## 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 Tobacco and nearest tenth for all
    other crops.
Note 4: Round to nearest whole pound or bushel.
Note 5: Round to nearest tenth.
Note 6: Round to nearest whole number.
Note 7: Round to nearest whole dollar.
Note 8: Round to nearest thousandth.
Note 9: Round to nearest dollar and cents.
Note 10: Round to 8 decimal places.
Note 11: Round to hundredth.
Note 12: Round to 8 decimal places, including each interim step.
Note 13: Round to 5 decimal places.
Note 14: Round to 2 decimal places and cupped at 0.50 and capped at 1.50.
```

Subsidy Factor for all plan codes except GRP (12) and GRIP (73).
Subsidy Factor = Subsidy factor for coverage level (field 31) from Subsidy Table.

| Coverage <br> Level* | CAT | .5000 | .5500 | .6000 | .6500 | .7000 | .7500 | .8000 | .8500 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Subsidy <br> Factor | 1.000 | .670 | .640 | .640 | .590 | .590 | .550 | .480 | .380 |

*If CE Option is elected, then CEO Coverage Level (field 73) unless Prevented Planting acreage which uses MPCI subsidy.

GRP \& GRIP:
Subsidy Factor = Subsidy Factor for Coverage Level (field 31) from Subsidy Table.

| Coverage <br> Level | CAT | .7000 | .7500 | .8000 | .8500 | .9000 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Subsidy <br> Factor | 1.000 | .640 | .640 | .590 | .590 | .550 |

## APH Crops <br> Insurance Plan Code 30 \& 90

Alfalfa Seed (0107) Almonds (0028)
Canola (0015)
Crambe (0068)
Flax (0031)
Mint (0074)
Peanuts (0075)
Rye (0094)
Sugarcane (0038)
Tobacco (0229)
Tobacco (0234)
Tomatoes (0087)
Almonds (0028)
Corn $(0041)$
Cranberries $(0058)$
Forage Prod $(0033)$
Mustard $(0069)$
Popcorn $(0043)$
Safflowers $(0049)$
Sunflowers $(0078)$
Tobacco $(0230)$
Tobacco $(0235)$
Wheat $(0011)$

Avocados - FL (0019) Barley (0091)
Cotton (0021) ELS Cotton (0022)
Dry Beans (0047) Dry Peas (0067)
Grain Sorghum (0051) Millet (0017)
Oats (0016) Peaches (0034)
Potatoes (0084) Rice (0018)
Soybeans (0081) Sugar Beets (0039)
Sweet Corn (C\&F) (0042) Sweet Potatoes (0085)
Tobacco (0232) Tobacco (0233)
Tobacco (0236) Tomatoes -Fr Mkt (0086)

Note A: If Prevented Planting the CEO Coverage Level and CEO PPT do not apply.

## MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

## GUARANTEE PER ACRE



If Late Planting applies, then

| Guarantee | (Yield * | el) | or |
| :---: | :---: | :---: | :---: |
| (Field 32) | (Field 28) | (Field 31) | (Field 33) |
| (Note 1) | (Note 2) |  |  |

If Prevented Planting applies, then
Guarantee Per Acre $=($ Yield $*$ Coverage Level $) *$ Guarantee Reduction Factor
(Field 32) (Field 28) (Field 31) (Field 33)
(Note 1) (Note 2)

For Cabbage (except processing) and Potatoes (Certified Seed) with the $\mathbf{1 2 5 \%}$ Acreage Limitation; and for Sweet Potatoes with the $\mathbf{1 1 0 \%}$ acreage limitation; then:

| Guarantee Per Acre = (Field 32) | (Yield * Coverage Level) <br> (Field 28) (Field 31) | Yield Conversion Fac (Field 41) |
| :---: | :---: | :---: |
| (Note 1) | (Note 1) | (Round to 3 decimals) |

## TOTAL GUARANTEE

Total Guarantee $=$ Guarantee Per Acre * Reported Acres
(Field 35) (Field 32) (Field 34)
(Note 2) (Note 1) (Note 3)

## LIABILITY



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

CE Option Coverage Factor $=(($ CEO Coverage Level $/$ MPCI Coverage Level $)-1)$
(Note 13)
CEO Liability $=$ Liability * CE Option Coverage Factor
(Note 7)
Liability $($ Total $)=$ Liability + CEO Liability
(Note 7)

## PREMIUM LIABILITY

| Premium Guarantee Per Acre $=$Yield <br> (Field 28) | $*$ |
| :--- | :--- |$\quad$| Coverage Level |
| :---: |
| (Field 31) |

For Cabbage (except processing) and Potatoes (Certified Seed) with the $\mathbf{1 2 5 \%}$ Acreage Limitation and for Sweet Potatoes with the $\mathbf{1 1 0 \%}$ acreage limitation; then:

| Guarantee Per Acre $=$ | $($ Yield $*$ Coverage Level) $)$ | $*$ Yield Conversion Factor |
| :--- | :---: | :---: |
| $($ Field 32 $)$ | $($ Field 28) $($ Field 31) | $($ Field 41) |
| $($ Note 1$)$ | $($ Note 1$)$ | (Round to 3 decimals) |

Premium Guarantee $=$ Premium Guarantee Per Acre * Reported Acres
(Field 34)
(Note 2)
(Note 1)
(Note 3)
Premium Liability $=$ Premium Guarantee * Price Election Amount * Insured Share
(Note 7)
(Note 2) (Field 36)
(Field 38)

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

CE Option Coverage Factor $=(($ CEO Coverage Level $/$ MPCI Coverage Level $)-1)$
(Note 13)
CEO Premium Liability = Premium Liability * CE Option Coverage Factor (Note 7)
Premium Liability $($ Total $)=$ Premium Liability + CEO Premium Liability (Note 7)

## CONTINUOUS RATE CALCULATION

Note: The following capping procedure is intended to keep a producer's base premium rate including the residual factor from exceeding $20 \%$ more than what this year's insurance choices would have been last year given this year's rate yield and coverage level selection. It is not intended to cap a producer's actual premium from last year as his or her APH may have changed as well as the coverage level elected.

Current Year's Yield Ratio = Rate Yield/Current Year's Reference Yield
(Field 79)
(Note 14)
(Note 2)
Current Year's Continuous Rating Base Rate $=($ Current Year's Yield Ratio ** Current Year's Exponent) *
(Note 12) (Note 11)
Current Year's Reference Rate + Current Year's Fixed Rate Load
Current Year's Adjusted Continuous Rating Base Rate = Greater of: ((Current Year's Continuous Rating Base Rate + (Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)
Current Year's Continuous Rating Base Premium Rate = Current Year's Adjusted Continuous Rating Base Rate *
(Note 10) Coverage Level Rate Differential * Residual Factor
Adjusted Yield Span Base Rate = Greater of: ((Yield Span Base Rate + Additional Coverage Rate) *
(Field 43) Multiplicative Factor) OR Designated Rate
(Note 10)
Capped Adjusted Yield Span Base Premium Rate = Adjusted Yield Span Base Rate * Prior Year's Coverage Level Rate (Note 12) Differential * 1.20

Prior Year's Yield Ratio = Rate Yield / Prior Year's Reference Yield
(Field 79)
(Note 14)
(Note 2)
Prior Year's Continuous Rating Base Rate $=(($ Prior Year's Yield Ratio ** Prior Year's Exponent $) *$
(Note 12)
(Note 11)
Prior Year's Reference Rate + Prior Year's Fixed Rate Load)
Prior Year's Adjusted Continuous Rating Base Rate $=$ Greater of: ((Prior Year's Continuous Rating Base Rate +
(Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)
Capped Prior Year's Adjusted Continuous Rating Base Premium Rate = Prior Year's Adjusted Continuous Rating Base (Note 10) Rate * Prior Year's Coverage Level Rate Differential * Prior Year's Residual Factor * 1.20

Base Premium Rate = lower of: (Current Year's Continuous Rating Base Premium Rate, Capped Adjusted Yield Span (Field 42) Base Premium Rate, Capped Prior Year's Adjusted Continuous Rating Base Premium Rate, or .999)
(Note 10)

## PRELIMINARY TOTAL PREMIUM CALCULATION

```
Preliminary Total Premium = Premium Liability * Base Premium Rate * Unit Factor(s) * Optional Coverage Factor(s) *
                                    (Field 42)
(Note 7)
(Note 7)
(Note 10)
Experience Factor * ( \(1.00+\) Premium Rate Surcharge)

\section*{TOTAL PREMIUM CALCULATION}

Total Premium \(=\) Preliminary Total Premium * Multi Crop Reduction Factor
(Field 56)
(.35)
(Note 7)

\section*{PRODUCER PREMIUM AND SUBSIDY CALCULATION}
\begin{tabular}{|c|c|}
\hline Subsidy
(Field 57)
(Note 7) \(\quad\)\begin{tabular}{c} 
Total Premium \\
(Field 56) \\
(Note 7)
\end{tabular} & Subsidy Factor (Note 8) \\
\hline \begin{tabular}{lc} 
Producer Premium \(=\) & Total Premium \\
\begin{tabular}{l} 
(Field 62)
\end{tabular} \\
(Note 7) & (Note 7)
\end{tabular} & - Subsidy (Field 57) (Note 7) \\
\hline
\end{tabular}

\section*{If Financial Assistance applicable see Exhibit 11-14 for information.}

Note: See Note 12 of exhibit 11-11 page 1 - Round to 8 decimal places, including each interim step.
Note: Current Year's Yield Ratio and Prior Year's Yield Ratio Cup at 0.50 and Cap at 1.50
Note: Additional Coverage Rate default . 000
Note: Multiplicative Factor default 1.000
Note: Base Premium Rate maximum value . 999
Note: Designated Rate default \(\mathbf{0 . 0 0 0}\)
Note: Optional Coverage factor(s) if multiple factors, are valid
Note: Unit Factor(s) for enterprise the basic unit discount (ADM K) and enterprise unit discount (Unit Premium Adjustment factor ADM WC) will apply
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & \begin{tabular}{l}
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Yield & 28 & 9(08)V9(02) & Nearest tenth for barrels or tons, nearest whole number for other units of measure. & Yield reported. \\
\hline Coverage Level & 31 & \(9(01) \mathrm{V} 9(04)\) & None & 50, 55, 60, 65, 70, 75,80 \& 85 \\
\hline CEO Coverage Level & 73 & \(9(01) \mathrm{V} 9(04)\) & None & 55, 60, 65, 70, 75, \(80 \& 85\) if CEO selected \\
\hline CEO Coverage Factor & Internal & 9(01)V9(05) & Round to 5 decimal places & ((CEO Coverage Level/MPCI Coverage Level) - 1) \\
\hline CEO Liability & Internal & 9(10) & Nearest Whole Dollar & Liability times CEO Coverage Factor \\
\hline CEO Premium Liability & Internal & 9(10) & Nearest Whole Dollar & Premium Liability times CEO Coverage Factor \\
\hline \begin{tabular}{l}
Guarantee \\
Reduction Factor
\end{tabular} & 33 & V9(03) & None & Guarantee reduction factor. See Exhibit 111. \\
\hline Guarantee Per Acre & 32 & 9(08)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. \\
\hline Reported Acres & 34 & \(9(06) \mathrm{V} 9(02)\) & To hundreths for Tobacco, to tenths for all other crops. & Number of acres reported. \\
\hline Total Guarantee & 35 & 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. \\
\hline Price Election Amount & 36 & 9(04)V9(04) & None & Price election submitted with percent election applied. If CEO is elected, must be \(100 \%\) of MPCI price. \\
\hline Insured Share & 38 & 9(01)V9(03) & None & Insured share reported. \\
\hline Liability & 39 & 9(10) & Nearest Whole Dollar & Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected. See Note A. \\
\hline Premium Guarantee Per Acre & Internal & 9(08)V9(02) & Nearest whole pound or nearest tenth for other units of measure. & Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. \\
\hline
\end{tabular}
\(\left.\begin{array}{|l|l|l|l|l|}\hline \text { Field Name } & \begin{array}{l}\text { Field } \\ \text { Number }\end{array} & \text { Picture } & \text { Rounding } & \text { Description } \\ \hline \text { Premium Guarantee } & \text { Internal } & 9(08) \mathrm{V} 9(02) & \begin{array}{l}\text { Nearest tenth for } \\ \text { barrels or tons, } \\ \text { nearest whole } \\ \text { number for all other } \\ \text { units of measure. }\end{array} & \begin{array}{l}\text { Total guaranteed yield for the current } \\ \text { acreage line (Type 11) without any late or } \\ \text { prevented planting reductions. Used for the } \\ \text { premium calculation. }\end{array} \\ \hline \begin{array}{l}\text { Premium } \\ \text { Liability }\end{array} & \text { Internal } & 9(10) & \begin{array}{l}\text { Nearest Whole } \\ \text { Dollar }\end{array} & \begin{array}{l}\text { Dollar value of the insurance protection for } \\ \text { the crop, taking into account the insured's } \\ \text { elected coverage levels and share in the } \\ \text { acreage without any yield reductions due to }\end{array} \\ \text { late or prevented planting. Used for the } \\ \text { premium calculations. This field is based } \\ \text { on CEO Coverage Level, if elected. See } \\ \text { Note A. }\end{array}\right]\)
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & \begin{tabular}{l}
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Multiplicative Factor & Internal & \(9(02) \mathrm{V} 9(03)\) & None & If the map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "M". If equal to spaces the default is 1.000 . \\
\hline Designated Rate & Internal & 9(01)V9(03) & None & If map area (high risk) is not equal to spaces, fixed rate from ADM F used in calculation of adjusted base rate if rate method equal to "F". \\
\hline \begin{tabular}{l}
Current Year's \\
Adjusted \\
Continuous Rating \\
Base Rate
\end{tabular} & Internal & V9(08) & Round to 8 decimal places, including each interim step. & The greater of ((current year's continuous rating base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported. \\
\hline Coverage Level Rate Differential & Internal & 9(01)V9(03) & None & Coverage level rate differential from ADM 2. \\
\hline Residual Factor & Internal & 9(01)V9(03) & None & The residual factor from ADM2 by coverage level if applicable. If residual factor does not apply default to 1.000 . For basic (BU) and optional (OU) units the factor will be used as is from the ADM2. For enterprise (EU) the factor will be onehalf of the ADM2 factor rounded to the third decimal. If the ADM 2 does not have a residual factor to adjust for the enterprise coverage level selected then the adjusted residual factors by coverage level are:
\[
\begin{aligned}
& 65 \%=1.000,70 \%=1.028,75 \%=1.055, \\
& 80 \%=1.083,85 \%=1.110
\end{aligned}
\] \\
\hline Current Year's Continuous Rating Base Premium Rate & Internal & V9(08) & Round to 8 decimal places, including each interim step. & The result of current year's adjusted continuous rating base rate * coverage level rate differential. \\
\hline Yield Span Base Rate & Internal & 9(01)V9(03) & None & Prior year's base premium rate from ADM 1C for Rate Yield. \\
\hline Adjusted Yield Span Base Rate & Internal & V9(08) & Round to 8 decimal places, including each interim step. & The greater of ((yield span base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported. \\
\hline \begin{tabular}{l}
Prior Year's \\
Coverage Level \\
Rate Differential
\end{tabular} & Internal & 9(01)V9(03) & None & Prior year's coverage level rate differential from ADM 2. \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & Field Number & Picture & Rounding & Description \\
\hline Capped Adjusted Yield Span Base Premium Rate & Internal & V9(08) & Round to 8 decimal places, including each interim step. & Adjusted yield span base rate * prior year's coverage level rate differential * 1.20 . If the chosen county has no prior year's yield and rate elements, this calculation will equal . 999. \\
\hline Prior Year's Reference Yield & Internal & 9(05)V9(02) & None & Prior year's reference yield from ADM 1C. \\
\hline Prior Year's Yield Ratio & Internal & 9(07)V9(02) & Round to 2 decimal places. & Rate yield divided by the prior year's reference yield, CUP at 0.50 and CAP at 1.50. \\
\hline Prior Year's Exponent & Internal & 9(02)V9(03) & None & The power (exponent ADM 1C) that prior year's yield ratio is raised in calculation of prior year's continuous rating base rate. \\
\hline Prior Year's Reference Rate & Internal & 9(01)V9(03) & None & Prior year's reference rate from ADM 1C used in the calculation of prior year's continuous rating base rate. \\
\hline Prior Year's Fixed Rate Load & Internal & 9(01)V9(03) & None & Prior year's fixed rate load from ADM 1C used in the calculation of prior year's continuous rating base rate. \\
\hline \begin{tabular}{l}
Prior Year's \\
Continuous Rating \\
Base Rate
\end{tabular} & Internal & V9(08) & Round to 8 decimal places, including each interim step. & The result of prior year's yield ratio, exponent, reference rate, and fixed rate load. \\
\hline \begin{tabular}{l}
Prior Year's \\
Adjusted \\
Continuous Rating \\
Base Rate
\end{tabular} & Internal & V9(08) & Round to 8 decimal places, including each interim step. & \begin{tabular}{l}
The greater of ((prior year's continuous rating base rate + additional coverage rate) \\
* multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported.
\end{tabular} \\
\hline \begin{tabular}{l}
Prior Year's \\
Residual Factor
\end{tabular} & Internal & 9(01)V9(03) & None & Residual factor from ADM 2. Not applicable for enterprise unit (EU), default to 1.000 . \\
\hline \begin{tabular}{l}
Capped Prior Year's \\
Adjusted \\
Continuous Rating \\
Base Premium Rate
\end{tabular} & Internal & V9(08) & Round to 8 decimal places, including each interim step. & The result of prior year's adjusted continuous rating base rate * prior year's coverage level rate differential * 1.20 \\
\hline
\end{tabular}
\begin{tabular}{|l|l|l|l|l|}
\hline Field Name & \begin{tabular}{l} 
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Base Premium Rate & 42 & V9(08) & \begin{tabular}{l} 
Round to 8 decimal \\
places, including \\
each interim step.
\end{tabular} & \begin{tabular}{l} 
The lower of current year's continuous \\
rating base premium rate, capped yield span \\
base premium rate, capped prior year's \\
adjusted continuous rating base premium \\
rate, or .999.
\end{tabular} \\
\hline Unit Factor(s) & Internal & \(9(01) \mathrm{V9(03)}\) & None & \begin{tabular}{l} 
The option factor from ADM K for OU and \\
BU, ADM WC for EU. For enterprise the \\
basic unit (BU) factor and enterprise unit \\
(EU) factor (Unit Premium Adjustment
\end{tabular} \\
Factor) will apply.
\end{tabular}

\section*{APH Crops \\ (Insurance Plan Codes 84 \& 86)}
\begin{tabular}{llll} 
Apples \((0054)\) & Blueberries \((0012)\) & Cabbage \((0072)\) & Citrus Fruit (AZ, CA, TX) \\
Dry Beans \((0047)\) & Dry Peas \((0067)\) & Figs \((0060)\) & Forage Production (0033) \\
Grapes \((0053)\) & Green Peas \((0064)\) & Mac Nuts \((0023)\) & \\
Onions \((0013)\) & Peaches \((0034)(\) see note \()\) & Pears \((0089)\) & Plums \((0090)\) \\
Potatoes \((0084)\) & Processing Beans \((0046)\) & Prunes \((0036)\) & Stonefruit** \\
Table Grapes \((0052)\) & Walnuts \((0029)\) & Wild Rice \((0055)\) &
\end{tabular}

Note: All Peaches except Georgia \& South Carolina
** See Exhibit 11-2 for applicable crops and code.

\section*{MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS}

Note A: If Prevented Planting, the CEO Coverage Level and CEO PPT do not apply.

\section*{GUARANTEE PER ACRE}


\section*{TOTAL GUARANTEE}

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

\section*{LIABILITY}

Liability \(=\) Total Guarantee * Price Election Amount * Insured Share
(Note 7) (Note 2)
(1) This applies only to Apples (0054) with a rate class option code of QF or QP (field 77).

\section*{If CE Option Selected (Does NOT Apply to Prevented Planting):}

CE Option Coverage Factor \(=((\mathrm{CEO}\) Coverage Level/MPCI Coverage Level -1\()\) (Note 13)
CEO Liability \(=\) Liability * CE Option Coverage Factor
(Note 7)
Liability \((\) Total \()=\) Liability + CEO Liability
(Note 7)

\section*{PRELIMINARY TOTAL PREMIUM}
Premium Guarantee Per Acre \(=\underset{\text { Yield } *}{ }\) Coverage Level \(*\) Option Historical Packout Factor (Field 77)
\begin{tabular}{ll} 
(Note 1) \()\) & \((\) Field 31)
\end{tabular}

For Cabbage (except processing) and Potatoes (Certified Seed) with the 125\% Acreage Limitation; then:
\begin{tabular}{ll} 
Guarantee Per Acre \(=\) & \((\) Yield \(*\) Coverage Level \()\) \\
\((\) Field 32 \()\) & \((\) Yield 28) \() \quad(\) Field 31\()\) \\
\((\) Field 41\()\)
\end{tabular}
(Note 1) (Note 1) (Round to 3 decimals)

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

Premium Liability \(=\) Premium Guarantee * Price Election Amount * Insured Share
(Note 7)
(Note 2)
(Field 36)

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

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

\section*{TOTAL PREMIUM}

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

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

\section*{If CE Option Selected (Does NOT Apply to Prevented Planting):}

CE Option Coverage Factor \(=((\) CEO Coverage Level \(/\) MPCI Coverage Level \()-1\) (Note 13)
CEO Premium Liability \(=\) Premium Liability * CE Option Coverage Factor
(Note 7)
Premium Liability \((\) Total \()=\) Premium Liability + CEO Premium Liability (Note 7)

\section*{PRODUCER PREMIUM}
\begin{tabular}{l} 
Subsidy \\
(Field 57)
\end{tabular}\(=\quad\)\begin{tabular}{l} 
Total Premium \(*\) Subsidy Factor \\
(Note 7)
\end{tabular}\(\quad\)\begin{tabular}{l} 
(Note 56)
\end{tabular}\(\quad\) (Note 8)

Producer Premium \(=\) Total Premium - Subsidy
\begin{tabular}{lll} 
(Field 62) & (Field 56) & (Field 57) \\
\((\) Note 7) & (Note 7) & (Note 7)
\end{tabular}

\section*{If Financial Assistance applicable see Exhibit 11-14 for information.}

\section*{ACREAGE COVERED UNDER THE CERTIFIED SEED ENDORSEMENT}

\section*{EXAMPLE 1:}

If you have two optional units under a Northern Potato Policy and you elect the certified seed endorsement you will also have two optional units for certified seed, provided that certified seed is grown in both units

UNIT 0101 - NORTHERN POTATO UNIT
UNIT 0102 - NORTHERN POTATO UNIT
UNIT 0201 - CERTIFIED SEED OPTION ( Unit 0101 and unit 0201 would be the same acreage )
UNIT 0202 - CERTIFIED SEED OPTION (Unit 0102 and unit 0202 would be the same acreage )
EXAMPLE 2:
If you have two basic units under a Northern Potato policy and you elect the certified seed endorsement you will also have two basic units for certified seed, provided that certified seed is grown in both units.

UNIT 0100 - NORTHERN POTATO UNIT
UNIT 0200 - NORTHERN POTATO UNIT
UNIT 0300 - CERTIFIED SEED OPTION ( Unit 0300 would be the same acreage as unit 0100)
UNIT 0400 - CERTIFIED SEED OPTION ( Unit 0400 would be the same acreage as unit 0200 )

\section*{EXAMPLE 3:}

If the certified seed is not grown in the same optional or basic units as acreage covered under the Basic Provisions and the Northern Potato provisions, certified seed units will be established with the unit division provisions contained in the Basic Provisions.
If a basic unit is divided into two optional units but, certified seed is grown in only one of those optional units, the certified seed acreage will be insured as one basic unit.

UNIT 0101 - NORTHERN POTATO OPTIONAL UNIT (Unit 0101 and unit 0100 would be the same acreage )
UNIT 0102 - NORTHERN POTATO OPTIONAL UNIT
UNIT 0100 - CERTIFIED SEED OPTION
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & Field Number & Picture & Rounding & Description \\
\hline Yield & 28 & 9(08)V9(02) & Nearest tenth for barrels or tons, nearest whole number for other units of measure. & Yield reported. \\
\hline Coverage Level & 31 & \(9(01) \mathrm{V} 9(04)\) & None & \(50,55,60,65,70,75,80\) \& 85 \\
\hline CEO Coverage Level & 73 & \(9(01) \mathrm{V} 9(04)\) & None & \(55,60,65,70,75,80 \& 85\) if CEO selected \\
\hline \begin{tabular}{l}
CEO Coverage \\
Factor
\end{tabular} & Internal & \(9(01) \mathrm{V} 9(05)\) & Round to 5 decimal places. & ((CEO Coverage Level/MPCI Coverage Level) - 1) \\
\hline CEO Liability & Internal & 9(10) & Nearest Whole Dollar & Liability times CEO Coverage Factor \\
\hline CEO Premium Liability & Internal & 9(10) & Nearest Whole Dollar & Premium Liability times CEO Coverage Factor \\
\hline Guarantee Per Acre & 32 & 9(08)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. See Note A. \\
\hline Reported Acres & 34 & \(9(06) \mathrm{V} 9(02)\) & To hundreths for Tobacco, to tenths for all other crops. & Number of acres reported. \\
\hline Total Guarantee & 35 & 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. \\
\hline Price Election Amount & 36 & 9(04)V9(04) & None & Price election submitted. If CEO is elected, must be \(100 \%\) of MPCI price. \\
\hline Insured Share & 38 & 9(01)V9(03) & None & Insured share reported. \\
\hline Liability & 39 & 9(10) & Nearest Whole Dollar & Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with or without any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected. See Note A. \\
\hline Historical Packout Factor (apples only) & 77 & \(9(01) \mathrm{V}((02)\) & None & Factor associated with quality option for apples to determine GPA. \\
\hline Premium Guarantee Per Acre & Internal & 9(06)V9(02) & Nearest whole pound or nearest tenth for other units of measure. & Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. This field is based on the CEO Coverage Level , if elected. See Note A. \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & \begin{tabular}{l}
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Premium Total Guarantee & Internal & 9(08)V9(02) & Nearest tenth for barrels or tons, nearest whole number for all other units of measure. & Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation. \\
\hline Premium Liability & Internal & 9(09) & Nearest Whole Dollar & Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. This field is based on CEO Cov Level, if elected. See Note A. \\
\hline Base Premium Rate & 42 & V9(08) & None & MPCI Base Premium Rate reported for the rate yield. \\
\hline Map Factor & Internal & 9(01)V9(03) & None & See Exhibit 11-3. \\
\hline Unit Option Code & 45 & \(\mathrm{X}(02)\) & None & \\
\hline Rate Class Option Factor & 47 & X(20) & None & If the Option Code (Field 47) is not equal to spaces, the Rate Class Option Factor comes from ADMR Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor \(=1.000\). \\
\hline Option Factor & Internal & 9(01)V9(03) & None & This factor is the result of Unit Option code (field 45) and Common Option code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000 . \\
\hline Experience Factor & 48 & 9(01)V9(03) & None & Experience Factor reported. \\
\hline Premium Rate Surcharge & Internal & \(9(01) \mathrm{V} 9(02)\) & None & If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge \(\%=0.05\). If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge \(=0.00\). \\
\hline Total Premium & 56 & 9(10) & Whole Dollar & Unsubsidized premium. \\
\hline Multiple Cropping Factor & Internal & V9(02) & None & Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 83) to comply with ARPA legislation on double cropping and prevented planting. \\
\hline Subsidy Factor & Internal & V9(03) & None & Subsidy Factor determined using Exhibit 1111, page 2. \\
\hline Subsidy & 57 & 9(10) & Whole Dollar & Amount of Total Premium that is subsidized. \\
\hline Producer Premium & 62 & 9(10) & Nearest Whole Dollar & Amount of premium charged to the producer (farmer). This field is based on CEO coverage level, if elected. See Note A. \\
\hline
\end{tabular}

\section*{Dollar Amount of Insurance Crops (Insurance Plan Code 50)}
\begin{tabular}{llll} 
Florida Citrus: Citrus I (0245) & Citrus II (0246) & Citrus III (0247) & Citrus IV (0248) \\
\multicolumn{1}{c}{ Citrus V (0249) } & Citrus VI (0250) & Citrus VII (0251) & \\
Citrus Trees (See Exhibit 11-2 for crop codes) & Forage Seeding (0032) & \\
Macadamia Trees (0024) & Peppers \((0083)\) & Raisins (0037)** & Fresh Market Beans (0105) \\
Fresh Market Sweet Corn \((0044)\) & Fresh Market Tomatoes \((0086)\) & Winter Squash (0065)
\end{tabular}

\section*{MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN}

See Informational Memorandum R \& D 99-036 for applicable states, plans of insurance \& crop year.

\section*{DOLLAR AMOUNT OF INSURANCE}

Dollar Amount of Insurance \(=\)
Ref Max Amount** MPCI Coverage Level * Price Election Factor (from ADM)

\section*{TOTAL GUARANTEE}

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

\section*{LIABILITY}

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

\section*{If CE Option Selected:}

CE Option Coverage Factor \(=((\) CEO Coverage Level/MCPI Coverage Level \()-1)\)
CEO Liability \(=\) Liability * CE Option Coverage Factor
Liability \((\) Total \()=\) Liability + CEO Liability

\section*{PRELIMINARY TOTAL PREMIUM}

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

Rate Class Option Factor * Option Factor * Experience Factor

\section*{TOTAL PREMIUM}

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

\section*{PRODUCER PREMIUM}
\begin{tabular}{l} 
Subsidy \\
(Field 57)
\end{tabular}\(\quad\)\begin{tabular}{c} 
Total Premium \\
(Field 56)
\end{tabular}\(*\)
(Note 7) \(\quad\) Subsidy Factor

\section*{If Financial Assistance applicable see Exhibit 11-14 for information.}

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculation Edit Description
\(\left.\begin{array}{|l|l|l|l|l|}\hline \text { Field Name } & \begin{array}{l}\text { Field } \\ \text { Number }\end{array} & \text { Picture } & \text { Rounding } & \text { Description } \\ \hline \begin{array}{l}\text { Dollar Amount of } \\ \text { Insurance }\end{array} & 29 & 9(08) \mathrm{V} 9(02) & \text { Nearest Whole Dollar. } & \begin{array}{l}\text { MPCI Dollar Amount of Insurance } \\ \text { reported. See Exhibit 11-4 }\end{array} \\ \hline \text { Reported Acres } & 34 & 9(06) \mathrm{V} 9(02) & \begin{array}{l}\text { To Tenths. } \\ \text { To Hundredths for Raisins } \\ \text { only. }\end{array} & \text { Number of acres reported. } \\ \hline \begin{array}{l}\text { CEO Coverage } \\ \text { Level }\end{array} & 73 & 9(01) \mathrm{V} 9(04) & \text { None } & \begin{array}{l}\text { 55, 50, 65, 70, 75, 80 \& 85 if CEO } \\ \text { selected }\end{array} \\ \hline \begin{array}{l}\text { CEO Coverage } \\ \text { Factor }\end{array} & \text { Internal } & 9(01) \mathrm{V} 9(05) & \text { Round to 5 decimal places } & \begin{array}{l}((\text { CEO Coverage Level/MCPI } \\ \text { Coverage Level) - 1) }\end{array} \\ \hline \text { CEO Liability } & \text { Internal } & 9(10) & \text { Nearest Whole Dollar } & \begin{array}{l}\text { Liability time CEO Coverage } \\ \text { Factor }\end{array} \\ \hline \text { Total Guarantee } & 35 & 9(08) \mathrm{V} 9(02) & \text { Nearest Whole Dollar. } & \begin{array}{l}\text { Total dollar guarantee for the } \\ \text { current acreage line (Type 11). }\end{array} \\ \hline \text { Insured Share } & 38 & 9(01) \mathrm{V} 9(03) & \text { None } & \text { Insured share reported. } \\ \hline \text { Liability } & 39 & 9(10) & \text { Nearest Whole Dollar. } & \begin{array}{l}\text { Dollar value of the insurance } \\ \text { protection for the crop, taking into } \\ \text { account the insured's elected } \\ \text { coverage level and share in the } \\ \text { acreage. This field is based on the } \\ \text { CEO Coverage Level, if elected. }\end{array} \\ \hline \text { Experience Factor } & 48 & 9(01) \mathrm{V} 9(03) & \text { None } & \begin{array}{l}\text { Base Premium Rate reported. }\end{array} \\ \hline \text { Option Factor } & \text { Internal } & 9(01) \mathrm{V} 9(03) & \text { None } & \begin{array}{l}\text { See Exhibit 11-3. } \\ \hline\end{array} \\ \hline \text { Base Premium Rate } & 42 & \text { If the Option Code (field 47) is not } \\ \text { equal to spaces, the Rate Class } \\ \text { Option Factor comes from ADM R } \\ \text { Rate Class Option Record. If the } \\ \text { Rate Class Option Code is equal to } \\ \text { spaces, the Type/Practice Option } \\ \text { Factor = 1.000. }\end{array}\right\}\)
\begin{tabular}{|l|l|l|l|l|}
\hline Field Name & \begin{tabular}{l} 
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Total Premium & 56 & \(9(10)\) & Nearest Whole Dollar & Unsubsidized premium. \\
\hline Subsidy Factor & Internal & V9(03) & None & \begin{tabular}{l} 
Subsidy Factor from Subsidy Factor \\
table on FCI-35.
\end{tabular} \\
\hline \begin{tabular}{l} 
Multiple Cropping \\
Factor
\end{tabular} & Internal & V9(02) & None & \begin{tabular}{l} 
Factor used to adjust indemnity and \\
prevented planting indemnity \\
(based on flag in field 83) to \\
comply with ARPA legislation on \\
double cropping and prevented \\
planting.
\end{tabular} \\
\hline Subsidy & 57 & \(9(10)\) & Whole Dollar & \begin{tabular}{l} 
Amount of Total Premium that is \\
subsidized.
\end{tabular} \\
\hline Producer Premium & 62 & \(9(10)\) & Nearest Whole Dollar & \begin{tabular}{l} 
Amount of premium charged to the \\
producer (farmer).
\end{tabular} \\
\hline
\end{tabular}
\(\left.\begin{array}{|ll|l||}\hline \text { April 5, 2007 } & \text { Exhibit 11-11 } & \text { FCIC-M13 } \\ & \text { Type 11-Dollar Amount of Insurance Guarantee/Liability/Premium Calculations } \\ \text { Edit Description }\end{array}\right]\)

\title{
Fixed Dollar Amount of Insurance Crops \\ (Insurance Plan Code 51)
}
\begin{tabular}{lll} 
Chile Peppers \((0045)\) & Strawberries \((0110)\) & Processing Cucumbers (0106) \\
Citrus (0215) - CA only & Cherries \((0057)\) & Raspberries/Blackberries \((0108)\)
\end{tabular}

\section*{MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN}

DOLLAR AMOUNT OF INSURANCE \(=\) ADM Dollar Amount * Guarantee Reduction Factor (see formula below and Exhibit 11-5)

\section*{FOR DOLLAR CITRUS (0215) =}

If highest level of production within last three years is \(<600\) cartons and \(\geq 300\) then
Dollar Amount will \(=\) highest production/ 600 * Dollar Amount from ADM
FOR RASPBERRIES/BLACKBERRIES (0108) = If highest yield in most recent
3 crop years/minimum production requirement * Dollar Amount from ADM

\section*{FOR STRAWBERRIES (0110) in CALIFORNIA}

Dollar Amount will = Dollar Amt from ADM * Factor from Exhibit 11-5

\section*{TOTAL GUARANTEE}

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

\section*{LIABILITY}

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

\section*{PRELIMINARY TOTAL PREMIUM}

Preliminary Total Premium \(=\) Liability \(*\) Base Premium Rate \(*\) Map Factor \(*\) Option Factor (Note 7) (Note 7)
\begin{tabular}{|lcc||}
\hline April 5, 2007 & Exhibit 11-11 & FCIC-M13 \\
& Type 11-Dollar Amount of Insurance Guarantee/Liability/Premium Calculations \\
Edit Description \\
\hline
\end{tabular}

\section*{TOTAL PREMIUM}

\author{
Total Premium \(=\) Preliminary Total Premium * Multi Crop Reduction Factor \\ (Field 56) (Note 7) (.35) \\ (Note 7)
}

\section*{PRODUCER PREMIUM}
\begin{tabular}{l} 
Subsidy \\
(Field 57)
\end{tabular}\(\quad\)\begin{tabular}{c} 
Total Premium \\
(Field 56)
\end{tabular}
\begin{tabular}{l} 
Subsidy Factor \\
(Note 7) \()\)
\end{tabular}

(Note 7)

If Financial Assistance applicable see Exhibit 11-14 for information.
```

April 5, 2007
Exhibit 11-11
Type 11-Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

```
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & Field Number & Picture & Rounding & Description \\
\hline Dollar Amount of Insurance & 29 & 9(08)V9(02) & None & Dollar Amount of Insurance from ADM- 1-D or can be reduced Dollar Amount if crop \(=0215\) Dollar Citrus in California (06) or Raspberries/Blackberries in Washington (53) or Oregon (41) or Cherries (0057). \\
\hline Reported Acres & 34 & 9(06)V9(02) & To Tenths. & Number of acres reported. \\
\hline Total Guarantee & 35 & \(9(08) \mathrm{V} 9\) (02) & Nearest Whole Dollar. & Total dollar guarantee for the current acreage line (Type 11). \\
\hline Insured Share & 38 & 9(01)V9(03) & None & Insured share reported. \\
\hline Liability & 39 & 9(10) & Nearest Whole Dollar. & Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage. \\
\hline Base Premium Rate & 42 & V9(08) & None & Base Premium Rate reported. \\
\hline Map Factor & Internal & 9(01)V9(03) & None & See Exhibit 11-3. \\
\hline Option Factor & Internal & \(9(01) \mathrm{V} 9\) (03) & None & *This factor is the result of Unit Option code (field 45) and Common Option code (field 46). Factor comes from ADM-O record. If not applicable (spaces) factor equals 1.000 . \\
\hline Guarantee Reduction Factor & 33 & V9(03) & None & Reduction Factor provided by company. \\
\hline Total Premium & 56 & 9(10) & Nearest Whole Dollar & Unsubsidized premium. \\
\hline Multiple Cropping Factor & Internal & V9(02) & None & Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 83) to comply with ARPA legislation on double cropping and prevented planting. \\
\hline Subsidy Factor & Internal & V9(03) & None & Subsidy Factor determined using Exhibit 11-11, page 2. \\
\hline Subsidy & 57 & 9(10) & Whole Dollar & Amount of Total Premium that is subsidized. \\
\hline Producer Premium & 62 & 9(10) & Nearest Whole Dollar & Amount of premium charged to the producer (farmer). \\
\hline
\end{tabular}

\title{
April 5, 2007 \\ Exhibit 11-11 \\ Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations Edit Description \\ \\ Dollar Amount of Insurance Crops \\ \\ Dollar Amount of Insurance Crops \\ \\ (Insurance Plan Code 46)
} \\ \\ (Insurance Plan Code 46)
}

FCIC-M13

Avocados (0019)

\section*{MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN}

Farmer Approved Average Revenue \(=\)
(Average Per Acre Revenue - County Average Per Acre Revenue) * Long Term County Average Revenue (Type 15 Record)(Type 15 Record)
(ADM)

\section*{DOLLAR AMOUNT OF INSURANCE}

IF COVERAGE FLAG = A:
Dollar Amount of Insurance \(=\) Farmer Approved Average Revenue * Coverage Level
(Note 7)
(Note 7)

IF COVERAGE FLAG \(=\mathrm{C}\) :
Dollar Amount of Insurance \(=\) Farmer Approved Average Revenue * Coverage Level * . 55 (Note 7)
(Note 7)

\section*{TOTAL GUARANTEE}

Total Guarantee \(=\) Dollar Amount of Insurance \(*\) Reported Acres
(Note 7) (Note 7) (Note 5)

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

\section*{PRELIMINARY TOTAL PREMIUM}

IF COVERAGE FLAG \(=\mathrm{C}\), THEN:
Total Premium \(=\) Liability * Base Premium Rate * Unit Option Factor * (1.00 + Premium Rate Surcharge \()\)
(Note 7)
(Note 7) (@50\% rate)

IF COVERAGE FLAG = A, THEN:
Total Premium \(=\) Liability * Base Premium Rate * Unit Option Factor * ( \(1.00+\) Premium Rate Surcharge \()\)
(Note 7) (Note 7)
\begin{tabular}{||cc|c||}
\hline April 5, 2007 & Exhibit 11-11 & FCIC-M13 \\
& Type 11-Dollar Amount of Insurance Guarantee/Liability/Premium Calculations \\
Edit Description
\end{tabular}

\section*{TOTAL PREMIUM}

Total Premium \(=\) Preliminary Total Premium * Multi Crop Reduction Factor

\section*{PRODUCER PREMIUM}
\begin{tabular}{l} 
Subsidy \\
(Field 57)
\end{tabular}
\begin{tabular}{l} 
Total Premium \\
(Field 56)
\end{tabular}
(Fote \()\)\(\quad\) (Note 7) \(\quad\) Subsidy Factor
\begin{tabular}{lll} 
Producer Premium & \(=\) Total Premium - Subsidy \\
(Field 62) & (Field 56) & (Field 57) \\
(Note 7) & (Note 7) & (Note 7)
\end{tabular}
\(\left.\begin{array}{|llc||}\hline \text { April 5, 2007 } & \text { Exhibit 11-11 } & \text { FCIC-M13 } \\ & \text { Type } 11 \text { - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations } \\ \text { Edit Description }\end{array}\right]\)
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & \begin{tabular}{l}
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Dollar Amount of Insurance & 29 & 9(08)V9(02) & Nearest Whole Dollar. & \begin{tabular}{l}
Calculated Farmer Approved \\
Average Revenue * Coverage Level
\end{tabular} \\
\hline Coverage Level & 31 & 9(01)V9(04) & None & Coverage Level reported. \\
\hline Reported Acres & 34 & \(9(06) \mathrm{V} 9(02)\) & To Tenths. & Number of acres reported. \\
\hline Total Guarantee & 35 & 9(08)V9(02) & Nearest Whole Dollar. & Total dollar guarantee for the current acreage line (Type 11). \\
\hline Insured Share & 38 & 9(01)V9(03) & None & Insured share reported. \\
\hline Liability & 39 & 9(10) & Nearest Whole Dollar & Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage. \\
\hline Base Premium Rate & 42 & V9(08) & None & From ADM A. \\
\hline Unit Option Code & 45 & X(02) & None & If the Unit Option Code (Field 45) is not spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor \(=1.000\). \\
\hline Total Premium & 56 & 9(10) & Nearest Whole Dollar & Unsubsidized premium. \\
\hline Subsidy Factor & Internal & V9(03) & None & Subsidy Factor determined using Exhibit 11-11, page 2. \\
\hline Subsidy & 57 & 9(10) & Whole Dollar & Amount of Total Premium that is subsidized. \\
\hline Producer Premium & 62 & 9(10) & Nearest Whole Dollar & Amount of premium charged to the producer (farmer). \\
\hline
\end{tabular}
\begin{tabular}{||ccc||}
\hline April 5, 2007 & Exhibit 11-11 & FCIC-M13 \\
& Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations \\
Edit Description
\end{tabular}

\section*{Dollar Amount of Insurance Crops \\ (Insurance Plan Code 41)}

Pecans (0020)

\section*{MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN}

\section*{DOLLAR AMOUNT OF INSURANCE}

IF COVERAGE FLAG \(=\mathrm{L}\) or A:
Dollar Amount of Insurance \(=\) Yield from the T-11 * Coverage Level Percent

> (Note 7)
(Field 28)
(Field 31)
(Note 7)
IF COVERAGE FLAG \(=\mathrm{C}\) :
Dollar Amount of Insurance \(=\) Yield from the T-11 * Coverage Level Percent * 55
(Note 7)
(Field 28) (Field 31)
(Note 7)

\section*{GUARANTEE PER ACRE}

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

\section*{TOTAL GUARANTEE}

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

\section*{LIABILITY}

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

\section*{PRELIMINARY TOTAL PREMIUM}

\begin{tabular}{|llc||}
\hline April 5, 2007 & Exhibit 11-11 & FCIC-M13 \\
& Type 11-Dollar Amount of Insurance Guarantee/Liability/Premium Calculations \\
Edit Description
\end{tabular}

\section*{TOTAL PREMIUM}

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

\section*{PRODUCER PREMIUM}
\(\left.\begin{array}{llll}\begin{array}{l}\text { Subsidy }\end{array}= & \begin{array}{l}\text { Total Premium } \\ \text { (Field 57) }\end{array} & * & \text { Subsidy Factor } \\ \text { (Field 56) }\end{array}\right)\)

Producer Premium \(=\) Total Premium - Subsidy
(Field 62) (Field 56) (Field 57)
(Note 7)
(Note 7)
(Note 7)
```

April 5, 2007
Exhibit 11-11
Type 11-Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

```
FCIC-M13
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & \begin{tabular}{l}
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Dollar Amount of Insurance & 29 & 9(08)V9(02) & Nearest Whole Dollar. & Selected Dollar Amount of Insurance reported. \\
\hline Guarantee Reduction Factor & 33 & V9(03) & None & Guarantee reduction factor. See Exhibit 11-1. \\
\hline Guarantee Per Acre & 32 & 9(08)V9(02) & Nearest Whole Dollar. & Guarantee dollar amount of insurance per acre. \\
\hline Reported Acres & 34 & \(9(06) \mathrm{V} 9(02)\) & To tenths. & Number of acres reported. \\
\hline Total Guarantee & 35 & 9(08)V9(02) & Nearest Whole Dollar. & Total dollar guarantee for the current acreage line (Type 11). \\
\hline Insured Share & 38 & 9(01)V9(03) & None & Insured share reported. \\
\hline Liability & 39 & 9(10) & Nearest Whole Dollar. & Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage. \\
\hline Base Premium Rate & 42 & V9(08) & None & Base Premium Rate reported. \\
\hline 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 . \\
\hline Option Factor & Internal & 9(01)V9(03) & None & This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM O record. If not applicable (spaces) factor equals 1.000 . \\
\hline Total Premium & 56 & 9(10) & Nearest Whole Dollar & Unsubsidized premium. \\
\hline Subsidy Factor & Internal & V9(03) & None & Subsidy Factor determined using Exhibit 11-11, page 2. \\
\hline Subsidy & 57 & 9(10) & Whole Dollar & Amount of Total Premium that is subsidized. \\
\hline Producer Premium & 62 & 9(10) & Nearest Whole Dollar & Amount of premium charged to the producer (farmer). \\
\hline
\end{tabular}

\title{
YIELD BASE DOLLAR AMOUNT OF INSURANCE (Insurance Plan Code 55)
}

\section*{HYBRID SEED CORN (0062) HYBRID SEED SORGHUM (0050)}

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

\section*{Guarantee Per Acre}

To Calculate Yield: (County Yield from FCI-35 * Coverage Level Percent Factor) - Minimum Payment (in bushels)
(Note 5)
Guarantee Per Acre \(=\) Yield \(*\) Price Election
(Note 7)
If Late or Prevented Planning applies, then;
Guarantee Per Acre \(=(\) Yield * Price Election \() *\) Guarantee Reduction Factor (Note 7)

\section*{Total Guarantee}

Total Guarantee \(=\) Guarantee Per Acre * Reported Acres
(Note 7)
(Note 7)
(Note 3)

\section*{Liability}

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

\section*{PRELIMINARY Total Premium}

Premium Guarantee Per Acre \(=\) Yield \(*\) Price Election Amount (If HS Option elected, price should reflect higher of MPCI or HPSE price)

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

Premium Liability \(=\) Premium Guarantee * Insured Share
(Note 7)
Preliminary Total Premium = Premium Liability * Base Premium Rate * Map Factor * Rate Class Option Factor *
(Note 7) (Note 7)
Option Factor * Experience Factor

\section*{TOTAL PREMIUM}

Total Premium \(=\) Preliminary Total Premium * Multi Crop Reduction Factor (Field 56)
(Note 7)
(.35)
(Note 7)

\section*{Producer Premium}
\begin{tabular}{l} 
Subsidy \\
(Field 57)
\end{tabular}\(=\quad\)\begin{tabular}{c} 
Total Premium \\
(Field 56)
\end{tabular}\(\quad * \quad\)\begin{tabular}{c} 
Subsidy Factor \\
(Note 7)
\end{tabular}\(\quad\)\begin{tabular}{l} 
(Note 7)
\end{tabular}
(Note 8)
\begin{tabular}{l} 
Producer Premium \(=\) Total Premium \\
\begin{tabular}{l} 
(Field 62)
\end{tabular} \\
\begin{tabular}{lll} 
(Field 56)
\end{tabular} \\
\hline Note 7\()\)
\end{tabular}

\section*{If Financial Assistance applicable see Exhibit 11-14 for information.}

Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
\begin{tabular}{|c|c|c|c|c|}
\hline Field Name & \begin{tabular}{l}
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline Yield & 28 & 9(08)V9(02) & None & County Yield from FCI-35. \\
\hline Coverage Level & 31 & \(9(01) \mathrm{V} 9(04)\) & None & 50, 55, 60, 65, 70, 75 \\
\hline Price Election Amount & 36 & 9(04)V9(04) & None & Price election submitted with price election factor applied. \\
\hline Premium Guarantee Per Acre & Internal & \(9(06) \mathrm{V} 9(02)\) & Whole Dollars & Dollar guarantee per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. \\
\hline Guarantee Reduction Factor & 33 & V9(03) & None & Guarantee reduction factor reported. \\
\hline Adjusted Guarantee Per Acre & 32 & \(9(06) \mathrm{V} 9(02)\) & Whole Dollars & Dollar guarantee per acre. \\
\hline Guarantee Per Acre & 32 & 9(06)V9(02) & Whole Dollars & Dollar guarantee per acre. \\
\hline Reported Acres & 34 & \(9(06) \mathrm{V} 9(02)\) & To tenths & Number of acres reported. \\
\hline Total Guarantee & 35 & 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. \\
\hline Premium Guarantee & Internal & \(9(08) \mathrm{V} 9(02)\) & 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. \\
\hline Insured Share & 38 & 9(01)V9(03) & None & Insured share reported. \\
\hline Liability & 39 & 9(10) & Nearest Whole Dollar & Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting. \\
\hline 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. \\
\hline
\end{tabular}
\(\left.\begin{array}{|l|l|l|l|l|}\hline \text { Field Name } & \begin{array}{l}\text { Field } \\ \text { Number }\end{array} & \text { Picture } & \text { Rounding } & \text { Description } \\ \hline \text { Base Premium Rate } & 42 & \mathrm{~V} 9(08) & \text { None } & \text { Base Premium Rate reported. } \\ \hline \text { Map Factor } & \text { Internal } & 9(01) \mathrm{V} 9(03) & \text { None } & \text { None } \\ \hline \begin{array}{l}\text { Rate Class Option } \\ \text { Factor }\end{array} & 47 & \mathrm{X}(20) & \begin{array}{l}\text { See Exhibit 11-3. } \\ \text { equal to spaces, the Rate Class } \\ \text { Option Factor comes from ADM R } \\ \text { Rate Class Option Record. If the } \\ \text { Rate Class Option Code is equal to } \\ \text { spaces, the Type/Practice Option } \\ \text { Factor = 1.000. }\end{array} \\ \hline \text { Option Factor } & \text { Internal } & 9(01) \mathrm{V} 9(03) & \text { None } & \begin{array}{l}\text { This factor is the result of Unit } \\ \text { Option Code (field 45) and } \\ \text { Common Option Code (field 46) } \\ \text { from ADM O record. If not } \\ \text { applicable (spaces) factor equals } \\ 1.000 .\end{array} \\ \hline \text { Experience Factor } & 48 & 9(01) \mathrm{V} 9(03) & \text { None } & \begin{array}{l}\text { Experience Factor reported. }\end{array} \\ \hline \text { Total Premium } & 56 & 9(10) & \text { Nearest Whole Dollar } & \begin{array}{l}\text { Unsubsidized premium. }\end{array} \\ \hline \begin{array}{l}\text { Multiple Cropping } \\ \text { Factor }\end{array} & \text { Internal } & \text { V9(02) } & \text { None } & \begin{array}{l}\text { Factor used to adjust indemnity and } \\ \text { prevented planting indemnity } \\ \text { (based on flag in field 83) to } \\ \text { comply with ARPA legislation on } \\ \text { double cropping and prevented } \\ \text { planting. }\end{array} \\ \hline \text { Producer Premium } & 62 & 9(10) & \text { Nearest Whole Dollar } & \begin{array}{l}\text { Subsidy Factor determined using } \\ \text { Exhibit 11-11, page 2. }\end{array} \\ \hline \text { Subsidy Factor } & \text { Internal } & \text { V9(03) } & \text { None } & \begin{array}{l}\text { Amount of Total Premium that is } \\ \text { subsidized. }\end{array} \\ \hline \text { Amount of premium charged to the } \\ \text { producer (farmer). }\end{array}\right\}\)

\title{
GRP \\ (Insurance Plan Code 12)
}

\section*{GRIP \\ (Insurance Plan Code 73)}
\begin{tabular}{lllll} 
Wheat \((0011)\) & Cotton \((0021)\) & Soybeans \((0081)\) & Corn \((0041)\) & Soybeans (0081) \\
Corn (0041) & Peanuts \((0075)\) & Rangeland \((0048)\) & \\
Barley \((0091)\) & Grain Sorghum \((0051)\) & \\
Forage Production \((0033)\) & &
\end{tabular}

\section*{MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS}

\section*{DOLLAR AMOUNT OF INSURANCE}

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

\section*{TOTAL GUARANTEE}

Total Guarantee \(=\) Dollar Amount of Insurance * Reported Acres
(Note 7)
(Note 9)
(Note 3)

\section*{LIABILITY}

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

\section*{PRELIMINARY TOTAL PREMIUM}

Preliminary Total Premium = Liability * Base Premium Rate (the ADM rate divided by 100)

\section*{TOTAL PREMIUM}
Total Premium \(=\) Preliminary Total Premium * Multi Crop Reduction Factor
(Field 56)
(Note 7)

\section*{PRODUCER PREMIUM}


If Financial Assistance applicable see Exhibit 11-14 for information.
\begin{tabular}{|l|l|l|l|l|}
\hline Field Name & \begin{tabular}{l} 
Field \\
Number
\end{tabular} & Picture & Rounding & Description \\
\hline \begin{tabular}{l} 
Dollar Amount of \\
Insurance
\end{tabular} & 29 & \(9(08) \mathrm{V} 9(02)\) & Dollars and Cents & \begin{tabular}{l} 
Selected protection per acre. 60 to \\
\(100 \%\) of maximum price. CAT is \\
\(65 / 45\).
\end{tabular} \\
\hline Reported Acres & 34 & \(9(06) \mathrm{V} 9(02)\) & To tenths. & Number of acres reported. \\
\hline Total Guarantee & 35 & \(9(08) \mathrm{V} 9(02)\) & \begin{tabular}{l} 
Nearest Whole Dollar. \\
(GRP Rangeland only- \\
Dollars and Cents)
\end{tabular} & \begin{tabular}{l} 
Total dollar guarantee for the \\
current acreage line (Type 11).
\end{tabular} \\
\hline Insured Share & 38 & \(9(01) \mathrm{V} 9(03)\) & None & Nearest Whole Dollar. \\
\hline Liability & 39 & \(9(10)\) & \begin{tabular}{l} 
Dollar value of the insurance \\
protection for the crop, taking into \\
account the insured's elected \\
coverage levels and share in the \\
acreage.
\end{tabular} \\
\hline Base Premium Rate & 42 & V9(08) & None & \begin{tabular}{l} 
Base Premium Rate per Dollar. \\
(ADM premium rate divided by \\
100).
\end{tabular} \\
\hline Total Premium & 56 & \(9(10)\) & Nearest Whole Dollar & \begin{tabular}{l} 
Unsubsidized premium.
\end{tabular} \\
\hline \begin{tabular}{l} 
Multiple Cropping \\
Factor
\end{tabular} & Internal & V9(02) & None & \begin{tabular}{l} 
Factor used to adjust indemnity and \\
prevented planting indemnity \\
(based on flag in field 83) to \\
comply with ARPA legislation on \\
double cropping and prevented \\
planting.
\end{tabular} \\
\hline Producer Premium & 62 & \(9(10)\) & Nearest Whole Dollar & \begin{tabular}{l} 
Subsidy Factor determined using \\
Exhibit 11-11, page 2.
\end{tabular} \\
\hline Subsidy Factor & Internal & V9(03) & None & \begin{tabular}{l} 
Amount of Total Premium that is \\
subsidized.
\end{tabular} \\
\hline producer (farmer).
\end{tabular}

\section*{QUOTA TOBACCO}
(Insurance Plan Code 70)
Burley Tobacco (0231)

\section*{MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN}

\section*{Total Guarantee (Use the Lesser of) If No Late Planting:}

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

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

\section*{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)

## PRELIMINARY Total Premium

## Premium Total Guarantee (Use the Lesser of)

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

Premium Total Guarantee $=$ Farm Yield $*$ Coverage Level Percent * Price Election * Acres
(Note 7)
(Note 3)

Premium Liability $=$ Premium Total Guarantee * Insured Share
(Note 7) (Note 2)
Preliminary Total Premium = Premium Liability * Base Premium Rate * Map Factor * Rate Class Option Factor * (Note 7)
(Note 7)
Option Factor * Experience Factor * (1 + Premium Rate Surcharge \%)

## TOTAL PREMIUM

```
Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 56)
    (.35)
(Note 7)
```


## Producer Premium

| Subsidy $=\quad$ Total Premium <br> (Field 57) <br> (Field 56)(Note 7) (Note 7) | Subsidy Factor (Note 8) |
| :---: | :---: |
| Producer Premium $=$Total Premium <br> (Field 56) <br> (Field 62) <br> (Note 7)$\quad$ (Note 7) | - Subsidy (Field 57) (Note 7) |

If Financial Assistance applicable see Exhibit 11-14 for information.

| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Quota | 30 | $9(10)$ | Whole Pounds. | Quota pounds by line. |
| Coverage Level | 31 | $9(01) \mathrm{V} 9(04)$ | None | Coverage level reported. |
| Price Election <br> Amount | 36 | $9(04) \mathrm{V} 9(04)$ | None | Price election reported. |
| Guarantee <br> Reduction Factor | 33 | V9(03) | None | Applicable guarantee reduction <br> percent for late planting. |
| Total Guarantee | 35 | $9(08) \mathrm{V} 9(02)$ | Nearest Whole Dollar. | Total dollar guarantee for the current <br> acreage line (Type 11) after any late <br> planting reductions are taken. |
| Premium <br> Guarantee | Internal | $9(08) \mathrm{V} 9(02)$ | Nearest Whole Dollar. | Total guarantee for the current <br> acreage line (Type 11) without any <br> late planting reductions. It serves as <br> a basis for the premium calculation. |
| Insured Share | 38 | $9(01) \mathrm{V} 9(03)$ | None | Insured share reported. |
| Liability | Internal | $9(01) \mathrm{V} 9(03)$ | None | Nearest Whole Dollar <br> Option Factor <br> Base Premium |
|  | 37 | $9(10)$ | Dollar value of the insurance <br> protection for the crop, taking into <br> account the insured's elected <br> coverage levels and share in the <br> acreage after any yield reductions <br> due to late planting. |  |
| Map Factor | Internal | $9(01) \mathrm{V} 9(03)$ | None | This factor is the result of Unit <br> Option Code (field 45) and Common Code (field 46) from ADM O <br> record. If not applicable (spaces) <br> factor equals 1.000. |


| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Experience Factor | 48 | $9(01) \mathrm{V} 9(02)$ | None | Experience Factor reported. |
| Total Premium | 56 | $9(10)$ | Nearest Whole Dollar | Unsubsidized premium. |
| Multiple Cropping <br> Factor | Internal | $\mathrm{V} 9(02)$ | None | Factor used to adjust indemnity and <br> prevented planting indemnity <br> (based on flag in field 83) to <br> comply with ARPA legislation on <br> double cropping and prevented <br> planting. |
| Subsidy Factor | Internal | $\mathrm{V} 9(03)$ | None | Subsidy Factor determined using <br> Exhibit 11-11, page 2. |
| Subsidy | 57 | $9(10)$ | Whole Dollar | Amount of Total Premium that is <br> subsidized. |
| Producer Premium | 62 | $9(10)$ | Nearest Whole Dollar | Amount of premium charged to the <br> producer (farmer). |

## Florida Fruit and Tropical Trees <br> (Insurance Plan Code 40)

See Exhibit 11-2 for crop codes.
MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

## TOTAL GUARANTEE

Total Guarantee $=$ Price Election * Coverage Level * Estimated Number of Trees
(Note 7) (Selected)

## LIABILITY

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

## PRELIMINARY TOTAL PREMIUM

Preliminary Total Premium $=$ Liability $*$ Base Premium Rate $*$ Proration Factor * Option Factor

| $($ Note 7$)$ | $($ Note 7$)$ |
| :---: | :---: |

## TOTAL PREMIUM

Total Premium $=$ Preliminary Total Premium * Multi Crop Reduction Factor (Field 56)
(Note 7)

## PRODUCER PREMIUM



| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Price Election <br> Amount | 36 | $9(04) \mathrm{V} 9(04)$ | Nearest Dollar and Cents. | Maximum price for growth stage <br> times price election percent. |
| Coverage Level | 31 | $9(01) \mathrm{V} 9(04)$ | None | None |
| Estimated Number <br> of Trees | 30 | $9(10)$ | $9(08) \mathrm{V} 9(02)$ | Nearest Dollar. |
| Total Guarantee | 35 | $9(01) \mathrm{V} 9(03)$ | None | Coverage Level reported. <br> Estimated number of trees by crop |
| Insured Share | 38 | Nearest Whole Dollar. | Total guarantee for the current <br> acreage line (Type 11). |  |
| Liability | 39 | This is the dollar value of the <br> insurance protection for the crop, <br> taking into account the insured's <br> elected coverage levels and share. |  |  |
| Base Premium Rate | 42 | V9(08) | None | Base Premium Rate reported. |
| Option Factor | Internal | $9(01) \mathrm{V9(03)}$ | None | This factor is the result of Unit <br> Option Code (field 45) and <br> Common Option Code (field 46) <br> from ADM O record. If not <br> applicable (spaces) factor equals <br> 1.000. |
| Total Premium | 56 | $9(10)$ | Nearest Whole Dollar | Unsubsidized premium. <br> Subsidy Factor <br> Internal <br> V9(03) |
| Subsidy | 57 | $9(10)$ | Whole Dollar | Subsidy Factor determined using <br> Exhibit 11-11, page 2. |
| Producer Premium | 62 | $9(10)$ | Nearest Whole Dollar | Amount of Total Premium that is <br> subsidized. |
| Amount of premium charged to the |  |  |  |  |
| producer (farmer). |  |  |  |  |

## Income Protection <br> (Insurance Plan Code 42)

# Indexed Income Protection (Insurance Plan Code 45) 

Wheat (0011)*<br>Cotton (0021)*<br>Corn (0041)*<br>Grain Sorghum (0051)*<br>Soybeans (0081)*<br>Barley (0091)*<br>Corn (0041)* $\quad$ Soybeans (0081)*

*Crops where multi cropping limitations can apply

## Dollar Amount of Insurance

Dollar Amount of Insurance $=($ Yield $*$ Coverage Level Percent $) *$ Price Election Amount (Note 9)
(Note 1)
If Late or Prevented Planting applies, then;
Dollar Amount of Insurance $=($ Yield * Coverage Level Percent) * Price Election Amount * Guarantee Reduction Factor (Note 9)
(Note 1)

## Total Guarantee

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

## LIABILITY

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

## PRELIMINARY TOTAL PREMIUM

Premium Dollar Amount of Insurance $=($ Yield $*$ Coverage Level Percent $) *$ Price Election Amount (Note 9)
(Note 1)
Premium Total Guarantee $=$ Premium Dollar Amount of Insurance $*$ Acres
(Note 7)
(Note 9)
Premium Liability $=$ Premium Total Guarantee * Share
(Note 7) (Note 7)
Preliminary Total Premium = Premium Liability * Base Prem Rate * Rate Class Option Factor * Option Factor * Experience
(Note 7) (Note 7)
Factor

## TOTAL PREMIUM

Total Premium $=$ Preliminary Total Premium * Multi Crop Reduction Factor (Field 56)
(.35)
(Note 7)

## Producer Premium

| Subsidy |
| :--- |
| (Field 57) |$=\quad$| Total Premium |
| :---: |
| (Field 56) |$\quad * \quad$| Subsidy Factor |
| :---: |
| (Note 7) |$\quad$| (Note 7) |
| :--- |

(Note 8)

Producer Premium $=$| Total Premium |
| :---: |
| (Field 56) |

| (Field 62) |
| :--- |
| (Note 7) |

(Note 7) | Subsidy |
| :--- |
| (Field 57) |
| (Note 7) |

## If Financial Assistance applicable see Exhibit 11-14 for information.

${ }^{1}$ Plan Code 42 crops may go up to $\mathbf{8 5 \%}$ coverage level. Plan code $\mathbf{4 5}$ crops may only go up to $\mathbf{7 5 \%}$ coverage level.

| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Total Guarantee | 35 | $9(08) \mathrm{V} 9(02)$ | Nearest Dollar. | This is the total guaranteed yield for <br> the current acreage line (Type 11). |
| Dollar Amount of <br> Insurance | 29 | $9(08) \mathrm{V} 9(02)$ | Nearest Dollar and Cents. | Dollar Amount of Insurance <br> reported. |
| Guarantee <br> Reduction Factor | 33 | V9(03) | None | Guarantee Reduction Factor. See <br> Exhibit 11-1. |
| Reported Acres | 34 | $9(06) \mathrm{V} 9(02)$ | None | Number of acres reported. |
| Liability | 39 | $9(10)$ | Nearest Whole Dollar | Dollar value of the insurance <br> protection for the crop, taking into <br> account the insured's elected <br> coverage level and share in the <br> acreage after any reductions for late <br> or prevented planting. |
| Insured Share | 34 | $9(01) \mathrm{V} 9(03)$ | None | None |
| Base Premium Rate | 37 | $9(04) \mathrm{V} 9(04)$ | Insured share reported. |  |
| Option Factor | Internal | $9(01) \mathrm{V9(03)}$ | None | Base Premium Rate reported. <br> This factor is the result of Unit <br> Option Code (field 45) and <br> Common Option Code (field 46) <br> from ADM O record. If not <br> applicable (spaces) factor equals <br> 1.000. |
| Total Premium | 56 | $9(10)$ | Nearest Whole Dollar | Unsubsidized premium. |
| Multiple Cropping <br> Factor | Internal | V9(02) | None | Factor used to adjust indemnity and <br> prevented planting indemnity <br> (based on flag in field 83) to <br> comply with ARPA legislation on <br> double cropping and prevented <br> planting. |
| Subsidy Factor | Internal | V9(03) | None | Subsidy Factor determined using <br> Exhibit 11-11, page 2. |
| Producer Premium | 62 | $9(10)$ | Whole Dollar | Amount of Total Premium that is <br> subsidized. |

## Revenue Assurance (RA) Crops <br> (Insurance Plan Code 25)

| Barley (0091)* | Canola (0015)* | Corn (0041)* | Cotton (0021)* |
| :--- | :--- | :--- | :--- |
| Rice (0018)* | Soybeans (0081)* | Sunflowers $(0078)^{*}$ | Wheat (0011)* |

*Crops where multi cropping limitations can apply

## GUARANTEE PER ACRE

Guarantee Per Acre $=$| Dollar Amount of Insurance |
| :--- |
| $($ Field 32 $)$ |

$($ Field 29)
$($ Note 9$)$$\quad($ Note 9$)$

## If Late or Prevented Planting applies:



## TOTAL GUARANTEE

| Total Guarantee $=$ Guarantee Per Acre $*$ | Reported Acres |  |
| :--- | :---: | :---: |
| (Field 35) (Field 32) |  |  |
| (Note 7) 34) | (Note 9) |  |

## LIABILITY



## PRELIMINARY TOTAL PREMIUM

Base Optional Dollar
Loaded Premium Per Acre $=$ Premium Rate * Coverage Factor * Amount of Insurance * Residual Factor
(Field 44)
(Note 9)
(Field 42)

Loaded
Preliminary Total Premium = Premium Per Acre * Reported Acres * Insured Share * Unit Premium Adjustment Factor (Field 56)
(Note 7)
(Field 34)
(Field 38)
(Optional Units only)
(Note 9)

## TOTAL PREMIUM

Total Premium $=$ Preliminary Total Premium $*$ Multi Crop Reduction Factor
(Field 56)
(Note 7)

## PRODUCER PREMIUM



Note: Loaded Premium Per Acre and Base Premium Rate should be the same for all records of EU or WU unless short rate adjustment (SR) or yield floor option codes (FO \& FN), or Canola rotation (CR).

Still determine Base Premium Rate for RA according to the RA 'programming instructions' for 2004 using the new APH continuous rating calculation.

| Field Name | Field <br> Number | Picture | Rounding | Description |
| :---: | :---: | :---: | :---: | :---: |
| Dollar Amount of Insurance | 29 | 9(08)V9(02) | Nearest Dollar and Cents. | Dollar Amount of Insurance reported. |
| Guarantee <br> Reduction Factor | 33 | V9(03) | None | Guarantee Reduction Factor for late or prevented planting. |
| Guarantee Per Acre | 32 | 9(08)V9(02) | Nearest Dollar and Cents. | Dollar amount of insurance per acre after any reductions for late or prevented planting. |
| Reported Acres | 34 | $9(06) \mathrm{V} 9(02)$ | To Tenths. | Number of acres reported. |
| Total Guarantee | 35 | $9(08) \mathrm{V} 9(02)$ | 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 | 38 | 9(01)V9(03) | None | Insured share reported. |
| Liability | 39 | 9(10) | Nearest Whole Dollar. | Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting. |
| Base Premium Rate | 42 | V9(08) | None | The Base Premium Rate according to RA programming instructions rounded to 4 decimal places with 4 trailing zeros. Capped at .99 |
| Optional Coverage Factor(s) | Internal | 9(01)V9(03) | None | If Common Option Codes (field 46) do not equal spaces, the Option Factor from ADM K for prevented planting and short rate adjustment. If Common Option Codes are spaces, the Option Coverage Factor $(s)=1.000$. Round to 3 decimal places when multiple factors are used to determine this value. |


| Field Name | Field <br> Number | Picture | Rounding | Description |
| :---: | :---: | :---: | :---: | :---: |
| Residual Factor | Internal | 9(01)V9(03) | None | The residual factor from ADM2 by coverage level if applicable. If residual factor does not apply default to 1.000. For basic (BU) and optional (OU) units the factor will be used as is from the ADM2. For enterprise unit (EU) the factor will be one-half of the ADM2 factor rounded to the third decimal. If the ADM 2 does not have a residual factor to adjust for the enterprise coverage level selected then the adjusted residual factors by coverage levels are: $65 \%=1.000$, $70 \%=1.028,75 \%=1.055$, $80 \%=1.083,85 \%=1.110$. For whole farm (WU) unit the factor will be one-third of the ADM2 factor rounded to the third decimal. If the ADM 2 does not have a residual factor to adjust for the whole farm coverage level selected then the adjusted residual factors by coverage levels are: $65 \%=1.000$, $70 \%=1.018,75 \%=1.037$, $80 \%=1.055,85 \%=1.073$. <br> For 2004, the selection of Fall Harvest Price Option WILL NOT affect the application of residual factor. |
| Loaded Premium Per Acre | 44 | 9(04)V9(04) | Nearest Dollar and Whole Cents | The Loaded Premium Per Acre according to RA 'programming instructions'. Decimal places $3^{\text {rd }}$ and $4^{\text {th }}$ will be zeros. |


| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Unit Premium <br> Adjustment Factor | 50 | $9(01) \mathrm{V} 9(04)$ | None | Unit Premium Adjustment Factor <br> reported. |
| Preliminary Total <br> Premium | Internal | $9(10)$ | Nearest Whole Dollar | Unsubsidized preliminary premium. |
| Total Premium | 56 | $9(10)$ | Nearest Whole Dollar | Unsubsidized premium. |
| Multiple Cropping <br> Factor | Internal | V9(02) | None | Factor used to adjust indemnity and <br> prevented planting indemnity <br> (based on flag in field 83) to <br> comply with ARPA legislation on <br> double cropping and prevented <br> planting. |
| Subsidy Factor | Internal | V9(03) | None | Subsidy Factor determined using <br> Exhibit 11-11, page 2. |
| Subsidy | 57 | $9(10)$ | Whole Dollar | Amount of Total Premium that is <br> subsidized. |
| Producer Premium | 62 | $9(10)$ | Nearest Whole Dollar | Amount of premium charged to the <br> producer (farmer). |


| UNIT <br> STRUCTURE | UNIT <br> PREMIUM ADJ <br> (NO. 50) |
| :--- | :---: |
| Basic, Enterprise, Whole Farm | 1.000 |
| Optional | 1.100 |

# Revenue Assurance (RA) <br> (Insurance Plan Code 25) 

Malting Barley (0091) with MA or MB Option

## GUARANTEE PER ACRE

| Guarantee Per Acre $=$ <br> (Field 32) <br> Dollar Amount of Insurance <br> (Field 29) |  |
| :--- | :--- |
| (Note 9) | (Note 9) |

## If Late applies:



## TOTAL GUARANTEE

Total Guarantee $=$ Guarantee Per Acre $*$ Reported Acres

| (Field 32) | (Field 34) |  |
| :--- | :--- | :--- |
| (Note 7) | (Note 9) |  |

## LIABILITY



## TOTAL PREMIUM

Premium Guarantee Per Acre $=$| Dollar Amount of Insurance |
| :---: |
| (Field 29) |
| $($ Note 9$)$ |$\quad$ (Note 9)

Premium Guarantee $=$ Premium Guarantee Per Acre * Reported Acres
(Field 34)
(Note 7)
(Note 9)

Premium Liability $=$ Premium Guarantee * Insured Share
(Field 38)
(Note 7)
(Note 7)

Base Premium Rate = Base Premium Rate @ 75\% * Rate Differential
(Field 42)
(Note 12)

Total Premium $=$ Base Premium Rate $*$ Premium Liability $*$ Unit Factor $*$ Optional Coverage Factor(s)
(Field 56) (Field 42)
(Note 7)
(Note 12)

## PRODUCER PREMIUM

| Subsidy |
| :--- |
| (Field 57) |$=\quad$| Total Premium |
| :---: |
| (Field 56) |$* \quad$| Subsidy Factor |
| :---: |
| (Note 7) |$\quad$| (Note 7) |
| :--- |

Producer Premium $=$| Total Premium |  |
| :---: | :---: |
| $($ Field 62) | (Field 56) |

| Subsidy |
| :--- |
| $($ Note 7$)$ |

(Field 57)

Note: The Base Premium Rate according to RA 'programming instructions' for 2004 for Malting Barley.

| Field Name | Field Number | Picture | Rounding | Description |
| :---: | :---: | :---: | :---: | :---: |
| Dollar Amount of Insurance | 29 | 9(08)V9(02) | Nearest Dollar and Cents. | Dollar Amount of Insurance reported. |
| Guarantee <br> Reduction Factor | 33 | V9(03) | None | Guarantee Reduction Factor for late planting. |
| Guarantee Per Acre | 32 | 9(08)V9(02) | Nearest Dollar and Cents. | Dollar amount of insurance per acre after reduction for late planting. |
| Reported Acres | 34 | 9(06)V9(02) | To Tenths. | Number of acres reported. |
| Total Guarantee | 35 | 9(08)V9(02) | Nearest Whole Dollar. | This is the total guaranteed yield for the current acreage line (Type 11). |
| Insured Share | 38 | 9(01)V9(03) | None | Insured share reported. |
| Liability | 39 | 9(10) | Nearest Whole Dollar. | Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage. |
| Premium Guarantee Per Acre | Internal | 9(08)V9(02) | Nearest Dollar and Cents. | Guarantee per acre without any adjustment for late planting. |
| Premium Guarantee | Internal | 9(08)V9(02) | Nearest Whole Dollar. | The total guarantee for the current acreage line (Type 11) without any adjustment for late planting. |
| Premium Liability | Internal | 9(10) | Nearest Whole Dollar. | Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any adjustment for late planting. |
| Base Premium Rate @ $75 \%$ | Internal | V9(08) | None | Obtained in calculations of $75 \%$ base premium rate for APH based on Malting Barley yield. |
| Rate Differential | Internal | 9(01)V9(03) | None | Obtained from ADM2 based on coverage level. |
| Base Premium Rate | 42 | V9(08) | Round to 8 decimal places. | The Base Premium Rate according to RA programming instructions. |
| Unit Factor | Internal | 9(01)V9(03) | None | The option factor from ADM K for BU, OU not applicable. |
| Optional Coverage Factor(s) | Internal | 9(01)V9(03) | None | If Common Option Codes (field 46) do not equal spaces, the Option Factor from ADM K for 'MA' or 'MB' and other options that are applicable to Malting Barley. Round to 3 decimal places when multiple factors are used to determine this value. |


| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Total Premium | 56 | $9(10)$ | Whole Dollar | Unsubsidized premium. |
| Subsidy Factor | Internal | V9(03) | None | Subsidy Factor determined using <br> Exhibit 11-11, page 2. |
| Subsidy | 57 | $9(10)$ | Whole Dollar | Amount of Total Premium that is <br> subsidized. |
| Producer Premium | 62 | $9(10)$ | Nearest Whole Dollar | Amount of premium charged to the <br> producer (farmer). |

## Crop Revenue Coverage Crops (Insurance Plan Code 44)

| Corn $(0041)^{*}$ | Wheat $(0011)^{*}$ | Grain Sorghum (0051)* |
| :--- | :--- | :--- |
| Soybeans $(0081)^{*}$ | Cotton $(0021)^{*}$ | Rice $(0018)^{*}$ |

*Crops where multi cropping limitations can apply

## GUARANTEE PER ACRE

| Guarantee Per Acre $=$ | Yield <br> $($ Field 32) |
| :---: | :--- |
| $($ Field 28) |  |$\quad * \quad$| Coverage Level |
| :--- |
| $($ Field31) |

If Late or Prevented Planting applies, then


## TOTAL GUARANTEE

Total Guarantee $=$ Guarantee Per Acre * Reported Acres
(Field 35) (Field 32) (Field 34)
(Note 2) (Note 1) (Note 3)

## LIABILITY

Liability $=$ Total Guarantee * Price Election Amount * Insured Share
(Field 39) (Field 35) (Field 36) (Field 38)
(Note 7) (Note 2)

## PREMIUM LIABILITY



## CONTINUOUS RATE CALCULATION

Note: The following capping procedure is intended to keep a producer's base premium rate NOT including the residual factor from exceeding $20 \%$ more than what this year's insurance choices would have been last year given this year's rate yield and coverage level selection. It is not intended to cap a producer's actual premium from last year as his or her APH may have changed as well as the coverage level elected.

Current Year's Yield Ratio = Rate Yield/Current Year Reference Yield
(Field 79)
(Note 14)
(Note 2)
Current Year's Continuous Rating Base Rate $=($ Current Year's Yield Ratio ** Current Year's Exponent) *
(Note 12) (Note 11)
Current Year's Reference Rate + Current Year's Fixed Rate Load
Current Year's Adjusted Continuous Rating Base Rate = Greater of: ((Current Year's Continuous Rating Base Rate + (Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)
Current Year's Continuous Rating Base Premium Rate = Current Year's Adjusted Continuous Rating Base Rate * (Note 10) Coverage Level Rate Differential

Adjusted Yield Span Base Rate $=$ Greater of: ((Yield Span Base Rate + Additional Coverage Rate $)$ * (Field 43) Multiplicative Factor) OR Designated Rate
(Note 10)
Capped Adjusted Yield Span Base Premium Rate = Adjusted Yield Span Base Rate * Prior Year's Coverage Level Rate (Note 12) Differential * 1.20

Prior Year's Yield Ratio $=$ Rate Yield $/$ Prior Year's Reference Yield
(Field 79)
(Note 14)
(Note 2)

Prior Year's Continuous Rating Base Rate = (((Prior Year's Yield Ratio ** Prior Year's Exponent) *
(Note 12)
(Note 11)
Prior Year's Reference Rate + Prior Year's Fixed Rate Load)

Prior Year's Adjusted Continuous Rating Base Rate $=$ Greater of: ((Prior Year's Continuous Rating Base Rate + (Field 43) Additional Coverage Rate) * Multiplicative Factor) OR Designated Rate
(Note 10)
Capped Prior Year's Adjusted Continuous Rating Base Premium Rate = Prior Year's Adjusted Continuous Rating Base (Note 10) Rate * Prior Year's Coverage Level Rate Differential *1.20

Base Premium Rate = lower of: (Current Year's Continuous Rating Base Premium Rate, Capped Adjusted Yield Span (Field 42) Base Premium Rate, Capped Prior Year's Adjusted Continuous Rating Base Premium Rate, or .999)
(Note 10)
Standard Deviation $=$ Level 50: $\quad(1.44434394 *$ Base Premium Rate $)+0.40198673$
(Note 10) Level 55: $\quad(1.54650547$ * Base Premium Rate) +0.37456110
Level 60: (1.64841058 * Base Premium Rate) +0.34460749
Level 65: (1.75040141 * Base Premium Rate) +0.31214948
Level 70: (1.85281979 * Base Premium Rate) +0.27715584
Level 75: $\quad(1.95603215$ * Base Premium Rate) +0.23953590
Level 80: $\quad(2.06046206$ * Base Premium Rate $)+0.19912558$
Level 85: $\quad(2.16664218 *$ Base Premium Rate $)+0.15565713$

Probability Variable T = Standard Deviation / (Standard Deviation + 0.33267 * (1-Coverage Level ))
(Note 10)
T Factor $=(0.4361836 *$ Probability Variable T) $-(0.1201676 *$ Probability Variable T $* * 2)+$
(Note 10) (0.937298 * Probability Variable T ** 3)
Exponential Factor $=(2.71828183) * *(-0.5 *((1-$ Coverage Level $) /$ Standard Deviation $) * * 2)$
(Note 10)
CRC Base Rate $=0.39894228$ * Coverage Level * (1-Base Premium Rate) * Exponential Factor * T Factor (Note 10)

## YIELD, REVENUE \& PRICE CALCULATIONS

Yield Risk $=$ Premium Guarantee Per Acre * Base Premium Rate * Price Election Amount (Note 9)
(Note 1)
(Field 36)
Revenue Risk $=$ Premium Guarantee Per Acre * CRC Base Rate * CRC Low Price Factor (Note 9)
(Note 1)
Price Risk $=$ Premium Guarantee Per Acre * Base Premium Rate * CRC High Price Factor (Note 9)
(Note 1)

## PRELIMINARY TOTAL PREMIUM



## TOTAL PREMIUM

```
Total Premium = Preliminary Total Premium * Multi Crop Reduction Factor
(Field 56)
                                    (.35)
(Note 7)
```


## PRODUCER PREMIUM

| Subsidy |
| :--- |
| (Field 57) |$=\quad$| Total Premium |
| :---: |
| (Field 56) |$\quad * \quad$| Subsidy Factor |
| :---: |
| (Note 7) |

(Note 7)

Producer Premium $=$ Total Premium - Subsidy

| (Field 62) | (Field 56) | (Field 57) |
| :--- | :--- | :--- |
| (Note 7) | (Note 7) |  |

If Financial Assistance applicable see Exhibit 11-14 for information.
Note: See Note 12 of exhibit 11-11 page 1 - Round to 8 decimal places, including each interim step.
Note: Additional Coverage Rate default $\mathbf{. 0 0 0}$
Note: Multiplicative Factor default 1.000
Note: Designated Rate default $\mathbf{0 . 0 0 0}$
Note: Base Premium Rate maximum value .999
Note: Optional Coverage factor(s) if multiple factors, are valid.
Note: Unit Factor(s) for enterprise the basic unit discount (ADMK) and enterprise unit discount (Unit Premium Adjustment Factor ADM WC) will apply.

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

| Field Name | Field <br> Number | Picture | Rounding | Description |
| :---: | :---: | :---: | :---: | :---: |
| Yield | 28 | $9(08) \mathrm{V} 9(02)$ | Nearest whole bushel or pound | Yield reported. |
| Coverage Level | 31 | $9(01) \mathrm{V} 9(04)$ | None | Coverage Level reported. |
| Guarantee <br> Reduction Factor | 33 | V9(03) | None | Guarantee reduction factor for late or prevented planting. See Exhibit 11-1. |
| Guarantee Per Acre | 32 | $9(08) \mathrm{V} 9(02)$ | Nearest whole pound or tenth for bushel | Guaranteed yield per acre after any reduction for late or prevented planting. |
| Reported Acres | 34 | $9(06) \mathrm{V} 9(02)$ | Nearest tenth | Number of acres reported. |
| Total Guarantee | 35 | $9(08) \mathrm{V} 9(02)$ | Nearest whole pound or bushel | Total guaranteed yield for the current acreage line (Type 11) after any reduction for late or prevented planting. |
| Price Election Amount | 36 | $9(04) \mathrm{V} 9(04)$ | None | CRC Base Price reported. |
| Insured Share | 38 | $9(01) \mathrm{V} 9(03)$ | None | Insured Share reported. |
| Liability | 39 | 9(10) | Nearest whole dollar | Total Guarantee for the crop, taking into account the insured's elected coverage level and share in the acreage after any reduction for late or prevented planting. |
| Premium <br> Guarantee Per Acre | Internal | 9(08)V9(02) | Nearest whole pound or nearest tenth for other units of measure. | Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. |
| Premium Guarantee | Internal | $9(08) \mathrm{V} 9(02)$ | 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. |
| Field Name | Field <br> Number | Picture | Rounding | Description |
| Premium Liability | Internal | 9(10) | Nearest Whole Dollar | Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. |

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

| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Rate Yield | 79 | $9(08) \mathrm{V} 9(02)$ | Nearest tenth for <br> barrels or tons, nearest <br> whole number for <br> other units of <br> measure. | Rate yield reported. This yield is used to <br> determine the correct rate and may be the <br> same as the approved yield. Must match <br> rate yield on the record type 15. |
| Current Year's <br> Reference Yield | Internal | $9(05) \mathrm{V} 9(02)$ | None | Reference yield from ADM 1C. |
| Current Year's <br> Yield Ratio | Internal | $9(07) \mathrm{V} 9(02)$ | Round to 2 decimal <br> places. | Rate yield divided by the current year's <br> reference yield, CUP at 0.50 and CAP at |
| 1.50. |  |  |  |  |

Type 11 - Crop Revenue Coverage/Liability/Producer Premium Calculation Edit Description
$\left.\begin{array}{|l|l|l|l|l|}\hline \text { Field Name } & \begin{array}{l}\text { Field } \\ \text { Number }\end{array} & \text { Picture } & \text { Rounding } & \text { Description } \\ \hline \begin{array}{l}\text { Coverage Level } \\ \text { Rate Differential }\end{array} & \text { Internal } & 9(01) \mathrm{V} 9(03) & \text { None } & \begin{array}{l}\text { Coverage level rate differential from ADM } \\ 2 .\end{array} \\ \hline \begin{array}{l}\text { Current Year's } \\ \text { Continuous } \\ \text { Rating Base } \\ \text { Premium Rate }\end{array} & \text { Internal } & \text { V9(08) } & \begin{array}{l}\text { Round to 8 decimal } \\ \text { places, including each } \\ \text { interim step. }\end{array} & \begin{array}{l}\text { The result of current year's adjusted } \\ \text { continuous rating base rate * coverage level } \\ \text { rate differential. }\end{array} \\ \hline \begin{array}{l}\text { Yield Span Base } \\ \text { Rate }\end{array} & \text { Internal } & 9(01) \mathrm{V} 9(03) & \text { None } & \begin{array}{l}\text { Yield span base rate from ADM 1C used to } \\ \text { calculate capped yield span base rate. }\end{array} \\ \hline \begin{array}{l}\text { Adjusted Yield } \\ \text { Span Base Rate }\end{array} & \text { Internal } & \mathrm{V} 9(08) & \begin{array}{l}\text { Round to 8 decimal } \\ \text { places, including each } \\ \text { interim step. }\end{array} & \begin{array}{l}\text { The greater of ((yield span base rate + } \\ \text { additional coverage rate) * multiplicative } \\ \text { factor) or designated rate. Report this value } \\ \text { in the Preliminary Base Rate (field 43) if it } \\ \text { was used to determine the Base Premium } \\ \text { Rate that was reported. }\end{array} \\ \hline \begin{array}{l}\text { Prior Year's } \\ \text { Coverage Level } \\ \text { Rate Differential }\end{array} & \text { Internal } & 9(01) \mathrm{V} 9(03) & \text { None } & \begin{array}{l}\text { Prior year's coverage level rate differential } \\ \text { from ADM 2. }\end{array} \\ \hline \begin{array}{l}\text { Capped Adjusted } \\ \text { Yield Span Base } \\ \text { Premium Rate }\end{array} & \text { Internal } & \mathrm{V} 9(08) & \begin{array}{l}\text { Round to 8 decimal } \\ \text { places, including each } \\ \text { interim step. }\end{array} & \begin{array}{l}\text { Adjusted yield span base rate * prior year's } \\ \text { coverage level rate differential capped at }\end{array} \\ \text { 1.20. If the chosen county has no prior } \\ \text { year's yield and rate elements, this } \\ \text { calculation will equal .999. }\end{array}\right]$

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

| Field Name | Field <br> Number | Picture | Rounding | Description |
| :---: | :---: | :---: | :---: | :---: |
| Prior Year's <br> Adjusted <br> Continuous <br> Rating Base Rate | Internal | V9(08) | Round to 8 decimal places, including each interim step. | The greater of ((prior year's continuous rating base rate + additional coverage rate) * multiplicative factor) or designated rate. Report this value in the Preliminary Base Rate (field 43) if it was used to determine the Base Premium Rate that was reported. |
| Capped Prior <br> Year's Adjusted <br> Continuous <br> Rating Base <br> Premium Rate | Internal | V9(08) | Round to 8 decimal places, including each interim step. | The result of prior year's adjusted continuous rating base rate * prior year's coverage level rate differential * 1.20 . |
| Base Premium <br> Rate | 42 | V9(08) | Round to 8 decimal places, including each interim step. | The lower of current year's continuous rating base premium rate, capped adjusted yield span base premium rate, capped prior year's adjusted continuous rating base premium rate, or . 999 . |
| Standard <br> Deviation | Internal | V9(08) | Round to 8 decimal places | According to CRC Continuous Rating instructions. |
| Probability Variable T | Internal | V9(08) | Round to 8 decimal places | Standard Deviation/ (Standard Deviation + 0.33267 * (1-Coverage Level Percent)) |
| T Factor | Internal | V9(08) | Round to 8 decimal places | $\begin{aligned} & 0.4361836 * \text { Probability Variable T }- \\ & 0.1201676 \text { * Probability Variable T } * * 2+ \\ & 0.937298 \text { * Probability Variable T } * * 3 \end{aligned}$ |
| Exponential Factor | Internal | V9(08) | Round to 8 decimal places | $\begin{aligned} & (2.71828183) * *(-0.5 *((1-\text { Coverage } \\ & \text { Level Percent }) / \text { Standard Deviation }) * * 2) \end{aligned}$ |
| CRC Base Rate | Internal | V9(08) | Round to 8 decimal places | 0.398924228 * Coverage Level Percent * (1 <br> - Base Premium Rate) * Exponential Factor <br> * T Factor |
| Yield Risk | Internal | $9(04) \mathrm{V} 9(04)$ | Nearest Dollar \& Cents | Calculated Yield Risk. |
| CRC Low Price <br> Factor | Internal | $9(04) \mathrm{V} 9(04)$ | None | CRC Low Price Factor on ADM-C. |
| Revenue Risk | Internal | $9(04) \mathrm{V} 9(04)$ | Nearest Dollar \& Cents | Calculated Revenue Risk. |

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

| Field Name | Field Number | Picture | Rounding | Description |
| :---: | :---: | :---: | :---: | :---: |
| CRC High Price <br> Factor | Internal | 9(04)V9(04) | None | CRC High Price Factor on ADM-C. |
| Price Risk | Internal | 9(04)V9(04) | Nearest Dollar \& Cents | Calculated Price Risk. |
| Unit Factor(s) | Internal | 9(01)V9(03) | None | The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor (Unit Premium Adjustment Factors) will apply. |
| Optional <br> Coverage <br> Factor(s) | Internal | 9(01)V9(03) | None | If Common Option Codes (Field 46) do not equal spaces, the Option Factor from ADM K. If Common Option Codes are spaces, the Option Coverage Factor $(\mathrm{s})=1.000$. Round to 3 decimal places when multiple factors are used to determine this value. |
| Residual Factor | Internal | $9(01) \mathrm{V} 9(03)$ | None | The residual factor from ADM2 by coverage level if applicable. If residual factor does NOT apply default to 1.000 . For basic (BU) and optional (OU) units the factor will be used as is from the ADM2. For enterprise (EU) unit the factor will be one-half of the ADM2 factor rounded to the third decimal. If the ADM 2 does not have a residual factor to adjust for the enterprise coverage level selected then the adjusted residual factors by coverage level are: $\begin{aligned} & 65 \%=1.000,70 \%=1.028,75 \%=1.055, \\ & 80 \%=1.083,85 \%=1.110 \end{aligned}$ |
| Premium Rate Surcharge \% | Internal | 9(01)V9(02) | None | If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge $\%=0.05$. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge $\%=0.00$. |
| Total Premium | 56 | 9(10) | Nearest Whole Dollar | Unsubsidized CRC Risk Premium. |
| Multiple Cropping Factor | Internal | V9(02) | None | Factor used to adjust indemnity and prevented planting indemnity (based on flag in field 83) to comply with ARPA legislation on double cropping and prevented planting. |
| Subsidy Factor | Internal | V9(03) | None | Subsidy factor determined using Exhibit 11-11, page 2 . |


| April 5, 2007 | Exhibit 11-11 | FCIC-M13 |
| :---: | :---: | :---: |
|  |  |  |


| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Subsidy | 57 | $9(10)$ | Nearest Whole Dollar | Amount of Total Premium that is <br> subsidized. |
| Producer <br> Premium | 62 | $9(10)$ | Nearest Whole Dollar | Amount of premium charged to the <br> producer (farmer). |

# Best Management Practice Endorsement (BMP) <br> (Insurance Plan Code 44 and 90 for Corn (0041) Non-Irrigated) (States - Iowa, Minnesota, Pennsylvania, Wisconsin) 

## LIABILITY

Liability $=1.35$
(Field 39)

(Note 7)

(Field 28) $\quad$| (Coverage Level) | Insured Share | (Field 38) | Price Election Amount * Reported Acres |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| (Field 36) | (Field 34) |  |  |  |
| (Note 2) | (Field 31) |  | (100\% of MPCI Price) | (Note 3) |

## TOTAL PREMIUM

Total Premium $=$| Insured Share |
| :--- | :--- |
| (Field 38) |

| Price Election Amount |
| :--- |
| (Field 36) |


| (Field 56) |
| :--- | :--- | | Reported Acres |
| :--- |
| (Field 34) |$\quad$| BMP Premium Rate Per Acre |
| :--- |
| (ADM K) |

## PRODUCER PREMIUM \& SUBSIDY CALC

\(\left.$$
\begin{array}{llll}\begin{array}{l}\text { Subsidy } \\
\text { (Field 57) }\end{array} & \begin{array}{c}\text { Total Premium } \\
\text { (Field 56) }\end{array}
$$ \& * \& .38 <br>

(Note 7) \& (Note 7)\end{array}\right]\)|  |
| :---: | :---: | :---: |
| (Subsidy Factor) |

(11 record should be resubmitted with BMP Loss Flag of "L" and producer premium reduced by $75 \%$ if the crop is lost before maturity and no appraisal can be performed)

Type 11 - Best Management Practice/Liability/Premium Calculation Edit Description

| Field Name | Field <br> Number | Picture | Rounding | Description |
| :--- | :--- | :--- | :--- | :--- |
| Yield | 28 | $9(08) \mathrm{V} 9(02)$ | Whole bushel | Yield reported. |
| Coverage Level | 31 | $9(01) \mathrm{V} 9(04)$ | None | BMP Coverage Level = .95 |
| Insured Share | 38 | $9(01) \mathrm{V} 9(03)$ | None | Insured Share reported. |
| Price Election <br> Amount | 36 | $9(04) \mathrm{V} 9(04)$ | None | $100 \%$ of MPCI Established Price |
| Reported Acres | 34 | $9(06) \mathrm{V} 9(02)$ | To tenths. | Nearest Whole Dollar. | | Dollar value of the insurance protection for |
| :--- |
| BMP, taking into account the coverage |
| level and share in the acreage. |, | Liability |
| :--- |

# YIELD REQUIREMENTS/EDITS 

Insurance Plans 12, 40, 50, 51 and 73:
None

## Insurance Plans 41 and 46:

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

## Insurance Plans 10 and 30:

Yield must be on the FCI-35 APH Plan Production Guarantee and will edit with the rate class.

If FCI-2 agreement, no edit if written agreement flag and written agreement number.

## Insurance Plan 55:

Yield calculation is FCI-35 yield times Coverage Level Factor less minimum payment. Yield edit: Yield must be $>0$ and $\leq$ ADM Yield * Coverage Level Factor.

## Insurance Plan 70:

Yield must equal FSA Farm Yield, Yield must be $>0$ and fall within ADM yield span.

Insurance Plans 42, 44, 45, 84, 86, 90 and 91:

Yield must match Type 15 record for approved yield. Yield edits occur in the Type 15 record. Yield must be $>0$ and fall within ADM1 R-Span rate classification.

## Insurance Plan 25:

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

## Unit Premium Adjustment Factor

Revenue Assurance<br>Basic Unit (Unit Option Code $=$ ' $\mathbf{B U '}^{\prime}$ )<br>Unit Premium Adjustment Factor $=1.000$<br>Optional Unit (Unit Option Code $=$ ' $\mathrm{OU}^{\prime}$ )<br>Unit Premium Adjustment Factor = $\mathbf{1 . 1 0 0}$<br><br>Unit Premium Adjustment Factor $=1.000$<br>\section*{CRC, Limited APH crops in Limited States \& Flue Cured Tobacco in<br><br>North Carolina}<br>Enterprise Unit (Unit Option Code $=$ ' $\mathbf{E U}$ ')<br>Enterprise Units are offered for CRC, limited APH crops in limited states and Flue Cured Tobacco (0229) in North Carolina (plan code 30)<br>Unit Premium Adjustment Factors are in the Special Provisions on the ADM.

## All Other Crops/Insurance Plans

Unit Premium Adjustment Factor must be $=\mathbf{0 . 0 0 0}$

## Whole Farm Discount Factor

All Unit Organizations (Basic, Optional, Enterprise and Whole Farm) must $=\mathbf{1 . 0 0 0}$

## All Other Crops/Insurance Plans

Whole Farm Discount Factor must be $=0.000$

## 2004 Financial Assistance Program (MGR-04-003)

## Available in the following states:

Connecticut (09), Delaware (10), Maine (23), Maryland (24), Massachusetts (25), Nevada (32), New Hampshire (33), New Jersey (34), New York (36), Pennsylvania (42), Rhode Island (44), Utah (49), Vermont (50), West Virginia (54), and Wyoming (56)

## Requirements:

Coverage Flag must equal "A" (buy-up), not applicable for "C" (catastrophic).
Sales closing date (ADM 3) on or after 02/17/2004. Exception Nursery - signature date (record type 14) of policy on or after 02/17/2004.

Not applicable for Livestock Risk Protection or Livestock Gross Margin.
No share of any administrative fee will be paid by RMA.
Limit - 1) the total of subsidies and financial assistance payment cannot exceed 90 percent of Total Premium; 2) financial assistance payment cannot exceed $\$ 50,000$ per producer.

| Coverage Level | Financial Assistance Factor |
| :---: | :---: |
| 50 (buy-up only) | .05 |
| 55 | .05 |
| 60 |  |
| 65 | .10 |
| 70 | 75 |
| $80^{*}$ | .10 |
| $85^{*}$ | .15 |
|  |  |
|  |  |

* Where available


## PRODUCER PREMIUM AND SUBSIDY CALCULATION (If Financial Assistance Program applicable):

$\left.\begin{array}{lcc}\begin{array}{l}\text { Subsidy } \\ \text { (Field 57) }\end{array} & \begin{array}{c}\text { Total Premium } \\ \text { (Field 56) } \\ \text { (Note 7) }\end{array} & *\end{array} \begin{array}{c}\text { Subsidy Factor } \\ \text { (Note 7) }\end{array}\right]$

| Preliminary |  |
| :--- | :---: |
| Additional Subsidy $=$ | Producer Premium <br> (Field 59) |
| (Internal) | Financial Assistance Factor <br> ( from table) |
| (Note 7) | (Note |


|  | Preliminary <br> Producer Premium $=$ <br> Producer Premium <br> (Internal) | Additional Subsidy |
| :--- | :--- | :---: |
| (Field 62) | (Field 59) |  |
| (Note 7) | (Note 7) | (Note 7) |

## The following information replaces the Edit Description under standard calculations:

| Subsidy | 57 | $9(10)$ | Whole Dollar | Amount of Total Premium that is <br> subsidized. |
| :--- | :--- | :--- | :--- | :--- |
| Preliminary <br> Producer Premium | Internal | $9(10)$ | Nearest Whole <br> Dollar | Amount of premium before financial <br> assistance factor applied. |
| Financial Assistance <br> Factor | Internal | V9(02) | None | Financial Assistance factor for coverage <br> level from table. |
| Additional Subsidy | 59 | $9(10)$ | Nearest Whole <br> Dollar | Amount of premium covered by financial <br> assistance program. IP determined amount <br> is less than .50 cents round to \$1 unless the <br> limit is met. |
| Producer Premium | 62 | $9(10)$ | Nearest Whole <br> Dollar | Amount of premium charged to the <br> producer (farmer). This field is based on <br> CEO coverage level, if elected. Limit - the <br> total of subsidies and financial assistance <br> payment cannot exceed 90 percent of Total <br> Premium. |

