Exhibit Name: Premium Calculation
Exhibit Number: P11-14, Plan 37
Record Name: Acreage
Record Code: P11

Reinsurance Year: 2027
Version: Draft
Release Date: 10/22/2026

Hurricane Insurance Protection (HIP)

Insurance Plan Code 37 Hurricane Insurance Protection - Wind Index

Commodity Code

0011 Wheat	0034 Peaches	0075 Peanuts	0132 Cucumbers	0214 Mango Trees	0266 Coffee Tree
0012 Blueberries	0038 Sugarcane	0078 Sunflowers	0156 Sweet Potatoes	0227 Oranges	0267 Papaya Tree
0013 Onions	0041 Corn	0079 Clary Sage	0184 Apple Trees	0229 Flue Cured Tobacco	0270 Grapevine
0015 Canola	0042 Sweet Corn	0080 Hybrid Seed Rice	0193 Tangerine Trees	0230 Fire Cured Tobacco	0284 Pecan Trees
0016 Oats	0044 Fresh Market Sweet Corn	0081 Soybeans	0201 Grapefruit	0231 Burley Tobacco	0309 Mandarins/Tangerines
0018 Rice	0046 Processing Beans	0083 Peppers	0202 Lemons	0232 Maryland Tobacco	0396 Sesame
0019 Avocados	0047 Dry Beans	0084 Potatoes	0203 Tangelos	0233 Dark Air Tobacco	1218 Hemp
0020 Pecans	0051 Grain Sorghum	0086 Fresh Market Tomatoes	0207 Orange Trees	0234 Cigar Filler Tobacco	1302 Tangors
0021 Cotton	0053 Grapes	0087 Tomatoes	0208 Grapefruit Trees	0235 Cigar Binder Tobacco	9936 Limes
0022 Cotton Ex Long Staple	0054 Apples	0091 Barley	0209 Lemon Trees	0236 Cigar Wrapper Tobacco	
0023 Macadamia Nut	0058 Cranberries	0094 Rye	0210 Lime Trees	0255 Banana	
0024 Macadamia Trees	0062 Hybrid Corn Seed	0105 Fresh Market Beans	0211 Avocado	0256 Coffee	
0032 Forage Seeding	0064 Green Peas	01010 Nursery (NVS)	0212 Avocado Trees	0257 Papaya	
0033 Forage Production	0072 Cabbage	0116 Clams	0213 Carambola Trees	0265 Banana Tree	

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 the Insurance Plan Code on the Base/Underlying policy is "40", Tree Based Dollar Amount of Insurance, and the Insurance Option Code of "CE" exists on the Base/Underlying policy, then use the Base/Underlying policy's CEO Coverage Level Percent. When there is a sibling CLIP plan "77" policy, then use the CLIP Coverage Level Percent unless Non Premium Acreage Code = "F".

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0032 Forage Seeding	0064 Green Peas	01010 Nursery (NVS)	0212 Avocado Trees	0257 Papaya	
0033 Forage Production	0072 Cabbage	0116 Clams	0213 Carambola Trees	0265 Banana Tree	

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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 Start Percent.
When STAX coverage is applicable:						
Coverage Range = 0.95 - Coverage Level Percent	Coverage Range	Internal		9.9999	Round to 2 decimals.	
	Coverage Level Percent	P14	34	9.9999	Round to 2 decimals.	Coverage Level Percent will be the corresponding underlying STAX policy's Coverage Level Percent. Edit with ADM Area Coverage Level, "A01130."
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." When the Insurance Plan Code on the Base/Underlying policy is "40", Tree Based Dollar Amount of Insurance, and the Insurance Option Code of "CE" exists on the Base/Underlying policy then use the Base/Underlying policy's CEO Coverage Level Percent.

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0021 Cotton	0053 Grapes	0087 Tomatoes	0208 Grapefruit Trees	0235 Cigar Binder Tobacco	9936 Limes
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0023 Macadamia Nut	0058 Cranberries	0094 Rye	0210 Lime Trees	0255 Banana	
0024 Macadamia Trees	0062 Hybrid Corn Seed	0105 Fresh Market Beans	0211 Avocado	0256 Coffee	
0032 Forage Seeding	0064 Green Peas	01010 Nursery (NVS)	0212 Avocado Trees	0257 Papaya	
0033 Forage Production	0072 Cabbage	0116 Clams	0213 Carambola Trees	0265 Banana Tree	

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
	Price Election Percent	Internal		9.9999	None	Underlying Price Election Percent. Underlying/Base Cottonseed lines will reflect 1.00.
Total Guarantee = Expected Commodity Value * Coverage Range	Total Guarantee	Internal		9999999999	Round to whole number.	Maximum Supplemental Protection.
	Preliminary Liability Amount	Internal	Internal	9999999999	Round to whole number.	
Preliminary Liability Amount = Total Guarantee * Price Election Percent	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%. HIP-WI lines covering Cottonseed liability will reflect the elected HIP-WI Coverage Percentage as reported in the Price Election Percent field.
Liability Amount = Preliminary Liability Amount	Liability Amount	P11	101	9999999999	Round to whole number.	Cup at $1.
When a reduction in acres is required:						
HIPWI Acre Limitation Factor = ROUND(MIN(HIPWI Acre Limitation Amount, SUMMED Reported Planted Acreage)/SUMMED Reported Planted Acreage, .01)	HIPWI Acre Limitation Factor	P11	Internal	0.99	Round to 2 decimals.	
	HIPWI Acre Limitation Amount	P11	84	99999999.99		
	Reported Planted Acreage	P11	48	99999999.99		
Liability Amount = Preliminary Liability Amount * HIPWI Acre Limitation Factor	Liability Amount	P11	94	9999999999	Round to whole number.	Supplemental Protection.

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0021 Cotton	0053 Grapes	0087 Tomatoes	0208 Grapefruit Trees	0235 Cigar Binder Tobacco	9936 Limes
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0024 Macadamia Trees	0062 Hybrid Corn Seed	0105 Fresh Market Beans	0211 Avocado	0256 Coffee	
0032 Forage Seeding	0064 Green Peas	01010 Nursery (NVS)	0212 Avocado Trees	0257 Papaya	
0033 Forage Production	0072 Cabbage	0116 Clams	0213 Carambola Trees	0265 Banana Tree	

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 2: Total Premium, Subsidy, and Producer Premium Calculation						
When "TS" Tropical Storm is found in the Insurance Option Code List field:						
Additive Optional Rate Adjustment Factor = Σ Option Rate * Rate Differential Factor	Additive Optional Rate Adjustment Factor	Internal		999999.9999	Round to 4 decimals.	Complete this step when the Insurance Option Code List field contains "TS", Tropical Storm.
	Option Rate	ADM		99999.9999	None	Edit with ADM Option Rate, "A01060".
	Rate Differential Factor	ADM		9.99999999	None	Edit with ADM Coverage Level Differential, "A01040".
Premium Base Rate = Base Rate + Additive Optional Rate Factor	Premium Base Rate	Internal		99999999.99999999	Round to 8 decimals.	
	Base Rate	ADM		9.9999		Edit with ADM HIP Rate, "A01140" table.
	Additive Optional Rate Adjustment Factor	Internal		999999.9999		
When Commodity Code is "0207", "0208", "0209", "0210", "0211", "0212", "0213", or "0214":						
Preliminary Total Premium Amount = Liability Amount * Premium Base Rate * Proration Percent	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	Proration Percent	P11	88	9.99	None	
Otherwise:						
Preliminary Total Premium Amount = Liability Amount * Premium Base Rate * Total Premium Multiplicative Optional Rate Adjustment Factor	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	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 "P11" must use the same Total Premium Multiplicative Optional Rate Adjustment Factor.

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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	103	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 Commodity Loss.
Subsidy Amount = Total Premium Amount * Subsidy Percent	Subsidy Amount	P11	101	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	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.	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).

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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	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.	