

2016 CROP HAIL INSURERS

<u>Company</u>	<u>MGA</u>	<u>2016 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 Agri-Business Insurance Company	ARMTech Insurance Services, Inc.	65.0%	5.0%	Single multiplier across the state	100% of NCIS
American West Insurance Company		60.9%	5.0%	2-tiered rate structure	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.	68.0%	5.0%	Single multiplier across the state	110% of NCIS
Farmers Mutual Hail of Iowa		64.2%	0.0%	Single multiplier across the state.	100% of NCIS
FMH Ag Risk Insurance Company		64.2%	0.0%	Single multiplier across the state.	100% of NCIS
Great American Insurance Company	Great American	65.0%	5.0%	Single multiplier across the state	95% 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
NAU Country Insurance Co.		65.1%	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	65.0%	5.0%	Single multiplier across the state	95% 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	AmTrust Ag Ins	65.0%	3.0%	Single multiplier across the state.	100% of NCIS
Westport Insurance Corp	International Ag Solutions	68.0%	5.0%	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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