

## 2011 CROP HAIL INSURERS

<u>Company</u>	<u>MGA</u>	<u>2011 ALR</u>	<u>Cash Discount</u>	<u>Rate Structure</u>
ACE Property Casualty Ins Co.	Rain and Hail	64.0%	3.0%	3-tiered rate structure
Agri-General Insurance Co.	Rain and Hail	64.0%	3.0%	3-tiered rate structure
American Agri-Business Insurance Company	ARMTech Insurance Services, Inc.	64.0%	5.0%	Single multiplier across the state
American Alternative Insurance Corporation	ADM Crop Risk Services, Inc.	65.0%	3.0%	Single multiplier across the state
American West Insurance Company		61.8%	5.0%	2-tiered rate structure
Austin Mutual Insurance Company	Diversified Crop Insurance Services	65.5%	5.0%	Single multiplier across the state
Farmers Mutual Hail of Iowa		62.4%	3.0%	Multi-tier & fixed expenses.
Fireman's Fund	Rural Community Insurance Services	65.0%	5.0%	3-tiered rate structure
Great American Insurance Company	Great American	63.0%	5.0%	Single multiplier across the state
Greenwich Insurance Company	Heartland Crop Insurance, Inc.	64.5%	5.0%	Single multiplier across the state
Hudson Insurance Company	Hudson Crop Insurance Services	65.0%	0.0%	Single multiplier across the state
Indemnity Ins Co of North America	Rain and Hail	64.0%	3.0%	3-tiered rate structure
John Deere Insurance Company	John Deere Risk Protection, Inc.	65.3%	0.0%	Single multiplier across the state.
NAU Country Insurance Co.		65.3%	3.0%	3-tiered rate structure
Nodak Mutual		61.8%	5.0%	2-tiered rate structure
Occidental Fire & Casualty Company of NC	Agrilogic Ins Services	65.3%	0.0%	4-tiered rate structure
Producer's Agricultural Insurance Company	Producers Ag	67.0%	5.0%	3-tiered rate structure
State Farm Fire & Casualty Co.	Rain and Hail	64.0%	3.0%	3-tiered rate structure
Stonington Insurance Company	Agro National	66.0%	3.0%	Single multiplier across the state.

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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