



# 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: ROBERTS			CROP: 0078-SUNFLOWERS			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0480-OIL								
UNIT STRUCTURE: EU		UNIT ACRES: 1.0																	
MPCI Price		0.3050			RP Base Price		0.30			RPHPE Base Price		0.30			Share		1.000		
MPCI Option					RP Option					RPHPE Option									
					RP Factor		0.210			RPHPE Factor		0.210							
Yield	Plan	Guarantee	65% Coverage	Premium	Guarantee	70% Coverage	Premium	Guarantee	75% Coverage	Premium	Guarantee	80% Coverage	Premium	Guarantee	85% Coverage	Premium			
800	RP	158.60	158.60	8.33	170.80	170.80	10.06	183.00	183.00	13.82	195.20	195.20	22.83	207.40	207.40	39.51			
	RPHPE	158.60	158.60	7.37	170.80	170.80	8.97	183.00	183.00	12.40	195.20	195.20	20.62	207.40	207.40	35.92			
	YP	520.00	158.60	7.21	560.00	170.80	8.78	600.00	183.00	12.17	640.00	195.20	20.23	680.00	207.40	35.16			
900	RP	178.43	178.43	7.91	192.15	192.15	9.57	205.88	205.88	13.15	219.60	219.60	21.70	233.33	233.33	37.58			
	RPHPE	178.43	178.43	6.95	192.15	192.15	8.46	205.88	205.88	11.70	219.60	219.60	19.38	233.33	233.33	33.72			
	YP	585.00	178.43	6.74	630.00	192.15	8.21	675.00	205.88	11.38	720.00	219.60	18.91	765.00	233.33	32.87			
1000	RP	198.25	198.25	7.62	213.50	213.50	9.23	228.75	228.75	12.70	244.00	244.00	20.94	259.25	259.25	36.27			
	RPHPE	198.25	198.25	6.66	213.50	213.50	8.10	228.75	228.75	11.19	244.00	244.00	18.55	259.25	259.25	32.21			
	YP	650.00	198.25	6.40	700.00	213.50	7.79	750.00	228.75	10.79	800.00	244.00	17.94	850.00	259.25	31.18			
1100	RP	218.08	218.08	7.31	234.85	234.85	8.87	251.63	251.63	12.21	268.40	268.40	20.16	285.18	285.18	34.89			
	RPHPE	218.08	218.08	6.34	234.85	234.85	7.73	251.63	251.63	10.68	268.40	268.40	17.67	285.18	285.18	30.69			
	YP	715.00	218.08	6.03	770.00	234.85	7.34	825.00	251.63	10.17	880.00	268.40	16.91	935.00	285.18	29.39			
1200	RP	237.90	237.90	7.21	256.20	256.20	8.75	274.50	274.50	12.06	292.80	292.80	19.93	311.10	311.10	34.48			
	RPHPE	237.90	237.90	6.22	256.20	256.20	7.58	274.50	274.50	10.49	292.80	292.80	17.34	311.10	311.10	30.07			
	YP	780.00	237.90	5.86	840.00	256.20	7.13	900.00	274.50	9.88	960.00	292.80	16.42	1020.00	311.10	28.54			
1300	RP	257.73	257.73	7.16	277.55	277.55	8.69	297.38	297.38	12.00	317.20	317.20	19.83	337.03	337.03	34.32			
	RPHPE	257.73	257.73	6.15	277.55	277.55	7.49	297.38	297.38	10.36	317.20	317.20	17.15	337.03	337.03	29.69			
	YP	845.00	257.73	5.73	910.00	277.55	6.98	975.00	297.38	9.67	1040.00	317.20	16.07	1105.00	337.03	27.94			
1400	RP	277.55	277.55	7.15	298.90	298.90	8.68	320.25	320.25	11.99	341.60	341.60	19.84	362.95	362.95	34.36			
	RPHPE	277.55	277.55	6.11	298.90	298.90	7.45	320.25	320.25	10.29	341.60	341.60	17.05	362.95	362.95	29.52			
	YP	910.00	277.55	5.65	980.00	298.90	6.87	1050.00	320.25	9.52	1120.00	341.60	15.83	1190.00	362.95	27.52			
1500	RP	297.38	297.38	7.16	320.25	320.25	8.72	343.13	343.13	12.04	366.00	366.00	19.94	388.88	388.88	34.54			
	RPHPE	297.38	297.38	6.10	320.25	320.25	7.45	343.13	343.13	10.29	366.00	366.00	17.05	388.88	388.88	29.49			
	YP	975.00	297.38	5.59	1050.00	320.25	6.81	1125.00	343.13	9.43	1200.00	366.00	15.68	1275.00	388.88	27.26			
1600	RP	317.20	317.20	7.20	341.60	341.60	8.78	366.00	366.00	12.13	390.40	390.40	20.11	414.80	414.80	34.86			
	RPHPE	317.20	317.20	6.11	341.60	341.60	7.47	366.00	366.00	10.33	390.40	390.40	17.10	414.80	414.80	29.59			
	YP	1040.00	317.20	5.56	1120.00	341.60	6.77	1200.00	366.00	9.38	1280.00	390.40	15.60	1360.00	414.80	27.11			

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 Option					RP Option						RPHPE Option											
					RP Factor			0.210			RPHPE Factor			0.210								
Yield	Plan	65%			70%			75%			80%			85%								
		Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium						
1700	RP	337.03	337.03	7.26	362.95	362.95	8.87	388.88	388.88	12.26	414.80	414.80	20.34	440.73	440.73	35.29						
	RPHPE	337.03	337.03	6.14	362.95	362.95	7.51	388.88	388.88	10.39	414.80	414.80	17.22	440.73	440.73	29.79						
	YP	1105.00	337.03	5.56	1190.00	362.95	6.76	1275.00	388.88	9.37	1360.00	414.80	15.58	1445.00	440.73	27.08						
1800	RP	356.85	356.85	7.29	384.30	384.30	8.93	411.75	411.75	12.34	439.20	439.20	20.50	466.65	466.65	35.60						
	RPHPE	356.85	356.85	6.16	384.30	384.30	7.53	411.75	411.75	10.42	439.20	439.20	17.27	466.65	466.65	29.91						
	YP	1170.00	356.85	5.52	1260.00	384.30	6.73	1350.00	411.75	9.32	1440.00	439.20	15.49	1530.00	466.65	26.93						
1900	RP	376.68	376.68	7.39	405.65	405.65	9.06	434.63	434.63	12.54	463.60	463.60	20.84	492.58	492.58	36.22						
	RPHPE	376.68	376.68	6.23	405.65	405.65	7.62	434.63	434.63	10.55	463.60	463.60	17.49	492.58	492.58	30.30						
	YP	1235.00	376.68	5.55	1330.00	405.65	6.76	1425.00	434.63	9.37	1520.00	463.60	15.58	1615.00	492.58	27.08						
2000	RP	396.50	396.50	7.50	427.00	427.00	9.21	457.50	457.50	12.76	488.00	488.00	21.21	518.50	518.50	36.89						
	RPHPE	396.50	396.50	6.32	427.00	427.00	7.73	457.50	457.50	10.70	488.00	488.00	17.74	518.50	518.50	30.75						
	YP	1300.00	396.50	5.60	1400.00	427.00	6.82	1500.00	457.50	9.44	1600.00	488.00	15.70	1700.00	518.50	27.28						
2100	RP	416.33	416.33	7.63	448.35	448.35	9.38	480.38	480.38	13.00	512.40	512.40	21.62	544.43	544.43	37.62						
	RPHPE	416.33	416.33	6.42	448.35	448.35	7.85	480.38	480.38	10.87	512.40	512.40	18.03	544.43	544.43	31.25						
	YP	1365.00	416.33	5.65	1470.00	448.35	6.88	1575.00	480.38	9.53	1680.00	512.40	15.85	1785.00	544.43	27.54						
2200	RP	436.15	436.15	7.99	469.70	469.70	9.83	503.25	503.25	13.62	536.80	536.80	22.65	570.35	570.35	39.41						
	RPHPE	436.15	436.15	6.73	469.70	469.70	8.22	503.25	503.25	11.39	536.80	536.80	18.89	570.35	570.35	32.74						
	YP	1430.00	436.15	5.92	1540.00	469.70	7.21	1650.00	503.25	9.98	1760.00	536.80	16.60	1870.00	570.35	28.85						
2300	RP	455.98	455.98	8.35	491.05	491.05	10.27	526.13	526.13	14.23	561.20	561.20	23.68	596.28	596.28	41.20						
	RPHPE	455.98	455.98	7.03	491.05	491.05	8.60	526.13	526.13	11.91	561.20	561.20	19.74	596.28	596.28	34.23						
	YP	1495.00	455.98	6.19	1610.00	491.05	7.54	1725.00	526.13	10.44	1840.00	561.20	17.35	1955.00	596.28	30.16						
2400	RP	475.80	475.80	8.71	512.40	512.40	10.72	549.00	549.00	14.85	585.60	585.60	24.71	622.20	622.20	42.99						
	RPHPE	475.80	475.80	7.34	512.40	512.40	8.97	549.00	549.00	12.42	585.60	585.60	20.60	622.20	622.20	35.72						
	YP	1560.00	475.80	6.46	1680.00	512.40	7.86	1800.00	549.00	10.89	1920.00	585.60	18.11	2040.00	622.20	31.48						
2500	RP	495.63	495.63	9.08	533.75	533.75	11.17	571.88	571.88	15.47	610.00	610.00	25.73	648.13	648.13	44.78						
	RPHPE	495.63	495.63	7.64	533.75	533.75	9.34	571.88	571.88	12.94	610.00	610.00	21.46	648.13	648.13	37.21						
	YP	1625.00	495.63	6.73	1750.00	533.75	8.19	1875.00	571.88	11.35	2000.00	610.00	18.86	2125.00	648.13	32.79						

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