

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

Reinsurance Year: 2027
 Version: Draft
 Release Date: 4/23/2026

Supplemental Coverage Option Endorsement (SCO)

Insurance Plan Code	31 SCO Yield Protection	32 SCO Revenue Protection	33 SCO Revenue Protection with Harvest Price Exclusion		
<u>Commodity Code</u>	0011 Wheat 0012 Blueberries 0013 Onions 0015 Canola 0016 Oats 0017 Millet 0018 Rice 0021 Cotton 0022 Cotton Ex Long Staple 0028 Almonds 0029 Walnuts 0031 Flax 0033 Forage Production	0034 Peaches 0036 Prunes 0038 Sugarcane 0041 Corn 0042 Sweet Corn 0043 Popcorn 0046 Processing Beans 0047 Dry Beans 0049 Safflower 0050 Hybrid Sorghum Seed 0051 Grain Sorghum 0053 Grapes 0054 Apples	0055 Cultivated Wild Rice 0059 Silage Sorghum 0062 Hybrid Corn Seed 0064 Green Peas 0067 Dry Peas 0069 Mustard 0074 Mint 0075 Peanuts 0078 Sunflowers 0080 Hybrid Seed Rice 0081 Soybeans 0084 Potatoes 0087 Tomatoes	0091 Barley 0094 Rye 0102 Grass Seed 0107 Alfalfa Seed 0114 Buckwheat 0132 Cucumbers 0147 Pumpkins 0201 Grapefruit 0202 Lemons 0203 Tangelos 0227 Oranges 0229 Flue Cured Tobacco 0230 Fire Cured Tobacco	0231 Burley Tobacco 0233 Dark Air Tobacco 0235 Cigar Binder Tobacco 0309 Mandarins/Tangerines 0396 Sesame 1011 Hybrid Wheat Seed

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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Section 1: Liability Calculation

Coverage Range = Area Loss Trigger - 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.
	Area Loss Trigger	ADM		9.99	Round to 2 decimals.	Area Loss Trigger will be 0.86. Edit with ADM Area Coverage Level, "A01130" Area Loss Start Percent.
	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" Coverage Level Percent (or Area Loss End Percent).
Expected Commodity Value = $\frac{\text{Underlying Liability Amount}}{\text{Coverage Level Percent}}$	Expected Commodity Value	Internal		9999999999	Round to whole number.	Expected Crop Value.
	Underlying Liability Amount	Internal		9999999999	None	Underlying Liability Amount.
Total Guarantee = Expected Commodity Value * Coverage Range	Total Guarantee	Internal		9999999999	Round to whole number.	Maximum Supplemental Protection.

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<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>
Liability Amount = Total Guarantee * Price Election Percent	Liability Amount	P11	101	9999999999	Round to whole number.	Supplemental Protection. Cup at \$1.
	Price Election Percent	P14	35	9.9999	Round to 2 decimals.	Protection Factor. Edit with ICE Price Election Percent , "D00007". Protection Factor will be 1.00. Protection Factor can range from .5 to 1.00 in increments of 1%. SCO Lines covering cottonseed liability will reflect the elected SCO Protection Factor as reported in the Price Election Percent field.

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

$\text{Preliminary Total Premium Amount} = \frac{\text{Liability Amount} * \text{Base Rate} * \text{Total Premium}}{\text{Multiplicative Optional Rate Adjustment Factor}}$	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	Base Rate	ADM		9.9999	None	Edit with ADM Area Rate, "A01135". If SCO is elected for underlying Cottonseed Option "SE", or Malting Barley Endorsement Option, then rate for that option.
	Total Premium Multiplicative Optional Rate Adjustment Factor	ADM		9.9999	None	If underlying "P11" has Short Rate "SR" in Insurance Option Code List then this SCO "P11" must have this option. Edit with ADM Option Rate, "A01060" based on SCO Insurance Plan. Currently this will be used for Short Rate Option.

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Total Premium Amount = Preliminary Total Premium Amount * Multiple Commodity Adjustment Factor	Total Premium Amount	P11	102	9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Used when there is a first
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 3 for subsidy calculations.
	Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070". SCO premium subsidy is 0.65.
Producer Premium Amount = Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	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.	Capped by the standard rule of \$1 if applicable.
	Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070".

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
$\text{BFR/VFR Subsidy Amount} = \frac{\text{Total Premium Amount} * \text{BFR/VFR Subsidy Percent} * (1 - \text{CC Subsidy Reduction Percent})}{1}$	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 and the ICE, "D00192" ICE Program Indicator Percent. (Base Percent + Additional Percent).
$\text{Native Sod Subsidy Amount} = \text{Total Premium Amount} * 0.50$	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.
$\text{CC Subsidy Reduction Amount} = \frac{\text{Base Subsidy Amount} * \text{CC Subsidy Reduction Percent}}{1}$	CC Subsidy Reduction Percent	P11	76	9.9999	None	If Applicable; else 0.
	CC Subsidy Reduction Amount	P11	118	9999999999	Round to whole number.	CC Subsidy Reduction Amount. If Applicable; else 0.
$\text{Subsidy Amount} = \text{Base Subsidy Amount} + \text{BFR/VFR Subsidy Amount} - \text{Native Sod Subsidy Amount} - \text{CC Subsidy Reduction Amount}$	Subsidy Amount	P11	100	9999999999	Round to whole number.	Subsidy Amount cannot exceed Total Premium Amount. Subsidy Amount will be capped at \$0.
$\text{Producer Premium Amount} = \text{Total Premium Amount} - \text{Subsidy Amount}$	Producer Premium Amount	P11	103	9999999999	Round to whole number.	