

Exhibit Name: Indemnity Calculations  
 Exhibit Number: P21-16, Plan 87, 88, 89  
 Record Name: Acreage Claim  
 Record Code: P21

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

Enhanced Coverage Option Endorsement (ECO)

Insurance Plan Code	87 ECO Yield Protection	88 ECO Revenue Protection	89 ECO Revenue Protection with Harvest Price Exclusion	
<u>Commodity Code</u>	0011 Wheat 0012 Blueberries 0013 Onions 0015 Canola 0016 Oats 0017 Millet 0018 Rice 0021 Cotton 0022 Cotton Ex Long Staple 0028 Almonds 0029 Walnuts 0031 Flax 0033 Forage Production 0034 Peaches	0036 Prunes 0038 Sugarcane 0039 Sugar Beets 0041 Corn 0042 Sweet Corn 0043 Popcorn 0046 Processing Beans 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 0064 Green Peas 0067 Dry Peas 0069 Mustard 0074 Mint 0075 Peanuts 0078 Sunflowers 0080 Hybrid Seed Rice 0081 Soybeans 0084 Potatoes 0087 Tomatoes 0091 Barley 0094 Rye	0102 Grass Seed 0107 Alfalfa Seed 0114 Buckwheat 0132 Cucumbers 0147 pumpkins 0229 Flue Cured Tobacco 0230 Fire Cured Tobacco 0231 Burley Tobacco 0233 Dark Air Tobacco 0235 Cigar Binder Tobacco 0396 Sesame

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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Section 1: Liability

<p>When the Harvest Price is greater than the Projected Price re-calculate the Liability for ECO Revenue Protection, plan '88'</p> $\text{Liability} = \text{ROUND}(\text{Liability Amount} / \text{Projected Price or Contract Price}) * \text{Harvest Price}$	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.

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Section 2: Loss Guarantee Calculation

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.	

Section 3: Indemnity Calculation

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".