

Exhibit Name: Premium Calculation Exhibit Number: P11-11, Plan 31, 32, 33 Record Name: Acreage Record Code: P11 Reinsurance Year: 2027 Version: Draft Release Date: 9/3/2026						
Supplemental Coverage Option Endorsement (SCO)						
<u>Insurance Plan Code</u>	31 SCO Yield Protection	32 SCO Revenue Protection		33 SCO Revenue Protection with Harvest Price Exclusion		
<u>Commodity Code</u>	0011 Wheat 0012 Blueberries 0013 Onions 0015 Canola 0016 Oats 0017 Millet 0018 Rice 0021 Cotton 0022 Cotton Ex Long Staple 0028 Almonds 0029 Walnuts 0031 Flax 0033 Forage Production	0034 Peaches 0036 Prunes 0038 Sugarcane 0041 Corn 0042 Sweet Corn 0043 Popcorn 0046 Processing Beans 0047 Dry Beans 0049 Safflower 0050 Hybrid Sorghum Seed 0051 Grain Sorghum 0053 Grapes 0054 Apples	0055 Cultivated Wild Rice 0059 Silage Sorghum 0062 Hybrid Corn Seed 0064 Green Peas 0067 Dry Peas 0069 Mustard 0074 Mint 0075 Peanuts 0078 Sunflowers 0080 Hybrid Seed Rice 0081 Soybeans 0084 Potatoes 0087 Tomatoes	0091 Barley 0094 Rye 0102 Grass Seed 0107 Alfalfa Seed 0114 Buckwheat 0132 Cucumbers 0147 Pumpkins 0201 Grapefruit 0202 Lemons 0203 Tangelos 0227 Oranges 0229 Flue Cured Tobacco 0230 Fire Cured Tobacco	0231 Burley Tobacco 0233 Dark Air Tobacco 0235 Cigar Binder Tobacco 0309 Mandarins/Tangerines 0396 Sesame 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>
Section 1: Liability Calculation						
Coverage Range = Area Loss Trigger - 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.
	Area Loss Trigger	ADM		9.99	Round to 2 decimals.	Area Loss Trigger will be 0.86. Edit with ADM Area Coverage Level, "A01130" Area Loss Start Percent.
	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" Coverage Level Percent (or Area Loss End Percent).
Expected Commodity Value = Underlying Liability Amount / Coverage Level Percent	Expected Commodity Value	Internal		9999999999	Round to whole number.	Expected Crop Value.
	Underlying Liability Amount	Internal		9999999999	None	Underlying Liability Amount.
Total Guarantee = Expected Commodity Value * Coverage Range	Total Guarantee	Internal		9999999999	Round to whole number.	Maximum Supplemental Protection.

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Liability Amount = Total Guarantee * Price Election Percent	Liability Amount	P11	101	9999999999	Round to whole number.	Supplemental Protection. Cup at \$1.
	Price Election Percent	P14	35	9.9999	Round to 2 decimals.	Protection Factor. Edit with ICE Price Election Percent, "D00007". Protection Factor will be 1.00. Protection Factor can range from .5 to 1.00 in increments of 1%. SCO Lines covering cottonseed liability will reflect the elected SCO Protection Factor as reported in the Price Election Percent field.
Section 2: Total Premium, Subsidy, and Producer Premium Calculation						
Preliminary Total = Liability Amount * Base Rate * Total Premium Premium Amount = Multiplicative Optional Rate Adjustment Factor	Preliminary Total Premium Amount	Internal		9999999999	Round to whole number.	
	Base Rate	ADM		9.9999	None	Edit with ADM Area Rate, "A01135". If SCO is elected for underlying Cottonseed Option "SE", or Malting Barley Endorsement Option, then rate for that option.
	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 SCO "P11" must have this option. Edit with ADM Option Rate, "A01060" based on SCO Insurance Plan. Currently this will be used for Short Rate Option.

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	0012 Blueberries	0036 Prunes	0059 Silage Sorghum	0094 Rye	0233 Dark Air Tobacco	
	0013 Onions	0038 Sugarcane	0062 Hybrid Corn Seed	0102 Grass Seed	0235 Cigar Binder Tobacco	
	0015 Canola	0041 Corn	0064 Green Peas	0107 Alfalfa Seed	0309 Mandarins/Tangerines	
	0016 Oats	0042 Sweet Corn	0067 Dry Peas	0114 Buckwheat	0396 Sesame	
	0017 Millet	0043 Popcorn	0069 Mustard	0132 Cucumbers	1011 Hybrid Wheat Seed	
	0018 Rice	0046 Processing Beans	0074 Mint	0147 Pumpkins		
	0021 Cotton	0047 Dry Beans	0075 Peanuts	0201 Grapefruit		
	0022 Cotton Ex Long Staple	0049 Safflower	0078 Sunflowers	0202 Lemons		
	0028 Almonds	0050 Hybrid Sorghum Seed	0080 Hybrid Seed Rice	0203 Tangelos		
	0029 Walnuts	0051 Grain Sorghum	0081 Soybeans	0227 Oranges		
	0031 Flax	0053 Grapes	0084 Potatoes	0229 Flue Cured Tobacco		
	0033 Forage Production	0054 Apples	0087 Tomatoes	0230 Fire Cured Tobacco		
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	102	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
Subsidy Amount = Total Premium Amount * Subsidy Percent	Subsidy Amount	P11	100	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". SCO premium subsidy is 0.65.
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".

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	Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding
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 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	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 capped at \$0.
Producer Premium Amount = Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	9999999999	Round to whole number.	