1. **Calculate Yield Ratio** by dividing the APH Yield by Reference Yield (Round to 3 decimals).

2. **Cup and Cap Yield** from 0.5 to 1.5.

3. **Calculate Base Premium Rate** by multiplying the Reference Rate by the Yield Ratio (answer 2) to the exponent shown on the FCI-35 Table and adding the Fixed Rate Load. 
   \[ BPR = \text{Ref. Rate} \times (\text{Yield Ratio} \times \text{exponent}) + \text{Fixed Rate Load} \]

4. **Cap Base Premium Rate** at 120 percent of previous year’s rate.

5. **Calculate Base Premium Rate** with any Additional Coverage Rates (ACR) applicable. 
   \[ BPR = \text{BPR} + \text{ACR} \]

6. **Multiply** step 5 by coverage level rate differential.

7. **Cap** resulting rate derived in step 6 at 0.990.

8. **Calculate Liability** by multiplying the Approved APH Yield x acres x price election x share x level.

9. **Calculate Base Premium** by multiplying step 7 and 8.

10. **Refer to the Optional Coverage/Unit Factors**. If applicable, select the appropriate Optional Factor and multiply Answer 9 by the factor shown; otherwise, enter answer 9. 
   \[ \text{Total Premium: Note that Total Premium must not exceed Liability).} \]
   \[ \text{Answer 9} \times \text{Appropriate Optional Factors}. \]

11. **Refer to the Producer Premium Percentage table**. Find the Producer Premium Percentage for either limited or maximum subsidy, depending on the selected coverage level and the price election percentage.

12. **Enter the Producer Premium**: Multiply Answer 10 (Total Premium) by the producer premium percentage to determine the producer premium. 
   \[ \text{Answer 10} \times \text{Answer 11} \]

**NOTE**: Total premium and Producer premium must be rounded to the nearest whole dollar.

*This worksheet is intended to assist only in estimating Producer Premium.*
100 acres of type 159 Established Stand Irrigated Alfalfa Seed in Kings County, California. Share is 1.000. Base Price is $1.20 per pound. APH Yield is 600 pounds. It is an Optional Unit. No Hail & Fire Exclusion. 75% coverage level selected.

1. **Calculate Yield Ratio** by dividing the APH Yield by Reference Yield (Round to 3 decimals). \(\frac{600}{620} = 0.968\) 

2. **Cup and Cap Yield** from 0.5 to 1.5. 

3. **Calculate Base Premium Rate** by multiplying the Reference Rate by the Yield Ratio (answer 2) to the exponent shown on the FCI-35 Table and adding the Fixed Rate Load. 
\[
BPR = \text{Ref. Rate} \times (\text{Yield Ratio} \times \text{exponent}) + \text{Fixed Rate Load}.
\]
\[
(0.049 \times 0.968^{0.700}) + 0.021 = 0.071
\]

4. **Cap Base Premium Rate** at 120 percent of previous year’s rate. 

5. **Calculate Base Premium Rate** with any Additional Coverage Rates (ACR) applicable. 
\[
\text{(BPR + ACR)}
\]

6. **Multiply** step 5 by coverage level rate differential 
\[
0.071 \times 1.00
\]

7. **Cap** resulting rate derived in step 6 at 0.990. 

8. **Calculate Liability** by multiplying the Approved APH Yield x acres x price election x share x level. 
\[
600 \times 100 \times 1.20 \times 1.000 \times 0.75 = $54,000
\]

9. **Calculate Base Premium** by multiplying step 7 and 8 
\[
(0.071 \times 54,000) = $3,834
\]

10. **Refer to the Optional Coverage/Unit Factors.** If applicable, select the appropriate Optional Factor and multiply Answer 9 by the factor shown; otherwise, enter answer 9. (Total Premium: Note that Total Premium must not exceed Liability). 
\[
(3,834 \times 1.000) = $3,834
\]

11. **Refer to the Producer Premium Percentage table.** Find the Producer Premium Percentage for either limited or maximum subsidy, depending on the selected coverage level and the price election percentage. 

12. **Enter the Producer Premium:** Multiply Answer 10 (Total Premium) by the producer premium percentage to determine the producer premium. 
\[
(3,834 \times 0.55) = $2138
\]

NOTE: Total premium and Producer premium must be rounded to the nearest whole dollar.

*This worksheet is intended to assist only in estimating Producer Premium.*