Yield Type	Description	Valid Yield[2]	Acres	Min	Max	Comments
A	Actual Yield	> or = zero	> zero	1	10	Can be combined with up to 9 years of any yield type other than S for a minimum of 4 years.[1]
B	Assigned Yield for Pecans Only	> zero	= zero	4	4	Insured with less than 4 years actual records. No combination allowed. No previous approved yield.
C	Special T Yield for added practice, type, or variety	T Yield * 0.80, 0.90, 1.00	= zero	2	4	Can be succeeded by 1 or 2 years of yield type A, J, or P for a total of 4 years.
E	80% of T Yield	T Yield * 0.80	= zero	3	3/4	Must be succeeded by only 1 year of yield types A, J, or P. If yield indicator equals L can have 4 years of yield type E.
F	FCIC RSO assigned yield	> zero	= zero	1	4	Can be succeeded by 1, 2, or 3 years of yield type A, J, or P for a total of 4 years.
H	Special T Yield for new producer	T Yield * 1.10	= zero	1	4	1, 2, or 3 years reported can be succeeded by A or J yield types. H's not allowed when more than 4 years are reported and not allowed in year 10, 1998.
I	Special T Yield for new producer	T Yield	= zero	2	4	2 or 3 years reported can be succeeded by A or J yield types. No I with 3 A's. I's not allowed when more than 4 years are reported.
J	Temporary Actual Yield	> or = zero	> zero	1	1	Can only be in year 10 when year 10 equals current year minus 1, except crops with a lag year, current year minus 2. Must be preceded by 3 to 9 years of any other yield type other than S for a minimum of 4 years.[1]
L	Special T Yield for added land	> zero T Yield * 0.80, 0.90, 1.00	= zero	2	4	Can be succeeded by 1 or 2 years of yield type A, J, or P for a total of 4 years.

Yield Type	Description	Valid Yield	Acres	Min	Max	Comments
N	90% of T Yield	T Yield * 0.90	= zero	2	2/3	Must be suceeded by 2 years with yield types of A, J, or P for a total of 4 years. If yield indicator equals L can have 3 years of N with 1 year of yield types A, J, or P.
P	75% of previous approved yield	Previous approved yield * 0.75 (round) * NCS yield factor (round)	> zero	1	10	Previous approved yield required for P. Can be combined with up to 9 years of any yield type other than S for a minimum of 4 years.[1]
R	Replicated Annual Yield (Dry Beans & Sugar Beets Only)	> or = zero	> zero	1	10	Can be combined with up to 9 years of any yield type other than S for a minimum of 4 years.
S	65% of T Yield	T Yield * 0.65	= zero	4	4	Insured with no records. No combinational allowed, other than Z. No previous approved yield, if all S's.
T	Transitional Yield	T Yield	= zero	1	1/2/3	Must be succeeded by 3 years of yield type A, J, or P for a total of 4 years. If yield indicator, field 21, equals L, can have 1 or 2 years of yield type T with 2 or 3 years of yield type A, J, or P for a total of 4 years.

Yield Type	Description	Valid Yield	Acres	Min	Max	Comments
X	80% of T Yield	T Yield * 0.80	=zero	4	4	New insured with fed production and no records. No combination allowed other than Z. Cannot have an X in 1997. This program is not available in 1998.
Z	Zero Acres Planted *(For Category C, with RSO approval only)*	= zero	= zero	1	6	Can be combined with up to 4 to 9 years of any yield type. Any other yield type, cannot precede a blank.
Blank	No Yield	= zero	= zero	1	6	Can be combined with up to 4 to 9 years of any yield type. Any other yield type, cannot precede a blank.

[1] Apples & Peaches require only 5 years.
[2] T Yield from ADMY.

<u>Valid Yield Types by Crop Category</u>

Category B Crops:
       A, C, E, F, H, I, J, L, N, P, R, S, T, X, Z, and Blank

       H- only applicable to database years 1997 and prior

Category C Crops:
       A, B, C, E, F, J, N, P, S, T, Z, and Blank

Note: Annual Yields 1 - 10 must be in whole dollars for Avocados and Pecans.

Only valid yield types for California Avocados are: A, F & P

Only valid yield types for Florida Avocados are: A, C, E, F , I, J, L, N, P, S, T, Z and Blank.

Only valid types for Pecans are: As, As & 1J or 4Bs.

YIELD LIMITATION EDITS
CAPS - CUPS - FLOORS

CAPS - CUPS - FLOORS DO NOT APPLY TO IP

Yield Limitation is calculated by line database.

If the Yield Limitation flag equals:

1.   **Average APH yield applies**
    Average APH yield falls between the cap and cup
    There must be a previous approved yield
    To calculate the Average APH yield:
        Sum all annual yields - Divide by the number of years in the database that have yields or acres >0
            Calculate the cup: Previous approved yield * .9
            Calculate the cap: Previous approved yield * 1.20

CAPS - CUPS

CAPS & CUPS REQUIRE A PREVIOUS APPROVED YIELD

If Yield Limitation flag equals:

2   **Capped yield applies**
    The Average APH Yield is greater than the Yield Limitation Cap
    To calculate the Average APH Yield:
        Sum all annual yields - Divide by the number of years in the database that have yields or acres >0
            Calculate the CAP: Previous approved yield * 1.20

3   **Cupped yield applies ***
    The Average APH Yield is less than the cupped yield.
    To calculate the Average APH Yield:
        Sum all annual yields - Divide by the number of years in the database that have yields or acres >0
            Calculate the Cup: Previous approved yield * .9

* IF YIELD LIMITATION FLAG = 3 THE TYPE 11 RECORD MUST HAVE A ' Y' IN THE PREMIUM RATE SURCHARGE FIELD (FLD. 42) AND A 5% SURCHARGE IS APPLIED TO YIELD-SPAN AND NON YIELD-SPAN CROPS (CATEGORY B AND THE FOLLOWING CATEGORY C CROPS: 0023, 0028, 0029, 0036, 0052, 0053, 0058, 0060, 0089, 0092, 0201, 0227, 0218, 0219, 0220, 0221, 0222, 0223

(PREMIUM RATE SURCHARGE FOR A CUPPED YIELD DOES NOT APPLY TO:
0012, 0034, & 0054).

NO YIELD LIMITATION APPLIES

FOR THIS YIELD LIMITATION FLAG THE AVERAGE APH YIELD MUST BE <u>GREATER THAN THE YIELD CAP</u> OR <u>LESS THAN THE YIELD CUP</u>

If the Yield Limitation flag equals:

4   **Average APH yield applies**
        Cap/Cup do not apply
        If there is a Previous Approved yield calculate the Cap/Cup
               Calculate the Cup: Previous approved yield * .9
               Calculate the Cap: Previous approved yield * 1.20
        If there is no Previous Approved yield calculate the Average APH yield only
        To calculate the Average APH Yield:
               Sum all annual yields - Divide by the number of years in the database that have yields or acres >0

YIELD FLOORS

THERE MUST BE AT LEAST 1 YEAR IN THE DATABASE WITH AN ACTUAL YIELD TO QUALIFY FOR A YIELD FLOOR

A YIELD FLOOR CAN ONLY BE DETERMINED IF THERE IS A TRANSITIONAL YIELD >0

YIELD FLOORS DO NOT APPLY TO ' CAT' COVERAGE

IF THE YIELD IS FLOORED FOR YIELD SPAN CROPS (CATEGORY B) THE TYPE 11 RECORD MUST HAVE THE <u>RATE CLASSIFICATION AND THE RATE</u> FOR THE AVERAGE APH YIELD. FOR NON YIELD SPAN CROPS THE TYPE 11 RECORD MUST HAVE A ' Y' IN THE PREMIUM RATE SURCHARGE FIELD (FLD. 42) AND A 5% SURCHARGE IS APPLIED TO THE PREMIUM CALCULATION. PREMIUM RATE SURCHARGE DOES NOT APPLY TO: 0012, 0034 & 0054

YIELD FLOOR = TRANSITIONAL YIELD * YIELD FLOOR PERCENT

YEARS OF ACTUAL YIELDS	YIELD FLOOR PERCENT	FN OPTION (NEW)*	FO OPTION (NEW)*
1 YEAR	70%	80%	90%
2 TO 4 YEARS	75%	85%	95%
5 OR MORE YEARS	80%	90%	100%

*These options are only available on 1999 Spring Wheat and Barley in Minnesota, North Dakota and South Dakota.

If the Yield Limitation flag equals:

5. **The Yield Floor applies**
　　The Yield Floor is greater than the Average APH yield
　　The Average APH yield falls between the Cap and Cup
　　There is a previous approved yield
　　There is an applicable T/yield >0
　　To calculate the Average APH yield:
　　　　Sum all annual yields - Divide by the number of years in the database that have yields and acres >0
　　　　　　Calculate the Yield Floor: T/yield * applicable percent based on the number of years of records the insured has provided.

YIELD FLOORS CONTINUED:

If the Yield Limitation Flag equals:

6   **Yield floor applies**
      Yield Floor is greater than the capped yield
      There is a previous approved yield
      There is a T/yield >0
      To calculate the Average APH Yield:
           Sum all annual yields - Divide by the number of years in the database that have yields or acres >0
                Calculate the Cap: Previous approved yield * 1.20
                Calculate the Yield Floor: T/yld * applicable percent based on the number of years of actual records the insured has provided

7.   **Yield Floor applies**
      Yield Floor is greater than the cupped yield
      There is a previous approved yield
      There is a T/yield >0
      To calculate the Average APH Yield:
           Sum all annual yields - Divide by the number of years in the database that have yields or acres >0
                Calculate the yield Cup: Previous approved yield * .9
                Calculate the Yield Floor: T/yld * applicable percent based on the number of years of actual records the insured has provided

8   **Yield Floor applies**
      The Yield Floor is greater than the Average APH Yield
      There is a previous approved yield but Cap/Cup do not apply: OR
      There is no Previous approved yield
      There is a T/yld >0
      To calculate the Average APH Yield:
           Sum all annual yields - Divide by the number of years in the database that have yields or acres >0
                Calculate the Yield Floor: T/yld * applicable percent based on the number of years of actual records the insured has provided

T15 EDIT FOR ADDED LAND - P/T/V

If the database contains a yield type of "C" or "L" for any annual yield field, then a special T/yield is based on a reference unit, for the crop in the county, that contains the greatest number of actual yields (A's, J's or P's). The reference unit cannot contain a "C" or "L".

The Type 15 record must contain the number of actual yields (001-010) in field 70 that is used to calculate the special T/yield.

TO CALCULATE THE SPECIAL T/YIELD FROM THE REFERENCE UNIT:

If the record with the greatest number of actual and/or assigned yields has
  (1) actual or assigned yield
         Then multiply the T/yield by .80
         the result must equal the annual yield submitted.

  (2 yrs) actual or assigned yields
         Then multiply the T/y yld by .90
         The result must equal the annual yield.

  (3+ yrs) actual or assigned yields
         Then multiply the T/yld by .100
         The result must equal the annual yield

Any yield type of "C" or "L" must have an annual yield equal to one of the above percentages.

After the Special T/yield has been determined calculate the approved yield by adding all of the yields in the database by the number of years containing yield types other than "Z".

Determine the Yield Limitation flag by the following method:

If there is a previous approved yield calculate the "CAP" and "CUP":

The cup for the record =
Previous Approved yield * .9

The cap for the record =
Previous Approved yield * 1.20
Table results of these calculations

Calculate the yield floor

Yield floor = T/yld * applicable %
for the number of actual and/or
assigned yields in the reference unit.

(1) actual or assigned yield
Then multiply the T/yld by .70
The result must equal the approved yield if yield floor is applicable.

(2-4yrs) actual or assigned yields
Then multiply the T/yld by .75
The result must be equal to the approved yield if the yield floor is applicable.

(5+ yrs) actual or assigned yields
Then multiply the T/yld by .80
The result must equal the approved yield if the yield floor is applicable.

Table results of yield floor calculation
Edit for correct yield limitation flag.

See M-13 yield limitation requirements.

YIELD INDICATORS

FCIC RSO ASSIGNED YIELD (YIELD INDICATOR = ' F')
  This yield has been assigned by an RSO and cannot be validated.

LAG YEAR PLANTED FOR CROP 008 (YIELD INDICATOR = ' L')

MASTER YIELD (YIELD INDICATOR = ' M')
  This yield has been assigned by someone and cannot be validated.

TRANSITIONAL YIELD (FIELD 21) = Average of two or more Map Area
  T-yields. Not found on ADM. (Yield indicator = ' W').

BLANK = NOT APPLICABLE

MAXIMUM YIELDS ALLOWED

FOR PLAN CODES 84, 86 AND 90:

- A WARNING MESSAGE WILL BE ISSUED WHEN THE APPROVED OR ANY ANNUAL YIELD EXCEEDS THE DISTRICT AVERAGE YIELD, (IF GREATER THAN ZERO) BY A FACTOR OF 3.5.

- THE RECORD WILL BE REJECTED IF THE APPROVED OR ANY ANNUAL YIELD EXCEEDS THE DISTRICT AVERAGE YIELD, (IF GREATER THAN ZERO) BY A FACTOR OF 5.0.

- COMPANIES ARE TO REVIEW THE RECORD WHEN EITHER A WARNING MESSAGE IS ISSUED OR IF THE RECORD IS REJECTED.

- IF IT IS DETERMINED THE YIELD IS CORRECT, ENTER A "Y" IN FIELD 69 AND RESUBMIT THE POLICY. THE RECORD WILL BE ACCEPTED, WITHOUT A WARNING MESSAGE, AND WILL BE IDENTIFIED THAT THE COMPANY VERIFIED AND APPROVED THE YIELD.

Crops Requiring a Type 15 (Yield) Record

Plan Code	**Crop Code**	**Crop**
25-Revenue Assurance	0041	Corn
	0081	Soybeans
86-Tobacco-GYC	0232	Tobacco
	0234	Tobacco
	0235	Tobacco
41-Dollar Amount of Insurance	0020	Pecans
42-Income Protection	0011	Wheat
	0021	Cotton
	0041	Corn
	0051	Grain Sorghum
	0081	Soybeans
	0091	Barley
45-Income Protection Indexed	0041	Corn
	0081	Soybeans
44-Crop Revenue Coverage	0011	Wheat
	0018	Rice
	0021	Cotton
	0041	Corn
	0051	Grain Sorghum
	0081	Soybeans
46-Dollar Amount of Insur.	0019	Avocados
84 - GYC Crops	0039	Sugar Beets
	0053	Grapes
	0084	Potatoes

Plan Code	**Crop Code and Crop**	
86 - GYC Crops	0054 Apples	0046 Processing Beans
	0047 Dry Beans	0012 Blueberries
	0201 Grapefruit	0202 Lemons
	0205 Kinnow Mandarins	0206 Minneola Tangelos
	0215 Navel Oranges	0216 Sweet Oranges
	0217 Valencia Oranges	0237 Orlando Oranges
	0224 E&M Oranges	0225 Late Oranges
	0226 All/O Grapefruit	0228 Ruby Red Grapefruit
	0238 Rio Red&Star Ruby	0060 Dry Figs
	0033 Forage Production	0053 Grapes
	0052 Table Grapes	0023 Macadamia Nuts
	0013 Onions	0034 Peaches
	0089 Pears	0067 Dry Peas
	0064 Green Peas	0092 Plums
	0084 Potatoes	0036 Prunes
	0218 Fresh Apricots	0219 Processing Apricots
	0220 Fresh Nectarines	0221 Proc Cling Peaches
	0222 Proc Freston Peaches	0223 Fr Frestn Peaches
	0038 Sugarcane	0086 FM&GP Tomatoes
	0087 Proc Tomatoes	0029 Walnuts
	0072 Cabbage	0040 Watermelon
	0055 Cultivated Wild Rice	
90 - APH Crops	0028 Almonds	0091 Barley
	0047 Dry Beans	0015 Canola
	0041 Corn	0021 Cotton
	0022 ELS Cotton	0058 Cranberries
	0031 Flax	0033 Forage Production
	0017 Millet	0051 Grain Sorghum
	0016 Oats	0067 Dry Peas
	0043 Popcorn	0084 Potatoes
	0018 Rice	0094 Rye
	0049 Safflowers	0081 Soybeans
	0039 Sugar Beets	0038 Sugarcane
	0078 Sunflowers	0042 C&P Sweet Corn
	0085 Sweetpotatoes	0087 Prc Tomatoes
	0011 Wheat	0019 Avocados (Fl)
	0069 Mustard	
	0068 Crambe	

INDEXED INCOME PROTECTION YIELDS

Example 1: Producer's average yield is _lower_ than the County average yield.

Year	Producer's Yield	County Yield
1994	46	48
1995	30	26
1996	42	50
1997	0	21
1998	54	49
	172/5=	194/5=
Average	**34**	**39**

County Average   - Producer's Average = Index
     39   -   34   = 5

1999 Expected County Yield = 49 (1998 yield from Act. Table)

1999 Expected County Yield - Index = **Approved (Indexed) Yield**
         49   -   **5**   =   **44**

Example 2: Producer's average yield is _higher_ than the County average yield.

Year	Producer's Yield	County Yield
1994	73	64
1995	72	64
1996	71	63
1997	70	62
1998	69	62
	355/5=	315/5=
Average	**71**	**63**

County Average   - Producer's Average = Index
     63   -   71   = (-8)

1999 Expected County Yield = 62 (1998 yield from Act. Table)

1999 Expected County Yield - Index = **Approved (Indexed) Yield**
         62   -   **(-8)**   =   **70**

INCOME PROTECTION YIELDS & INDEXED INCOME PROTECTION YIELDS

If the database contains less than "4" actual yields, the county yield is determined by averaging the last 10 years of county yields. If you are sending plan code (42) enter the county average in field 35, position 269 of the type 11 record.

	Producer's	County
Year	Yield	Yield
1993	N - 70	1989 - 69
1994	N - 70	1990 - 66
1995	A - 42	1991 - 56
1996	Z - 0	1992 - 77
1997	Z - 0	1993 - 53
1998	A - 50	1994 - 56
	232/4 =	1995 - 70
Average:	58	1996 - 53
		1997 - 64
		1998 - 67
		631/10 = 63

Example 3: For Indexed IP

County Average - Producer's Average = Index
       63   -   58   = 5

1999 Expected County Yield = 67 (1998 yield from Act. Table)

1999 Expected County Yield - Index = **Approved (Indexed) Yield**
                67   -   5   =   62