Report Name: A&O Rate-Group by Plan

Exhibit: 1-4

Reinsurance Year: 2023 Version: Approved Release Date: 7/1/2022

## 2023 A&O Rate-Group by Plan

## Insurance Plan

| ilisurance rian   |     | Plan       | A & O Payment CAT |     |           | SnapBack * | Subject to |
|---|-----|------------|-------------------|-----|-----------|------------|------------|
| Name  | Num | Alph       | Percent           | LAE | A&O       | Percent    | A&O CAP    |
| 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        | N          |
| Post Application Coverage Endorsement - Revenue                         | 27  | PACE-RP    | 21.9              | n/a | Other     | n/a        | N          |
| Post Application Coverage Endorsement -Revenue Harvest Price Exclusion  | 28  | PACE-RPHPE | 21.9              | n/a | Other     | n/a        | N          |
| 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       | **         |

<sup>\*</sup> 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).

<sup>\*\*</sup> 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.