

Exhibit Name: Premium Calculation  
 Exhibit Number: P11-16, Plan 87, 88, 89  
 Record Name: Acreage  
 Record Code: P11

Reinsurance Year: 2026  
 Version: Comment  
 Release Date: 3/13/2025

Enhanced Coverage Option Endorsement (ECO)

<u>Insurance Plan Code</u>	87 ECO Yield Protection	88 ECO Revenue Protection	89 ECO Revenue Protection with Harvest Price Exclusion	
<u>Commodity Code</u>	0011 Wheat 0012 Blueberries 0015 Canola 0016 Oats 0017 Millet 0018 Rice 0021 Cotton 0022 Cotton Ex Long Staple 0028 Almonds 0029 Walnuts 0031 Flax	0033 Forage Production 0038 Sugarcane 0039 Sugar Beets 0041 Corn 0043 Popcorn 0047 Dry Beans 0049 Safflower 0050 Hybrid Sorghum Seed 0051 Grain Sorghum 0053 Grapes 0054 Apples	0055 Cultivated Wild Rice 0059 Silage Sorghum 0062 Hybrid Corn Seed 0067 Dry Peas 0075 Peanuts 0078 Sunflowers 0080 Hybrid Seed Rice 0081 Soybeans 0091 Barley 0094 Rye 0102 Grass Seed	0107 Alfalfa Seed 0114 Buckwheat 0229 Flue Cured Tobacco 0230 Fire Cured Tobacco 0231 Burley Tobacco 0233 Dark Air Tobacco 0235 Cigar Binder Tobacco 0396 Sesame Citrus

<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
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Section 1: Liability Calculation

Coverage Range = Coverage Level Percent - Area Loss End	Coverage Range	Internal		9.9999	2 decimal places.	Coverage Range is the difference between the Coverage Level Percent and the Area Loss End.
	Area Loss End	ADM		9.99	2 decimal places.	Area Loss End will be .86 (86%). Edit with ADM Area Coverage Level, 'A01130', Area Loss End.
	Coverage Level Percent	P14	34	9.9999	2 decimal places.	Coverage Level Percent will be 90% or 95%. Edit with ADM Area Coverage Level, A01130", Area Loss Trigger.
Expected Commodity Value = Underlying Liability Amount / Coverage Level Percent	Expected Commodity Value	Internal		999999999	Round to whole number.	Expected Crop Value.
	Underlying Liability Amount	Internal		999999999	None	Underlying Liability Amount.
	Coverage Level Percent	P14	34	9.9999	2 decimal places.	Coverage Level Percent will be the corresponding underlying policy Coverage Level Percent.
Total Guarantee = Expected Commodity Value * Coverage Range	Total Guarantee	Internal		999999999	Round to whole number.	Maximum Supplemental Protection.

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<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Liability Amount = Total Guarantee * Price Election Percent	Liability Amount	P11	101	9999999999	Round to whole number.	Supplemental Protection Cup at \$1.
	Price Election Percent	P14	35	9.9999	2 decimal places.	Edit with ICE Price Election Percent , "D00007". Protection Factor will be 1.00 (100%). Protection Factor can range from .5 (50%) to 1.00 (100%) in increments of 0.01 (1%).  ECO lines covering cottonseed liability will reflect the elected ECO Protection Factor as reported in the Price Election Percent field.

**Section 2: Total Premium, Subsidy, and Producer Premium Calculation**

$\text{Preliminary Total Premium Amount} = \text{Liability Amount} * \text{Base Rate} * \text{Total Premium Multiplicative Optional Rate Adjustment Factor}$	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	Base Rate	ADM		9.9999	None	Edit with ADM Area Rate, "A01135". If ECO is elected for underlying Cottonseed Option (SE), or Malting Barley Endorsement Option, then rate for that option.
	Total Premium Multiplicative Optional Rate Adjustment Factor	ADM		9.9999	None	If underlying P11 has Short Rate, "SR", in Insurance option Code List then this ECO P11 must have this option. Edit with ADM Option Rate, "A01060" based on ECO insurance plan. Currently this will be used for Short Rate Option.
$\text{Total Premium Amount} = \text{Preliminary Total Premium Amount} * \text{Multiple Commodity Adjustment Factor}$	Total Premium Amount	P11	102	9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Used when there is a first Commodity Loss.

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Subsidy Amount = Total Premium Amount * Subsidy Percent	Subsidy Amount	P11	100	9999999999	Round to whole number.	If this record qualifies for Beginning Farmer and Rancher or Native Sod, see Section 3 for subsidy calculations.
	Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070". SCO premium subsidy is 65% (0.65).
Producer Premium Amount = Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	9999999999	Round to whole number.	

**Section 3: Beginning Farmer and Rancher (BFR), Veteran Farmer Rancher (VFR), Native Sod (NS) and Conservation Compliance (CC) Subsidy Calculations**

Base Subsidy Amount = Total Premium Amount * Subsidy Percent	Base Subsidy Amount	Internal		9999999999	Round to whole number.	Capped by the standard rule of \$1 if applicable.
	Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070".
BFR/VFR Subsidy Amount = Total Premium Amount * 0.10 * (1 - CC Subsidy Reduction Percent)	BFR/VFR Subsidy Amount	Internal		9999999999	Round to whole number.	Beginning Farmer Rancher/Veteran Farmer Rancher Subsidy Amount. If Applicable; else 0. 0.10 (10%).
Native Sod Subsidy Amount = Total Premium Amount * 0.50	Native Sod Subsidy Amount	Internal		9999999999	Round to whole number.	If Applicable; else 0. 0.50 (50%). For CAT coverage, Native Sod Subsidy Amount is always 0.
CC Subsidy Reduction Amount = Base Subsidy Amount * CC Subsidy Reduction Percent	CC Subsidy Reduction Percent	P11	76	9.9999	None	If Applicable; else 0.
	CC Subsidy Reduction Amount	P11	118	9999999999	Round to whole number.	CC Subsidy Reduction Amount. If Applicable; else 0.
Subsidy Amount = Base Subsidy Amount + BFR/VFR Subsidy Amount - Native Sod Subsidy Amount - CC Subsidy Reduction Amount	Subsidy Amount	P11	100	9999999999	Round to whole number.	Subsidy Amount cannot exceed Total Premium Amount. Subsidy Amount will be capped at \$0.
Producer Premium Amount = Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	9999999999	Round to whole number.	