

ROUNDING For Guarantee, Liability and Premium Calculations

Note 1: Round to nearest whole pound, nearest hundredth for tonnage crops, 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 34) 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 79) unless Prevented Planting acreage which uses MPCCI subsidy.

GRP & GRIP:

Subsidy Factor = Subsidy Factor for Coverage Level (field 34) from Subsidy Table.

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

Type 11 – APH Guarantee/Liability/Premium Calculation
Edit Description

APH Crops
Insurance Plan Code 90

Alfalfa Seed (0107)	Almonds (0028)	Avocados – FL (0019)	Bananas (0255)
Barley (0091)	Canola (0015)	Coffee (0256)	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)	Grapes (0053)	Millet (0017)	Mint (0074)
Mustard (0069)	Oats (0016)	Papaya (0257)	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)	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

$$\begin{matrix} \text{Guarantee Per Acre} = & \text{Yield} & * & \text{Coverage Level} \\ \text{(Field 35)} & \text{(Field 31)} & & \text{(Field 34)} \\ \text{(Note 1)} & \text{(Note 2)} & & \end{matrix}$$

If Late Planting applies, then

$$\begin{matrix} \text{Guarantee Per Acre} = & \text{(Yield * Coverage Level)} & * & \text{Guarantee Reduction Factor} \\ \text{(Field 35)} & \text{(Field 31)} & \text{(Field 34)} & \text{(Field 36)} \\ \text{(Note 1)} & \text{(Note 2)} & & \end{matrix}$$

If Prevented Planting applies, then

$$\begin{matrix} \text{Guarantee Per Acre} = & \text{(Yield * Coverage Level)} & * & \text{Guarantee Reduction Factor} \\ \text{(Field 35)} & \text{(Field 31)} & \text{(Field 34)} & \text{(Field 36)} \\ \text{(Note 1)} & \text{(Note 2)} & & \end{matrix}$$

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

$$\begin{matrix} \text{Guarantee Per Acre} = & \text{(Yield * Coverage Level)} & * & \text{Yield Conversion Factor} \\ \text{(Field 35)} & \text{(Field 31)} & \text{(Field 34)} & \text{(Field 44)} \\ \text{(Note 1)} & \text{(Note 1)} & & \text{(Round to 3 decimals)} \\ & & & \text{(Round to 2 decimals for Hawaii Tropical Fruit)} \end{matrix}$$

TOTAL GUARANTEE

$$\begin{matrix} \text{Total Guarantee} = & \text{Guarantee Per Acre} & * & \text{Reported Acres} \\ \text{(Field 38)} & \text{(Field 35)} & & \text{(Field 37)} \\ \text{(Note 2)} & \text{(Note 1)} & & \text{(Note 3)} \end{matrix}$$

Type 11 – APH Guarantee/Liability/Premium Calculation

Edit Description

TOTAL GUARANTEE For PEANUTS

Total Guarantee = Guarantee Per Acre (by practice, type or reduction % if different for the unit) * Reported Acres (For the Unit unless GPA is different by practice, type or reduction %)

(Field 38) (Field 35) (Field 37)

(Note 2) (Note 1) (Note 3)

LIABILITY For PEANUTS (Contracted and Non-Contracted Peanuts Will Be Insured Up To The Number Of Pounds Of Total Guarantee For The Unit)

Liability = Total Guarantee * Price Election Amount * Insured Share

(Field 42) (Contracted or Non-Contracted Pounds by Price) (Field 38) (Note 2) (Contract Price times price election % [up to maximum contract price] for applicable contracted pounds or Non-contract price times price election %) (Field 39) (Field 41)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share

(Field 42) (Field 38) (Field 39) (Field 41)

(Note 7) (Note 2)

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

CE Option Coverage Factor = ((CEO Coverage Level / MPCIC 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 35) (Field 31) (Field 34) (Field 44)

(Note 1) (Note 2) (Round to 3 decimals)

(Round to 2 decimals for Hawaii Tropical Fruit)

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

Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor

(Field 35) (Field 31) (Field 34) (Field 44)

(Note 1) (Note 1) (Round to 3 decimals)

(Round to 2 decimals for Hawaii Tropical Fruit)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres

(Field 37)

(Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share

(Note 7) (Note 2) (Field 39) (Field 41)

Type 11 – APH Guarantee/Liability/Premium Calculation
Edit Description

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

CE Option Coverage Factor = ((CEO Coverage Level / MPCIC 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)

PREMIUM LIABILITY For PEANUTS

Premium Guarantee Per Acre = Yield * Coverage Level
(Field 31) (Field 34)
(Note 1) (Note 2)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(by practice or type if different for the unit) (For the Unit unless GPA is different by practice or type)
(Field 37)
(Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share
(Contracted or Non-Contracted (Contract Price times price election %
Pounds by Price) [up to maximum contract price] for
applicable contracted pounds or
Non-contract price times price election %)
(Note 7) (Note 2) (Field 39) (Field41)

Type 11 – APH Guarantee/Liability/Premium Calculation

Edit Description

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 85)

(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 + Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate

(Field 46)

(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 46)

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 85)

(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 + Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate

(Field 46)

(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 45)

Base Premium Rate, Capped Prior Year's Adjusted Continuous Rating Base Premium Rate, or .999)

(Note 10)

Type 11 - APH Guarantee/Liability/Premium Calculations
Edit Description

PRELIMINARY TOTAL PREMIUM CALCULATION

Preliminary Total Premium = Premium Liability * Base Premium Rate * Unit Factor(s) * Optional Coverage Factor(s) *
 (Note 7) (Note 7) (Field 45) (Note 10)

Experience Factor * (1.00 + Premium Rate Surcharge)
 (Field 51) (Field 52)

TOTAL PREMIUM CALCULATION

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
 (Field 62) (.35)
 (Note 7)

PRODUCER PREMIUM AND SUBSIDY CALCULATION

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (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 Cap 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

Field Name	Field Number	Picture	Rounding	Description
Yield	31	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	34	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
CEO Coverage Level	79	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	36	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	35	9(08)V9(02)	Nearest whole pound, nearest hundredths for tonnage crops, or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable.
Reported Acres	37	9(06)V9(02)	To hundredths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	38	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	39	9(04)V9(04)	None	Price election submitted with percent election applied. If CEO is elected, must be 100% of MPCI price.
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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.

Type 11 – APH Guarantee/Liability/Premium Calculation

Edit Description

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	85	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 49) 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 46) 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 46) 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.

Type 11 – APH Guarantee/Liability/Premium Calculation
Edit Description

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 46) if it was used to determine the Base Premium Rate that was reported.
Prior Year's Residual Factor	Internal	9(01)V9(03)	None	The prior year residual factor from ADM2 by coverage level if applicable. If 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 prior year 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.

Type 11 – APH Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
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	45	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 49) 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	51	9(01)V9(02)	None	Experience Factor reported.
Premium Rate Surcharge	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 52) is Y, the Premium Rate Surcharge = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.
Total Premium	62	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 89) 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	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer). This field is based on CEO coverage level, if elected.

Indexed APH Crop Insurance Plan Code 96

Silage Sorghum (0059)

**Note: CEO (option code CE) does NOT apply to Silage Sorghum.
MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

GUARANTEE PER ACRE

Guarantee Per Acre = Yield * Coverage Level
 (Field 35) (Field 31) (Field 34)
 (Note 11) (Note 5)

If Late Planting applies, then:

Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
 (Field 35) (Field 31) (Field 34) (Field 36)
 (Note 11) (Note 5)

If Prevented Planting applies, then:

Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
 (Field 35) (Field 31) (Field 34) (Field 36)
 (Note 11) (Note 5)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
 (Field 38) (Field 35) (Field 37)
 (Note 5) (Note 11) (Note 5)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share
 (Field 42) (Field 38) (Field 39) (Field 41)
 (Note 7) (Note 5)

Type 11 – Indexed APH Guarantee/Liability/Premium Calculation
Edit Description

PREMIUM LIABILITY

$$\text{Premium Guarantee Per Acre} = \text{Yield} * \text{Coverage Level}$$

(Note 11) (Field 31) (Field 34)
(Note 5)

$$\text{Premium Guarantee} = \text{Premium Guarantee Per Acre} * \text{Reported Acres}$$

(Note 5) (Note 11) (Field 37)
(Note 5)

$$\text{Premium Liability} = \text{Premium Guarantee} * \text{Price Election Amount} * \text{Insured Share}$$

(Note 7) (Note 5) (Field 39) (Field 41)

CONTINUOUS RATE CALCULATION

$$\text{Yield Ratio} = \text{Average Yield} / \text{Silage Sorghum County Average Yield}$$

(Note 11) (Type 15 Field 85) (Type 11 Field 55)
(Note 5) (Note 5)

$$\begin{aligned} \text{Preliminary Base Rate} = & \text{[Round (EXP(Beta 1 +} \\ & \text{Round (Beta2 * Ln(Yield Ratio * 100),8) +} \\ & \text{Round (Beta3 * Ln(Yield Ratio * 100) * Ln(Yield Ratio * 100),8) +} \\ & \text{Round (Beta4 * Ln(round((Premium Guarantee Per Acre / Rate Yield),2) * 100),8) +} \\ & \text{Round (Beta5 * Ln(round((Premium Guarantee Per Acre / Rate Yield),2) * 100) *} \\ & \text{Ln(round((Premium Guarantee Per Acre / Rate Yield),2) * 100),8) +} \\ & \text{Round (Beta 6 * Ln(round((Premium Guarantee Per Acre / Rate Yield),2) * 100) *} \\ & \text{Ln(Yield Ratio * 100),8)) / 100,8]} \end{aligned}$$

$$\text{Adjusted Base Rate} = \text{Greater of: (Preliminary Base Rate + Additional Coverage Rate) * Multiplicative Factor}$$

(Note 12) OR
Designated Rate

$$\text{Base Premium Rate} = \text{Adjusted Base Rate}$$

(Field 45) (Note 10)
(Note 10)

Type 11 – Indexed APH Guarantee/Liability/Premium Calculation
Edit Description

PRELIMINARY TOTAL PREMIUM CALCULATION

Preliminary Total Premium = Premium Liability * Base Premium Rate * Unit Factor(s) * Optional Coverage Factor(s)
 (Note 7) (Note 7) (Field 45) (Note 10)

TOTAL PREMIUM CALCULATION

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
 (Field 62) (.35)
 (Note 7)

PRODUCER PREMIUM AND SUBSIDY CALCULATION

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (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: Yield Ratio Cap at 0.35 and Cap at 2.00

Note: Additional Coverage Rate default .000

Note: Multiplicative Factor default 1.000

Note: Designated Rate default 0.000

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

Note: Unit Factor(s) for the basic units and optional units (ADM K) will apply

Type 11 – Indexed APH Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	31	9(08)V9(02)	Nearest tenth.	Yield reported. Must match Approved Yield on Type 15 record.
Coverage Level	34	9(01)V9(04)	None	50, 55, 60, 65, 70, 75
Guarantee Reduction Factor	36	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	35	9(08)V9(02)	Nearest tenth.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable.
Reported Acres	37	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	38	9(08)V9(02)	Nearest tenth.	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Price Election Amount	39	9(04)V9(04)	None	Price election submitted with percent election applied.
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest tenth.	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.	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.
IP / IIP & Silage Sorghum County Average Yield	55	9(07)V9(01)	Rounded to tenths.	The average of the annual county yields from the FCI-35 for the same years the producer reported actual yields.
Yield Ratio	Internal	9(07)V9(02)	Round to hundredths.	Average Yield divided by Silage Sorghum County Average Yield. Cup at 0.35 Cap at 2.00.
Beta 1	Internal	9(02)V9(09)	None	Factor from ADM V/I record used in rate calculation.
Beta 2	Internal	9(02)V9(09)	None	Factor from ADM V/I record used in rate calculation.

Type 11 – Indexed APH Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Total Premium	62	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 89) 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	Field 63	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	Field 68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Sweet Potatoes (0085)
Insurance Plan Code 92

Note: CEO (option code CE) does NOT apply to Sweet Potatoes.
Prevented Planting does NOT apply to Sweet Potatoes.
Late Planted acreage must be reported as uninsurable acreage.

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN
MISREPORTED INFORMATION FACTOR APPLIES TO THIS PLAN CODE

GUARANTEE PER ACRE

Guarantee Per Acre = Yield * Coverage Level
 (Field 35) (Field 31) (Field 34)
 (Note 5) (Note 6)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
 (Field 38) (Field 35) (Field 37)
 (Note 6) (Note 5) (Note 5)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share
 (Field 42) (Field 38) (Field 39) (Field 41)
 (Note 7) (Note 6)

Type 11 – Alternatively Rated APH Crop Guarantee/Liability/Premium Calculation

Edit Description

PREMIUM LIABILITY

Premium Guarantee Per Acre = Yield * Coverage Level
 (Note 5) (Field 31) (Field 34)
 (Note 6)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
 (Note 6) (Note 5) (Field 37)
 (Note 5)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share
 (Note 7) (Note 6) (Field 39) (Field 41)

CONTINUOUS RATE CALCULATION

Preliminary Base Rate = (EXP(ROUND(Beta 1,8) +
 (Field 46) (Note 12) ROUND(Beta 2 * LN(MAX(65,Rate Yield)),8) +
 ROUND(Beta 3 * LN(MAX(65, Rate Yield)) * LN(MAX(65, Rate Yield)),8) +
 ROUND(Beta 4 * LN(Round((Premium Guarantee Per Acre / Rate Yield),2) * 100),8) +
 ROUND(Beta 5 * LN(Round((Premium Guarantee Per Acre / Rate Yield),2) * 100) *
 LN(Round((Premium Guarantee Per Acre / Rate Yield),2) * 100),8) +
 ROUND(Beta 6 * LN(MAX(65,Rate Yield)) * LN(Round((Premium Guarantee Per Acre / Rate
 Yield),2) * 100),8))) / 100

Adjusted Base Rate = Greater of: (Preliminary Base Rate + Additional Coverage Rate) * Multiplicative Factor
 (Note 12)

OR

Designated Rate

Base Premium Rate = Adjusted Base Rate
 (Field 45) (Note 10)
 (Note 10)

Type 11 – Alternatively Rated APH Crop Guarantee/Liability/Premium Calculation

Edit Description

PRELIMINARY TOTAL PREMIUM CALCULATION

Preliminary Total Premium = Premium Liability * Base Premium Rate * Unit Factor* Optional Coverage
 (Note 7) (Note 7) (Field 45) Factor(s)
 (Note 10)

TOTAL PREMIUM CALCULATION

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
 (Field 62) (.35)
 (Note 7)

PRODUCER PREMIUM AND SUBSIDY CALCULATION

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (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: Yield Rate Cup at 65.0.

Note: Additional Coverage Rate default .000

Note: Multiplicative Factor default 1.000

Note: Designated Rate default 0.000

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

Note: Unit Factor for the basic units must equal 1.000.

Type 11 – Alternatively Rated APH Crop Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	31	9(08)V9(02)	Nearest Whole Number	Yield reported. Must match Approved Yield on Type 15 record.
Coverage Level	34	9(01)V9(04)	None	50, 55, 60, 65, 70 & 75
Guarantee Per Acre	35	9(08)V9(02)	Nearest tenth.	Guaranteed yield per acre.
Reported Acres	34	9(06)V9(02)	Nearest tenth.	Number of acres reported.
Total Guarantee	38	9(08)V9(02)	Nearest Whole Number	Total guaranteed yield for the current acreage line (Type 11).
Price Election Amount	39	9(04)V9(04)	None	Price election submitted with percent election applied.
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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 tenth.	Guaranteed yield per acre. It is used as the basis for premium calculation.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Number	Total guaranteed yield for the current acreage line (Type 11). 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. Used for the premium calculations.
Beta 1	Internal	9(02)V9(08)	None	Factor from ADM V/I record used in rate calculation.
Beta 2	Internal	9(02)V9(08)	None	Factor from ADM V/I record used in rate calculation.

Type 11 – Alternatively Rated APH Crop Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Beta 3	Internal	9(02)V9(08)	None	Factor from ADM V/I record used in rate calculation.
Beta 4	Internal	9(02)V9(08)	None	Factor from ADM V/I record used in rate calculation.
Rate Yield	85	9(08)V9(02)	Nearest whole number	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.
Beta 5	Internal	9(02)V9(08)	None	Factor from ADM V/I record used in rate calculation.
Beta 6	Internal	9(02)V9(08)	None	Factor from ADM V/I record used in rate calculation.
Preliminary Base Rate	Field 46	V9(08)	Round to 8 decimal places, including each interim step	The result of the Sweet Potato rate formula.
Additional Coverage Rate	Internal	9(01)V9(03)	None	If map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "A". 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".
Base Premium Rate	Field 45	V9(08)	Round to 8 decimal places, including each interim step.	Equal to the Adjusted Base Rate.
Unit Factor	Internal	9(01)V9(03)	None	The unit option code must be BU and the option factor must be 1.000.
Optional Coverage Factor(s)	Internal	9(01)V9(03)	Round to 3 decimals	If Common Option Codes (field 49) does not equal spaces, the option factor from ADM K. If Common Option Codes are spaces, the Option Coverage Factor = 1.000. Round to 3 decimal places when multiple factors are used to determine this value.
Preliminary Total Premium	Internal	9(10)	Whole Dollar	Unsubsidized premium before any adjustment for the Multiple Cropping Factor.

Type 11 – Alternatively Rated APH Crop Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Total Premium	Field 62	9(10)	Nearest Whole Dollar	Unsubsidized Premium.
Multiple Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity (based on flag in field 89) to comply with ARPA legislation on double cropping.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	Field 63	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	Field 68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

APH Crops
(Insurance Plan Codes 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 (0092)
Potatoes (0084)	Processing Beans (0046)	Prunes (0036)	Stonefruit**
Table Grapes (0052)	Walnuts (0029)		

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)
 (Note 1) (Note 1) (Field 34)

If Late Planting applies, then

Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
 (Note 1) (Note 1) (Field 34) (Field 36)

If Prevented Planting applies, then

Guarantee Per Acre = (Yield * Coverage Level) * Guarantee Reduction Factor
 (Note 1) (Note 1) (Field 34) (Field 36)

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

Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor
 (Field 35) (Field 31) (Field 34) (Field 44)
 (Note 1) (Note 1) (Round to 3 decimals)

TOTAL GUARANTEE

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

Type 11 – APH Guarantee/Liability/Premium Calculation
Edit Description

LIABILITY

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

PRELIMINARY TOTAL PREMIUM

Premium Guarantee Per Acre = Yield * Coverage Level * Option Historical Packout Factor (Field 83)
(Note 1) (Note 2) (Field 34)

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

Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor
(Field 35) (Field 31) (Field 34) (Field 44)
(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 39)

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 / MPCCI 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 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (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	31	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	34	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
CEO Coverage Level	79	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 Nearest Whole Dollar	Liability times CEO Coverage Factor
CEO Premium Liability	Internal	9(10)		Premium Liability times CEO Coverage Factor
Guarantee Per Acre	35	9(08)V9(02)	Nearest whole pound, nearest hundredths for tonnage crops, 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	37	9(06)V9(02)	To tenths for all crops.	Number of acres reported.
Total Guarantee	38	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	39	9(04)V9(04)	None	Price election submitted. If CEO is elected, must be 100% of MPCCI price.
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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)	83	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.

Type 11 – APH Guarantee/Liability/Premium Calculation

Edit Description

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	45	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	48	X(02)	None	
Rate Class Option Factor	50	X(20)	None	If the Option Code (Field 50) 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 49) from ADM O record. If not applicable (spaces) factor equals 1.000.
Experience Factor	51	9(01)V9(03)	None	Experience Factor reported.
Premium Rate Surcharge	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 52) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.
Total Premium	62	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 89) 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	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	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.

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

Edit Description

**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)	
Fresh Market Sweet Corn (0044)	Fresh Market Tomatoes (0086)	Raisins (0037)**	

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

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

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = Liability * MPCIBase 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 63) (Field 62)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (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	32	9(08)V9(02)	Nearest Whole Dollar.	MPCI Dollar Amount of Insurance reported. See Exhibit 11-4
Reported Acres	37	9(06)V9(02)	To Tenths. <i>To Hundredths for Raisins only.</i>	Number of acres reported.
CEO Coverage Level	79	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	38	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Rate Class Option Factor	50	X(20)	None	If the Option Code (field 50) 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 48) and Common Option Code (field 49) from ADM O record. If not applicable (spaces) factor equals 1.000.
Experience Factor	51	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	62	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 89) to comply with ARPA legislation on double cropping and prevented planting.
Subsidy	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

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

Chile Peppers (0045)
 Citrus (0215) - CA only

Strawberries (0110)
 Cherries (0057)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

DOLLAR AMOUNT OF INSURANCE = ADM Dollar Amount * Guarantee Reduction Factor
 (see Special Provisions and 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)

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

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 62) (Note 7) (.35)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 63) (Field 62) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 68) (Field 62) (Field 63)
(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	32	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 Cherries (0057).
Reported Acres	37	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	38	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	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 48) and Common Option code (field 49). Factor comes from ADM-O record. If not applicable (spaces) factor equals 1.000.
Guarantee Reduction Factor	36	V9(03)	None	Reduction Factor provided by company.
Total Premium	62	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 89) 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	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

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)

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

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 63) (Field 62)
(Note 7) (Note 7) (Note 8)

Producer Premium = Total Premium - Subsidy
(Field 68) (Field 62) (Field 63)
(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	32	9(08)V9(02)	Nearest Whole Dollar.	Calculated Farmer Approved Average Revenue * Coverage Level
Coverage Level	34	9(01)V9(04)	None	Coverage Level reported.
Reported Acres	37	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	38	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	V9(08)	None	From ADM A.
Unit Option Code	48	X(02)	None	If the Unit Option Code (Field 48) 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	62	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	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:

$$\text{Dollar Amount of Insurance} = \text{Yield from the T-11} * \text{Coverage Level Percent}$$

(Note 7) (Field 31) (Field 34)
(Note 7)

IF COVERAGE FLAG = C:

$$\text{Dollar Amount of Insurance} = \text{Yield from the T-11} * \text{Coverage Level Percent} * 55$$

(Note 7) (Field 31) (Field 34)
(Note 7)

GUARANTEE PER ACRE

$$\text{Guarantee Per Acre} = \text{Dollar Amount of Insurance} * \text{Guarantee Reduction Factor}$$

(Note 7) (Note 7)

TOTAL GUARANTEE

$$\text{Total Guarantee} = \text{Guarantee Per Acre} * \text{Reported Acres}$$

(Note 7) (Note 7) (Note 5)

LIABILITY

$$\text{Liability} = \text{Total Guarantee} * \text{Insured Share}$$

(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

$$\text{Preliminary Total Premium} = \text{Liability} * \text{Base Premium Rate} * \text{Map Factor} * \text{Option Factor}$$

(Note 7) (Note 7)

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

TOTAL PREMIUM

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

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 63) (Field 62)
(Note 7) (Note 7) (Note 8)

Producer Premium = Total Premium - Subsidy
(Field 68) (Field 62) (Field 63)
(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	32	9(08)V9(02)	Nearest Whole Dollar.	Selected Dollar Amount of Insurance reported.
Guarantee Reduction Factor	36	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	35	9(08)V9(02)	Nearest Whole Dollar.	Guarantee dollar amount of insurance per acre.
Reported Acres	37	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	38	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	If the Map Area (Field 239) 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 48) and Common Option Code (field 49) from ADM O record. If not applicable (spaces) factor equals 1.000.
Total Premium	62	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

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 Planting 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 62) (Note 7) (.35)
 (Note 7)

Producer Premium

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (Note 7) (Note 7) (Note 7)

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

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	31	9(08)V9(02)	None	County Yield from FCI-35.
Coverage Level	34	9(01)V9(04)	None	50, 55, 60, 65, 70, 75
Price Election Amount	39	9(04)V9(04)	None	Price election submitted with price election factor applied.
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	36	V9(03)	None	Guarantee reduction factor reported.
Adjusted Guarantee Per Acre	35	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Guarantee Per Acre	35	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Reported Acres	37	9(06)V9(02)	To tenths	Number of acres reported.
Total Guarantee	38	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	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Rate Class Option Factor	50	X(20)	None	If the Option Code (field 50) 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 49) from ADM O record. If not applicable (spaces) factor equals 1.000.
Experience Factor	51	9(01)V9(03)	None	Experience Factor reported.
Total Premium	62	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 89) 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	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 – GRP/GRIP Guarantee/Liability/Premium Calculation

Edit Description

GRP
(Insurance Plan Code 12)

Wheat (0011) Cotton (0021) Soybeans (0081)
 Corn (0041) Peanuts (0075) Rangeland (0048)
 Barley (0091) Grain Sorghum (0051)
 Forage Production (0033)

GRIP
(Insurance Plan Code 73)

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

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance (except Rangeland) must be \geq 60% of the Maximum Protection per Acre and
 \leq 100% of the Maximum Protection per Acre.

Dollar Amount of Insurance (Rangeland) = (County Base Revenue per Acre * Coverage Level)* Price Election Percent

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 62) (Note 7) (.35)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (Note 7) (Note 7) (Note 7)

Type 11 – GRP/GRIP Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	32	9(08)V9(02)	Dollars and Cents	Selected protection per acre. 60 to 100% of maximum price. CAT is 65/45.
Reported Acres	37	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	38	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	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	V9(08)	None	Base Premium Rate per Dollar. (ADM premium rate divided by 100).
Total Premium	62	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 89) 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	63	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

GRP**(Insurance Plan Codes 13 & 14)****Pasture, Rangeland and Forage (0088)****DOLLAR AMOUNT OF INSURANCE (Dollar Amount of Protection Per Acre)****(Only One Dollar Amount Allowed Per County and Crop Type)****One Record for Each Grid ID, Type Code and Index Interval (Practice Code, Field 12)**

Dollar Amount of Insurance = (County Base Value per Acre * Coverage Level) * Productivity Factor
 (Field 32) (ADM) (Price Election Factor, Field 43)
 (Note 9)

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)

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate (the ADM rate divided by 100)
 (Field 62)
 (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (Note 7) (Note 7) (Note 7)

Type 11 – Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculation
Edit Description

2008 Florida Fruit and Tropical Trees (0207 – 0214)
(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) (ADM)

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 62)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 63) (Field 62) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 68) (Field 62) (Field 63)
(Note 7) (Note 7) (Note 7)

Type 11 – Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Price Election Amount	39	9(04)V9(04)	Nearest Dollar and Cents.	Maximum price for growth stage times price election percent.
Coverage Level	34	9(01)V9(04)	None	Coverage Level reported.
Estimated Number of Trees	33	9(10)	None	Estimated number of trees by crop code.
Total Guarantee	38	9(08)V9(02)	Nearest Dollar.	Total guarantee for the current acreage line (Type 11).
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	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 49) from ADM O record. If not applicable (spaces) factor equals 1.000.
Total Premium	62	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 – Hawaii Tropical Trees Guarantee/Liability/Premium Calculation
Edit Description

2007 Hawaii Tropical Trees (0265, 0266 and 0267)
(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 * Yield Conversion Factor
(Note 7) (Tree Reference) Price By Age (125% Tree Limitation)

LIABILITY

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

PRELIMINARY TOTAL PREMIUM

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

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 62)
(Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
(Field 63) (Field 62) (Note 8)
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
(Field 68) (Field 62) (Field 63)
(Note 7) (Note 7) (Note 7)

Type 11 – Hawaii Tropical Trees Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Price Election Amount	39	9(04)V9(04)	Nearest Dollar and Cents.	Maximum price for growth stage times price election percent.
Coverage Level	34	9(01)V9(04)	None	Coverage Level reported.
Estimated Number of Trees	33	9(10)	None	Estimated number of trees by crop code.
Total Guarantee	38	9(08)V9(02)	Nearest Dollar.	Total guarantee for the current acreage line (Type 11).
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	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 49) from ADM O record and any applicable factors from the ADM 1-F record. If not applicable (spaces) factor equals 1.000.
Total Premium	62	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 – Income Protection Guarantee/Liability/Premium Calculation
Edit Description

Income Protection
(Insurance Plan Code 42)

Indexed Income Protection
(Insurance Plan Code 45)

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

***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) Factor

Type 11 – Income Protection Guarantee/Liability/Premium Calculation

Edit Description

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
 (Field 62) (Field 62) (.35)
 (Note 7)

Producer Premium

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (Note 7) (Note 7) (Note 7)

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

Type 11 – Income Protection Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Total Guarantee	38	9(08)V9(02)	Nearest Dollar.	This is the total guaranteed yield for the current acreage line (Type 11).
Dollar Amount of Insurance	32	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	36	V9(03)	None	Guarantee Reduction Factor. See Exhibit 11-1.
Reported Acres	37	9(06)V9(02)	None	Number of acres reported.
Liability	42	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	41	9(01)V9(03)	None	Insured share reported.
Base Premium Rate	45	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 49) from ADM O record. If not applicable (spaces) factor equals 1.000.
Total Premium	62	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 89) 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	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	This is the amount of premium the producer (farmer) will have to pay.

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

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 35) (Field 32)
(Note 9) (Note 9)

If Late or Prevented Planting applies:

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
(Field 35) (Field 32) (Field 36)
(Note 9) (Note 9)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
(Field 38) (Field 35) (Field 37)
(Note 7) (Note 9)

LIABILITY

Liability = Total Guarantee * Insured Share
(Field 42) (Field 38) (Field 41)
(Note 7) (Note 7)

PRELIMINARY TOTAL PREMIUM

Base Optional Dollar

Loaded Premium Per Acre = Premium Rate * Coverage Factor * Amount of Insurance * Residual Factor
(Field 47) (Field 45) (Field 32)
(Note 9) (Note 9)

Loaded

Preliminary Total Premium = Premium Per Acre * Reported Acres * Insured Share * Unit Premium Adjustment Factor
(Internal) (Field 37) (Field 41) (Optional Units only)
(Note 7) (Note 9)

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

TOTAL PREMIUM

Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
 (Field 62) (Field 62) (.35)
 (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (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.

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

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	32	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	36	V9(03)	None	Guarantee Reduction Factor for late or prevented planting.
Guarantee Per Acre	35	9(08)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after any reductions for late or prevented planting.
Reported Acres	37	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	38	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	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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	45	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 49) 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.

Type 11 – Revenue Assurance Guarantee/Liability/Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Residual Factor	Internal	9(01)V9(03)	None	<p>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 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.</p> <p>The selection of Fall Harvest Price Option WILL NOT affect the application of residual factor.</p>
Loaded Premium Per Acre	47	9(04)V9(04)	Nearest Dollar and Whole Cents	The Loaded Premium Per Acre according to RA 'programming instructions'. Decimal places 3 rd and 4 th 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	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

UNIT STRUCTURE	UNIT PREMIUM ADJ (Field 53)
Basic, Enterprise, Whole Farm	1.000
Optional	1.100

Type 11 – Revenue Assurance Guarantee/Liability/Premium Calculation

Malting Barley

Edit Description

**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 35) (Field 32)

(Note 9) (Note 9)

If Late applies:

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor

(Field 35) (Field 32) (Field 36)

(Note 9) (Note 9)

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres

(Field 38) (Field 35) (Field 37)

(Note 7) (Note 9)

LIABILITY

Liability = Total Guarantee * Insured Share

(Field 42) (Field 38) (Field 41)

(Note 7) (Note 7)

Type 11 – Revenue Assurance Guarantee/Liability/Premium Calculation

Malting Barley

Edit Description

TOTAL PREMIUM

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

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
 (Field 37)
 (Note 7) (Note 9)

Premium Liability = Premium Guarantee * Insured Share
 (Field 41)
 (Note 7) (Note 7)

Base Premium Rate = Base Premium Rate @ 65% * Rate Differential
 (Field 45)
 (Note 12)

Total Premium = Base Premium Rate * Premium Liability * Unit Factor * Optional Coverage Factor(s)
 (Field 62) (Field 45) * Residual Factor
 (Note 7) (Note 12)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (Note 7) (Note 7) (Note 7)

Note: The Base Premium Rate according to RA 'programming instructions' for 2004 for Malting Barley except for change from 'Base Premium Rate @ 75%' to 'Base Premium Rate @ 65%' for 2005.

Type 11 – Revenue Assurance Guarantee/Liability/Premium Calculation

Malting Barley

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	32	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	36	V9(03)	None	Guarantee Reduction Factor for late planting.
Guarantee Per Acre	35	9(08)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after reduction for late planting.
Reported Acres	37	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	38	9(08)V9(02)	Nearest Whole Dollar.	This is the total guaranteed yield for the current acreage line (Type 11).
Insured Share	41	9(01)V9(03)	None	Insured share reported.
Liability	42	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 @ 65%	Internal	V9(08)	None	Obtained in calculations of 65% base premium rate for APH based on Malting Barley yield. This is a change from past years due to 2005 APH presentation of rates.
Rate Differential	Internal	9(01)V9(03)	None	Obtained from ADM2 based on coverage level.
Base Premium Rate	45	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.

Type 11 – Revenue Assurance Guarantee/Liability/Premium Calculation

Malting Barley

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (field 49) 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.
Residual Factor	Internal	9(01)V9(03)	None	The residual factor from ADM2 by selected coverage level if applicable. If residual factor does not apply default to 1.000. The factor will be used as is from the ADM2.
Total Premium	62	9(10)	Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	63	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation
Edit Description

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 35) (Field 31) (Field 34)
 (Note 1) (Note 2)

If Late or Prevented Planting applies, then

Guarantee Per Acre = Yield *	Coverage Level *	Guarantee Reduction Factor
(Field 35) (Field 31)	(Field 34)	(Field 36)
(Note 1) (Note 2)		

TOTAL GUARANTEE

Total Guarantee = Guarantee Per Acre * Reported Acres
 (Field 38) (Field 35) (Field 37)
 (Note 2) (Note 1) (Note 3)

LIABILITY

Liability = Total Guarantee * Price Election Amount * Insured Share
 (Field 42) (Field 38) (Field 39) (Field 41)
 (Note 7) (Note 2)

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

PREMIUM LIABILITY

Premium Guarantee Per Acre = Yield * Coverage Level
 (Field 31) (Field 34)
 (Note 1) (Note 2)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
 (Field 37)
 (Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee * Price Election Amount * Insured Share
 (Note 7) (Note 2) (Field 39) (Field 41)

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
 (Field 85)
 (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 46) 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 46) 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 85)
 (Note 14) (Note 2)

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

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 46) 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 45) 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 39)

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)

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium = (Yield Risk + Revenue Risk + Price Risk) * Reported Acres * Insured Share *
 (Note 7) (Note 9) (Note 9) (Note 9) (Field 37) (Field 41)
 (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 62) (.35)
 (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor
 (Field 63) (Field 62) (Note 8)
 (Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy
 (Field 68) (Field 62) (Field 63)
 (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.

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	31	9(08)V9(02)	Nearest whole bushel or pound	Yield reported.
Coverage Level	34	9(01)V9(04)	None	Coverage Level reported.
Guarantee Reduction Factor	36	V9(03)	None	Guarantee reduction factor for late or prevented planting. See Exhibit 11-1.
Guarantee Per Acre	35	9(08)V9(02)	Nearest whole pound. nearest hundredths for tonnage crops, or tenth for bushel	Guaranteed yield per acre after any reduction for late or prevented planting.
Reported Acres	37	9(06)V9(02)	Nearest tenth	Number of acres reported.
Total Guarantee	38	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	39	9(04)V9(04)	None	CRC Base Price reported.
Insured Share	41	9(01)V9(03)	None	Insured Share reported.
Liability	42	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.
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.

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Rate Yield	85	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 49) 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 46) if it was used to determine the Base Premium Rate that was reported.

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

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 46) 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.

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

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 46) 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	45	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	$0.4361836 * \text{Probability Variable T} - 0.1201676 * \text{Probability Variable T}^{** 2} + 0.937298 * \text{Probability Variable T}^{** 3}$
Exponential Factor	Internal	V9(08)	Round to 8 decimal places	$(2.71828183)^{**} (-0.5 * ((1 - \text{Coverage Level Percent}) / \text{Standard Deviation})^{** 2})$
CRC Base Rate	Internal	V9(08)	Round to 8 decimal places	$0.398924228 * \text{Coverage Level Percent} * (1 - \text{Base Premium Rate}) * \text{Exponential Factor} * \text{T Factor}$
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.

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

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 49) 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 52) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge % = 0.00.
Total Premium	62	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 89) to comply with ARPA legislation on double cropping and prevented planting.

June 30, 2009

Exhibit 11-11

FCIC-Appendix III

Type 11 – Crop Revenue Coverage/Liability/Producer Premium Calculation

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	V9(03)	None	Subsidy factor determined using Exhibit 11-11, page 2.
Subsidy	63	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	68	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 55:

Yield calculation is FCI-35 yield times Coverage Level Factor less minimum payment.

Yield edit: Yield must be > 0 and $\leq \text{ADM Yield} * \text{Coverage Level Factor}$.

Insurance Plans 42, 45 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, 90, 92 and 96:

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 90)

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

<u>Supplemental Policy Name</u>	<u>Code</u>
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 Cov	REE
Raisin Reconditioning	RR
Raisin Reconditioning	RR1
Raisin Reconditioning & Extra Expense	RR2
Raisin Reconditioning Expense	RR3
Raisin Reconditioning & Extra Expense	RRE

CODES FOR FCIC APPROVED SUPPLEMENTAL AND REINSURED POLICIES

<u>Supplemental Policy Name</u>	<u>Code</u>
Raisin Reconditioning Policy for Packers	RRP
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

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