

Exhibit Name: Indemnity Calculation

Exhibit Number: P21-20, Plans 67, 68, 69

Record Name: Production Loss Detail

Record Code: P21

Reinsurance Year: 2027

Version: Approved

Release Date: 7/1/2026

<u>Insurance Plan Code</u>	67 MCO - Yield Protection	68 MCO - Harvest Price	69 MCO - Harvest Price Exclusion
<u>Commodity Codes</u>	0011 Wheat 0018 Rice	0021 Cotton 0041 Corn	0051 Grain Sorghum 0081 Soybeans

<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
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Section 1: Liability Calculation

When the Harvest Price is greater than the Projected Price re-calculate the liability for MCO Revenue Protection "68":

Liability Amount =	ROUND(Liability Amount / Projected Price) * Harvest Price	Liability Amount	Internal		9999999999	Round to whole number.	The Liability Amount needs to be re-calculated once the Harvest Price Information is released in the ADM Price, "A00810" table if the Harvest Price is greater than the Projected Price.
		Liability Amount	P11	102	9999999999		The Liability Amount to be used in the calculation is from the MCO endorsement "P11".
		Projected Price	ADM		9999.9999	lbs to 0 tons to 2 all others to 1	Edit with ADM Price, "A00810". <i>After</i> dividing the Liability Amount by the Projected Price round the result <u>before</u> multiplying by the Harvest Price.
		Harvest Price	ADM		99999.9999	None	Edit with ADM Price, "A00810".

Use existing Liability Amount for MCO Yield Protection "67" and MCO Revenue Protection with Harvest Price Exclusion "69".

Liability Amount =	Liability Amount	Liability Amount	Internal		9999999999	Round to whole number.	
		Liability Amount	P11	102	9999999999		The Liability Amount to be used in the calculation is from the MCO endorsement "P11".

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Section 2: Loss Guarantee Calculation

Loss Guarantee Amount	=	Liability Amount	Loss Guarantee Amount	Internal		9999999999	Round to whole number.	
			Liability Amount	P11	102	9999999999		

Section 3: Indemnity Calculation

Preliminary Indemnity Amount	=	Loss Guarantee Amount * Payment Factor	Preliminary Indemnity Amount	Internal		9999999999		
			Payment Factor	ADM		9.999	None	Edit with ADM Area Coverage Level, "A01130".
Indemnity Amount	=	Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	Internal		9999999999	Round to whole number.	
			Preliminary Indemnity Amount	P21	71	9999999999		
			Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".