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.

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

Almonds (0028)	Apples (0054)	Avocados - FL (0019)	Barley (0091)
Blueberries (0012)	Cabbage (0072)	Canola (0015)	Crambe (0068)
Processing Beans (0046)	Corn (0041)	Cotton (0021)	Citrus Fruit (AZ, CA, TX)
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)	Mustard (0069)	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)	Watermelon (0040)	Wild Rice (0055)	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)

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 2)

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

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

Note: If the Unit Option code contains an "EU" then a Basic Unit Discount is also applied

PRODUCER PREMIUM

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                        (Note 7)   (Field 57)

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)	None	50, 55, 60, 65, 70, 75, 80 & 85
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 hundreths 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(003)	None	Insured share reported.
Liability	35	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking tino 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(003)	None	See Exhibit 11-3.

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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
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).

Subsidy Factor

If Coverag Flag equals 'C' or 'L', Then
  ** Limited Subsidy Applies **
  Subsidy Price Election Percent = 0.55
If Coverag Flag equals 'A', Then
  ** Maximum Subsidy Applies **
  Subsidy Price Election Percent = 0.75

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

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 percent 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.

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)   Cherries (0057)   Forage Seeding (0032)
Macadamia Trees (0024)   Peppers (0083)   Raisins (0037)
Fresh Market Sweet Corn   (0044)   Fresh Market Tomatoes (0086) Winter Squash (0065)

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)

TOTAL PREMIUM

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

                  Option Factor * Experience Factor

PRODUCER PREMIUM

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                              (Note 7)   (Field 57)

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. *To Hundredths for Raisins only.*	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(003)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(003)	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(003)	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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	Internal	9(01)V9(003)	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).

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 LEVEL = C, THEN:
       Total Premium = Liability * Base Premium Rate * Unit Option Factor
       (Note 7)   (Note 7)   (@ 50% rate)

IF COVERAGE LEVEL = L OR A, THEN:
       Total Premium = Liability * Base Premium Rate * Unit Option Factor
       (Note 7)   (Note 7)

PRODUCER PREMIUM

If Coverage Level = 50%:
Preliminary Producer Premium = Total Premium * .45
     (Note 7)   (Note 7)

If Coverage Level = 65% or 75%:
Preliminary Producer Premium = Total Premium - (Recalculated Total Premium at 50% Coverage level * .75)
     (Note 7)   (Note 7)

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
              (Note 7)   (Field 57)

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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

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

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
               (Note 7)   (Field 57)

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(003)	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(003)	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(003)	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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.

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).

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)
                                                    (Note 5)

Guarantee Per Acre = Yield * Price Election
    (Note7)   (Note 5)

If Late or Prevented Planing applies, then;
        Guarantee Per Acre = (Yield * Price Election) * Guarantee Reduction %
            (Note7)   (Note 5)

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

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                               (Note 7)   (Field 57)

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	To tenths.	(County Yield from FCI-35 * Coverage Level Percent Factor) - Minimum Payment (in bushels)
Coverage Level	28	9(02)	None	50, 55, 60, 65, 70, 75
Price Election	33	9(04)V9(04)	None	Price election submitted.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Nearest Dollar and Cents	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)	Nearest Dollar and Cents	Dollar guarantee per acre.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Dollar and Cents	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(003)	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.

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(003)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(003)	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(003)	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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	Internal	9(01)V9(003)	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).

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 = 0.55
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 = <u>0.50 * Subsidy Price Election Percent * Cat Rate Differential</u>
                   Subsidy Coverage Percent * 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(003)	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 %.

GRP
(Insurance Plan Code 12)

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

GRIP
(Insurance Plan Code 73)

Corn (0041)   Soybeans (0081)

TOTAL GUARANTEE

Dollar Amount of Insurance = (Max Protection per acre * Price Election %)

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 9)   (Note 5)
        (Note *)

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
      (Note 7)   (Field 57)

Note: Not to exceed maximum subsidy on FCI-35

Type 11 - GRP/GRIP 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. (GRP Rangeland only-Dollars and Cents)	Selected protection per acre. 60 to 100% of maximum price. CAT is 65/55.
Reported Acres	31	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	32	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	34	9(01)V9(003)	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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Subsidy Per Acre	Internal	9(02)V9(02)	Dollars and cents.	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).

QUOTA TOBACCO
(Insurance Plan Code 70)

Burley Tobacco (0231)

Total Guarantee (Use the Lesser Of) If No Late Planting:

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

Or:

Total Guarantee = Farm Yield * Coverage Level Percent * Price Election * Acres
 (Note 7)

Total Guarantee (Use the Lesser Of) If Late Planting Applies:

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

Or:

Total Guarantee = Farm Yield * Coverage Level Percent * Guarantee Reduction Factor * Price Election * Acres
 (Note 7)

Liability

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

Total Premium
Premium Total Guarantee (Use the Lesser of)

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

Premium Total Guarantee = Farm Yield * Coverage Level Percent * Price Election * Acres
 (Note 7)

Premium Liability = Premium Total Guarantee * Insured Share
 (Note 7)   (Note 2)

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

              Option Factor * Experience Factor

Producer Premium

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                              (Note 7)   (Field 57)

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(003)	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.

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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	Internal *Note	9(01)V9(003)	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.

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 = 0.55
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 = <u>0.50 * Subsidy Price Election Percent * Cat Rate Differential</u>
              Subsidy Coverage Percent * 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(003)	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 %.

Peanuts (0075)
(Insurance Plan Codes 10)

Guarantee Per Acre

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

If Late or Prevented Planting applies, then;
  Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction %
    (Note 4)   (Note 4)

Total Guarantee

Total Guarantee = Guarantee Per Acre * Reported Acres
  (Note 4)   (Note 4)   (Note 3)

Liability

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

Total Premium

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

               Option Factor *   Experience Factor

If Late or Prevented Planting applies to the record, the companies should report reduced guarantees and liability, **but Total Premium based on Unreduced Liability. DAS will accept Total Premium based on reduced guarantees and liability. DAS will accept Total Premium equal to or greater than the DAS calculated Total Premium, based on reductions due to Late or Prevented Planting.

<u>Producer Premium</u>

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                              (Note 7)   (Field 57)

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.
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 or prevented 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 or prevented planting reductions are taken.
Price Election	33	9(04)V9(04)	None	Price election submitted for Quota and Non-Quota separately by record. Cat price rounded up to whole cents.
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 or prevented planting.

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(003)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(003)	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(003)	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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(003)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	*Note	9(01)V9(003)	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.

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 = 0.55
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 =   <u>0.50 * Subsidy Price Election Percent * Cat Rate Differential</u>
             Subsidy Coverage Percent * 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.	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 %.

Nursery (0056)
(Insurance Plan Code 50)

TOTAL PREMIUM

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

PRODUCER PREMIUM

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
        (Note 7) (Field 57)

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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
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.

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

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                  (Note 7)   (Field 57)

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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
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.

Income Protection
(Insurance Plan Code 42)

Indexed Income Protection
(Insurance Plan Code 45)

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

Corn (0041)   Soybeans (0081)

Dollar Amount of Insurance

Dollar Amount of Insurance= Must be GE (Yield * .50) = GPA * Price) and LE (Yield * .85[1] = GPA * Price);
     (Note 9)

If Late or Prevented Planting applies, then;
Dollar Amount of Insurance=Must be GE (Yield *.50 = GPA * Price) and LE (Yield * .85[1] = GPA * Price) * Guarantee
     (Note 9)   Reduction Factor

Total Guarantee

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 * .85[1] = GPA * 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 Prem Rate * Type/Practice Option Factor * Option Factor * Experience Factor
  (Note 7)   (Note 7)

Producer Premium

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

EFA   Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                         (Note 7)   (Field 57)

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

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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
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(003)	Nearest Thousandth	This is the percentage of the premium which is subsidized.

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%   =   Dollar Amount of Insurance * Base Premium Rate at
  Coverage Level   at 50% Coverage Level
        50% Coverage Level
(Round to whole dollars)

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

> Subsidy   =   Total Premium at 50% * .55
> (Round to   Coverage Level
> whole dollars)

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

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

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

Wheat (0011)   Corn (0041)   Soybeans (0081)

TOTAL GUARANTEE

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
  (Note 9)   (Note 7)

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

LIABILITY

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

TOTAL PREMIUM

Total Premium = Base Premium Rate * Dollar Amt of Insurance * Option Factor * Unit Premium Adjustment Factor *
 (Note)   (Note)   (PP)   (Optional Units Only)

High Risk Factor * Reported Acres * Share

PRODUCER PREMIUM

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

EFA   Preliminary
Discount Premium   =   Producer Premium   *   EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                 (Note 7)   (Field 57)

RA COVERAGE LEVEL PERCENT EDIT

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

Note: Base Premium Rate should be the same for all records of EU or WU.

Total Premium/Producer Premium/EFA Discount Premium will be determined by EU or WU and prorated back to individual record type 11's by acres (record acres divided by EU or WU total acres).

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(003)	None	RA Unit Premium Adjustment Factor reported.
Whole Farm Discount Factor	56	9(01)V9(003)	None	RA Whole Farm Discount Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Applicable RA Subsidy	Internal	9(08)	Nearest Whole Dollar	The lesser of the calculated MPCI 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).

UNIT STRUCTURE	UNIT PREMIUM ADJ (NO. 54)		WHOLE FARM DISCOUNT
	0 041	0011 & 0081	
Basic	1.0	1.0	1.00
Optional	1.22	1.30	1.00

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 = 0.55

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

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 %.

Crop Revenue Coverage Crops
(Insurance Plan Code 44)

Corn (0041)	Wheat (0011)	Grain Sorghum (0051)
Soybeans (0081)	Cotton (0021)	Rice (0018)

REVENUE GUARANTEE (LIABILITY)

Guarantee Per Acre = Yield * Coverage Level %
 (Note 1)   (Note 4)

If Late or Prevented Planting applies, then;
  Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction %
   (Note1)   (Note 1)

Total Guarantee =Guarantee Per Acre * Reported Acres
(Note 2)   (Note 1)   (Note 5)

Liability = Total Guarantee * CRC Base Price * Insured Share
(Note 7)   (Note2)   (95 or 100%)

YIELD, REVENUE & PRICE CALCULATIONS

Yield Risk = Guarantee Per Acre * MPCI Base Rate * CRC Base Price
(Note 9)   (Note 1)   (95 or 100%)

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

Price Risk = Guarantee Per Acre * MPCI 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[1] * 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.

**[1]If there is a FCIC-2 Agreement on High Risk land that changes the High Risk Rate or factor, then USE the
High Risk Classification Premium Calculation Worksheet to calculate the premium.**

PRODUCER PREMIUM

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

EFA   Preliminary
Discount Premium =   Producer Premium * EFA Discount Percent
(Field 57)   (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                         (Note 7)   (Field 57)

CRC SUBSIDY

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

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

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

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. (95 or 100%)
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.
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.

Field Name	Field Number	Picture	Rounding	Description
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.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Discount Premium	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Subsdidy	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')

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

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')

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

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')

RA Coverage Level = Dollar Amount of Insurance /

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

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 and Wheat
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 = 1.000

Whole Farm Discount Factor

For all Unit Organizations (Basic, Optional, Enterprise and Whole Farm) must be 1.000

TABLE 2.1					
PRODUCER PREMIUM PERCENTAGE TABLES					
PRODUCER PREMIUM = RISK PREMIUM x PRODUCER PREMIUM PERCENTAGE					
PRICE	COVERAGE LEVEL				
SELECTION	50	55	60	65	70	75
55%	FREE					
67%						0.741
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	COVERAGE LEVEL				
ELECTION	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