

Exhibit Name: Insurance Option Code List
Exhibit Number: P15-3
Record Name: Yield
Record Code: P15

Reinsurance Year: 2025
Version: Approved
Release Date: 6/27/2024

<u>Insurance Option Code List</u>	<u>Commodity Code</u>	<u>Yield Type Code</u>	<u>Yield Indicator Code</u>	<u>Yield Limitation Code</u>	<u>Yield Amounts</u>	<u>Rules</u>
CU						Can be combined with other Yield Option code list. Not validated with ADM.
EH	Sugar Beets (0039)	A, AP, AY, BF, DA, FA, NA, NR, NW, PA, PR, PW, R, RY, VF, WY		Yield Limitation code must equal 09, 10, 11, or 18. Yield Limitation Code must equal "09" if EH and YA are elected together. Yield Limitation Code must equal "18" if EH is elected alone or when YE,EH and TA are elected together.		When EH is elected, insureds may replace an early harvested actual yield with an early harvest adjusted actual yield (by increasing the amount of harvested production by one percent per day for each day the sugar beets were harvested prior to the date the sugar beets would have reached full maturity) this is referred to as EH adjustment.
FN	Valid for Commodity Code equal Wheat, "0011", in Location State Code Minnesota "27", North Dakota "38", South Dakota "46". Valid for Commodity Code equal Barley, "0091", in Location State Code Minnesota "27", North Dakota "38", South Dakota "46".				For Yield Floor Calculations, selecting Yield Option Code List equal "FN" increases the percent of T-Yield.	Can not be combined with Yield Option Code List equal "FO".

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FO	Valid for Commodity Code equal Wheat, "0011", in Location State Code Minnesota "27", North Dakota "38", South Dakota "46". Valid for Commodity Code equal Barley, "0091", in Location State Code Minnesota "27", North Dakota "38", South Dakota "46".				For Yield Floor Calculations, selecting Yield Option Code List equal "FO" increases the percent of T-Yield.	Can not be combined with Yield Option Code List equal "FN".
PY	Valid Commodity Code equals Barley, "0091", Canola, "0015", Corn, "0041", Dry Beans, "0047", Dry Peas, "0067", Flax, "0031", Grain Sorghum, "0051", Millet, "0017", Mustard, "0069", Oats, "0016", Rye, "0094", Safflower, "0049", Soybeans, "0081", Sunflowers, "0078", Wheat, "0011".		PTY Summary record 'B' or 'K' PTY non-summary record 'K'.	For PTY Summary Record, Yield Limitation must equal "01" or "04". For PTY Summary Record, Previous Yield Limitation Code can equal "00", "01" or "04". When the Previous Yield Limitation Code equals "00", then the Yield Limitation Code must equal "04". When Previous Yield Limitation Code equals "00", then the Previous Approved Yield must equal zero. The Yield Limitation Code cannot equal "03" in a Non-Summary Record if the matching Summary Record has Previous Yield Limitation Code equal "00" and it contains a Yield Type Code whose Annual Yield is a variation of a T-Yield.	A PTY non-summary record must have a matching PTY summary record and the T-Yield in the non-summary record must be equal to the Approved Yield in the PTY Summary record. A non-summary record in the first year in the PTY Pilot Program cannot have a Yield Cup, Yield Limitation Code "03", if any Annual Yield is a variation of a T-Yield. Annual Yield are Yield Type Code equal to "E", "I", "IL", "L", "N", "T", "W6", "W7".	Valid for Personal Transitional yield Pilot Program in North Dakota "38". Valid Insurance Plan Code, RA "03", CRC "02", APH "90". Cat Coverage is not eligible.

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QL	Corn (0041), Soybeans (0081), Wheat (0011), Cotton (0021), Grain Sorghum (0051), Rice (0018), Barley (0091), Canola (0015), Sunflowers (0078), Flax (0031), Oats (0016), Rye (0094), Buckwheat (0114) and Safflower (0049), CA Avocados 0019, Blueberries 0012, Cranberries 0058, Grapes 0053, Table Grapes 0052, Peaches 0034, Walnuts 0029, Stonefruit - (Plums 0092, Fresh Apricots 0218, Processing Apricots 0219, Fresh Nectarines 0220, Processing Cling Peaches 0221, Processing Freestone Peaches 0222, Fresh Freestone Peaches 0223	A, AC, AP, AY, BF, DA, FA, NA, NR, NW, PA, PR, PW, R, RY, VF, WY		Yield Limitation code must equal 09, 10, 11, or 17. Yield Limitation Code must equal "09" if QL and YA are elected together. Yield Limitation Code must equal "17" if QL is elected alone or when YE,QL and TA are elected together.	When QL is elected, insureds may replace an actual yield based on total production adjusted for quality reductions (post-quality adjustment production) with an actual yield based on total production prior to any quality adjustment reductions (pre-quality adjustment production) this is referred to as QL replacement.	QL option is not valid for perennial special cases codes of AF, DF, H, I, M, N, P, PM. PS, R, and UC.

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RS						Valid for Commodity Code equal Cherries, "0057", Navel Oranges, "0251" or Strawberries, "0154", in Insurance Plan Code ARH "47".
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Yield Limitation Code must equal "09".

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YA				Yield Limitation Code must equal "09".		See Commodity Types Exhibit 99A for list of Perennial Commodities.
YC				Yield Limitation code must equal 09 or 16	When Yield Cup Option is elected and submitted on the P15, the approved yield will equal 90% of the previous years approved yield, the rate yield will equal the average yield, and an adjusted yield is required.	

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YE	Applicable for all crops eligible for APH exclusion designated in the actuarial.	Actual yields in an APH database identified with the following yield descriptors are eligible for exclusion in an eligible crop year identified in the actuarial documents - A, AY, BF, DA, DG, DV, G, NA, NR, NW, PA, PR, PW, R, RY, and WY.		Yield Limitation Code must equal "09" if YE and YA are elected together or YE, YA, and TA are elected. Yield Limitation Code must equal "15" if YE is elected alone or YE and TA are elected together.		<p>If the exclusion of actual yields for eligible crop year(s) results in less than four years of yields in the APH database, the applicable T-Yield is used to maintain a minimum base period of four yields.</p> <p>If the variable T-Yield applies to an APH database, the T-Yield used to complete the four-year minimum base period uses the variable percentage based on the number of actual/assigned yield for the crop in the county. Excluded yield years still count as a year of producing the crop for variable T-Yield purposes.</p>