

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 Peanuts* and Quota 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.

*Acres for Peanuts are rounded to hundredths for DAS processing due to the reporting of quota and non-quota records.

Subsidy/Factor Calculation

Subsidy Factor

If Coverage Flag equals 'C' or 'L', Then

** Limited Subsidy Applies **

Subsidy Price Election Percent = 0.55

If Coverage Flag equals 'A', Then

** Maximum Subsidy Applies **

Subsidy Price Election Percent = 0.75

Subsidy Factor =
$$\frac{0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}}{\text{Coverage Level Percent} * \text{Price Election Percent} * \text{MPCI Coverage Level Rate Differential}}$$

If CE Option is elected, then:

Subsidy Factor =
$$\frac{0.50 * \text{Subsidy Price Election Percent} * \text{Cat Rate Differential}}{\text{CEO Coverage Level Percent} * \text{Price Election Percent} * \text{MPCI Coverage Rate Differential}}$$

Producer Premium Factor = 1 - Subsidy Factor

Field Name	Field Number	Picture	Rounding	Description
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	This is the percentage of the premium which is subsidized.
Coverage Level Percent	28	9(02)	None	This is the MPCI coverage level percent reported by the company.
Price Election Percent	Internal	9(03)	Nearest whole percent	This is the (Price Election / Market Price) * 100.
Cat Rate Differential	Internal	9(01)V9(03)	None	This is the MPCI Rate differential for 50% coverage from ADM2.
Coverage Level Rate Differential	Internal	9(01)V9(03)	None for coverage levels that exist in the ADM.	This is the Rate differential for the elected coverage level from ADM2.
CEO Coverage Level	65	9(02)	None	This is the CEO Coverage Level Percent reported by the company.

Note: This calculation does not apply to Income Protection (42) or Indexed Income Protection (45).

Type 11 - APH Guarantee/Liability/Premium Calculations
Edit Description

APH Crops
(Insurance Plan Codes 30, 84, 86, 90 & 96)

Almonds (0028)	Apples (0054)	Avocados - FL (0019)	Barley (0091)
Blueberries (0012)	Cabbage (0072)	Canola (0015)	Crambe (0068)
Processing Beans (0046)	Corn (0041)	Cotton (0021)	Citrus Fruit (AZ, CA, TX)
ELS Cotton (0022)	Cranberries (0058)	Dry Beans (0047)	Dry Peas (0067)
Figs (0060)	Flax (0031)	Forage Prod (0033)	Fr. Market Tomatoes (0086)
Grain Sorghum (0051)	Grapes (0053)	Green Peas (0064)	Mac Nuts (0023)
Mint (0074)	Millet (0017)	Mustard (0069)	Oats (0016)
Onions (0013)	Peaches (0034)	Pears (0089)	
Plums (0090)	Popcorn (0043)	Prunes (0036)	
Potatoes (0084)	Rice (0018)	Rye (0094)	Safflowers (0049)
Soybeans (0081)	Stonefruit **	Sugarcane (0038)	Sugar Beets (0039)
Sweet Corn (C&F) (0042)	Sweet Potatoes (0085)	Sunflowers (0078)	Table Grapes (0052)
Tobacco (0229)	Tobacco (0230)	Tobacco (0232)	Tobacco (0233)
Tobacco (0234)	Tobacco (0235)	Tobacco (0236)	Tomatoes (0087)
Walnuts (0029)	Wild Rice (0055)	Wheat (0011)	

* See Exhibit 11-2 for applicable types.

** See Exhibit 11-2 for applicable crops and code.

***See Informational Memorandum R&D 99-036 for applicable states, plans of insurance & crop year for Coverage Enhancement Option.

Plan code 96 for Peaches in Georgia and South Carolina .

CEO coverage level percent does NOT apply to prevented planting acreage.

GUARANTEE PER ACRE

Guarantee Per Acre = (Yield * Coverage Level % or CEO Coverage Level %, if elected; or,
(Note 1) (Note 2) (Field 28) or (Field 65)

If Late Planting applies; then,

Guarantee Per Acre = (Yield * Coverage Level % or CEO Coverage Level %, if elected) * Guarantee Reduction % or,
(Note 1) (Field 28) or (Field 65)

If Prevented Planting applies; then,

Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction %
(Note 1) (Field 28)

TOTAL GUARANTEE

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

LIABILITY

Liability = Total Guarantee * Price Election * Percent Election * Insured Share
(Note 7) (Note 2)

Type 11 - APH Guarantee/Liability/Premium Calculations
Edit Description

TOTAL PREMIUM

If Late or Timely Planting applies; then,

Premium Guarantee Per Acre = Yield * Coverage Level % or CEO Coverage Level %, if elected; or,
 (Note 1) (Note 2) (Field 28) or (Field 65)

If Prevented Planting applies; then,

Premium Guarantee Per Acre = Yield * Coverage Level %
 (Note 1) (Note 2) (Field 28)

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

Premium Liability = Premium Guarantee * Price Election * Percent Election * Insured Share
 (Note 7) (Note 2)

Total Premium = Premium Liability * MPCl Base Premium Rate * Map Factor * Type/Practice Option Factor *
 (Note 7) (Note 7)

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

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

PRODUCER PREMIUM

Preliminary

Producer Premium = Total Premium * MPCl (or CEO, if elected) Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

If Late Planting applies; then,

Preliminary

Producer Premium = Total Premium * MPCl (or CEO, if elected) Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

If Prevented Planting applies; then,

Preliminary

Producer Premium = Total Premium * MPCl Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent
 (Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
 (Note 7) (Field 57)

Note: Modified Producer Premium Factor table for CEO.

Type 11 - APH Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	28	9(02)	None	50, 55, 60, 65, 70, 75, 80 & 85 Note: If CEO is elected 85 is not a valid option.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	29	9(06)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. This field is based on the CEO Coverage Level, if elected, except for prevented planting.
Reported Acres	31	9(06)V9(02)	To hundredths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	32	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. This field is based on the CEO Coverage Level %, if elected, except for prevented planting.
Price Election	33	9(04)V9(04)	None	Price election submitted. If CEO is elected, must be 100% of MPC1 price.
Percent Election	36	9(01)V9(02)	None	See exhibit 11.5.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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, with or without any yield reductions, if applicable. This field is based on the CEO Coverage Level %, if elected, except for prevented planting.
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, except for prevented planting.
Premium 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. This field is based on the CEO Coverage Level %, if elected, except for prevented planting.

Type 11 - APH Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
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 Coverage Level %, if elected, except for prevented planting.
Base Premium Rate	37	9(04)V9(04)	None	MPCI Base Premium Rate reported
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Premium Rate Surcharge %	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 42) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge % = 0.00.
Total Premium	43	9(08)	Whole Dollar	Unsubsidized premium. This field is based on CEO coverage level %, if elected, except for prevented planting.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
MPCI (or CEO, if elected) Producer Premium Factor	*Note	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays. (Modified PPF table for CEO, which does not apply to prevented planting.)

Type 11 - APH Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer). This field is based on CEO coverage level %, if elected, except for prevented planting.
CEO Coverage Level %	65	9(02)	None	55, 60, 65, 70, 75, 80 & 85

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
 Edit Description

Dollar Amount of Insurance Crops
(Insurance Plan Code 50)

Florida Citrus: Citrus I (0245)	Citrus II (0246)	Citrus III (0247)	Citrus IV (0248)
Citrus V (0249)	Citrus VI (0250)	Citrus VII (0251)	
Citrus Trees (See Exhibit 11-2 for crop codes)	Cherries (0057)	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)	

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

TOTAL GUARANTEE

Total Guarantee = MPCI (or CEO, if elected) Dollar Amount of Insurance Per Acre * Reported Acres
 (Note 7) (Note 9) (Note 5)

LIABILITY

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

TOTAL PREMIUM

Total Premium = Liability * MPCI Base Premium Rate * Map Factor * Type/Practice Option Factor *
 (Note 7) (Note 7)

Option Factor * Experience Factor

PRODUCER PREMIUM

***EFA PRODUCER PREMIUM CALCULATIONS APPLY TO 1999 RAISINS ONLY**

Preliminary

Producer Premium = Total Premium * MPCI (or CEO, if elected) Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

EFA Premium Preliminary
 Discount Amount = Producer Premium * EFA Discount Percent
 (Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
 (Note 7) (Field 57)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Whole Dollar.	(MPCI or CEO, if elected) Dollar Amount of Insurance reported.
Reported Acres	31	9(06)V9(02)	To Tenths. <i>To Hundredths for Raisins only.</i>	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
MPCI Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor=1.000
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
 Edit Description

Field Name	Field Number	Picture	Rounding	Description
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation. Percent includes additional discount for scab if applicable.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
MPCI (or CEO, if elected) Producer Premium Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays. (New PPF table for CEO)
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

**Fixed Dollar Amount of Insurance Crops
(Insurance Plan Code 51)**

Chile Peppers (0045) Strawberries (0110) Processing Cucumbers (0106)
Citrus (0215) - CA only

DOLLAR AMOUNT OF INSURANCE = ADM Dollar Amount

FOR DOLLAR CITRUS (0215) = If highest level of production within last three years is < 750 cartons and ≥ 300 then Dollar Amount will = highest production/ 750 * Dollar Amount from ADM

TOTAL GUARANTEE

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

LIABILITY

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

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor * Option Factor
(Note 7) (Note 7)

PRODUCER PREMIUM

Preliminary
Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7) (Note 8)

EFA Premium Preliminary
Discount Amount = Producer Premium * EFA Discount Percent
(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
(Note 7) (Field 57)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	None	Dollar Amount of Insurance from ADM- 1-D or can be reduced Dollar Amount if crop = 0215 Dollar Citrus in California.
Reported Acres	31	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor=1.000
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).
Guarantee Reduction Factor	30	V9(03)	None	Reduction factor provided by company.

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
 Edit Description

Dollar Amount of Insurance Crops
(Insurance Plan Code 46)

Avocados (0019)

LIABILITY

For Ventura County (111) only:

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)

For All Expansion Counties:

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)

Dollar Amount of Insurance = Farmer Approved Average Revenue
 (Note 7) (Note 7)

IF COVERAGE LEVEL = C:

Guarantee Per Acre = Dollar Amount of Insurance * Coverage Level * .55
 (Note 9) (Note 7)

IF COVERAGE LEVEL = A:

Guarantee Per Acre = Dollar Amount of Insurance * Coverage Level
 (Note 9) (Note 7)

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

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

TOTAL PREMIUM

IF COVERAGE LEVEL = C, THEN:

Total Premium = Liability * Base Premium Rate * Unit Option Factor
 (Note 7) (Note 7) (@ 50% rate)

IF COVERAGE LEVEL = A, THEN:

Total Premium = Liability * Base Premium Rate * Unit Option Factor * (1.00 + Premium Rate Surcharge)
 (Note 7) (Note 7)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

PRODUCER PREMIUM

If Coverage Level = 50% or 55% or 60%:

Preliminary Producer Premium = Total Premium - (Recalculated Total Premium at 50% Coverage level * .55)
(Note 7) (Note 7)

If Coverage Level = 65% or 70% or 75%:

Preliminary Producer Premium = Total Premium - (Recalculated Total Premium at 50% Coverage level * .75)
(Note 7) (Note 7)

EFA Premium Preliminary
Discount Amount = Producer Premium * EFA Discount Percent
(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
(Note 7) (Field 57)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Whole Dollar.	Calculated Farmer Approved Average Revenue.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Whole Dollar.	Guaranteed Dollar Amount of Insurance Per Acre.
Coverage Level	28	9(02)	None	Coverage Level reported.
Reported Acres	31	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	From ADM A.
Unit Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) is not spaces, the Option Factor comes from ADMO option factor. If the Unit Option Code is spaces, the Option Factor = 1.000.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
 Edit Description

Dollar Amount of Insurance Crops
(Insurance Plan Code 41)

Pecans (0020)

TOTAL GUARANTEE

Dollar Amount of Insurance = Yield from the T-11 * Coverage Level
 (Note 9) (Field 25) (Field 28)
 (Note 7)

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

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

LIABILITY

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

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor * Option Factor
 (Note 7) (Note 7)

PRODUCER PREMIUM

Preliminary

Producer Premium = Total Premium * Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

EFA Premium Preliminary
 Discount Amount = Producer Premium * EFA Discount Percent
 (Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
 (Note 7) (Field 57)

Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Whole Dollar.	Selected Dollar Amount of Insurance reported.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Whole Dollar.	Guarantee dollar amount of insurance per acre.
Reported Acres	31	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
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.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
 Edit Description

YIELD BASE DOLLAR AMOUNT OF INSURANCE
(Insurance PlanCode 55)

HYBRID SEED CORN (0062) HYBRID SEED SORGHUM (0050)

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 9)

If Late or Prevented Planting applies, then;

Guarantee Per Acre = (Yield * Price Election) * Guarantee Reduction %
 (Note 9)

Total Guarantee

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

Liability

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

Total Premium

Premium Guarantee Per Acre = Yield * Price Election

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

Premium Liability = Premium Guarantee * Insured Share
 (Note 7)

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
 (Note 7) (Note 7)

Option Factor * Experience Factor

Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description**Producer Premium**

Preliminary

Producer Premium = Total Premium * Producer Premium Factor

(Note 7) (Note 7) (Note 8)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent

(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount

(Note 7) (Field 57)

Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	None	County Yield from FCI-35.
Coverage Level	28	9(02)	None	50, 55, 60, 65, 70, 75
Price Election	33	9(04)V9(04)	None	Price election submitted.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor reported.
Adjusted Guarantee Per Acre	29	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Guarantee Per Acre	29	9(06)V9(02)	Whole Dollars	Dollar guarantee per acre.
Reported Acres	31	9(06)V9(02)	To tenths	Number of acres reported.
Total Guarantee	32	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.
Premium Guarantee	Internal	9(08)V9(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.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 after any reductions due to late or prevented planting.
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.

Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	Internal	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations
 Edit Description

GRP
(Insurance Plan Code 12)

Wheat (0011)	Cotton (0021)
Corn (0041)	Peanuts (0075)
Barley (0091)	Grain Sorghum (0051)
Soybeans (0081)	Forage Production (0033)
Rangeland (0048)	

GRIP
(Insurance Plan Code 73)

Corn (0041)	Soybeans (0081)
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TOTAL GUARANTEE

Dollar Amount of Insurance = (Max Protection per acre * Price Election %)

Total Guarantee = Dollar Amount of Insurance * Reported Acres
 (Note 7) (Note9) (Note 3)

LIABILITY

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

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate

Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations
Edit Description**PRODUCER PREMIUM**

Total Subsidy = Subsidy per acre * Acres * Insured Share
(Note 7) (Note 9) (Note 5)
(Note *)

Preliminary Producer Premium = Total Premium - Total subsidy
(Note 7) (Note 7) (Note 7)

EFA Premium Preliminary
Discount Amount = Producer Premium * EFA Discount Percent
(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
(Note 7) (Field 57)

Note: Not to exceed maximum subsidy on FCI-35

Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations
 Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Dollars and Cents	Selected protection per acre. 60 to 100% of maximum price. CAT is 65/55.
Reported Acres	31	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar. (GRP Rangeland only- Dollars and Cents)	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Per Acre	Internal	9(02)V9(02)	Dollars and cents.	Dollar amount of subsidy per acre.
Total Subsidy	Internal	9(08)	Nearest Whole Dollar	Subsidy per acre times Acres times insured Share.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
Edit Description

QUOTA TOBACCO
(Insurance Plan Code 70)

Burley Tobacco (0231)

Total Guarantee (Use the Lesser of) If No Late Planting:

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

Or:

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

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)

Total Premium

Premium Total Guarantee (Use the Lesser of)

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

Or:

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

Premium Liability = Premium Total Guarantee * Insured Share
(Note 7) (Note 2)

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
(Note 7) (Note 7)

Option Factor * Experience Factor

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
Edit Description

Producer Premium

Preliminary

Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7) (Note 8)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent
(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
(Note 7) (Field 57)

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
 Edit Description

Field Name	Field Number	Picture	Rounding	Description
Quota	27	9(10)	Whole Pounds.	Quota pounds by line.
Coverage Level	28	9(02)	None	Coverage level reported.
Price Election	33	9(04)V9(04)	None	Price election reported.
Guarantee Reduction Factor	30	V9(03)	None	Applicable guarantee reduction percent for late planting.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11) after any late planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Dollar.	Total guarantee for the current acreage line (Type 11) without any late planting reductions. It serves as a basis for the premium calculation.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 after any yield reductions due to late planting.

Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
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 planting. This becomes the basis for premium calculations.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	Internal *Note	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Note: Refer to Tables T.1 thru T.11, available on the RO Server.

Type 11 - Peanuts Guarantee/Liability/Premium Calculations
Edit Description

Peanuts (0075)
(Insurance Plan Codes 10)

Guarantee Per Acre

Guarantee Per Acre = Yield * Coverage Level %;
(Note 4)

If Late or Prevented Planting applies, then;

Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction Factor
(Note 4) (Note 4) (Field 30)

Total Guarantee

Total Guarantee = Guarantee Per Acre * Reported Acres
(Note 4) (Note 4) (Note 3)

(Internal for one record reporting: Total Guarantee - Quota = Non-Quota Guarantee)
(Field 32) (Field 27)

(If more than one record is reported, Quota will be calculated for each record as a percent of Total Guarantee by FSN)

Example: Data reported: 40 Acres, One FSN (45,000# Quota) - Timely & Late-Planted Acres

Step 1 (1st record):

Timely-Planted:

2250 * .65(CL)¹ = 1463#/Acre (GPA)

1463#/Acre * 10.00 Acre = 14,630# (Tot Guar)

(2nd record):

Late-Planted (5 days late):

1463# * .950 (GRF)² = 1390#/Acre

1390# * 10.00 = 13,900# (Tot Guar)

(3rd record):

Late-Planted (10 days late):

1463# * .900 (GRF)² = 1317#/Acre

1317# * 10.00 = 13,170# (Tot Guar)

(4th record):

Late-Planted (20 days late):

1463# * .800 (GRF)² = 1170#/Acre

1170# * 10.00 = 11,700# (Tot Guar)

¹ CL = Coverage Level %

² GRF = Guarantee Reduction Factor

Type 11 - Peanuts Guarantee/Liability/Premium Calculations
Edit Description

Step 2 - Prorating Quota (Prorate the Quota as a % of Tot Guar - rounded to 8 decimals)

14,630# + 13,000# + 13,170# + 11,700# = 53,400# Total Guarantee

14,630/53,400 = .27397004 (1st record)
45,000 * .27397004 = 12,329# Quota

13,900/53,400 = .26029963 (2nd record)
45,000 * .26029963 = 11,713# Quota

13,170/53,400 = .24662921 (3rd record)
45,000 * .24662921 = 11,098# Quota

11,700/53,400 = .21910112 (4th record)
45,000 * .21910112 = 9,860# Quota

Liability

Liability = Sum of Quota liability and Non-Quota liability
(Note 7)

Quota liability = Quota * Quota Price * Insured Share

Non-Quota liability = Non-Quota Guarantee * Non-Quota Price * Insured Share

(Reported Liability must be reduced for Late or Prevented Planting)

Total Premium

Total Premium = Premium Liability * Base Premium Rate * Map Factor * Type/Practice Option Factor *
(Note 7) (Note 7)

Option Factor * Experience Factor

(Reported Total Premium must be based on Premium Liability, not reduced for Late or Prevented Planting.)

Type 11 - Peanuts Guarantee/Liability/Premium Calculations
Edit Description

Producer Premium

Preliminary

Producer Premium = Total Premium * Producer Premium Factor
(Note 7) (Note 7) (Note 8)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent
(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
(Note 7) (Field 57)

Type 11 - Peanuts Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	None	Yield reported.
Coverage Level	28	9(02)	None	Coverage level reported.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Whole Pound	Guaranteed yield per acre after any late or prevented planting reduction.
Reported Acres	31	9(06)V9(02)	Nearest Hundredth	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Pound	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Price Election	33	9(04)V9(04)	None	Price election submitted for Quota and Non-Quota separately by record.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 after any yield reductions due to late or prevented planting.
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 Coverage Level %, if elected, except for prevented planting.

Type 11 - Peanuts Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Type/Practice Option Factor	Internal	9(01)V9(03)	None	If the Type/Practice Option Code (Field 40) is not equal spaces, the Type/Practice Option Factor comes from ADMR Rate Class Option Factor. If the Type/Practice Option Code is equal spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	If the Unit Option Code (Field 38) or the Additional Option Codes (Field 39) do not equal spaces, the Option Factor comes from ADMO option factor. If both the Unit Option Code and Additional Option Codes are spaces, the Option Factor = 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	*Note	9(01)V9(03)	Nearest Thousandth	Percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer) .

Note: Refer to Tables T.1 thru T.11, available on the RO Server.

Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations
 Edit Description

Florida Fruit and Tropical Trees
(Insurance Plan Code 40)

See Exhibit 11-2 for crop codes.

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)

TOTAL PREMIUM

Total Premium = Liability * Base Premium Rate * Proration Factor * Option Factor
 (Note 7) (Note 7) (ADM-N(F)) (ADM-O)

PRODUCER PREMIUM

Preliminary

Producer Premium = Total Premium * Producer Premium Factor
 (Note 7) (Note 7) (Note 8)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent
 (Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
 (Note 7) (Field 57)

Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Price Election	33	9(04)V9(04)	Nearest Dollar and Cents.	Maximum price for growth stage times price election percent.
Coverage Level	28	9(02)	None	Coverage Level reported.
Estimated Number of Trees	27	9(10)	None	Estimated number of trees by crop code.
Total Guarantee	32	9(08)V9(02)	Nearest Dollar.	Total guarantee for the current acreage line (Type 11).
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Liability	35	9(09)	Nearest Whole Dollar.	This is the dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium Factor	*Note	9(01)V9(03)	Nearest Thousandth	This is the percentage of the total premium which the producer pays.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Note: Refer to Tables T.1 thru T.11, available on the RO Server.

Type 11 - Income Protection Guarantee/Liability/Premium Calculations
 Edit Description

Income Protection
(Insurance Plan Code 42)

Wheat (0011) Cotton (0021) Corn (0041)
 Grain Sorghum (0051) Soybeans (0081) Barley (0091)

Indexed Income Protection
(Insurance Plan Code 45)

Corn (0041) Soybeans (0081)

Dollar Amount of Insurance

Dollar Amount of Insurance= Must be GE (Yield * .50) = GPA * Price) and LE (Yield * .85¹ = GPA * Price);
 (Note 9)

If Late or Prevented Planting applies, then;

Dollar Amount of Insurance=Must be GE (Yield * .50 = GPA * Price) and LE (Yield * .85¹ = GPA * Price) * Guarantee
 (Note 9) Reduction Factor

Total Guarantee

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

LIABILITY

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

TOTAL PREMIUM

Premium Dollar Amount of Insurance = Must be GE (Yield * .50 = GPA * Price) and LE (Yield * .85¹ = GPA * Price)

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

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

Total Premium = Premium Liability * Base Prem Rate * Type/Practice Option Factor * Option Factor * Experience Factor
 (Note 7) (Note 7)

Type 11 - Income Protection Guarantee/Liability/Premium Calculations
Edit Description**Producer Premium**

Preliminary

Producer Premium = Total Premium - Subsidy

(Note 7) (Note 7)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent

(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount

(Note 7) (Field 57)

¹Plan Code 42 crops may go up to 85% coverage level. Plan code 45 crops may only go up to 75% coverage level.

Type 11 - Income Protection Guarantee/Liability/Premium Calculations
 Edit Description

Field Name	Field Number	Picture	Rounding	Description
Total Guarantee	32	9(08)V9(02)	Nearest Dollar.	This is the total guaranteed yield for the current acreage line (Type 11).
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee Reduction Factor. See Exhibit 11-1.
Reported Acres	31	9(06)V9(02)	None	Number of acres reported.
Liability	35	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage level and share in the acreage after any reductions for late or prevented planting.
Insured Share	34	9(01)V9(03)	None	Insured share reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium	44	9(08)	Nearest Whole Dollar	This is the amount of premium the producer (farmer) will have to pay.
Subsidy Factor	Internal	9(01)V9(03)	Nearest Thousandth	This is the percentage of the premium which is subsidized.

Type 11 - Income Protection Guarantee/Liability/Premium Calculations
 Edit Description

Subsidy Calculation

None of the Elements or Factors in the Following Calculations are Reported

Dollar Amount of Insurance = Approved Yield * Projected Price * (Acres * Share)
 (Round to whole dollars) (Round to Tenths)

Dollar Amount of Insurance = Dollar Amount of Insurance * .50
 at 50% Coverage Level
 (Round to whole dollars)

Total Premium at 50% Coverage Level = Dollar Amount of Insurance * Base Premium Rate at
 at 50% Coverage Level
 50% Coverage Level
 (Round to whole dollars)

If Selected Coverage Level Percent is Less Than 65%, Then;

Subsidy = Total Premium at 50% * .6
 (Round to Coverage Level
 whole dollars)

If Selected Coverage Level Percent is 65% or Greater, Then;

Subsidy = Total Premium at 50% * .75
 (Round to Coverage Level
 whole dollars)

Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations
Edit Description

Revenue Assurance (RA) Crops
(Insurance Plan Code 25)

Wheat (0011) Corn (0041) Sunflowers (0078) Soybeans (0081)
 Canola (0015) Barley (0091)

TOTAL GUARANTEE

Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
 (Note 9) (Note 9)

Total Guarantee = Guarantee Per Acre * Reported Acres
 (Note 7) (Note 9)

LIABILITY

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

TOTAL PREMIUM

Total Premium = Base Premium Rate * Reported Acres * Share * Unit Premium Adjustment Factor
 (Note 7) (Note *) (Optional Units only)

PRODUCER PREMIUM

Preliminary Producer Premium = Total Premium - Applicable Subsidy
 (Note 7) & (Note) (Note 7) (Note 7)

EFA Premium Preliminary
 Discount Amount = Producer Premium * EFA Discount Percent
 (Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount
 (Note 7) (Field 57)

Note: Base Premium Rate should be the same for all records of EU or WU.
 The loaded per-acre premium that has been adjusted by option factor and high risk factor according to 'programming instructions' for 2000.

Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	26	9(06)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee Reduction Factor for late or prevented planting.
Guarantee Per Acre	29	9(06)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after any reductions for late or prevented planting.
Reported Acres	31	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	32	9(08)V9(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	34	9(01)V9(03)	None	Insured share reported.
Liability	35	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 after any reductions due to late or prevented planting.
Base Premium Rate	37	9(04)V9(04)	Nearest Dollar and Cents	The load per-acre premium that has been adjusted by Option Factor, Unit Premium Adjustment Factor and High Risk Factor according to 'programming instructions'.
Unit Premium Adjustment Factor	53	9(01)V9(03)	None	RA Unit Premium Adjustment Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Applicable Subsidy	Internal	9(08)	Nearest Whole Dollar	The lesser of the calculated MPCCI subsidy at 65/100 or RA Subsidy based on RA coverage level percent.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 2000 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations
Edit Description

UNIT STRUCTURE	UNIT PREMIUM ADJ (NO. 53)
Basic, Enterprise, Whole Farm	1.000
Optional	1.100

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations
 Edit Description

Crop Revenue Coverage Crops
(Insurance Plan Code 44)

Corn (0041)
 Soybeans (0081)

Wheat (0011)
 Cotton (0021)

Grain Sorghum (0051)
 Rice (0018)

REVENUE GUARANTEE (LIABILITY)

Guarantee Per Acre = Yield * Coverage Level %
 (Note 1)

If Late or Prevented Planting applies, then;

Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction %
 (Note 1)

Total Guarantee = Guarantee Per Acre * Reported Acres
 (Note 2) (Note 1) (Note 5)

Liability = Total Guarantee * CRC Base Price * Insured Share
 (Note 7) (Note 2) (95 or 100%)

YIELD, REVENUE & PRICE CALCULATIONS

Yield Risk = Guarantee Per Acre * CRC Base Rate * CRC Base Price
 (Note 9) (Note 1) (95 or 100%)

Revenue Risk = Guarantee Per Acre * CRC Rate Factor * CRC Low Price Factor
 (Note 9) (Note 1)

Price Risk = Guarantee Per Acre * CRC Base Rate * CRC High Price Factor
 (Note 9) (Note 1)

TOTAL PREMIUM

Total Premium = (Yield Risk + Revenue Risk + Price Risk) * Reported Acres * Insured Share *
 (Note 7) (Note 9) (Note 9) (Note 9) (Note 5)

CRC Rate Map Area Factor * CRC Rate Class Option Factor * CRC Option Factor *

Premium Rate Surcharge Factor * Unit Premium Adjustment Factor
 (No. 53)

Note: if the Unit Option Code contains an "EU" then a Basic Unit Discount is also applied.

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations
 Edit Description

PRODUCER PREMIUM

Preliminary

Producer Premium = Total Premium - Subsidy

(Note 7) (Note 7)

EFA Premium Preliminary

Discount Amount = Producer Premium * EFA Discount Percent

(Field 57) (Note 7)

Producer Premium = Preliminary Producer Premium - EFA Premium Discount Amount

(Note 7) (Field 57)

CRC SUBSIDY

Subsidy = Guarantee Per Acre * MPC Market Price * MPC Base Rate * Reported Acres *

(Note 1) (Note 9) (Note 5)

Insured Share * CRC Rate Map Area Factor * CRC Rate Class Option Factor *

CRC Option Factor * Premium Rate Surcharge Factor * Unit Premium Adjustment Factor * CRC Subsidy Factor

(No. 53)

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	25	9(07)V9(01)	Nearest whole bushel or pound	Yield reported.
Coverage Level	28	9(02)	None	Coverage Level reported.
Guarantee Per Acre	29	9(06)V9(02)	Nearest whole pound or tenth for bushel	Guaranteed yield per acre.
Guarantee Reduction Factor	30	V9(03)	None	Guarantee reduction factor for late or prevented planting. See Exhibit 11-1.
Adjusted Guarantee Per Acre	29	9(06)V9(02)	Nearest whole pound or tenth for bushel	Guaranteed yield per acre after any reduction for late or prevented planting.
Reported Acres	31	9(06)V9(02)	Nearest tenth	Number of acres reported.
Total Guarantee	32	9(08)V9(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	33	9(04)V9(04)	None	CRC Base Price reported. (95 or 100%)
Insured Share	34	9(01)V9(03)	None	Insured Share reported.
Liability	35	9(09)	Nearest whole dollar	Total Revenue 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.
Base Premium Rate	37	9(04)V9(04)	None	MPCI Base Premium Rate reported.
Yield Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Yield Risk.
CRC Rate Factor	Internal	9(04)V9(04)	None	CRC Rate Factor on ADM.
CRC Low Price Factor	Internal	9(04)V9(04)	None	CRC Low Price Factor on ADM.
Revenue Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Revenue Risk.

Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations
Edit Description

Field Name	Field Number	Picture	Rounding	Description
CRC High Price Factor	Internal	9(04)V9(04)	None	CRC High Price Factor on ADM.
Price Risk	Internal	9(04)V9(04)	Nearest Dollar & Cents	Calculated Price Risk.
CRC Rate Map Area Factor	Internal	9(01)V9(03)	None	Factor for corresponding APH Map Area.
CRC Rate Class Option Factor	Internal	9(01)V9(03)	None	Factor for CRC Rate Class Option.
CRC Option Factor	Internal	9(01)V9(03)	None	Factor for CRC Option.
Premium Rate Surcharge Factor	Internal	9(01)V(02)	None	Factor for CRC Premium Rate Surcharge.
Unit Premium Adjustment Factor	53	9(01)V9(03)	None	Unit Premium Adjustment Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized CRC Risk Premium.
MPCI Market Price	Internal	9(04)V9(04)	Nearest Dollar & Cents	Corresponding MPCI Market Price on ADM.
MPCI Base Rate	37	9(04)V9(04)	None	Corresponding MPCI Base Rate.
CRC Subsidy Factor	Internal	V9(03)	None	Factor for CRC Subsidy.
Subsidy	Internal	9(08)	Nearest Whole Dollar	Dollar Subsidy amount for CRC.
Preliminary Producer Premium	Internal	9(08)	Nearest Whole Dollar	Amount of premium calculated for the producer before EFA premium discount.
EFA Discount Percent	Internal	9V9(03)	None	Additional premium discount applied to producer premium due to EFA 1999 legislation.
EFA Premium Discount Amount	57	9(08)	Whole Dollar	Dollar amount of EFA premium discount for the record.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

-----Reserved-----

For All Insurance Plans other than Revenue Assurance

Unit Premium Adjustment Factor must be = 0.000

Whole Farm Discount Factor must be = 0.000

For Revenue Assurance

Unit Premium Adjustment Factor

For Basic Unit Organization (Unit Option Code = 'BU')

Basic Units

Unit Premium Adjustment Factor = 1.000

For Optional Unit Organization (Unit Option Code = 'Spaces')

Unit Premium Adjustment Factor = 1.100

**For Enterprise Unit Organization (Unit Option Code = 'EU') &
Whole Farm Unit Organization (Unit Option Code = 'WU')**

Unit Premium Adjustment Factor = 1.000

Whole Farm Discount Factor

For all Unit Organizations (Basic, Optional, Enterprise and Whole Farm) must = 1.000

TABLE 2.1						
PRODUCER PREMIUM PERCENTAGE TABLES						
PRODUCER PREMIUM = RISK PREMIUM x PRODUCER PREMIUM PERCENTAGE						
PRICE	COVERAGE LEVEL					
ELECTION	50	55	60	65	70	75
55%	FREE					
67%						0.743
68%						0.747
69%						0.750
70%						0.754
71%						0.757
72%					0.675	0.761
73%					0.680	0.764
74%					0.684	0.767
75%					0.688	0.770
76%					0.692	0.773
77%				0.603	0.696	0.776
78%				0.608	0.700	0.779
79%				0.613	0.704	0.782
80%				0.618	0.708	0.785
81%				0.622	0.711	0.787
82%				0.627	0.715	0.790
83%				0.631	0.718	0.792
84%			0.550	0.636	0.722	0.795
85%			0.555	0.640	0.725	0.797
86%			0.561	0.644	0.728	0.800
87%			0.566	0.648	0.731	0.730
88%			0.571	0.652	0.734	0.733
89%			0.575	0.656	0.737	0.736
90%			0.580	0.660	0.740	0.739
91%		0.494	0.585	0.664	0.743	0.742
92%		0.499	0.589	0.667	0.746	0.745
93%		0.505	0.594	0.671	0.657	0.747
94%		0.510	0.598	0.675	0.661	0.750
95%		0.515	0.602	0.678	0.665	0.753

TABLE 2.1 CON'T						
PRODUCER PREMIUM PERCENTAGE TABLES						
PRODUCER PREMIUM = RISK PREMIUM x PRODUCER PREMIUM PERCENTAGE						
PRICE ELECTION	COVERAGE LEVEL					
	50	55	60	65	70	75
96%		0.520	0.606	0.681	0.668	0.755
97%		0.525	0.610	0.685	0.671	0.758
98%		0.530	0.614	0.688	0.675	0.760
99%		0.535	0.618	0.691	0.678	0.763
100%	0.450	0.539	0.622	0.583	0.681	0.765
	<-----limited subsidy ---->			<-----maximum subsidy ----->		
	RATE DIFFERENTIALS					
	0.47	0.51	0.57	0.65	0.79	1.00