

ROUNDING For Guarantee, Liability and Premium Calculations

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

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

Note 3: Round to nearest hundredth for Peanuts* and Quota 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.

*Acres for Peanuts are rounded to hundredths for DAS processing due to the reporting of quota and non-quota records.

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

APH Crops
(Insurance Plan Codes 30, 84, 86, & 90)

Almonds (0028)	Apples (0054)	Barley (0091)	Blueberries (0012)
Canola (0015)	Processing Beans (0046)		Citrus Fruit (AZ, CA, TX)
Corn (0041)	Cotton (0021)		
ELS Cotton (0022)	Cranberries (0058)	Dry Beans (0047)	Dry Peas (0067)
Figs (0060)	Flax (0031)	Forage Prod (0033)	Fr. Market Tomatoes (0086)
Grain Sorghum (0051)	Grapes (0053)	Green Peas (0064)	Mac Nuts (0023)
Millet (0017)	Oats (0016)	Onions (0013)	Peaches (0034)
Pears (0089)	Plums (0090)	Popcorn (0043)	Prunes (0036)
Potatoes (0084)	Rice (0018)	Rye (0094)	Safflowers (0049)
Soybeans (0081)	Stonefruit **	Sugarcane (0038)	Sugar Beets (0039)
Sweet Corn (C&F) (0042)	Sweet Potatoes (0085)	Sunflowers (0078)	Table Grapes (0052)
Tobacco (0229)	Tobacco (0230)	Tobacco (0232)	Tobacco (0233)
Tobacco (0234)	Tobacco (0235)	Tobacco (0236)	Tomatoes (0087)
Walnuts (0029)	Wheat (0011)		

* See Exhibit 11-2 for applicable types.

** See Exhibit 11-2 for applicable crops and code.

GUARANTEE PER ACRE

Guarantee Per Acre = (Yield * Coverage Level %);
(Note 1) (Note 2)

If Late or Prevented Planting applies, then

Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction %
(Note 1) (Note 2)

TOTAL GUARANTEE

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

LIABILITY

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

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

TOTAL PREMIUM

Premium Guarantee Per Acre = Yield * Coverage Level Percent
(Note 1) (Note 2)

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

Premium Liability = Premium Guarantee * Price Election * Percent Election * Insured Share
(Note 7) (Note 20)

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
(Note 7) (Note 7)

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

PRODUCER PREMIUM

Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7) (Note 8)

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

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	28	9(02)	.50, .55, .60, .65, .70 & .75	Coverage level.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	29	9(06)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable.
Reported Acres	31	9(06)V9(02)	To hundredths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	32	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	33	9(04)V9(04)	None	Price election submitted.
Percent Election	36	9(01)V9(02)	None	See exhibit 11.5.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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, with or without any yield reductions, if applicable.
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.
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(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.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.

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

Field Name	Field Number	Picture	Rounding	Description
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Premium Rate Surcharge %	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 42) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge % = 0.00.
Total Premium	43	9(08)	Whole Dollar	Unsubsidized premium.
Producer Premium Factor	*Note	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

Subsidy Factor

If Coverage Flag equals 'C' or 'L', Then

** Limited Subsidy Applies **

Subsidy Price Election Percent = 0.60 (.55 for 1999 crop year)

If Coverage Flag equals 'A', Then

** Maximum Subsidy Applies **

Subsidy Price Election Percent = 0.75

Subsidy Factor = $\frac{0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}}{\text{Coverage Level Percent} * \text{Price Election Percent} * \text{Coverage Level Rate Differential}}$

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	This is the percentage of the premium which is subsidized.
Coverage Level Percent	28	9(02)	None	This is the coverage level reported by the company.
Price Election Percent	Internal	9(03))	Nearest whole percent	This is the (Price Election/Market Price) * 100.
Cat Rate Differential	Internal	9(01)V9(03)	None	This is the Rate differential for 50% coverage from ADM2.
Coverage Level Rate Differential	Internal	9(01)V9(03)	None for coverage levels that exist in the ADM.	This is the Rate differential for the elected coverage level from ADM2.

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
 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)	
Forage Seeding (0032)	Peppers (0083)		Macadamia Trees (0024)
Raisins (0037)	Fresh Market Sweet Corn (0044)		Fresh Market Tomatoes (0086)

TOTAL GUARANTEE

Total Guarantee = Dollar Amount of Insurance Per Acre * Reported Acres
 (Note 7) (Note 9) (Note 5)

LIABILITY

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

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
 (Note 7) (Note 7)

Option Factor * Experience Factor

PRODUCER PREMIUM

Producer Premium = Total Premium * Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

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

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Whole Dollar.	Dollar Amount of Insurance reported.
Reported Acres	31	9(06)V9(02)	To Tenths. <i>To Hundredths for Raisins only.</i>	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	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)

LIABILITY

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 = Farmer Approved Average Revenue
 (Note 7) (Note 7)

IF COVERAGE LEVEL = C:

Guarantee Per Acre = Dollar Amount of Insurance * Coverage Level * .55
 (Note 7) (Note 7)

IF COVERAGE LEVEL = L OR A:

Guarantee Per Acre = Dollar Amount of Insurance * Coverage Level
 (Note 7) (Note 7)

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

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

TOTAL PREMIUM

IF COVERAGE FLAG = C, THEN:

Total Premium = Liability * Base Premium Rate * Unit Option Factor
 (Note 7) (Note 7) (@ 50% rate)

IF COVERAGE FLAG = L OR A, THEN:

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

*CAT coverage for 1999 crop year is reported as 50% coverage level and 55% price election which equates to 27.5% of the overall value.

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

PRODUCER PREMIUM

If Coverage Level = 50%:

$$\begin{array}{l} \text{Producer Premium} = \text{Total Premium} * .45 \\ \text{(Note 7)} \qquad \qquad \text{(Note 7)} \end{array}$$

If Coverage Level = 65% or 75%:

$$\begin{array}{l} \text{Producer Premium} = \text{Total Premium} - (\text{Recalculated Total Premium at 50\% Coverage level} * .75) \\ \text{(Note 7)} \qquad \qquad \text{(Note 7)} \end{array}$$

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

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Whole Dollar.	Calculated Farmer Approved Average Revenue.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Whole Dollar.	Guaranteed Dollar Amount of Insurance Per Acre.
Coverage Level	28	9(02)	None	Coverage Level reported.
Reported Acres	31	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	From ADM A.
Unit Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) is not spaces, the Option Factor comes from ADMO option factor. If the Unit Option Code is spaces, the Option Factor = 1.000.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium	44	9(08)	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 41)

Pecans (0020)

TOTAL GUARANTEE

Dollar Amount of Insurance = Yield from the T-11 * Coverage Level
 (Note 7) (Field 25) (Field 28)
 (Note 7)

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

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

LIABILITY

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

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor * Option Factor
 (Note 7) (Note 7)

PRODUCER PREMIUM

Producer Premium = Total Premium * Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

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

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Whole Dollar.	Selected Dollar Amount of Insurance reported.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Whole Dollar.	Guarantee dollar amount of insurance per acre.
Reported Acres	31	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	If the Map Area (Field 19) is not spaces, the map factor comes from ADMH Map Factor. If the Map Area is spaces, the map factor = 1.000.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

YIELD BASE DOLLAR AMOUNT OF INSURANCE
(Insurance PlanCode 55)

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

Guarantee Per Acre

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

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

If Late or Prevented Planting applies, then;

Guarantee Per Acre = (Yield * Price Election) * Guarantee Reduction %
(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)

Total Premium

Premium Guarantee Per Acre = Yield * Price Election

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

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

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
(Note 7) (Note 7) Option Factor * Experience Factor

Producer Premium

Producer Premium = Total Premium * Producer Premium Factor
(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	25	9(07)V9(01)	None	County Yield from FCI-35.
Coverage Level	28	9(02)	.50, .55, .60, .65, .70, .75	Coverage level reported.
Price Election	33	9(04)V9(04)	None	Price election submitted.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor reported.
Adjusted Guarantee Per Acre	29	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Guarantee Per Acre	29	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Reported Acres	31	9(06)V9(02)	To tenths	Number of acres reported.
Total Guarantee	32	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	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 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 Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

Subsidy Factor

Price Election Percent = Price Election / Highest Price in ADM4

Subsidy Coverage Percent = (Coverage Level / 100) * Price Election Percent

If Subsidy Coverage Percent < 0.65 Then

 ** Limited Subsidy Applies **

 Subsidy Price Election Percent = 0.60

Else

 ** Maximum Subsidy Applies **

 Subsidy Price Election Percent = 0.75

End

Cat Rate Differential = ADM2 50% Coverage Level Rate Differential

Elected Rate Differential = ADM2 Input Coverage Level Rate Differential

Subsidy Factor = $0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}$
 $\text{Subsidy Coverage Percent} * \text{Elected Rate Differential}$

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the premium which is subsidized.
Coverage Level	28	9(02)	None	This is the coverage level reported by the company.
Price Election	33	9(04)V9(04)	None	This is the price election reported by the company.
Subsidy Coverage Percent	Internal	9(01)V9(02)	Nearest Hundredth	This is the Coverage Level % * the Price Election %. It is used to determine what level of subsidy to use.
Price Election Percent	Internal	9(03)	Nearest percent	This is the (Price Election / Market Price) * 100.
Cat Rate Differential	Internal	9(01)9(03)	None	This is the Rate differential for 50% coverage from ADM2.
Elected Rate Differential	Internal	9(01)9(03)	None for coverage levels that exist in the ADM; the nearest thousandth for coverage levels which need to be calculated as a percentage of the 100% rate differential.	The is the Rate differential for the elected coverage level from ADM2. If the ADM does not contain a rate differential for the selected coverage level, one is calculated by multiplying the 100% rate differential by the elected coverage level %.

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

GRP
(Insurance Plan Code 12)

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

TOTAL GUARANTEE

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

LIABILITY

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

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate

PRODUCER PREMIUM

Total Subsidy = Subsidy per acre * Acres * Insured Share
(Note 7) (Note 7) (Note 5)

Producer Premium = Total Premium - Total subsidy
(Note 7) (Note 7) (Note 7)

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

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Whole Dollar.	Dollar Amount of Insurance reported.
Reported Acres	31	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Per Acre	Internal	9(02)V9(02)	Whole Dollars	Dollar amount of subsidy per acre.
Total Subsidy	Internal	9(08)	Nearest Whole Dollar	Subsidy per acre times Acres times insured Share.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

Subsidy Factor

Price Election Percent = Dollar Amount of Insurance / Reference Max Dollar Amount of Insurance

Subsidy Coverage Percent = (Coverage Level / 100) * Price Election Percent

If Subsidy Coverage Percent < 0.65 Then ** Limited Subsidy Applies **

 Subsidy Price Election Percent = 0.60

Else ** Maximum Subsidy Applies **

 Subsidy Price Election Percent = 0.75

End

Cat Rate Differential = ADM2 50% Coverage Level Rate Differential

Elected Rate Differential = ADM2 Input Coverage Level Rate Differential

Subsidy Factor = $0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}$
 $\text{Subsidy Coverage Percent} * \text{Elected Rate Differential}$

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the premium which is subsidized.
Coverage Level	28	9(02)	None	Coverage level reported.
Dollar Amount of Insurance	26	9(06)V9(02)	None	This is the dollar amount of insurance reported by the company.
Subsidy Coverage Percent	Internal	9(01)V9(02)	Nearest Hundredth	This is the Coverage Level % * the Price Election %. It is used to determine what level of subsidy to use.
Price Election Percent	Internal	9(03)	Nearest percent	This is the (Dollar Amount of Insurance / Reference Max Dollar Amount of Insurance) * 100.
Cat Rate Differential	Internal	9(01)9(03)	None	This is the Rate differential for 50% coverage from ADM2.
Elected Rate Differential	Internal	9(01)9(03)	None for coverage levels that exist in the ADM; the nearest thousandth for coverage levels which need to be calculated as a percentage of the 100% rate differential.	The is the Rate differential for the elected coverage level from ADM2. If the ADM does not contain a rate differential for the selected coverage level, one is calculated by multiplying the 100% rate differential by the elected coverage level %.

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
Edit Description

QUOTA TOBACCO
(Insurance Plan Code 70)

Burley Tobacco (0231)

Total Guarantee

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

Liability

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

Total Premium

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

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

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor * Option Factor * (Note 7)
Experience Factor

Producer Premium

Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7)

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Quota	27	9(10)	Whole Pounds.	Quota pounds by line.
Coverage Level	28	9(02)	None	Coverage level reported.
Price Election	33	9(04)V9(04)	None	Price election reported.
Guarantee Reduction Factor	30	V9(03)	None	Applicable guarantee reduction percent for late planting.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11) after any late planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Dollar.	Total guarantee for the current acreage line (Type 11) without any late planting reductions. It serves as a basis for the premium calculation.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 after any yield reductions due to late planting.

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late planting. This becomes the basis for premium calculations.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium Factor	Internal *Note	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Note: Refer to Tables T.1 thru T.11, available on the RO Server.

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
Edit Description

Subsidy Factor

Price Election Percent = Price Election / Highest Price in ADM4

Subsidy Coverage Percent = (Coverage Level / 100) * Price Election Percent

If Subsidy Coverage Percent < 0.65 Then

 ** Limited Subsidy Applies **

 Subsidy Price Election Percent = 0.60

Else

 ** Maximum Subsidy Applies **

 Subsidy Price Election Percent = 0.75

End

Cat Rate Differential = ADM2 50% Coverage Level Rate Differential

Elected Rate Differential = ADM2 Input Coverage Level Rate Differential

Subsidy Factor = $\frac{0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}}{\text{Subsidy Coverage Percent} * \text{Elected Rate Differential}}$

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the premium which is subsidized.
Coverage Level	28	9(02)	None	Coverage level reported.
Price Election	33	9(04)V9(04)	None	Price election reported.
Subsidy Coverage Percent	Internal	9(01)V9(02)	Nearest Hundredth	This is the Coverage Level % * the Price Election %. It is used to determine what level of subsidy to use.
Price Election Percent	Internal	9(03)	Nearest percent	This is the (Price Election / Market Price) * 100.
Cat Rate Differential	Internal	9(01)9(03)	None	This is the Rate differential for 50% coverage from ADM2.
Elected Rate Differential	Internal	9(01)9(03)	None for coverage levels that exist in the ADM; the nearest thousandth for coverage levels which need to be calculated as a percentage of the 100% rate differential.	This is the Rate differential for the elected coverage level from ADM2. If the ADM does not contain a rate differential for the selected coverage level, one is calculated by multiplying the 100% rate differential by the elected coverage level %.

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

Peanuts (0075)
(Insurance Plan Codes 10)

Guarantee Per Acre

Guarantee Per Acre = Yield * Coverage Level %;
(Note 4)

If Late Planting applies, then;

Guarantee Per Acre = (Yield * coverage Level %) * Guarantee Reduction %
(Note 4)

Total Guarantee

Total Guarantee = Guarantee Per Acre * Reported Acres
(Note 4) (Note 4)

Liability

Liability = Total Guarantee * Price Election * Insured Share
(Note 7) (Note 4)

Total Premium

Premium Guarantee Per Acre = Yield * Coverage Level
(Note 4)

Premium Guarantee = Premium Guarantee Per Acre * Reported Acres
(Note 4) (Note 4)

Premium Liability = Premium Guarantee * Price Election * Insured Share
(Note 7) (Note 4)

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
(Note 7) (Note 7)

Option Factor * Experience Factor

Producer Premium

Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7)

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

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	None	Yield reported.
Coverage Level	28	9(02)	None	Coverage level reported.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Nearest Whole Pound	Guaranteed yield per acre without any late planting reductions. It is used as the basis for premium calculation.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Whole Pound	Guaranteed yield per acre after any late planting reduction.
Reported Acres	31	9(06)V9(02)	Nearest Hundredth	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Pound	Total guaranteed yield for the current acreage line (Type 11) after any late planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Pound	Total guaranteed yield for the current acreage line (Type 11) without any late planting reductions. It serves as a basis for the premium calculation.
Price Election	33	9(04)V9(04)	None	Price election submitted for Quota and Non-Quota separately by record.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 after any yield reductions due to late.
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 planting. This becomes the basis for premium calculations.

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

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium Factor	*Note	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer) .

Note: Refer to Tables T.1 thru T.11, available on the RO Server.

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

Subsidy Factor

Price Election Percent = Price Election / Highest Price in ADM4

Subsidy Coverage Percent = (Coverage Level / 100) * Price Election Percent

If Subsidy Coverage Percent < 0.65 Then

 ** Limited Subsidy Applies **

 Subsidy Price Election Percent = 0.60

Else

 ** Maximum Subsidy Applies **

 Subsidy Price Election Percent = 0.75

End

Cat Rate Differential = ADM2 50% Coverage Level Rate Differential

Elected Rate Differential = ADM2 Input Coverage Level Rate Differential

Subsidy Factor = $\frac{0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}}{\text{Subsidy Coverage Percent} * \text{Elected Rate Differential}}$

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the premium which is subsidized.
Coverage Level	28	9(02)	None	Coverage level reported.
Price Election	33	9(04)V9(04)	None	Price election reported.
Subsidy Coverage Percent	Internal	9(01)V9(02)	Nearest Hundredth	This is the Coverage Level % * the Price Election %. It is used to determine what level of subsidy to use.
Price Election Percent	Internal	9(03)	Nearest percent	This is the (Price Election / Market Price) * 100.
Cat Rate Differential	Internal	9(01)9(03)	None	This is the Rate differential for 50% coverage from ADM2.
Elected Rate Differential	Internal	9(01)9(03)	None for coverage levels that exist in the ADM; the nearest thousandth for coverage levels which need to be calculated as a percentage of the 100% rate differential.	This is the Rate differential for the elected coverage level from ADM2. If the ADM does not contain a rate differential for the selected coverage level, one is calculated by multiplying the 100% rate differential by the elected coverage level %.

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

Nursery (0056)
(Insurance Plan Code 50)

TOTAL PREMIUM

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

PRODUCER PREMIUM

Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7) (Note 8)

Field Name	Field Number	Picture	Rounding	Description
Liability	35	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. This becomes the basis for premium calculations.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Option Factor	Internal	9(01)V9(03)	None	If Additional Option Codes (Field 39) are not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium Factor	*Note	9(01)V9(03)	Nearest Thousandth	This is the percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Note: Refer to Tables T.1 thru T.11, available on the RO Server.

Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations
Edit Description

Florida Fruit and Tropical Trees
(Insurance Plan Code 40)

See Exhibit 11-2 for crop codes.

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)

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate
(Note 7) (Note 7)

PRODUCER PREMIUM

Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7) (Note 8)

Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Price Election	33	9(04)V9(04)	Nearest Dollar and Cents.	Maximum price for growth stage times price election percent.
Coverage Level	28	9(02)	None	Coverage Level reported.
Estimated Number of Trees	27	9(10)	None	Estimated number of trees by crop code.
Total Guarantee	32	9(08)V9(02)	Nearest Dollar.	Total guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	9(09)	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	37	9(04)V9(04)	None	Base Premium Rate reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Producer Premium Factor	*Note	9(01)V9(03)	Nearest Thousandth	This is the percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Note: Refer to Tables T.1 thru T.11, available on the RO Server.

Type 11 - Income Protection Guarantee/Liability/Premium Calculations
Edit Description

Income Protection
(Insurance Plan Codes 42)

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

Total Guarantee

Dollar Amount of Insurance= Must be GE (Yield * .50) = GPA * Price) and LE (Yield * .75) * Price);
 (Note 9)

If Late or Prevented Planting applies, then;

Dollar Amount of Insurance=Must be GE (Yield *.50 = GPA * Price) and LE (Yield * .75 * Price) * Guar. Reduction Factor
 (Note 9)

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

LIABILITY

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

TOTAL PREMIUM

Premium Dollar Amount of Insurance =
 Must be GE (Yield * .50 = GPA * Price) and LE (Yield * .75 * Price)

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

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

Total Premium = Premium Liability * Base Premium Rate
 (Note 7) (Note 7)

Producer Premium

Producer Premium = Total Premium - Subsidy
 (Note 7) (Note 7) (Note 7)

Type 11 - Income Protection Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Total Guarantee	32	9(08)V9(02)	Nearest Dollar.	This is the total guaranteed yield for the current acreage line (Type 11).
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee Reduction Factor. See Exhibit 11-1.
Reported Acres	31	9(06)V9(02)	None	Number of acres reported.
Liability	35	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage level and share in the acreage after any reductions for late or prevented planting.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Producer Premium	44	9(08)	Nearest Whole Dollar	This is the amount of premium the producer (farmer) will have to pay.
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	This is the percentage of the premium which is subsidized.

Type 11 - Income Protection Guarantee/Liability/Premium Calculations
 Edit Description

Subsidy Calculation

None of the Elements or Factors in the Following Calculations are Reported

Dollar Amount of Insurance = Approved Yield * Projected Price * (Acres * Share)

(Round to whole dollars)

(Round to Tenths)

Dollar Amount of Insurance = Dollar Amount of Insurance * .50

at 50% Coverage Level

(Round to whole dollars)

Total Premium at 50% Coverage Level = Dollar Amount of Insurance at 50% Coverage Level * Base Premium Rate at 50% Coverage Level

(Round to whole dollars)

If Selected Coverage Level Percent is Less Than 65%, Then;

Subsidy = Total Premium at 50% Coverage Level * .6
 (Round to whole dollars)

If Selected Coverage Level Percent is 65% or Greater, Then;

Subsidy = Total Premium at 50% Coverage Level * .75
 (Round to whole dollars)

Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations
Edit Description

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

Corn (0041)

Soybeans (0081)

TOTAL GUARANTEE

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
(Note 9) (Note 9)

Total Guarantee = Guarantee Per Acre * Reported Acres
(Note 7) (Note 9)

LIABILITY

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

TOTAL PREMIUM

Base Premium Rate = Per Acre Premium
(Note 9)

Total Premium = Base Premium Rate * Reported Acres * Unit Premium Adjustment Factor *
(Note 7) Whole Farm Discount Factor * Share

PRODUCER PREMIUM

Producer Premium = Total Premium - Applicable RA Subsidy
(Note 7) (Note 7) (Note 7)

RA COVERAGE LEVEL PERCENT EDIT

RA Coverage Level Percent = $\frac{\text{Dollar Amount of Insurance}}{\text{Yield} * \text{Price Election}}$

Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee Reduction Factor for late or prevented planting.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after any reductions for late or prevented planting.
Reported Acres	31	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	32	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	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 after any reductions due to late or prevented planting.
Per Acre Premium	Internal	9(04)V9(04)	Nearest Dollar and Cents	RA Premium calculator, step 4 of the agent worksheet.
Base Premium Rate	37	9(04)V9(04)	Nearest Dollar and Cents	Per Acre Premium.
Unit Premium Adjustment Factor	53	9(01)V9(03)	None	RA Unit Premium Adjustment Factor reported.
Whole Farm Discount Factor	56	9(01)V9(03)	None	RA Whole Farm Discount Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Applicable RA Subsidy	Internal	9(08)	Nearest Whole Dollar	The lesser of the calculated MPC1 subsidy at 65/100 or RA Subsidy based on RA coverage level percent.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations
 Edit Description

UNIT STRUCTURE	UNIT PREMIUM ADJ (NO. 54)		WHOLE FARM DISCOUNT
	041	081	
Basic	1.0	1.0	1.00
Optional	1.22	1.30	1.00
Enterprise	.74 to 1.00	.56 to 1.00	1.0
Whole Farm	.74 to 1.00	.56 to 1.00	.80 to 1.00

Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations
Edit Description

Subsidy Factor

Price Election Percent = Dollar Amount of Insurance / Reference Max Dollar Amount of Insurance

If Crop = Raisins or Nursery Then

Price Election Percent = 100

End

Subsidy Coverage Percent = (Coverage Level / 100) * Price Election Percent

If Subsidy Coverage Percent < 0.65 Then ** Limited Subsidy Applies **

Subsidy Price Election Percent = 0.60

Else ** Maximum Subsidy Applies **

Subsidy Price Election Percent = 0.75

End

Cat Rate Differential = ADM2 50% Coverage Level Rate Differential

Elected Rate Differential = ADM2 Input Coverage Level Rate Differential

Subsidy Factor = $0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}$

$\text{Subsidy Coverage Percent} * \text{Elected Rate Differential}$

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	This is the percentage of the premium which is subsidized.
Coverage Level	28	9(02)	None	This is the coverage level reported by the company.
Dollar Amount of Insurance	26	9(06)V9(02)	None	This is the dollar amount of insurance reported by the company.
Subsidy Coverage Percent	Internal	9(01)V9(02)	Nearest Hundredth	This is the Coverage Level % * the Price Election %. It is used to determine what level of subsidy to use.
Price Election Percent	Internal	9(03)	Nearest percent	This is the (Dollar Amount of Insurance / Reference Max Dollar Amount of Insurance) * 100.
Cat Rate Differential	Internal	9(01)9(03)	None	This is the Rate differential for 50% coverage from ADM2.
Elected Rate Differential	Internal	9(01)9(03)	None for coverage levels that exist in the ADM; the nearest thousandth for coverage levels which need to be calculated as a percentage of the 100% rate differential.	The is the Rate differential for the elected coverage level from ADM2. If the ADM does not contain a rate differential for the selected coverage level, one is calculated by multiplying the 100% rate differential by the elected coverage level %.

Type 11 - Crop Revenue Coverage/Liability
Edit Description

Crop Revenue Coverage Crops
(Insurance Plan Code 44)

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

REVENUE GUARANTEE (LIABILITY)

Guarantee Per Acre = Yield * Coverage Level %
(Note 2) (Note 4)

If Late or Prevented Planting applies, then:

Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction %
(Note 2)

Total Guarantee = Guarantees Per Acre * Reported Acres
(Note 1) (Note 5)

Liability = Total Guarantee * Base Price * Insured Share
(Note 7) (Note 4)

YIELD, REVENUE & PRICE CALCULATIONS

Yield Risk = Guarantees Per Acre * MPC Base Rate * CRC Base Price
(Note 9) (Note 1)

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

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

TOTAL PREMIUM

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

CRC Rate Map Area Factor * CRC Rate Class Option Factor * CRC Option Factor *

Premium Rate Surcharge Factor * Unit Premium Adjustment Factor
(No. 53)

Note: if the Unit Option Code contains an "EU" then a Basic Unit Discount is also applied.

**Type 11 - Crop Revenue Coverage/Liability
Edit Description****PRODUCER PREMIUM**

Producer Premium = Total Premium - Subsidy
(Note 7) (Note 7) (Note 7)

CRC SUBSIDY

Subsidy = Guarantee Per Acre * MPC I Base Rate * MPC I Market Price * Reported Acres *
(Note 1) (Note 9) (Note 5)

Insured Share * CRC Rate Map Area Factor * CRC Rate Class Option Factor *

CRC Option Factor * CRC Subsidy Factor * Premium Rate Surcharge Factor * Unit Premium Adjustment Factor
(No. 53)

CRC - NCS PREMIUM CALCULATIONS

Yield Risk = Guarantee Per Acre * NCS Rate * CRC Base Price

Total Premium = Yield Risk * Reported Acres * Insured Share * CRC Rate Class Option Factor *
CRC Option Factor * NCS Premium Factor * Unit Premium Adjustment Factor

CRC - NCS SUBSIDY

NCS Subsidy = Guarantee Per Acre * NCS Rate¹ * MPC I Market Price * Reported Acres *
Insured Share * CRC Rate Class Option Factor * CRC Option Factor *
CRC Subsidy Factor * Unit Premium Adjustment Factor

¹NCS Rate = NCS Base Rate * Rate Differential

Producer Premium = Total Premium - NCS Subsidy

Type 11 - Crop Revenue Coverage/Liability
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	Nearest whole bushel or pound	Yield reported.
Coverage Level	28	9(02)	None	Coverage Level reported.
Guarantee Per Acre	29	9(06)V9(02)	Nearest whole pound or tenth for bushel	Guaranteed yield per acre.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor for late or prevented planting. See Exhibit 11-1.
Adjusted Guarantee Per Acre	29	9(06)V9(02)	Nearest whole pound or tenth for bushel	Guaranteed yield per acre after any reduction for late or prevented planting.
Reported Acres	31	9(06)V9(02)	Nearest tenth	Number of acres reported.
Total Guarantee	32	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	33	9(04)V9(04)	None	CRC Base Price reported.
Insured Share	34	9(01)V9(03)	None	Insured Share reported.
Liability	35	9(09)	Nearest whole dollar	Total Revenue 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.
Base Premium Rate	37	9(04)V9(04)	None	MPCI Base Premium Rate reported.
Yield Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Yield Risk.
CRC Rate Factor	Internal	9(04)V9(04)	None	CRC Rate Factor on ADM.

**Type 11 - Crop Revenue Coverage/Producer Premium Calculations
Edit Description**

Field Name	Field Number	Picture	Rounding	Description
CRC Low Price Factor	Internal	9(04)V9(04)	None	CRC Low Price Factor on ADM.
Revenue Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Revenue Risk.
CRC High Price Factor	Internal	9(04)V9(04)	None	CRC High Price Factor on ADM.
Price Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Price Risk.
CRC Rate Map Area Factor	Internal	9(01)V9(03)	None	Factor for corresponding APH Map Area.
CRC Rate Class Option Factor	Internal	9(01)V9(03)	None	Factor for CRC Rate Class Option.
CRC Option Factor	Internal	9(01)V9(03)	None	Factor for CRC Option.
Premium Rate Surcharge Factor	Internal	9(01)V(02)	None	Factor for CRC Premium Rate Surcharge.
Unit Premium Adjustment Factor	53	9(01)V9(03)	None	Unit Premium Adjustment Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized CRC Risk Premium.
MPCI Market Price	Internal	9(04)V9(04)	Nearest Dollar & Cents	Corresponding MPCI Market Price on ADM.
MPCI Base Rate	37	9(04)V9(04)	None	Corresponding MPCI Base Rate.
CRC Subsidy Factor	Internal	V9(03)	None	Factor for CRC Subsidy.
Subsidy	Internal	9(08)	Nearest Whole Dollar	Dollar Subsidy amount for CRC.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Revenue Assurance Coverage Level

For Basic Unit Organization (Unit Option Code = 'BU')

$$\text{RA Coverage Level} = \frac{\text{Dollar Amount of Insurance}}{\text{Price Election} * \text{Yield}}$$

The Dollar Amount of Insurance Field contains the Revenue Guarantee in dollars that the farmer has elected. The Price Election field contains the Projected County Harvest Price. The Yield field contains the Approved yield from the corresponding type 15 (Yield) record. For each basic unit, the RA coverage level calculated for the basic unit will be applied to any optional units submitted. The RA coverage level calculated from the fields on the basic unit must be propagated to each optional unit, even though the calculated coverage level should be the same for each unit.

For Enterprise Unit Organization (Unit Option Code = 'EU')

$$\text{RA Coverage Level} = \frac{\text{Dollar Amount of Insurance}}{\text{Price Election} * \frac{\sum (\text{Reported Acres} * \text{Yield})}{\sum \text{Reported Acres}}}$$

The Dollar Amount of Insurance Field contains the Revenue Guarantee in Dollars that the Farmer has selected. All of the T11 transactions for the Crop Policy should have the same value (Same Revenue Guarantee). The Price Election Field contains the Projected County Harvest Price. All of the T11 transactions for the Crop Policy should have the same value (Same Projected County Harvest Price). The sum of the product of Reported Acres and Yield should be for all of the type 11 records for the crop policy (Crop/Location County), as should the sum of reported acres.

For Whole Farm Unit Organization (Unit Option Code = 'WU')

$$\text{RA Coverage Level} = \text{Dollar Amount of Insurance} /$$

$$\frac{\text{Soy Price Election} * \sum (\text{Soy Rpt Acres} * \text{Soy Yield}) + \text{Corn Price Election} * \sum (\text{Corn Rpt Acres} * \text{Corn Yield})}{\sum \text{Soy Reported Acres} + \sum \text{Corn Reported Acres}}$$

The Dollar Amount of Insurance Field contains the Revenue Guarantee in Dollars that the Farmer has selected. All of the T11 transactions for the Policy should have the same value (Same Revenue Guarantee). The Price Election Field contains the Projected County Harvest Price. All of the T11 transactions for Corn should have the same value (Same Projected County Harvest Price) and all of the T11 transactions for Soybeans should have the same value (Same Projected County Harvest Price). The sum of the product of Reported Acres and Yield should be for all of the type 11 records by crop, as should the sum of reported acres.

For All Insurance Plans other than Revenue Assurance

Unit Premium Adjustment Factor must be = 0.000

Whole Farm Discount Factor must be = 0.000

For Revenue Assurance

Unit Premium Adjustment Factor

For Basic Unit Organization (Unit Option Code = 'BU')

Basic Units

Unit Premium Adjustment Factor = 1.000

For Optional Unit Organization (Unit Option Code = 'Spaces')

Optional Units - Corn

Unit Premium Adjustment Factor = 1.220

22% Surcharge for Corn Optional Units

Optional Units - Soybeans

Unit Premium Adjustment Factor = 1.300

30% Surcharge for Soybean Optional Units

For Enterprise Unit Organization (Unit Option Code = 'EU') & Whole Farm Unit Organization (Unit Option Code = 'WU')

Unit Premium Adjustment Factor - Corn

# Sections	Unit Premium Adjustment Factor	# Sections	Unit Premium Adjustment Factor
1	1.000	6	0.760
2	0.850	7	0.750
3	0.810	8	0.745
4	0.790	9+	0.740
5	0.775		

Unit Premium Adjustment Factor - Soybeans

# Sections	Unit Premium Adjustment Factor	# Sections	Unit Premium Adjustment Factor
1	1.000	6	0.590
2	0.760	7	0.580
3	0.690	8	0.570
4	0.650	9+	0.560
5	0.610		

Whole Farm Discount Factor

For all Unit Organizations other than Whole Farm (Unit Option Code <> 'WU')

Whole Farm Discount Factor must = 1.000

For Whole Farm Unit Organization (Unit Option Code = 'WU')***Whole Farm Discount Factor***

Σ Corn Acres / (Σ Corn Acres + Σ Soybean Acres)	Whole Farm Discount Factor	Σ Corn Acres / (Σ Corn Acres + Σ Soybean Acres)	Whole Farm Discount Factor
0.0	1.000	0.5	0.800
0.1	0.920	0.6	0.820
0.2	0.860	0.7	0.850
0.3	0.820	0.8	0.890
0.4	0.800	0.9	0.940
0.5	0.800	1.0	1.000

TABLE 2.1						
PRODUCER PREMIUM PERCENTAGE TABLES						
PRODUCER PREMIUM = RISK PREMIUM x PRODUCER PREMIUM PERCENTAGE						
PRICE	COVERAGE LEVEL					
ELECTION	50	55	60	65	70	75
55%	FREE					
67%						0.743
68%						0.747
69%						0.750
70%						0.754
71%						0.757
72%					0.675	0.761
73%					0.680	0.764
74%					0.684	0.767
75%					0.688	0.770
76%					0.692	0.773
77%				0.603	0.696	0.776
78%				0.608	0.700	0.779
79%				0.613	0.704	0.782
80%				0.618	0.708	0.785
81%				0.622	0.711	0.787
82%				0.627	0.715	0.790
83%				0.631	0.718	0.792
84%			0.550	0.636	0.722	0.795
85%			0.555	0.640	0.725	0.797
86%			0.561	0.644	0.728	0.800
87%			0.566	0.648	0.731	0.730
88%			0.571	0.652	0.734	0.733
89%			0.575	0.656	0.737	0.736
90%			0.580	0.660	0.740	0.739
91%		0.494	0.585	0.664	0.743	0.742
92%		0.499	0.589	0.667	0.746	0.745
93%		0.505	0.594	0.671	0.657	0.747
94%		0.510	0.598	0.675	0.661	0.750
95%		0.515	0.602	0.678	0.665	0.753

TABLE 2.1 CON'T						
PRODUCER PREMIUM PERCENTAGE TABLES						
PRODUCER PREMIUM = RISK PREMIUM x PRODUCER PREMIUM PERCENTAGE						
PRICE ELECTION	COVERAGE LEVEL					
	50	55	60	65	70	75
96%		0.520	0.606	0.681	0.668	0.755
97%		0.525	0.610	0.685	0.671	0.758
98%		0.530	0.614	0.688	0.675	0.760
99%		0.535	0.618	0.691	0.678	0.763
100%	0.450	0.539	0.622	0.583	0.681	0.765
	<-----limited subsidy ---->			< -----maximum subsidy ----- >		
	RATE DIFFERENTIALS					
	0.47	0.51	0.57	0.65	0.79	1.00