

**Exhibit Name: Premium Calculation**  
**Exhibit Number: P11-8, Plan 55**  
**Record Name: Acreage**  
**Record Code: P11**

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

**Insurance Plan Code** 55 Yield Based Dollar Amount of Insurance

**Commodity Code** 0050 Hybrid Sorghum Seed      0062 Hybrid Seed Corn      0080 Hybrid Seed Rice      0334 Hybrid Popcorn Seed  
 0066 Hybrid Vegetable Seed      0093 Hybrid Sweet Corn Seed      1011 Hybrid Wheat Seed

<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>
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**Section 1: Liability Calculation**

**When Commodity is not "0093" Hybrid Sweet Corn Seed, "0334" Hybrid Popcorn Seed, "0066" Hybrid Vegetable Seed, or "1011" Hybrid Wheat Seed:**

$\text{Approved Yield} = \frac{(\text{County Yield} * \text{Yield Price Factor}) - \text{Minimum Payment Quantity}}{\text{Payment Quantity}}$	Approved Yield	P11	42	99999999.99	If Unit of Measure equals pounds, "LBS", then round to whole number.  Otherwise; round to 1 decimal.	
	County Yield	ADM		9999.9	None	Edit with ADM Base Rate, "A01010".
	Yield Price Factor	ICE		9.9999	None	Coverage Level Factor from SPOI. Edit with Yield Price Factor ICE, "D00041".
	Minimum Payment Quantity			999999.9		Minimum Payment Quantity must be converted to applicable Unit of Measure (whole number for pounds, 1 decimal for bushels).
$\text{Premium Acre Guarantee Quantity} = \text{Approved Yield} * \text{Price Election Amount}$	Premium Acre Guarantee Quantity	Internal		99999999.99	Round to whole number.	
	Price Election Amount	P11	45	9999.9999	None	If the HS option is elected, where applicable via the ADM, price should reflect higher of MPC1 or HPSE price (A00810 Hybrid Seed Option Price).

**When Commodity is "0066" Hybrid Vegetable Seed:**

$\text{Approved Yield} = \text{County Yield} * \text{Coverage Level Percent}$	Approved Yield	P11	42	99999999.99	If Unit of Measure equals pounds, "LBS", then round to whole number.  Otherwise; round to 1 decimal.	
	County Yield	ADM		999.9	None	Edit with ADM Base Rate, "A01010".
	Coverage Level Percent	P14	34		None	
$\text{Premium Acre Guarantee Quantity} = \text{ROUND}(\text{Approved Yield} * \text{Price Election Amount} - \text{Minimum Payment Quantity}, 0)$	Premium Acre Guarantee Quantity	Internal			Round to whole number.	This value will be cupped at zero.
	Price Election Amount	P11	45	9999.9999	None	If "HS" elected, price should reflect the higher value of MPC1 or HPSE (A00810 Hybrid Seed Option Price).
	Minimum Payment Quantity	P11	79	9999999999	Round to whole number.	Minimum Payment Quantity must be in dollars (whole numbers).

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**When Commodity is "0093" Hybrid Sweet Corn Seed or "0334" Hybrid Popcorn Seed:**

Approved Yield = County Yield * Coverage Level Percent	Approved Yield	P11	42	99999999.99	If Unit of Measure equals pounds, "LBS", then round to whole number. Otherwise; round to 1 decimal.	
	County Yield	ADM		999.9	None	Edit with ADM Base Rate, "A01010".
	Coverage Level Percent	P14	34		None	
Premium Acre Guarantee Quantity = MIN(ROUND(Contract Value * Coverage Level Percent,0), ROUND(Approved Yield * Price Election Amount,0))	Premium Guarantee Per Acre Amount	Internal			Round to whole number.	This value will be cupped at zero.
	Price Election Amount	P11	45	9999.9999	None	If "HS" elected, price should reflect the higher value of MPC1 or HPSE (A00810 Hybrid Seed Option Price).
	Contract Value	P11	78	9999999999		Compensation specified in the hybrid sweet corn seed processor contract per acre or stated seed contract value per acre in whole dollar amount.

**When Commodity is "1011" Hybrid Wheat Seed:**

Approved Yield = County Yield * Coverage Level Percent	Approved Yield	P11	42	99999999.99	If Unit of Measure equals pounds, "LBS", then round to whole number. Otherwise; round to 1 decimal.	
	County Yield	ADM		999.9	None	Edit with ADM Base Rate, "A01010".
	Coverage Level Percent	P14	34		None	
Premium Acre Guarantee Quantity = ROUND(Approved Yield * Price Election Amount * Guarantee Factor,0)	Premium Acre Guarantee Quantity	Internal			Round to whole number.	This value will be cupped at zero.
	Price Election Amount	P11	45	9999.9999	None	If "HS" elected, price should reflect the higher value of MPC1 or HPSE (A00810 Hybrid Seed Option Price).
	Guarantee Factor	ICE		9.9999	None	Coverage Level Factor from SPOI. Edit with Yield Price Factor ICE, "D00041".

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**For all Commodities:**

$\text{Acre Guarantee Quantity} = \frac{\text{Premium Acre Guarantee Quantity} * \text{Guarantee Quantity}}{\text{Adjustment Factor}}$	Acre Guarantee Quantity	P11	106	99999999.99	Round to whole number.	
	Guarantee Adjustment Factor	P11	69	0.999	None	Edit with the Guarantee Adjustment ICE, "D00068" or ADM Guarantee Adjustment, "A01220" for Prevented Planting.
$\text{Premium Total Guarantee Amount} = \frac{\text{Premium Acre Guarantee Quantity} * \text{Reported Acreage}}{\text{Acreage}}$	Premium Total Guarantee Amount	Internal		99999999.99	Round to whole number.	
	Reported Acreage	P11	48	99999999.99	None	Reported Acreage must equal the sum of all Land "P27" Reported Acreage.
$\text{Total Guarantee Amount} = \text{Acre Guarantee Quantity} * \text{Reported Acreage}$	Total Guarantee Amount	P11	103	99999999.99	Round to whole number.	
	Reported Acreage	P11	48	99999999.99	None	Reported Acreage must equal the sum of all Land "P27" Reported Acreage.

**When Commodity is "0093" Hybrid Sweet Corn Seed, "0334" Hybrid Popcorn Seed, or "1011" Hybrid Wheat Seed:**

$\text{Premium Liability Amount} = \frac{\text{Premium Total Guarantee Amount} - (\text{Minimum Payment Quantity} * \text{Reported Acreage})}{\text{Insured Share Percent}}$	Premium Liability Amount	Internal		9999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
	Reported Acreage	P11	48	99999999.99	None	
	Minimum Payment Quantity	P11	79			Minimum Payment Quantity must be in dollars (whole numbers). Enter per acre value.
$\text{Liability Amount} = \frac{(\text{Total Guarantee Amount} - (\text{Minimum Payment Quantity} * \text{Reported Acreage})) * \text{Insured Share Percent}}{\text{Percent}}$	Liability Amount	P11	94	9999999999	Round to whole number.	
	Reported Acreage	P11	48	99999999.99	None	
	Insured Share Percent	P11	43	9.9999	None	
	Minimum Payment Quantity	P11	79			Minimum Payment Quantity must be in dollars (whole numbers). Enter per acre value.

**When Commodity is NOT "0093" Hybrid Sweet Corn Seed, "0334" Hybrid Popcorn Seed, or "1011" Hybrid Wheat Seed:**

$\text{Premium Liability Amount} = \frac{\text{Premium Total Guarantee Amount} * \text{Insured Share Percent}}{\text{Percent}}$	Premium Liability Amount	Internal		9999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
$\text{Liability Amount} = \text{Total Guarantee Amount} * \text{Insured Share Percent}$	Liability Amount	P11	94	9999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	

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**Section 2: Base Premium Rate Calculation**

Base Premium Rate =	<b>When Rate Method Code equals Fixed Rate "F":</b> Sub County Rate * Rate Differential Factor	Base Premium Rate	Internal		999999.99999999	Round to 8 decimals.	
	<b>When Rate Method Code equals Additive "A":</b> (Sub County Rate + Base Rate) * Rate Differential Factor	Sub County Rate	ADM		9.9999	None	Edit with ADM Sub County Rate, "A01050".
	<b>When Rate Method Code equals Multiplicative "M":</b> Sub County Rate * Base Rate * Rate Differential Factor	Base Rate	ADM		999.9999	None	Edit with ADM Base Rate, "A01010".
	<b>Otherwise:</b> Base Rate * Rate Differential Factor	Rate Differential Factor	ADM		9.99999999	None	Edit with ADM Coverage Level Differential, "A01040".

**Section 3: Optional Coverage Calculation**

Additive Optional Rate Adjustment Factor =	<b>When Rate Method Code is Additive "A":</b> $\sum$ 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 =	<b>When Rate Method Code is Multiplicative "M":</b> $\sum$ 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".

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**Section 4: Premium Rate Calculation**

The Premium Rate for ALL Unit Structures should be capped at .999 in the event various adjustments to the Base Premium Rate would cause it to exceed 1.0.

	Premium Rate	Internal		9999999999.9999 9999	Round to 8 decimals.	Premium Rate is capped at 0.99900000.
$\text{Premium Rate} = \frac{\text{Base Premium Rate} * \text{Unit Structure Discount}}{\text{Factor} * \text{Multiplicative Optional Rate Adjustment Factor} + \text{Additive Optional Rate Adjustment Factor}}$	Unit Structure Discount Factor	ADM		9.999	None	Edit with ADM Unit Discount, "A01090". When Unit Structure Code equals "OU", "UA", or "UD", then Unit Structure Discount Factor equals Optional Unit Discount Factor.  When Unit Structure Code equals "BU", then Unit Structure Discount Factor equals Basic Unit Discount Factor.

**Section 5: Total Premium, Subsidy, and Producer Premium Calculation**

$\text{Preliminary Total Premium Amount} = \frac{\text{Premium Liability Amount} * \text{Premium Rate}}{\text{Experience Factor}}$	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	Experience Factor	P11	47	9.999	None	Must be a value between minimum and maximum on ICE, "D10023".
$\text{Total Premium Amount} = \text{Preliminary Total Premium Amount} * \text{Multiple Commodity Adjustment Factor}$	Total Premium Amount	P11	95	9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Not applicable for Hybrid Seed Rice.
$\text{Subsidy Amount} = \text{Total Premium Amount} * \text{Subsidy Percent}$	Subsidy Amount	P11	93	9999999999	Round to whole number.	If this record qualifies for Beginning Farmer and Rancher or Native Sod, see Section 6 for subsidy calculations.
	Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070".
$\text{Producer Premium Amount} = \text{Total Premium Amount} - \text{Subsidy Amount}$	Producer Premium Amount	P11	96	9999999999	Round to whole number.	

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**Section 6: 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".
$\text{BFR/VFR Subsidy Amount} = \frac{\text{Total Premium Amount} * \text{BFR/VFR Subsidy Percent} * (1 - \text{CC Subsidy Reduction Percent})}{1}$	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 Field 82 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	111	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	93	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	96	9999999999	Round to whole number.	