

Exhibit Name: Premium Calculation
Exhibit Number: P11-20, Plans 67, 68, 69
Record Name: Acreage
Record Code: P11

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

Margin Coverage Option (MCO)

Insurance Plan Code	67 MCO - Yield Protection	68 MCO - Harvest Price	69 MCO - Harvest Price Exclusion
Commodity Codes	0011 Wheat 0018 Rice	0021 Cotton 0041 Corn	0051 Grain Sorghum 0081 Soybeans

<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>	
Section 1: Liability Calculation								
Coverage Range	=	Coverage Level Percent - Area Loss End	Coverage Range			9.9999	Round to 2 decimals.	Coverage Range is the difference between the Coverage Level Percent and the Area Loss End.
			Area Loss End	ADM		9.99	Round to 2 decimals.	Edit with ADM Area Coverage Level, "A01130".
			Coverage Level Percent	P14	34	9.9999	Round to 2 decimals.	Edit with ADM Area Coverage Level, "A01130", using the Area Loss Trigger field.
Expected Commodity Value	=	Projected Price * Underlying/base Approved Yield * Reported Acreage	Expected Commodity Value	Internal		9999999999	Round to whole number.	
			Projected Price	ADM		99999.9999	None	Edit with ADM Price, "A00810".
			Approved Yield	P11	42	99999999.99	None	Use the Approved Yield from the underlying/base policy.
			Reported Acreage	P11	48	99999999.99	None	
Total Guarantee Amount	=	Expected Commodity Value * Coverage Range	Total Guarantee Amount	Internal		99999999.99	Round to whole number.	Maximum Supplemental Protection.

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Liability Amount =	Total Guarantee Amount * Price Election Percent * Insured Share Percent	Liability Amount	Internal		9999999999	Round to whole number.	Supplemental Protection. Cup at \$1.00.
		Insured Share Percent	P11	43	9.9999	None	
		Price Election Percent	P14	35	9.9999	Round to 2 decimals.	Edit with ICE Price Election Percent, "D00007". Protection Factor will be 1.00 (100%). Protection Factor can range from .50 (50%) to 1.00 (100%) in increments of 0.01 (1%).

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

Preliminary Total Premium =	Total Liability Amount * Base Rate * Total Premium Multiplicative Optional Rate Adjustment Factor	Preliminary Total Premium	Internal		9999999999	Round to whole number.	
		Base Rate	ADM		9.9999	None	Edit with ADM Area Rate, "A01135"

When prevented plant or first crop/second crop does *not* apply:

Total Premium Amount =	Preliminary Total Premium	Total Premium Amount	P11	109	9999999999	Round to whole number.	
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When prevented plant or first crop/second crop does apply:

Total Premium Amount =	Preliminary Total Premium Amount * Multiple Commodity Adjustment Factor	Total Premium Amount	P11	109	999999999	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 such as prevented planting or first crop/second crop.
Subsidy Amount =	Total Premium Amount * Subsidy Amount	Subsidy Amount	P11	107	999999999	Round to whole number.	
		Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070".

When "BFR", "VFR", "NS", and/or "CC" Subsidy's do not apply. If they do apply go to Section 3.

Producer Premium Amount =	Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	110	999999999	Round to whole number.	
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Section 3: Beginning Farmer Rancher "BFR", Veteran Farmer Rancher "VFR", Native Sod "NS", and Conservation Compliance "CC" Subsidy Calculations							
BR/VFR Subsidy Amount =	Total Premium Amount * 0.10 BFR/VFR Subsidy Percent * (1 - CC Subsidy Reduction Percent)	BFR/VFR Subsidy Amount	Internal		999999999	Round to whole number.	
		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).
Native Sod Subsidy Amount =	Total Premium Amount * 0.50	Native Sod Subsidy Amount	Internal		999999999	Round to whole number.	
CC Subsidy Reduction Amount =	Base Subsidy Amount * CC Subsidy Reduction Percent	CC Subsidy Reduction Percent	P11	76	9.9999	None	
		CC Subsidy Reduction Amount	P11	125	999999999	Round to whole number.	

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Summed Subsidy Amount	= Subsidy Amount + BFR/VFR Subsidy Amount - Native Sod Subsidy Amount - CC Subsidy Reduction Amount	Summed Subsidy Amount	Internal		99999999	Round to whole number.	Summed Subsidy Amount cannot exceed Total Premium Amount. Subsidy Amount will be capped at \$0.
Producer Premium Amount	= Total Premium Amount - Summed Subsidy Amount	Producer Premium Amount	P11	96	9999999999	Round to whole number.	