

FCI-35 COVERAGE AND RATES  
2005 AND SUCCEEDING CROP YEARS

ST: NEVADA (32)  
CO: Humboldt (013)

CROP: ALFALFA SEED (0107)  
PLAN: APH (90)

TYPE	PRACTICE
(114)DRA -- AVR B ratings 1-4	Established Stand (Irr) -- EI (102)
(114)DRA -- AVR B ratings 1-4	Fall Pltd Seed-to-Seed (Irr) -- FSI (202)
(114)DRA -- AVR B ratings 1-4	Spring Pltd Seed-to-Seed (Irr) -- SSI (302)
(159)DRD -- AVR B ratings 5-9	Established Stand (Irr) -- EI (102)

TYPE PRACTICE	(114) DRA (102) EI	(114) DRA (202) FSI	(114) DRA (302) SSI	(159) DRD (102) EI
REFERENCE YIELD(LBS)	660.0	660.0	330.0	330.0
REFERENCE RATE	0.016	0.018	0.029	0.016
EXPONENT	-0.700	-0.700	-0.700	-0.700
FIXED RATE LOAD	0.037	0.043	0.068	0.037

ORGANIC FACTORS

(OC) ORGANIC CERTIFIED	1.05	1.05	1.05	1.05
(OT) ORGANIC TRANSITIONAL	1.05	1.05	1.05	1.05

COVERAGE LEVEL RATE DIFFERENTIALS

CAT	0.73	0.73	0.73	0.73
50%	0.73	0.73	0.73	0.73
55%	0.80	0.80	0.80	0.80
60%	0.89	0.89	0.89	0.89
65%	1.00	1.00	1.00	1.00
70%	1.15	1.15	1.15	1.15
75%	1.33	1.33	1.33	1.33

UNIT FACTORS

(BU) BASIC UNIT	0.90	0.90	0.90	0.90
(OU) OPTIONAL UNITS	1.00	1.00	1.00	1.00

OPTIONAL COVERAGE FACTORS

(HF) HAIL & FIRE EXCLUSION	0.85	0.85	0.85	0.85
(YA) YIELD ADJUSTMENT 60%	1.00	1.00	1.00	1.00

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TYPE PRACTICE	(114) DRA (102) EI	(114) DRA (202) FSI	(114) DRA (302) SSI	(159) DRD (102) EI
TRANSITIONAL YIELD AND YA SUBSTITUTION TABLE(LBS)				
2005	660.0	660.0	330.0	330.0
2004	660.0	660.0	330.0	330.0
2003	660.0	660.0	330.0	330.0
2002	660.0	660.0	330.0	330.0
2001 AND PREV YRS	660.0	660.0	330.0	330.0

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PLAN: APH (90)

TYPE	PRACTICE		
(159)DRD -- AVR B ratings 5-9	Fall Pltd Seed-to-Seed (Irr) -- FSI (202)		
(159)DRD -- AVR B ratings 5-9	Spring Pltd Seed-to-Seed (Irr) -- SSI (302)		
TYPE	(159) DRD	(159) DRD	
PRACTICE	(202) FSI	(302) SSI	
REFERENCE YIELD(LBS)	330.0	170.0	
REFERENCE RATE	0.018	0.029	
EXPONENT	-0.700	-0.700	
FIXED RATE LOAD	0.043	0.068	
ORGANIC FACTORS			
(OC) ORGANIC CERTIFIED	1.05	1.05	
(OT) ORGANIC TRANSITIONAL	1.05	1.05	
COVERAGE LEVEL RATE DIFFERENTIALS			
CAT	0.73	0.73	
50%	0.73	0.73	
55%	0.80	0.80	
60%	0.89	0.89	
65%	1.00	1.00	
70%	1.15	1.15	
75%	1.33	1.33	
UNIT FACTORS			
(BU) BASIC UNIT	0.90	0.90	
(OU) OPTIONAL UNITS	1.00	1.00	
OPTIONAL COVERAGE FACTORS			
(HF) HAIL & FIRE EXCLUSION	0.85	0.85	
(YA) YIELD ADJUSTMENT 60%	1.00	1.00	
YEAR	TRANSITIONAL YIELD AND YA SUBSTITUTION TABLE(LBS)		
2005	330.0	170.0	
2004	330.0	170.0	
2003	330.0	170.0	
2002	330.0	170.0	
2001 AND PREV YRS	330.0	170.0	

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GENERAL STATEMENT(S):

THE PREMIUM SUBSIDY TABLE FACTORS APPLY TO ALL POLICIES. WHEN THE COVERAGE ENHANCEMENT OPTION IS APPLICABLE AND ELECTED, THE PREMIUM SUBSIDY FACTOR IS BASED ON THE COVERAGE ENHANCEMENT OPTION COVERAGE LEVEL.

	<-----SUBSIDIES AND FEES----->									
COVERAGE LEVEL	CAT*	50	55	60	65	70	75	80*	85*	90*
PREMIUM SUBSIDY FACTOR **	1.00	.67	.64	.64	.59	.59	.55	.48	.38	na
GRP/GRIP PREMIUM SUBSIDY FACTOR	1.00	na	na	na	na	.64	.64	.59	.59	.55
ADMINISTRATIVE FEE	\$100	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30

\*where applicable

\*\*applies to all plans of insurance except GRP and GRIP

AVRB represents the Alfalfa Variety Review Board or its successor entities responsible for determining fall dormancy ratings of Alfalfa cultivars. DRA is defined as the Dormancy Rating Group A (ratings 1-4) and when applicable, DRD is defined as Dormancy Rating Group D (ratings 5-9).

APPROVED: ACTUARIAL DIVISION 05/13/2004