Exhibit Name: Indemnity Calculations	
Exhibit Number: P21-16, Plan 87, 88, 89	**Reinsurance Year:** 2023
Record Name: Acreage Claim	**Version:** Approved
Record Code: P21	**Release Date:** 3/6/2025

Enhanced Coverage Option Endorsement (ECO)

Insurance Plan Code	87 ECO Yield Protection	88 ECO Revenue Protection	89 ECO Revenue Protection with Harvest Price Exclusion

Commodity Code	0011 Wheat 0015 Canola 0016 Oats 00174 Millet 0018 Rice 0021 Cotton 0022 Cotton Ex Long Staple 0031 Flax 0039 Sugar Beets 0041 Corn 0043 Popcorn 0047 Dry Beans 0050 Hybrid Sorghum Seed	0051 Grain Sorghum 0055 Cultivated Wild Rice 0049 Safflower 0059 Silage Sorghum 0062 Hybrid Corn Seed 0067 Dry Peas 0075 Peanuts 0078 Sunflowers 0080 Hybrid Seed Rice 0081 Soybeans 0091 Barley 0114 Buckwheat	0229 Flue Cured Tobacco 0230 Fire Cured Tobacco 0233 Dark Air Tobacco 0235 Cigar Binder Tobacco 0396 Sesame

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Liability						
When the Harvest Price is greater than the Projected Price re-calculate the Liability for ECO Revenue Protection, plan '88' Liability = ROUND(Liability Amount / Projected Price or Contract Price) * Harvest Price	Liability	Internal		9999999999	Round to whole number.	The Liability needs to be re-calculated once the Harvest Price Information is released in the ADM Price, "A00810" table.
	Liability Amount	P11	101	9999999999		The Liability Amount is pulled from the base/underlying policy.
	Projected Price	ADM		99999.9999		Edit with ADM Price, "A00810". AFTER dividing the Liability Amount by the Projected Price, when using the Projected Price is applicable, following this rounding: lbs to 0 tons to 2 all others to 1
	Contract Price	P11	46	99999.9999		AFTER dividing the Liability Amount by the Projected Price, when using the Projected Price is applicable, following this rounding: lbs to 0 tons to 2 all others to 1
	Harvest Price	ADM		99999.9999	None	Edit with ADM Price, "00810". If Contract Price was submitted on the P11 then Harvest Price will be adjusted by difference between Projected Price and Contract Price.

<table>
<tr><td colspan="2"></td><td>
Exhibit Name: Indemnity Calculations
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</td><td>
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</td></tr>
</table>

Enhanced Coverage Option Endorsement (ECO)

Insurance Plan Code	87 ECO Yield Protection	88 ECO Revenue Protection	89 ECO Revenue Protection with Harvest Price Exclusion

Commodity Code		
0011 Wheat	0051 Grain Sorghum	0229 Flue Cured Tobacco
0015 Canola	0055 Cultivated Wild Rice	0230 Fire Cured Tobacco
0016 Oats	0049 Safflower	0233 Dark Air Tobacco
00174 Millet	0059 Silage Sorghum	0235 Cigar Binder Tobacco
0018 Rice	0062 Hybrid Corn Seed	0396 Sesame
0021 Cotton	0067 Dry Peas	
0022 Cotton Ex Long Staple	0075 Peanuts	
0031 Flax	0078 Sunflowers	
0039 Sugar Beets	0080 Hybrid Seed Rice	
0041 Corn	0081 Soybeans	
0043 Popcorn	0091 Barley	
0047 Dry Beans	0114 Buckwheat	
0050 Hybrid Sorghum Seed		

Calculations	**Field Name**	**Record Number**	**Field Number**	**Field Format**	**Field Rounding**	**Rules**
<td colspan="7">**Section 2: Loss Guarantee Calculation**</td>
Use existing Liability Amount for ECO Yield Protection, plan '87' and ECO Revenue Protection with Harvest Price Exclusion, plan '89' Loss Gurantee Amount = Liability Amount	Loss Guarantee Amount	P21	64	99999999.99	Round to whole number.	
	Liability Amount	P11	101	9999999999	Round to whole number.	
<td colspan="7">**Section 3: Indemnity Calculation**</td>
Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor	Preliminary Indemnity Amount	P21	66	S9999999999		If P11 (AIP Acreage Key) has reference to Short Rate, "SR", in the Insurance Option Code List field then an indemnity is not available.
	Payment Factor	ADM		9.999	None	Edit with ADM Area Coverage Level, "A01130". If ECO elected for underlying Cottonseed Option (SE) then use payment factor for that option.
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	67	S9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".