

Crop Insurance Experience - (1948-1988)

The crop insurance experience file contains Summary of Business data summarized to the State/County/Crop level for commodity years from 1948 through 1988. The file was 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	Policies Sold Count	9(08)	The number of policies reported to RMA as being sold.
9	Policies Earning Premium Count	9(08)	The number of policies for which acreage has been reported to RMA.
10	Policies Indemnified Count	9(08)	The number of policies for which losses have been reported to RMA
11	Units Earning Premium Count	9(12)	The number of units for which acreage has been reported to RMA.
12	Units Indemnified Count	9(12)	The number of units for which losses have been reported to RMA.
13	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)
14	Liability Amount (\$)	9(15)	The maximum dollar amount of insurance for this crop unit line item
15	Total Premium Amount (\$)	9(15)	Premium before application of any subsidies. In general, the base premium rate times liability. Also called base premium

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	Element Name	Format	Definition
16	Subsidy Amount (\$)	9(15)	Amount of subsidized premium.
17	Indemnity Amount (\$)	S9(15)	The total amount of the loss.
18	Loss Ratio	9(04)V9(02)	Ratio of losses to premium (indemnity / total premium)