

Exhibit Name: Indemnity Calculation
Exhibit Number: P21-20, Plans 67, 68, 69
Record Name: Production Loss Detail
Record Code: P21

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

| | | | |
|----------------------------|---------------------------|--------------------------|-------------------------------------|
| 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

When the Harvest Price is greater than the Projected Price re-calculate the liability for MCO Revenue Protection "68":

| | | | | | | |
|--|------------------|----------|-----|------------|------------------------------------|--|
| Liability Amount = $\text{ROUND}(\text{Liability Amount} / \text{Projected Price}) * \text{Harvest Price}$ | Liability Amount | Internal | | 9999999999 | Round to whole number. | The Liability Amount needs to be re-calculated once the Harvest Price Information is released in the ADM Price, "A00810" table if the Harvest Price is greater than the Projected Price. |
| | Liability Amount | P11 | 102 | 9999999999 | | The Liability Amount to be used in the calculation is from the MCO endorsement "P11". |
| | Projected Price | ADM | | 9999.9999 | lbs to 0 tons to 2 all others to 1 | Edit with ADM Price, "A00810". <i>After</i> dividing the Liability Amount by the Projected Price round the result <u>before</u> multiplying by the Harvest Price. |
| | Harvest Price | ADM | | 99999.9999 | None | Edit with ADM Price, "A00810". |

Use existing Liability Amount for MCO Yield Protection "67" and MCO Revenue Protection with Harvest Price Exclusion "69".

| | | | | | | |
|-------------------------------------|------------------|----------|-----|------------|------------------------|---|
| Liability Amount = Liability Amount | Liability Amount | Internal | | 9999999999 | Round to whole number. | |
| | Liability Amount | P11 | 102 | 9999999999 | | The Liability Amount to be used in the calculation is from the MCO endorsement "P11". |

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|---------------------|-------------------|----------------------|---------------------|---------------------|-----------------------|--------------|
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Section 2: Loss Guarantee Calculation

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|--|-----------------------|----------|-----|------------|------------------------|--|
| Loss Guarantee Amount = Liability Amount | Loss Guarantee Amount | Internal | | 9999999999 | Round to whole number. | |
| | Liability Amount | P11 | 102 | 9999999999 | | |

Section 3: Indemnity Calculation

| | | | | | | |
|--|--------------------------------------|----------|----|------------|------------------------|--|
| Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor | Preliminary Indemnity Amount | Internal | | 9999999999 | | |
| | Payment Factor | ADM | | 9.999 | None | Edit with ADM Area Coverage Level, "A01130". |
| Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor | Indemnity Amount | Internal | | 9999999999 | Round to whole number. | |
| | Preliminary Indemnity Amount | P21 | 71 | 9999999999 | | |
| | Multiple Commodity Adjustment Factor | ICE | | 9999.999 | None | Edit with ICE Multiple Cropping, "D00063". |