Exhibit Name: Indemnity Calculations Exhibit Number: P21-16, Plan 87, 88, 89

Record Name: Acreage Claim
Record Code: P21

Reinsurance Year: 2026
Version: Draft
Release Date: 5/1/2025

Enhanced Coverage Option Endorsement (ECO)											
Insurance Plan Code	87 ECO Yield Protection	88 ECO Revenue Protection 89 ECO Revenue Protection with Harvest Price Exclusion									
	0011 Wheat	0036 Prunes			0059 Silage Sorgh	um	0102 Grass Seed				
	0012 Blueberries	0038 Sugarcane			0062 Hybrid Corn	Seed	0107 Alfalfa Seed				
	0013 Onions	0039 Sugar Beets			0064 Green Peas		0114 Buckwheat				
	0015 Canola	0041 Corn			0067 Dry Peas		0132 Cucumbers				
	0016 Oats	0042 Sweet Corn			0069 Mustard		0147 pumpkins				
	0017 Millet 0043 Popcorn 0074 Mint			0229 Flue Cured Tobacco							
Commodity Code	0018 Rice	0046 Processing Beans			0075 Peanuts		0230 Fire Cured Tobacco				
	0021 Cotton	0047 Dry Beans			0078 Sunflowers		0231 Burley Tobacco				
	0022 Cotton Ex Long Staple	0049 Safflower			0080 Hybrid Seed	Rice	0233 Dark Air Tobacco				
	0028 Almonds	0050 Hybrid Sorghum Seed			0081 Soybeans		0235 Cigar Binder Tobacco				
	0029 Walnuts	0051 Grain Sorghum			0084 Potatoes		0396 Sesame				
	0031 Flax	0053 Grapes	53 Grapes								
	0033 Forage Production 0054 Apples				0091 Barley						
	0034 Peaches	0055 Cultivated Wild Rice			0094 Rye						
		<u>Field</u>	Record	<u>Field</u>	<u>Field</u>	<u>Field</u>					
Section 1: Liability	<u>Calculations</u>	<u>Name</u>	Number	Number	<u>Format</u>	Rounding	<u>Rules</u>				
When the Harvest Price is greater than the Projected Price re-calculate the Liability for ECO Revenue Protection, plan '88'		Liability	Internal		999999999	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 = ROUND(Liability Amount / Projected Price or Contract Price) * Harvest Price		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: Ibs 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				
		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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Enhanced Coverage Option Endorsement (ECO)											
Insurance Plan Code	87 ECO Yield Protection	88 ECO Revenue Protection	exclusion								
	0011 Wheat	0036 Prunes			0059 Silage Sorghi	m	0102 Grass Seed				
	0012 Blueberries	0038 Sugarcane			0062 Hybrid Corn	Seed	0107 Alfalfa Seed				
<u>Commodity Code</u>	0013 Onions	0039 Sugar Beets			0064 Green Peas		0114 Buckwheat				
	0015 Canola	0041 Corn			0067 Dry Peas		0132 Cucumbers				
	0016 Oats	0042 Sweet Corn			0069 Mustard		0147 pumpkins				
	0017 Millet	0043 Popcorn			0074 Mint		0229 Flue Cured Tobacco				
	0018 Rice	0046 Processing Beans			0075 Peanuts		0230 Fire Cured Tobacco				
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	0029 Walnuts	0051 Grain Sorghum 00			0084 Potatoes		0396 Sesame				
	0031 Flax	0053 Grapes			0087 Tomatoes						
	0033 Forage Production	0054 Apples			0091 Barley						
	0034 Peaches	0055 Cultivated Wild Rice	,								
	Calculations	<u>Field</u> Name	<u>Record</u> Number	<u>Field</u> Number	<u>Field</u> Format	<u>Field</u> Rounding	Rules_				
Section 2: Loss Guarantee							1				
Use existing Liability Amo	unt for ECO Yield Protection, plan '87' and ECO Revenue										
		Loss Guarantee Amount	P21	64	99999999.99	Round to whole number.					
Loss Guarantee Amount = Liability Amount											
		Liability Amount	P11	101	999999999	Round to whole number.					
Section 3: Indemnity Calc	ulation										
Preliminary Indemnity = Loss Guarantee Amount * Payment Factor Amount		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".				