Exhibit Name: Premium Calculation			**Reinsurance Year:** 2026		
Exhibit Number: P11-15, Plan 21, 22, 23			**Version:** Draft		
Record Name: Acreage			**Release Date:** 5/1/2025		
Record Code: P11					

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus		23 - PRH Revenue
Commodity Code	0154 Strawberries			

Calculation	Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Liability Calculation								
Effective Coverage Level Percent, complete when Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy. If these options are not present skip this step.								
Effective Coverage Level Percent = Coverage Level Percent * Approved Yield/Adjusted Yield	Effective Coverage Level Percent			Internal		9.9999	Round to 2 decimal places.	
	Coverage Level Percent			P14	34	9.9999	None	
	Approved Yield			P11	42	99999999.99	None	For Yield Cup and Yield Exclusion the Approved yield will be the greater of the calculated approved yield and the adjusted yield.
	Adjusted Yield			P15	44	99999999.99	None	
Premium Guarantee Per Acre Amount = Approved Yield * Coverage Level Percent	Premium Guarantee Per Acre Amount			Internal		99999999.99	IF Unit of Measure = Pounds 'LB', round to whole number. IF Unit of Measure = Tons 'TONS', round to 2 decimals. Otherwise, round to 1 decimal.	
	Coverage Level Percent			P14	34	9.9999	None	Coverage Level Percent in this section is **ALWAYS** the chosen coverage level and **NOT** the Effective Coverage Level.
When Guarantee Adjustment Type Code equals Late Planting, 'L' or Prevented Planting, 'P'. If the Guarantee Adjustment Type Code is NULL skip this step, continue to Price Election Amount.								
Guarantee Per Acre Amount = Premium Guarantee Per Acre Amount * Guarantee Adjustment Factor	Guarantee Per Acre Amount			Internal		99999999.99	IF Unit of Measure = Pounds 'LB', round to whole number. IF Unit of Measure = Tons 'TONS', round to 2 decimals. Otherwise, round to 1 decimal.	
	Guarantee Adjustment Factor			P11	69	0.999	None	Edit with the Guarantee Adjustment, ICE 'D00068' or Guarantee Adjustment, ADM 'A01220' for Prevented Planting.

Exhibit Name: Premium Calculation								
Exhibit Number: P11-15, Plan 21, 22, 23				**Reinsurance Year: 2026**				
Record Name: Acreage				**Version: Draft**				
Record Code: P11				**Release Date: 5/1/2025**				

Insurance Plan Code	21 PRH Yield Protection		22 PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries							

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
Price Election Amount	= AIP Approved Projected Price * Price Election Percent	Price Election Amount			P11	45	99999.9999	See APP III Price Election Amount Rounding Exhibit P11-8.	
		AIP Approved Projected Price			P35	14	99999.9999	None	
		Price Election Percent			P14	35	9.9999	None	Edit with Price Election Percent, ICE 'D00007'.
When Guarantee Adjustment Type Code equals Late Planting, 'L' or Prevented Planting, 'P' use the Premium Total Guarantee Amount calculation.									
Premium Total Guarantee Amount	= Premium Guarantee Per Acre Amount * Yield Conversion Factor * Expected Revenue Factor * Price Election Amount * Reported Acreage	Premium Total Guarantee Amount			Internal		99999999.99	Round to 2 decimal places.	
		Yield Conversion Factor			P11	59	9.999		Yield Conversion Factor is the Guarantee Limitation Factor calculated in accordance with the PRH underwriting.
		Expected Revenue Factor			ADM		9.9999		Edit with Price ADM, 'A00810'.
		Reported Acreage			P11	48	99999999.99	None	Reported Acreage MUST equal the sum of all Land, P27, Reported Acreage.
When Guarantee Adjustment Type Code is NULL use the Total Guarantee Amount calculation.									
Total Guarantee Amount	= Guarantee Per Acre Amount * Yield Conversion Factor * Expected Revenue Factor * Price Election Amount * Reported Acreage	Total Guarantee Amount			P11	110	99999999.99	Round to 2 decimal places.	
		Price Election Amount			Internal		9999.9999	None	
Premium Liability Amount	= Premium Total Guarantee Amount * Insured Share Percent	Premium Liability Amount			Internal		9999999999	Round to whole number.	
		Insured Share Percent			P11	43	9.9999	None	
Liability Amount	= Total Guarantee Amount * Insured Share Percent	Liability Amount			P11	101	9999999999	Round to whole number.	Cup at $1.
Section 2a: Unit Discount Calculation, complete when Yield Cup (YC) and/or Yield Exclusion (YE) are **NOT** present on the policy.									
When Commodities are setup in the unit discount table for lookups based *solely on acres or a fixed discount (no acre range)* .									
When Unit Structure Code is Basic Unit (BU)									
Unit Structure Discount Factor	= Basic Unit Structure Discount Factor	Basic Unit Structure Discount Factor			ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'.
When Unit Structure Code is Optional Unit (OU), Written Unit Agreement (UA) or Unit Division Option (UD)									
Unit Structure Discount Factor	= Optional Unit Discount Factor	Optional Unit Discount Factor			ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'.

Exhibit Name: Premium Calculation
Exhibit Number: P11-15, Plan 21, 22, 23
Record Name: Acreage
Record Code: P11

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

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus				23 - PRH Revenue
Commodity Code	0154 Strawberries					

Calculation	Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
When Unit Structure Code is Enterprise Unit, (EU)								
Unit Structure Discount Factor = Enterprise Unit Discount Factor	Enterprise Unit Discount Factor			ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'. Enterprise Units will now mandate that all insured acreage for a commodity will be included in the Enterprise Unit. This includes both fall and spring planted acreage. Enterprise Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for all applicable units being greater than or equal to the Area Low Quantity and less than or equal to the Area High Quantity fields contained on the Unit Discount ADM, 'A01090'. Unit is not eligible as an enterprise unit if summed planted acres are less than 20 acres or 20% of insured crop acreage.
When Unit Structure Code is Basic Unit (BU)								
Revenue Lookup Adjustment Factor = Basic Unit Structure Discount Factor	Basic Unit Discount Factor			ADM		9.999	None	Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level. Basic Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090'.
When Unit Structure Code is Optional Unit (OU), Written Unit Agreement (UA), or Unit Division Option (UD)								
Revenue Lookup Adjustment Factor = Unit Structure Discount Factor	Unit Structure Discount Factor			Internal		9.99999999	None	Capped at 1.0 for Optional Unit (OU), Written Unit Agreement (UA) and Unit Division Option (UD).
When Unit Structure Code is Enterprise Unit (EU)								
Revenue Lookup Adjustment Factor = Enterprise Unit Structure Discount Factor	Enterprise Unit Discount Factor			ADM		9.999	None	Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level. Enterprise Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090'.

Exhibit Name: Premium Calculation			
Exhibit Number: P11-15, Plan 21, 22, 23		**Reinsurance Year:** 2026	
Record Name: Acreage		**Version:** Draft	
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Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 - PRH Revenue
Commodity Code	0154 Strawberries		

Calculation	Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodities are setup in the unit discount table for lookups based _on acres and coverage levels_ .								
When Unit Structure Code is Basic Unit (BU)								
Unit Structure Discount Factor = Basic Unit Discount Factor	Basic Unit Discount Factor			ADM		9.999	None	Edit with Unit Discount ADM, 'A01090' by coverage level. Basic Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090' _for Coverage Level_ .
When Unit Structure Code is Optional Unit (OU), Written Unit Agreement (UA) or Unit Division Option (UD)								
Unit Structure Discount Factor = Optional Unit Discount Factor	Optional Unit Discount Factor			ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'.
When Unit Structure Code is Enterprise Unit, (EU)								
Unit Structure Discount Factor = Enterprise Unit Discount Factor	Enterprise Unit Discount Factor			ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'. Enterprise Units will now mandate that all insured acreage for a commodity will be included in the Enterprise Unit. This includes both fall and spring planted acreage. Enterprise Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for all applicable units being greater than or equal to the Area Low Quantity and less than or equal to the Area High Quantity fields contained on the Unit Discount ADM, 'A01090'. Unit is not eligible as an enterprise unit if summed planted acres are less than 20 acres or 20% of insured crop acreage.
When Unit Structure Code is Basic Unit (BU)								
Revenue Lookup Adjustment Factor = Basic Unit Structure Discount Factor for **65% Coverage Level**	Basic Unit Discount Factor			ADM		9.999	None	Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level. Basic Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090' _for 65% Coverage Level_ .

<table>
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Exhibit Name: Premium Calculation
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Record Name: Acreage
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</table>

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus					23 - PRH Revenue
Commodity Code	0154 Strawberries						

Calculation		Field Name		Record Number	Field Number	Field Format	Field Rounding	Rules
**When Unit Structure Code is Optional Unit (OU), Written Unit Agreement (UA), or Unit Division Option (UD)**							
Revenue Lookup Adjustment Factor	= Optional Unit Structure Discount Factor **for 65% Coverage Level**	Unit Structure Discount Factor		Internal		9.99999999	None	Capped at 1.0 for Optional Unit (OU), Written Unit Agreement (UA) and Unit Division Option (UD).
**When Unit Structure Code is Enterprise Unit (EU)**							
Revenue Lookup Adjustment Factor	= Enterprise Unit Structure Discount Factor for **65% Coverage Level**	Enterprise Unit Discount Factor		ADM		9.999	None	Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level. Enterprise Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090' *for 65% Coverage Level* .
**Section 2b: Unit Discount Calculation, complete when Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy. If these options are not present skip these steps.**							
**When Unit Structure Code is Basic Unit (BU)**							
Unit Structure Discount Factor	= Round(Base Coverage Level Percent Basic Unit Discount Factor + (Upper Bound Coverage Level Percent Basic Unit Discount Factor - Lower Bound Coverage Level Percent Basic Unit Discount Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) *20,4)	Unit Structure Discount Factor		Internal		9.999999999	Round to 4 decimal places.	Capped at 1.0.
		Base Coverage Level Percent Basic Unit Discount Factor		ADM		9.999999999	None	Base Coverage Level Percent Basic Unit Discount Factor is equal to Basic Unit Discount Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
		Upper Bound Coverage Level Percent Basic Unit Discount Factor		ADM		9.999999999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Coverage Level Percent Optional Unit Discount Factor		ADM		9.999999999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.

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Record Name: Acreage
Record Code: P11</td><td colspan="3" align="center">Reinsurance Year: 2026
Version: Draft
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</table>

<u>Insurance Plan Code</u>	21 PRH Yield Protection		22 PRH Plus					23 - PRH Revenue

<u>Commodity Code</u>	0154 Strawberries

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
<td colspan="10" style="background:#FCE9C5;">When Unit Structure Code is Optional Unit (OU), Written Unit Agreement (UA) or Unit Division Option (UD)</td>
		Unit Structure Discount Factor			Internal		9.999999999	Round to 4 decimal places.	Capped at 1.0.
		Base Coverage Level Percent Optional Unit Discount Factor			ADM		9.999999999	None	Base Coverage Level Percent Optional Unit Discount Factor is equal to Optional Unit Discount Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
Unit Structure Discount Factor	= Round(Base Coverage Level Percent Optional Unit Discount Factor + (Upper Bound Coverage Level Percent Optional Unit Discount Factor - Lower Bound Coverage Level Percent Optional Unit Discount Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) *20,4)	Upper Bound Coverage Level Percent Optional Unit Discount Factor			ADM		9.999999999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Coverage Level Percent Optional Unit Discount Factor			ADM		9.999999999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.

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Exhibit Number: P11-15, Plan 21, 22, 23			**Version:** Draft		
Record Name: Acreage			**Release Date:** 5/1/2025		
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Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 - PRH Revenue
Commodity Code	0154 Strawberries		

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
When Unit Structure Code is Enterprise Unit, (EU)									
		Enterprise Unit Structure Discount Factor			Internal		9.999999999	Round to 4 decimal places.	Capped at 1.0.
		Base Coverage Level Percent Enterprise Unit Discount Factor			ADM		9.999999999	None	Base Coverage Level Percent Enterprise Unit Discount Factor is equal to Enterprise Unit Discount Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
Unit Structure Discount Factor =	Round(Base Coverage Level Percent Enterprise Unit Discount Factor + (Upper Bound Coverage Level Percent Enterprise Unit Discount Factor - Lower Bound Coverage Level Percent Enterprise Unit Discount Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) *20,4)	Upper Bound Coverage Level Percent Enterprise Unit Discount Factor			ADM		9.999999999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Coverage Level Percent Enterprise Unit Discount Factor			ADM		9.999999999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.

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Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus		23 - PRH Revenue
Commodity Code	0154 Strawberries			

Calculation		Field Name		Record Number	Field Number	Field Format	Field Rounding	Rules
section	**Section3: Base Rate Calculation**							
Current Year Yield Ratio	= Rate Yield / Reference Amount	Current Year Yield Ratio		Internal		9.9999	Round to 2 decimal places.	Cup at 0.50 and Cap at 1.50.
		Rate Yield		P15	35	99999999.99	None	
		Reference Yield		ADM		99999.99	None	Edit with Base Rate ADM, 'A01010'.
Prior Year Yield Ratio	= Rate Yield / Prior Year Reference Amount	Prior Year Yield Ratio		Internal		9.9999	Round to 2 decimal places.	Cup at 0.50 and Cap at 1.50.
		Prior Year Reference Amount		ADM		99999.99	None	Edit with Base Rate ADM, 'A01010'.
Current Year Rate Multiplier	= Current Year Yield Ratio ^ Exponent Value	Current Year Rate Multiplier		Internal		10000	Round to 8 decimals.	
		Exponent Value		ADM		S99.999	None	Edit with Base Rate ADM, 'A01010'.
Prior Year Rate Multiplier	= Prior Year Yield Ratio ^ Prior Year Exponent Value	Prior Year Rate Multiplier		Internal		10000	Round to 8 decimals.	
		Prior Year Exponent Value		ADM		S99.999	None	Edit with Base Rate ADM, 'A01010'.
	When the Rate Method Code is NULL, no high risk ground.							
Current Year Base Rate	= Current Year Rate Multiplier * Reference Rate + Fixed Rate	Current Year Base Rate		Internal		9999999999.99999999	Round to 8 decimals.	
		Current Year Rate Multiplier		Internal		10000	None	
		Reference Rate		ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
		Fixed Rate		ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
Prior Year Base Rate	= Prior Year Rate Multiplier * Prior Year Reference Rate + Prior Year Fixed Rate	Prior Year Base Rate		Internal		9999999999.99999999	Round to 8 decimals.	
		Prior Year Rate Multiplier		Internal		9999.99999999	None	
		Prior Year Reference Rate		ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
		Prior Year Fixed Rate		ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.

Exhibit Name: Premium Calculation	**Reinsurance Year:** 2026
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Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 - PRH Revenue
Commodity Code	0154 Strawberries		

Calculation	Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
When the Rate Method Code is Fixed, 'F'								
Current Year Base Rate = Sub County Rate								
Prior Year Base Rate = Sub County Rate								
When the Rate Method Code is Additive, 'A'								
Current Year Base Rate = Sub County Rate + (Current Year Rate Multiplier * Reference Rate + Fixed Rate)	Sub County Rate			ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
Prior Year Base Rate = Sub County Rate + (Prior Year Rate Multiplier * Prior Year Reference Rate + Prior Year Fixed Rate)								
When the Rate Method Code is Multiplicative, 'M'								
Current Year Base Rate = Sub County Rate * (Current Year Base Multiplier * Reference Rate + Fixed Rate)								
Prior Year Base Rate = Sub County Rate * (Prior Year Rate Multiplier * Prior Year Reference Rate + Prior Year Fixed Rate)								
Section 4: Rate Differential Factor								
	Rate Differential Factor			Internal		9.99999999	Round to 9 decimal places.	
Rate Differential Factor = [When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: $$(1+ (\text{Round}(\text{MIN}(((\text{MAX}(0.85, \text{Effective Coverage Level Percent}) - 0.85)/0.15),1)^3 , 7)) * 0.05) * (\text{Round}(\text{Base Rate Differential Factor} + (\text{Upper Bound Rate Differential Factor} - \text{Lower Bound Rate Differential Factor}) * (\text{Effective Coverage Level Percent} - \text{Floored Effective Coverage Level Percent}) * 20, 9))$$ Otherwise: Rate Differential Factor]	Base Rate Differential Factor			ADM		9.999999999	None	Base Rate Differential Factor = Rate Differential Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with Coverage Level Differential ADM, 'A01040'.
	Upper Bound Rate Differential Factor			ADM		9.999999999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level falls between existing ADM Coverage Levels then this will be based on the higher ADM Coverage Level. 3) If the Effective Coverage Level is greater than the maximum ADM Coverage Level then this will be based on the highest ADM Coverage Level.

					Reinsurance Year: 2026
Exhibit Name: Premium Calculation					
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Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 - PRH Revenue
Commodity Code	0154 Strawberries		

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
		Lower Bound Rate Differential Factor			ADM		9.999999999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.
		Rate Differential Factor			ADM		9.999999999	None	ADM Rate Differential Factor for coverage level percent.
Prior Year Rate Differential Factor =	When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Prior Year Rate Differential Factor + (Upper Bound Prior Year Rate Differential Factor - Lower Bound Prior Year Rate Differential Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,9) Otherwise: Prior Year Rate Differential Factor	Prior Year Rate Differential Factor			Internal		9.999999999	Round to 9 decimal places.	
		Base Prior Year Rate Differential Factor			ADM		9.999999999	None	Base Prior Year Rate Differential Factor = Base Prior Year Rate Differential Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with Coverage Level Differential ADM, 'A01040'.
		Upper Bound Prior Year Rate Differential Factor			ADM		9.999999999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level falls between existing ADM Coverage Levels then this will be based on the higher ADM Coverage Level. 3) If the Effective Coverage Level is greater than the maximum ADM Coverage Level then this will be based on the highest ADM Coverage Level.
		Lower Bound Prior Year Rate Differential Factor			ADM		9.999999999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.
		Prior Year Rate Differential Factor			ADM		9.999999999	None	ADM Prior Year Rate Differential Factor for coverage level percent.

Exhibit Name: Premium Calculation		**Reinsurance Year:** 2026	
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Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 - PRH Revenue
Commodity Code	0154 Strawberries		

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
Section 5: Unit Residual Factor									
When Unit Structure Code is Basic Unit (BU), Optional Unit (OU), Written Unit Agreement (UA) or Unit Division Option (UD)									
		Unit Residual Factor			Internal		999.9999	Round to 4 decimal places.	The cap value for the Residual Factors is the MAX(Residual Factor) from all coverage levels within the chosen unit structure regardless of Coverage Type Code where applicable, Buy-up or CAT.
		Base Unit Residual Factor			ADM		999.9999	None	Base Unit Residual Factor = Unit Residual Factor Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with Coverage Level Differential ADM, 'A01040'.
Unit Residual Factor =	When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Unit Residual Factor + (Upper Bound Unit Residual Factor - Lower Bound Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4) Otherwise: Unit Residual Factor	Upper Bound Unit Residual Factor			ADM		999.9999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Unit Residual Factor			ADM		999.9999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.
		Floored Effective Coverage Level Percent			Internal		99.9999	None	Based on the 'floored' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Unit Residual Factor			ADM		999.9999	None	ADM Unit Residual Factor for coverage level percent.

Exhibit Name: Premium Calculation				
Exhibit Number: P11-15, Plan 21, 22, 23		**Reinsurance Year:** 2026		
Record Name: Acreage		**Version:** Draft		
Record Code: P11		**Release Date:** 5/1/2025		

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 - PRH Revenue
Commodity Code	0154 Strawberries		

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
Prior Year Unit Residual Factor	When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Prior Year Unit Residual Factor + (Upper Bound Prior Year Unit Residual Factor - Lower Bound Prior Year Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4) Otherwise: Prior Year Unit Residual Factor	Prior Year Unit Residual Factor			Internal		999.9999	Round to 4 decimal places.	The cap value for the Residual Factors is the MAX(Residual Factor) from all coverage levels within the chosen unit structure.
		Base Prior Year Unit Residual Factor			ADM		999.9999	None	Base Prior Year Unit Residual Factor is equal to Prior Year Unit Residual for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
		Upper Bound Prior Year Unit Residual Factor			ADM		999.9999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Prior Year Unit Residual Factor			ADM		999.9999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.
		Prior Year Unit Residual Factor			ADM		999.9999	None	ADM Prior Year Unit Residual Factor for coverage level percent.

<table>
<tr><td colspan="2" align="center">Exhibit Name: Premium Calculation
Exhibit Number: P11-15, Plan 21, 22, 23
Record Name: Acreage
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Version: Draft
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Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus		23 - PRH Revenue
Commodity Code	0154 Strawberries			

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
When Unit Structure Code is Enterprise Unit, (EU)									
Unit Residual Factor	=	Unit Residual Factor			Internal		999.9999	Round to 4 decimal places.	The cap value for the Residual Factors is the MAX(Residual Factor) from all coverage levels within the chosen unit structure.
		Base Enterprise Unit Residual Factor			ADM		999.9999	None	Base Enterprise Unit Residual Factor is equal to Prior Year Unit Residual for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Enterprise Unit Residual Factor + (Upper Bound Enterprise Unit Residual Factor - Lower Bound Enterprise Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4) Otherwise: Enterprise Unit Residual Factor		Upper Bound Enterprise Unit Residual Factor			ADM		999.9999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Enterprise Unit Residual Factor			ADM		999.9999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1)** IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2)** IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3)** IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.
		Enterprise Unit Residual Factor			ADM		999.9999	None	ADM Enterprise Unit Residual Factor for coverage level percent.

Exhibit Name: Premium Calculation							
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Insurance Plan Code	21 PRH Yield Protection		22 PRH Plus			23 - PRH Revenue	
Commodity Code	0154 Strawberries						

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
Prior Year Unit Residual Factor	When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Enterprise Prior Year Unit Residual Factor + (Upper Bound Enterprise Prior Year Unit Residual Factor - Lower Bound Enterprise Prior Year Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4) Otherwise: Prior Year Enterprise Unit Residual	Prior Year Enterprise Unit Residual Factor			Internal		999.9999	Round to 4 decimal places.	The cap value for the Residual Factors is the MAX(Residual Factor) from all coverage levels within the chosen unit structure.
		Base Enterprise Prior Year Unit Residual Factor			ADM		999.9999	None	Prior Year Base Enterprise Unit Residual Factor is equal to Prior Year Unit Residual for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
		Upper Bound Enterprise Prior Year Unit Residual Factor			ADM		999.9999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Enterprise Prior Year Unit Residual Factor			ADM		999.9999	None	Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. **1**) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. **2**) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. **3**) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the *second* highest ADM Coverage Level.
		Prior Year Enterprise Unit Residual Factor			ADM		999.9999	None	ADM Prior Year Enterprise Unit Residual Factor for coverage level percent.

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus		23 - PRH Revenue
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Calculation		Field Name		Record Number	Field Number	Field Format	Field Rounding	Rules
Section 6: Other Coverage Level Adjustment Factors								
When Yield Exclusion (YE) or Yield Cup (YC) exist on the policy and effective coverage level exceeds the highest coverage level for the offer in the ADM, perform these steps, otherwise set Marginal Rate Adjustment Factor = 1.								
Unadjusted Liability Amount	= Round((Coverage Level Percent/Effective Coverage Level Percent),10)*Premium Liability Amount	Unadjusted Liability Amount		Internal		9999999999	Round to whole number.	
When Unit Structure Code is Basic Unit (BU)								
Max Coverage Level Adjustment Factor	= Round(1.00/Current Year Base Rate, 8) - Round(Unadjusted Liability Amount/(Current Year Base Rate * Premium Liability Amount),8) + Round(Round(Base Rate Differential Factor * Base Unit Residual Factor * Base Basic Unit Structure Discount Factor * Unadjusted Liability Amount, 8)/Premium Liability Amount, 8)	Max Coverage Level Adjustment Factor		Internal		999999999.99999999	Round to 8 decimals.	
When Unit Structure Code is Optional Unit (OU), Written Unit Agreement (UA) or Unit Division Option (UD)								
Max Coverage Level Adjustment Factor	= Round(1.00/Current Year Base Rate, 8) - Round(Unadjusted Liability Amount/(Current Year Base Rate * Premium Liability Amount),8) + Round(Round(Base Rate Differential Factor * Base Unit Residual Factor * Base Optional Unit Structure Discount Factor * Unadjusted Liability Amount, 8)/Premium Liability Amount, 8)							
When Unit Structure Code is Enterprise Unit, (EU)								
Max Coverage Level Adjustment Factor	= Round(1.00/Current Year Base Rate, 8) - Round(Unadjusted Liability Amount/(Current Year Base Rate * Premium Liability Amount),8) + Round(Round(Base Rate Differential Factor * Base Unit Residual Factor * Base Enterprise Unit Structure Discount Factor * Unadjusted Liability Amount, 8)/Premium Liability Amount, 8)	Current Year Base Rate		Internal		9999999999.99999999	Round to 8 decimals.	
Marginal Rate Adjustment Factor	= Max Coverage Level Adjustment Factor/(Rate Differential Factor * Unit Residual Factor * Unit Structure Discount Factor)	Marginal Rate Adjustment Factor		Internal		9.99999999	Round to 8 decimals.	
		Max Coverage Level Adjustment Factor		Internal				
Section 7: Base Premium Rate								
Current Year Base Premium Rate	= Round(Current Year Base Rate * Rate Differential Factor * Unit Residual Factor, 8) * MIN(Marginal Rate Adjustment Factor, 1.00)	Current Year Base Premium Rate		Internal		9.99999999	Round to 8 decimals.	
Prior Year Base Premium Rate	= Round(Prior Year Base Rate * Prior Year Rate Differential Factor * Prior Year Unit Residual Factor, 8)	Prior Year Base Premium Rate		Internal		9.99999999	Round to 8 decimals.	
Base Premium Rate	= MIN(Current Year Base Premium Rate, Prior Year Base Premium Rate * 1.2, .999)	Base Premium Rate		P11	104	9.99999999	Round to 8 decimals.	

	Exhibit Name: **Premium Calculation**							

Exhibit Name: Premium Calculation
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Commodity Code	0154 Strawberries		

Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
Section 8: Optional Coverage (Additive 'A' and Multiplicative 'M')									
When the Rate Method Code is Additive, 'A'									
Additive Optional Rate Adjustment Factor	= Σ Option Rate * Rate Differential Factor	Additive Optional Rate Adjustment Factor			Internal		999999.9999	Round to 4 decimal places.	
When the Rate Method Code is Multiplicative, 'M'									
Multiplicative Optional Rate Adjustment Factor	= Σ Option Rate1 * Option Rate2 * Option Rate3….	Multiplicative Optional Rate Adjustment Factor			Internal		999999.9999	Round to 4 decimal places.	
Section 9: Revenue Coverage Add-on Rates, this section only applies to Insurance Plans PRH Plus 22 and PRH Revenue 23									
Revenue Lookup Rate	= MIN(Current Year Base Rate, Prior Year Base Rate * 1.2, 0.9999)	Revenue Lookup Rate			Internal		9.9999	Round to 4 decimal places.	
Lookup Rate	= Revenue Lookup Rate * Revenue Lookup Adjustment Factor	Lookup Rate			Internal		9.9999	Round to 4 decimal places.	
Adjusted Mean Quantity	= Approved Yield * Mean Quantity / 100	Adjusted Mean Quantity			Internal		999999.99999999	Round to 8 decimals.	
		Approved Yield			P11	42	99999999.99	None	For Yield Exclusion, the Approved Yield will be the greater of the calculated approved yield and the adjusted yield.
		Mean Quantity			ADM		999.999999999	None	Edit with ADM Combo Revenue Factor, "A01030". Search the Combo Revenue Factor, "A01030" for the Mean Quantity using Lookup Rate.
Adjusted Standard Deviation Quantity	= Approved Yield * Standard Deviation Quantity / 100	Adjusted Standard Deviation Quantity			Internal		9999999999.99999999	Round to 8 decimals.	
		Approved Yield			P11	42	99999999.99	None	For Yield Exclusion, the Approved Yield will be the greater of the calculated approved yield and the adjusted yield.
		Standard Deviation			ADM		999.999999999	None	Edit with ADM Combo Revenue Factor, "A01030".
LnMean	= Ln(Personal Projected Price) - (Price Volatility Factor)^2 / 2	LnMean							
		Price Volatility Factor			ADM		9.99		Edit with ADM Price, "A00810".
Yield Draw Quantity (i)	= Yield Draw Quantity (i=1 to 500)	Yield Draw Quantity			ADM		S99.999999999	None	Edit with ADM Beta, "A01020". Use the Beta ID field from ADM Insurance Offer, "A00030" and the Beta "A01020" to obtain the applicable draws. There should be 500 draws (or sequence numbers) per Beta Id for every distinct Beta Id in the Insurance Offer ADM, "A00030".

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Exhibit Name: Premium Calculation
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</table>

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus		23 - PRH Revenue

Commodity Code	0154 Strawberries

Calculation		Field Name		Record Number	Field Number	Field Format	Field Rounding	Rules
Price Draw Quantity (i)	= Price Draw Quantity (i=1 to 500)	Price Draw Quantity		ADM		S99.999999999	None	Edit with ADM Beta, "A01020". Use the Beta ID field from ADM Insurance Offer, "A00030" and the Beta "A01020" to obtain the applicable draws. There should be 500 draws (or sequence numbers) per Beta Id for every distinct Beta Id in the Insurance Offer ADM.
When Insurance Plan Code is PRH Plus '22' or PRH Revenue '23'								
Simulated PRH Yield Protection Losses Quantity	= Σ Round(MAX(0, Approved Yield * Coverage Level Percent or Effective Coverage Level Percent - Round(Max(0, Yield Draw Quantity (i) * Adjusted Standard Deviation Quantity + Adjusted Mean),12)),12)	Simulated PRH Yield Protection Losses Quantity		Internal		9999999999.999999999999	Round to 12 decimals.	Sum of results for all iterations (i=1 to 500).
Simulated PRH Yield Protection Base Premium Rate	= Round((Simulated PRH Yield Protection Losses Quantity / 500) / (Approved Yield * Coverage Level Percent or Effective Coverage Level Percent),8)	Simulated PRH Yield Protection Base Premium Rate		Internal		999999.99999999	Round to 8 decimals.	Use 'Effective Coverage Level Percent' when Option Codes 'YC' (Yield Cup) and/or 'YE' (Yield Exclusion are present.
When Insurance Plan Code is PRH Plus '22'								
Simulated PRH Plus Losses Quantity	= Σ Round(MAX(0.000000000000, Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price - Round(Max(0.000000000000, Round(Yield Draw Quantity (i) * Adjusted Standard Deviation Quantity + Adjusted Mean,12)) * MIN(Approved Projected Price, Round($e^{\text{Price Draw Quantity (i) * Price Volatility Factor + LnMean}}$,12)),12)),12)	Simulated PRH Losses Quantity		Internal		9999999999.999999999999	Round to 12 decimals.	Sum of results for all iterations (i=1 to 500).
Simulated PRH Plus Base Premium Rate	= Round((Simulated PRH Plus Losses Quantity / 500) / (Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price),8)	Simulated PRH Plus Base Premium Rate		Internal		999999.99999999	Round to 8 decimals.	Use 'Effective Coverage Level Percent' when Option Codes 'YC' (Yield Cup) and/or 'YE' (Yield Exclusion are present.
PRH Plus Add On Rate	= Round(MAX(Simulated PRH Plus Base Premium Rate - Simulated PRH Yield Protection Base Premium Rate, 0.01 * Base Premium Rate),8)	PRH Plus Add On Rate		Internal		999999.99999999	Round to 8 decimals.	This is a control meant to ensure that the premium rate associated with PRH Plus is at least 1% greater than the basic Base Premium Rate where the Price Volatility Factor is NOT EQUAL to 0.

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus			23 - PRH Revenue
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Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
When Insurance Plan Code is PRH Revenue '23'									
Simulated PRH Revenue Losses Quantity	$=$ Σ Round(MAX(0.000000000000, Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price - Round(Max(0.000000000000, Round(Yield Draw Quantity (i) * Adjusted Standard Deviation Quantity + Adjusted Mean,12) * Round($e^{\text{Price Draw Quantity (i) * Price Volatility Factor + LnMean}}$,12)),12)),12)	Simulated PRH Revenue Losses Quantity			Internal		9999999999.999999999999	Round to 12 decimals.	Sum of results for all iterations (i=1 to 500).
Simulated PRH Revenue Base Premium Rate	$=$ Round((Simulated PRH Revenue Losses Quantity / 500) / (Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price),8)	Simulated PRH Revenue Base Premium Rate			Internal		999999.99999999	Round to 8 decimals.	Use 'Effective Coverage Level Percent' when Option Codes 'YC' (Yield Cup) and/or 'YE' (Yield Exclusion are present.
PRH Revenue Premium Add On Rate	$=$ Round(MAX(Simulated PRH Revenue Base Premium Rate - Simulated PRH Yield Protection Base Premium Rate, -0.50 * Base Premium Rate),8)	PRH Revenue Premium Add On Rate			Internal		999999.99999999	Round to 8 decimals.	This is a control meant to ensure that the premium rate associated with PRH Revenue is than half the basic Base Premium Rate where the Price Volatility Factor is NOT EQUAL to 0.
Section 10: Premium Rate									
PRH Yield (21)									
Premium Rate	$=$ MIN(.999, Base Premium Rate * Unit Structure Discount Factor Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Factor)	Premium Rate			Internal		9999999999.99999999	Round to 8 decimals.	If Insurance Plan Code equals 21, Capped Revenue Add On Factor will equal zero.

Otherwise:
Revenue Add On Factor will equal Revenue Protection Add on Rate when Insurance Plan Code equals PRH Plus, '22' or
Revenue Protection with Harvest Price Exclusion Add On Rate when Insurance Plan Code equals PRH Revenue, '23'. |
PRH Plus (22)									
Premium Rate	$=$ MIN(.999, Base Premium Rate * Unit Structure Discount Factor Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Factor + PRH Plus Add On Rate)								
PRH Revenue (23)									
Premium Rate	$=$ MIN(.999, Base Premium Rate * Unit Structure Discount Factor Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Factor + PRH Revenue Add On Rate)								
Section 11: Total Premium Amount, Subsidy Amount and Producer Premium Amount									
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.									
Preliminary Total Premium	$=$ Premium Liability Amount * Premium Rate * Total Premium Multiplicative Optional Rate Adjustment Factor	Preliminary Total Premium			Internal		9999999999	Round to whole number.	
Total Premium Amount	$=$ Preliminary Total Premium * 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 first commodity loss.
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 18 for subsidy calculations.
		Subsidy Percent			ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070". Will always be 38% for DRE.
Producer Premium Amount	$=$ Total Premium Amount - Subsidy Amount	Producer Premium Amount			P11	103	9999999999	Round to whole number.	

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Record Code: **P11**				Release Date: 5/1/2025				

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Calculation		Field Name			Record Number	Field Number	Field Format	Field Rounding	Rules
Section 12: Beginning Farmer Rancher, Veteran Farmer Rancher, Conservation Compliance and Native Sod									
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.
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%).
		CC Subsidy Reduction Percent			P11	76	9.9999	None	If Applicable; else 0.
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 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.	