

Report Name: A&O Rate-Group by Plan
Exhibit: 1-4

Reinsurance Year: 2022
Version: Draft
Release Date: 7/7/2022

2022 A&O Rate-Group by Plan

| Insurance Plan | | | | | | | |
|---|------|------------|---------------|-----|-----------|------------|--------------------|
| Name | Plan | | A & O Payment | CAT | A&O | SnapBack * | Subject to A&O CAP |
| | Num | Alph | Percent | LAE | | Percent | |
| Actual Production History | 90 | APH | 21.9 | 6.0 | Other | 1.15 | ** |
| Aquaculture Dollar | 43 | AQDOL | 21.9 | 6.0 | Other | 1.15 | ** |
| Actual Revenue History | 47 | ARH | 21.9 | 6.0 | Other | 1.15 | ** |
| Dollar Amount Of Insurance | 50 | DO | 21.9 | 6.0 | Other | 1.15 | ** |
| Fixed Dollar | 51 | FD | 21.9 | 6.0 | Other | 1.15 | ** |
| Area Revenue Protection | 05 | ARP | 12.0 | 6.0 | Area | n/a | N |
| Area Revenue Protection - Harvest Price Exclusion | 06 | ARP-HPE | 12.0 | 6.0 | Area | n/a | N |
| Hurricane Insurance Protection - Wind Index | 37 | HIP | 20.1 | n/a | Area | n/a | N |
| Area Yield Protection | 04 | AYP | 12.0 | 6.0 | Area | n/a | N |
| Livestock Gross Margin | 82 | LGM | 22.2 | n/a | Livestock | 1.15 | N/A |
| Livestock Risk Protection | 81 | LRP | 22.2 | n/a | Livestock | 1.15 | N/A |
| Dairy Revenue Protection | 83 | DRP | 22.2 | n/a | Livestock | 1.15 | N/A |
| Enhanced Coverage Option - Yield Protection | 87 | ECO-YP | 20.1 | n/a | Area | n/a | N |
| Enhanced Coverage Option - Revenue Protection | 88 | ECO-RP | 20.1 | n/a | Area | n/a | N |
| Enhanced Coverage Option - Revenue Protection w/HPE | 89 | ECO-RPHPE | 20.1 | n/a | Area | n/a | N |
| Pecan Revenue | 41 | PRV | 21.9 | 6.0 | Other | 1.15 | ** |
| Rainfall Index | 13 | RI | 20.1 | n/a | Area | n/a | N |
| Margin Protection | 16 | MP | 20.1 | n/a | Area | n/a | N |
| Margin Protection with Harvest Price Option | 17 | MPHPO | 20.1 | n/a | Area | n/a | N |
| Post Application Coverage Endorsement - Yield | 26 | PACE-YP | 21.9 | n/a | Other | n/a | ** |
| Post Application Coverage Endorsement - Revenue | 27 | PACE-RP | 21.9 | n/a | Other | n/a | ** |
| Post Application Coverage Endorsement -Revenue Harvest Price Exclusion | 28 | PACE-RPHPE | 21.9 | n/a | Other | n/a | ** |
| Production Revenue History - Yield | 21 | PRH-Y | 21.9 | 6.0 | Other | 1.15 | ** |
| Production Revenue History - Plus | 22 | PRH-P | 21.9 | n/a | Other | 1.15 | ** |
| Production Revenue History - Revenue | 23 | PRH-R | 21.9 | n/a | Other | 1.15 | ** |
| Revenue Protection | 02 | RP | 18.5 | n/a | Revenue | 1.15 | ** |
| Revenue Protection Harvest Price Exclusion | 03 | RPHPE | 21.9 | n/a | Other | 1.15 | ** |
| Supplemental Coverage Option - Yield Protection | 31 | SCO-YP | 20.1 | n/a | Area | n/a | N |
| Supplemental Coverage Option - Revenue Protection | 32 | SCO-RP | 20.1 | n/a | Area | n/a | N |
| Supplemental Coverage Option -Revenue Protection Harvest Price Excl. | 33 | SCO-RPHPE | 20.1 | n/a | Area | n/a | N |
| Stacked Income Protection - Revenue Protection | 35 | STAX-RP | 20.1 | n/a | Area | n/a | N |
| Stacked Income Protection - Revenue Protection with Harvest Price Excl. | 36 | STAX-RPHPE | 20.1 | n/a | Area | n/a | N |
| Tree Based Dollar Amount Of Insurance | 40 | TDO | 21.9 | 6.0 | Other | 1.15 | ** |
| Yield Base Dollar Amount Of Insurance | 55 | YDO | 21.9 | 6.0 | Other | 1.15 | ** |
| Yield Protection | 01 | YP | 21.9 | 6.0 | Other | 1.15 | ** |
| Whole Farm Revenue Protection | 76 | WFRP | 21.9 | 6.0 | Other | 1.15 | ** |

* The A & O rates are before the check for the 1.2 loss ratio in a state. If the state loss ratio is 1.2 or greater, the A & O rate will have 1.15 added back in that state. SRA Section III.(a)(2)(I)(i).

** Insurance plan may be subject to the A&O cap as the determination is made at a more granular level than insurance plan. Crop/county programs that are excluded from the A&O cap in accordance with Section III(a)(2)(E) of the SRA for the 2010 ADM comparison are identified in the STCOM monthly report.