# Crop Insurance Experience Coverage Level Type Practice Unit Structure

The crop insurance experience file contains “summary of business” information that is aggregated to the State/County/Crop/Coverage Level/Type/Practice/Unit Structure. The files are created in a delimited format using the **|** (pipe) symbol as the delimiter (commas are frequently part of some of the fields) and can be easily used to create spreadsheets. The format identified in the layout below uses a 9 to indicate a numeric value with the maximum characters or decimal layout (V) in the parenthesis following while an X will indicate an alpha-numeric value with the maximum characters following. Key fields are marked with an \*.

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| **#** | **Field Name** | **Format** | **Definition** |
| 1\* | Commodity Year | 9(04) | The year in which the crop is normally harvested and the year for which coverage is provided. |
| 2\* | State Code | X(02) | The FIPS/ANSI code of the State in which the insured farm is located. |
| 3 | State Name | X(30) | The name of the State in which the insured farm is located. |
| 4 | State Abbreviation | X(02) | The postal abbreviation of the State in which the insured farm is located. |
| 5\* | County Code | X(03) | The FIPS/ANSI code of the County in which the crop is located. |
| 6 | County Name | X(40) | The name of the County in which the insured farm is located. |

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| 7\* | Commodity Code | X(04) | The RMA code of the commodity for which the policy is issued. |
| 8 | Commodity Name | X(40) | The name of the commodity for which the policy is issued. |
| 9\* | Insurance Plan Code | X(02) | The RMA code of the type of insurance plan for which the policy is issued. |
| 10 | Insurance Plan Abbreviation | X(10) | The abbreviation of the name of the type of insurance plan for which the policy is issued. |
| 11\* | Coverage Type Code | X(01) | The type of coverage: CAT vs. Buy-up. |
| 12\* | Coverage Level Percent | 9(01)V9(04) | The level of coverage selected for the policy insured, similar to a deductible. Expressed as a decimal. |
| 13\* | Delivery ID | X(01) | The delivery type: Reinsured policies vs. policies administered through FCIC or FSA. |
| 14\* | Type Code | X(03) | The RMA code of the commodity type for which the policy is issued denoting a type, class or variety. |
| 15 | Type Name | X(50) | The name of the commodity type for which the policy is issued. |
| 16\* | Practice Code | X(03) | The RMA code of the practice for which the policy is issued denoting a specific farming practice used by the producer (e.g. irrigated, non- irrigated, no practice specified). |
| 17 | Practice Name | X(50) | The name of the practice for which the policy is issued. |
| 18\* | Unit Structure Code | X(02) | The RMA code of the unit structure for which the policy is issued. |
| 19 | Unit Structure Name | X(50) | The name of the unit structure for which the policy is issued. |

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| 20 | Net Reporting Level Amount | 9(16) | The quantity of the commodity insured adjusted by the insured's share of the commodity. Depending on the commodity, this could be acres, tons, colonies, pounds, or trees as identified by the Commodity Reporting Level Type. |
| 21\* | Reporting Level Type | X(25) | The description of the quantity type associated with Net Commodity Reporting Level Amount. Values include acres, tons, colonies, pounds, or trees. |
| 22 | Liability Amount | 9(13) | The maximum amount of insurance in  U.S. Dollars. |
| 23 | Total Premium Amount | 9(13) | The premium before application of any subsidies in U.S. Dollars. |
| 24 | Subsidy Amount | 9(13) | The amount of subsidized premium in  U.S. Dollars. |
| 25 | Indemnity Amount | 9(13) | The amount of the loss in U.S. Dollars. |
| 26 | Loss Ratio | 9(06)V9(02) | Ratio of losses to premium (indemnity / total premium) |
| 27 | Endorsed Commodity Reporting Level Amount | 9(16) | Number of acres insured under an endorsement (e.g. SCO, STAX, Margin Protection) |