

Exhibit Name: Premium Calculation  
Exhibit Number: P11-11, Plan 31, 32, 33  
Record Name: Acreage  
Record Code: P11

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

Supplemental Coverage Option Endorsement (SCO)

Insurance Plan Code		31 SCO Yield Protection		32 SCO Revenue Protection		33 SCO Revenue Protection with Harvest Price Exclusion			
Commodity Code	0011 Wheat		0034 Peaches		0055 Cultivated Wild Rice		0091 Barley		0231 Burley Tobacco
	0012 Blueberries		0036 Prunes		0059 Silage Sorghum		0094 Rye		0233 Dark Air Tobacco
	0013 Onions		0038 Sugarcane		0062 Hybrid Corn Seed		0102 Grass Seed		0235 Cigar Binder Tobacco
	0015 Canola		0041 Corn		0064 Green Peas		0107 Alfalfa Seed		0309 Mandarins/Tangerines
	0016 Oats		0042 Sweet Corn		0067 Dry Peas		0114 Buckwheat		0396 Sesame
	0017 Millet		0043 Popcorn		0069 Mustard		0132 Cucumbers		
	0018 Rice		0046 Processing Beans		0074 Mint		0147 Pumpkins		
	0021 Cotton		0047 Dry Beans		0075 Peanuts		0201 Grapefruit		
	0022 Cotton Ex Long Staple		0049 Safflower		0078 Sunflowers		0202 Lemons		
	0028 Almonds		0050 Hybrid Sorghum Seed		0080 Hybrid Seed Rice		0203 Tangelos		
	0029 Walnuts		0051 Grain Sorghum		0081 Soybeans		0227 Oranges		
	0031 Flax		0053 Grapes		0084 Potatoes		0229 Flue Cured Tobacco		
	0033 Forage Production		0054 Apples		0087 Tomatoes		0230 Fire Cured Tobacco		
	Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules	
Section 1: Liability Calculation									
Coverage Range = Area Loss Trigger - Coverage Level Percent		Coverage Range	Internal		9.9999	2 decimal places.	Coverage Range (Supplemental Coverage Range) of insured's expected value. Difference between area loss trigger and coverage level of the underlying policy.		
		Area Loss Trigger	ADM		9.99	2 decimal places.	Area Loss Trigger will be 0.86 (86%). Edit with ADM Area Coverage Level, "A01130", Area Loss Start Percent.		
		Coverage Level Percent	P14	34	9.9999	2 decimal places.	Coverage Level Percent will be the corresponding underlying policy Coverage Level Percent. Edit with ADM Area Coverage Level, "A01130", Coverage Level Percent (or Area Loss End Percent).		
Expected Commodity Value = Underlying Liability Amount / Coverage Level Percent		Expected Commodity Value	Internal		9999999999	Round to whole number.	Expected Crop Value.		
		Underlying Liability Amount	Internal		9999999999	None	Underlying Liability Amount.		
Total Guarantee = Expected Commodity Value * Coverage Range		Total Guarantee	Internal		9999999999	Round to whole number.	Maximum Supplemental Protection.		

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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.	Protection Factor. Edit with ICE Price Election Percent , "D00007". Protection Factor will be 1.00 (100%). Protection Factor can range from .5 to 1.00 (100%) in increments of 1%.  SCO Lines covering cottonseed liability will reflect the elected SCO Protection Factor as reported in the Price Election Percent field.

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

$\text{Preliminary Total Premium Amount} = \frac{\text{Liability Amount} * \text{Base Rate} * \text{Total Premium}}{\text{Multiplicative Optional Rate Adjustment Factor}}$	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	Base Rate	ADM		9.9999	None	Edit with ADM Area Rate, "A01135". If SCO 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 SCO P11 must have this option. Edit with ADM Option Rate, "A01060" based on SCO 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.
$\text{Subsidy Amount} = \text{Total Premium Amount} * \text{Subsidy Percent}$	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).
$\text{Producer Premium Amount} = \text{Total Premium Amount} - \text{Subsidy Amount}$	Producer Premium Amount	P11	103	9999999999	Round to whole number.	

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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.	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.
Base Subsidy Amount + BFR/VFR Subsidy Amount - 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.	