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| <div>Exhibit Name: Premium Calculation</div> <div>Exhibit Number: P11-19, Plan 38</div> <div>Record Name: Acreage</div> <div>Record Code: P11</div> <div>Reinsurance Year: 2027</div> <div>Version: Comment</div> <div>Release Date: 3/12/2026</div> |                              |             |               |              |              |                        |                                                                                                                                                             |
| Fire Insurance Protection - Smoke Index (FIP-SI)                                                                                                                                                                                                     |                              |             |               |              |              |                        |                                                                                                                                                             |
| <div>Insurance Plan Code</div> 38 Fire Insurance Protection - Smoke Index                                                                                                                                                                            |                              |             |               |              |              |                        |                                                                                                                                                             |
| <div>Commodity Code</div>                                                                                                                                                                                                                            |                              | 0053 Grapes |               |              |              |                        |                                                                                                                                                             |
| Calculations                                                                                                                                                                                                                                         |                              | Field Name  | Record Number | Field Number | Field Format | Field Rounding         | Rules                                                                                                                                                       |
| Section 1: Liability Calculation                                                                                                                                                                                                                     |                              |             |               |              |              |                        |                                                                                                                                                             |
| When there is a base policy only (No SCO or STAX):                                                                                                                                                                                                   |                              |             |               |              |              |                        |                                                                                                                                                             |
| Coverage Range = 0.95 - Coverage Level Percent                                                                                                                                                                                                       | Coverage Range               | Internal    |               |              | 9.9999       | Round to 2 decimals.   | Coverage Range (Supplemental Coverage Range) of insured's expected value. Difference between area loss trigger and coverage level of the underlying policy. |
|                                                                                                                                                                                                                                                      | Coverage Level Percent       | P14         | 34            |              | 9.9999       | Round to 2 decimals.   | Coverage Level Percent will be the corresponding underlying policy Coverage Level Percent. Edit with ADM Area Coverage Level, "A01130."                     |
| When SCO coverage is applicable:                                                                                                                                                                                                                     |                              |             |               |              |              |                        |                                                                                                                                                             |
| Coverage Range = 0.95 - Area Loss Trigger                                                                                                                                                                                                            | Coverage Range               | Internal    |               |              | 9.9999       | Round to 2 decimals.   | 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         | Round to 2 decimals.   | SCO Area Loss Trigger will be 0.86. Edit with ADM Area Coverage Level, "A01130" Area Loss End Percent.                                                      |
| For all coverages:                                                                                                                                                                                                                                   |                              |             |               |              |              |                        |                                                                                                                                                             |
| Expected Commodity Value = Underlying Liability Amount / (Base Coverage Level Percent* Price Election Percent)                                                                                                                                       | Expected Commodity Value     | Internal    |               |              | 9999999999   | Round to whole number. | Expected Crop Value.                                                                                                                                        |
|                                                                                                                                                                                                                                                      | Underlying Liability Amount  | Internal    |               |              | 9999999999   | None                   | Underlying Liability Amount.                                                                                                                                |
|                                                                                                                                                                                                                                                      | Base Coverage Level Percent  | Internal    |               |              | 9.9999       | Round to 2 decimals.   | Coverage Level Percent will be the corresponding underlying policy Coverage Level Percent. Edit with ADM Area Coverage Level, "A01130."                     |
|                                                                                                                                                                                                                                                      | Price Election Percent       | Internal    |               |              | 9.9999       | None                   | Underlying Price Election Percent.                                                                                                                          |
| Total Guarantee = Expected Commodity Value * Coverage Range                                                                                                                                                                                          | Total Guarantee              | Internal    |               |              | 9999999999   | Round to whole number. | Maximum Supplemental Protection.                                                                                                                            |
| Preliminary Liability Amount = Total Guarantee * Price Election Percent                                                                                                                                                                              | Preliminary Liability Amount | Internal    | Internal      |              | 9999999999   | Round to whole number. |                                                                                                                                                             |
|                                                                                                                                                                                                                                                      | Price Election Percent       | P14         | 35            |              | 9.9999       | Round to 2 decimals.   | Coverage percentage; edit with ICE Price Election Percent, "D00007." Coverage percentage can range from .01 to 1.00 in increments of 1%.                    |
| Liability Amount = Preliminary Liability Amount                                                                                                                                                                                                      | Liability Amount             | P11         | 107           |              | 9999999999   | Round to whole number. | Cup at \$1.                                                                                                                                                 |

|                                                                                                                                                     |  |                                            |               |              |              |                        |                                                                                                                                                                                                                                                                                                       |                  |                         |
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| Exhibit Name: Premium Calculation<br>Exhibit Number: P11-19, Plan 38<br>Record Name: Acreage<br>Record Code: P11                                    |  |                                            |               |              |              |                        | Reinsurance Year: 2027                                                                                                                                                                                                                                                                                | Version: Comment | Release Date: 3/12/2026 |
| Fire Insurance Protection - Smoke Index (FIP-SI)                                                                                                    |  |                                            |               |              |              |                        |                                                                                                                                                                                                                                                                                                       |                  |                         |
| Insurance Plan Code                                                                                                                                 |  | 38 Fire Insurance Protection - Smoke Index |               |              |              |                        |                                                                                                                                                                                                                                                                                                       |                  |                         |
| Commodity Code                                                                                                                                      |  | 0053 Grapes                                |               |              |              |                        |                                                                                                                                                                                                                                                                                                       |                  |                         |
| Calculations                                                                                                                                        |  | Field Name                                 | Record Number | Field Number | Field Format | Field Rounding         | Rules                                                                                                                                                                                                                                                                                                 |                  |                         |
| Section 2: Total Premium, Subsidy, and Producer Premium Calculation                                                                                 |  |                                            |               |              |              |                        |                                                                                                                                                                                                                                                                                                       |                  |                         |
| Preliminary Total Premium = Liability Amount * Base Rate                                                                                            |  | Preliminary Total Premium                  | Internal      |              | 9999999999   | Round to whole number. |                                                                                                                                                                                                                                                                                                       |                  |                         |
|                                                                                                                                                     |  | Base Rate                                  | ADM           |              | 9.9999       |                        | Edit with ADM Area Coverage Level, "A01130" table.                                                                                                                                                                                                                                                    |                  |                         |
| Total Premium Amount = Preliminary Total Premium                                                                                                    |  | Total Premium Amount                       | P11           | 108          | 9999999999   | Round to whole number. | Cup at \$1.                                                                                                                                                                                                                                                                                           |                  |                         |
| Subsidy Amount = Total Premium Amount * Subsidy Percent                                                                                             |  | Subsidy Amount                             | P11           | 106          | 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".                                                                                                                                                                                                                                                              |                  |                         |
| Producer Premium Amount = Total Premium Amount - Subsidy Amount                                                                                     |  | Producer Premium Amount                    | P11           | 109          | 9999999999   | Round to whole number. |                                                                                                                                                                                                                                                                                                       |                  |                         |
| 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 * BFR/VFR Subsidy Percent * (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.                                                                                                                                                                                                                |                  |                         |
|                                                                                                                                                     |  | BFR/VFR Subsidy Percent                    | Internal      |              | 9.99         | Round to 2 decimals.   | BFR/VFR Subsidy percent if applicable; else 0. Base BFR/VFR subsidy percent is 0.10. Additional BFR Subsidy percent may be included in calculation based on the "P14" Benefits Received Year Count Field 82 and the ICE, "D00192" ICE Program Indicator Percent. (Base Percent + Additional Percent). |                  |                         |
| 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           | 124          | 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                                    |  | Subsidy Amount                             | P11           | 106          | 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           | 109          | 9999999999   | Round to whole number. |                                                                                                                                                                                                                                                                                                       |                  |                         |