Exhibit Name: Premium Calculation		**Reinsurance Year:** 2026
Exhibit Number: P11-6, Plan 50		**Version:** Draft
Record Name: Acreage		**Release Date:** 5/1/2025
Record Code: P11		

Insurance Plan Code	50 Dollar Amount of Insurance	

Commodity Code			
	0032 Forage Seed	0086 Fresh Tomatoes	0227 Oranges
	0037 Raisins	0201 Grapefruit	0309 Mandarins/Tangerines
	0044 Fresh Sweet Corn	0202 Lemons	1302 Tangors
	0083 Peppers	0203 Tangelos	9936 Limes

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Liability Calculation						
When Commodity Code equals Florida Citrus, "0201, 0202, 0203, 0227, 0309, 1302, and 9936":						
Dollar Amount of Insurance = Reference Maximum Dollar Amount * Guarantee Adjustment Factor * Coverage Level Percent * Price Election Percent	Dollar Amount of Insurance	P11	112	99999999.99	Round to whole number.	Dollar Amount of Insurance equals Catastrophic Dollar Amount, ADM Price "A00810" when Coverage Type equals Catastrophic, "C". Dollar Amount of Insurance equals Round(Reference Maximum Dollar Amount * Coverage Level Percent * Price Election Percent, 0) when Coverage Type equals Additional, "A". If Dollar Amount of Insurance > Maximum Dollar Amount, ADM Price "A00810" then Maximum Dollar Amount. If Dollar Amount of Insurance < Minimum Dollar Amount, ADM Price "A00810"then Minimum Dollar Amount. If Guarantee Adjustment Type Code equals, "D", the above information may not be true. If Coverage Type equals Catastrophic, "C" then Dollar Amount can fall below the CAT Dollar Amount.
	Reference Maximum Dollar Amount	ADM		99999.9999	None	Edit With ADM Price, "A00810".
	Guarantee Adjustment Factor	P11	69	0.999	None	If Guarantee Adjustment Type Code equals "D", RO determined yield. Edit with Guarantee Adjustment ICE, "D00051".
	Coverage Level Percent	P14	34	9.9999	None	
	Price Election Percent	P14	35	9.999	None	Applicable for Florida Citrus.

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Insurance Plan Code	50 Dollar Amount of Insurance	

Commodity Code	0032 Forage Seed	0086 Fresh Tomatoes	0227 Oranges
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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodity Code equals Raisins, "0037":						
Dollar Amount of Insurance = (Reference Maximum Dollar Amount or Additional Price) * Coverage Level Percent	Dollar Amount of Insurance	P11	112	99999999.99	Round to whole number.	Dollar Amount of Insurance equals Catastrophic Dollar Amount, ADM Price "A00810" when Coverage Type equals Catastrophic, "C". Dollar Amount of Insurance for Buy Up: When P14 Price Indicator Code is "E" then DAOI = Reference Maximum Dollar Amount * Coverage Level Percent. DAOI must be greater than or equal to Minimum Dollar Amount and less than or equal to Reference Maximum Dollar Amount. Reference ADM Price "A00810." When P14 Price Indicator Code is "A" then DAOI = Additional Price * Coverage Level Percent. DAOI must be greater than or equal to Minimum Dollar Amount and less than or equal to Maximum Additional Value Price. Reference ADM Price "A00810."
	Reference Maximum Dollar Amount	ADM		99999.9999	None	Edit With ADM Price, "A00810." Use when P14 Price Indicator Code is "E" for "Established."
	Additonal Price	ADM		99999.9999	None	Edit With ADM Price, "A00810." Use when P14 Price Indicator Code is "A" for "Additional."
	Coverage Level Percent	P14	34	9.9999	None	

Exhibit Name: Premium Calculation				**Reinsurance Year:** 2026	
Exhibit Number: P11-6, Plan 50				**Version:** Draft	
Record Name: Acreage				**Release Date:** 5/1/2025	
Record Code: P11					

Insurance Plan Code	50 Dollar Amount of Insurance		
Commodity Code	0032 Forage Seed	0086 Fresh Tomatoes	0227 Oranges
	0037 Raisins	0201 Grapefruit	0309 Mandarins/Tangerines
	0044 Fresh Sweet Corn	0202 Lemons	1302 Tangors
	0083 Peppers	0203 Tangelos	9936 Limes

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
ALL other commodities:						
Dollar Amount of Insurance = Reference Maximum Dollar Amount * Coverage Level Percent	Dollar Amount of Insurance	P11	112	99999999.99	Round to whole number.	Dollar Amount of Insurance equals Catastrophic Dollar Amount, ADM Price "A00810" when Coverage Type equals Catastrophic, "C". Dollar Amount of Insurance equals Round(Reference Maximum Dollar Amount * Coverage Level Percent, 0) when Coverage Type equals Additional, "A". If Dollar Amount of Insurance > Maximum Dollar Amount, ADM Price "A00810" then Maximum Dollar Amount. If Dollar Amount of Insurance < Minimum Dollar Amount, ADM Price "A00810", then Minimum Dollar Amount.
	Reference Maximum Dollar Amount	ADM		99999.9999	None	Edit With ADM Price, "A00810".
	Coverage Level Percent	P14	34	9.9999	None	
ALL other commodities:						
Acre Guarantee Quantity = Dollar Amount of Insurance	Acre Guarantee Quantity	P11	113	99999999.99		
Total Guarantee Amount = Acre Guarantee Quantity * Reported Acreage	Total Guarantee Amount	P11	110	99999999.99	Round to whole number.	
	Reported Acreage	P11	48	999999.99	None	Reported Acreage must equal the sum of all Land, P27, Reported Acreage. Field 53 (reported tons) for Raisins.
Liability Amount = Total Guarantee Amount * Insured Share Percent	Liability Amount	P11	101	9999999999	Round to whole number.	Cup at $1.
	Insured Share Percent	P11	43	9.9999	None	
Section 2: Base Premium Rate Calculation						
Base Premium Rate = **When Rate Method Code equals Fixed Rate, "F":** Sub County Rate * Rate Differential Factor	Base Premium Rate	Internal		999999.99999999	Round to 8 decimals.	
When Rate Method Code equals Additive, "A": (Sub County Rate + Base Rate) * Rate Differential Factor	Sub County Rate	ADM		9.9999	None	Edit with ADM Sub County Rate, "A01050".
When Rate Method Code equals Multiplicative, "M": Sub County Rate * Base Rate * Rate Differential Factor	Base Rate	ADM		999.9999	None	Edit with ADM Base Rate, "A01010".
Otherwise: Base Rate * Rate Differential Factor	Rate Differential Factor	ADM		9.99999999	None	Edit with ADM Coverage Level Differential, "A01040".
If Reference Commodity Year <> Commodity Year: Prior Year Base Rate * Prior Year Rate Differential Factor	Prior Year Base Premium Rate	Internal		999999.99999999	Round to 8 decimals.	
	Prior Year Rate Differential Factor	ADM		9.99999999	None	Edit with ADM Coverage Level Differential, "A01040".

Insurance Plan Code	50 Dollar Amount of Insurance		
Commodity Code	0032 Forage Seed	0086 Fresh Tomatoes	0227 Oranges
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Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 3: Optional Coverage Calculation							
Additive Optional Rate Adjustment Factor =	**When Rate Method Code is Additive, "A":** $\sum$ Option Rate * Rate Differential Factor	Additive Optional Rate Adjustment Factor	Internal		999999.9999	Round to 4 decimals.	
		Option Rate	ADM		99999.9999	None	Option Rate will be the Sum of all Option Rate with Rate Method Code equal to Additive, "A". Edit with ADM Option Rate, "A01060".
		Rate Differential Factor	ADM		9.99999999	None	Edit with ADM Coverage Level Differential, "A01040".
Multiplicative Optional Rate Adjustment Factor =	**When Rate Method Code is Multiplicative, "M":** $\sum$ Option Rate1 * Option Rate2 * Option Rate3...	Multiplicative Optional Rate Adjustment Factor	Internal		999999.9999	Round to 4 decimals.	
		Option Rate	ADM		9.9999	None	Edit with ADM Option Rate, "A01060".
Section 4: Premium Rate Calculation							**The Premium Rate for ALL Unit Structures should be capped at .999 in the event various adjustments to the Base Premium Rate would cause it to exceed 1.0.**
Premium Rate =	Base Premium Rate * Unit Structure Discount Factor * Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Adjustment Factor	Premium Rate	Internal		9999999999.99999999	Round to 8 decimals.	
		Unit Structure Discount Factor	ADM		9.999	None	Edit with ADM Unit Discount, "A01090". When Unit Structure Code equals "OU", "UA", or "UD", then Unit Structure Discount Factor equals Optional Unit Discount Factor. When Unit Structure Code equals "BU", then Unit Structure Discount Factor equals Basic Unit Discount Factor. When Unit Structure Code equals "EU", then Unit Structure Discount Factor equals Enterprise Unit Discount Factor.
Section 5: Total Premium, Subsidy, and Producer Premium Calculation							
Preliminary Total Premium Amount =	Liability Amount * Premium Rate * Experience Factor	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
		Experience Factor	P11	47	9.999	None	Must be a value between minimum and maximum on ICE, "D10023".
Total Premium Amount =	Preliminary Total Premium Amount * 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".
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 6 for subsidy calculations.
		Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070".
Producer Premium Amount =	Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	9999999999	Round to whole number.	

Exhibit Name:	**Premium Calculation**		Reinsurance Year:	2026
Exhibit Number:	**P11-6, Plan 50**		Version:	Draft
Record Name:	**Acreage**		Release Date:	5/1/2025
Record Code:	**P11**			

Insurance Plan Code	50 Dollar Amount of Insurance	
	0032 Forage Seed	0086 Fresh Tomatoes	0227 Oranges
	0037 Raisins	0201 Grapefruit	0309 Mandarins/Tangerines
Commodity Code	0044 Fresh Sweet Corn	0202 Lemons	1302 Tangors
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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 6: 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.	Cupped 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 cupped at $0.
Producer Premium Amount = Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	9999999999	Round to whole number.	