

Exhibit Name: Premium Calculation
 Exhibit Number: P19-1 Plan 76
 Record Name: WFRP Farm Reports
 Record Code: P19

Reinsurance Year: 2024
 Version: Draft
 Release Date: 6/27/2024

Insurance Plan Code 76 Whole Farm Revenue Protection (WFRP)

Commodity Code 0076 Whole Farm Revenue Protection (WFRP)
 9110 Micro Farm

| Calculations | Field Name | Record Number | Field Number | Field Format | Field Rounding | Rules |
|----------------------------------------------------------------------------------------------|-------------------------------|---------------|--------------|--------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Section 1: Liability Calculation | | | | | | If Native Sod (NS) applies to any commodity under WFRP, see Section 9 for Liability calculations. |
| Liability Amount = Approved Revenue Amount * Coverage Level Percent | Liability Amount | P19 | 73 | 999999999 | Round to whole number. | Liability Amount is 'Insured Revenue'. Liability Amount Cap, cannot exceed \$8.5 17 million for WFRP or Micro Farm. Liability Amount must be set to \$1.00 when less than \$1.00. Cup at \$1. |
| | Approved Revenue Amount | P19 | 71 | 999999999 | None | Must not exceed \$350,000 for Micro Farm when Premium Based Code equals "I", or \$400,000 for a Carryover policy. If Premium Based Code equals "R", Approved Revenue will be capped at \$350,000, or \$400,000 for a Carryover policy. |
| | Coverage Level Percent | P14 | 34 | 9.999 | None | |
| MAX MPCI = Liability Amount / 2 | MAX MPCI | Internal | | 999999999 | Round to whole number. | |
| Premium Liability Amount = Liability Amount - lesser of: (MPCI Liability Amount or MAX MPCI) | Premium Liability Amount | Internal | | 999999999 | Round to whole number. | Premium Liability must be set to \$1.00 when less than \$1.00. |
| | MPCI Liability Amount | P19 | 32 | 999999999 | None | |
| Section 2: Total Weighted Farm Rate Calculation | | | | | | |
| Percent of Revenue = Expected Revenue Amount / Total Expected Revenue Amount | Percent of Revenue | Internal | | 9.999 | Round to 3 decimals. | |
| | Expected Revenue Amount | P19A | 15 or 23 | 999999999 | None | Summed per commodity if more then one Expected Revenue Amount for a commodity code due to Native Sod. |
| | Total Expected Revenue Amount | P19 | 70 | 999999999 | None | |

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| If Insurance Option Code List contains "RC", "RS", or "RX": | | | | | | |
| Effective Coverage Level Percent = Coverage Level Percent * (Approved Revenue Amount / lesser of: MAX(Average Revenue Amount, Indexed Average Revenue Amount, Expanded Operation Average Revenue Amount) or Total Expected Revenue Amount) | Effective Coverage Level Percent | Internal | | 9.9999 | Round to 4 decimals. | |
| | Coverage Level Percent | P14 | 34 | 9.9999 | None | |
| | Approved Revenue Amount | P19 | 71 | 9999999999 | None | |
| | Average Revenue Amount | P19 | 82 | 9999999999 | None | |
| | Indexed Average Revenue Amount | P19 | 84 | 9999999999 | None | |
| | Expanded Operation Average Revenue Amount | P19 | 85 | 9999999999 | None | |
| | Total Expected Revenue Amount | P19 | 70 | 9999999999 | None | |
| If Effective Coverage Level Percent equals Coverage Level Percent "or" Insurance Option Code List does not contain "RC", "RS", or "RX": | | | | | | |
| Weighted Commodity Rate = Commodity Rate * Percent of Revenue | Weighted Commodity Rate | Internal | | 99.999 | Round to 3 decimals. | |
| | Commodity Rate | Internal | | 999999.9999 | None | Edit with ADM AGR Rate, "A01000" base rate. |
| If Effective Coverage Level Percent does not equal Coverage Level Percent "and" Insurance Option Code List contains "RC", "RS", or "RX": | | | | | | |
| Lower Coverage Level Percent = MIN(0.800, ROUND(FLOOR(Effective Coverage Level Percent / 0.05, 1) x 0.05, 2)) | Lower Coverage Level Percent | Internal | | 9.99 | Round to 2 decimals. | |
| Upper Coverage Level Percent = Lower Coverage Level Percent + 0.05 | Upper Coverage Level Percent | Internal | | 9.99 | Round to 2 decimals. | |
| Lower Weighted Commodity rate = Commodity Rate * Percent of Revenue | Lower Weighted Commodity Rate | Internal | | 99.999 | Round to 3 decimals. | Edit Commodity Rate with ADM AGR Rate, "A01000" base rate for Lower Coverage Level Percent. |
| Upper Weighted Commodity rate = Commodity Rate * Percent of Revenue | Upper Weighted Commodity Rate | Internal | | 99.999 | Round to 3 decimals. | Edit Commodity Rate with ADM AGR Rate, "A01000" base rate for Upper Coverage Level Percent. |
| If Effective Coverage Level Percent equals Coverage Level Percent "or" Insurance Option Code List does not contain "RC", "RS", or "RX": | | | | | | |
| Total Weighted Farm Rate = sum of Weighted Commodity Rate | Total Weighted Farm Rate | P19 | 87 | 99.999 | Round to 3 decimals. | |

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| If Effective Coverage Level Percent is less than or equal to 0.8500 "and" Insurance Option Code List contains "RC", "RS", or "RX" and Effective Coverage Level Percent does not equal Coverage Level Percent: | | | | | | |
| Lower Total Weighted Farm Rate = sum of Lower Weighted Commodity Rate | Lower Total Weighted Farm Rate | P19 | 120 | 99.999 | Round to 3 decimals. | |
| Upper Total Weighted Farm Rate = sum of Upper Weighted Commodity Rate | Upper Total Weighted Farm Rate | P19 | 121 | 99.999 | Round to 3 decimals. | |
| Total Weighted Farm Rate = $\frac{\text{Lower Total Weighted Farm Rate} + ((\text{Upper Total Weighted Farm Rate} - \text{Lower Total Weighted Farm Rate}) / (\text{Upper Coverage Level Percent} - \text{Lower Coverage Level Percent})) \times (\text{Effective Coverage Level Percent} - \text{Lower Coverage Level Percent})}{1}$ | Total Weighted Farm Rate | P19 | 87 | 99.999 | Round to 3 decimals. | |
| If Effective Coverage Level Percent is greater than 0.8500 "and" Insurance Option Code List contains "RC", "RS", or "RX": | | | | | | |
| Lower Total Weighted Farm Rate = sum of Lower Weighted Commodity Rate | Lower Total Weighted Farm Rate | P19 | 120 | 99.999 | Round to 3 decimals. | |
| Upper Total Weighted Farm Rate = sum of Upper Weighted Commodity Rate | Upper Total Weighted Farm Rate | P19 | 121 | 99.999 | Round to 3 decimals. | |
| Total Weighted Farm Rate = $\frac{(\text{Upper Total Weighted Farm Rate} + (((\text{Upper Total Weighted Farm Rate} - \text{Lower Total Weighted Farm Rate}) / (\text{Upper Coverage Level Percent} - \text{Lower Coverage Level Percent})) \times (\text{Effective Coverage Level Percent} - \text{Upper Coverage Level Percent}))) \times (1 + \text{MIN}(0.05, (0.05 \times ((\text{Effective Coverage Level Percent} - 0.8500) / 0.15)^3)))}{1}$ | Total Weighted Farm Rate | P19 | 87 | 99.999 | Round to 3 decimals. | |

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| Section 3: Diversity Factor (DF) Calculation | | | | | | |
| Commodity Factor = 1.00 / Qualifying Commodity Count | Commodity Factor | Internal | | 9.999 | Round to 3 decimals. | |
| | Qualifying Commodity Count | P19 | 92 | 999 | None | Combined total of eligible commodity count and grouped commodity count unless Qualifying Commodity Count Cup Flag is set to "Y" then will equal the greater of Eligible Commodity Count plus Grouped Commodity Count, or the Qualifying Commodity Count when Premium Based Code equaled "I". See Exhibit P14-7. |
| For each Eligible Commodity (not grouped): Commodity Deviation = Round(ABS((Expected Revenue Amount/Total Expected "Absolute Value" Revenue Amount) - Commodity Factor),3) | Commodity Deviation | Internal | | 9.999 | Round to 3 decimals. | |
| If Grouped Commodity Count > 0: Commodity Deviation = Round(ABS((MQA/Total Expected Revenue Amount) "Absolute Value" - Commodity Factor),3) * Grouped Commodity Count | Commodity Deviation | Internal | | 9.999 | Round to 3 decimals. | |
| | MQA | Internal | | 9999999999 | None | See Exhibit P14-7. |
| | Grouped Commodity Count | P19 | 90 | 999 | None | See Exhibit P14-7. |
| Sum of Commodity Deviation (DEV) Factors = sum of all Commodity Deviations | Sum of Commodity Deviation Factors | Internal | | 9.999 | Round to 3 decimals. | "DEV" will be used in determination of Diversity Factor (DF). |
| QUALIFYING COMMODITY COUNT | FORMULA | | | | | |
| 1 Commodity | DF = 1.000 | | | | | |
| 2 Commodities | DF = 0.668 + (0.0179999 * DEV) + (0.3142858 * DEV ²) | | | | | |
| 3 Commodities | DF = 0.523 + (0.0607623 * DEV) + (0.2229000 * DEV ²) | | | | | |
| 4 Commodities | DF = 0.474 + (0.0248208 * DEV) + (0.2184720 * DEV ²) | | | | | |
| 5 Commodities | DF = 0.437 + (0.0710358 * DEV) + (0.1760129 * DEV ²) | | | | | |
| 6 Commodities | DF = 0.412 + (0.0325131 * DEV) + (0.1945816 * DEV ²) | | | | | |
| 7 Commodities or more | DF = 0.410 | | | | | |
| Diversity Factor (DF) = See above | Diversity Factor | P19 | 93 | 9.999 | Round to 3 decimals. | |

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| Section 4: Optional Coverage Calculation | | | | | | |
| $\text{Additive Optional Rate Adjustment Factor} = \sum \text{Option Rate} * \text{Rate Differential Factor}$ <p>When Rate Method Code is Additive, "A":</p> | 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". |
| $\text{Multiplicative Optional Rate Adjustment Factor} = \sum \text{Option Rate1} * \text{Option Rate2} * \text{Option Rate3}...$ <p>When Rate Method Code is Multiplicative, "M":</p> | Multiplicative Optional Rate Adjustment Factor | Internal | | 999999.9999 | Round to 4 decimals. | |
| | Option Rate | ADM | | 9.9999 | None | Edit with ADM Option Rate, "A01060". |
| Section 5: Premium Rate Calculation | | | | | | |
| $\text{Premium Rate} = \text{Diversity Factor} * \text{Total Weighted Farm Rate} * \text{Multiplicative Optional Rate Adjustment Factor} + \text{Additive Optional Rate Adjustment Factor}$ | Premium Rate | P19 | 94 | .999 | Round to 3 decimals. | Premium Rate is capped at 0.999. |
| Section 6: Total Premium, Subsidy, and Producer Premium Calculation | | | | | | If Beginning Farmer and Rancher (BFR) applies see Section 8. If Native Sod (NS) applies see Section 10. If both BFR and NS applies see Section 10. |
| $\text{Preliminary Total Premium Amount} = \text{Premium Liability Amount} * \text{Premium Rate}$ | Preliminary Total Premium Amount | Internal | | 9999999999 | Round to whole number. | |
| $\text{Total Premium Amount} = \text{Preliminary Total Premium Amount}$ | Total Premium Amount | P19 | 74 | 9999999999 | Round to whole number. | Total Premium Amount must be set to \$1.00 when less than \$1.00. |
| $\text{Subsidy Amount} = \text{Total Premium Amount} * \text{Subsidy Percent}$ | Subsidy Amount | P19 | 75 | 9999999999 | Round to whole number. | Subsidy Amount must be set to \$1.00 when less than \$1.00. |
| | Subsidy Percent | ADM | | 9.999 | None | Edit with ADM Subsidy Percent, "A00070". Subsidy Percent will be based on Coverage Level Percent and Qualifying Commodity Count. |
| $\text{Producer Premium Amount} = \text{Total Premium Amount} - \text{Subsidy Amount}$ | Producer Premium Amount | P19 | 76 | 9999999999 | Round to whole number. | |
| Section 7: A&O Expense Subsidy Calculation | | | | | | |
| $\text{A\&O Expense Subsidy Amount} = \text{Total Premium Amount} * \text{A\&O Expense Subsidy Percent}$ | A&O Expense Subsidy Amount | P19 | 79 | 9999999999.99 | | |
| | A&O Expense Subsidy Percent | Internal | | | None | |

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Section 8: Beginning Farmer and Rancher (BFR)/Veteran Farmer Rancher (VFR), and Conservation Compliance (CC) Subsidy and Producer Premium Calculation If Native Sod (NS) applies along with BFR or VFR see Section 10.

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|---------------------------------------------------------------------------------------------|----------------------------------|----------|-----|------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Preliminary Total Premium Amount = Premium Liability Amount * Premium Rate | Preliminary Total Premium Amount | Internal | | 9999999999 | Round to whole number. | |
| Total Premium Amount = Preliminary Total Premium Amount | Total Premium Amount | P19 | 74 | 9999999999 | Round to whole number. | Total Premium Amount must be set to \$1.00 when less than \$1.00. |
| 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". Subsidy Percent will be based on Coverage Level Percent and Qualifying Commodity Count. |
| BFR/VFR Subsidy Amount = Total Premium Amount * 0.10 * (1 - CC Subsidy Reduction Amount) | BFR/VFR Subsidy Amount | P19 | 102 | 9999999999 | Round to whole number. | Beginning Farmer Rancher/Veteran Farmer Rancher Subsidy Amount. If Applicable; else 0. 0.10 (10%). |
| CC Subsidy Reduction Amount = Base Subsidy Amount * CC Subsidy Reduction Percent | CC Subsidy Reduction Percent | P19 | 53 | 9.9999 | None | If Applicable; else 0. |
| | CC Subsidy Reduction Amount | P19 | 105 | 9999999999 | Round to whole number. | CC Subsidy Reduction Amount. If Applicable; else 0. |
| Subsidy Amount = Base Subsidy Amount + BFR/VFR Subsidy Amount - CC Subsidy Reduction Amount | Subsidy Amount | P19 | 75 | 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 | P19 | 76 | 9999999999 | Round to whole number. | |

Section 9: Native Sod (NS) Liability Calculation

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|------------------------------------------------------------------------------------------------------|---------------------------------|----------|----------|------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Insured Revenue Amount = Approved Revenue Amount * Coverage Level Percent | Insured Revenue Amount | Internal | | 9999999999 | Round to whole number. | Insured Revenue cannot exceed \$8.5 17 million for WFRP. |
| | Approved Revenue Amount | P19 | 71 | 9999999999 | None | |
| | Coverage Level Percent | P14 | 34 | 9.999 | None | |
| Native Sod Percent of Revenue = Expected Revenue Amount (Native Sod) / Total Expected Revenue Amount | Native Sod Percent of Revenue | P19 | 95 | 9.999 | Round to 3 decimals. | |
| | Expected Revenue Amount | P19A | 15 or 23 | 9999999999 | None | Only the Expected Revenue Amount for Native Sod. Summed P19A Expected Revenue Amount if more then one commodity with Native Sod. |
| | Total Expected Revenue Amount | P19 | 70 | 9999999999 | None | |
| Native Sod Liability Amount = Insured Revenue Amount * Native Sod Percent of Revenue * 0.65 | Native Sod Liability Amount | P19 | 96 | 9999999999 | Round to whole number. | |
| Non Native Sod Liability Amount = Insured Revenue Amount * (1.000 - Native Sod Percent of Revenue) | Non Native Sod Liability Amount | P19 | 97 | 9999999999 | Round to whole number. | |

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| Liability Amount = Native Sod Liability Amount + Non Native Sod Liability Amount | Liability Amount | P19 | 73 | 9999999999 | Round to whole number. | Liability Amount Cap, cannot exceed \$8.517 million for WFRP. If Native Sod does not apply then Liability Amount will equal Insured Revenue Amount. Liability Amount must be set to \$1.00 when less than \$1.00. |
| MAX MPC1 = Liability Amount / 2 | MAX MPC1 | Internal | | 9999999999 | Round to whole number. | |
| Base Premium Liability Amount = Liability Amount - lesser of: (MPC1 Liability Amount or MAX MPC1) | Base Premium Liability Amount | Internal | | 9999999999 | Round to whole number. | Base Premium Liability Amount must be set to \$1.00 when less than \$1.00. |
| | MPC1 Liability Amount | P19 | 32 | 9999999999 | None | |
| Native Sod Premium Liability Amount = Round(Native Sod Liability Amount / Liability Amount, 3) * Base Premium Liability Amount | Native Sod Premium Liability Amount | P19 | 98 | 9999999999 | Round to whole number. | |
| Non Native Sod Premium Liability Amount = Base Premium Liability Amount - Native Sod Premium Liability Amount | Non Native Sod Premium Liability Amount | P19 | 99 | 9999999999 | Round to whole number. | |

Section 10: Native Sod (NS) Total Premium, Subsidy, and Producer Premium Calculation

If Beginning Farmer and Rancher (BFR) or Veteran Farmer Rancher (VFR) applies along with Native Sod (NS) this calculation will be used. See Section 8 if only BFR or VFR.

| | | | | | | |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|----------|-----|------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Native Sod Preliminary Total Premium Amount = Native Sod Premium Liability Amount * Premium Rate | Native Sod Preliminary Total Premium Amount | P19 | 100 | 9999999999 | Round to whole number. | |
| Non Native Sod Preliminary Total Premium Amount = Non Native Sod Premium Liability Amount * Premium Rate | Non Native Sod Preliminary Total Premium Amount | P19 | 101 | 9999999999 | Round to whole number. | |
| Total Premium Amount = Native Sod Preliminary Total Premium Amount + Non Native Sod Preliminary Total Premium Amount | Total Premium Amount | P19 | 74 | 9999999999 | Round to whole number. | Total Premium Amount must be set to \$1.00 when less than \$1.00. |
| 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". Subsidy Percent will be based on Coverage Level Percent and Qualifying Commodity Count. |
| BFR/VFR Subsidy Amount = Total Premium Amount * 0.10 | BFR/VFR Subsidy Amount | P19 | 102 | 9999999999 | Round to whole number. | Beginning Farmer Rancher/Veteran Farmer Rancher Subsidy Amount. If Applicable; else 0. 0.10 (10%). |
| Native Sod Subsidy Amount = Native Sod Preliminary Total Premium Amount * 0.50 | Native Sod Subsidy Amount | P19 | 103 | 9999999999 | Round to whole number. | Native Sod Subsidy Amount. If Applicable; else, 0. 0.50 (50%). |
| Subsidy Amount = Base Subsidy Amount + BFR/VFR Subsidy Amount - Native Sod Subsidy Amount | Subsidy Amount | P19 | 75 | 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 | P19 | 76 | 9999999999 | Round to whole number. | |