# Crop Insurance Experience (1980 – 2010)

The crop insurance experience file contains "summary of business" type information and is available for commodity years from 1980 through 2010. The files are created in a delimited format using the | symbol as the delimiter (commas are frequently part of some of the fields) and can be easily used to create an EXCEL spreadsheet. The format identified in the layout below uses a 9 to indicate a numeric value with the maximum characters or decimal layout (V) in the parenthesis following while an X will indicate an alpha-numeric value with the maximum characters following.

| # | Field Name | Format | Definition |
|---|---|---|---|
| 1 | Commodity Year | 9(04) | The identifier that represents the year in which the commodity is normally harvested and indicates the policy year for which coverage was provided. |
| 2 | Location State Code | 9(02) | The FIPS code that denotes the State in which the insured farm is located. |
| 3 | Location State Abbreviation | X(02) | Postal abbreviation for the State in which the insured farm is located |
| 4 | Location County Code | 9(03) | A FIPS code indicating the county in which the crop is located |
| 5 | Location County Name | X(30) | Name of the location county |
| 6 | Commodity Code | 9(04) | The code that denotes the commodity for which the policy is issued |
| 7 | Commodity Name | X(30) | Name of the commodity |
| 8 | Insurance Plan Code | X(02) | RMA code that identifies the type of insurance plan selected. |
| 9 | Insurance Plan Name Abbreviation | X(05) | The abbreviation for the name of the insurance plan. |
| 10 | Coverage Category | X(05) | Indicates CAT vs BUYUP policies |
| 11 | Policies Sold Count | 9(08) | The number of policies reported to RMA as being sold. |
| 12 | Policies Earning Premium Count | 9(08) | The number of policies for which acreage has been reported to RMA. |
| 13 | Policies Indemnified Count | 9(08) | The number of policies for which losses have been reported to RMA |
| 14 | Units Earning Premium Count | 9(08) | The number of units for which premium has been reported to RMA |
| 15 | Units Indemnified Count | 9(08) | The number of units for which losses have been reported to RMA |
| 16 | Net Reported Quantity | 9(10) | Number of acres, tons, pounds, etc. reported as being planted adjusted by the insured's share in the commodity. (e.g. reported acres * insured's share) |
| 17 | Liability Amount ($) | 9(10) | The maximum dollar amount of insurance |
| 18 | Total Premium Amount ($) | 9(10) | Premium before application of any subsidies. In general, the base premium rate times liability. |

| # | Field Name | Format | Definition |
|---|---|---|---|
| | | | Also called base premium |
| 19 | Subsidy Amount ($) | 9(10) | Amount of subsidized premium. |
| 20 | Indemnity Amount ($) | S9(10) | The total amount of the loss. |
| 21 | Loss Ratio | 9(01)V9(02) | Ratio of losses to premium (indemnity / total premium) |