

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

Reinsurance Year: 2027  
Version: Draft  
Release Date: 4/23/2026

Insurance Plan								
Name	Plan		A & O Payment Percent	CAT LAE	A&O	SnapBack * Percent	Additional SnapBack **	Subject to A&O CAP
	Num	Alph						
Actual Production History	90	APH	21.9	6.0	Other	1.15	6.00	***
APH Price Component	91	APH-PC	21.9	6.0	Other	1.15	6.00	***
Aquaculture Dollar	43	AQDOL	21.9	6.0	Other	1.15	6.00	***
Actual Revenue History	47	ARH	21.9	6.0	Other	1.15	6.00	***
Crop and Livestock Income Protection	77	CLIP	18.5	N/A	Revenue	1.15	6.00	***
Dollar Amount Of Insurance	50	DO	21.9	6.0	Other	1.15	6.00	***
Fixed Dollar	51	FD	21.9	6.0	Other	1.15	6.00	***
Area Revenue Protection	05	ARP	12.0	N/A	Area	N/A	N/A	N
Area Revenue Protection - Harvest Price Exclusion	06	ARP-HPE	12.0	N/A	Area	N/A	N/A	N
Hurricane Insurance Protection - Wind Index	37	HIP	20.1	N/A	Area	N/A	N/A	N
Fire Insurance Protection - Smoke Index	38	FIP-SI	20.1	N/A	Area	N/A	N/A	N
Area Yield Protection	04	AYP	12.0	6.0	Area	N/A	N/A	N
Livestock Gross Margin	82	LGM	22.2	N/A	Livestock	1.15	N/A	N/A
Livestock Risk Protection	81	LRP	22.2	N/A	Livestock	1.15	N/A	N/A
Dairy Revenue Protection	83	DRP	22.2	N/A	Livestock	1.15	N/A	N/A
Enhanced Coverage Option - Yield Protection	87	ECO-YP	20.1	N/A	Area	N/A	N/A	N
Enhanced Coverage Option - Revenue Protection	88	ECO-RP	20.1	N/A	Area	N/A	N/A	N
Enhanced Coverage Option - Revenue Protection w/HPE	89	ECO-RPHPE	20.1	N/A	Area	N/A	N/A	N
Pecan Revenue	41	PRV	21.9	6.0	Other	1.15	6.00	***
Rainfall Index	13	RI	20.1	N/A	Area	N/A	N/A	N
Margin Protection	16	MP	20.1	N/A	Area	N/A	N/A	N
Margin Protection with Harvest Price Option	17	MPHPO	20.1	N/A	Area	N/A	N/A	N
Margin Protection Coverage - Yield	67	MCO-YP	20.1	N/A	Area	N/A	N/A	N
Margin Protection Coverage - Revenue	68	MCO-RP	20.1	N/A	Area	N/A	N/A	N
Margin Protection Coverage - Revenue Harvest Price Exclusion	69	MCO-RPHPE	20.1	N/A	Area	N/A	N/A	N
Post Application Coverage Endorsement - Yield	26	PACE-YP	21.9	N/A	Other	N/A	N/A	***
Post Application Coverage Endorsement - Revenue	27	PACE-RP	21.9	N/A	Other	N/A	N/A	***
Post Application Coverage Endorsement -Revenue Harvest Price Exc.	28	PACE-RPHPE	21.9	N/A	Other	N/A	N/A	***
Production Revenue History - Yield	21	PRH-Y	21.9	6.0	Other	1.15	6.00	***
Production Revenue History - Plus	22	PRH-P	21.9	N/A	Other	1.15	6.00	***
Production Revenue History - Revenue	23	PRH-R	21.9	N/A	Other	1.15	6.00	***
Revenue Protection	02	RP	18.5	N/A	Revenue	1.15	6.00	***
Revenue Protection (Livestock)	02	RP	22.2	N/A	Livestock	1.15	6.00	N/A
Revenue Protection Harvest Price Exclusion	03	RPHPE	21.9	N/A	Other	1.15	6.00	***
Revenue Protection Harvest Price Exclusion (Livestock)	03	RPHPE	22.2	N/A	Livestock	1.15	6.00	N/A
Supplemental Coverage Option - Yield Protection	31	SCO-YP	<del>20.1</del> 12.0	N/A	Area	N/A	N/A	N
Supplemental Coverage Option - Revenue Protection	32	SCO-RP	<del>20.1</del> 12.0	N/A	Area	N/A	N/A	N
Supplemental Coverage Option -Revenue Protection Harvest Price Exc.	33	SCO-RPHPE	<del>20.1</del> 12.0	N/A	Area	N/A	N/A	N
Stacked Income Protection - Revenue Protection	35	STAX-RP	<del>20.1</del> 12.0	N/A	Area	N/A	N/A	N
Stacked Income Protection - Revenue Protection with Harvest Price Exc.	36	STAX-RPHPE	<del>20.1</del> 12.0	N/A	Area	N/A	N/A	N
Tree Based Dollar Amount Of Insurance	40	TDO	21.9	6.0	Other	1.15	6.00	***
Yield Base Dollar Amount Of Insurance	55	YDO	21.9	6.0	Other	1.15	6.00	***
Yield Protection	01	YP	21.9	6.0	Other	1.15	6.00	***
Yield Protection (Livestock)	01	YP	22.2	6.0	Livestock	1.15	6.00	N/A
Whole Farm Revenue Protection	76	WFRP	21.9	6.0	Other	1.15	6.00	***

\* 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 ~~7.45~~ added back in that state. SRA Section III.(a)(2)(I)(i).

\*\* The A & O rates are before the check for the 1.2 loss ratio of eligible contracts in a state. If the state loss ratio for eligible contracts is 1.2 or greater, the A & O rate will have 6.0 added back in that state. SRA Section III.(a)(2)(I)(ii).

\*\*\* 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.

NOTE: Beginning with the 2026 RY, for RMA-identified specialty crops (see ICE D00193), the result of the A&O Payment Percent minus the A&O Cap will be raised to a 17% floor through an additional reimbursement with the additional amount shown in a new line item on the FCIC Installment Report. The additional specialty crop reimbursement was authorized in section 10503 of the One Big Beautiful Bill Act of 2025.