Exhibit Name: Premium Calculation
Exhibit Number: P11-19, Plan 38
Record Name: Acreage
Record Code: P11

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

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 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~~ Start 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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Insurance Plan Code	38 Fire Insurance Protection - Smoke Index
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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 Amount	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.	