



# 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: SARGENT			CROP: 0081-SOYBEANS			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0950-ALL OTHERS					
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			RP Factor 0.230			RPHPE Option			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
20	RP	175.37	175.37	11.66	188.86	188.86	15.55	202.35	202.35	22.67	215.84	215.84	34.52	229.33	229.33	51.87
	RPHPE	175.37	175.37	10.08	188.86	188.86	13.70	202.35	202.35	20.29	215.84	215.84	30.33	229.33	229.33	44.11
	YP	13.00	175.37	9.32	14.00	188.86	12.79	15.00	202.35	19.13	16.00	215.84	29.81	17.00	229.33	47.25
22	RP	192.91	192.91	11.63	207.75	207.75	15.51	222.59	222.59	22.58	237.42	237.42	34.35	252.26	252.26	53.21
	RPHPE	192.91	192.91	9.96	207.75	207.75	13.58	222.59	222.59	20.07	237.42	237.42	30.84	252.26	252.26	45.12
	YP	14.30	192.91	9.13	15.40	207.75	12.53	16.50	222.59	18.74	17.60	237.42	29.19	18.70	252.26	46.28
24	RP	210.44	210.44	11.63	226.63	226.63	15.54	242.82	242.82	22.59	259.01	259.01	34.33	275.20	275.20	53.36
	RPHPE	210.44	210.44	9.90	226.63	226.63	13.51	242.82	242.82	19.97	259.01	259.01	30.75	275.20	275.20	46.20
	YP	15.60	210.44	8.98	16.80	226.63	12.33	18.00	242.82	18.45	19.20	259.01	28.74	20.40	275.20	45.56
26	RP	227.98	227.98	11.53	245.52	245.52	15.42	263.06	263.06	22.41	280.59	280.59	34.01	298.13	298.13	52.83
	RPHPE	227.98	227.98	9.77	245.52	245.52	13.30	263.06	263.06	19.68	280.59	280.59	30.26	298.13	298.13	46.96
	YP	16.90	227.98	8.76	18.20	245.52	12.02	19.50	263.06	17.99	20.80	280.59	28.01	22.10	298.13	44.41
28	RP	245.52	245.52	11.63	264.40	264.40	15.56	283.29	283.29	22.61	302.18	302.18	34.27	321.06	321.06	53.19
	RPHPE	245.52	245.52	9.80	264.40	264.40	13.33	283.29	283.29	19.75	302.18	302.18	30.32	321.06	321.06	47.65
	YP	18.20	245.52	8.70	19.60	264.40	11.95	21.00	283.29	17.88	22.40	302.18	27.85	23.80	321.06	44.14
30	RP	263.06	263.06	11.64	283.29	283.29	15.58	303.53	303.53	22.67	323.76	323.76	34.29	344.00	344.00	53.20
	RPHPE	263.06	263.06	9.77	283.29	283.29	13.30	303.53	303.53	19.67	323.76	323.76	30.18	344.00	344.00	47.37
	YP	19.50	263.06	8.58	21.00	283.29	11.78	22.50	303.53	17.62	24.00	323.76	27.45	25.50	344.00	43.52
32	RP	280.59	280.59	11.77	302.18	302.18	15.78	323.76	323.76	22.98	345.34	345.34	34.74	366.93	366.93	53.86
	RPHPE	280.59	280.59	9.86	302.18	302.18	13.43	323.76	323.76	19.85	345.34	345.34	30.44	366.93	366.93	47.75
	YP	20.80	280.59	8.59	22.40	302.18	11.78	24.00	323.76	17.64	25.60	345.34	27.47	27.20	366.93	43.54
34	RP	298.13	298.13	11.84	321.06	321.06	15.89	344.00	344.00	23.16	366.93	366.93	34.99	389.86	389.86	54.22
	RPHPE	298.13	298.13	9.89	321.06	321.06	13.49	344.00	344.00	19.92	366.93	366.93	30.50	389.86	389.86	47.83
	YP	22.10	298.13	8.53	23.80	321.06	11.71	25.50	344.00	17.52	27.20	366.93	27.29	28.90	389.86	43.27
36	RP	315.67	315.67	12.02	339.95	339.95	16.15	364.23	364.23	23.56	388.51	388.51	35.57	412.79	412.79	55.09
	RPHPE	315.67	315.67	10.01	339.95	339.95	13.68	364.23	364.23	20.20	388.51	388.51	30.89	412.79	412.79	48.41
	YP	23.40	315.67	8.58	25.20	339.95	11.78	27.00	364.23	17.62	28.80	388.51	27.44	30.60	412.79	43.51

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STATE: NORTH DAKOTA		COUNTY: SARGENT			CROP: 0081-SOYBEANS			PRACTICE: 0030-NON-IRRIGATED			TYPE: 0950-ALL OTHERS					
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%			70%			75%			80%			85%		
		Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium	Guarantee	Coverage	Premium
38	RP	333.20	333.20	12.14	358.83	358.83	16.35	384.47	384.47	23.84	410.10	410.10	35.98	435.73	435.73	55.72
	RPHPE	333.20	333.20	10.09	358.83	358.83	13.80	384.47	384.47	20.38	410.10	410.10	31.13	435.73	435.73	48.75
	YP	24.70	333.20	8.57	26.60	358.83	11.77	28.50	384.47	17.61	30.40	410.10	27.43	32.30	435.73	43.48
40	RP	350.74	350.74	12.34	377.72	377.72	16.65	404.70	404.70	24.30	431.68	431.68	36.66	458.66	458.66	56.74
	RPHPE	350.74	350.74	10.25	377.72	377.72	14.02	404.70	404.70	20.73	431.68	431.68	31.63	458.66	458.66	49.48
	YP	26.00	350.74	8.65	28.00	377.72	11.87	30.00	404.70	17.77	32.00	431.68	27.67	34.00	458.66	43.86
42	RP	368.28	368.28	12.57	396.61	396.61	16.97	424.94	424.94	24.77	453.26	453.26	37.37	481.59	481.59	57.82
	RPHPE	368.28	368.28	10.42	396.61	396.61	14.26	424.94	424.94	21.10	453.26	453.26	32.16	481.59	481.59	50.27
	YP	27.30	368.28	8.74	29.40	396.61	11.99	31.50	424.94	17.94	33.60	453.26	27.94	35.70	481.59	44.30
44	RP	385.81	385.81	12.74	415.49	415.49	17.22	445.17	445.17	25.15	474.85	474.85	37.94	504.53	504.53	58.69
	RPHPE	385.81	385.81	10.55	415.49	415.49	14.44	445.17	445.17	21.37	474.85	474.85	32.58	504.53	504.53	50.88
	YP	28.60	385.81	8.78	30.80	415.49	12.05	33.00	445.17	18.03	35.20	474.85	28.09	37.40	504.53	44.53
46	RP	403.35	403.35	12.98	434.38	434.38	17.56	465.41	465.41	25.66	496.43	496.43	38.71	527.46	527.46	59.87
	RPHPE	403.35	403.35	10.75	434.38	434.38	14.71	465.41	465.41	21.78	496.43	496.43	33.18	527.46	527.46	51.78
	YP	29.90	403.35	8.88	32.20	434.38	12.20	34.50	465.41	18.25	36.80	496.43	28.42	39.10	527.46	45.06
48	RP	420.89	420.89	13.44	453.26	453.26	18.19	485.64	485.64	26.57	518.02	518.02	40.09	550.39	550.39	61.99
	RPHPE	420.89	420.89	11.13	453.26	453.26	15.22	485.64	485.64	22.54	518.02	518.02	34.34	550.39	550.39	53.57
	YP	31.20	420.89	9.18	33.60	453.26	12.60	36.00	485.64	18.85	38.40	518.02	29.36	40.80	550.39	46.54
50	RP	438.43	438.43	14.01	472.15	472.15	18.94	505.88	505.88	27.68	539.60	539.60	41.76	573.33	573.33	64.57
	RPHPE	438.43	438.43	11.59	472.15	472.15	15.85	505.88	505.88	23.48	539.60	539.60	35.77	573.33	573.33	55.81
	YP	32.50	438.43	9.56	35.00	472.15	13.12	37.50	505.88	19.63	40.00	539.60	30.58	42.50	573.33	48.48
52	RP	455.96	455.96	14.56	491.04	491.04	19.70	526.11	526.11	28.79	561.18	561.18	43.43	596.26	596.26	67.16
	RPHPE	455.96	455.96	12.05	491.04	491.04	16.49	526.11	526.11	24.41	561.18	561.18	37.20	596.26	596.26	58.04
	YP	33.80	455.96	9.94	36.40	491.04	13.64	39.00	526.11	20.42	41.60	561.18	31.80	44.20	596.26	50.42
54	RP	473.50	473.50	15.12	509.92	509.92	20.46	546.35	546.35	29.90	582.77	582.77	45.09	619.19	619.19	69.74
	RPHPE	473.50	473.50	12.52	509.92	509.92	17.13	546.35	546.35	25.35	582.77	582.77	38.63	619.19	619.19	60.27
	YP	35.10	473.50	10.32	37.80	509.92	14.17	40.50	546.35	21.20	43.20	582.77	33.03	45.90	619.19	52.36

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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	15.69	528.81	528.81	21.22	566.58	566.58	31.00	604.35	604.35	46.76	642.12	642.12	72.32
	RPHPE	491.04	491.04	12.98	528.81	528.81	17.76	566.58	566.58	26.29	604.35	604.35	40.06	642.12	642.12	62.50
	YP	36.40	491.04	10.71	39.20	528.81	14.69	42.00	566.58	21.99	44.80	604.35	34.25	47.60	642.12	54.30
58	RP	508.57	508.57	16.24	547.69	547.69	21.98	586.82	586.82	32.11	625.94	625.94	48.44	665.06	665.06	74.90
	RPHPE	508.57	508.57	13.45	547.69	547.69	18.39	586.82	586.82	27.23	625.94	625.94	41.49	665.06	665.06	64.73
	YP	37.70	508.57	11.09	40.60	547.69	15.22	43.50	586.82	22.77	46.40	625.94	35.47	49.30	665.06	56.23
60	RP	526.11	526.11	16.81	566.58	566.58	22.73	607.05	607.05	33.22	647.52	647.52	50.11	687.99	687.99	77.49
	RPHPE	526.11	526.11	13.91	566.58	566.58	19.03	607.05	607.05	28.17	647.52	647.52	42.93	687.99	687.99	66.97
	YP	39.00	526.11	11.47	42.00	566.58	15.74	45.00	607.05	23.56	48.00	647.52	36.70	51.00	687.99	58.17
62	RP	543.65	543.65	17.36	585.47	585.47	23.49	627.29	627.29	34.33	669.10	669.10	51.78	710.92	710.92	80.07
	RPHPE	543.65	543.65	14.37	585.47	585.47	19.66	627.29	627.29	29.11	669.10	669.10	44.36	710.92	710.92	69.20
	YP	40.30	543.65	11.85	43.40	585.47	16.27	46.50	627.29	24.34	49.60	669.10	37.92	52.70	710.92	60.12
64	RP	561.18	561.18	17.93	604.35	604.35	24.25	647.52	647.52	35.43	690.69	690.69	53.45	733.86	733.86	82.65
	RPHPE	561.18	561.18	14.84	604.35	604.35	20.29	647.52	647.52	30.05	690.69	690.69	45.79	733.86	733.86	71.43
	YP	41.60	561.18	12.24	44.80	604.35	16.79	48.00	647.52	25.13	51.20	690.69	39.14	54.40	733.86	62.06
66	RP	578.72	578.72	18.49	623.24	623.24	25.01	667.76	667.76	36.54	712.27	712.27	55.11	756.79	756.79	85.24
	RPHPE	578.72	578.72	15.30	623.24	623.24	20.93	667.76	667.76	30.99	712.27	712.27	47.22	756.79	756.79	73.66
	YP	42.90	578.72	12.62	46.20	623.24	17.32	49.50	667.76	25.92	52.80	712.27	40.37	56.10	756.79	63.99
68	RP	596.26	596.26	19.04	642.12	642.12	25.76	687.99	687.99	37.65	733.86	733.86	56.79	779.72	779.72	87.82
	RPHPE	596.26	596.26	15.76	642.12	642.12	21.56	687.99	687.99	31.93	733.86	733.86	48.65	779.72	779.72	75.89
	YP	44.20	596.26	13.00	47.60	642.12	17.84	51.00	687.99	26.70	54.40	733.86	41.59	57.80	779.72	65.93
70	RP	613.80	613.80	19.61	661.01	661.01	26.52	708.23	708.23	38.75	755.44	755.44	58.46	802.66	802.66	90.40
	RPHPE	613.80	613.80	16.23	661.01	661.01	22.20	708.23	708.23	32.86	755.44	755.44	50.08	802.66	802.66	77.59
	YP	45.50	613.80	13.38	49.00	661.01	18.37	52.50	708.23	27.49	56.00	755.44	42.81	59.50	802.66	67.87

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