	60.00	593.40	9.34	64.00	632.96	15.52	68.00	672.52	26.82							

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