## Calculations

### When Commodity Code is "0024", Macadamia Trees or Texas Citrus Trees (0193, 0207, 0208, 0209 & 0210):

- **Price Election Amount**: Internal 9999.9999. Round to 4 decimals.
- **Reference Maximum Dollar Amount**: ADM 999999.99. None
  - Edit with ADM Price, "A00810". When Coverage Type Code is "A", Applicable to base records.
- **Catastrophic Dollar Amount**: ADM 999999.99. None
  - Edit with ADM Price, "A00810". When Coverage Level Percent is 0.50 and Coverage Type Code is "C", Applicable to base records. This price is already adjusted by the Price Election Percent in the ADM.
- **Maximum Dollar Amount**: ADM 999999.99. None
- **Price Election Percent**: P14 9.999. None
- **Total Guarantee Amount**: P11 103 99999999.99. Round to whole number.

### When Commodity Code is "0193", "0207" or "0208" and CEO Coverage Level is greater than zero:

- **CEO Coverage Factor**: Internal 9.9999. Round to 5 decimals.
- **CEO Coverage Level Percent**: P14 34 9.9999. None
- **CEO Coverage Factor = CEO Coverage Level Percent / Coverage Level Percent - 1**
- **CEO Liability Amount = Liability Amount * CEO Coverage Factor**
- **Liability Amount = Total Guarantee Amount * Insured Share Percent**

### Commodity Code

<table>
<thead>
<tr>
<th>Insurance Plan Code</th>
<th>40 Tree Based Dollar Amount of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>0024 Macadamia Trees</td>
<td>0209 Lemon Trees</td>
</tr>
<tr>
<td>0193 Tangerine Trees</td>
<td>0210 Lime Trees</td>
</tr>
<tr>
<td>0207 Orange Trees</td>
<td>0211 All Other Citrus Trees</td>
</tr>
<tr>
<td>0208 Grapefruit Trees</td>
<td></td>
</tr>
</tbody>
</table>
### Section 2: Base Premium Rate Calculation

#### Base Premium Rate

<table>
<thead>
<tr>
<th>Commodity Code</th>
<th>Field Name</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>0024 Macadamia Trees</td>
<td>40 Tree Based Dollar Amount of Insurance</td>
<td>Base Premium Rate</td>
<td>Internal</td>
<td>999999.99999999</td>
<td>None</td>
<td>This Option cannot be elected in conjunction with CE Option.</td>
</tr>
<tr>
<td>0193 Tangerine Trees</td>
<td></td>
<td>Base Policy Coverage and Sub County, NO Option:</td>
<td>* Base Rate * Rate Differential Factor</td>
<td>ADM</td>
<td>9.9999</td>
<td>None</td>
</tr>
<tr>
<td>0207 Orange Trees</td>
<td></td>
<td>IF CTV Endorsement and NO Sub County, Option &quot;CV&quot;:</td>
<td>* Option Rate * Option Rate Differential Factor</td>
<td>ADM</td>
<td>9.999999999</td>
<td>None</td>
</tr>
<tr>
<td>0208 Grapefruit Trees</td>
<td></td>
<td>IF CTV Endorsement and Sub County, Option &quot;CV&quot;:</td>
<td>* Option Rate * Option Rate Differential Factor</td>
<td>ADM</td>
<td>9.9999</td>
<td>None</td>
</tr>
<tr>
<td>0209 Lemon Trees</td>
<td></td>
<td>IF Base Policy Coverage, No Sub County, Option &quot;OW&quot; (applicable for all coverage levels):</td>
<td>Sub County Rate Differential Factor</td>
<td>ADM</td>
<td>9.999999999</td>
<td>None</td>
</tr>
<tr>
<td>0210 Lime Trees</td>
<td></td>
<td>IF Base Policy Coverage and Sub County, Option &quot;OW&quot; (applicable for all coverage levels):</td>
<td>Option Rate for Sub County</td>
<td>ADM</td>
<td>9.9999</td>
<td>None</td>
</tr>
<tr>
<td>0211 All Other Citrus Trees</td>
<td></td>
<td>IF CTV Endorsement and NO Sub County, Option &quot;OX&quot; (applicable for all coverage levels):</td>
<td>Option Rate Differential Factor</td>
<td>ADM</td>
<td>9.999999999</td>
<td>None</td>
</tr>
<tr>
<td>0212 Avocado Trees</td>
<td></td>
<td>IF CTV Endorsement and Sub County, Option &quot;OX&quot; (applicable for all coverage levels):</td>
<td>Option Rate</td>
<td>ADM</td>
<td>9.9999</td>
<td>None</td>
</tr>
</tbody>
</table>
### Insurance Plan Code
- 0024 Macadamia Trees
- 0193 Tangerine Trees
- 0207 Orange Trees
- 0208 Grapefruit Trees

### Commodity Code
- 0209 Lemon Trees
- 0210 Lime Trees
- 0211 All Other Citrus Trees
- 0212 Avocado Trees
- 0213 Carambola Trees
- 0214 Mango Trees
- 0215 Lime Trees
- 0216 All Other Citrus Trees
- 0217 Avocado Trees
- 0218 Carambola Trees
- 0219 Mango Trees
- 0220 Lime Trees
- 0221 All Other Citrus Trees
- 0222 Avocado Trees
- 0223 Carambola Trees
- 0224 Mango Trees
- 0225 Lime Trees
- 0226 All Other Citrus Trees
- 0227 Avocado Trees
- 0228 Carambola Trees
- 0229 Mango Trees
- 0230 Lime Trees
- 0231 All Other Citrus Trees
- 0232 Avocado Trees
- 0233 Carambola Trees
- 0234 Mango Trees
- 0235 Lime Trees
- 0236 All Other Citrus Trees
- 0237 Avocado Trees
- 0238 Carambola Trees
- 0239 Mango Trees
- 0240 Lime Trees
- 0241 All Other Citrus Trees
- 0242 Avocado Trees
- 0243 Carambola Trees
- 0244 Mango Trees
- 0245 Lime Trees
- 0246 All Other Citrus Trees
- 0247 Avocado Trees
- 0248 Carambola Trees
- 0249 Mango Trees
- 0250 Lime Trees
- 0251 All Other Citrus Trees
- 0252 Avocado Trees
- 0253 Carambola Trees
- 0254 Mango Trees
- 0255 Lime Trees
- 0256 All Other Citrus Trees
- 0257 Avocado Trees
- 0258 Carambola Trees
- 0259 Mango Trees
- 0260 Lime Trees
- 0261 All Other Citrus Trees
- 0262 Avocado Trees
- 0263 Carambola Trees
- 0264 Mango Trees
- 0265 Banana Trees
- 0266 Coffee Trees
- 0267 Papaya Trees
- 0268 Pecan Trees

### Calculations

#### Section 3: Optional Coverage Calculation

**When Rate Method Code = A**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additive Optional Rate Adjustment Factor</td>
<td>internal</td>
<td>999999.999999</td>
<td>Round to 4 decimals.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Option Rate</td>
<td>ADM</td>
<td>9.9999</td>
<td>None</td>
<td>Edit with ADM Option Rate, &quot;A01060&quot;.</td>
<td></td>
</tr>
<tr>
<td>Rate Differential Factor</td>
<td>ADM</td>
<td>9.9999999999</td>
<td>None</td>
<td>Edit with ADM Coverage Level Differential, &quot;A01040&quot;.</td>
<td></td>
</tr>
</tbody>
</table>

**When Rate Method Code equals Multiplicative, "M":**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiplicative Optional Rate Adjustment Factor</td>
<td>internal</td>
<td>999999.999999</td>
<td>Round to 4 decimals.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Option Rate</td>
<td>ADM</td>
<td>9.9999</td>
<td>None</td>
<td>Edit with ADM Option Rate, &quot;A01060&quot;.</td>
<td></td>
</tr>
</tbody>
</table>

#### Section 4: Premium Rate Calculation

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium rate</td>
<td>internal</td>
<td>9999999999999999999999</td>
<td>Round to 8 decimals.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unit Structure Discount Factor</td>
<td>ADM</td>
<td>9.999</td>
<td>None</td>
<td>Edit with ADM Unit Discount, &quot;A01090&quot;. When Unit Structure Code equals &quot;OU&quot;, &quot;UA&quot;, or &quot;UD&quot;, then Unit Structure Discount Factor equals Optional Unit Discount Factor.</td>
<td></td>
</tr>
</tbody>
</table>

The Premium Rate for ALL Unit Structures should be capped at .999 in the event various adjustments to the Base Premium Rate would cause it to exceed 1.0.
### Insurance Plan Codes

- 0024 Macadamia Trees
- 0193 Tangerine Trees
- 0207 Orange Trees
- 0208 Grapefruit Trees
- 0209 Lemon Trees
- 0210 Lime Trees
- 0211 All Other Citrus Trees
- 0212 Avocado Trees
- 0213 Carambola Trees
- 0214 Mango Trees
- 0215 Mango Trees
- 0216 Mango Trees
- 0265 Banana Trees
- 0266 Coffee Trees
- 0267 Papaya Trees
- 0268 Coffee Trees
- 0284 Pecan Trees

### Calculations

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preliminary Total Premium Amount</td>
<td>Internal</td>
<td>9999999999</td>
<td>Round to whole number.</td>
<td>Edit with ADM Proration, &quot;A01070&quot;. When Commodity Code equals Banana Trees, &quot;0265&quot;, Coffee Trees, &quot;0266&quot;, Papaya Trees, &quot;0267&quot;, and Pecan Trees, &quot;0284&quot;, then Proration Percent must not apply and will be set to 1.00.</td>
</tr>
<tr>
<td>Commodity Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium Amount</td>
<td>P11 95</td>
<td>9999999999</td>
<td>Round to whole number.</td>
<td>Edit with ICE Multiple Cropping, &quot;D00063&quot;.</td>
</tr>
<tr>
<td>Preliminary Total Premium Amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Subsidy Amount                      | P11 93      | 9999999999   | Round to whole number. | If this record qualifies for Beginning Farmer and Rancher, see Section 7 for subsidy calculations. |}

### Section 5: Total Premium, Subsidy, and Producer Premium Calculation

**Subsidy Amount** = Total Premium Amount * Subsidy Percent

**Producer Premium Amount** = Total Premium Amount - Subsidy Amount

### Section 6: Additional Information for Base Policy Coverages and CTV Endorsement

- **Case 1a**: Base Policy use BaseRate from BaseRate table and differentials where subcounty code is null and option code is null.
- **Case 2a**: Base Policy in High Risk Area use SubCounty Rate from SubCountyRate table and differentials where subcounty code is null and option code = CV.
- **Case 3a**: CTV Endorsement use Option Rate from OptionRate table where OptionCode = CV and differentials where subcounty code is null and option code = CV.
- **Case 4a**: CTV Endorsement in High Risk Area use Option Rate from OptionRate table where subcounty code matches the High Risk Area and option code = CV.
- **Case 1b**: Occurrence loss Option = "OW" use this OptionRate for ALL coverage levels.
- **Case 2b**: Occurrence loss Option = "OW" use this OptionRate for ALL coverage levels.
- **Case 3b**: Occurrence loss Option = "OX" use this OptionRate for ALL coverage levels.
- **Case 4b**: Occurrence loss Option = "OX" use this OptionRate for ALL coverage levels.
<table>
<thead>
<tr>
<th>Commodity Code</th>
<th>40 Tree Based Dollar Amount of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>0024 Macadamia Trees</td>
<td>0209 Lemon Trees</td>
</tr>
<tr>
<td>0193 Tangerine Trees</td>
<td>0210 Lime Trees</td>
</tr>
<tr>
<td>0207 Orange Trees</td>
<td>0211 All Other Citrus Trees</td>
</tr>
<tr>
<td>0208 Grapefruit Trees</td>
<td></td>
</tr>
</tbody>
</table>

### Calculations

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Subsidy Amount = Total Premium Amount * Subsidy Amount</td>
<td>Base Subsidy Amount</td>
<td>Internal</td>
<td>9999999999</td>
<td>Round to whole number.</td>
<td>Cupped by the standard rule of $1 if applicable.</td>
</tr>
<tr>
<td>Subsidy Percent</td>
<td>ADM</td>
<td>9.999</td>
<td>None</td>
<td>Edit with ADM Subsidy Percent, &quot;A00070&quot;.</td>
<td></td>
</tr>
<tr>
<td>BFR/VFR Subsidy Amount = Total Premium Amount * 0.10 * (1 - CC Subsidy Reduction Percent)</td>
<td>BFR/VFR Subsidy Amount</td>
<td>Internal</td>
<td>9999999999</td>
<td>Round to whole number.</td>
<td>Beginning Farmer Rancher/Veteran Farmer Rancher Subsidy Amount. If Applicable; else 0. 0.10 (10%).</td>
</tr>
<tr>
<td>CC Subsidy Reduction Amount = Base Subsidy Amount * CC Subsidy Reduction Percent</td>
<td>CC Subsidy Reduction Percent</td>
<td>P11</td>
<td>76</td>
<td>9.999</td>
<td>None</td>
</tr>
<tr>
<td>Subsidy Amount = Base Subsidy Amount + BFR/VFR Subsidy Amount - CC Subsidy Reduction Amount</td>
<td>Subsidy Amount</td>
<td>P11</td>
<td>93</td>
<td>9999999999</td>
<td>Round to whole number.</td>
</tr>
<tr>
<td>Producer Premium Amount = Total Premium Amount - Subsidy Amount</td>
<td>Producer Premium Amount</td>
<td>P11</td>
<td>96</td>
<td>9999999999</td>
<td>Round to whole number.</td>
</tr>
</tbody>
</table>

**Section 7: Beginning Farmer and Rancher (BFR), Veteran Farmer Rancher (VFR), and Conservation Compliance (CC) Subsidy Calculations**

- **Base Subsidy Amount**: Total Premium Amount * Subsidy Amount
- **Subsidy Percent**: ADM 9.999 None
- **BFR/VFR Subsidy Amount**: Total Premium Amount * 0.10 * (1 - CC Subsidy Reduction Percent)
- **CC Subsidy Reduction Amount**: Base Subsidy Amount * CC Subsidy Reduction Percent
- **Subsidy Amount**: Base Subsidy Amount + BFR/VFR Subsidy Amount - CC Subsidy Reduction Amount
- **Producer Premium Amount**: Total Premium Amount - Subsidy Amount