

## 2021 CROP HAIL INSURERS

| <u>Company</u>                            | <u>MGA</u>                         | <u>2021 ALR</u> | <u>Cash Discount</u> | <u>Rate Structure</u>               | <u>Production Plan</u> |
|---|------------------------------------|-----------------|----------------------|-------------------------------------|------------------------|
| ACE Property Casualty Ins Co.             | Rain and Hail                      | 66.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| Agri-General Insurance Co.                | Rain and Hail                      | 66.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| American Agri-Business Insurance Company  | ARMTech Insurance Services, Inc.   | 68.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| Church Mutual Insurance Company           | Precision Risk Management          | 66.6%           | 3.0%                 | Single multiplier across the state  | 100% of NCIS           |
| Farmers Mutual Hail of Iowa               |                                    | 66.7%           | 5.0%                 | Single multiplier across the state. | 100% of NCIS           |
| FMH Ag Risk Insurance Company             |                                    | 66.7%           | 5.0%                 | Single multiplier across the state. | 100% of NCIS           |
| Great American Insurance Company          | Great American                     | 68.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| Hudson Insurance Company                  | Hudson Crop Insurance Services     | 68.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| Indemnity Ins Co of North America         | Rain and Hail                      | 66.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| NAU Country Insurance Co.                 |                                    | 66.5%           | 5.0%                 | 3-tiered rate structure             | 100% of NCIS           |
| Nodak Insurance Company                   |                                    | 55.5%           | 5.0%                 | 2-tiered rate structure             | 100% of NCIS           |
| Producer's Agricultural Insurance Company | Producers Ag                       | 69.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| Rural Community Insurance Company         | Rural Community Insurance Services | 68.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| State Farm Fire & Casualty Co.            | Rain and Hail                      | 66.0%           | 5.0%                 | Single multiplier across the state  | 100% of NCIS           |
| Stratford Insurance Company               | ADM Crop Risk Services, Inc.       | 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.

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