



# 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: 0078-SUNFLOWERS |              |         | PRACTICE: 0030-NON-IRRIGATED |              |         | TYPE: 0480-OIL        |              |         |             |              |         |
|---------------------|-------|-----------------|--------------|---------|-----------------------|--------------|---------|------------------------------|--------------|---------|-----------------------|--------------|---------|-------------|--------------|---------|
| UNIT STRUCTURE: OU  |       | 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       |              |         | RP Factor 0.210       |              |         | RPHPE Option                 |              |         | 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       | 17.79   | 170.80                | 170.80       | 21.89   | 183.00                       | 183.00       | 29.23   | 195.20                | 195.20       | 41.04   | 207.40      | 207.40       | 59.01   |
|                     | RPHPE | 158.60          | 158.60       | 15.93   | 170.80                | 170.80       | 19.72   | 183.00                       | 183.00       | 26.47   | 195.20                | 195.20       | 37.46   | 207.40      | 207.40       | 54.26   |
|                     | YP    | 520.00          | 158.60       | 15.59   | 560.00                | 170.80       | 19.36   | 600.00                       | 183.00       | 26.08   | 640.00                | 195.20       | 36.97   | 680.00      | 207.40       | 53.52   |
| 900                 | RP    | 178.43          | 178.43       | 16.74   | 192.15                | 192.15       | 20.61   | 205.88                       | 205.88       | 27.55   | 219.60                | 219.60       | 38.69   | 233.33      | 233.33       | 55.59   |
|                     | RPHPE | 178.43          | 178.43       | 14.94   | 192.15                | 192.15       | 18.49   | 205.88                       | 205.88       | 24.80   | 219.60                | 219.60       | 35.01   | 233.33      | 233.33       | 50.58   |
|                     | YP    | 585.00          | 178.43       | 14.45   | 630.00                | 192.15       | 17.94   | 675.00                       | 205.88       | 24.16   | 720.00                | 219.60       | 34.26   | 765.00      | 233.33       | 49.59   |
| 1000                | RP    | 198.25          | 198.25       | 16.06   | 213.50                | 213.50       | 19.75   | 228.75                       | 228.75       | 26.41   | 244.00                | 244.00       | 37.08   | 259.25      | 259.25       | 53.26   |
|                     | RPHPE | 198.25          | 198.25       | 14.26   | 213.50                | 213.50       | 17.64   | 228.75                       | 228.75       | 23.64   | 244.00                | 244.00       | 33.31   | 259.25      | 259.25       | 48.06   |
|                     | YP    | 650.00          | 198.25       | 13.60   | 700.00                | 213.50       | 16.89   | 750.00                       | 228.75       | 22.76   | 800.00                | 244.00       | 32.26   | 850.00      | 259.25       | 46.70   |
| 1100                | RP    | 218.08          | 218.08       | 15.61   | 234.85                | 234.85       | 19.19   | 251.63                       | 251.63       | 25.64   | 268.40                | 268.40       | 35.99   | 285.18      | 285.18       | 51.72   |
|                     | RPHPE | 218.08          | 218.08       | 13.79   | 234.85                | 234.85       | 17.05   | 251.63                       | 251.63       | 22.84   | 268.40                | 268.40       | 32.15   | 285.18      | 285.18       | 46.30   |
|                     | YP    | 715.00          | 218.08       | 12.98   | 770.00                | 234.85       | 16.12   | 825.00                       | 251.63       | 21.71   | 880.00                | 268.40       | 30.77   | 935.00      | 285.18       | 44.55   |
| 1200                | RP    | 237.90          | 237.90       | 15.33   | 256.20                | 256.20       | 18.84   | 274.50                       | 274.50       | 25.15   | 292.80                | 292.80       | 35.31   | 311.10      | 311.10       | 50.73   |
|                     | RPHPE | 237.90          | 237.90       | 13.50   | 256.20                | 256.20       | 16.65   | 274.50                       | 274.50       | 22.31   | 292.80                | 292.80       | 31.35   | 311.10      | 311.10       | 45.09   |
|                     | YP    | 780.00          | 237.90       | 12.51   | 840.00                | 256.20       | 15.54   | 900.00                       | 274.50       | 20.93   | 960.00                | 292.80       | 29.67   | 1020.00     | 311.10       | 42.95   |
| 1300                | RP    | 257.73          | 257.73       | 15.15   | 277.55                | 277.55       | 18.64   | 297.38                       | 297.38       | 24.89   | 317.20                | 317.20       | 34.91   | 337.03      | 337.03       | 50.16   |
|                     | RPHPE | 257.73          | 257.73       | 13.31   | 277.55                | 277.55       | 16.42   | 297.38                       | 297.38       | 21.96   | 317.20                | 317.20       | 30.83   | 337.03      | 337.03       | 44.31   |
|                     | YP    | 845.00          | 257.73       | 12.17   | 910.00                | 277.55       | 15.11   | 975.00                       | 297.38       | 20.36   | 1040.00               | 317.20       | 28.86   | 1105.00     | 337.03       | 41.78   |
| 1400                | RP    | 277.55          | 277.55       | 15.04   | 298.90                | 298.90       | 18.56   | 320.25                       | 320.25       | 24.79   | 341.60                | 341.60       | 34.74   | 362.95      | 362.95       | 49.93   |
|                     | RPHPE | 277.55          | 277.55       | 13.19   | 298.90                | 298.90       | 16.30   | 320.25                       | 320.25       | 21.78   | 341.60                | 341.60       | 30.53   | 362.95      | 362.95       | 43.85   |
|                     | YP    | 910.00          | 277.55       | 11.93   | 980.00                | 298.90       | 14.81   | 1050.00                      | 320.25       | 19.95   | 1120.00               | 341.60       | 28.28   | 1190.00     | 362.95       | 40.94   |
| 1500                | RP    | 297.38          | 297.38       | 15.01   | 320.25                | 320.25       | 18.58   | 343.13                       | 343.13       | 24.82   | 366.00                | 366.00       | 34.76   | 388.88      | 388.88       | 49.95   |
|                     | RPHPE | 297.38          | 297.38       | 13.13   | 320.25                | 320.25       | 16.26   | 343.13                       | 343.13       | 21.72   | 366.00                | 366.00       | 30.40   | 388.88      | 388.88       | 43.65   |
|                     | YP    | 975.00          | 297.38       | 11.76   | 1050.00               | 320.25       | 14.60   | 1125.00                      | 343.13       | 19.67   | 1200.00               | 366.00       | 27.88   | 1275.00     | 388.88       | 40.36   |
| 1600                | RP    | 317.20          | 317.20       | 15.18   | 341.60                | 341.60       | 18.82   | 366.00                       | 366.00       | 25.15   | 390.40                | 390.40       | 35.20   | 414.80      | 414.80       | 50.60   |
|                     | RPHPE | 317.20          | 317.20       | 13.24   | 341.60                | 341.60       | 16.42   | 366.00                       | 366.00       | 21.94   | 390.40                | 390.40       | 30.69   | 414.80      | 414.80       | 44.03   |
|                     | YP    | 1040.00         | 317.20       | 11.77   | 1120.00               | 341.60       | 14.61   | 1200.00                      | 366.00       | 19.69   | 1280.00               | 390.40       | 27.91   | 1360.00     | 414.80       | 40.40   |

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 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 |
| 1700                | RP    | 337.03          | 337.03       | 15.25   | 362.95                | 362.95       | 18.95   | 388.88                       | 388.88       | 25.33   | 414.80                | 414.80       | 35.46   | 440.73      | 440.73       | 50.98   |
|                     | RPHPE | 337.03          | 337.03       | 13.26   | 362.95                | 362.95       | 16.49   | 388.88                       | 388.88       | 22.04   | 414.80                | 414.80       | 30.80   | 440.73      | 440.73       | 44.15   |
|                     | YP    | 1105.00         | 337.03       | 11.70   | 1190.00               | 362.95       | 14.53   | 1275.00                      | 388.88       | 19.57   | 1360.00               | 414.80       | 27.75   | 1445.00     | 440.73       | 40.17   |
| 1800                | RP    | 356.85          | 356.85       | 15.36   | 384.30                | 384.30       | 19.12   | 411.75                       | 411.75       | 25.60   | 439.20                | 439.20       | 35.84   | 466.65      | 466.65       | 51.52   |
|                     | RPHPE | 356.85          | 356.85       | 13.34   | 384.30                | 384.30       | 16.60   | 411.75                       | 411.75       | 22.21   | 439.20                | 439.20       | 31.03   | 466.65      | 466.65       | 44.42   |
|                     | YP    | 1170.00         | 356.85       | 11.68   | 1260.00               | 384.30       | 14.50   | 1350.00                      | 411.75       | 19.53   | 1440.00               | 439.20       | 27.69   | 1530.00     | 466.65       | 40.09   |
| 1900                | RP    | 376.68          | 376.68       | 15.51   | 405.65                | 405.65       | 19.35   | 434.63                       | 434.63       | 25.93   | 463.60                | 463.60       | 36.31   | 492.58      | 492.58       | 52.19   |
|                     | RPHPE | 376.68          | 376.68       | 13.46   | 405.65                | 405.65       | 16.75   | 434.63                       | 434.63       | 22.44   | 463.60                | 463.60       | 31.35   | 492.58      | 492.58       | 44.83   |
|                     | YP    | 1235.00         | 376.68       | 11.69   | 1330.00               | 405.65       | 14.52   | 1425.00                      | 434.63       | 19.56   | 1520.00               | 463.60       | 27.72   | 1615.00     | 492.58       | 40.13   |
| 2000                | RP    | 396.50          | 396.50       | 15.70   | 427.00                | 427.00       | 19.61   | 457.50                       | 457.50       | 26.32   | 488.00                | 488.00       | 36.86   | 518.50      | 518.50       | 52.96   |
|                     | RPHPE | 396.50          | 396.50       | 13.61   | 427.00                | 427.00       | 16.94   | 457.50                       | 457.50       | 22.71   | 488.00                | 488.00       | 31.73   | 518.50      | 518.50       | 45.34   |
|                     | YP    | 1300.00         | 396.50       | 11.74   | 1400.00               | 427.00       | 14.58   | 1500.00                      | 457.50       | 19.63   | 1600.00               | 488.00       | 27.83   | 1700.00     | 518.50       | 40.29   |
| 2100                | RP    | 416.33          | 416.33       | 15.92   | 448.35                | 448.35       | 19.91   | 480.38                       | 480.38       | 26.75   | 512.40                | 512.40       | 37.47   | 544.43      | 544.43       | 53.83   |
|                     | RPHPE | 416.33          | 416.33       | 13.78   | 448.35                | 448.35       | 17.17   | 480.38                       | 480.38       | 23.02   | 512.40                | 512.40       | 32.17   | 544.43      | 544.43       | 45.95   |
|                     | YP    | 1365.00         | 416.33       | 11.81   | 1470.00               | 448.35       | 14.67   | 1575.00                      | 480.38       | 19.75   | 1680.00               | 512.40       | 28.01   | 1785.00     | 544.43       | 40.54   |
| 2200                | RP    | 436.15          | 436.15       | 16.30   | 469.70                | 469.70       | 20.41   | 503.25                       | 503.25       | 27.43   | 536.80                | 536.80       | 38.44   | 570.35      | 570.35       | 55.22   |
|                     | RPHPE | 436.15          | 436.15       | 14.11   | 469.70                | 469.70       | 17.58   | 503.25                       | 503.25       | 23.58   | 536.80                | 536.80       | 32.95   | 570.35      | 570.35       | 47.05   |
|                     | YP    | 1430.00         | 436.15       | 12.03   | 1540.00               | 469.70       | 14.94   | 1650.00                      | 503.25       | 20.13   | 1760.00               | 536.80       | 28.53   | 1870.00     | 570.35       | 41.31   |
| 2300                | RP    | 455.98          | 455.98       | 17.04   | 491.05                | 491.05       | 21.34   | 526.13                       | 526.13       | 28.68   | 561.20                | 561.20       | 40.19   | 596.28      | 596.28       | 57.73   |
|                     | RPHPE | 455.98          | 455.98       | 14.75   | 491.05                | 491.05       | 18.38   | 526.13                       | 526.13       | 24.65   | 561.20                | 561.20       | 34.44   | 596.28      | 596.28       | 49.19   |
|                     | YP    | 1495.00         | 455.98       | 12.58   | 1610.00               | 491.05       | 15.62   | 1725.00                      | 526.13       | 21.04   | 1840.00               | 561.20       | 29.83   | 1955.00     | 596.28       | 43.18   |
| 2400                | RP    | 475.80          | 475.80       | 17.78   | 512.40                | 512.40       | 22.26   | 549.00                       | 549.00       | 29.93   | 585.60                | 585.60       | 41.93   | 622.20      | 622.20       | 60.25   |
|                     | RPHPE | 475.80          | 475.80       | 15.39   | 512.40                | 512.40       | 19.18   | 549.00                       | 549.00       | 25.72   | 585.60                | 585.60       | 35.94   | 622.20      | 622.20       | 51.33   |
|                     | YP    | 1560.00         | 475.80       | 13.13   | 1680.00               | 512.40       | 16.30   | 1800.00                      | 549.00       | 21.96   | 1920.00               | 585.60       | 31.13   | 2040.00     | 622.20       | 45.06   |
| 2500                | RP    | 495.63          | 495.63       | 18.52   | 533.75                | 533.75       | 23.19   | 571.88                       | 571.88       | 31.18   | 610.00                | 610.00       | 43.68   | 648.13      | 648.13       | 62.76   |
|                     | RPHPE | 495.63          | 495.63       | 16.03   | 533.75                | 533.75       | 19.98   | 571.88                       | 571.88       | 26.79   | 610.00                | 610.00       | 37.44   | 648.13      | 648.13       | 53.47   |
|                     | YP    | 1625.00         | 495.63       | 13.67   | 1750.00               | 533.75       | 16.98   | 1875.00                      | 571.88       | 22.87   | 2000.00               | 610.00       | 32.42   | 2125.00     | 648.13       | 46.94   |

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