ROUNDING For Guarantee, Liability and Premium Calculations

Note 1: Round to nearest whole pound or nearest tenth for other units of measure.

Note 2: Round to nearest tenth for barrels or tons and nearest whole number for other units of measure.

Note 3: Round to nearest hundredth for Tobacco and nearest tenth for all other crops.

Note 4: Round to nearest whole pound or bushel.

Note 5: Round to nearest tenth.

Note 6: Round to nearest whole number.

Note 7: Round to nearest whole dollar.

Note 8: Round to nearest thousandth.

Note 9: Round to nearest dollar and cents.

Note 10: Round to 8 decimal places.

Note 11: Round to hundredth.

Note 12: Round to 8 decimal places, including each interim step.

Note 13: Round to 5 decimal places.

Note 14: Round to 2 decimal places and cupped at 0.50 and capped at 1.50.

Subsidy Factor for all plan codes except GRP (12) and GRIP (73).
Subsidy Factor = Subsidy factor for coverage level (field 31) from Subsidy Table.

Coverage Level*	CAT	.5000	.5500	.6000	.6500	.7000	.7500	.8000	.8500
Subsidy Factor	1.000	.670	.640	.640	.590	.590	.550	.480	.380

*If CE Option is elected, then CEO Coverage Level (field 73) unless Prevented Planting acreage which uses MPCI subsidy.

GRP & GRIP:

Subsidy Factor = Subsidy Factor for Coverage Level (field 31) from Subsidy Table.

Coverage Level	CAT	.7000	.7500	.8000	.8500	.9000
Subsidy Factor	1.000	.640	.640	.590	.590	.550

APH Crops
Insurance Plan Code 30 & 90

Alfalfa Seed (0107)	Almonds (0028)	Avocados – FL (0019)	Barley (0091)
Canola (0015)	Corn (0041)	Cotton (0021)	ELS Cotton (0022)
Cranberries (0058)	Cultivated Wild Rice (0055)		Dry Beans (0047)
Dry Peas (0067)	Flax (0031)	Forage Prod (0033)	Grain Sorghum (0051)
Millet (0017)	Mint (0074)	Mustard (0069)	Oats (0016)
Peaches (0034)	Peanuts (0075)	Popcorn (0043)	Potatoes (0084)
Rice (0018)	Rye (0094)	Safflowers (0049)	Soybeans (0081)
Sugar Beets (0039)	Sugarcane (0038)	Sunflowers (0078)	Sweet Corn (C&F) (0042)
Sweet Potatoes (0085)	Tobacco (0229)	Tobacco (0230)	Tobacco (0232)
Tobacco (0233)	Tobacco (0234)	Tobacco (0235)	Tobacco (0236)
Tomatoes –Fr Mkt (0086)	Tomatoes (0087)	Wheat (0011)	

Note A: If Prevented Planting the CEO Coverage Level and CEO PPT do not apply.
MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

GUARANTEE PER ACRE

Guarantee Per Acre = Yield * Coverage Level
(Field 32) (Field 28) (Field 31)
(Note 1) (Note 2)

If Late Planting applies, then
Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
(Field 32) (Field 28) (Field 31) (Field 33)
(Note 1) (Note 2)

If Prevented Planting applies, then
Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
(Field 32) (Field 28) (Field 31) (Field 33)
(Note 1) (Note 2)

For Cabbage (except processing) and Potatoes (Certified Seed) with the 125% Acreage Limitation; and for Sweet Potatoes with the 110% acreage limitation; then:

Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor
(Field 32) (Field 28) (Field 31) (Field 41)
(Note 1) (Note 1) (Round to 3 decimals)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
(Field 35) (Field 32) (Field 34)
(Note 2) (Note 1) (Note 3)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share
(Field 39) (Field 35) (Field 36) (Field 38)
(Note 7) (Note 2)

If CE Option Selected (Does NOT Apply to Prevented Planting):

CE Option Coverage Factor = ((CEO Coverage Level / MPCI Coverage Level) – 1)
(Note 13)
CEO Liability = Liability * CE Option Coverage Factor
(Note 7)
Liability (Total) = Liability + CEO Liability
(Note 7)

PREMIUM LIABILITY

Premium Guarantee Per Acre = Yield * Coverage Level
(Field 28) (Field 31)
(Note 1) (Note 2)

For Cabbage (except processing) and Potatoes (Certified Seed) with the 125% Acreage Limitation and for Sweet Potatoes with the 110% acreage limitation; then:

Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor
(Field 32) (Field 28) (Field 31) (Field 41)
(Note 1) (Note 1) (Round to 3 decimals)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(Field 34)
(Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share
(Note 7) (Note 2) (Field 36) (Field 38)

If CE Option Selected (Does NOT Apply to Prevented Planting):

CE Option Coverage Factor = ((CEO Coverage Level / MPCI Coverage Level) – 1)
(Note 13)
CEO Premium Liability = Premium Liability * CE Option Coverage Factor
(Note 7)
Premium Liability (Total) = Premium Liability + CEO Premium Liability
(Note 7)

CONTINUOUS RATE CALCULATION

Note: The following capping procedure is intended to keep a producer's base premium rate including the residual factor from exceeding 20% more than what this year's insurance choices would have been last year given this year's rate yield and coverage level selection. It is not intended to cap a producer's actual premium from last year as his or her APH may have changed as well as the coverage level elected.

Current Year's Yield Ratio = Rate Yield/Current Year's Reference Yield
(Field 82)
(Note 14) (Note 2)

Current Year's Continuous Rating Base Rate = (Current Year's Yield Ratio ** Current Year's Exponent) *
(Note 12) (Note 11)
Current Year's Reference Rate + Current Year's Fixed Rate Load

Current Year's Adjusted Continuous Rating Base Rate = Greater of: ((Current Year's Continuous Rating Base Rate +
(Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)

Current Year's Continuous Rating Base Premium Rate = Current Year's Adjusted Continuous Rating Base Rate *
(Note 10) Coverage Level Rate Differential * Residual Factor

Adjusted Yield Span Base Rate = Greater of: ((Yield Span Base Rate + Additional Coverage Rate) *
(Field 43) Multiplicative Factor) OR Designated Rate
(Note 10)

Capped Adjusted Yield Span Base Premium Rate = Adjusted Yield Span Base Rate * Prior Year's Coverage Level Rate
(Note 12) Differential * 1.20

Prior Year's Yield Ratio = Rate Yield / Prior Year's Reference Yield
(Field 82)
(Note 14) (Note 2)

Prior Year's Continuous Rating Base Rate = (((Prior Year's Yield Ratio ** Prior Year's Exponent) *
(Note 12) (Note 11)
Prior Year's Reference Rate + Prior Year's Fixed Rate Load)

Prior Year's Adjusted Continuous Rating Base Rate = Greater of: ((Prior Year's Continuous Rating Base Rate +
(Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)

Capped Prior Year's Adjusted Continuous Rating Base Premium Rate = Prior Year's Adjusted Continuous Rating Base
(Note 10) Rate * Prior Year's Coverage Level Rate Differential * Prior Year's Residual Factor * 1.20

Base Premium Rate = lower of: (Current Year's Continuous Rating Base Premium Rate, Capped Adjusted Yield Span
(Field 42) Base Premium Rate, Capped Prior Year's Adjusted Continuous Rating Base Premium Rate, or .999)
(Note 10)

PRELIMINARY TOTAL PREMIUM CALCULATION

Preliminary Total Premium = Premium Liability * Base Premium Rate * Unit Factor(s) * Optional Coverage Factor(s) *
(Field 42)
(Note 7) (Note 7) (Note 10)

Experience Factor * (1.00 + Premium Rate Surcharge)
(Field 48) (Field 49)

TOTAL PREMIUM CALCULATION

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (.35)
(Note 7)

PRODUCER PREMIUM AND SUBSIDY CALCULATION

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Note: See Note 12 of exhibit 11-11 page 1 - Round to 8 decimal places, including each interim step.
Note: Current Year's Yield Ratio and Prior Year's Yield Ratio Cup at 0.50 and Cap at 1.50
Note: Additional Coverage Rate default .000
Note: Multiplicative Factor default 1.000
Note: Base Premium Rate maximum value .999
Note: Designated Rate default 0.000
Note: Optional Coverage factor(s) if multiple factors, are valid
Note: Unit Factor(s) for enterprise the basic unit discount (ADM K) and enterprise unit discount (Unit Premium Adjustment factor ADM WC) will apply

Type 11 – APH Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
CEO Coverage Level	76	9(01)V9(04)	None	55, 60, 65, 70, 75, 80 & 85 if CEO selected
CEO Coverage Factor	Internal	9(01)V9(05)	Round to 5 decimal places	((CEO Coverage Level/MPCI Coverage Level) – 1)
CEO Liability	Internal	9(10)	Nearest Whole Dollar	Liability times CEO Coverage Factor
CEO Premium Liability	Internal	9(10)	Nearest Whole Dollar	Premium Liability times CEO Coverage Factor
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable.
Reported Acres	34	9(06)V9(02)	To hundreths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Price Election Amount	36	9(04)V9(04)	None	Price election submitted with percent election applied. If CEO is elected, must be 100% of MPCI price.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected. See Note A.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.

Field Name	Field Number	Picture	Rounding	Description
Premium Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation.
Premium Liability	Internal	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. This field is based on CEO Coverage Level, if elected. See Note A.
Rate Yield	82	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Rate yield reported. This yield is used to determine the correct rate and may be the same as the approved yield. Must match rate yield on the record type 15.
Current Year's Reference Yield	Internal	9(05)V9(02)	None	Reference yield from ADM 1C.
Current Year's Yield Ratio	Internal	9(07)V9(02)	Round to 2 decimal places.	Rate yield divided by the current year reference yield, CUP at 0.50 and CAP at 1.50.
Current Year's Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that yield ratio is raised in calculation of current year's uncapped base premium rate.
Current Year's Reference Rate	Internal	9(01)V9(03)	None	Reference rate from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year's Fixed Rate Load	Internal	9(01)V9(03)	None	Fixed rate load from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of current year's yield ratio, exponent, reference rate and fixed rate load.
Additional Coverage Rate	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) rate method is equal to "A", the rate is from the ADM K. If map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "A". Add endorsement rate and high risk rate if applicable. Otherwise default is 0.000.

Field Name	Field Number	Picture	Rounding	Description
Multiplicative Factor	Internal	9(02)V9(03)	None	If the map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "M". If equal to spaces the default is 1.000.
Designated Rate	Internal	9(01)V9(03)	None	If map area (high risk) is not equal to spaces, fixed rate from ADM F used in calculation of adjusted base rate if rate method equal to "F".
Current Year's Adjusted Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The greater of ((current year's continuous rating base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported.
Coverage Level Rate Differential	Internal	9(01)V9(03)	None	Coverage level rate differential from ADM 2.
Residual Factor	Internal	9(01)V9(03)	None	The residual factor from ADM2 by coverage level if applicable. If residual factor does not apply default to 1.000. For basic (BU) and optional (OU) units the factor will be used as is from the ADM2. For enterprise (EU) the factor will be one-half of the ADM2 factor rounded to the third decimal. If the ADM 2 does not have a residual factor to adjust for the enterprise coverage level selected then the adjusted residual factors by coverage level are: 65%=1.000, 70%=1.028, 75%=1.055, 80%=1.083, 85%=1.110.
Current Year's Continuous Rating Base Premium Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of current year's adjusted continuous rating base rate * coverage level rate differential.
Yield Span Base Rate	Internal	9(01)V9(03)	None	Prior year's base premium rate from ADM 1C for Rate Yield.
Adjusted Yield Span Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The greater of ((yield span base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported.
Prior Year's Coverage Level Rate Differential	Internal	9(01)V9(03)	None	Prior year's coverage level rate differential from ADM 2.

Field Name	Field Number	Picture	Rounding	Description
Capped Adjusted Yield Span Base Premium Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	Adjusted yield span base rate * prior year's coverage level rate differential * 1.20. If the chosen county has no prior year's yield and rate elements, this calculation will equal .999.
Prior Year's Reference Yield	Internal	9(05)V9(02)	None	Prior year's reference yield from ADM 1C.
Prior Year's Yield Ratio	Internal	9(07)V9(02)	Round to 2 decimal places.	Rate yield divided by the prior year's reference yield, CUP at 0.50 and CAP at 1.50.
Prior Year's Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that prior year's yield ratio is raised in calculation of prior year's continuous rating base rate.
Prior Year's Reference Rate	Internal	9(01)V9(03)	None	Prior year's reference rate from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year's Fixed Rate Load	Internal	9(01)V9(03)	None	Prior year's fixed rate load from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of prior year's yield ratio, exponent, reference rate, and fixed rate load.
Prior Year's Adjusted Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The greater of ((prior year's continuous rating base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported.
Prior Year's Residual Factor	Internal	9(01)V9(03)	None	Residual factor from ADM 2. Not applicable for enterprise unit (EU), default to 1.000.
Capped Prior Year's Adjusted Continuous Rating Base Premium Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of prior year's adjusted continuous rating base rate * prior year's coverage level rate differential * 1.20

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	42	V9(08)	Round to 8 decimal places, including each interim step.	The lower of current year's continuous rating base premium rate, capped yield span base premium rate, capped prior year's adjusted continuous rating base premium rate, or .999.
Unit Factor(s)	Internal	9(01)V9(03)	None	The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor (Unit Premium Adjustment Factor) will apply.
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (Field 46) do not equal spaces, the Option Factor from ADM K. If Common Option Codes are spaces, the Option Coverage Factor(s) = 1.000. Round to 3 decimal places when multiple factors are used to determine this value.
Experience Factor	48	9(01)V9(02)	None	Experience Factor reported.
Premium Rate Surcharge	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.
Total Premium	59	9(10)	Whole Dollar	Unsubsidized premium. This field is based on CEO coverage level , if elected.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer). This field is based on CEO coverage level , if elected.

APH Crops
(Insurance Plan Codes 84 & 86)

Apples (0054)	Blueberries (0012)	Cabbage (0072)	Citrus Fruit (AZ, CA, TX)
Dry Beans (0047)	Dry Peas (0067)	Figs (0060)	Forage Production (0033)
Grapes (0053)	Green Peas (0064)	Mac Nuts (0023)	
Onions (0013)	Peaches (0034)(see note)	Pears (0089)	Plums (0090)
Potatoes (0084)	Processing Beans (0046)	Prunes (0036)	Stonefruit**
Table Grapes (0052)	Walnuts (0029)	~~Wild Rice (0055)~~	

Note: All Peaches except Georgia & South Carolina
** See Exhibit 11-2 for applicable crops and code.
MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

Note A: If Prevented Planting, the CEO Coverage Level and CEO PPT do not apply.

GUARANTEE PER ACRE

Guarantee Per Acre = (Yield * Coverage Level) * Option Historical Packout Factor
(Note 1) (Note 1) (Field 31) (1) (Field 80)

If Late Planting applies, then
Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
(Note 1) (Note 1) (Field 31) (Field 33)

If Prevented Planting applies, then
Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
(Note 1) (Note 1) (Field 31) (Field 33)

For Cabbage (except processing) and Potatoes (Certified Seed) with the 125% Acreage Limitation; then:

Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor
(Field 32) (Field 28) (Field 31) (Field 41)
(Note 1) (Note 1) (Round to 3 decimals)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
(Note 2) (Note 1) (Note 3)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share
(Note 7) (Note 2)

(1) This applies only to Apples (0054) with a rate class option code of QF or QP (field 80).

If CE Option Selected (Does NOT Apply to Prevented Planting):

CE Option Coverage Factor = ((CEO Coverage Level/MPCI Coverage Level – 1)
(Note 13)
CEO Liability = Liability * CE Option Coverage Factor
(Note 7)
Liability (Total) = Liability + CEO Liability
(Note 7)

PRELIMINARY TOTAL PREMIUM

Premium Guarantee Per Acre = Yield * Coverage Level * Option Historical Packout Factor (Field 80)
(Note 1) (Note 2) (Field 31)

For Cabbage (except processing) and Potatoes (Certified Seed) with the 125% Acreage Limitation; then:
Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor
(Field 32) (Field 28) (Field 31) (Field 41)
(Note 1) (Note 1) (Round to 3 decimals)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share
(Note 7) (Note 2) (Field 36)

Preliminary Total Premium = Premium Liability * MPCI Base Premium Rate * Map Factor * Rate Class Option Factor *
(Note 7) (Note 7)

Option Factor * Unit Premium Adjustment Factor * Experience Factor * (1 + Premium Rate Surcharge)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Note 7) (Note 7) (.35)

Note: If the Unit Option code contains an "EU" then a Basic Unit Discount is also applied

If CE Option Selected (Does NOT Apply to Prevented Planting):

CE Option Coverage Factor = ((CEO Coverage Level / MPCI Coverage Level) – 1
(Note 13)
CEO Premium Liability = Premium Liability * CE Option Coverage Factor
(Note 7)
Premium Liability (Total) = Premium Liability + CEO Premium Liability
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

ACREAGE COVERED UNDER THE CERTIFIED SEED ENDORSEMENT

EXAMPLE 1:

If you have two optional units under a Northern Potato Policy and you elect the certified seed endorsement you will also have two optional units for certified seed, provided that certified seed is grown in both units
.
UNIT 0101 - NORTHERN POTATO UNIT
UNIT 0102 - NORTHERN POTATO UNIT
UNIT 0201 - CERTIFIED SEED OPTION (Unit 0101 and unit 0201 would be the same acreage)
UNIT 0202 - CERTIFIED SEED OPTION (Unit 0102 and unit 0202 would be the same acreage)

EXAMPLE 2:

If you have two basic units under a Northern Potato policy and you elect the certified seed endorsement you will also have two basic units for certified seed, provided that certified seed is grown in both units.

UNIT 0100 - NORTHERN POTATO UNIT
UNIT 0200 - NORTHERN POTATO UNIT
UNIT 0300 - CERTIFIED SEED OPTION (Unit 0300 would be the same acreage as unit 0100)
UNIT 0400 - CERTIFIED SEED OPTION (Unit 0400 would be the same acreage as unit 0200)

EXAMPLE 3:

If the certified seed is not grown in the same optional or basic units as acreage covered under the Basic Provisions and the Northern Potato provisions, certified seed units will be established with the unit division provisions contained in the Basic Provisions.
If a basic unit is divided into two optional units but , certified seed is grown in only one of those optional units, the certified seed acreage will be insured as one basic unit.

UNIT 0101 - NORTHERN POTATO OPTIONAL UNIT (Unit 0101 and unit 0100 would be the same acreage)
UNIT 0102 - NORTHERN POTATO OPTIONAL UNIT
UNIT 0100 - CERTIFIED SEED OPTION

Type 11 – APH Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
CEO Coverage Level	76	9(01)V9(04)	None	55, 60, 65, 70, 75, 80 & 85 if CEO selected
CEO Coverage Factor	Internal	9(01)V9(05)	Round to 5 decimal places.	((CEO Coverage Level/MPCI Coverage Level) – 1)
CEO Liability	Internal	9(10)	Nearest Whole Dollar	Liability times CEO Coverage Factor
CEO Premium Liability	Internal	9(10)	Nearest Whole Dollar	Premium Liability times CEO Coverage Factor
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable. See Note A.
Reported Acres	34	9(06)V9(02)	To hundreths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Price Election Amount	36	9(04)V9(04)	None	Price election submitted. If CEO is elected, must be 100% of MPCI price.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with or without any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected. See Note A.
Historical Packout Factor (apples only)	80	9(01)V((02)	None	Factor associated with quality option for apples to determine GPA.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. This field is based on the CEO Coverage Level , if elected. See Note A.

Field Name	Field Number	Picture	Rounding	Description
Premium Total Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation.
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. This field is based on CEO Cov Level , if elected. See Note A.
Base Premium Rate	42	V9(08)	None	MPCI Base Premium Rate reported for the rate yield.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Unit Option Code	45	X(02)	None	
Rate Class Option Factor	47	X(20)	None	If the Option Code (Field 47) is not equal to spaces, the Rate Class Option Factor comes from ADMR Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option code (field 45) and Common Option code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Premium Rate Surcharge	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.
Total Premium	59	9(10)	Whole Dollar	Unsubsidized premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer). This field is based on CEO coverage level , if elected. See Note A.

Dollar Amount of Insurance Crops
(Insurance Plan Code 50)

Florida Citrus: Citrus I (0245) Citrus II (0246) Citrus III (0247) Citrus IV (0248)
Citrus V (0249) Citrus VI (0250) Citrus VII (0251)
Citrus Trees (See Exhibit 11-2 for crop codes) Forage Seeding (0032)
Macadamia Trees (0024) Peppers (0083) Raisins (0037)** Fresh Market Beans (0105)
Fresh Market Sweet Corn (0044) Fresh Market Tomatoes (0086) Winter Squash (0065)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN
See Informational Memorandum R & D 99-036 for applicable states, plans of insurance & crop year.

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance =
Ref Max Amount ** MPCI Coverage Level * Price Election Factor
(from ADM) (Applicable for Florida Citrus Only)

TOTAL GUARANTEE

Total Guarantee = Dollar Amount of Insurance Per Acre * Reported Acres
(Note 7) (Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

If CE Option Selected:

CE Option Coverage Factor = ((CEO Coverage Level/MCPI Coverage Level) – 1)

CEO Liability = Liability * CE Option Coverage Factor

Liability (Total) = Liability + CEO Liability

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = Liability * MPCI Base Premium Rate * Map Factor *
(Note 7) (Note 7)

Rate Class Option Factor * Option Factor * Experience Factor

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Note 7) (.35)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Type 11 – Dollar Amount of Insurance Guarantee/Liability/Premium Calculation

Edit Description

Field Name	**Field Number**	**Picture**	**Rounding**	**Description**
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	MPCI Dollar Amount of Insurance reported. See Exhibit 11-4
Reported Acres	34	9(06)V9(02)	To Tenths. *To Hundredths for Raisins only.*	Number of acres reported.
CEO Coverage Level	76	9(01)V9(04)	None	55, 50, 65, 70, 75, 80 & 85 if CEO selected
CEO Coverage Factor	Internal	9(01)V9(05)	Round to 5 decimal places	((CEO Coverage Level/MCPI Coverage Level) – 1)
CEO Liability	Internal	9(10)	Nearest Whole Dollar	Liability time CEO Coverage Factor
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage level and share in the acreage. This field is based on the CEO Coverage Level, if elected.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Rate Class Option Factor	47	X(20)	None	If the Option Code (field 47) is not equal to spaces, the Rate Class Option Factor comes from ADM R Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.

Type 11 – Dollar Amount of Insurance Guarantee/Liability/Premium Calculation

Edit Description

Field Name	**Field Number**	**Picture**	**Rounding**	**Description**
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor from Subsidy Factor table on FCI-35.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Fixed Dollar Amount of Insurance Crops
(Insurance Plan Code 51)

Chile Peppers (0045)	Strawberries (0110)	Processing Cucumbers (0106)
Citrus (0215) - CA only	Cherries (0057)	Raspberries/Blackberries (0108)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

DOLLAR AMOUNT OF INSURANCE = ADM Dollar Amount * Guarantee Reduction Factor
(see formula below and Exhibit 11-5)

FOR DOLLAR CITRUS (0215) =
If highest level of production within last three years is < 600 cartons and ≥300 then
Dollar Amount will = highest production/600 * Dollar Amount from ADM

FOR RASPBERRIES/BLACKBERRIES (0108) = If highest yield in most recent
3 crop years/minimum production requirement * Dollar Amount from ADM

FOR STRAWBERRIES (0110) in CALIFORNIA
Dollar Amount will = Dollar Amt from ADM * Factor from Exhibit 11-5

TOTAL GUARANTEE

Total Guarantee =Dollar Amount of Insurance Per Acre * Reported Acres
(Note 7) (Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = Liability * Base Premium Rate * Map Factor * Option Factor
(Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (Note 7) (.35)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	None	Dollar Amount of Insurance from ADM- 1-D or can be reduced Dollar Amount if crop = 0215 Dollar Citrus in California (06) or Raspberries/Blackberries in Washington (53) or Oregon (41) or Cherries (0057).
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Option Factor	Internal	9(01)V9(03)	None	*This factor is the result of Unit Option code (field 45) and Common Option code (field 46). Factor comes from ADM-O record. If not applicable (spaces) factor equals 1.000.
Guarantee Reduction Factor	33	V9(03)	None	Reduction Factor provided by company.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Dollar Amount of Insurance Crops
(Insurance Plan Code 46)

Avocados (0019)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

Farmer Approved Average Revenue =
(Average Per Acre Revenue ÷ County Average Per Acre Revenue) * Long Term County Average Revenue
(Type 15 Record) (Type 15 Record) (ADM)

DOLLAR AMOUNT OF INSURANCE

IF COVERAGE FLAG = A:
Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage Level
(Note 7) (Note 7)

IF COVERAGE FLAG = C:
Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage Level * .55
(Note 7) (Note 7)

TOTAL GUARANTEE

Total Guarantee = Dollar Amount of Insurance * Reported Acres
(Note 7) (Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

IF COVERAGE FLAG = C, THEN:
Total Premium = Liability * Base Premium Rate * Unit Option Factor * (1.00 + Premium Rate Surcharge)
(Note 7) (Note 7) (@ 50% rate)

IF COVERAGE FLAG = A, THEN:
Total Premium = Liability * Base Premium Rate * Unit Option Factor * (1.00 + Premium Rate Surcharge)
(Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor

PRODUCER PREMIUM

Subsidy	=	Total Premium	*	Subsidy Factor
(Field 60)		(Field 59)		
(Note 7)		(Note 7)		(Note 8)

Producer Premium	=	Total Premium	- Subsidy
(Field 65)		(Field 59)	(Field 60)
(Note 7)		(Note 7)	(Note 7)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	Calculated Farmer Approved Average Revenue * Coverage Level
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	From ADM A.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) is not spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor = 1.000.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Dollar Amount of Insurance Crops
(Insurance Plan Code 41)

Pecans (0020)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

DOLLAR AMOUNT OF INSURANCE

IF COVERAGE FLAG = L or A:
Dollar Amount of Insurance = Yield from the T-11 * Coverage Level Percent
(Note 7) (Field 28) (Field 31)
(Note 7)

IF COVERAGE FLAG = C:
Dollar Amount of Insurance = Yield from the T-11 * Coverage Level Percent * 55
(Note 7) (Field 28) (Field 31)
(Note 7)

GUARANTEE PER ACRE

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
(Note 7) (Note 7)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
(Note 7) (Note 7) (Note 5)

LIABILITY

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = Liability * Base Premium Rate * Map Factor * Option Factor
(Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Cropping Reduction Factor
(Note 7)

PRODUCER PREMIUM

Subsidy	=	Total Premium	* Subsidy Factor
(Field 60)		(Field 59)	
(Note 7)		(Note 7)	(Note 8)

Producer Premium	=	Total Premium	- Subsidy
(Field 65)		(Field 59)	(Field 60)
(Note 7)		(Note 7)	(Note 7)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	Selected Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Whole Dollar.	Guarantee dollar amount of insurance per acre.
Reported Acres	34	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	If the Map Area (Field 19) is not spaces, the map factor comes from ADMH Map Factor. If the Map Area is spaces, the map factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

YIELD BASE DOLLAR AMOUNT OF INSURANCE
(Insurance Plan Code 55)

HYBRID SEED CORN (0062) **HYBRID SEED SORGHUM (0050)**

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

Guarantee Per Acre

To Calculate Yield: (County Yield from FCI-35 * Coverage Level Percent Factor) - Minimum Payment (in bushels)
(Note 5)

Guarantee Per Acre = Yield * Price Election
(Note 7)

If Late or Prevented Planning applies, then;
Guarantee Per Acre = (Yield * Price Election) * Guarantee Reduction Factor
(Note 7)

Total Guarantee

Total Guarantee = Guarantee Per Acre * Reported Acres
(Note 7) (Note 7) (Note 3)

Liability

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

PRELIMINARY Total Premium

Premium Guarantee Per Acre = Yield * Price Election Amount (If HS Option elected, price should reflect higher of MPCI or HPSE price)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(Note 3)

Premium Liability = Premium Guarantee * Insured Share
(Note 7)

Preliminary Total Premium = Premium Liability * Base Premium Rate * Map Factor * Rate Class Option Factor *
(Note 7) (Note 7)
Option Factor * Experience Factor

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (Note 7) (.35)
(Note 7)

Producer Premium

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Type 11 – Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	None	County Yield from FCI-35.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75
Price Election Amount	36	9(04)V9(04)	None	Price election submitted.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor reported.
Adjusted Guarantee Per Acre	32	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Guarantee Per Acre	32	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Reported Acres	34	9(06)V9(02)	To tenths	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar	Total dollar guarantee for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Whole Dollars	Total dollar guarantee for the current acreage line (Type 11) without any late or prevented planting reductions. It serves as a basis for the premium calculation.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting.
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any reductions due to late or prevented planting. This becomes the basis for premium calculations.

Type 11 – Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculation

Edit Description

Field Name	**Field Number**	**Picture**	**Rounding**	**Description**
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Rate Class Option Factor	47	X(20)	None	If the Option Code (field 47) is not equal to spaces, the Rate Class Option Factor comes from ADM R Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

GRP (Insurance Plan Code 12)			GRIP (Insurance Plan Code 73)	
Wheat (0011)	Cotton (0021)	Soybeans (0081)	Corn (0041)	Soybeans (0081)
Corn (0041)	Peanuts (0075)	Rangeland (0048)		
Barley (0091)	Grain Sorghum (0051)			
Forage Production (0033)				

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance must be ≥ 60% of the Maximum Protection per Acre and ≤ 100% of the Maximum Protection per Acre.

TOTAL GUARANTEE

Total Guarantee = Dollar Amount of Insurance * Reported Acres
(Note 7) (Note 9) (Note 3)

LIABILITY

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = Liability * Base Premium Rate (the ADM rate divided by 100)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (.35)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Dollars and Cents	Selected protection per acre. 60 to 100% of maximum price. CAT is 65/45.
Reported Acres	34	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar. (GRP Rangeland only-Dollars and Cents)	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate per Dollar. (ADM premium rate divided by 100).
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

QUOTA TOBACCO
(Insurance Plan Code 70)

Burley Tobacco (0231)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

Total Guarantee (Use the Lesser of) If No Late Planting:

Total Guarantee = Quota * Coverage Level Percent * Price Election
(Note 7)

Or:

Total Guarantee = Farm Yield * Coverage Level Percent * Price Election * Acres
(Note 7) (Note 3)

Total Guarantee (Use the Lesser of) If Late Planting Applies:

Total Guarantee = Quota * Coverage Level Percent * Price Election
(Note 7)

Or:

Total Guarantee = Farm Yield * Coverage Level Percent * Guarantee Reduction Factor * Price Election * Acres
(Note 7) (Note 3)

Liability

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

PRELIMINARY Total Premium
Premium Total Guarantee (Use the Lesser of)

Premium Total Guarantee = Quota * Coverage Level Percent * Price Election
(Note 7)

Or:

Premium Total Guarantee = Farm Yield * Coverage Level Percent * Price Election * Acres
(Note 7) (Note 3)

Premium Liability = Premium Total Guarantee * Insured Share
(Note 7) (Note 2)

Preliminary Total Premium = Premium Liability * Base Premium Rate * Map Factor * Rate Class Option Factor *
(Note 7) (Note 7)

Option Factor * Experience Factor * (1 + Premium Rate Surcharge %)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (.35)
(Note 7)

Producer Premium

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65 (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Type 11 – Quota Tobacco Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Quota	30	9(10)	Whole Pounds.	Quota pounds by line.
Coverage Level	31	9(01)V9(04)	None	Coverage level reported.
Price Election Amount	36	9(04)V9(04)	None	Price election reported.
Guarantee Reduction Factor	33	V9(03)	None	Applicable guarantee reduction percent for late planting.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11) after any late planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Dollar.	Total guarantee for the current acreage line (Type 11) without any late planting reductions. It serves as a basis for the premium calculation.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any yield reductions due to late planting.
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late planting. This becomes the basis for premium calculations.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000.

Type 11 – Quota Tobacco Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Experience Factor	48	9(01)V9(02)	None	Experience Factor reported.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Florida Fruit and Tropical Trees
(Insurance Plan Code 40)

See Exhibit 11-2 for crop codes.

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

TOTAL GUARANTEE

Total Guarantee = Price Election * Coverage Level * Estimated Number of Trees
(Note 7) (Selected)

LIABILITY

Liability = Total Guarantee * Insured Share
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = Liability * Base Premium Rate * Proration Factor * Option Factor
(Note 7) (Note 7) (ADM-N(F)) (ADM-O)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65 (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Field Name	Field Number	Picture	Rounding	Description
Price Election Amount	36	9(04)V9(04)	Nearest Dollar and Cents.	Maximum price for growth stage times price election percent.
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Estimated Number of Trees	30	9(10)	None	Estimated number of trees by crop code.
Total Guarantee	35	9(08)V9(02)	Nearest Dollar.	Total guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	This is the dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Income Protection (Insurance Plan Code 42)

Wheat (0011)* Cotton (0021)* Corn (0041)*
Grain Sorghum (0051)* Soybeans (0081)* Barley (0091)*

Indexed Income Protection (Insurance Plan Code 45)

Corn (0041)* Soybeans (0081)*

***Crops where multi cropping limitations can apply**

Dollar Amount of Insurance

Dollar Amount of Insurance= (Yield * Coverage Level Percent) * Price Election Amount
(Note 9) (Note 1)

If Late or Prevented Planting applies, then;
Dollar Amount of Insurance= (Yield * Coverage Level Percent) * Price Election Amount * Guarantee Reduction Factor
(Note 9) (Note 1)

Total Guarantee

Total Guarantee = Dollar Amount of Insurance * Acres
(Note 7) (Note 9)

LIABILITY

Liability = Total Guarantee * Share
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

Premium Dollar Amount of Insurance = (Yield * Coverage Level Percent) * Price Election Amount
(Note 9) (Note 1)

Premium Total Guarantee = Premium Dollar Amount of Insurance * Acres
(Note 7) (Note 9)

Premium Liability = Premium Total Guarantee * Share
(Note 7) (Note 7)

Preliminary Total Premium = Premium Liability * Base Prem Rate * Rate Class Option Factor * Option Factor * Experience Factor
(Note 7) (Note 7)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (.35)
(Note 7)

Producer Premium

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65 (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

[1]Plan Code 42 crops may go up to 85% coverage level. Plan code 45 crops may only go up to 75% coverage level.

Field Name	Field Number	Picture	Rounding	Description
Total Guarantee	35	9(08)V9(02)	Nearest Dollar.	This is the total guaranteed yield for the current acreage line (Type 11).
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee Reduction Factor. See Exhibit 11-1.
Reported Acres	34	9(06)V9(02)	None	Number of acres reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage level and share in the acreage after any reductions for late or prevented planting.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	This is the amount of premium the producer (farmer) will have to pay.

Revenue Assurance (RA) Crops
(Insurance Plan Code 25)

Barley (0091)*	Canola (0015)*	Corn (0041)*	Cotton (0021)*
Rice (0018)*	Soybeans (0081)*	Sunflowers (0078)*	Wheat (0011)*

***Crops where multi cropping limitations can apply**

GUARANTEE PER ACRE

Guarantee Per Acre = Dollar Amount of Insurance
(Field 32) (Field 29)
(Note 9) (Note 9)

If Late or Prevented Planting applies:

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
(Field 32) (Field 29) (Field 33)
(Note 9) (Note 9)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
(Field 35) (Field 32) (Field 34)
(Note 7) (Note 9)

LIABILITY

Liability = Total Guarantee * Insured Share
(Field 39) (Field 35) (Field 38)
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

Loaded Premium Per Acre = Base Premium Rate * Optional Coverage Factor * Dollar Amount of Insurance * Residual Factor
(Field 44) (Field 42) (Field 29)
(Note 9) (Note 9)

Preliminary Total Premium = Loaded Premium Per Acre * Reported Acres * Insured Share * Unit Premium Adjustment Factor
(Internal) (Field 34) (Field 38) (Optional Units only)
(Note 7) (Note 9)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (.35)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Note: Loaded Premium Per Acre and Base Premium Rate should be the same for all records of EU or WU unless short rate adjustment (SR) or yield floor option codes (FO & FN), or Canola rotation (CR).

Still determine Base Premium Rate for RA according to the RA 'programming instructions' for 2005 using the new APH continuous rating calculation.

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee Reduction Factor for late or prevented planting.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after any reductions for late or prevented planting.
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	This is the total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting.
Base Premium Rate	42	V9(08)	None	The Base Premium Rate according to RA programming instructions rounded to 4 decimal places with 4 trailing zeros. Capped at .99
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) do not equal spaces, the Option Factor from ADM K for prevented planting and short rate adjustment. If Common Option Codes are spaces, the Option Coverage Factor(s) = 1.000. Round to 3 decimal places when multiple factors are used to determine this value.
Residual Factor	Internal	9(01)V9(03)	None	The residual factor from ADM2 by coverage level if applicable. If residual factor does not apply default to 1.000. For basic (BU) and optional (OU) units the factor will be used as is from the ADM2. For enterprise unit (EU) the factor will be one-half of the ADM2 factor rounded to the third decimal. If the

Field Name	Field Number	Picture	Rounding	Description
Residual Factor con't	Internal	9(01)V9(03)	None	ADM 2 does not have a residual factor to adjust for the enterprise coverage level selected then the adjusted residual factors by coverage levels are: 65%=1.000, 70%=1.028, 75%=1.055, 80%=1.083, 85%=1.110. For whole farm (WU) unit the factor will be one-third of the ADM2 factor rounded to the third decimal. If the ADM 2 does not have a residual factor to adjust for the whole farm coverage level selected then the adjusted residual factors by coverage levels are: 65%=1.000, 70%=1.018, 75%=1.037, 80%=1.055, 85%=1.073. The selection of Fall Harvest Price Option WILL NOT affect the application of residual factor.
Loaded Premium Per Acre	44	9(04)V9(04)	Nearest Dollar and Whole Cents	The Loaded Premium Per Acre according to RA 'programming instructions'. Decimal places 3rd and 4th will be zeros.
Preliminary Total Premium	Internal	9(10)	Nearest Whole Dollar	Unsubsidized preliminary premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	58~~7~~	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	63~~2~~	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

UNIT STRUCTURE	UNIT PREMIUM ADJ (NO. 50)
Basic, Enterprise, Whole Farm	**1.000**
Optional	**1.100**

Revenue Assurance (RA)
(Insurance Plan Code 25)

Malting Barley (0091) with MA or MB Option

GUARANTEE PER ACRE

Guarantee Per Acre = Dollar Amount of Insurance
(Field 32) (Field 29)
(Note 9) (Note 9)

If Late applies:

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
(Field 32) (Field 29) (Field 33)
(Note 9) (Note 9)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
(Field 35) (Field 32) (Field 34)
(Note 7) (Note 9)

LIABILITY

Liability = Total Guarantee * Insured Share
(Field 39) (Field 35) (Field 38)
(Note 7) (Note 7)

TOTAL PREMIUM

Premium Guarantee Per Acre = Dollar Amount of Insurance
(Note 9) (Field 29) (Note 9)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(Note 7) (Note 9) (Field 34)

Premium Liability = Premium Guarantee * Insured Share
(Note 7) (Note 7) (Field 38)

Base Premium Rate = Base Premium Rate @ 75% * Rate Differential
(Field 42)
(Note 12)

Total Premium = Base Premium Rate * Premium Liability * Unit Factor * Optional Coverage Factor(s)
(Field 59) (Field 42)
(Note 7) (Note 12)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 59) (Field 60)
(Note 7) (Note 7) (Note 7)

Note: The Base Premium Rate according to RA 'programming instructions' for 2004 for Malting Barley.

Type 11 – Revenue Assurance Guarantee/Liability/Premium Calculation
Malting Barley
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee Reduction Factor for late planting.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after reduction for late planting.
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	This is the total guaranteed yield for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest Dollar and Cents.	Guarantee per acre without any adjustment for late planting.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Dollar.	The total guarantee for the current acreage line (Type 11) without any adjustment for late planting.
Premium Liability	Internal	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any adjustment for late planting.
Base Premium Rate @ 75%	Internal	V9(08)	None	Obtained in calculations of 75% base premium rate for APH based on Malting Barley yield.
Rate Differential	Internal	9(01)V9(03)	None	Obtained from ADM2 based on coverage level.
Base Premium Rate	42	V9(08)	Round to 8 decimal places.	The Base Premium Rate according to RA programming instructions.
Unit Factor	Internal	9(01)V9(03)	None	The option factor from ADM K for BU, OU not applicable.

Field Name	Field Number	Picture	Rounding	Description
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) do not equal spaces, the Option Factor from ADM K for 'MA' or 'MB' and other options that are applicable to Malting Barley. Round to 3 decimal places when multiple factors are used to determine this value.
Total Premium	59	9(10)	Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Crop Revenue Coverage Crops
(Insurance Plan Code 44)

Corn (0041)*	Wheat (0011)*	Grain Sorghum (0051)*
Soybeans (0081)*	Cotton (0021)*	Rice (0018)*

***Crops where multi cropping limitations can apply**

GUARANTEE PER ACRE

Guarantee Per Acre = Yield * Coverage Level
(Field 32) (Field 28) (Field31)
(Note 1) (Note 2)

If Late or Prevented Planting applies, then
Guarantee Per Acre = Yield * Coverage Level * Guarantee Reduction Factor
(Field 32) (Field 28) (Field 31) (Field 33)
(Note 1) (Note 2)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
(Field 35) (Field 32) (Field 34)
(Note 2) (Note 1) (Note 3)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share
(Field 39) (Field 35) (Field 36) (Field 38)
(Note 7) (Note 2)

PREMIUM LIABILITY

Premium Guarantee Per Acre = Yield * Coverage Level
(Note 1) (Field 28) (Note 2) (Field 31)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(Note 2) (Note 1) (Note 3) (Field 34)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share
(Note 7) (Note 2) (Field 36) (Field 38)

CONTINUOUS RATE CALCULATION

Note: The following capping procedure is intended to keep a producer's base premium rate NOT including the residual factor from exceeding 20% more than what this year's insurance choices would have been last year given this year's rate yield and coverage level selection. It is not intended to cap a producer's actual premium from last year as his or her APH may have changed as well as the coverage level elected.

Current Year's Yield Ratio = Rate Yield/Current Year Reference Yield
(Note 14) (Note 2) (Field 82)

Current Year's Continuous Rating Base Rate = (Current Year's Yield Ratio ** Current Year's Exponent) *
(Note 12) (Note 11)
Current Year's Reference Rate + Current Year's Fixed Rate Load

Current Year's Adjusted Continuous Rating Base Rate = Greater of: ((Current Year's Continuous Rating Base Rate +
(Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)

Current Year's Continuous Rating Base Premium Rate = Current Year's Adjusted Continuous Rating Base Rate * (Note 10) Coverage Level Rate Differential

Adjusted Yield Span Base Rate = Greater of: ((Yield Span Base Rate + Additional Coverage Rate) *
(Field 43) Multiplicative Factor) OR Designated Rate
(Note 10)

Capped Adjusted Yield Span Base Premium Rate = Adjusted Yield Span Base Rate * Prior Year's Coverage Level Rate
(Note 12) Differential * 1.20

Prior Year's Yield Ratio = Rate Yield / Prior Year's Reference Yield
(Note 14) (Note 2) (Field 82)

Prior Year's Continuous Rating Base Rate = (((Prior Year's Yield Ratio ** Prior Year's Exponent) *
(Note 12) (Note 11)
Prior Year's Reference Rate + Prior Year's Fixed Rate Load)

Prior Year's Adjusted Continuous Rating Base Rate = Greater of: ((Prior Year's Continuous Rating Base Rate +
(Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)

Capped Prior Year's Adjusted Continuous Rating Base Premium Rate = Prior Year's Adjusted Continuous Rating Base
(Note 10) Rate * Prior Year's Coverage Level Rate Differential * 1.20

Base Premium Rate = lower of: (Current Year's Continuous Rating Base Premium Rate, Capped Adjusted Yield Span
(Field 42) Base Premium Rate, Capped Prior Year's Adjusted Continuous Rating Base Premium Rate, or .999)
(Note 10)

Standard Deviation =	Level 50:	(1.44434394 * Base Premium Rate) + 0.40198673
(Note 10)	Level 55:	(1.54650547 * Base Premium Rate) + 0.37456110
	Level 60:	(1.64841058 * Base Premium Rate) + 0.34460749
	Level 65:	(1.75040141 * Base Premium Rate) + 0.31214948
	Level 70:	(1.85281979 * Base Premium Rate) + 0.27715584
	Level 75:	(1.95603215 * Base Premium Rate) + 0.23953590
	Level 80:	(2.06046206 * Base Premium Rate) + 0.19912558
	Level 85:	(2.16664218 * Base Premium Rate) + 0.15565713

Probability Variable T = Standard Deviation / (Standard Deviation + 0.33267 * (1 - Coverage Level))
(Note 10)

T Factor = (0.4361836 * Probability Variable T) - (0.1201676 * Probability Variable T ** 2) +
(Note 10) (0.937298 * Probability Variable T ** 3)

Exponential Factor = (2.71828183) ** (-0.5 * ((1 - Coverage Level) / Standard Deviation) ** 2)
(Note 10)

CRC Base Rate = 0.39894228 * Coverage Level * (1 - Base Premium Rate) * Exponential Factor * T Factor
(Note 10)

YIELD, REVENUE & PRICE CALCULATIONS

Yield Risk = Premium Guarantee Per Acre * Base Premium Rate * Price Election Amount
(Note 9) (Note 1) (Field 36)

Revenue Risk = Premium Guarantee Per Acre * CRC Base Rate * CRC Low Price Factor
(Note 9) (Note 1)

Price Risk = Premium Guarantee Per Acre * Base Premium Rate * CRC High Price Factor
(Note 9) (Note 1)

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = (Yield Risk + Revenue Risk + Price Risk) * Reported Acres * Insured Share *
(Field 34) (Field 38)
(Note 7) (Note 9) (Note 9) (Note 9) (Note 5)

Optional
Unit Factor(s) * Coverage Factor(s) * Residual Factor * (1.00 + Premium Rate Surcharge %)
(Field 49)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 59) (.35)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 60) (Field 59) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 65) (Field 58) (Field 60)
(Note 7) (Note 7)

Note: See Note 12 of exhibit 11-11 page 1 - Round to 8 decimal places, including each interim step.

Note: Additional Coverage Rate default .000

Note: Multiplicative Factor default 1.000

Note: Designated Rate default 0.000

Note: Base Premium Rate maximum value .999

Note: Optional Coverage factor(s) if multiple factors, are valid.

Note: Unit Factor(s) for enterprise the basic unit discount (ADMK) and enterprise unit discount (Unit Premium Adjustment Factor ADM WC) will apply.

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest whole bushel or pound	Yield reported.
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor for late or prevented planting. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or tenth for bushel	Guaranteed yield per acre after any reduction for late or prevented planting.
Reported Acres	34	9(06)V9(02)	Nearest tenth	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest whole pound or bushel	Total guaranteed yield for the current acreage line (Type 11) after any reduction for late or prevented planting.
Price Election Amount	36	9(04)V9(04)	None	CRC Base Price reported.
Insured Share	38	9(01)V9(03)	None	Insured Share reported.
Liability	39	9(10)	Nearest whole dollar	Total Guarantee for the crop, taking into account the insured's elected coverage level and share in the acreage after any reduction for late or prevented planting.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.
Premium Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation.
Field Name	Field Number	Picture	Rounding	Description
Premium Liability	Internal	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations.

Field Name	Field Number	Picture	Rounding	Description
Rate Yield	82	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Rate yield reported. This yield is used to determine the correct rate and may be the same as the approved yield. Must match rate yield on the record type 15.
Current Year's Reference Yield	Internal	9(05)V9(02)	None	Reference yield from ADM 1C.
Current Year's Yield Ratio	Internal	9(07)V9(02)	Round to 2 decimal places.	Rate yield divided by the current year's reference yield, CUP at 0.50 and CAP at 1.50.
Current Year's Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that yield ratio is raised in calculation of current year's uncapped base premium rate.
Current Year's Reference Rate	Internal	9(01)V9(03)	None	Reference rate from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year's Fixed Rate Load	Internal	9(01)V9(03)	None	Fixed rate load from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of current year's yield ratio, exponent, reference rate and fixed rate load.
Additional Coverage Rate	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) rate method is equal to "A", the rate is from the ADM K. If map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "A". Add endorsement rate and high risk rate if applicable. Otherwise default is 0.000.
Multiplicative Factor	Internal	9(02)V9(03)	None	If the map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "M". If equal to spaces the default is 1.000.
Designated Rate	Internal	9(01)V9(03)	None	If map area (high risk) is not equal to spaces, fixed rate from ADM F used in calculation of adjusted base rate if rate method equal to "F".
Current Year's Adjusted Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The greater of ((current year's continuous rating base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported.

Field Name	Field Number	Picture	Rounding	Description
Coverage Level Rate Differential	Internal	9(01)V9(03)	None	Coverage level rate differential from ADM 2.
Current Year's Continuous Rating Base Premium Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of current year's adjusted continuous rating base rate * coverage level rate differential.
Yield Span Base Rate	Internal	9(01)V9(03)	None	Yield span base rate from ADM 1C used to calculate capped yield span base rate.
Adjusted Yield Span Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The greater of ((yield span base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported.
Prior Year's Coverage Level Rate Differential	Internal	9(01)V9(03)	None	Prior year's coverage level rate differential from ADM 2.
Capped Adjusted Yield Span Base Premium Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	Adjusted yield span base rate * prior year's coverage level rate differential capped at 1.20. If the chosen county has no prior year's yield and rate elements, this calculation will equal .999.
Prior Year's Reference Yield	Internal	9(05)V9(02)	None	Prior year's reference yield from ADM 1C.
Prior Year Yield Ratio	Internal	9(07)V9(02)	Round to 2 decimal places.	Rate yield divided by the prior year's reference yield, CUP at 0.50 and CAP at 1.50.
Prior Year's Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that prior year's yield ratio is raised in calculation of prior year's continuous rating base rate.
Prior Year's Reference Rate	Internal	9(01)V9(03)	None	Prior year's reference rate from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year's Fixed Rate Load	Internal	9(01)V9(03)	None	Prior year's fixed rate load from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places.	The result of prior year's yield ratio, exponent, reference rate, and fixed rate load.

Field Name	Field Number	Picture	Rounding	Description
Prior Year's Adjusted Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The greater of ((prior year's continuous rating base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported.
Capped Prior Year's Adjusted Continuous Rating Base Premium Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of prior year's adjusted continuous rating base rate * prior year's coverage level rate differential * 1.20.
Base Premium Rate	42	V9(08)	Round to 8 decimal places, including each interim step.	The lower of current year's continuous rating base premium rate, capped adjusted yield span base premium rate, capped prior year's adjusted continuous rating base premium rate, or .999.
Standard Deviation	Internal	V9(08)	Round to 8 decimal places	According to CRC Continuous Rating instructions.
Probability Variable T	Internal	V9(08)	Round to 8 decimal places	Standard Deviation/ (Standard Deviation + 0.33267 * (1-Coverage Level Percent))
T Factor	Internal	V9(08)	Round to 8 decimal places	0.4361836 * Probability Variable T - 0.1201676 * Probability Variable T ** 2 + 0.937298 * Probability Variable T ** 3
Exponential Factor	Internal	V9(08)	Round to 8 decimal places	(2.71828183) ** (-0.5 * ((1 - Coverage Level Percent) / Standard Deviation) ** 2)
CRC Base Rate	Internal	V9(08)	Round to 8 decimal places	0.398924228 * Coverage Level Percent * (1 - Base Premium Rate) * Exponential Factor * T Factor
Yield Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Yield Risk.
CRC Low Price Factor	Internal	9(04)V9(04)	None	CRC Low Price Factor on ADM-C.
Revenue Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Revenue Risk.

Field Name	Field Number	Picture	Rounding	Description
CRC High Price Factor	Internal	9(04)V9(04)	None	CRC High Price Factor on ADM-C.
Price Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Price Risk.
Unit Factor(s)	Internal	9(01)V9(03)	None	The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor (Unit Premium Adjustment Factors) will apply.
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (Field 46) do not equal spaces, the Option Factor from ADM K. If Common Option Codes are spaces, the Option Coverage Factor(s) = 1.000. Round to 3 decimal places when multiple factors are used to determine this value.
Residual Factor	Internal	9(01)V9(03)	None	The residual factor from ADM2 by coverage level if applicable. If residual factor does NOT apply default to 1.000. For basic (BU) and optional (OU) units the factor will be used as is from the ADM2. For enterprise (EU) unit the factor will be one-half of the ADM2 factor rounded to the third decimal. If the ADM 2 does not have a residual factor to adjust for the enterprise coverage level selected then the adjusted residual factors by coverage level are: 65%=1.000, 70%=1.028, 75%=1.055, 80%=1.083, 85%=1.110.
Premium Rate Surcharge %	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge % = 0.00.
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized CRC Risk Premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 86) to comply with ARPA legislation on double cropping and prevented planting.

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	V9(03)	None	Subsidy factor determined using Exhibit 11-11, page 2.
Subsidy	60	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Best Management Practice Endorsement (BMP)
(Insurance Plan Code 44 and 90 for Corn (0041) Non-Irrigated)
(States – Iowa, Minnesota, Pennsylvania, Wisconsin)

LIABILITY

Liability	=	1.35	*	Yield	*	.95	*	Insured Share	*	Price Election Amount	*	Reported Acres
(Field 39)				(Field 28)		(Coverage Level)		(Field 38)		(Field 36)		(Field 34)
(Note 7)				(Note 2)		(Field 31)				(100% of MPCI Price)		(Note 3)

TOTAL PREMIUM

Total Premium	=	Insured Share	*	Price Election Amount	*	Reported Acres	*	BMP Premium Rate Per Acre
(Field 59)		(Field 38)		(Field 36)		(Field 34)		(ADM K)
(Note 7)								(Field 44)

PRODUCER PREMIUM & SUBSIDY CALC

Subsidy	=	Total Premium	*	.38
(Field 60)		(Field 59)		(Subsidy Factor)
(Note 7)		(Note 7)		

Producer Premium	=	Total Premium	-	Subsidy
(Field 5)		(Field 59)		(Field 60)
(Note 7)		(Note 7)		(Note 7)

(11 record should be resubmitted with BMP Loss Flag of "L" and producer premium reduced by 75% if the crop is lost before maturity and no appraisal can be performed)

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Whole bushel	Yield reported.
Coverage Level	31	9(01)V9(04)	None	BMP Coverage Level = .95
Insured Share	38	9(01)V9(03)	None	Insured Share reported.
Price Election Amount	36	9(04)V9(04)	None	100% of MPCI Established Price
Reported Acres	34	9(06)V9(02)	To tenths.	Number of acres reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for BMP, taking into account the coverage level and share in the acreage.
BMP Premium Rate per Acre	44	9(04)V9(04)	Nearest Dollar and Whole Cents	BM option price by state (ADMK)
Total Premium	59	9(10)	Nearest Whole Dollar	Unsubsidized Premium.
Subsidy Factor	Internal	V9(03)	None	BMP subsidy factor = .380
Subsidy	60	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	65	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

YIELD REQUIREMENTS/EDITS

Insurance Plans 12, 40, 50, 51 and 73:

None

Insurance Plans 41 and 46:

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

Insurance Plan 30:

Yield must be on the FCI-35 APH Plan Production Guarantee and will edit with the rate class.

If FCI-2 agreement, no edit if written agreement flag and written agreement number.

Insurance Plan 55:

Yield calculation is FCI-35 yield times Coverage Level Factor less minimum payment.
Yield edit: Yield must be > 0 and ≤ ADM Yield * Coverage Level Factor.

Insurance Plan 70:

Yield must equal FSA Farm Yield, Yield must be > 0 and fall within ADM yield span.

Insurance Plans 42, 45, 84, and 86:

Yield must match Type 15 record for approved yield. Yield edits occur in the Type 15 record. Yield must be > 0 and fall within ADM1 R-Span rate classification.

Insurance Plan 25, 44, and 90:

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

Unit Premium Adjustment Factor

Revenue Assurance

Basic Unit (Unit Option Code = 'BU')
Unit Premium Adjustment Factor = 1.000

Optional Unit (Unit Option Code = 'OU')
Unit Premium Adjustment Factor = 1.100

Enterprise Unit (Unit Option Code = 'EU') & Whole Farm Unit (Unit Option Code = 'WU')
Unit Premium Adjustment Factor = 1.000

CRC, Limited APH crops in Limited States & Flue Cured Tobacco in North Carolina

Enterprise Unit (Unit Option Code = 'EU')
Enterprise Units are offered for CRC, limited APH crops in limited states and Flue Cured Tobacco (0229) in North Carolina (plan code 30)
Unit Premium Adjustment Factors are in the Special Provisions on the ADM.

All Other Crops/Insurance Plans

Unit Premium Adjustment Factor must be = 0.000

Whole Farm Discount Factor

All Unit Organizations (Basic, Optional, Enterprise and Whole Farm) must = 1.000

All Other Crops/Insurance Plans
Whole Farm Discount Factor must be = 0.000

CODES FOR FCIC APPROVED SUPPLEMENTAL AND REINSURED POLICIES

Supplemental Policy Name	Code
Added Coverage Endorsement	ACE
Added Price Option	APO
Added Price Protection	APP
Added Revenue Option	ARO
Additional Replant Payments	ARP
Added Yield Option	AYO
Area Yield Indemnity	AYI
California Almond Price Enhancement	CAP
California Citrus Fruit	CCF
Citrus Freeze Policy	CF
Cotton Named Peril Excess Rain	CNP
C&P Tomatoes, single peril	CPT
Crop Revenue Coverage 90	CR9
Crop Revenue Coverage POP	CRO
Crop Revenue Coverage Plus	CRP
Dry Beans, single peril	DBS
Dry Beans, single peril	DB1
Forward Price Protection	FPP
GRPPlan Hail, Replant & Prev Planting	GRP
Hail Plus	HP
Harvest Price Option	HPO
Hybrid Seed Corn, Increased Germination	HS1
Hybrid Seed Corn w/freeze date extension	HS2
Increasing Payment	IP
MPCI 90	MP9
Market Price Plus	MPP
Multi Peril Replacement Cost	MPR
Market Value Crop Plus	MVC
Market Value Protection	MVP
Market Value Protection - Wheat	WMV
Market Value Protection - Corn	CMV
Market Value Protection - Grain Sorghum	GMV
Market Value Protection - Cotton	AMV
Protection - Soybeans	SMV
Price Option Plus	POP
Producers Price Policy	PPP
Preferred Revenue Plan	PRP
Precision Yield Plan	PYP
Replacement Coverage	RC
Revenue Coverage Option	RCO
Revenueplus Insurance Policy	RIP
Replant Option	RO
Revenue Price Option	RPO
Replant Value Protection	RVP
Raisin Extra Expense & Reconditioning Coverage	REE
Raisin Reconditioning	RR
Raisin Reconditioning	RR1
Raisin Reconditioning & Extra Expense	RR2
Raisin Reconditioning Expense	RR3
Raisin Reconditioning & Extra Expense	RRE
Raisin Reconditioning Policy for Packers	RRP

CODES FOR FCIC APPROVED SUPPLEMENTAL AND REINSURED POLICIES

Supplemental Policy Name	Code
Sugar Beet Replant Supplemental Coverage	SB1
Sugar Beet Replant Payment	SB2
Sugar Beet Replant Payment	SB3
Sugar Beet Replant Buy-up	SB4
Sugar Beet Revenue Policy	SBR
Tomatoes, C&P	TCP
Top Dollar Named Peril	TDN
Fresh Market Tomatoes	TFM
Tomato Excess Moisture	TEM
Tomato Named Peril	TNP
Total Loss Coverage	TLC
Value Added Option	VAO
Valueplus Insurance Policy	VIP
Xtra & Harvest Price Option	XHP
Xtra Price Option	XPO

Updated 05/01/01