

Report Name: A&O Rate-Group by Plan Exhibit: 1-4				Reinsurance Year: 2026 Version: Comment Release Date: 1/15/2026			
Insurance Plan							
Name	Plan		A & O Payment	CAT		SnapBack *	Subject to
	Num	Alph	Percent	LAE	A&O	Percent	A&O CAP
Actual Production History	90	APH	21.9	6.0	Other	7.15	**
APH Price Component	91	APH-PC	21.9	6.0	Other	7.15	**
Aquaculture Dollar	43	AQDOL	21.9	6.0	Other	7.15	**
Actual Revenue History	47	ARH	21.9	6.0	Other	7.15	**
Crop and Livestock Income Protection	77	CLIP	18.5	n/a	Revenue	7.15	N
Dollar Amount Of Insurance	50	DO	21.9	6.0	Other	7.15	**
Fixed Dollar	51	FD	21.9	6.0	Other	7.15	**
Area Revenue Protection	05	ARP	12.0	n/a	Area	n/a	N
Area Revenue Protection - Harvest Price Exclusion	06	ARP-HPE	12.0	n/a	Area	n/a	N
Hurricane Insurance Protection - Wind Index	37	HIP	20.1	n/a	Area	n/a	N
Fire Insurance Protection - Smoke Index	38	FIP-SI	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	7.15	N/A
Livestock Risk Protection	81	LRP	22.2	n/a	Livestock	7.15	N/A
Dairy Revenue Protection	83	DRP	22.2	n/a	Livestock	7.15	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	7.15	**
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
Margin Protection Coverage - Yield	67	MCO-YP	20.1	n/a	Area	n/a	N
Margin Protection Coverage - Revenue	68	MCO-RP	20.1	n/a	Area	n/a	N
Margin Protection Coverage - Revenue Harvest Price Exclusion	69	MCO_RPHPE	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	7.15	**
Production Revenue History - Plus	22	PRH-P	21.9	n/a	Other	7.15	**
Production Revenue History - Revenue	23	PRH-R	21.9	n/a	Other	7.15	**
Revenue Protection	02	RP	18.5	n/a	Revenue	7.15	**
Revenue Protection (Livestock)	02	RP	22.2	n/a	Livestock	7.15	N/A
Revenue Protection Harvest Price Exclusion	03	RPHPE	21.9	n/a	Other	7.15	**
Revenue Protection Harvest Price Exclusion (Livestock)	03	RPHPE	22.2	n/a	Livestock	7.15	N/A
Supplemental Coverage Option - Yield Protection	31	SCO-YP	20.4 12.0	n/a	Area	n/a	N
Supplemental Coverage Option - Revenue Protection	32	SCO-RP	20.4 12.0	n/a	Area	n/a	N
Supplemental Coverage Option -Revenue Protection Harvest Price Excl.	33	SCO-RPHPE	20.4 12.0	n/a	Area	n/a	N
Stacked Income Protection - Revenue Protection	35	STAX-RP	20.4 12.0	n/a	Area	n/a	N
Stacked Income Protection - Revenue Protection with Harvest Price Excl.	36	STAX-RPHPE	20.4 12.0	n/a	Area	n/a	N
Tree Based Dollar Amount Of Insurance	40	TDO	21.9	6.0	Other	7.15	**
Yield Base Dollar Amount Of Insurance	55	YDO	21.9	6.0	Other	7.15	**
Yield Protection	01	YP	21.9	6.0	Other	7.15	**
Yield Protection (Livestock)	01	YP	22.2	6.0	Livestock	7.15	N/A
Whole Farm Revenue Protection	76	WFRP	21.9	6.0	Other	7.15	**

* 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 ~~1.45~~ 7.15 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.