Cause of Loss Information – Summary of Business Data

The following table contains the elements included in the Cause of Loss Summary of Business files that are available for download via the RMA Public Web Site. The files are created in a pipe (|) delimited format.

The Format column specifies the maximum length and data type for each of the elements. A format of 9 indicates that the value can only be numeric, while a format of X can be alpha-numeric values. Decimal formats will include a V with the number of places to the left of the decimal specified to the left of the V, while the decimal precision is specified to the right of the V (e.g. 9(08)V9(02) would be 00000000.00). An S as the first character in the specification of format, indicates that the value in that element can contain negatives when applicable.

	Element Name	Format	Description
1	Commodity Year Identifier	9(04)	The identifier that represents the year in which the crop/commodity is normally harvested and indicates the policy year for which coverage was provided.
2	State Code	9(02)	The FIPS code that denotes the State in which the insured farm is located.
3	State Abbreviation	X(02)	USPS state abbreviation
4	County Code	9(03)	The FIPS code that denotes the County in which the insured farm is located.
5	County Name	X(30)	Name of the county.
6	Commodity Code	9(04)	The Risk Management Agency (RMA) code that denotes the crop/commodity for which the policy is issued.
7	Commodity Name	X(30)	Name of the crop/commodity
8	Insurance Plan Code	9(02)	Code that denotes the type of insurance coverage is selected for the insured crop (e.g.APH, Revenue, Dollar, etc.)
9	Insurance Plan Name Abbreviation	X(05)	Abbreviation of the Insurance Plan Name
10	Coverage Category	X(01)	Code that identifies the category of coverage elected : A = Buyup ; C = CAT ; E = Existing Coverage Policy ; L = Limited Coverage
11	Stage Code	X(02)	See Stage Code Listing
12	Cause of Loss Code	9(02)	The RMA code that identifies the peril that caused the loss on the crop
13	Cause of Loss Description	X(35)	Description of the cause of loss.

	Element Name	Format	Description
14	Month of Loss	9(02)	Month when the loss occurred
15	Month of Loss Name	X(03)	Name of the month when the loss occurred
16	Year of Loss	9(04)	Year the loss occurred
17	Policies Earning Premium	9(09)	Count of the number of crop policies with premium NOTE : Not available for years prior to 1989.
18	Policies Indemnified	9(09)	Count of the number of crop policies with a reported loss
19	Net Planted Quantity	9(12)V9(02)	Number of acres, tons, pounds, etc. planted to the crop after the insured's share is applied.
20	Net Endorsed Acres	9(12)V9(02)	Number of acres insured under an endorsement (e.g. SCO, STAX, Margin Protection)
21	Liability	9(12)	The maximum dollar amount of insurance for the crop
22	Total Premium	9(12)	Premium before application of any subsidies. In general, the base premium rates times liability (Also called the base premium)
23	Producer Paid Premium	9(12)	Premium paid by the producer
24	Subsidy	9(12)	Amount of subsidized premium.
25	State/Private Subsidy	9(12)	Subsidy provided by a state or private entity
26	Additional Subsidy	9(12)	An additional subsidy from a program or other process. 2021 and 2022 Additional Subsidy represents Pandemic Cover Crop Program amount.
27	EFA Premium Discount	9(12)	
28	Net Determined Quantity	9(12)V9(02)	Number of acres, tons, pounds, etc. loss due to damage after the insured's share is applied
29	Indemnity Amount	S9(12)	The total amount of the loss for the designated peril.
30	Loss Ratio	9(5)V9(02)	Calculated: Indemnity / Total Premium.