Exhibit Name:	Premium Calculation		
Exhibit Number:	P19-1 Plan 76	Reinsurance Year:	2027
Record Name:	WFRP Farm Reports	Version:	Comment
Record Code:	P19	Release Date:	3/12/2026

Insurance Plan Code — **76 Whole Farm Revenue Protection (WFRP)**

Commodity Code — 0076 Whole Farm Revenue Protection (WFRP)

9110 Micro Farm

Calculations			Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Liability Calculation								**If Native Sod "NS" applies to any commodity under WFRP, see Section 9 for Liability calculations.**
Liability Amount	=	Approved Revenue Amount * Coverage Level Percent	Liability Amount	P19	73	9999999999	Round to whole number.	Liability Amount is Insured Revenue. Liability Amount Cap cannot exceed $17 million for WFRP or Micro Farm. Liability Amount must be set to $1.00 when less than $1.00. Cup at $1.
			Approved Revenue Amount	P19	71	9999999999	None	Must not exceed $350,000 for Micro Farm when Premium Based Code equals "I", or $400,000 for a Carryover policy. If Premium Based Code equals "R", Approved Revenue will be capped at $350,000, or $400,000 for a Carryover policy.
			Coverage Level Percent	P14	34	9.999	None	
MAX MPCI	=	Liability Amount / 2	MAX MPCI	Internal		9999999999	Round to whole number.	
Premium Liability Amount	=	Liability Amount - lesser of: (MPCI Liability Amount or MAX MPCI)	Premium Liability Amount	Internal		9999999999	Round to whole number.	Premium Liability must be set to $1.00 when less than $1.00.
			MPCI Liability Amount	P19	32	9999999999	None	
Section 2: Total Weighted Farm Rate Calculation								
Percent of Revenue	=	Expected Revenue Amount / Total Expected Revenue Amount	Percent of Revenue	Internal		9.999	Round to 3 decimals.	
			Expected Revenue Amount	P19A	15 or 23	9999999999	None	Summed per commodity if more then one Expected Revenue Amount for a commodity code due to Native Sod.
			Total Expected Revenue Amount	P19	70	9999999999	None	
If Insurance Option Code List contains "RC", "RS", or "RX":								
Effective Coverage Level Percent	=	Coverage Level Percent * (Approved Revenue Amount / lesser of: MAX(Average Revenue Amount, Indexed Average Revenue Amount, Expanded Operation Average Revenue Amount) or Total Expected Revenue Amount)	Effective Coverage Level Percent	Internal		9.9999	Round to 4 decimals.	
			Coverage Level Percent	P14	34	9.9999	None	
			Approved Revenue Amount	P19	71	9999999999	None	
			Average Revenue Amount	P19	82	9999999999	None	
			Indexed Average Revenue Amount	P19	84	9999999999	None	
			Expanded Operation Average Revenue Amount	P19	85	9999999999	None	
			Total Expected Revenue Amount	P19	70	9999999999	None	

Exhibit Name:	Premium Calculation		
Exhibit Number:	P19-1 Plan 76	Reinsurance Year:	2027
Record Name:	WFRP Farm Reports	Version:	Comment
Record Code:	P19	Release Date:	3/12/2026

Insurance Plan Code **76 Whole Farm Revenue Protection (WFRP)**

Commodity Code 0076 Whole Farm Revenue Protection (WFRP)

9110 Micro Farm

Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
If Effective Coverage Level Percent equals Coverage Level Percent "or" Insurance Option Code List does not contain "RC", "RS", or "RX":							
Weighted Commodity Rate	= Commodity Rate * Percent of Revenue	Weighted Commodity Rate	Internal		99.999	Round to 3 decimals.	
		Commodity Rate	Internal		999999.9999	None	Edit with ADM AGR Rate, "A01000" base rate.
If Effective Coverage Level Percent does not equal Coverage Level Percent "and" Insurance Option Code List contains "RC", "RS", or "RX":							
Lower Coverage Level Percent	= MIN(0.850,ROUND(FLOOR(Effective Coverage Level Percent / 0.05, 1) x 0.05, 2))	Lower Coverage Level Percent	Internal		9.99	Round to 2 decimals.	
Upper Coverage Level Percent	= Lower Coverage Level Percent + 0.05	Upper Coverage Level Percent	Internal		9.99	Round to 2 decimals.	
Lower Weighted Commodity rate	= Commodity Rate * Percent of Revenue	Lower Weighted Commodity Rate	Internal		99.999	Round to 3 decimals.	Edit Commodity Rate with ADM AGR Rate, "A01000" base rate for Lower Coverage Level Percent.
Upper Weighted Commodity rate	= Commodity Rate * Percent of Revenue	Upper Weighted Commodity Rate	Internal		99.999	Round to 3 decimals.	Edit Commodity Rate with ADM AGR Rate, "A01000" base rate for Upper Coverage Level Percent.
If Effective Coverage Level Percent equals Coverage Level Percent "or" Insurance Option Code List does not contain "RC", "RS", or "RX":							
Total Weighted Farm Rate	= sum of Weighted Commodity Rate	Total Weighted Farm Rate	P19	87	99.999	Round to 3 decimals.	
If Effective Coverage Level Percent is less than or equal to 0.900 "and" Insurance Option Code List contains "RC", "RS", or "RX" and Effective Coverage Level Percent does not equal Coverage Level Percent:							
Lower Total Weighted Farm Rate	= sum of Lower Weighted Commodity Rate	Lower Total Weighted Farm Rate	P19	120	99.999	Round to 3 decimals.	
Upper Total Weighted Farm Rate	= sum of Upper Weighted Commodity Rate	Upper Total Weighted Farm Rate	P19	121	99.999	Round to 3 decimals.	
Total Weighted Farm Rate	= Lower Total Weighted Farm Rate + ((Upper Total Weighted Farm Rate - Lower Total Weighted Farm Rate) / (Upper Coverage Level Percent - Lower Coverage Level Percent)) x (Effective Coverage Level Percent - Lower Coverage Level Percent))	Total Weighted Farm Rate	P19	87	99.999	Round to 3 decimals.	
If Effective Coverage Level Percent is greater than 0.900 "and" Insurance Option Code List contains "RC", "RS", or "RX":							
Lower Total Weighted Farm Rate	= sum of Lower Weighted Commodity Rate	Lower Total Weighted Farm Rate	P19	120	99.999	Round to 3 decimals.	
Upper Total Weighted Farm Rate	= sum of Upper Weighted Commodity Rate	Upper Total Weighted Farm Rate	P19	121	99.999	Round to 3 decimals.	
Total Weighted Farm Rate	= (Upper Total Weighted Farm Rate + (((Upper Total Weighted Farm Rate - Lower Total Weighted Farm Rate) / (Upper Coverage Level Percent - Lower Coverage Level Percent)) x (Effective Coverage Level Percent - Upper Coverage Level Percent))) x (1 + MIN(0.05, (0.05 x ((Effective Coverage Level Percent - 0.8500) / 0.15)^3)))	Total Weighted Farm Rate	P19	87	99.999	Round to 3 decimals.	

Exhibit Name: Premium Calculation
Exhibit Number: P19-1 Plan 76
Record Name: WFRP Farm Reports
Record Code: P19

Reinsurance Year: 2027
Version: Comment
Release Date: 3/12/2026

Insurance Plan Code — **76 Whole Farm Revenue Protection (WFRP)**

Commodity Code — 0076 Whole Farm Revenue Protection (WFRP); 9110 Micro Farm

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 3: Diversity Factor (DF) Calculation						
Commodity Factor = 1.00 / Qualifying Commodity Count	Commodity Factor	Internal		9.999	Round to 3 decimals.	
	Qualifying Commodity Count	P19	92	999	None	Combined total of Eligible Commodity Count and Grouped Commodity Count unless Qualifying Commodity Count Cup Flag is set to "Y", then will equal the greater of Eligible Commodity Count plus Grouped Commodity Count, or the Qualifying Commodity Count when Premium Based Code equals "I". See Exhibit P14-7.
For each Eligible Commodity (not grouped): Commodity Deviation "Absolute Value" = Round(ABS((Expected Revenue Amount/Total Expected Revenue Amount) - Commodity Factor),3)	Commodity Deviation	Internal		9.999	Round to 3 decimals.	
If Grouped Commodity Count > 0:	Commodity Deviation	Internal		9.999	Round to 3 decimals.	
Commodity Deviation "Absolute Value" = Round(ABS((MQA/Total Expected Revenue Amount) - Commodity Factor),3) * Grouped Commodity Count	MQA	Internal		9999999999	None	See Exhibit P14-7.
	Grouped Commodity Count	P19	90	999	None	See Exhibit P14-7.
Sum of Commodity Deviation (DEV) Factors = sum of all Commodity Deviations	Sum of Commodity Deviation Factors	Internal		9.999	Round to 3 decimals.	"DEV" will be used in determination of Diversity Factor (DF).

QUALIFYING COMMODITY COUNT	FORMULA
1 Commodity	DF = 1.000
2 Commodities	DF = 0.668 + (0.0179999 * DEV) + (0.3142858 * DEV^2)
3 Commodities	DF = 0.523 + (0.0607623 * DEV) + (0.2229000 * DEV^2)
4 Commodities	DF = 0.474 + (0.0248208 * DEV) + (0.2184720 * DEV^2)
5 Commodities	DF = 0.437 + (0.0710358 * DEV) + (0.1760129 * DEV^2)
6 Commodities	DF = 0.412 + (0.0325131 * DEV) + (0.1945816 * DEV^2)
7 Commodities or more	DF = 0.410

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Diversity Factor (DF) = See above	Diversity Factor	P19	93	9.999	Round to 3 decimals.	

Exhibit Name:	Premium Calculation
Exhibit Number:	P19-1 Plan 76
Record Name:	WFRP Farm Reports
Record Code:	P19
Reinsurance Year:	2027
Version:	Comment
Release Date:	3/12/2026

Insurance Plan Code **76 Whole Farm Revenue Protection (WFRP)**

Commodity Code 0076 Whole Farm Revenue Protection (WFRP)

9110 Micro Farm

Calculations			Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 4: Optional Coverage Calculation								
Additive Optional Rate Adjustment Factor	=	**When Rate Method Code is Additive, "A":** ∑ 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": ∑ 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 5: Premium Rate Calculation								
Premium Rate	=	Diversity Factor * Total Weighted Farm Rate * Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Adjustment Factor	Premium Rate	P19	94	.999	Round to 3 decimals.	Premium Rate is capped at 0.999.
Section 6: Total Premium, Subsidy, and Producer Premium Calculation								**If Beginning Farmer and Rancher "BFR" applies see Section 8. If Native Sod "NS" applies see Section 10. If both "BFR" and "NS" applies see Section 10.**
Preliminary Total Premium Amount	=	Premium Liability Amount * Premium Rate	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
Total Premium Amount	=	Preliminary Total Premium Amount	Total Premium Amount	P19	74	9999999999	Round to whole number.	Total Premium Amount must be set to $1.00 when less than $1.00.
Subsidy Amount	=	Total Premium Amount * Subsidy Percent	Subsidy Amount	P19	75	9999999999	Round to whole number.	Subsidy Amount must be set to $1.00 when less than $1.00.
			Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070". Subsidy Percent will be based on Coverage Level Percent and Qualifying Commodity Count.
Producer Premium Amount	=	Total Premium Amount - Subsidy Amount	Producer Premium Amount	P19	76	9999999999	Round to whole number.	
Section 7: A&O Expense Subsidy Calculation								
A&O Expense Subsidy Amount	=	Total Premium Amount * A&O Expense Subsidy Percent	A&O Expense Subsidy Amount	P19	79	9999999999.99		
			A&O Expense Subsidy Percent	Internal			None	

Exhibit Name:	Premium Calculation		
Exhibit Number:	P19-1 Plan 76	Reinsurance Year:	2027
Record Name:	WFRP Farm Reports	Version:	Comment
Record Code:	P19	Release Date:	3/12/2026

Insurance Plan Code — **76 Whole Farm Revenue Protection (WFRP)**

Commodity Code — 0076 Whole Farm Revenue Protection (WFRP)

9110 Micro Farm

		Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 8: Beginning Farmer and Rancher "BFR"/Veteran Farmer Rancher "VFR", and Conservation Compliance "CC" Subsidy and Producer Premium Calculation								**If Native Sod "NS" applies along with BFR or VFR see Section 10.**
Preliminary Total Premium Amount	=	Premium Liability Amount * Premium Rate	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
Total Premium Amount	=	Preliminary Total Premium Amount	Total Premium Amount	P19	74	9999999999	Round to whole number.	Total Premium Amount must be set to $1.00 when less than $1.00.
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". Subsidy Percent will be based on Coverage Level Percent and Qualifying Commodity Count.
BFR/VFR Subsidy Amount	=	Total Premium Amount * BFR/VFR Subsidy Percent * (1 - CC Subsidy Reduction Percent)	BFR/VFR Subsidy Amount	P19	102	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).
CC Subsidy Reduction Amount	=	Base Subsidy Amount * CC Subsidy Reduction Percent	CC Subsidy Reduction Percent	P19	53	9.9999	None	If Applicable; else 0.
			CC Subsidy Reduction Amount	P19	105	9999999999	Round to whole number.	CC Subsidy Reduction Amount. If Applicable; else 0.
Subsidy Amount	=	Base Subsidy Amount + BFR/VFR Subsidy Amount - CC Subsidy Reduction Amount	Subsidy Amount	P19	75	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	P19	76	9999999999	Round to whole number.	

Exhibit Name: Premium Calculation
Exhibit Number: P19-1 Plan 76
Record Name: WFRP Farm Reports
Record Code: P19

Reinsurance Year: 2027
Version: Comment
Release Date: 3/12/2026

Insurance Plan Code — **76 Whole Farm Revenue Protection (WFRP)**

Commodity Code — 0076 Whole Farm Revenue Protection (WFRP)

9110 Micro Farm

Calculations			Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 9: Native Sod "NS" Liability Calculation								
Insured Revenue Amount	=	Approved Revenue Amount * Coverage Level Percent	Insured Revenue Amount	Internal		9999999999	Round to whole number.	Insured Revenue cannot exceed $17 million for WFRP.
			Approved Revenue Amount	P19	71	9999999999	None	
			Coverage Level Percent	P14	34	9.999	None	
Native Sod Percent of Revenue	=	Expected Revenue Amount (Native Sod) / Total Expected Revenue Amount	Native Sod Percent of Revenue	P19	95	9.999	Round to 3 decimals.	
			Expected Revenue Amount	P19A	15 or 23	9999999999	None	Only the Expected Revenue Amount for Native Sod. Summed "P19A" Expected Revenue Amount if more then one commodity with Native Sod.
			Total Expected Revenue Amount	P19	70	9999999999	None	
Native Sod Liability Amount	=	Insured Revenue Amount * Native Sod Percent of Revenue * 0.65	Native Sod Liability Amount	P19	96	9999999999	Round to whole number.	
Non Native Sod Liability Amount	=	Insured Revenue Amount * (1.000 - Native Sod Percent of Revenue)	Non Native Sod Liability Amount	P19	97	9999999999	Round to whole number.	
Liability Amount	=	Native Sod Liability Amount + Non Native Sod Liability Amount	Liability Amount	P19	73	9999999999	Round to whole number.	Liability Amount Cap cannot exceed $17 million for WFRP. If Native Sod does not apply, then Liability Amount will equal Insured Revenue Amount. Liability Amount must be set to $1.00 when less than $1.00.
MAX MPCI	=	Liability Amount / 2	MAX MPCI	Internal		9999999999	Round to whole number.	
Base Premium Liability Amount	=	Liability Amount - lesser of: (MPCI Liability Amount or MAX MPCI)	Base Premium Liability Amount	Internal		9999999999	Round to whole number.	Base Premium Liability Amount must be set to $1.00 when less than $1.00.
			MPCI Liability Amount	P19	32	9999999999	None	
Native Sod Premium Liability Amount	=	Round(Native Sod Liability Amount / Liability Amount, 3) * Base Premium Liability Amount	Native Sod Premium Liability Amount	P19	98	9999999999	Round to whole number.	
Non Native Sod Premium Liability Amount	=	Base Premium Liability Amount - Native Sod Premium Liability Amount	Non Native Sod Premium Liability Amount	P19	99	9999999999	Round to whole number.	

Exhibit Name:	**Premium Calculation**	
Exhibit Number:	**P19-1 Plan 76**	**Reinsurance Year:** 2027
Record Name:	**WFRP Farm Reports**	**Version:** Comment
Record Code:	**P19**	**Release Date:** 3/12/2026

Insurance Plan Code **76 Whole Farm Revenue Protection (WFRP)**

Commodity Code 0076 Whole Farm Revenue Protection (WFRP)

9110 Micro Farm

Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 10: Native Sod "NS" Total Premium, Subsidy, and Producer Premium Calculation							**If Beginning Farmer and Rancher "BFR" or Veteran Farmer Rancher "VFR" applies along with Native Sod "NS" this calculation will be used. See Section 8 if only BFR or VFR.**
Native Sod Preliminary Total Premium Amount	= Native Sod Premium Liability Amount * Premium Rate	Native Sod Preliminary Total Premium Amount	P19	100	9999999999	Round to whole number.	
Non Native Sod Preliminary Total Premium Amount	= Non Native Sod Premium Liability Amount * Premium Rate	Non Native Sod Preliminary Total Premium Amount	P19	101	9999999999	Round to whole number.	
Total Premium Amount	= Native Sod Preliminary Total Premium Amount + Non Native Sod Preliminary Total Premium Amount	Total Premium Amount	P19	74	9999999999	Round to whole number.	Total Premium Amount must be set to $1.00 when less than $1.00.
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". Subsidy Percent will be based on Coverage Level Percent and Qualifying Commodity Count.
BFR/VFR Subsidy Amount	=Total Premium Amount * BFR/VFR Subsidy Percent	BFR/VFR Subsidy Amount	P19	102	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	= Native Sod Preliminary Total Premium Amount * 0.50	Native Sod Subsidy Amount	P19	103	9999999999	Round to whole number.	Native Sod Subsidy Amount. If Applicable; else, 0. 0.50 (50%).
Subsidy Amount	= Base Subsidy Amount + BFR/VFR Subsidy Amount - Native Sod Subsidy Amount	Subsidy Amount	P19	75	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	P19	76	9999999999	Round to whole number.	