Crop Insurance Experience with Coverage Level - (1989 Forward)

The crop insurance experience file contains Summary of Business data summarized to the State/County/Crop level and includes the Coverage Level for commodity years from 1989 forward. 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 spreadsheets. 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.

	Element Name	**Format**	**Definition**
1	Commodity Year	9(04)	The identifier that represents the year in which the crop/commodity is normally harvested and indicates the policy year for which coverage was provided.
2	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)	USPS state abbreviation
4	Location County Code	9(03)	A FIPS code indicating the county in which the insured farm is located
5	Location County Name	X(35)	Name of the county
6	Commodity Code	9(04)	The Risk Management Agency (RMA) code that denotes the crop/commodity for which the policy is issued.
7	Commodity Name	X(30)	Name of the crop/commodity
8	Insurance Plan Code	9(02)	Code that denotes the type of insurance coverage is selected for the insured crop (e.g.APH, Revenue, Dollar, etc.)
9	Insurance Plan Name Abbreviation	X(05)	Abbreviation of the Insurance Plan Name
10	Coverage Category	X(05)	Code that identifies the category of coverage elected : A = Buyup ; C = CAT ; E = Existing Coverage Policy ; L = Limited Coverage
11	Delivery Type	X(04)	RCAT – Reinsured CAT coverage RBUP – Reinsured Buyup coverage FCAT – Federal CAT coverage (RMA or FSA) FBUP – Federal Buyup coverage (RMA or FSA)
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

	Element Name	Format	Definition
13	Policies Sold Count	9(08)	The number of policies reported to RMA as being sold.
14	Policies Earning Premium Count	9(08)	The number of policies for which acreage has been reported to RMA.
15	Policies Indemnified Count	9(08)	The number of policies for which losses have been reported to RMA
16	Units Earning Premium Count	9(12)	The number of units for which acreage has been reported to RMA.
17	Units Indemnified Count	9(12)	The number of units for which losses have been reported to RMA.
18	Quantity Type	X(25)	Identifies the type of quantity (e.g. Acres, Tons, Pounds, etc.)
19	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)
20	Endorsed/Companion Acres	9(15)	Number of acres insured under an endorsement and/or companion option (e.g. SCO, STAX, Margin Protection)
21	Liability Amount ($)	9(15)	The maximum dollar amount of insurance for this crop unit line item
22	Total Premium Amount ($)	9(15)	Premium before application of any subsidies. In general, the base premium rate times liability. Also called base premium
23	Subsidy Amount ($)	9(15)	Amount of subsidized premium.
24	State/Private Subsidy ($)	9(15)	Subsidy provided by a state or private entity
25	Additional Subsidy ($)	9(15)	An additional subsidy from a program or other process
26	EFA Premium Discount ($)	9(15)	
27	Indemnity Amount ($)	S9(15)	The total amount of the loss.
28	Loss Ratio	9(04)V9(02)	Ratio of losses to premium (indemnity / total premium)