Crop Insurance Experience with Coverage Level (1980 – 2012)

The crop insurance experience file contains "summary of business" type information and is available for crop years from 1980 through 2012. 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 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.

If there are any questions regarding these files, please address them to Barbara Carter at barbara.carter@rma.usda.gov

#	Field Name	Format	Definition
1	Crop Year	9(04)	The identifier that represents the year in which the crop is normally harvested and indicates the policy year for which coverage was provided.
2	State Code	9(02)	The FIPS code that denotes the State in which the insured farm is located.
3	State Abbreviation	X(02)	Postal abbreviation for the State in which the insured farm is located
4	County	9(03)	A FIPS code indicating the county in which the crop is located
5	County Name	X(35)	The seven digit number assigned to the insured by the policy issuing entity. As an individual entity, this number does not uniquely identify the insured policy.
7	Crop Code	9(04)	The code that denotes the crop for which the policy is issued
8	Crop Name	X(30)	Name of the crop.
9	Insurance Plan	9(02)	RMA code that identifies the type of insurance plan selected.
10	Insurance Plan Abbreviation	X(05)	The abbreviation for the name of the insurance plan.
11	Coverage Category	X(05)	Identifies CAT vs Buyup policies
12	Coverage Level	9(01)V9(04)	Elected by the insured, its complement is the deductible. The base to which it applies differs by insurance plan (e.g. - yield, revenue, dollar, or inventory). Expressed as a decimal
13	Delivery Identifier	X(01)	Identifies whether the policies were reinsured policies (R) or policies administered through FCIC or FSA (F).
14	Policies Sold	9(08)	The number of policies reported to RMA as being sold.
15	Policies Earning Premium	9(08)	The number of policies for which acreage has been reported to RMA.

#	Field Name	Format	Definition
16	Policies Indemnified	9(08)	The number of policies for which losses have been reported to RMA
17	Net Reported Acres	9(08)V9(02)	Number of acres reported as being planted adjusted by the insured's share in the acreage. (e.g. reported acres * insured's share)
18	Subsidy	9(10)	Amount of subsidized premium.
19	Liability	9(10)	The maximum dollar amount of insurance for this crop unit line item
20	Total Premium	9(10)	Premium before application of any subsidies. In general, the base premium rate times liability. Also called base premium
21	Indemnity	S9(10)	The total amount of the loss.
22	Loss Ratio	9(01)V9(02)	Ratio of losses to premium (indemnity / total premium)