



**AN ACTUARIAL ANALYSIS
OF THE UTILIZATION OF
PACK FACTORS
FOR CROP INSURANCE PURPOSES**

Prepared for:
Risk Management Agency
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AN ACTUARIAL ANALYSIS OF THE UTILIZATION OF PACK FACTORS FOR CROP INSURANCE PURPOSES

INTRODUCTION

Milliman USA, Inc. (Milliman) was engaged by the Risk Management Agency (RMA) of the United States Department of Agriculture (USDA) to perform a review of the utilization of pack factors in the loss adjustment process for crop insurance. This report presents the results of that review.

Background

A pack factor is used to account for the settling of grain during storage. The factor is used only to estimate the total production for grain stored on a farm. Grain that is brought to an elevator is based on the actual weight sold for the production amount. The loss adjustment process has used a pack factor in the past when estimating production of grain stored on a farm. However, a pack factor has not been used in the loss adjustment process for the past several years.

Milliman conducted phone interviews with insurance loss adjustment personnel, as well as Farm Service Agency (FSA) personnel, regarding the use of pack factors, the loss adjustment process, and the perceived strengths and weaknesses of the process. The majority of the loss adjustment specialists mentioned that the settling of grain stored on a farm produced estimates of production that were generally less than actual production weighed at an elevator. The persons interviewed indicated that corn was the grain of greatest concern or largest differential.¹ Most of the adjusters felt other grains were not impacted as greatly as corn. Many of the adjusters have a long history in the agriculture business and had been producers for more than ten years, experiencing the loss adjustment process from the insured standpoint as well.

¹ We note that these observations are anecdotal, and do not form the basis of our conclusions. Our conclusions rely primarily on the statistical model presented in this report.

Several of the adjusters also mentioned the measurement procedure as an area of concern. Estimating the cone in the bin is an area of significant error potential. Modern farms also have larger storage bins, which tend to produce larger errors in grain volume and cone measurement. Most of the adjusters stressed the importance of leveling the grain in the bin before measuring. Again, the larger the bin the more difficult this is to accomplish.

The FSA uses a pack factor in their estimate of on-farm production. Several of the adjusters suggested that using pack factors in reporting yields would provide consistency between the RMA and FSA approaches. Consistent production estimates would have the advantages of comparison of data and the use of a single database. However, it is extremely important to note that reporting to each agency serves different purposes, and of paramount importance is that the data as reported best serves its purpose subject to the agency's cost/benefit preference. We further note that if the systems used by each agency are not identical, it is not necessarily the case that there is an efficiency gain by uniform reporting of yields.

In order to estimate the impact of using a pack factor in the loss adjustment process, Milliman has conducted an actuarial analysis to include pack factors in the methodology applied by RMA. The primary focus of this analysis is to gauge the impact on indemnity of using pack factors in determining indemnity amounts. Studies were performed on the twelve different grain crops included in the Statement of Work: barley, canola, corn, flax, grain sorghum, oats, rice, rye, safflower, soybean, sunflower, and wheat.

Findings and Recommendations

Findings. Our sensitivity test of the impact on indemnity of measuring production yield with/without pack factors indicates that using pack factors would reduce indemnity amounts for the crops studied by 2% to 14% at the 65% coverage level, and 1% to 13% at the 50% coverage level. Our analysis and findings are affected by two factors:

- 1) On-farm and off-farm production storage practices vary by state. Further, the details of actual farm storage practices at the producer level and at the county level may in fact vary quite widely within each state, but measuring such details is beyond the scope of the available published statistical data. Therefore, operationally pack factors were applied to each producer in accord with the percentage of on-farm storage practices in the given state in which the producer resides.

- 2) Pack factors were estimated for each grain crop. Actual pack factors are dependent on the size of the storage bin. We assumed a uniform distribution of bin size based on current bin sizes in use. If the actual distribution of bin sizes is other than what we have assumed, then our results may differ.

We constructed a model which incorporates production data, statewide on-farm storage percentages, assumed test weights, and corresponding pack factors. Our model estimated average actual production history (average APH) based on actual historical production amounts for each producer excluding the test year involved. The test year production was used as reported to simulate the current scenario of not using a pack factor for indemnity purposes. To simulate a loss adjustment process using a pack factor, we adjusted the test year production by the appropriate pack factor for the grain involved and compared the test year production to the average APH.

Our model indicates that utilizing a pack factor in the loss adjustment process would result in the following average decreases in indemnified loss at each of the 65% and 50% indemnification levels:

Table 1: Crops Measured in Bushels

	65% Indemnity Level	50% Indemnity Level
Barley	-10%	-8%
Corn	-6%	-5%
Flax	-9%	-6%
Grain Sorghum	-2%	-2%
Oats	-14%	-13%
Rye	-8%	-4%
Soybean	-5%	-4%
Wheat	-4%	-3%
TOTAL	-5%	-4%

Table 2: Crops Measured in Pounds

	65% Indemnity Level	50% Indemnity Level
Canola	-13%	-9%
Rice	-3%	-1%
Safflower	-7%	-4%
Sunflower	-8%	-6%
TOTAL	-6%	-4%

Exhibits 1 to 4 display these results in greater detail.

Recommendations. Based on the results of our analysis, pack factors increase the overall accuracy of the loss adjustment process, and in addition provide a more equitable distribution of payments to producers in certain cases. The estimated magnitude of the increase in accuracy, and the areas that may currently benefit from adjustment are detailed in the results of the analysis. The impact of the pack factor varies considerably by crop, and by state as farm storage practices are primarily found in Northern states. Any program has to determine how to best allocate finite resources, and our recommendation is that pack factors should be applied if and where the increased accuracy justifies the expense of implementing the change. We recommend three alternatives for consideration, and the conditions that would support each recommendation:

1. Status quo: *if* the cost of implementing a change to the system of reporting yields and adjusting losses is large relative to the increased accuracy of the pack factor adjustment.
2. Pack factor adjustment for specific states/crops: *if* it is significantly more effort to implement a pack factor adjustment nationwide than it is for a specific state or crop.
3. Pack factor adjustment for all farm stored crops/all states: *if* the stated goals of “easy to maintain, have low maintenance costs, be national in scope, be simple to use” are best served by a uniform nationwide program, and the costs of a uniform nationwide program do not significantly exceed the costs of alternative 2, above.

Based on feedback from RMA and the goals of the program, we recommend the implementation of option 3 above.

We recommend using the FSA schedules as written without abbreviation or simplifying assumptions; however, if in certain cases it is easier to reproduce or distribute only the relevant portions of the schedules, that should be sufficient as long as the introduction of the handbook is included along with the relevant tables.

METHODOLOGY

Overview

We determined the indemnity impact of implementing pack factors using three basic steps:

1. Estimation of the average pack factor for each crop,
2. Determination of the percentage of on-farm storage by state for each crop, and
3. Calculation of the indemnity impact using historical yield data.

To estimate average pack factors, we relied on methods from the Warehouse Examiner's Handbook, USDA (WEH), as well as other information regarding typical storage bin sizes and the probability distribution for test weights. On-farm storage statistics were derived from the National Agricultural Statistics Service (NASS) database. The yield data mentioned above consisted of unit level APH through crop year 1999 for each of the twelve crops. Specifically, the APH data contained up to ten years of yield and acre quantities for each insured unit.

Pack Factors

Pack factors were derived from formulas described in the WEH. These formulas require a test weight and pack index, which were determined from external sources. We assumed the following average test weights:

Table 3: Average Test Weight (In Pounds)

Crop	Average Weight Per Bushel	Crop	Average Weight Per Bushel
Barley	48	Rice	45
Canola	48	Rye	56
Corn	56	Safflower	48
Flax	60	Soybean	61
Grain Sorghum	56	Sunflower	32
Oats	32	Wheat	60

Crop test weights are based on a combination of the USDA’s Loss Adjustment Manual (LAM), the WEH, and outside sources including various publications from universities. For each crop, we assumed that test weights followed a normal probability distribution with the mean equal to the average weight per bushel stated above, and a standard deviation equal to 6% of the average weight per bushel.

Pack factors are also a function of the pack index (packing percentage) as shown in the WEH. According to the WEH, a pack index of 5.5 is consistent with a 15-foot diameter round storage bin. Along with the assumption that typical bin diameters range from 15 feet or larger, we assumed that each of the pack index factors from 5.5 to 10.0 displayed in the WEH were equally likely.

A statistical simulation with 100,000 iterations was run to determine the expected value of the pack factors for each of the twelve crops. The following represent the average simulated pack factor obtained for each crop:

Table 4: Average Modeled Pack Factor

Crop	Average Modeled Pack Factor	Crop	Average Modeled Pack Factor
Barley	1.169	Rice	1.090
Canola	1.169	Rye	1.077
Corn	1.056	Safflower	1.169
Flax	1.077	Soybean	1.055
Grain Sorghum	1.067	Sunflower	1.279
Oats	1.279	Wheat	1.077

We note that the pack factors listed in Table 4 *do not* represent suggested pack factors for each of the twelve crops studied. Rather, they can be described as *expected* pack factors given our assumptions regarding the distribution of test weights and pack indexes. It is also important to note that the canola and safflower pack factors were simply set equal to the barley results, the flax pack factor was set equal to wheat, and the sunflower pack factor was set equal to oats. In doing this we followed the WEH which states, “For grain not shown on the chart, the table for grain nearest the same test weight and characteristics should be used.”

On-Farm and Off-Farm Storage by State

The basic data we used were obtained from the NASS. Two exceptions include canola and safflower, for which we assumed 50% on-farm storage. According to the USDA's March 2002 report entitled "Grain Stocks Historical Track Records," on-farm statistics for canola and safflower were "not published to avoid disclosing individual operations." We computed the *effective* pack factors by state as the product of the crop pack factor and the percentage of on-farm storage in the given state. The pack factor for each crop is a function of the crop in storage only, and geographical variations from state to state have no effect on how the given crop is physically compressed in storage. The factor that varies from state to state is the level of on-farm versus off-farm storage practices. Since the pack factors are applied only to on-farm storage production yields and the on-farm storage practices do vary by state, the effective state-level pack factors also vary by state. Exhibit 5 displays our on-farm storage assumptions by state.

Producer Level Computation

The raw production yield data as provided by RMA were initially filtered for each producer who had four or more years of actual yield history. The purpose of this initial filtering was to ensure that yield data for a given producer would produce a reasonable average APH. Buy-up data and Catastrophic (CAT) data were used, with all practice types (irrigated and non-irrigated) considered, to obtain the widest database available for the analysis. The indemnity for each test year was determined by comparing the indemnity loss, with pack factors, to the unadjusted actual production yield. We consider this scenario to be consistent with the implementation of pack factors. We then computed indemnity loss with pack factors applied to the test year as a simulation of results using a pack factor procedure.

For example, given a producer with ten years of actual production yield data, we systematically assumed each one of the years as the test year. The test year was adjusted by the state on-farm storage ratio and the appropriate pack factor, and then compared to the average of the other nine years' APH. The ratio of the (adjusted) test year yield and the average APH was used to compute the indemnity. For example, for a test-year-yield to average APH ratio of 60% and loss indemnity threshold of 65%, crop insurance will compensate the producer by 5% of the average APH. A sample calculation is shown in Exhibit 6.

LIMITATIONS

Variability of Results

Any analysis of insured loss experience is subject to considerable variability. This variability is inherent in the nature of insurance. Projected loss costs are estimates of future costs. Our analysis consists of estimates based on a model using many parameters. The parameters are approximations to the actual results based on aggregate data, since actual detailed information was not available. This use of aggregate data increases the variability associated with our estimates. When the actual results are known, they may differ, sometimes significantly, from the estimated amounts.

This is particularly true for Multi-Peril Crop Insurance, because of the relative infrequent occurrence of very adverse experience years. Even at the statewide level, loss costs can vary significantly from year to year. As such, the loss cost is a measure of the long-term expected value, not a prediction of next year's costs.

Data Limitations

In performing this analysis we relied on data provided by RMA, as well as information obtained from other governmental sources and educational institutions. The data provided by RMA consists of ten years of historical crop yield information by insured unit, up through and including crop year 1999. We have not audited, verified, or reviewed this data and other information for reasonableness and consistency. Such a review is beyond the scope of our assignment. If the underlying data or information are inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

CLOSING

We appreciate the opportunity to provide this actuarial analysis to the Risk Management Agency. We would like to acknowledge the assistance and effort of Dave Bell, Tim Oyler, and Dick DeVries in providing the program materials, other information, or support necessary for this analysis.



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Milliman USA, Inc.
October 23, 2002

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

**SUMMARY OF POTENTIAL INDEMNITY IMPACT
DUE TO IMPLEMENTATION OF PACK FACTORS***By Crop*

(1)	(2)	(3)
Crop	Crops Measured in Bushels per Acre	
	65% Coverage Level	50% Coverage Level
Barley	-10.3%	-8.3%
Corn	-5.6%	-4.7%
Flax	-9.2%	-5.7%
Grain Sorghum	-2.1%	-1.6%
Oats	-14.3%	-12.6%
Rye	-7.8%	-4.5%
Soybean	-4.9%	-3.9%
Wheat	-3.9%	-3.0%
Total	-5.0%	-4.0%

Crop	Crops Measured in Pounds per Acre	
	65% Coverage Level	50% Coverage Level
Canola	-13.5%	-8.5%
Rice	-2.6%	-1.4%
Safflower	-6.8%	-4.2%
Sunflower	-7.6%	-5.5%
Total	-5.9%	-4.0%

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PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

By State and By Crop

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State	65% Coverage Level				50% Coverage Level			
	Barley	Canola	Corn	Flax	Barley	Canola	Corn	Flax
ALABAMA	--	--	0.0%	--	--	--	0.0%	--
ALASKA	0.0%	--	--	--	0.0%	--	--	--
ARIZONA	0.0%	--	0.0%	--	0.0%	--	0.0%	--
ARKANSAS	--	--	0.0%	--	--	--	0.0%	--
CALIFORNIA	-6.2%	--	0.0%	--	-4.7%	--	0.0%	--
COLORADO	-2.5%	--	-4.9%	--	-2.2%	--	-3.3%	--
CONNECTICUT	--	--	0.0%	--	--	--	0.0%	--
DELAWARE	0.0%	--	0.0%	--	0.0%	--	0.0%	--
FLORIDA	--	--	0.0%	--	--	--	0.0%	--
GEORGIA	0.0%	0.0%	0.0%	--	--	0.0%	0.0%	--
HAWAII	--	--	--	--	--	--	--	--
IDAHO	-11.3%	-10.5%	0.0%	--	-8.0%	-10.4%	0.0%	--
ILLINOIS	0.0%	--	-7.3%	--	0.0%	--	-5.3%	--
INDIANA	0.0%	--	-7.7%	--	0.0%	--	-5.2%	--
IOWA	0.0%	--	-7.9%	--	0.0%	--	-7.2%	--
KANSAS	0.0%	--	-3.1%	--	0.0%	--	-2.1%	--
KENTUCKY	0.0%	--	-6.6%	--	0.0%	--	-4.7%	--
LOUISIANA	--	--	0.0%	--	--	--	0.0%	--
MAINE	0.0%	--	0.0%	--	0.0%	--	0.0%	--
MARYLAND	0.0%	--	0.0%	--	0.0%	--	0.0%	--
MASSACHUSETTS	--	--	0.0%	--	--	--	0.0%	--
MICHIGAN	0.0%	--	-5.9%	--	0.0%	--	-3.6%	--
MINNESOTA	-5.1%	-11.5%	-5.0%	-0.5%	-4.5%	-9.1%	-4.2%	-0.5%
MISSISSIPPI	--	--	0.0%	--	--	--	0.0%	--
MISSOURI	0.0%	--	-4.7%	--	0.0%	--	-3.3%	--
MONTANA	-10.7%	-14.3%	0.0%	0.0%	-9.3%	-16.9%	0.0%	--
NEBRASKA	0.0%	--	-6.7%	--	0.0%	--	-5.1%	--
NEVADA	--	--	--	--	--	--	--	--
NEW HAMPSHIRE	--	--	0.0%	--	--	--	0.0%	--
NEW JERSEY	0.0%	--	0.0%	--	0.0%	--	0.0%	--
NEW MEXICO	--	--	0.0%	--	--	--	0.0%	--
NEW YORK	0.0%	--	0.0%	--	0.0%	--	0.0%	--
NORTH CAROLINA	0.0%	--	-2.8%	--	0.0%	--	-3.3%	--
NORTH DAKOTA	-11.6%	-14.6%	-7.3%	-10.1%	-8.9%	-8.4%	-5.7%	-6.5%
OHIO	--	--	-7.9%	--	--	--	-6.4%	--
OKLAHOMA	0.0%	--	0.0%	--	0.0%	--	0.0%	--
OREGON	-10.4%	-22.9%	0.0%	--	-10.2%	-5.7%	0.0%	--
PENNSYLVANIA	0.0%	--	-4.7%	--	0.0%	--	-5.4%	--
RHODE ISLAND	--	--	0.0%	--	--	--	0.0%	--
SOUTH CAROLINA	0.0%	--	0.0%	--	0.0%	--	0.0%	--
SOUTH DAKOTA	-13.7%	--	-6.6%	-9.6%	-10.1%	--	-7.1%	-5.4%
TENNESSEE	0.0%	--	0.0%	--	--	--	0.0%	--
TEXAS	0.0%	--	-0.7%	--	0.0%	--	-0.6%	--
UTAH	-9.5%	--	0.0%	--	-10.0%	--	0.0%	--
VERMONT	--	--	0.0%	--	--	--	0.0%	--
VIRGINIA	0.0%	--	0.0%	--	0.0%	--	0.0%	--
WASHINGTON	-9.6%	0.0%	0.0%	--	-9.0%	0.0%	0.0%	--
WEST VIRGINIA	0.0%	--	0.0%	--	0.0%	--	0.0%	--
WISCONSIN	0.0%	--	-4.9%	--	0.0%	--	-3.9%	--
WYOMING	0.0%	--	0.0%	--	0.0%	--	0.0%	--
TOTAL	-10.3%	-13.5%	-5.6%	-9.2%	-8.3%	-8.5%	-4.7%	-5.7%

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PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

By State and By Crop

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State	65% Coverage Level				50% Coverage Level			
	Grain Sorghum	Oats	Rice	Rye	Grain Sorghum	Oats	Rice	Rye
ALABAMA	0.0%	0.0%	--	--	0.0%	0.0%	--	--
ALASKA	--	0.0%	--	--	--	--	--	--
ARIZONA	--	--	--	--	--	--	--	--
ARKANSAS	0.0%	0.0%	-3.1%	--	0.0%	0.0%	-1.6%	--
CALIFORNIA	0.0%	0.0%	-0.7%	--	0.0%	0.0%	-0.3%	--
COLORADO	-4.5%	0.0%	--	--	-4.5%	0.0%	--	--
CONNECTICUT	--	--	--	--	--	--	--	--
DELAWARE	0.0%	--	--	--	0.0%	--	--	--
FLORIDA	--	0.0%	0.0%	--	--	0.0%	0.0%	--
GEORGIA	0.0%	0.0%	--	--	0.0%	0.0%	--	--
HAWAII	--	--	--	--	--	--	--	--
IDAHO	--	0.0%	--	--	--	0.0%	--	--
ILLINOIS	-2.4%	0.0%	--	--	-1.8%	0.0%	--	--
INDIANA	0.0%	0.0%	--	--	0.0%	0.0%	--	--
IOWA	0.0%	-6.9%	--	--	0.0%	-6.3%	--	--
KANSAS	-3.6%	0.0%	--	--	-2.9%	0.0%	--	--
KENTUCKY	0.0%	--	--	--	0.0%	--	--	--
LOUISIANA	0.0%	0.0%	-5.3%	--	0.0%	0.0%	-3.0%	--
MAINE	--	0.0%	--	--	--	0.0%	--	--
MARYLAND	0.0%	0.0%	--	--	0.0%	0.0%	--	--
MASSACHUSETTS	--	--	--	--	--	--	--	--
MICHIGAN	--	0.0%	--	--	--	0.0%	--	--
MINNESOTA	0.0%	-7.2%	--	--	0.0%	-6.6%	--	--
MISSISSIPPI	0.0%	--	0.0%	--	0.0%	--	0.0%	--
MISSOURI	-6.0%	0.0%	0.0%	--	-4.3%	0.0%	0.0%	--
MONTANA	--	-16.5%	--	--	--	-12.8%	--	--
NEBRASKA	-4.6%	0.0%	--	0.0%	-4.5%	0.0%	--	0.0%
NEVADA	--	--	--	--	--	--	--	--
NEW HAMPSHIRE	--	--	--	--	--	--	--	--
NEW JERSEY	--	0.0%	--	--	--	0.0%	--	--
NEW MEXICO	0.0%	--	--	--	0.0%	--	--	--
NEW YORK	--	0.0%	--	--	--	0.0%	--	--
NORTH CAROLINA	0.0%	0.0%	--	--	0.0%	0.0%	--	--
NORTH DAKOTA	--	-18.8%	--	-6.1%	--	-18.0%	--	-4.0%
OHIO	--	0.0%	--	--	--	0.0%	--	--
OKLAHOMA	-2.1%	0.0%	--	0.0%	-1.9%	0.0%	--	0.0%
OREGON	--	0.0%	--	--	--	0.0%	--	--
PENNSYLVANIA	0.0%	-28.4%	--	--	0.0%	-28.5%	--	--
RHODE ISLAND	--	--	--	--	--	--	--	--
SOUTH CAROLINA	0.0%	0.0%	--	0.0%	0.0%	0.0%	--	0.0%
SOUTH DAKOTA	-4.9%	-18.2%	--	-11.3%	-3.1%	-14.0%	--	-6.8%
TENNESSEE	0.0%	--	0.0%	--	0.0%	--	0.0%	--
TEXAS	-0.5%	0.0%	-4.2%	--	-0.4%	0.0%	-2.1%	--
UTAH	--	0.0%	--	--	--	0.0%	--	--
VERMONT	--	--	--	--	--	--	--	--
VIRGINIA	0.0%	0.0%	--	--	0.0%	0.0%	--	--
WASHINGTON	--	0.0%	--	--	--	0.0%	--	--
WEST VIRGINIA	--	0.0%	--	--	--	0.0%	--	--
WISCONSIN	--	-13.6%	--	--	--	-13.7%	--	--
WYOMING	--	0.0%	--	--	--	0.0%	--	--
TOTAL	-2.1%	-14.3%	-2.6%	-7.8%	-1.6%	-12.6%	-1.4%	-4.5%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

By State and By Crop

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State	65% Coverage Level				50% Coverage Level			
	Safflower	Soybean	Sunflower	Wheat	Safflower	Soybean	Sunflower	Wheat
ALABAMA	--	0.0%	--	0.0%	--	0.0%	--	0.0%
ALASKA	--	--	--	--	--	--	--	--
ARIZONA	--	--	--	0.0%	--	--	--	0.0%
ARKANSAS	--	-1.6%	--	-0.3%	--	-1.2%	--	-0.2%
CALIFORNIA	-14.5%	--	--	-1.1%	-7.4%	--	--	-0.6%
COLORADO	--	--	0.0%	-4.0%	--	--	0.0%	-2.5%
CONNECTICUT	--	--	--	--	--	--	--	--
DELAWARE	--	0.0%	--	0.0%	--	0.0%	--	0.0%
FLORIDA	--	0.0%	--	0.0%	--	0.0%	--	0.0%
GEORGIA	--	-0.7%	--	0.0%	--	-0.7%	--	0.0%
HAWAII	--	--	--	--	--	--	--	--
IDAHO	-4.8%	--	--	-7.1%	-3.6%	--	--	-5.1%
ILLINOIS	--	-6.4%	--	-0.5%	--	-3.6%	--	-0.4%
INDIANA	--	-6.2%	--	-0.6%	--	-4.7%	--	-0.4%
IOWA	--	-6.3%	--	0.0%	--	-5.3%	--	0.0%
KANSAS	--	-3.0%	0.0%	-1.0%	--	-2.4%	0.0%	-0.7%
KENTUCKY	--	-4.0%	--	0.0%	--	-4.1%	--	0.0%
LOUISIANA	--	-0.6%	--	0.0%	--	-0.5%	--	0.0%
MAINE	--	--	--	--	--	--	--	--
MARYLAND	--	0.0%	--	0.0%	--	0.0%	--	0.0%
MASSACHUSETTS	--	--	--	--	--	--	--	--
MICHIGAN	--	-3.3%	--	-1.9%	--	-2.0%	--	-1.4%
MINNESOTA	--	-6.5%	0.0%	-6.1%	--	-6.1%	0.0%	-5.8%
MISSISSIPPI	--	-3.6%	--	0.0%	--	-3.0%	--	0.0%
MISSOURI	--	-4.6%	--	-0.8%	--	-3.2%	--	-0.6%
MONTANA	-4.4%	--	--	-7.3%	-3.0%	--	--	-6.0%
NEBRASKA	--	-4.8%	0.0%	-1.8%	--	-3.4%	0.0%	-1.3%
NEVADA	--	--	--	0.0%	--	--	--	0.0%
NEW HAMPSHIRE	--	--	--	--	--	--	--	--
NEW JERSEY	--	0.0%	--	0.0%	--	0.0%	--	0.0%
NEW MEXICO	--	--	--	0.0%	--	--	--	0.0%
NEW YORK	--	0.0%	--	0.0%	--	0.0%	--	0.0%
NORTH CAROLINA	--	-3.7%	--	-3.3%	--	-4.3%	--	-1.9%
NORTH DAKOTA	-3.0%	-6.3%	-11.3%	-7.8%	-2.9%	-5.8%	-8.2%	-6.6%
OHIO	--	-6.0%	--	-0.8%	--	-5.2%	--	-0.6%
OKLAHOMA	--	0.0%	--	-0.9%	--	0.0%	--	-0.8%
OREGON	--	--	--	-3.7%	--	--	--	-3.7%
PENNSYLVANIA	--	0.0%	0.0%	0.0%	--	0.0%	0.0%	0.0%
RHODE ISLAND	--	--	--	--	--	--	--	--
SOUTH CAROLINA	--	-2.9%	--	0.0%	--	-2.7%	--	0.0%
SOUTH DAKOTA	-4.8%	-7.6%	0.0%	-8.9%	-3.1%	-5.9%	0.0%	-6.0%
TENNESSEE	--	-4.6%	--	0.0%	--	-4.6%	--	0.0%
TEXAS	--	0.0%	0.0%	-0.2%	--	0.0%	0.0%	-0.2%
UTAH	-17.1%	--	--	0.0%	-37.8%	--	--	0.0%
VERMONT	--	--	--	--	--	--	--	--
VIRGINIA	--	0.0%	--	0.0%	--	0.0%	--	0.0%
WASHINGTON	--	--	--	-3.8%	--	--	--	-3.1%
WEST VIRGINIA	--	0.0%	--	0.0%	--	0.0%	--	0.0%
WISCONSIN	--	-4.9%	0.0%	0.0%	--	-3.3%	0.0%	0.0%
WYOMING	--	--	--	0.0%	--	--	--	0.0%
TOTAL	-6.8%	-4.9%	-7.6%	-3.9%	-4.2%	-3.9%	-5.5%	-3.0%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Barley

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack Adjustment	with Pack Adjustment		without Pack Adjustment	with Pack Adjustment	
ALABAMA			--			--
ALASKA	2.39	2.39	0.0%	0.94	0.94	0.0%
ARIZONA	0.31	0.31	0.0%	0.09	0.09	0.0%
ARKANSAS			--			--
CALIFORNIA	1.58	1.48	-6.2%	0.75	0.72	-4.7%
COLORADO	1.24	1.21	-2.5%	0.63	0.62	-2.2%
CONNECTICUT			--			--
DELAWARE	0.53	0.53	0.0%	0.25	0.25	0.0%
FLORIDA			--			--
GEORGIA	1.28	1.28	0.0%	0.00	0.00	--
HAWAII			--			--
IDAHO	1.42	1.26	-11.3%	0.72	0.67	-8.0%
ILLINOIS	5.07	5.07	0.0%	3.45	3.45	0.0%
INDIANA	3.09	3.09	0.0%	1.34	1.34	0.0%
IOWA	3.35	3.35	0.0%	2.08	2.08	0.0%
KANSAS	5.19	5.19	0.0%	3.58	3.58	0.0%
KENTUCKY	0.89	0.89	0.0%	0.32	0.32	0.0%
LOUISIANA			--			--
MAINE	0.39	0.39	0.0%	0.21	0.21	0.0%
MARYLAND	0.60	0.60	0.0%	0.27	0.27	0.0%
MASSACHUSETTS			--			--
MICHIGAN	2.36	2.36	0.0%	1.21	1.21	0.0%
MINNESOTA	1.68	1.59	-5.1%	0.89	0.85	-4.5%
MISSISSIPPI			--			--
MISSOURI	3.05	3.05	0.0%	1.97	1.97	0.0%
MONTANA	2.06	1.84	-10.7%	1.20	1.09	-9.3%
NEBRASKA	2.33	2.33	0.0%	1.43	1.43	0.0%
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY	3.79	3.79	0.0%	2.35	2.35	0.0%
NEW MEXICO			--			--
NEW YORK	0.27	0.27	0.0%	0.04	0.04	0.0%
NORTH CAROLINA	0.91	0.91	0.0%	0.41	0.41	0.0%
NORTH DAKOTA	1.35	1.20	-11.6%	0.75	0.69	-8.9%
OHIO			--			--
OKLAHOMA	5.52	5.52	0.0%	3.72	3.72	0.0%
OREGON	2.12	1.90	-10.4%	0.93	0.84	-10.2%
PENNSYLVANIA	1.03	1.03	0.0%	0.44	0.44	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	4.88	4.88	0.0%	2.90	2.90	0.0%
SOUTH DAKOTA	1.89	1.63	-13.7%	1.10	0.99	-10.1%
TENNESSEE	0.16	0.16	0.0%	0.00	0.00	--
TEXAS	4.65	4.65	0.0%	3.02	3.02	0.0%
UTAH	2.50	2.26	-9.5%	1.45	1.31	-10.0%
VERMONT			--			--
VIRGINIA	0.63	0.63	0.0%	0.34	0.34	0.0%
WASHINGTON	1.35	1.22	-9.6%	0.43	0.40	-9.0%
WEST VIRGINIA	0.46	0.46	0.0%	0.17	0.17	0.0%
WISCONSIN	3.15	3.15	0.0%	1.95	1.95	0.0%
WYOMING	1.09	1.09	0.0%	0.56	0.56	0.0%
TOTAL			-10.3%			-8.3%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Canola

(1) State	(2) (3) (4)			(5) (6) (7)		
	65% Coverage Level			50% Coverage Level		
	Pounds Indemnified per Acre without Pack Adjustment	Pounds Indemnified per Acre with Pack Adjustment	Percentage Difference (3)/(2) - 1	Pounds Indemnified per Acre without Pack Adjustment	Pounds Indemnified per Acre with Pack Adjustment	Percentage Difference (6)/(5) - 1
ALABAMA			--			--
ALASKA			--			--
ARIZONA			--			--
ARKANSAS			--			--
CALIFORNIA			--			--
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE			--			--
FLORIDA			--			--
GEORGIA	174.53	174.53	0.0%	129.86	129.86	0.0%
HAWAII			--			--
IDAHO	48.43	43.34	-10.5%	26.44	23.69	-10.4%
ILLINOIS			--			--
INDIANA			--			--
IOWA			--			--
KANSAS			--			--
KENTUCKY			--			--
LOUISIANA			--			--
MAINE			--			--
MARYLAND			--			--
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA	37.73	33.37	-11.5%	20.35	18.49	-9.1%
MISSISSIPPI			--			--
MISSOURI			--			--
MONTANA	45.57	39.06	-14.3%	20.11	16.72	-16.9%
NEBRASKA			--			--
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO			--			--
NEW YORK			--			--
NORTH CAROLINA			--			--
NORTH DAKOTA	21.83	18.64	-14.6%	11.07	10.14	-8.4%
OHIO			--			--
OKLAHOMA			--			--
OREGON	82.72	63.82	-22.9%	38.07	35.89	-5.7%
PENNSYLVANIA			--			--
RHODE ISLAND			--			--
SOUTH CAROLINA			--			--
SOUTH DAKOTA	0.00	0.00	--	0.00	0.00	--
TENNESSEE			--			--
TEXAS			--			--
UTAH			--			--
VERMONT			--			--
VIRGINIA			--			--
WASHINGTON	57.74	57.74	0.0%	23.49	23.49	0.0%
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--
TOTAL			-13.5%			-8.5%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Corn

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level			(7) Percentage Difference (6)/(5) - 1
	Bushels Indemnified per Acre without Pack Adjustment	with Pack Adjustment	Percentage Difference (3)/(2) - 1	Bushels Indemnified per Acre without Pack Adjustment	with Pack Adjustment	Percentage Difference (6)/(5) - 1	
	(2)	(3)	(4)	(5)	(6)		
ALABAMA	2.93	2.93	0.0%	1.60	1.60	0.0%	
ALASKA			--			--	
ARIZONA	0.88	0.88	0.0%	0.63	0.63	0.0%	
ARKANSAS	3.77	3.77	0.0%	2.35	2.35	0.0%	
CALIFORNIA	1.79	1.79	0.0%	1.15	1.15	0.0%	
COLORADO	3.50	3.33	-4.9%	1.94	1.87	-3.3%	
CONNECTICUT	1.64	1.64	0.0%	0.95	0.95	0.0%	
DELAWARE	4.47	4.47	0.0%	2.05	2.05	0.0%	
FLORIDA	4.90	4.90	0.0%	3.29	3.29	0.0%	
GEORGIA	5.63	5.63	0.0%	3.61	3.61	0.0%	
HAWAII			--			--	
IDAHO	1.33	1.33	0.0%	0.64	0.64	0.0%	
ILLINOIS	1.11	1.03	-7.3%	0.47	0.44	-5.3%	
INDIANA	1.35	1.25	-7.7%	0.60	0.57	-5.2%	
IOWA	2.44	2.24	-7.9%	1.01	0.94	-7.2%	
KANSAS	2.53	2.45	-3.1%	1.35	1.32	-2.1%	
KENTUCKY	1.76	1.65	-6.6%	0.91	0.87	-4.7%	
LOUISIANA	2.56	2.56	0.0%	1.58	1.58	0.0%	
MAINE	1.88	1.88	0.0%	0.90	0.90	0.0%	
MARYLAND	2.47	2.47	0.0%	1.21	1.21	0.0%	
MASSACHUSETTS	1.67	1.67	0.0%	0.81	0.81	0.0%	
MICHIGAN	1.25	1.18	-5.9%	0.68	0.66	-3.6%	
MINNESOTA	3.14	2.98	-5.0%	1.77	1.70	-4.2%	
MISSISSIPPI	2.23	2.23	0.0%	1.28	1.28	0.0%	
MISSOURI	3.81	3.63	-4.7%	2.20	2.13	-3.3%	
MONTANA	1.70	1.70	0.0%	1.03	1.03	0.0%	
NEBRASKA	2.10	1.96	-6.7%	0.99	0.94	-5.1%	
NEVADA			--			--	
NEW HAMPSHIRE	2.82	2.82	0.0%	1.61	1.61	0.0%	
NEW JERSEY	7.59	7.59	0.0%	4.85	4.85	0.0%	
NEW MEXICO	0.06	0.06	0.0%	0.01	0.01	0.0%	
NEW YORK	1.69	1.69	0.0%	0.94	0.94	0.0%	
NORTH CAROLINA	4.31	4.19	-2.8%	2.43	2.35	-3.3%	
NORTH DAKOTA	3.17	2.94	-7.3%	1.60	1.51	-5.7%	
OHIO	1.30	1.20	-7.9%	0.54	0.51	-6.4%	
OKLAHOMA	1.66	1.66	0.0%	0.78	0.78	0.0%	
OREGON	2.15	2.15	0.0%	1.19	1.19	0.0%	
PENNSYLVANIA	5.02	4.79	-4.7%	2.90	2.74	-5.4%	
RHODE ISLAND	0.85	0.85	0.0%	0.30	0.30	0.0%	
SOUTH CAROLINA	5.80	5.80	0.0%	3.42	3.42	0.0%	
SOUTH DAKOTA	3.50	3.27	-6.6%	1.81	1.68	-7.1%	
TENNESSEE	1.73	1.73	0.0%	0.91	0.91	0.0%	
TEXAS	4.49	4.46	-0.7%	2.70	2.69	-0.6%	
UTAH	1.31	1.31	0.0%	0.50	0.50	0.0%	
VERMONT	1.00	1.00	0.0%	0.56	0.56	0.0%	
VIRGINIA	5.21	5.21	0.0%	2.71	2.71	0.0%	
WASHINGTON	0.54	0.54	0.0%	0.34	0.34	0.0%	
WEST VIRGINIA	5.82	5.82	0.0%	3.48	3.48	0.0%	
WISCONSIN	3.85	3.66	-4.9%	2.19	2.11	-3.9%	
WYOMING	3.47	3.47	0.0%	1.89	1.89	0.0%	
TOTAL			-5.6%			-4.7%	

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Flax

(1) State	(2)		(3)	(4)	(5)		(6)	(7)
	65% Coverage Level			Percentage Difference (3)/(2) - 1	50% Coverage Level			Percentage Difference (6)/(5) - 1
	Bushels Indemnified per Acre without Pack Adjustment	with Pack Adjustment			Bushels Indemnified per Acre without Pack Adjustment	with Pack Adjustment		
ALABAMA				--				--
ALASKA				--				--
ARIZONA				--				--
ARKANSAS				--				--
CALIFORNIA				--				--
COLORADO				--				--
CONNECTICUT				--				--
DELAWARE				--				--
FLORIDA				--				--
GEORGIA				--				--
HAWAII				--				--
IDAHO				--				--
ILLINOIS				--				--
INDIANA				--				--
IOWA				--				--
KANSAS				--				--
KENTUCKY				--				--
LOUISIANA				--				--
MAINE				--				--
MARYLAND				--				--
MASSACHUSETTS				--				--
MICHIGAN				--				--
MINNESOTA	1.55	1.54		-0.5%	1.02	1.01		-0.5%
MISSISSIPPI				--				--
MISSOURI				--				--
MONTANA	0.01	0.01		0.0%	0.00	0.00		--
NEBRASKA				--				--
NEVADA				--				--
NEW HAMPSHIRE				--				--
NEW JERSEY				--				--
NEW MEXICO				--				--
NEW YORK				--				--
NORTH CAROLINA				--				--
NORTH DAKOTA	0.41	0.37		-10.1%	0.19	0.17		-6.5%
OHIO				--				--
OKLAHOMA				--				--
OREGON				--				--
PENNSYLVANIA				--				--
RHODE ISLAND				--				--
SOUTH CAROLINA				--				--
SOUTH DAKOTA	0.53	0.48		-9.6%	0.30	0.28		-5.4%
TENNESSEE				--				--
TEXAS				--				--
UTAH				--				--
VERMONT				--				--
VIRGINIA				--				--
WASHINGTON				--				--
WEST VIRGINIA				--				--
WISCONSIN				--				--
WYOMING				--				--
TOTAL				-9.2%				-5.7%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Grain Sorghum

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack Adjustment	with Pack Adjustment		without Pack Adjustment	with Pack Adjustment	
ALABAMA	5.85	5.85	0.0%	3.83	3.83	0.0%
ALASKA			--			--
ARIZONA	0.00	0.00	--	0.00	0.00	--
ARKANSAS	2.05	2.05	0.0%	1.18	1.18	0.0%
CALIFORNIA	3.15	3.15	0.0%	1.79	1.79	0.0%
COLORADO	1.84	1.76	-4.5%	0.92	0.88	-4.5%
CONNECTICUT			--			--
DELAWARE	4.10	4.10	0.0%	1.70	1.70	0.0%
FLORIDA	0.00	0.00	--	0.00	0.00	--
GEORGIA	1.84	1.84	0.0%	0.76	0.76	0.0%
HAWAII			--			--
IDAHO			--			--
ILLINOIS	1.49	1.46	-2.4%	0.82	0.81	-1.8%
INDIANA	3.96	3.96	0.0%	2.55	2.55	0.0%
IOWA	13.09	13.09	0.0%	9.89	9.89	0.0%
KANSAS	2.12	2.05	-3.6%	0.98	0.95	-2.9%
KENTUCKY	0.98	0.98	0.0%	0.02	0.02	0.0%
LOUISIANA	0.63	0.63	0.0%	0.34	0.34	0.0%
MAINE			--			--
MARYLAND	1.56	1.56	0.0%	0.64	0.64	0.0%
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA	4.67	4.67	0.0%	2.16	2.16	0.0%
MISSISSIPPI	1.81	1.81	0.0%	0.86	0.86	0.0%
MISSOURI	1.94	1.82	-6.0%	1.07	1.02	-4.3%
MONTANA			--			--
NEBRASKA	2.44	2.33	-4.6%	1.05	1.00	-4.5%
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO	4.96	4.96	0.0%	3.34	3.34	0.0%
NEW YORK			--			--
NORTH CAROLINA	3.36	3.36	0.0%	1.82	1.82	0.0%
NORTH DAKOTA			--			--
OHIO			--			--
OKLAHOMA	2.46	2.41	-2.1%	1.27	1.25	-1.9%
OREGON			--			--
PENNSYLVANIA	3.48	3.48	0.0%	2.23	2.23	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	13.30	13.30	0.0%	9.39	9.39	0.0%
SOUTH DAKOTA	3.09	2.94	-4.9%	1.89	1.83	-3.1%
TENNESSEE	12.89	12.89	0.0%	9.14	9.14	0.0%
TEXAS	3.08	3.06	-0.5%	1.76	1.76	-0.4%
UTAH			--			--
VERMONT			--			--
VIRGINIA	4.60	4.60	0.0%	2.39	2.39	0.0%
WASHINGTON			--			--
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--
TOTAL			-2.1%			-1.6%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Oats

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level			(7) Percentage Difference (6)/(5) - 1
	(2)	(3)	(4)	(5)	(6)		
	Bushels Indemnified per Acre without Pack Adjustment	Bushels Indemnified per Acre with Pack Adjustment	Percentage Difference (3)/(2) - 1	Bushels Indemnified per Acre without Pack Adjustment	Bushels Indemnified per Acre with Pack Adjustment		
ALABAMA	4.50	4.50	0.0%	3.03	3.03	0.0%	
ALASKA	2.45	2.45	0.0%	0.00	0.00	--	
ARIZONA	--	--	--	--	--	--	
ARKANSAS	0.51	0.51	0.0%	0.18	0.18	0.0%	
CALIFORNIA	13.06	13.06	0.0%	9.59	9.59	0.0%	
COLORADO	4.06	4.06	0.0%	2.03	2.03	0.0%	
CONNECTICUT	--	--	--	--	--	--	
DELAWARE	--	--	--	--	--	--	
FLORIDA	1.52	1.52	0.0%	0.80	0.80	0.0%	
GEORGIA	3.26	3.26	0.0%	1.93	1.93	0.0%	
HAWAII	--	--	--	--	--	--	
IDAHO	4.63	4.63	0.0%	2.86	2.86	0.0%	
ILLINOIS	2.55	2.55	0.0%	1.23	1.23	0.0%	
INDIANA	7.37	7.37	0.0%	5.02	5.02	0.0%	
IOWA	3.85	3.59	-6.9%	2.31	2.16	-6.3%	
KANSAS	3.16	3.16	0.0%	1.99	1.99	0.0%	
KENTUCKY	--	--	--	--	--	--	
LOUISIANA	2.05	2.05	0.0%	1.37	1.37	0.0%	
MAINE	0.45	0.45	0.0%	0.14	0.14	0.0%	
MARYLAND	1.56	1.56	0.0%	0.21	0.21	0.0%	
MASSACHUSETTS	--	--	--	--	--	--	
MICHIGAN	0.75	0.75	0.0%	0.43	0.43	0.0%	
MINNESOTA	3.74	3.47	-7.2%	2.24	2.09	-6.6%	
MISSISSIPPI	--	--	--	--	--	--	
MISSOURI	2.31	2.31	0.0%	1.11	1.11	0.0%	
MONTANA	3.96	3.31	-16.5%	2.50	2.18	-12.8%	
NEBRASKA	2.02	2.02	0.0%	1.07	1.07	0.0%	
NEVADA	--	--	--	--	--	--	
NEW HAMPSHIRE	--	--	--	--	--	--	
NEW JERSEY	1.38	1.38	0.0%	0.74	0.74	0.0%	
NEW MEXICO	--	--	--	--	--	--	
NEW YORK	1.11	1.11	0.0%	0.54	0.54	0.0%	
NORTH CAROLINA	1.18	1.18	0.0%	0.57	0.57	0.0%	
NORTH DAKOTA	3.21	2.61	-18.8%	1.96	1.61	-18.0%	
OHIO	3.00	3.00	0.0%	1.67	1.67	0.0%	
OKLAHOMA	5.55	5.55	0.0%	3.20	3.20	0.0%	
OREGON	1.05	1.05	0.0%	0.45	0.45	0.0%	
PENNSYLVANIA	1.86	1.33	-28.4%	0.93	0.67	-28.5%	
RHODE ISLAND	--	--	--	--	--	--	
SOUTH CAROLINA	3.02	3.02	0.0%	1.46	1.46	0.0%	
SOUTH DAKOTA	2.49	2.04	-18.2%	1.51	1.30	-14.0%	
TENNESSEE	--	--	--	--	--	--	
TEXAS	4.20	4.20	0.0%	2.49	2.49	0.0%	
UTAH	6.13	6.13	0.0%	4.69	4.69	0.0%	
VERMONT	--	--	--	--	--	--	
VIRGINIA	8.13	8.13	0.0%	5.73	5.73	0.0%	
WASHINGTON	2.82	2.82	0.0%	1.19	1.19	0.0%	
WEST VIRGINIA	0.46	0.46	0.0%	0.31	0.31	0.0%	
WISCONSIN	3.10	2.67	-13.6%	1.77	1.52	-13.7%	
WYOMING	2.61	2.61	0.0%	1.65	1.65	0.0%	
TOTAL			-14.3%			-12.6%	

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Rice

(1) State	(2) (3) (4)			(5) (6) (7)		
	65% Coverage Level			50% Coverage Level		
	Pounds Indemnified per Acre without Pack Adjustment	with Pack Adjustment	Percentage Difference (3)/(2) - 1	Pounds Indemnified per Acre without Pack Adjustment	with Pack Adjustment	Percentage Difference (6)/(5) - 1
ALABAMA			--			--
ALASKA			--			--
ARIZONA			--			--
ARKANSAS	43.00	41.68	-3.1%	26.57	26.13	-1.6%
CALIFORNIA	52.17	51.83	-0.7%	29.62	29.52	-0.3%
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE			--			--
FLORIDA	595.48	595.48	0.0%	181.92	181.92	0.0%
GEORGIA			--			--
HAWAII			--			--
IDAHO			--			--
ILLINOIS			--			--
INDIANA			--			--
IOWA			--			--
KANSAS			--			--
KENTUCKY			--			--
LOUISIANA	40.63	38.49	-5.3%	23.01	22.32	-3.0%
MAINE			--			--
MARYLAND			--			--
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA			--			--
MISSISSIPPI	38.03	38.03	0.0%	24.39	24.39	0.0%
MISSOURI	68.53	68.53	0.0%	43.01	43.01	0.0%
MONTANA			--			--
NEBRASKA			--			--
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO			--			--
NEW YORK			--			--
NORTH CAROLINA			--			--
NORTH DAKOTA			--			--
OHIO			--			--
OKLAHOMA			--			--
OREGON			--			--
PENNSYLVANIA			--			--
RHODE ISLAND			--			--
SOUTH CAROLINA			--			--
SOUTH DAKOTA			--			--
TENNESSEE	614.42	614.42	0.0%	448.85	448.85	0.0%
TEXAS	42.62	40.82	-4.2%	22.46	21.98	-2.1%
UTAH			--			--
VERMONT			--			--
VIRGINIA			--			--
WASHINGTON			--			--
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--
TOTAL			-2.6%			-1.4%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Rye

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level			(4) Percentage Difference (3)/(2) - 1	(5) without Pack Adjustment	(6) with Pack Adjustment	(7) Percentage Difference (6)/(5) - 1
	Bushels Indemnified per Acre	Bushels Indemnified per Acre	Percentage	Bushels Indemnified per Acre	Bushels Indemnified per Acre	Percentage				
	without Pack Adjustment	with Pack Adjustment	Difference	without Pack Adjustment	with Pack Adjustment	Difference				
ALABAMA			--			--			--	
ALASKA			--			--			--	
ARIZONA			--			--			--	
ARKANSAS			--			--			--	
CALIFORNIA			--			--			--	
COLORADO			--			--			--	
CONNECTICUT			--			--			--	
DELAWARE			--			--			--	
FLORIDA			--			--			--	
GEORGIA			--			--			--	
HAWAII			--			--			--	
IDAHO			--			--			--	
ILLINOIS			--			--			--	
INDIANA			--			--			--	
IOWA			--			--			--	
KANSAS			--			--			--	
KENTUCKY			--			--			--	
LOUISIANA			--			--			--	
MAINE			--			--			--	
MARYLAND			--			--			--	
MASSACHUSETTS			--			--			--	
MICHIGAN			--			--			--	
MINNESOTA			--			--			--	
MISSISSIPPI			--			--			--	
MISSOURI			--			--			--	
MONTANA			--			--			--	
NEBRASKA	1.78	1.78	0.0%	1.13	1.13	0.0%				
NEVADA			--			--			--	
NEW HAMPSHIRE			--			--			--	
NEW JERSEY			--			--			--	
NEW MEXICO	0.00	0.00	--	0.00	0.00	--			--	
NEW YORK			--			--			--	
NORTH CAROLINA			--			--			--	
NORTH DAKOTA	1.17	1.10	-6.1%	0.64	0.62	-4.0%				
OHIO			--			--			--	
OKLAHOMA	2.20	2.20	0.0%	1.34	1.34	0.0%				
OREGON			--			--			--	
PENNSYLVANIA			--			--			--	
RHODE ISLAND			--			--			--	
SOUTH CAROLINA	1.68	1.68	0.0%	1.13	1.13	0.0%				
SOUTH DAKOTA	0.92	0.82	-11.3%	0.47	0.44	-6.8%				
TENNESSEE			--			--			--	
TEXAS	0.00	0.00	--	0.00	0.00	--			--	
UTAH			--			--			--	
VERMONT			--			--			--	
VIRGINIA			--			--			--	
WASHINGTON			--			--			--	
WEST VIRGINIA			--			--			--	
WISCONSIN			--			--			--	
WYOMING			--			--			--	
TOTAL			-7.8%			-4.5%				

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Safflower

(1) State	(2) (3) (4)			(5) (6) (7)		
	65% Coverage Level			50% Coverage Level		
	Pounds Indemnified per Acre without Pack Adjustment	with Pack Adjustment	Percentage Difference (3)/(2) - 1	Pounds Indemnified per Acre without Pack Adjustment	with Pack Adjustment	Percentage Difference (6)/(5) - 1
ALABAMA			--			--
ALASKA			--			--
ARIZONA			--			--
ARKANSAS			--			--
CALIFORNIA	13.90	11.89	-14.5%	7.08	6.55	-7.4%
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE			--			--
FLORIDA			--			--
GEORGIA			--			--
HAWAII			--			--
IDAHO	82.00	78.04	-4.8%	54.55	52.60	-3.6%
ILLINOIS			--			--
INDIANA			--			--
IOWA			--			--
KANSAS			--			--
KENTUCKY			--			--
LOUISIANA			--			--
MAINE			--			--
MARYLAND			--			--
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA			--			--
MISSISSIPPI			--			--
MISSOURI			--			--
MONTANA	67.06	64.08	-4.4%	44.98	43.63	-3.0%
NEBRASKA			--			--
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO			--			--
NEW YORK			--			--
NORTH CAROLINA			--			--
NORTH DAKOTA	60.09	58.31	-3.0%	42.04	40.84	-2.9%
OHIO			--			--
OKLAHOMA			--			--
OREGON			--			--
PENNSYLVANIA			--			--
RHODE ISLAND			--			--
SOUTH CAROLINA			--			--
SOUTH DAKOTA	85.21	81.09	-4.8%	57.52	55.74	-3.1%
TENNESSEE			--			--
TEXAS			--			--
UTAH	32.86	27.24	-17.1%	11.57	7.19	-37.8%
VERMONT			--			--
VIRGINIA			--			--
WASHINGTON			--			--
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--
TOTAL			-6.8%			-4.2%

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PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Soybean

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Bushels Indemnified per Acre	Percentage	Difference	Bushels Indemnified per Acre	Percentage	Difference
	without Pack Adjustment	with Pack Adjustment	(3)/(2) - 1	without Pack Adjustment	with Pack Adjustment	(6)/(5) - 1
ALABAMA	0.88	0.88	0.0%	0.40	0.40	0.0%
ALASKA			--			--
ARIZONA			--			--
ARKANSAS	0.73	0.72	-1.6%	0.35	0.35	-1.2%
CALIFORNIA			--			--
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE	1.09	1.09	0.0%	0.44	0.44	0.0%
FLORIDA	1.38	1.38	0.0%	0.68	0.68	0.0%
GEORGIA	2.06	2.04	-0.7%	1.24	1.23	-0.7%
HAWAII			--			--
IDAHO			--			--
ILLINOIS	0.29	0.27	-6.4%	0.14	0.13	-3.6%
INDIANA	0.35	0.33	-6.2%	0.16	0.15	-4.7%
IOWA	0.52	0.48	-6.3%	0.22	0.21	-5.3%
KANSAS	1.05	1.02	-3.0%	0.50	0.48	-2.4%
KENTUCKY	1.09	1.04	-4.0%	0.57	0.55	-4.1%
LOUISIANA	0.90	0.89	-0.6%	0.44	0.44	-0.5%
MAINE			--			--
MARYLAND	1.06	1.06	0.0%	0.48	0.48	0.0%
MASSACHUSETTS			--			--
MICHIGAN	0.73	0.71	-3.3%	0.44	0.44	-2.0%
MINNESOTA	0.85	0.79	-6.5%	0.41	0.38	-6.1%
MISSISSIPPI	0.77	0.74	-3.6%	0.38	0.37	-3.0%
MISSOURI	1.01	0.96	-4.6%	0.54	0.53	-3.2%
MONTANA			--			--
NEBRASKA	0.58	0.56	-4.8%	0.26	0.25	-3.4%
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY	1.47	1.47	0.0%	0.72	0.72	0.0%
NEW MEXICO			--			--
NEW YORK	0.94	0.94	0.0%	0.61	0.61	0.0%
NORTH CAROLINA	0.95	0.91	-3.7%	0.47	0.45	-4.3%
NORTH DAKOTA	0.71	0.67	-6.3%	0.33	0.31	-5.8%
OHIO	0.54	0.51	-6.0%	0.25	0.23	-5.2%
OKLAHOMA	1.88	1.88	0.0%	1.08	1.08	0.0%
OREGON			--			--
PENNSYLVANIA	1.28	1.28	0.0%	0.71	0.71	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	0.81	0.79	-2.9%	0.43	0.42	-2.7%
SOUTH DAKOTA	0.84	0.78	-7.6%	0.40	0.38	-5.9%
TENNESSEE	1.00	0.95	-4.6%	0.49	0.47	-4.6%
TEXAS	1.79	1.79	0.0%	0.99	0.99	0.0%
UTAH			--			--
VERMONT	0.00	0.00	--	0.00	0.00	--
VIRGINIA	1.09	1.09	0.0%	0.51	0.51	0.0%
WASHINGTON			--			--
WEST VIRGINIA	0.91	0.91	0.0%	0.30	0.30	0.0%
WISCONSIN	0.56	0.53	-4.9%	0.28	0.27	-3.3%
WYOMING			--			--
TOTAL			-4.9%			-3.9%

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PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Sunflower

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level			(7) Percentage Difference (6)/(5) - 1
	Pounds Indemnified per Acre		Percentage Difference (3)/(2) - 1	Pounds Indemnified per Acre		Percentage Difference (6)/(5) - 1	
	without Pack Adjustment	with Pack Adjustment		without Pack Adjustment	with Pack Adjustment		
ALABAMA			--			--	
ALASKA			--			--	
ARIZONA			--			--	
ARKANSAS			--			--	
CALIFORNIA			--			--	
COLORADO	66.76	66.76	0.0%	37.02	37.02	0.0%	
CONNECTICUT			--			--	
DELAWARE			--			--	
FLORIDA			--			--	
GEORGIA			--			--	
HAWAII			--			--	
IDAHO			--			--	
ILLINOIS			--			--	
INDIANA			--			--	
IOWA			--			--	
KANSAS	67.94	67.94	0.0%	35.04	35.04	0.0%	
KENTUCKY			--			--	
LOUISIANA			--			--	
MAINE			--			--	
MARYLAND			--			--	
MASSACHUSETTS			--			--	
MICHIGAN			--			--	
MINNESOTA	106.22	106.22	0.0%	60.12	60.12	0.0%	
MISSISSIPPI			--			--	
MISSOURI			--			--	
MONTANA			--			--	
NEBRASKA	59.34	59.34	0.0%	34.27	34.27	0.0%	
NEVADA			--			--	
NEW HAMPSHIRE			--			--	
NEW JERSEY			--			--	
NEW MEXICO			--			--	
NEW YORK			--			--	
NORTH CAROLINA			--			--	
NORTH DAKOTA	49.82	44.17	-11.3%	27.24	25.00	-8.2%	
OHIO			--			--	
OKLAHOMA			--			--	
OREGON			--			--	
PENNSYLVANIA	268.06	268.06	0.0%	148.63	148.63	0.0%	
RHODE ISLAND			--			--	
SOUTH CAROLINA			--			--	
SOUTH DAKOTA	19.79	19.79	0.0%	10.48	10.48	0.0%	
TENNESSEE			--			--	
TEXAS	37.07	37.07	0.0%	14.81	14.81	0.0%	
UTAH			--			--	
VERMONT			--			--	
VIRGINIA			--			--	
WASHINGTON			--			--	
WEST VIRGINIA			--			--	
WISCONSIN	31.40	31.40	0.0%	8.81	8.81	0.0%	
WYOMING			--			--	
TOTAL			-7.6%			-5.5%	

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL INDEMNITY IMPACT DUE TO IMPLEMENTATION OF PACK FACTORS

Wheat

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Bushels Indemnified per Acre	Percentage	Difference	Bushels Indemnified per Acre	Percentage	Difference
	without Pack Adjustment	with Pack Adjustment	(3)/(2) - 1	without Pack Adjustment	with Pack Adjustment	(6)/(5) - 1
ALABAMA	1.54	1.54	0.0%	0.59	0.59	0.0%
ALASKA			--			--
ARIZONA	0.38	0.38	0.0%	0.16	0.16	0.0%
ARKANSAS	1.42	1.42	-0.3%	0.79	0.79	-0.2%
CALIFORNIA	1.96	1.93	-1.1%	1.02	1.02	-0.6%
COLORADO	1.45	1.39	-4.0%	0.83	0.81	-2.5%
CONNECTICUT			--			--
DELAWARE	1.51	1.51	0.0%	0.82	0.82	0.0%
FLORIDA	2.51	2.51	0.0%	1.52	1.52	0.0%
GEORGIA	0.64	0.64	0.0%	0.24	0.24	0.0%
HAWAII			--			--
IDAHO	0.98	0.91	-7.1%	0.45	0.43	-5.1%
ILLINOIS	3.44	3.42	-0.5%	2.29	2.28	-0.4%
INDIANA	2.06	2.05	-0.6%	1.21	1.21	-0.4%
IOWA	4.43	4.43	0.0%	2.97	2.97	0.0%
KANSAS	2.07	2.05	-1.0%	1.19	1.19	-0.7%
KENTUCKY	1.14	1.14	0.0%	0.65	0.65	0.0%
LOUISIANA	1.24	1.24	0.0%	0.70	0.70	0.0%
MAINE			--			--
MARYLAND	0.64	0.64	0.0%	0.24	0.24	0.0%
MASSACHUSETTS			--			--
MICHIGAN	1.27	1.25	-1.9%	0.59	0.58	-1.4%
MINNESOTA	1.83	1.72	-6.1%	0.97	0.92	-5.8%
MISSISSIPPI	1.81	1.81	0.0%	0.99	0.99	0.0%
MISSOURI	2.35	2.33	-0.8%	1.43	1.43	-0.6%
MONTANA	1.33	1.24	-7.3%	0.74	0.70	-6.0%
NEBRASKA	1.84	1.81	-1.8%	1.11	1.09	-1.3%
NEVADA	5.99	5.99	0.0%	3.06	3.06	0.0%
NEW HAMPSHIRE			--			--
NEW JERSEY	1.19	1.19	0.0%	0.54	0.54	0.0%
NEW MEXICO	1.51	1.51	0.0%	0.99	0.99	0.0%
NEW YORK	0.52	0.52	0.0%	0.20	0.20	0.0%
NORTH CAROLINA	0.58	0.56	-3.3%	0.21	0.20	-1.9%
NORTH DAKOTA	0.98	0.91	-7.8%	0.53	0.49	-6.6%
OHIO	1.41	1.40	-0.8%	0.68	0.68	-0.6%
OKLAHOMA	1.93	1.91	-0.9%	1.07	1.06	-0.8%
OREGON	1.24	1.19	-3.7%	0.43	0.41	-3.7%
PENNSYLVANIA	0.35	0.35	0.0%	0.16	0.16	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	1.79	1.79	0.0%	0.79	0.79	0.0%
SOUTH DAKOTA	0.96	0.88	-8.9%	0.50	0.47	-6.0%
TENNESSEE	1.00	1.00	0.0%	0.58	0.58	0.0%
TEXAS	2.24	2.24	-0.2%	1.35	1.35	-0.2%
UTAH	1.12	1.12	0.0%	0.53	0.53	0.0%
VERMONT			--			--
VIRGINIA	0.61	0.61	0.0%	0.29	0.29	0.0%
WASHINGTON	0.86	0.82	-3.8%	0.31	0.30	-3.1%
WEST VIRGINIA	0.93	0.93	0.0%	0.36	0.36	0.0%
WISCONSIN	2.80	2.80	0.0%	1.62	1.62	0.0%
WYOMING	1.22	1.22	0.0%	0.73	0.73	0.0%
TOTAL			-3.9%			-3.0%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Barley

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack	with Pack		without Pack	with Pack	
ALABAMA			--			--
ALASKA	4.24	4.24	0.0%	1.83	1.83	0.0%
ARIZONA	2.80	2.80	0.0%	1.79	1.79	0.0%
ARKANSAS			--			--
CALIFORNIA	4.51	4.38	-2.7%	2.84	2.80	-1.6%
COLORADO	6.77	6.70	-1.0%	4.45	4.42	-0.8%
CONNECTICUT			--			--
DELAWARE	3.86	3.86	0.0%	2.50	2.50	0.0%
FLORIDA			--			--
GEORGIA	1.65	1.65	0.0%	0.00	0.00	--
HAWAII			--			--
IDAHO	5.70	5.48	-3.9%	3.83	3.72	-2.7%
ILLINOIS	12.28	12.28	0.0%	8.36	8.36	0.0%
INDIANA	7.33	7.33	0.0%	4.42	4.42	0.0%
IOWA	8.16	8.16	0.0%	5.61	5.61	0.0%
KANSAS	9.93	9.93	0.0%	7.34	7.34	0.0%
KENTUCKY	4.35	4.35	0.0%	1.83	1.83	0.0%
LOUISIANA			--			--
MAINE	3.61	3.61	0.0%	2.52	2.52	0.0%
MARYLAND	3.98	3.98	0.0%	2.59	2.59	0.0%
MASSACHUSETTS			--			--
MICHIGAN	7.09	7.09	0.0%	4.70	4.70	0.0%
MINNESOTA	6.23	6.11	-2.1%	4.08	4.00	-2.0%
MISSISSIPPI			--			--
MISSOURI	7.45	7.45	0.0%	5.50	5.50	0.0%
MONTANA	6.29	6.04	-4.0%	4.36	4.21	-3.6%
NEBRASKA	7.00	7.00	0.0%	5.12	5.12	0.0%
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY	11.05	11.05	0.0%	7.85	7.85	0.0%
NEW MEXICO			--			--
NEW YORK	1.56	1.56	0.0%	0.22	0.22	0.0%
NORTH CAROLINA	4.75	4.75	0.0%	3.25	3.25	0.0%
NORTH DAKOTA	5.42	5.20	-4.1%	3.73	3.62	-3.1%
OHIO			--			--
OKLAHOMA	11.15	11.15	0.0%	7.94	7.94	0.0%
OREGON	5.67	5.41	-4.5%	3.45	3.31	-4.3%
PENNSYLVANIA	4.54	4.54	0.0%	2.61	2.61	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	9.61	9.61	0.0%	5.83	5.83	0.0%
SOUTH DAKOTA	6.18	5.88	-4.8%	4.29	4.11	-4.2%
TENNESSEE	0.48	0.48	0.0%	0.00	0.00	--
TEXAS	6.78	6.78	0.0%	4.92	4.92	0.0%
UTAH	8.09	7.69	-4.9%	5.40	5.12	-5.2%
VERMONT			--			--
VIRGINIA	4.89	4.89	0.0%	3.28	3.28	0.0%
WASHINGTON	4.42	4.23	-4.3%	2.32	2.23	-4.0%
WEST VIRGINIA	3.04	3.04	0.0%	1.56	1.56	0.0%
WISCONSIN	8.52	8.52	0.0%	5.99	5.99	0.0%
WYOMING	5.96	5.96	0.0%	3.98	3.98	0.0%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Canola

(1) State	(2) (3) (4)			(5) (6) (7)		
	65% Coverage Level			50% Coverage Level		
	Standard Deviation of Pounds Indemnified per Acre without Pack	Standard Deviation of Pounds Indemnified per Acre with Pack	Percentage Difference (3)/(2) - 1	Standard Deviation of Pounds Indemnified per Acre without Pack	Standard Deviation of Pounds Indemnified per Acre with Pack	Percentage Difference (6)/(5) - 1
ALABAMA			--			--
ALASKA			--			--
ARIZONA			--			--
ARKANSAS			--			--
CALIFORNIA			--			--
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE			--			--
FLORIDA			--			--
GEORGIA	422.17	422.17	0.0%	315.24	315.24	0.0%
HAWAII			--			--
IDAHO	170.89	165.41	-3.2%	119.17	116.35	-2.4%
ILLINOIS			--			--
INDIANA			--			--
IOWA			--			--
KANSAS			--			--
KENTUCKY			--			--
LOUISIANA			--			--
MAINE			--			--
MARYLAND			--			--
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA	147.14	140.16	-4.7%	96.92	92.17	-4.9%
MISSISSIPPI			--			--
MISSOURI			--			--
MONTANA	146.83	138.47	-5.7%	95.29	92.18	-3.3%
NEBRASKA			--			--
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO			--			--
NEW YORK			--			--
NORTH CAROLINA			--			--
NORTH DAKOTA	111.80	106.74	-4.5%	75.53	73.12	-3.2%
OHIO			--			--
OKLAHOMA			--			--
OREGON	266.50	257.70	-3.3%	186.63	181.83	-2.6%
PENNSYLVANIA			--			--
RHODE ISLAND			--			--
SOUTH CAROLINA			--			--
SOUTH DAKOTA	0.00	0.00	--	0.00	0.00	--
TENNESSEE			--			--
TEXAS			--			--
UTAH			--			--
VERMONT			--			--
VIRGINIA			--			--
WASHINGTON	141.57	141.57	0.0%	91.94	91.94	0.0%
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Corn

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack	with Pack		without Pack	with Pack	
ALABAMA	10.20	10.20	0.0%	7.01	7.01	0.0%
ALASKA			--			--
ARIZONA	10.02	10.02	0.0%	7.45	7.45	0.0%
ARKANSAS	13.75	13.75	0.0%	9.82	9.82	0.0%
CALIFORNIA	12.60	12.60	0.0%	9.31	9.31	0.0%
COLORADO	14.38	14.17	-1.5%	10.00	9.90	-1.1%
CONNECTICUT	9.51	9.51	0.0%	6.60	6.60	0.0%
DELAWARE	11.67	11.67	0.0%	6.90	6.90	0.0%
FLORIDA	13.08	13.08	0.0%	9.49	9.49	0.0%
GEORGIA	15.03	15.03	0.0%	10.82	10.82	0.0%
HAWAII			--			--
IDAHO	9.79	9.79	0.0%	6.42	6.42	0.0%
ILLINOIS	6.88	6.70	-2.6%	4.30	4.22	-1.8%
INDIANA	7.63	7.43	-2.7%	4.87	4.78	-1.8%
IOWA	10.02	9.68	-3.4%	6.03	5.86	-2.8%
KANSAS	11.90	11.79	-0.9%	8.19	8.14	-0.7%
KENTUCKY	9.11	8.90	-2.3%	6.09	5.99	-1.7%
LOUISIANA	11.45	11.45	0.0%	8.18	8.18	0.0%
MAINE	7.44	7.44	0.0%	4.42	4.42	0.0%
MARYLAND	9.57	9.57	0.0%	5.88	5.88	0.0%
MASSACHUSETTS	8.67	8.67	0.0%	5.76	5.76	0.0%
MICHIGAN	7.70	7.55	-1.8%	5.27	5.20	-1.3%
MINNESOTA	12.76	12.50	-2.0%	8.66	8.51	-1.8%
MISSISSIPPI	9.60	9.60	0.0%	6.75	6.75	0.0%
MISSOURI	14.12	13.94	-1.3%	10.00	9.91	-1.0%
MONTANA	8.69	8.69	0.0%	6.12	6.12	0.0%
NEBRASKA	10.03	9.79	-2.4%	6.52	6.40	-1.8%
NEVADA			--			--
NEW HAMPSHIRE	12.48	12.48	0.0%	8.71	8.71	0.0%
NEW JERSEY	18.90	18.90	0.0%	13.26	13.26	0.0%
NEW MEXICO	1.44	1.44	0.0%	0.67	0.67	0.0%
NEW YORK	7.60	7.60	0.0%	5.14	5.14	0.0%
NORTH CAROLINA	12.65	12.45	-1.6%	8.12	7.96	-2.0%
NORTH DAKOTA	10.40	10.12	-2.7%	6.85	6.70	-2.1%
OHIO	7.17	6.95	-3.1%	4.36	4.26	-2.3%
OKLAHOMA	9.25	9.25	0.0%	6.15	6.15	0.0%
OREGON	10.99	10.99	0.0%	7.23	7.23	0.0%
PENNSYLVANIA	14.49	14.16	-2.3%	9.74	9.51	-2.4%
RHODE ISLAND	2.71	2.71	0.0%	1.73	1.73	0.0%
SOUTH CAROLINA	13.61	13.61	0.0%	9.40	9.40	0.0%
SOUTH DAKOTA	10.92	10.56	-3.3%	6.81	6.55	-3.8%
TENNESSEE	8.63	8.63	0.0%	5.76	5.76	0.0%
TEXAS	13.09	13.06	-0.3%	9.17	9.15	-0.2%
UTAH	6.76	6.76	0.0%	3.31	3.31	0.0%
VERMONT	6.60	6.60	0.0%	4.25	4.25	0.0%
VIRGINIA	13.70	13.70	0.0%	8.86	8.86	0.0%
WASHINGTON	6.91	6.91	0.0%	5.00	5.00	0.0%
WEST VIRGINIA	15.03	15.03	0.0%	10.43	10.43	0.0%
WISCONSIN	13.35	13.09	-1.9%	9.08	8.92	-1.8%
WYOMING	12.12	12.12	0.0%	8.21	8.21	0.0%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Flax

(1) State	(2)		(3)	(4)	(5)	(6)	(7)
	65% Coverage Level			50% Coverage Level			Percentage Difference (6)/(5) - 1
	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1	
	without Pack	with Pack		without Pack	with Pack		
ALABAMA			--				--
ALASKA			--				--
ARIZONA			--				--
ARKANSAS			--				--
CALIFORNIA			--				--
COLORADO			--				--
CONNECTICUT			--				--
DELAWARE			--				--
FLORIDA			--				--
GEORGIA			--				--
HAWAII			--				--
IDAHO			--				--
ILLINOIS			--				--
INDIANA			--				--
IOWA			--				--
KANSAS			--				--
KENTUCKY			--				--
LOUISIANA			--				--
MAINE			--				--
MARYLAND			--				--
MASSACHUSETTS			--				--
MICHIGAN			--				--
MINNESOTA	3.69	3.68	-0.2%	2.62	2.61	-0.3%	--
MISSISSIPPI			--				--
MISSOURI			--				--
MONTANA	0.15	0.15	0.0%	0.00	0.00	--	--
NEBRASKA			--				--
NEVADA			--				--
NEW HAMPSHIRE			--				--
NEW JERSEY			--				--
NEW MEXICO			--				--
NEW YORK			--				--
NORTH CAROLINA			--				--
NORTH DAKOTA	1.61	1.56	-3.3%	1.05	1.03	-1.9%	--
OHIO			--				--
OKLAHOMA			--				--
OREGON			--				--
PENNSYLVANIA			--				--
RHODE ISLAND			--				--
SOUTH CAROLINA			--				--
SOUTH DAKOTA	1.87	1.82	-2.6%	1.31	1.28	-2.0%	--
TENNESSEE			--				--
TEXAS			--				--
UTAH			--				--
VERMONT			--				--
VIRGINIA			--				--
WASHINGTON			--				--
WEST VIRGINIA			--				--
WISCONSIN			--				--
WYOMING			--				--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Grain Sorghum

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack	with Pack		without Pack	with Pack	
ALABAMA	11.62	11.62	0.0%	8.46	8.46	0.0%
ALASKA			--			--
ARIZONA	0.00	0.00	--	0.00	0.00	--
ARKANSAS	11.41	11.41	0.0%	7.90	7.90	0.0%
CALIFORNIA	9.92	9.92	0.0%	7.15	7.15	0.0%
COLORADO	5.20	5.10	-1.9%	3.34	3.28	-1.8%
CONNECTICUT			--			--
DELAWARE	8.33	8.33	0.0%	4.26	4.26	0.0%
FLORIDA	0.00	0.00	--	0.00	0.00	--
GEORGIA	4.58	4.58	0.0%	2.50	2.50	0.0%
HAWAII			--			--
IDAHO			--			--
ILLINOIS	7.51	7.45	-0.8%	5.11	5.07	-0.7%
INDIANA	13.43	13.43	0.0%	9.78	9.78	0.0%
IOWA	24.88	24.88	0.0%	19.04	19.04	0.0%
KANSAS	7.01	6.91	-1.3%	4.43	4.38	-1.1%
KENTUCKY	4.02	4.02	0.0%	0.08	0.08	0.0%
LOUISIANA	4.42	4.42	0.0%	2.99	2.99	0.0%
MAINE			--			--
MARYLAND	4.73	4.73	0.0%	2.56	2.56	0.0%
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA	7.92	7.92	0.0%	3.67	3.67	0.0%
MISSISSIPPI	6.99	6.99	0.0%	4.53	4.53	0.0%
MISSOURI	8.78	8.63	-1.8%	6.12	6.04	-1.3%
MONTANA			--			--
NEBRASKA	7.68	7.52	-2.0%	4.62	4.53	-1.8%
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO	8.04	8.04	0.0%	5.98	5.98	0.0%
NEW YORK			--			--
NORTH CAROLINA	8.84	8.84	0.0%	5.87	5.87	0.0%
NORTH DAKOTA			--			--
OHIO			--			--
OKLAHOMA	6.59	6.54	-0.7%	4.38	4.35	-0.7%
OREGON			--			--
PENNSYLVANIA	12.83	12.83	0.0%	9.36	9.36	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	22.49	22.49	0.0%	16.71	16.71	0.0%
SOUTH DAKOTA	8.53	8.39	-1.6%	6.08	5.99	-1.4%
TENNESSEE	24.76	24.76	0.0%	18.11	18.11	0.0%
TEXAS	7.80	7.79	-0.2%	5.42	5.41	-0.1%
UTAH			--			--
VERMONT			--			--
VIRGINIA	11.23	11.23	0.0%	7.41	7.41	0.0%
WASHINGTON			--			--
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Oats

(1) State	(2) (3) (4)			(5) (6) (7)		
	65% Coverage Level			50% Coverage Level		
	Standard Deviation of Bushels Indemnified per Acre without Pack	Standard Deviation of Bushels Indemnified per Acre with Pack	Percentage Difference (3)/(2) - 1	Standard Deviation of Bushels Indemnified per Acre without Pack	Standard Deviation of Bushels Indemnified per Acre with Pack	Percentage Difference (6)/(5) - 1
ALABAMA	12.01	12.01	0.0%	8.64	8.64	0.0%
ALASKA	3.24	3.24	0.0%	0.00	0.00	--
ARIZONA	--	--	--	--	--	--
ARKANSAS	3.73	3.73	0.0%	1.98	1.98	0.0%
CALIFORNIA	14.84	14.84	0.0%	11.03	11.03	0.0%
COLORADO	7.20	7.20	0.0%	4.95	4.95	0.0%
CONNECTICUT	--	--	--	--	--	--
DELAWARE	--	--	--	--	--	--
FLORIDA	5.37	5.37	0.0%	3.71	3.71	0.0%
GEORGIA	9.74	9.74	0.0%	6.70	6.70	0.0%
HAWAII	--	--	--	--	--	--
IDAHO	11.33	11.33	0.0%	7.68	7.68	0.0%
ILLINOIS	7.29	7.29	0.0%	4.48	4.48	0.0%
INDIANA	16.77	16.77	0.0%	11.90	11.90	0.0%
IOWA	10.19	9.93	-2.6%	7.14	6.97	-2.4%
KANSAS	8.47	8.47	0.0%	6.03	6.03	0.0%
KENTUCKY	--	--	--	--	--	--
LOUISIANA	7.24	7.24	0.0%	5.16	5.16	0.0%
MAINE	3.14	3.14	0.0%	2.00	2.00	0.0%
MARYLAND	4.16	4.16	0.0%	1.36	1.36	0.0%
MASSACHUSETTS	--	--	--	--	--	--
MICHIGAN	9.97	9.97	0.0%	7.34	7.34	0.0%
MINNESOTA	9.40	9.13	-2.8%	6.53	6.35	-2.9%
MISSISSIPPI	--	--	--	--	--	--
MISSOURI	6.80	6.80	0.0%	4.61	4.61	0.0%
MONTANA	9.01	8.55	-5.1%	6.53	6.23	-4.5%
NEBRASKA	6.72	6.72	0.0%	4.32	4.32	0.0%
NEVADA	--	--	--	--	--	--
NEW HAMPSHIRE	--	--	--	--	--	--
NEW JERSEY	4.31	4.31	0.0%	2.32	2.32	0.0%
NEW MEXICO	--	--	--	--	--	--
NEW YORK	5.07	5.07	0.0%	3.27	3.27	0.0%
NORTH CAROLINA	5.70	5.70	0.0%	3.72	3.72	0.0%
NORTH DAKOTA	8.40	7.74	-7.9%	5.90	5.46	-7.5%
OHIO	8.30	8.30	0.0%	5.50	5.50	0.0%
OKLAHOMA	8.55	8.55	0.0%	5.70	5.70	0.0%
OREGON	5.55	5.55	0.0%	3.73	3.73	0.0%
PENNSYLVANIA	6.75	5.84	-13.5%	4.33	3.78	-12.7%
RHODE ISLAND	--	--	--	--	--	--
SOUTH CAROLINA	6.97	6.97	0.0%	4.14	4.14	0.0%
SOUTH DAKOTA	7.99	7.45	-6.8%	5.65	5.31	-6.0%
TENNESSEE	--	--	--	--	--	--
TEXAS	8.74	8.74	0.0%	6.29	6.29	0.0%
UTAH	18.77	18.77	0.0%	14.42	14.42	0.0%
VERMONT	--	--	--	--	--	--
VIRGINIA	16.06	16.06	0.0%	11.77	11.77	0.0%
WASHINGTON	6.83	6.83	0.0%	3.71	3.71	0.0%
WEST VIRGINIA	3.17	3.17	0.0%	2.11	2.11	0.0%
WISCONSIN	8.55	8.02	-6.2%	5.77	5.43	-6.0%
WYOMING	7.12	7.12	0.0%	5.25	5.25	0.0%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Rice

(1) State	(2) (3) (4)			(5) (6) (7)		
	65% Coverage Level			50% Coverage Level		
	Standard Deviation of Pounds Indemnified per Acre without Pack	Standard Deviation of Pounds Indemnified per Acre with Pack	Percentage Difference (3)/(2) - 1	Standard Deviation of Pounds Indemnified per Acre without Pack	Standard Deviation of Pounds Indemnified per Acre with Pack	Percentage Difference (6)/(5) - 1
ALABAMA			--			--
ALASKA			--			--
ARIZONA			--			--
ARKANSAS	347.86	345.29	-0.7%	252.84	251.65	-0.5%
CALIFORNIA	435.71	435.05	-0.2%	311.09	310.83	-0.1%
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE			--			--
FLORIDA	645.60	645.60	0.0%	292.79	292.79	0.0%
GEORGIA			--			--
HAWAII			--			--
IDAHO			--			--
ILLINOIS			--			--
INDIANA			--			--
IOWA			--			--
KANSAS			--			--
KENTUCKY			--			--
LOUISIANA	293.05	288.84	-1.4%	205.88	203.90	-1.0%
MAINE			--			--
MARYLAND			--			--
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA			--			--
MISSISSIPPI	342.07	342.07	0.0%	248.23	248.23	0.0%
MISSOURI	422.12	422.12	0.0%	305.64	305.64	0.0%
MONTANA			--			--
NEBRASKA			--			--
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO			--			--
NEW YORK			--			--
NORTH CAROLINA			--			--
NORTH DAKOTA			--			--
OHIO			--			--
OKLAHOMA			--			--
OREGON			--			--
PENNSYLVANIA			--			--
RHODE ISLAND			--			--
SOUTH CAROLINA			--			--
SOUTH DAKOTA			--			--
TENNESSEE	1,249.66	1,249.66	0.0%	911.73	911.73	0.0%
TEXAS	308.27	304.70	-1.2%	213.73	212.39	-0.6%
UTAH			--			--
VERMONT			--			--
VIRGINIA			--			--
WASHINGTON			--			--
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Rye

(1) State	(2)		(3)	(4)	(5)	(6)	(7)
	65% Coverage Level			50% Coverage Level			
	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference	Standard Deviation of Bushels Indemnified per Acre	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference
without Pack	with Pack	(3)/(2) - 1	without Pack		with Pack	(6)/(5) - 1	
ALABAMA				--			--
ALASKA				--			--
ARIZONA				--			--
ARKANSAS				--			--
CALIFORNIA				--			--
COLORADO				--			--
CONNECTICUT				--			--
DELAWARE				--			--
FLORIDA				--			--
GEORGIA				--			--
HAWAII				--			--
IDAHO				--			--
ILLINOIS				--			--
INDIANA				--			--
IOWA				--			--
KANSAS				--			--
KENTUCKY				--			--
LOUISIANA				--			--
MAINE				--			--
MARYLAND				--			--
MASSACHUSETTS				--			--
MICHIGAN				--			--
MINNESOTA				--			--
MISSISSIPPI				--			--
MISSOURI				--			--
MONTANA				--			--
NEBRASKA	5.06	5.06	0.0%	3.66	3.66	0.0%	
NEVADA				--			--
NEW HAMPSHIRE				--			--
NEW JERSEY				--			--
NEW MEXICO	0.00	0.00		0.00	0.00		--
NEW YORK				--			--
NORTH CAROLINA				--			--
NORTH DAKOTA	4.46	4.38	-1.9%	3.10	3.06	-1.3%	
OHIO				--			--
OKLAHOMA	4.43	4.43	0.0%	3.13	3.13	0.0%	
OREGON				--			--
PENNSYLVANIA				--			--
RHODE ISLAND				--			--
SOUTH CAROLINA	5.40	5.40	0.0%	3.80	3.80	0.0%	
SOUTH DAKOTA	3.71	3.59	-3.4%	2.50	2.43	-2.8%	
TENNESSEE				--			--
TEXAS	0.00	0.00		0.00	0.00		--
UTAH				--			--
VERMONT				--			--
VIRGINIA				--			--
WASHINGTON				--			--
WEST VIRGINIA				--			--
WISCONSIN				--			--
WYOMING				--			--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Safflower

(1) State	(2) (3) (4)			(5) (6) (7)		
	65% Coverage Level			50% Coverage Level		
	Standard Deviation of Pounds Indemnified per Acre without Pack	Standard Deviation of Pounds Indemnified per Acre with Pack	Percentage Difference (3)/(2) - 1	Standard Deviation of Pounds Indemnified per Acre without Pack	Standard Deviation of Pounds Indemnified per Acre with Pack	Percentage Difference (6)/(5) - 1
ALABAMA			--			--
ALASKA			--			--
ARIZONA			--			--
ARKANSAS			--			--
CALIFORNIA	116.91	112.29	-4.0%	81.10	79.41	-2.1%
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE			--			--
FLORIDA			--			--
GEORGIA			--			--
HAWAII			--			--
IDAHO	148.82	148.00	-0.5%	112.91	112.59	-0.3%
ILLINOIS			--			--
INDIANA			--			--
IOWA			--			--
KANSAS			--			--
KENTUCKY			--			--
LOUISIANA			--			--
MAINE			--			--
MARYLAND			--			--
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA			--			--
MISSISSIPPI			--			--
MISSOURI			--			--
MONTANA	154.16	152.75	-0.9%	115.92	115.35	-0.5%
NEBRASKA			--			--
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO			--			--
NEW YORK			--			--
NORTH CAROLINA			--			--
NORTH DAKOTA	163.20	161.60	-1.0%	121.83	120.82	-0.8%
OHIO			--			--
OKLAHOMA			--			--
OREGON			--			--
PENNSYLVANIA			--			--
RHODE ISLAND			--			--
SOUTH CAROLINA			--			--
SOUTH DAKOTA	193.15	191.23	-1.0%	143.42	141.63	-1.2%
TENNESSEE			--			--
TEXAS			--			--
UTAH	80.61	68.51	-15.0%	31.55	22.34	-29.2%
VERMONT			--			--
VIRGINIA			--			--
WASHINGTON			--			--
WEST VIRGINIA			--			--
WISCONSIN			--			--
WYOMING			--			--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Soybean

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack	with Pack		without Pack	with Pack	
ALABAMA	2.77	2.77	0.0%	1.65	1.65	0.0%
ALASKA			--			--
ARIZONA			--			--
ARKANSAS	2.61	2.60	-0.6%	1.68	1.67	-0.5%
CALIFORNIA			--			--
COLORADO			--			--
CONNECTICUT			--			--
DELAWARE	2.91	2.91	0.0%	1.58	1.58	0.0%
FLORIDA	3.59	3.59	0.0%	2.34	2.34	0.0%
GEORGIA	4.14	4.12	-0.3%	2.87	2.86	-0.3%
HAWAII			--			--
IDAHO			--			--
ILLINOIS	2.14	2.10	-1.7%	1.45	1.44	-0.9%
INDIANA	2.32	2.27	-2.1%	1.53	1.51	-1.3%
IOWA	2.70	2.63	-2.6%	1.66	1.63	-2.0%
KANSAS	3.43	3.40	-1.0%	2.26	2.24	-0.8%
KENTUCKY	3.74	3.67	-1.9%	2.37	2.33	-2.1%
LOUISIANA	2.87	2.86	-0.2%	1.84	1.84	-0.2%
MAINE			--			--
MARYLAND	3.28	3.28	0.0%	1.96	1.96	0.0%
MASSACHUSETTS			--			--
MICHIGAN	3.63	3.59	-1.0%	2.58	2.55	-0.9%
MINNESOTA	3.35	3.25	-2.8%	2.09	2.03	-2.7%
MISSISSIPPI	2.64	2.61	-1.4%	1.68	1.65	-1.4%
MISSOURI	3.93	3.88	-1.3%	2.74	2.71	-0.9%
MONTANA			--			--
NEBRASKA	2.83	2.79	-1.6%	1.83	1.81	-1.1%
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY	3.74	3.74	0.0%	2.39	2.39	0.0%
NEW MEXICO			--			--
NEW YORK	4.28	4.28	0.0%	3.20	3.20	0.0%
NORTH CAROLINA	3.18	3.11	-2.0%	1.92	1.87	-2.3%
NORTH DAKOTA	2.68	2.61	-2.6%	1.67	1.63	-2.4%
OHIO	2.72	2.65	-2.3%	1.72	1.69	-1.7%
OKLAHOMA	4.34	4.34	0.0%	3.06	3.06	0.0%
OREGON			--			--
PENNSYLVANIA	4.58	4.58	0.0%	3.03	3.03	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	4.04	4.01	-0.7%	2.85	2.83	-0.7%
SOUTH DAKOTA	3.14	3.05	-2.8%	2.01	1.96	-2.4%
TENNESSEE	3.42	3.35	-2.1%	2.13	2.08	-2.2%
TEXAS	4.06	4.06	0.0%	2.85	2.85	0.0%
UTAH			--			--
VERMONT	0.00	0.00	--	0.00	0.00	--
VIRGINIA	3.22	3.22	0.0%	1.99	1.99	0.0%
WASHINGTON			--			--
WEST VIRGINIA	3.03	3.03	0.0%	1.62	1.62	0.0%
WISCONSIN	3.03	2.98	-1.7%	1.99	1.97	-1.4%
WYOMING			--			--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Sunflower

(1) State	(2) 65% Coverage Level			(5) 50% Coverage Level		
	Standard Deviation of Pounds Indemnified per Acre		Percentage Difference (3)/(2) - 1	Standard Deviation of Pounds Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack	with Pack		without Pack	with Pack	
ALABAMA			--			--
ALASKA			--			--
ARIZONA			--			--
ARKANSAS			--			--
CALIFORNIA			--			--
COLORADO	176.10	176.10	0.0%	121.45	121.45	0.0%
CONNECTICUT			--			--
DELAWARE			--			--
FLORIDA			--			--
GEORGIA			--			--
HAWAII			--			--
IDAHO			--			--
ILLINOIS			--			--
INDIANA			--			--
IOWA			--			--
KANSAS	185.93	185.93	0.0%	125.51	125.51	0.0%
KENTUCKY			--			--
LOUISIANA			--			--
MAINE			--			--
MARYLAND			--			--
MASSACHUSETTS			--			--
MICHIGAN			--			--
MINNESOTA	253.70	253.70	0.0%	172.96	172.96	0.0%
MISSISSIPPI			--			--
MISSOURI			--			--
MONTANA			--			--
NEBRASKA	159.49	159.49	0.0%	111.00	111.00	0.0%
NEVADA			--			--
NEW HAMPSHIRE			--			--
NEW JERSEY			--			--
NEW MEXICO			--			--
NEW YORK			--			--
NORTH CAROLINA			--			--
NORTH DAKOTA	156.23	150.43	-3.7%	106.17	102.62	-3.3%
OHIO			--			--
OKLAHOMA			--			--
OREGON			--			--
PENNSYLVANIA	272.76	272.76	0.0%	162.51	162.51	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA			--			--
SOUTH DAKOTA	109.89	109.89	0.0%	74.06	74.06	0.0%
TENNESSEE			--			--
TEXAS	117.63	117.63	0.0%	70.12	70.12	0.0%
UTAH			--			--
VERMONT			--			--
VIRGINIA			--			--
WASHINGTON			--			--
WEST VIRGINIA			--			--
WISCONSIN	91.81	91.81	0.0%	25.76	25.76	0.0%
WYOMING			--			--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

POTENTIAL IMPACT ON STANDARD DEVIATION OF INDEMNITY PER ACRE

Wheat

(1) State	(2) 65% Coverage Level			(3) 50% Coverage Level		
	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (3)/(2) - 1	Standard Deviation of Bushels Indemnified per Acre		Percentage Difference (6)/(5) - 1
	without Pack	with Pack		without Pack	with Pack	
ALABAMA	4.89	4.89	0.0%	3.04	3.04	0.0%
ALASKA			--			--
ARIZONA	3.47	3.47	0.0%	2.18	2.18	0.0%
ARKANSAS	4.98	4.97	-0.1%	3.42	3.42	-0.1%
CALIFORNIA	7.80	7.78	-0.4%	5.30	5.28	-0.2%
COLORADO	4.53	4.48	-1.1%	3.20	3.17	-0.9%
CONNECTICUT			--			--
DELAWARE	5.20	5.20	0.0%	3.40	3.40	0.0%
FLORIDA	6.28	6.28	0.0%	4.16	4.16	0.0%
GEORGIA	2.97	2.97	0.0%	1.91	1.91	0.0%
HAWAII			--			--
IDAHO	4.85	4.74	-2.3%	3.16	3.11	-1.7%
ILLINOIS	9.23	9.22	-0.1%	6.79	6.78	-0.1%
INDIANA	7.13	7.12	-0.2%	4.99	4.98	-0.2%
IOWA	7.69	7.69	0.0%	5.62	5.62	0.0%
KANSAS	5.62	5.61	-0.3%	3.99	3.98	-0.2%
KENTUCKY	5.87	5.87	0.0%	4.13	4.13	0.0%
LOUISIANA	4.39	4.39	0.0%	3.04	3.04	0.0%
MAINE			--			--
MARYLAND	3.34	3.34	0.0%	1.95	1.95	0.0%
MASSACHUSETTS			--			--
MICHIGAN	5.23	5.19	-0.6%	3.42	3.41	-0.5%
MINNESOTA	5.03	4.91	-2.4%	3.35	3.27	-2.3%
MISSISSIPPI	5.43	5.43	0.0%	3.70	3.70	0.0%
MISSOURI	6.69	6.67	-0.2%	4.79	4.78	-0.2%
MONTANA	4.14	4.03	-2.6%	2.83	2.77	-2.3%
NEBRASKA	5.44	5.42	-0.5%	3.88	3.87	-0.4%
NEVADA	12.80	12.80	0.0%	7.87	7.87	0.0%
NEW HAMPSHIRE			--			--
NEW JERSEY	4.74	4.74	0.0%	2.87	2.87	0.0%
NEW MEXICO	3.74	3.74	0.0%	2.68	2.68	0.0%
NEW YORK	2.90	2.90	0.0%	1.70	1.70	0.0%
NORTH CAROLINA	2.86	2.83	-1.0%	1.62	1.61	-0.8%
NORTH DAKOTA	3.56	3.45	-3.0%	2.36	2.30	-2.8%
OHIO	5.33	5.32	-0.3%	3.45	3.44	-0.2%
OKLAHOMA	4.43	4.42	-0.3%	3.05	3.04	-0.3%
OREGON	4.00	3.94	-1.6%	2.26	2.23	-1.3%
PENNSYLVANIA	2.64	2.64	0.0%	1.76	1.76	0.0%
RHODE ISLAND			--			--
SOUTH CAROLINA	5.04	5.04	0.0%	2.88	2.88	0.0%
SOUTH DAKOTA	4.74	4.67	-1.5%	3.42	3.39	-1.0%
TENNESSEE	4.08	4.08	0.0%	2.85	2.85	0.0%
TEXAS	4.87	4.87	-0.1%	3.44	3.44	-0.1%
UTAH	3.24	3.24	0.0%	2.00	2.00	0.0%
VERMONT			--			--
VIRGINIA	3.61	3.61	0.0%	2.27	2.27	0.0%
WASHINGTON	3.33	3.28	-1.4%	1.94	1.92	-1.0%
WEST VIRGINIA	3.66	3.66	0.0%	2.17	2.17	0.0%
WISCONSIN	7.92	7.92	0.0%	5.52	5.52	0.0%
WYOMING	3.97	3.97	0.0%	2.80	2.80	0.0%

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

PERCENTAGE OF ON-FARM STORAGE ASSUMED FOR MODEL

By State and By Crop

(1)	(2)	(3)	(4)	(5)
State	Assumed On-Farm Storage Ratio			
	Barley	Canola	Corn	Flax
ALABAMA	--	--	0%	--
ALASKA	--	--	--	--
ARIZONA	0%	--	0%	--
ARKANSAS	--	--	0%	--
CALIFORNIA	18%	--	0%	--
COLORADO	9%	--	61%	--
CONNECTICUT	--	--	--	--
DELAWARE	0%	--	0%	--
FLORIDA	--	--	--	--
GEORGIA	--	--	0%	--
HAWAII	--	--	--	--
IDAHO	41%	50%	0%	--
ILLINOIS	--	--	51%	--
INDIANA	--	--	58%	--
IOWA	--	--	62%	--
KANSAS	0%	--	34%	--
KENTUCKY	--	--	70%	--
LOUISIANA	--	--	0%	--
MAINE	--	--	--	--
MARYLAND	0%	--	0%	--
MASSACHUSETTS	--	--	--	--
MICHIGAN	0%	--	66%	--
MINNESOTA	20%	50%	74%	11%
MISSISSIPPI	--	--	0%	--
MISSOURI	--	--	68%	--
MONTANA	62%	50%	0%	--
NEBRASKA	--	--	61%	--
NEVADA	--	--	--	--
NEW HAMPSHIRE	--	--	0%	--
NEW JERSEY	--	--	--	--
NEW MEXICO	--	--	--	--
NEW YORK	0%	--	--	--
NORTH CAROLINA	0%	--	46%	--
NORTH DAKOTA	56%	50%	76%	57%
OHIO	--	--	57%	--
OKLAHOMA	0%	--	0%	--
OREGON	31%	50%	0%	--
PENNSYLVANIA	0%	--	86%	--
RHODE ISLAND	--	--	--	--
SOUTH CAROLINA	--	--	0%	--
SOUTH DAKOTA	78%	--	82%	85%
TENNESSEE	--	--	0%	--
TEXAS	0%	--	13%	--
UTAH	59%	--	0%	--
VERMONT	--	--	--	--
VIRGINIA	0%	--	0%	--
WASHINGTON	18%	--	0%	--
WEST VIRGINIA	--	--	--	--
WISCONSIN	0%	--	74%	--
WYOMING	0%	--	0%	--

USDA / Risk Management Agency

PACK FACTOR ANALYSIS

PERCENTAGE OF ON-FARM STORAGE ASSUMED FOR MODEL

By State and By Crop

(1)	(2)	(3)	(4)	(5)
Assumed On-Farm Storage Ratio				
State	Grain Sorghum	Oats	Rice	Rye
ALABAMA	--	0%	--	--
ALASKA	--	--	--	--
ARIZONA	0%	0%	--	--
ARKANSAS	--	0%	31%	--
CALIFORNIA	0%	0%	4%	--
COLORADO	42%	0%	--	--
CONNECTICUT	--	--	--	--
DELAWARE	--	0%	--	--
FLORIDA	--	0%	--	--
GEORGIA	--	0%	--	--
HAWAII	--	--	--	--
IDAHO	--	0%	--	--
ILLINOIS	24%	0%	--	--
INDIANA	--	0%	--	--
IOWA	--	27%	--	--
KANSAS	25%	0%	--	--
KENTUCKY	--	0%	--	--
LOUISIANA	--	0%	39%	--
MAINE	--	--	--	--
MARYLAND	--	0%	--	--
MASSACHUSETTS	--	--	--	--
MICHIGAN	--	0%	--	--
MINNESOTA	--	28%	--	7%
MISSISSIPPI	--	0%	0%	--
MISSOURI	63%	0%	0%	--
MONTANA	--	93%	--	--
NEBRASKA	32%	0%	--	--
NEVADA	--	0%	--	--
NEW HAMPSHIRE	--	--	--	--
NEW JERSEY	--	0%	--	--
NEW MEXICO	--	0%	--	--
NEW YORK	--	0%	--	--
NORTH CAROLINA	--	0%	--	--
NORTH DAKOTA	--	95%	--	59%
OHIO	--	0%	--	--
OKLAHOMA	20%	0%	--	--
OREGON	--	0%	--	--
PENNSYLVANIA	--	82%	--	--
RHODE ISLAND	--	--	--	--
SOUTH CAROLINA	--	0%	--	--
SOUTH DAKOTA	77%	86%	--	80%
TENNESSEE	0%	0%	--	--
TEXAS	6%	0%	24%	--
UTAH	--	0%	--	--
VERMONT	--	--	--	--
VIRGINIA	--	0%	--	--
WASHINGTON	--	0%	--	--
WEST VIRGINIA	--	0%	--	--
WISCONSIN	--	49%	--	--
WYOMING	--	0%	--	--

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PACK FACTOR ANALYSIS

PERCENTAGE OF ON-FARM STORAGE ASSUMED FOR MODEL

By State and By Crop

(1)	(2)	(3)	(4)	(5)
Assumed On-Farm Storage Ratio				
State	Safflower	Soybean	Sunflower	Wheat
ALABAMA	--	0%	--	0%
ALASKA	--	--	--	--
ARIZONA	--	0%	--	0%
ARKANSAS	--	14%	--	3%
CALIFORNIA	50%	0%	--	8%
COLORADO	--	0%	--	40%
CONNECTICUT	--	--	--	--
DELAWARE	--	0%	--	0%
FLORIDA	--	--	--	--
GEORGIA	--	15%	--	0%
HAWAII	--	--	--	--
IDAHO	50%	0%	--	43%
ILLINOIS	--	51%	--	11%
INDIANA	--	55%	--	6%
IOWA	--	51%	--	0%
KANSAS	--	28%	--	10%
KENTUCKY	--	51%	--	0%
LOUISIANA	--	6%	--	0%
MAINE	--	--	--	--
MARYLAND	--	0%	--	0%
MASSACHUSETTS	--	--	--	--
MICHIGAN	--	56%	--	12%
MINNESOTA	--	66%	--	58%
MISSISSIPPI	--	34%	--	0%
MISSOURI	--	56%	--	10%
MONTANA	50%	0%	--	75%
NEBRASKA	--	39%	--	21%
NEVADA	--	--	--	0%
NEW HAMPSHIRE	--	--	--	--
NEW JERSEY	--	--	--	0%
NEW MEXICO	--	--	--	0%
NEW YORK	--	--	--	0%
NORTH CAROLINA	--	43%	--	10%
NORTH DAKOTA	50%	60%	29%	72%
OHIO	--	53%	--	5%
OKLAHOMA	--	0%	--	9%
OREGON	--	0%	--	17%
PENNSYLVANIA	--	0%	--	0%
RHODE ISLAND	--	--	--	--
SOUTH CAROLINA	--	38%	--	0%
SOUTH DAKOTA	50%	70%	--	70%
TENNESSEE	--	49%	--	0%
TEXAS	--	0%	--	3%
UTAH	50%	0%	--	0%
VERMONT	--	--	--	--
VIRGINIA	--	0%	--	0%
WASHINGTON	--	0%	--	16%
WEST VIRGINIA	--	--	--	--
WISCONSIN	--	48%	--	0%
WYOMING	--	0%	--	0%

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PACK FACTOR ANALYSIS

SAMPLE CALCULATION OF PRODUCER LEVEL INDEMNITY CALCULATIONS

		<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7</u>	<u>Year 8</u>	<u>Year 9</u>	<u>Year 10</u>	<u>Total</u>
<u>Pack Factor Calculation</u>												
A	Crop Pack Factor:	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	
B	State On-Farm Percentage:	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	
C	Effective Pack Factor:	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	
<u>Unadjusted Data</u>												
D	Acres:	25	25	30	25	25	25	30	20	20	20	245
E	Actual Yield (Bushels/Acre):	80	10	80	83	82	20	81	85	0	88	
F	Benchmark (Average of All <i>Other</i> Years):	59	67	59	58	59	65	59	58	68	58	
G	Percentage of Expected Yield (E/F):	136%	15%	136%	142%	140%	31%	138%	146%	0%	152%	
H	Indemnity Percentage at the 50% CL:	0%	35%	0%	0%	0%	19%	0%	0%	50%	0%	
I	Indemnity Percentage at the 65% CL:	0%	50%	0%	0%	0%	34%	0%	0%	65%	0%	
J	Bushels Indemnified at the 50% CL (DxFxH):	0	583	0	0	0	318	0	0	677	0	1,577
K	Bushels Indemnified at the 65% CL (DxFxI):	0	832	0	0	0	563	0	0	880	0	2,275
<u>Adjusted Yield Data</u>												
L	Adjusted Yield (CxE):	86	11	86	90	89	22	88	92	0	95	
M	Percentage of Expected Yield (L/F):	147%	16%	147%	153%	151%	33%	149%	158%	0%	164%	
N	Indemnity Percentage at the 50% CL:	0%	34%	0%	0%	0%	17%	0%	0%	50%	0%	
O	Indemnity Percentage at the 65% CL:	0%	49%	0%	0%	0%	32%	0%	0%	65%	0%	
P	Bushels Indemnified at the 50% CL (DxFxN):	0	563	0	0	0	278	0	0	677	0	1,517
Q	Bushels Indemnified at the 65% CL (DxFxO):	0	812	0	0	0	523	0	0	880	0	2,215
Indemnity Difference at the 50% CL (P/J-1):		0.0%	-3.4%	0.0%	0.0%	0.0%	-12.6%	0.0%	0.0%	0.0%	0.0%	-3.8%
Indemnity Difference at the 65% CL (Q/K-1):		0.0%	-2.4%	0.0%	0.0%	0.0%	-7.1%	0.0%	0.0%	0.0%	0.0%	-2.6%

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PACK FACTOR ANALYSIS

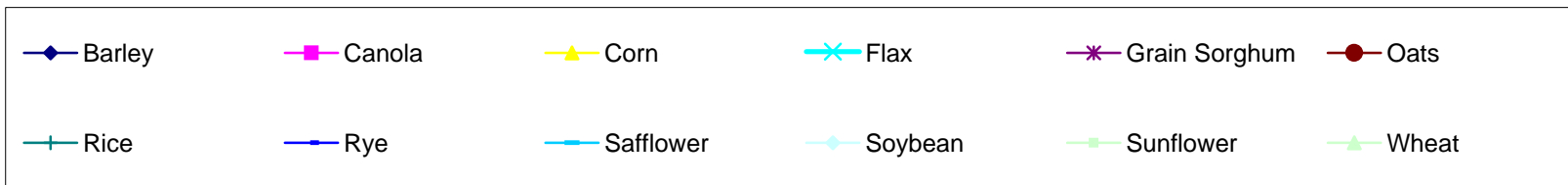
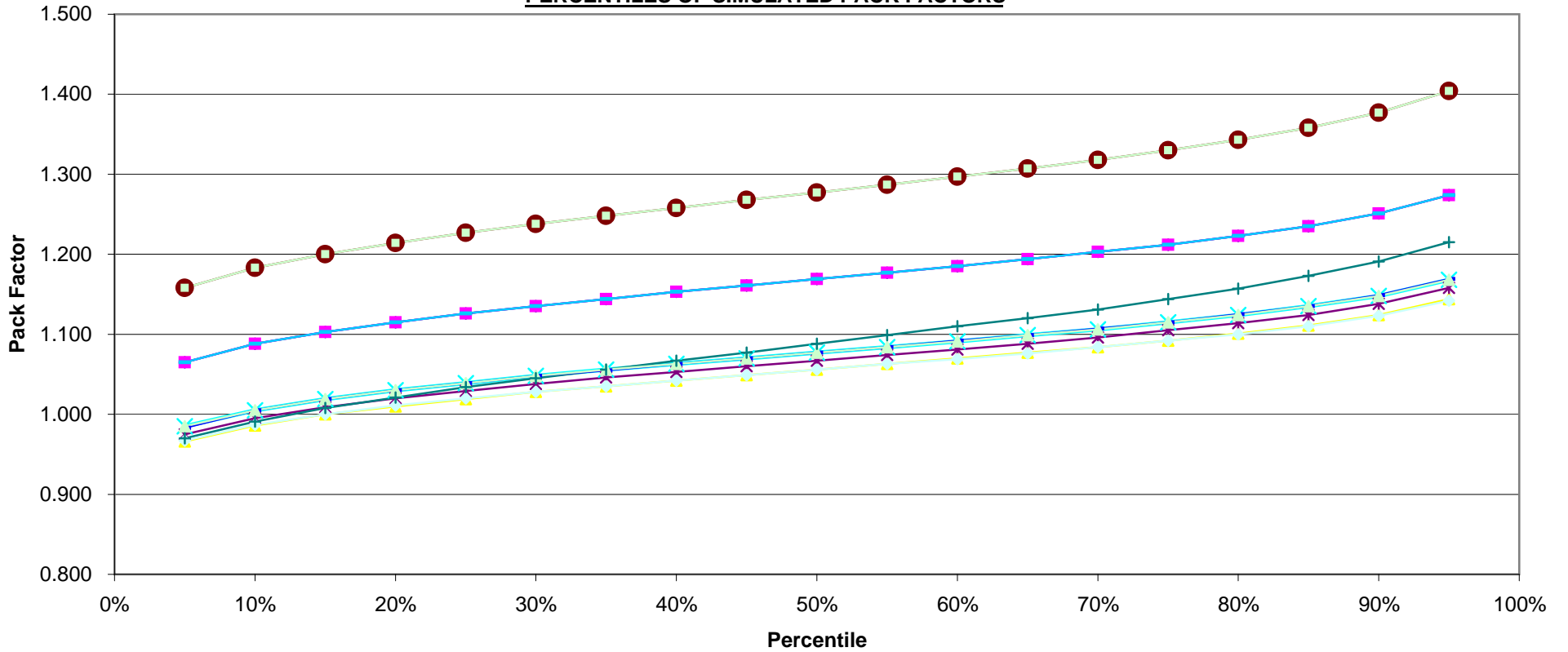
RESULTS OF SIMULATED PACK FACTORS FOR INDEMNITY MODEL

By Crop

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Percentiles of Simulated Pack Factors												
Percentile	Barley	Canola	Corn	Flax	Grain Sorghum	Oats	Rice	Rye	Safflower	Soybean	Sunflower	Wheat
5%	1.065	1.065	0.966	0.985	0.975	1.158	0.970	0.983	1.065	0.967	1.158	0.985
10%	1.088	1.088	0.986	1.005	0.995	1.183	0.991	1.005	1.088	0.987	1.183	1.005
15%	1.103	1.103	1.000	1.019	1.009	1.200	1.008	1.019	1.103	1.000	1.200	1.019
20%	1.115	1.115	1.010	1.030	1.020	1.214	1.021	1.030	1.115	1.011	1.214	1.030
25%	1.126	1.126	1.019	1.039	1.029	1.227	1.034	1.039	1.126	1.020	1.227	1.039
30%	1.135	1.135	1.028	1.048	1.038	1.238	1.045	1.048	1.135	1.028	1.238	1.048
35%	1.144	1.144	1.035	1.056	1.046	1.248	1.056	1.055	1.144	1.035	1.248	1.056
40%	1.153	1.153	1.042	1.063	1.053	1.258	1.067	1.063	1.153	1.042	1.258	1.063
45%	1.161	1.161	1.049	1.070	1.060	1.268	1.077	1.070	1.161	1.049	1.268	1.070
50%	1.169	1.169	1.056	1.077	1.067	1.277	1.088	1.077	1.169	1.056	1.277	1.077
55%	1.177	1.177	1.063	1.084	1.074	1.287	1.099	1.084	1.177	1.063	1.287	1.084
60%	1.185	1.185	1.070	1.091	1.081	1.297	1.110	1.092	1.185	1.069	1.297	1.091
65%	1.194	1.194	1.077	1.099	1.088	1.307	1.120	1.099	1.194	1.076	1.307	1.099
70%	1.203	1.203	1.084	1.106	1.096	1.318	1.131	1.107	1.203	1.084	1.318	1.106
75%	1.212	1.212	1.092	1.115	1.105	1.330	1.144	1.115	1.212	1.092	1.330	1.115
80%	1.223	1.223	1.101	1.124	1.114	1.343	1.157	1.125	1.223	1.100	1.343	1.124
85%	1.235	1.235	1.111	1.135	1.124	1.358	1.173	1.135	1.235	1.110	1.358	1.135
90%	1.251	1.251	1.124	1.148	1.138	1.377	1.191	1.149	1.251	1.123	1.377	1.148
95%	1.274	1.274	1.144	1.168	1.158	1.404	1.215	1.169	1.274	1.142	1.404	1.168
Minimum	0.884	0.884	0.813	0.809	0.819	0.950	0.920	0.809	0.884	0.816	0.950	0.809
Maximum	1.427	1.427	1.268	1.310	1.285	1.580	1.272	1.301	1.427	1.270	1.580	1.310
Median (50%)	1.169	1.169	1.056	1.077	1.067	1.277	1.088	1.077	1.169	1.056	1.277	1.077
Average	1.169	1.169	1.056	1.077	1.067	1.279	1.090	1.077	1.169	1.055	1.279	1.077
Standard Deviation	0.064	0.064	0.054	0.056	0.056	0.075	0.074	0.056	0.064	0.053	0.075	0.056

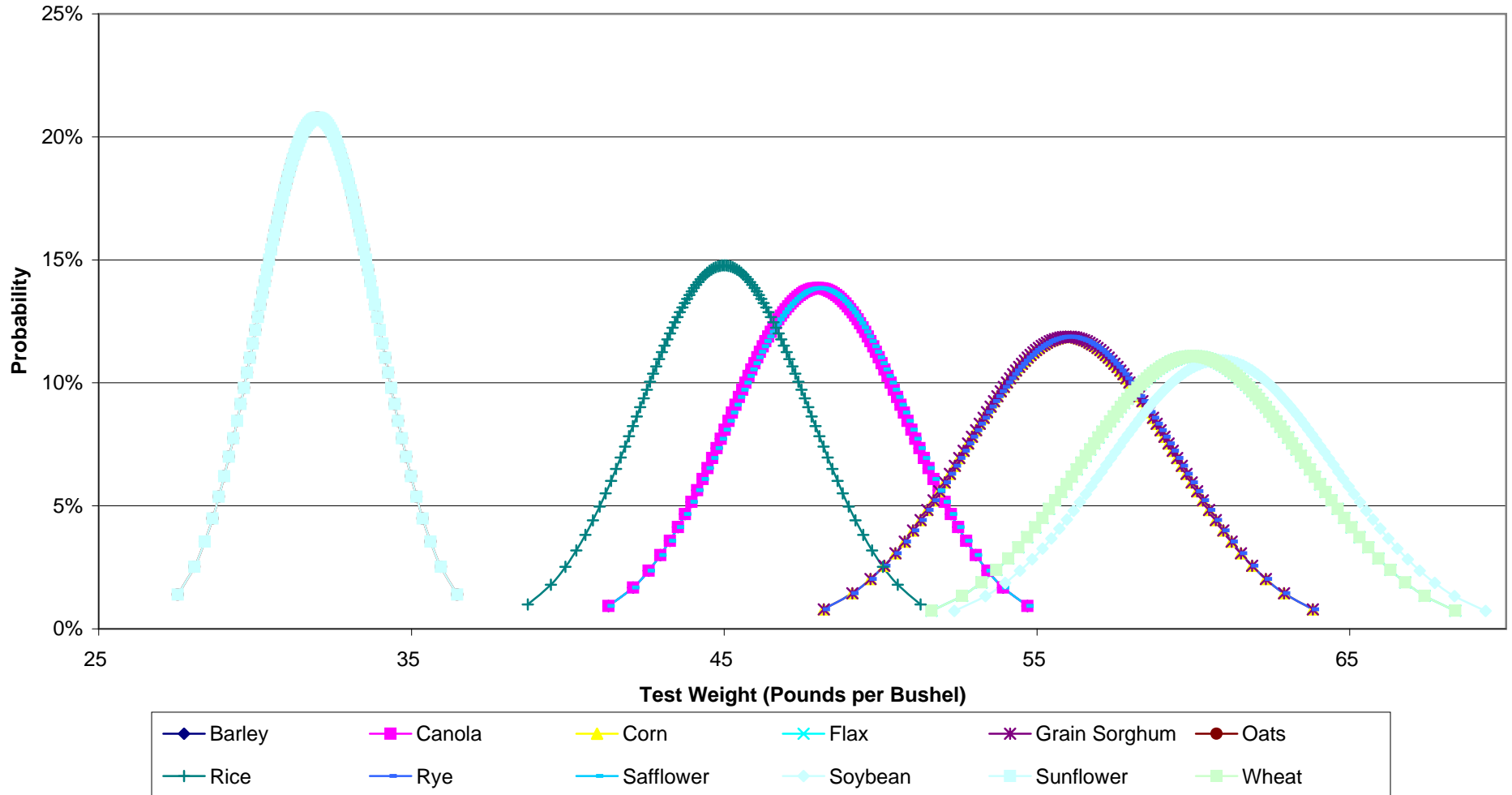
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PERCENTILES OF SIMULATED PACK FACTORS



USDA / Risk Management Agency

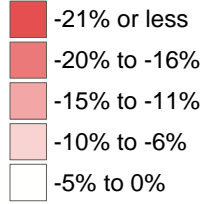
ASSUMED DISTRIBUTION OF TEST WEIGHT



INDEMNITY IMPACT AT THE 65% COVERAGE LEVEL

Barley

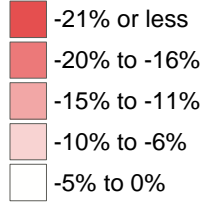
Indemnity Impact by State



INDEMNITY IMPACT AT THE 65% COVERAGE LEVEL

Canola

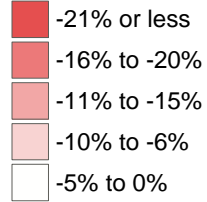
Indemnity Impact by State



INDEMNITY IMPACT AT THE 65% COVERAGE LEVEL

Flax

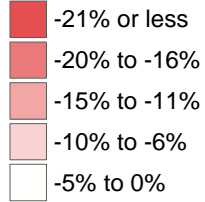
Indemnity Impact by State



INDEMNITY IMPACT AT THE 65% COVERAGE LEVEL

Oats

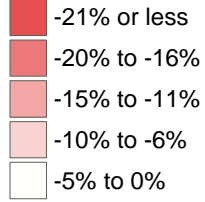
Indemnity Impact by State



INDEMNITY IMPACT AT THE 65% COVERAGE LEVEL

Rice

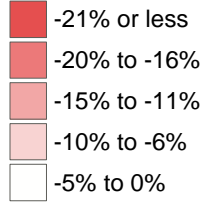
Indemnity Impact by State



INDEMNITY IMPACT AT THE 65% COVERAGE LEVEL

Rye

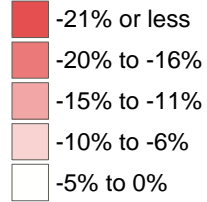
Indemnity Impact by State



INDEMNITY IMPACT AT THE 65% COVERAGE LEVEL

Safflower

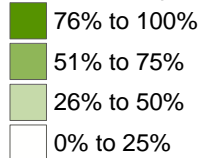
Indemnity Impact by State



ON-FARM PERCENTAGE

Canola

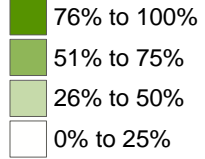
On-Farm % by State



ON-FARM PERCENTAGE

Corn

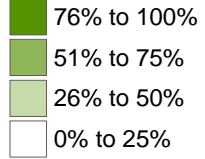
On-Farm % by State



ON-FARM PERCENTAGE

Flax

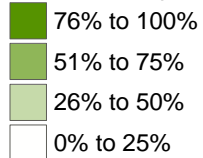
On-Farm % by State



ON-FARM PERCENTAGE

Rice

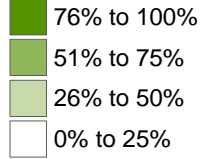
On-Farm % by State



ON-FARM PERCENTAGE

Rye

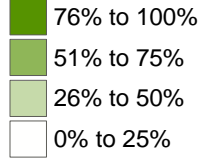
On-Farm % by State



ON- FARM PERCENTAGE

Safflower

On-Farm % by State

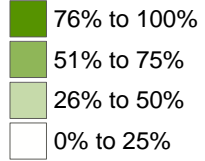


0 mi 200 400 600 800 1000

ON-FARM PERCENTAGE

Soybean

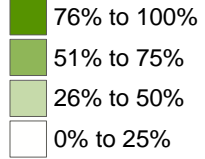
On-Farm % by State



ON-FARM PERCENTAGE

Sunflower

On-Farm % by State



ON-FARM PERCENTAGE

Wheat

On-Farm % by State

