

2015 CROP HAIL INSURERS

| <u>Company</u> | <u>MGA</u> | <u>2015 ALR</u> | <u>Cash Discount</u> | <u>Rate Structure</u> | <u>Production Plan</u> |
|---|-------------------------------------|-----------------|----------------------|-------------------------------------|------------------------|
| ACE Property Casualty Ins Co. | Rain and Hail | 66.0% | 3.0% | Single multiplier across the state | 100% of NCIS |
| ADM Insurance Company | ADM Crop Risk Services, Inc. | 68.0% | 5.0% | 3-tiered rate structure | 100% of NCIS |
| Agri-General Insurance Co. | Rain and Hail | 66.0% | 3.0% | Single multiplier across the state | 100% of NCIS |
| American West Insurance Company | | 60.9% | 5.0% | 2-tiered rate structure | 100% of NCIS |
| American Agri-Business Insurance Company | ARMTech Insurance Services, Inc. | 65.0% | 5.0% | Single multiplier across the state | 100% of NCIS |
| Atlantic Specialty Insurance Company | | 65.0% | 3.0% | Single multiplier across the state | 100% of NCIS |
| CGB Insurance Company | Diversified Crop Insurance Services | 65.5% | 5.0% | Single multiplier across the state | 100% of NCIS |
| Everest National Insurance Company | Heartland Crop Insurance, Inc. | 64.5% | 5.0% | Single multiplier across the state | 100% of NCIS |
| Farmers Mutual Hail of Iowa | | 62.4% | 0.0% | Multi-tier & fixed expenses. | 100% of NCIS |
| Great American Insurance Company | Great American | 65.0% | 5.0% | Single multiplier across the state | 97% of NCIS |
| Hudson Insurance Company | Hudson Crop Insurance Services | 65.0% | 3.0% | Single multiplier across the state | 100% of NCIS |
| Indemnity Ins Co of North America | Rain and Hail | 66.0% | 3.0% | Single multiplier across the state | 100% of NCIS |
| John Deere Insurance Company | John Deere Risk Protection, Inc. | 65.3% | 0.0% | Single multiplier across the state. | 100% of NCIS |
| NAU Country Insurance Co. | | 65.5% | 5.0% | 3-tiered rate structure | 100% of NCIS |
| Nodak Mutual | | 60.9% | 5.0% | 2-tiered rate structure | 100% of NCIS |
| Occidental Fire & Casualty Company of NC | Agrilogic Ins Services | 67.3% | 5.0% | 4-tiered rate structure | 100% of NCIS |
| Producer's Agricultural Insurance Company | Producers Ag | 70.0% | 5.0% | Single multiplier across the state | 90% of NCIS |
| Rural Community Insurance Company | Rural Community Insurance Services | 67.0% | 5.0% | Single multiplier across the state | 90% of NCIS |
| Starr Indemnity & Liability Company | Inter Nat Ag Ins Solutions | 66.1% | 5.0% | Single multiplier across the state | 100% of NCIS |
| State Farm Fire & Casualty Co. | Rain and Hail | 66.0% | 3.0% | Single multiplier across the state | 100% of NCIS |
| Technology Insurance Company | Crop Pro Insurance LLC | 63.0% | 3.0% | Single multiplier across the state. | 100% of NCIS |

Rates are computed by taking the Loss Cost and multiplying by the appropriate policy form and crop class factors, and then dividing by the company's Anticipated Loss Ratio (ALR). The lower a company's ALR, the higher the actual rate.

For further information please contact:

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