	Table in the Allerman	Due anticure Colordatio			Dolmouron on Voors	2025	
	Exhibit Name:	Premium Calculation		I	Reinsurance Year:	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			version:	Approved	
	Record Name:	Acreage			Release Date:	6/27/2024	
	Record Code:	P11					
lanuar Dian Cada							
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PKH Revenue	
Commodity Code	0154 Strawbernes						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Liability Calculation							
Effective Coverage Level Percent, comp	plete when Yield Cup (YC) and/or Yield Exclusion (YE) are present of	on the policy. If these option	s are not p	resent skip	this step.		
		Effective Coverage Level	Internal		9 9999	Round to 2 decimal	
		Percent	internal		5.5555	places.	
		Coverage Level Percent	P14	34	9.9999	None	
Effective Coverage Level Percent	 Coverage Level Percent * Approved Yield/Adjusted Yield 	Approved Yield	P11	42	99999999.99	None	For Yield Cup and Yield Exclusion the Approved yield will be the greater of the calculated approved yield and the adjusted yield.
		Adjusted Yield	P15	44	99999999.99	None	
						IF Unit of Measure = Pounds 'LB', round to whole number.	
Premium Guarantee Per Acre Amount	= Approved Yield * Coverage Level Percent	Premium Guarantee Per Acre Amount	Internal		99999999.99	IF Unit of Measure = Tons 'TONS', round to 2 decimals.	
						Otherwise, round to 1 decimal.	
		Coverage Level Percent	P14	34	9.9999	None	Coverage Level Percent in this section is ALWAYS the chosen coverage level and NOT the Effective Coverage Level.
When Guarantee Adjustment Type Coo	de equals Late Planting, 'L' or Prevented Planting, 'P'. If the Guaran	itee Adjustment Type Code i	s NULL skip	this step, o	ontinue to Price Election A	mount.	
Guarantee Per Acre Amount	Premium Guarantee Per Acre Amount * Guarantee = Adjustment Factor	Guarantee Per Acre Amount	Internal		999999999.99	IF Unit of Measure = Pounds 'LB', round to whole number. IF Unit of Measure = Tons 'TONS', round to 2 decimals. Otherwise, round to 1 decimal.	
		Guarantee Adjustment Factor	P11	69	0.999	None	Edit with the Guarantee Adjustment, ICE 'D00068' or Guarantee Adjustment, ADM 'A01220' for Prevented Planting.

	Exhibit Name	Promium Calculation			Poincuranco Voar:	2025	
	Exhibit Number	PTEIIIIUIII Calculation			Version:	Approved	
	Exhibit Number:	P11-15, Pidii 21, 22, 25			Version. Deleges Date:	Approved	
	Record Name:	Acreage			Release Date:	6/27/2024	
	Record Code:	P11					
Insurance Plan Code	21 - PRH Vield Protection	22 - PRH Plus				23 - PRH Revenue	
	0154 Strawberries	22 11111100				20 11011010100	
<u>Commodity Code</u>	015+ Strawberries						
	Calculation	Field Name	Record	Field	Field Format	Field Pounding	Buloc
	Calculation	Field Name	Number	Number	Field Politiat	Field Kouliding	Rules
						See APP III Price	
		Price Election Amount	P11	45	99999 9999	Election Amount	
					555555555	Rounding Exhibit	
Drico Election Amount	MIN(Personal Projected Price , Projected Price) * Price					P11-8.	
Frice Election Amount	Election Percent	Personal Projected	DOFA	15	00000 0000	Nene	Personal Projected Price is limited to the value in the MAX
		Percent	PSSA	15	99999.9999	None	Projected Price, ADM 'DXXXXX'.
		(Max) Projected Price	ADM		99999.9999	None	Edit with MAX Projected Price, ADM 'DXXXXX'
		Price Election Percent	P14	35	9.9999	None	Edit with Price Election Percent, ICE 'D00007'.
When Guarantee Adjustment Type Co	de equals Late Planting, 'L' or Prevented Planting, 'P' use the Premi	um Total Guarantee Amoun	t calculatio	n.			
		Premium Total Guarantee	Internal		0000000 00	Round to 2 decimal	
		Amount	Internal		33333333.33	places.	
	Bromium Cuprontos Dar Aero Amount * Viold Conversion	Viold Conversion Foster	D11	50	0.000		Yield Conversion Factor is the Guarantee Limitation Factor
Dramium Total Cuarantae Amount	Freinfulli Guarance Fel Acte Aniount Field Conversion Foster * Expected Revenue Faster * Drive Election Amount *	field conversion Factor	P11	29	9.999		calculated in accordance with the PRH underwriting.
Premium Total Guarantee Amount	= Factor · Expected Revenue Factor · Price Election Amount ·	5 . ID 5 .			0.0000		
	Reported Acreage	Expected Revenue Factor	ADIVI		9.9999		Edit with Price ADM, A00810 .
							Reported Acreage MUST equal the sum of all Land, P27,
		Reported Acreage	P11	48	999999999.99	None	Reported Acreage.
When Guarantee Adjustment Type Co	de is NULL use the Total Guarantee Amount calculation.		•	•			
	Guarantee Per Acre Amount * Yield Conversion Factor *	T. 10	544	440	0000000 00	Round to 2 decimal	
Total Guarantee Amount	= Expected Revenue Factor * Price Election Amount *	Total Guarantee Amount	P11	110	999999999.99	places.	
	Reported Acreage	Price Election Amount	Internal		9999.9999	None	
						Round to whole	
Premium Liability Amount	= Premium Total Guarantee Amount * Insured Share Percent	Premium Liability Amount	Internal		9999999999	number.	
		Insured Share Percent	P11	43	9.9999	None	
						Round to whole	
Liability Amount	= Total Guarantee Amount * Insured Share Percent	Liability Amount	P11	101	99999999999	number.	Cup at \$1.
Section 2a: Unit Discount Calculation,	complete when Yield Cup (YC) and/or Yield Exclusion (YE) are NOT	present on the policy.					
When Commodities are setup in the u	nit discount table for lookups based <u>solely on acres or a fixed disco</u>	unt (no acre range) .					
When Unit Structure Code is Basic Uni	t (BU)						
Unit Structure Discount Eactor	- Basic Unit Structure Discount Factor	Basic Unit Structure	ADM		9 999	None	Edit with Unit Structure ADM 'A01090'
		Discount Factor	ADIVI		5.555	NUIC	
When Unit Structure Code is Optional	Unit (OU), Written Unit Agreement (UA) or Unit Division Option (U	D)					
Unit Structure Discount Eactor	- Ontional Unit Discount Factor	Optional Unit Discount	ADM		9 999	None	Edit with Unit Structure ADM 'A01090'
		Factor			5.555	i i i i i i i i i i i i i i i i i i i	East with one official ADW, A01050.

-					D	2025	
	Exhibit Name:	Premium Calculation			Norcion	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			Poloaco Dator	Approved	
	Record Name:	Acreage			Release Date.	0/2//2024	
	Record Code.	PII					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record	Field	Field Format	Field Rounding	Rules
When Unit Structure Code is Enter	region (Joit / FLI)		Number	Number			
when Unit Structure Code is Enter	rprise Unit, (EU)		1	1			1
Unit Structure Discount Facto	r = Enterprise Unit Discount Factor	Enterprise Unit Discount Factor	ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'. Enterprise Units will now mandate that all insured acreage for a commodity will be included in the Enterprise Unit. This includes both fall and spring planted acreage. Enterprise Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for all applicable units being greater than or equal to the Area Low Quantity and less than or equal to the Area High Quantity fields contained on the Unit Discount ADM, 'A01090'. Unit is not eligible as an enterprise unit if summed planted acres are less than 20 acres or 20% of insured crop acreage.
When Unit Structure Code is Basic	· Unit (BU)				1		1
Revenue Lookup Adjustment Fac	ctor = Basic Unit Structure Discount Factor	Basic Unit Discount Factor	ADM		9.999	None	Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level. Basic Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090'.
When Unit Structure Code is Optic	onal Unit (OU), Written Unit Agreement (UA), or Unit Division Optio	n (UD)	•				
Revenue Lookup Adjustment Fac	ctor = Unit Structure Discount Factor	Unit Structure Discount Factor	Internal		9.99999999	None	Capped at 1.0 for Optional Unit (OU), Written Unit Agreement (UA) and Unit Division Option (UD).
When Unit Structure Code is Enter	rprise Unit (EU)						
Revenue Lookup Adjustment Fac	ctor = Enterprise Unit Structure Discount Factor	Enterprise Unit Discount Factor	ADM		9.999	None	Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level. Enterprise Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090'.

	Exhibit Name:	Premium Calculation		F	Reinsurance Year:	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			Version:	Approved	
	Record Name:	Acreage			Release Date:	6/27/2024	
	Record Code:	P11					
Insurance Plan Code	21 - PRH Vield Protection	22 - PRH Plus				23 - PRH Revenue	
	0154 Strawberries	22 11111105				25 Thirtice Chief	
<u>Commodity Code</u>							
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodities are setup in the un	nit discount table for lookups based <u>on acres and coverage levels</u> .						
When Unit Structure Code is Basic Unit	t (BU)						
							Edit with Unit Discount ADM, 'A01090' by coverage level. Basic Unit Discount Factor is contingent upon the sum of the
Unit Structure Discount Factor	= Basic Unit Discount Factor	Basic Unit Discount Factor	ADM		9.999	None	reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090' <i>for Coverage Level</i> .
When Unit Structure Code is Optional	Unit (OU), Written Unit Agreement (UA) or Unit Division Option (U	ID)	1	1	r	-	
Unit Structure Discount Factor	= Optional Unit Discount Factor	Optional Unit Discount Factor	ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'.
When Unit Structure Code is Enterprise	e Unit, (EU)	1	1	1	1		
Unit Structure Discount Factor	= Enterprise Unit Discount Factor	Enterprise Unit Discount Factor	ADM		9.999	None	Edit with Unit Structure ADM, 'A01090'. Enterprise Units will now mandate that all insured acreage for a commodity will be included in the Enterprise Unit. This includes both fall and spring planted acreage. Enterprise Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for all applicable units being greater than or equal to the Area Low Quantity and less than or equal to the Area High Quantity fields contained on the Unit Discount ADM, 'A01090'. Unit is not eligible as an enterprise unit if summed planted acres are less than 20 acres or 20% of insured crop acreage.
When Unit Structure Code is Basic Unit	t (BU)						
							Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level.
Revenue Lookup Adjustment Factor	= Basic Unit Structure Discount Factor for 65% Coverage Level	Basic Unit Discount Factor	ADM		9.999	None	Basic Unit Discount Factor is contingent upon the sum of the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090' <i>for 65% Coverage Level</i> .

r		D : C I ::			· · · · · · · · · · · · · · · · · · ·	2025	
	Exhibit Name:	Premium Calculation		F	Keinsurance Year:	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			version:	Approved	
	Record Name:	Acreage			Release Date:	6/2//2024	
	Record Code:	P11					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
			Deserved	E a lat	-		1
	Calculation	Field Name	Number	Number	Field Format	Field Rounding	Rules
When Unit Structure Code is Optional U	Init (OU), Written Unit Agreement (UA), or Unit Division Option (U	D)					
Revenue Lookup Adjustment Factor	Optional Unit Structure Discount Factor for 65% Coverage	Unit Structure Discount	Internal		9.99999999	None	Capped at 1.0 for Optional Unit (OU), Written Unit Agreement
When Unit Structure Code is Enterprise	Unit (EU)	Tactor					
	Entorprise Unit Structure Discount Eactor for SEW Countrage	Enterprice Unit Discount					Edit with Unit Discount ADM, 'A01090' for 65% Coverage Level. Enterprise Unit Discount Factor is contingent upon the sum of
Revenue Lookup Adjustment Factor	= Level	Factor	ADM		9.999	None	the reported acres which were not prevented from planting for the unit being greater than or equal to the Area Low Quantity and less than or equal to Area High Quantity fields contained on the Unit Discount ADM, 'A01090' for 65% Coverage Level.
Section 2b: Unit Discount Calculation, c	omplete when Yield Cup (YC) and/or Yield Exclusion (YE) are prese	ent on the policy. If these op	tions are n	ot present s	kip these steps.		
When Unit Structure Code is Basic Unit	(BU)	L	1	1		- · · · · ·	1
		Unit Structure Discount Factor	Internal		9.999999999	Round to 4 decimal places.	Capped at 1.0.
		Base Coverage Level	ADM		9.999999999	None	Base Coverage Level Percent Basic Unit Discount Factor is
Unit Structure Discount Factor	Round(Base Coverage Level Percent Basic Unit Discount Factor + (Upper Bound Coverage Level Percent Basic Unit = Discount Factor - Lower Bound Coverage Level Percent Basic Unit Discount Factor) * (Effective Coverage Level Percent -	Upper Bound Coverage Level Percent Basic Unit Discount Factor	ADM		9.999999999	None	 Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
	Floored Effective Coverage Level Percent) *20,4)	Lower Bound Coverage Level Percent Optional Unit Discount Factor	ADM		9.999999999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the <i>second</i> highest ADM Coverage Level.

Insurance Plan Code Commodity Code	Exhibit Name: Exhibit Number: Record Name: Record Code: 21 - PRH Yield Protection 0154 Strawberries Calculation	Premium Calculation P11-15, Plan 21, 22, 23 Acreage P11 22 - PRH Plus Field Name	Record Number	Field Number	Reinsurance Year: Version: Release Date: Field Format	2025 Approved 6/27/2024 23 - PRH Revenue Field Rounding	Rules
When Unit Structure Code is Optional	Unit (OU), Written Unit Agreement (UA) or Unit Division Option (U)					
		Unit Structure Discount Factor	Internal		9.999999999	Round to 4 decimal places.	Capped at 1.0.
		Base Coverage Level Percent Optional Unit Discount Factor	ADM		9.999999999	None	Base Coverage Level Percent Optional Unit Discount Factor is equal to Optional Unit Discount Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
Unit Structure Discount Factor	Round(Base Coverage Level Percent Optional Unit Discount Factor + (Upper Bound Coverage Level Percent Optional Unit = Discount Factor - Lower Bound Coverage Level Percent Optional Unit Discount Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) *20,4)	Upper Bound Coverage Level Percent Optional Unit Discount Factor	ADM		9.999999999	None	 Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Coverage Level Percent Optional Unit Discount Factor	ADM		9.999999999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the <i>second</i> highest ADM Coverage Level.

					D · · · · · · ·	0005	
	Exhibit Name:	Premium Calculation			Reinsurance Year:	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			version:	Approved	
	Record Name:	Acreage			Release Date:	6/2//2024	
	Record Code:	P11					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Unit Structure Code is Enterprise	e Unit, (EU)						
		Enterprise Unit Structure Discount Factor	Internal		9.999999999	Round to 4 decimal places.	Capped at 1.0.
		Base Coverage Level Percent Enterprise Unit Discount Factor	ADM		9.999999999	None	Base Coverage Level Percent Enterprise Unit Discount Factor is equal to Enterprise Unit Discount Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
Unit Structure Discount Factor	Round(Base Coverage Level Percent Enterprise Unit Discount Factor + (Upper Bound Coverage Level Percent Enterprise = Unit Discount Factor - Lower Bound Coverage Level Percent Enterprise Unit Discount Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) *20,4)	Upper Bound Coverage Level Percent Enterprise Unit Discount Factor	ADM		9.999999999	None	 Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Lower Bound Coverage Level Percent Enterprise Unit Discount Factor	ADM		9.999999999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the second highest ADM Coverage Level.

	m 1 11 12 22				2 · · · · ·		
	Exhibit Name:	Premium Calculation		1	Reinsurance Year:	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			Version:	Approved	
	Record Name:	Acreage			Release Date:	6/27/2024	
	Record Code:	P11					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section3: Base Rate Calculation							
Current Veer Vield Patie	- Data Viold / Deference Amount	Current Year Yield Ratio	Internal		9.9999	Round to 2 decimal places.	Cup at 0.50 and Cap at 1.50.
Current fear field Ratio	= Kate field / Reference Amount	Rate Yield	P15	35	99999999.99	None	
		Reference Yield	ADM		99999.99	None	Edit with Base Rate ADM, 'A01010'.
Drier Vear Vield Patio	- Pate Viold / Prior Vear Peference Amount	Prior Year Yield Ratio	Internal		9.9999	Round to 2 decimal places.	Cup at 0.50 and Cap at 1.50.
		Prior Year Reference Amount	ADM		99999.99	None	Edit with Base Rate ADM, 'A01010'.
Current Year Rate Multiplier	= Current Year Yield Ratio ^ Exponent Value	Current Year Rate Multiplier	Internal		10000	Round to 8 decimals.	
		Exponent Value	ADM		\$99.999	None	Edit with Base Rate ADM, 'A01010'.
Drier Vear Pate Multiplier	= Prior Year Yield Ratio ^ Prior Year Exponent Value	Prior Year Rate Multiplier	Internal		10000	Round to 8 decimals.	
Phor fear kate Multiplier		Prior Year Exponent Value	ADM		\$99.999	None	Edit with Base Rate ADM, 'A01010'.
When the Rate Method Code is NULL,	no high risk ground.						
		Current Year Base Rate	Internal		9999999999.99999999	Round to 8 decimals.	
Current Year Base Rate	= Current Year Rate Multiplier * Reference Rate + Fixed Rate	Current Year Rate Multiplier	Internal		10000	None	
		Reference Rate	ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
		Fixed Rate	ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
		Prior Year Base Rate	Internal		9999999999.99999999	Round to 8 decimals.	
Prior Year Base Rate	Prior Year Rate Multiplier * Prior Year Reference Rate + Prior	Prior Year Rate Multiplier	Internal		9999.99999999	None	
		Prior Year Reference Rate	ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
		Prior Year Fixed Rate	ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.

r		Dromium Col-ul-ti			Poincurance Veer	2025	
	Exhibit Name:	Premium Calculation			Version:	2025 Approved	
	Exhibit Number:	Agroage			Poloaco Dato:	Approved	
	Record Code:	P11			Release Date.	6/27/2024	
	Record code.	111					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When the Rate Method Code is Fixed	d, 'F'						
Current Year Base Rate	= Sub County Rate						
Prior Year Base Rate	= Sub County Rate						
When the Rate Method Code is Addi	tive, 'A'						
Current Year Base Rate	Sub County Rate + (Current Year Rate Multiplier * Reference Rate + Fixed Rate)						
Prior Year Base Rate	= Sub County Rate + (Prior Year Rate Multiplier * Prior Year Reference Rate + Prior Year Fixed Rate)	Sub County Rate	ADM		9.9999	None	Edit with Base Rate ADM, 'A01010'.
When the Rate Method Code is Mult	tiplicative, 'M'						
Current Year Base Rate	= Sub County Rate * (Current Year Base Multiplier * Reference Rate + Fixed Rate)						
Prior Year Base Rate	= Sub County Rate * (Prior Year Rate Multiplier * Prior Year Reference Rate + Prior Year Fixed Rate)						
Section 4: Rate Differential Factor							
		Rate Differential Factor	Internal		9.99999999	Round to 9 decimal places.	
		Base Rate Differential Factor	ADM		9.999999999	None	Base Rate Differential Factor = Rate Differential Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with Coverage Level Differential ADM, 'A01040'.
Rate Differential Factor	 When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: (1+ (Round(MIN(((MAX(0.85, Effective Coverage Level Percent) - 0.85)/0.15),1)³, 7)) * 0.05) * (Round(Base Rate Differential Factor + (Upper Bound Rate Differential Factor - Lower Bound Rate Differential Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20, 9)) 	Upper Bound Rate Differential Factor	ADM		9.999999999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level falls between existing ADM Coverage Levels then this will be based on the higher ADM Coverage Level. 3) If the Effective Coverage Level is greater than the maximum ADM Coverage Level then this will be based on the highest ADM Coverage Level.

	Exhibit Name:	Premium Calculation			Reinsurance Year:	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			Version:	Approved	
	Record Name:	Acreage			Release Date:	6/27/2024	
	Record Code:	P11					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
	Otherwise: Rate Differential Factor	Lower Bound Rate Differential Factor	ADM		9.999999999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the second highest ADM Coverage Level.
		Rate Differential Factor	ADM		9.999999999	None	ADM Rate Differential Factor for coverage level percent.
		Prior Year Rate Differential Factor	Internal		9.999999999	Round to 9 decimal places.	
		Base Prior Year Rate Differential Factor	ADM		9.999999999	None	Base Prior Year Rate Differential Factor = Base Prior Year Rate Differential Factor for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with Coverage Level Differential ADM. 'A01040'.
Prior Year Rate Differential Factor	 When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Prior Year Rate Differential Factor + (Upper Bound Prior Year Rate Differential Factor - Lower Bound Prior Year Rate Differential Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,9) 	Upper Bound Prior Year Rate Differential Factor	ADM		9.999999999	None	Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level falls between existing ADM Coverage Levels then this will be based on the higher ADM Coverage Level. 3) If the Effective Coverage Level is greater than the maximum ADM Coverage Level then this will be based on the highest ADM Coverage Level.
	Otherwise: Prior Year Rate Differential Factor	Lower Bound Prior Year Rate Differential Factor	ADM		9.999999999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level then use the second highest ADM Coverage Level.

	Exhibit Name: Exhibit Number: Record Name: Record Code:	Premium Calculation P11-15, Plan 21, 22, 23 Acreage P11		F	teinsurance Year: Version: Release Date:	2025 Approved 6/27/2024	
Insurance Plan Code	21 - PBH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
		Prior Year Rate Differential Factor	ADM		9.999999999	None	ADM Prior Year Rate Differential Factor for coverage level percent.
Section 5: Unit Residual Factor							
When Unit Structure Code is Basic	Unit (BU), Optional Unit (OU), Written Unit Agreement (UA) or Unit Div	vision Option (UD)					The convelue for the Decidual Enders in the MAN/(Decidual
		Unit Residual Factor	Internal		999.9999	Round to 4 decimal places.	Factor) from all coverage levels within the chosen unit structure regardless of Coverage Type Code where applicable, Buy-up or CAT.
		Base Unit Residual Factor	ADM		999.9999	None	Base Unit Residual Factor = Unit Residual Factor Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with Coverage Level Differential ADM, 'A01040'.
	When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Unit Residual Factor + (Upper Bound Unit	Upper Bound Unit Residual Factor	ADM		999.9999	None	 Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
Unit Residual Factor	 Residual Factor - Lower Bound Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4) Otherwise: Unit Residual Factor 	Lower Bound Unit Residual Factor	ADM		999.9999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the <i>second</i> highest ADM Coverage Level.

	Exhibit Name: Exhibit Number:	Premium Calculation P11-15, Plan 21, 22, 23			Reinsurance Year: Version:	2025 Approved	
	Record Name: Record Code:	Acreage P11			Release Date:	6/27/2024	
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
		Floored Effective Coverage Level Percent	Internal		99.9999	None	 Based on the 'floored' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
		Unit Residual Factor	ADM		999.9999	None	ADM Unit Residual Factor for coverage level percent.
		Prior Year Unit Residual Factor	Internal		999.9999	Round to 4 decimal places.	The cap value for the Residual Factors is the MAX(Residual Factor) from all coverage levels within the chosen unit structure.
		Base Prior Year Unit Residual Factor	ADM		999.9999	None	Base Prior Year Unit Residual Factor is equal to Prior Year Unit Residual for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
Prior Year Unit Residual Factor	 When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Prior Year Unit Residual Factor + (Upper Bound Prior Year Unit Residual Factor - Lower Bound Prior Year Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4) 	Upper Bound Prior Year Unit Residual Factor	ADM		999.9999	None	 Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
	Utnerwise: Prior Year Unit Residual Factor	Lower Bound Prior Year Unit Residual Factor	ADM		999.9999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the <i>second</i> highest ADM Coverage Level.

	Exhibit Name:	Premium Calculation			Reinsurance Year:	2025	
	Exhibit Number:	P11-15, Plan 21, 22, 23			Version:	Approved	
	Record Name:	Acreage			Release Date:	6/27/2024	
	Record Code:	P11					
		22 22U 21					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
<u>Commodity Code</u>	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
		Prior Year Unit Residual Factor	ADM		999.9999	None	ADM Prior Year Unit Residual Factor for coverage level percent.
When Unit Structure Code is Enterp	prise Unit, (EU)	•		•			
		Unit Residual Factor	Internal		999.9999	Round to 4 decimal places.	The cap value for the Residual Factors is the MAX(Residual Factor) from all coverage levels within the chosen unit structure.
When Yield Cup (YC) and/or Yield Exc on the policy: Round(Base Enterprise Unit Residual Enterprise Unit Residual Factor - Low Unit Residual Factor) * (Effective Cov Floored Effective Coverage Level Per		Base Enterprise Unit Residual Factor	ADM		999.9999	None	Base Enterprise Unit Residual Factor is equal to Prior Year Unit Residual for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
	When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Enterprise Unit Residual Factor + (Upper Bound Enterprise Unit Residual Factor - Lower Bound Enterprise Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4)	Upper Bound Enterprise Unit Residual Factor	ADM		999.9999	None	 Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the higher ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
	Otherwise: Enterprise Unit Residual Factor	Lower Bound Enterprise Unit Residual Factor	ADM		999.9999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the second highest ADM Coverage Level.
		Enterprise Unit Residual Factor	ADM		999.9999	None	ADM Enterprise Unit Residual Factor for coverage level percent.

	Fyhihit Name	Premium Calculation			Reinsurance Year:	2025	
	Exhibit Number:	P11-15. Plan 21, 22, 23			Version:	Approved	
	Record Name:	Acreage			Release Date:	6/27/2024	
	Record Code:	P11					
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
		Prior Year Enterprise Unit Residual Factor	Internal		999.9999	Round to 4 decimal places.	The cap value for the Residual Factors is the MAX(Residual Factor) from all coverage levels within the chosen unit structure.
Prior Year Unit Residual Factor	When Yield Cup (YC) and/or Yield Exclusion (YE) are present on the policy: Round(Base Enterprise Prior Year Unit Residual Factor + (Upper Bound Enterprise Prior Year Unit Residual Factor) * Lower Bound Enterprise Prior Year Unit Residual Factor) * (Effective Coverage Level Percent - Floored Effective Coverage Level Percent) * 20,4)	Base Enterprise Prior Year Unit Residual Factor	ADM		999.9999	None	Prior Year Base Enterprise Unit Residual Factor is equal to Prior Year Unit Residual for Minimum of: 1) Maximum available Coverage Level or 2) Available Coverage Level less than or equal to Effective Coverage Level. Edit with ADM Coverage Level Differential, 'A01040'.
		Upper Bound Enterprise Prior Year Unit Residual Factor	ADM		999.9999	None	 Based on the 'upper bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the highest ADM Coverage Level.
	Otherwise: Prior Year Enterprise Unit Residual	Lower Bound Enterprise Prior Year Unit Residual Factor	ADM		999.9999	None	 Based on the 'lower bound' coverage level. Edit with Coverage Level Differential ADM, 'A01040'. 1) IF the Effective Coverage Level Percent = an existing ADM Coverage Level then use the Effective Coverage Level Percent. 2) IF the Effective Coverage Level Percent falls between existing ADM Coverage Levels then use the lower ADM Coverage Level. 3) IF the Effective Coverage Level Percent is greater than the maximum ADM Coverage Level then use the second highest ADM Coverage Level.
		Prior Year Enterprise Unit Residual Factor	ADM		999.9999	None	ADM Prior Year Enterprise Unit Residual Factor for coverage level percent.

Insurance Plan Code	Exhibit Name: Exhibit Number: Record Name: Record Code: 21 - PRH Yield Protection 0154 Strawberries	Premium Calculation P11-15, Plan 21, 22, 23 Acreage P11 22 - PRH Plus			Reinsurance Year: Version: Release Date:	2025 Approved 6/27/2024 23 - PRH Revenue	
commodity code	Calculation	Field Name	Record	Field	Field Format	Field Rounding	Rules
			Number	Number			
Section 6: Other Coverage Level Adjus	tment Factors						
When Yield Exclusion (YE) or Yield Cu	p (YC) exist on the policy and effective coverage level exceeds the	e highest coverage level for	the offer in	the ADM,	perform these steps, other	rwise set Marginal Ra	ate Adjustment Factor = 1.
Unadjusted Liability Amount	= Round((Coverage Level Percent/Effective Coverage Level Percent),10)*Premium Liability Amount	Unadjusted Liability Amount	Internal		9999999999	Round to whole number.	
When Unit Structure Code is Basic Un	it (BU)						
Max Coverage Level Adjustment Factor	Round(1.00/Current Year Base Rate, 8) - Round(Unadjusted Liability Amount/(Current Year Base Rate * Premium Liability Amount),8) + Round(Round(Base Rate Differential Factor * Base Unit Residual Factor * Base Basic Unit Structure Discount Factor * Unadjusted Liability Amount, 8)/Premium Liability Amount, 8)	Max Coverage Level	Internal		999999999,999999999	Round to 8	
When Unit Structure Code is Optional Unit (OU), Written Unit Agreement (UA) or Unit Division Option (UD)		Adjustment Factor				decimals.	
Max Coverage Level Adjustment Factor	Round(1.00/Current Year Base Rate, 8) - Round(Unadjusted Liability Amount/(Current Year Base Rate * Premium Liability Amount),8) + Round(Round(Base Rate Differential Factor * Base Unit Residual Factor * Base Optional Unit Structure Discount Factor * Unadjusted Liability Amount, 8)/Premium Liability Amount, 8)						
When Unit Structure Code is Enterpris	e Unit, (EU)						
Max Coverage Level Adjustment Factor	Round(1.00/Current Year Base Rate, 8) - Round(Unadjusted Liability Amount/(Current Year Base Rate * Premium Liability Amount),8) + Round(Round(Base Rate Differential Factor * Base Unit Residual Factor * Base Enterprise Unit Structure Discount Factor * Unadjusted Liability Amount, 8)/Premium Liability Amount, 8)	Current Year Base Rate	Internal		99999999999.99999999	Round to 8 decimals.	
	Max Coverage Level Adjustment Factor/(Rate Differential	Marginal Rate Adjustment Factor	Internal		9.99999999	Round to 8 decimals.	
Marginal Rate Adjustment Factor	 Factor * Unit Residual Factor * Unit Structure Discount Factor) 	Max Coverage Level	Internal				
Section 7: Base Premium Rate		. lujustinent r actor		<u>. </u>			
Current Year Base Premium Rate	Round(Current Year Base Rate * Rate Differential Factor * = Unit Residual Factor, 8) * MIN(Marginal Rate Adjustment Factor, 1.00)	Current Year Base Premium Rate	Internal		9.99999999	Round to 8 decimals.	
Prior Year Base Premium Rate	= Round(Prior Year Base Rate * Prior Year Rate Differential Factor * Prior Year Unit Residual Factor, 8)	Prior Year Base Premium Rate	Internal		9.99999999	Round to 8 decimals.	
Base Premium Rate	MIN(Current Year Base Premium Rate, Prior Year Base Premium Rate * 1.2, .999)	Base Premium Rate	P11	104	9.99999999	Round to 8 decimals.	

	Exhibit Name: Exhibit Number: Record Name: Record Code:	Premium Calculation P11-15, Plan 21, 22, 23 Acreage P11		F	Reinsurance Year: Version: Release Date:	2025 Approved 6/27/2024			
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue			
Commodity Code	0154 Strawberries								
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules		
Section 8: Optional Coverage (Additive 'A' and Multiplicative 'M')									
When the Rate Method Code is Additiv	re, 'A'		1	1		I			
Additive Optional Rate Adjustment Factor	= Σ Option Rate * Rate Differential Factor	Additive Optional Rate Adjustment Factor	Internal		999999.9999	Round to 4 decimal places.			
When the Rate Method Code is Multipl	licative, 'M'		ĩ	ĩ					
Multiplicative Optional Rate Adjustment Factor	= Σ Option Rate1 * Option Rate2 * Option Rate3	Multiplicative Optional Rate Adjustment Factor	Internal		999999.9999	Round to 4 decimal places.			
Section 9: Revenue Coverage Add-on R	ates, this section only applies to Insurance Plans PRH Plus 22 and F	PRH Revenue 23							
Revenue Lookup Rate	MIN(Current Year Base Rate, Prior Year Base Rate * 1.2, = 0.9999)	Revenue Lookup Rate	Internal		9.9999	Round to 4 decimal places.			
Lookup Rate	= Revenue Lookup Rate * Revenue Lookup Adjustment Factor	Lookup Rate	Internal		9.9999	Round to 4 decimal places.			
		Adjusted Mean Quantity	Internal		999999.99999999	Round to 8 decimals.			
Adjusted Mean Quantity	= Approved Yield * Mean Quantity / 100	Approved Yield	P11	42	99999999.99	None	For Yield Exclusion, the Approved Yield will be the greater of the calculated approved yield and the adjusted yield.		
		Mean Quantity	ADM		999.999999999	None	Edit with ADM Combo Revenue Factor, "A01030". Search the Combo Revenue Factor, "A01030" for the Mean Quantity using Lookup Rate.		
		Adjusted Standard Deviation Quantity	Internal		99999999999.99999999	Round to 8 decimals.			
Adjusted Standard Deviation Quantity	 Approved Yield * Standard Deviation Quantity / 100 	Approved Yield	P11	42	99999999.99	None	For Yield Exclusion, the Approved Yield will be the greater of the calculated approved yield and the adjusted yield.		
		Standard Deviation	ADM		999.999999999	None	Edit with ADM Combo Revenue Factor, "A01030".		
LnMean	= Ln(Personal Projected Price) - (Price Volatility Factor) ² / 2	LnMean							
		Price Volatility Factor	ADM		9.99		Edit with ADM Price, "A00810".		
Yield Draw Quantity (i)	= Yield Draw Quantity (i=1 to 500)	Yield Draw Quantity	ADM		599.999999999	None	Edit with ADM Beta, "A01020". Use the Beta ID field from ADM Insurance Offer, "A00030" and the Beta "A01020" to obtain the applicable draws. There should be 500 draws (or sequence numbers) per Beta Id for every distinct Beta Id in the Insurance Offer ADM, "A00030".		

Insurance Plan Code	Exhibit Name: Exhibit Number: Record Name: Record Code: 21 - PRH Vield Protection	Premium Calculation P11-15, Plan 21, 22, 23 Acreage P11 22 - PRH Plus			Reinsurance Year: Version: Release Date:	2025 Approved 6/27/2024 23 - PRH Revenue	
Commodity Code	0154 Strawberries	22				25 11011000000	
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Price Draw Quantity (i)	= Price Draw Quantity (i=1 to 500)	Price Draw Quantity	ADM		\$99.999999999	None	Edit with ADM Beta, "A01020". Use the Beta ID field from ADM Insurance Offer, "A00030" and the Beta "A01020" to obtain the applicable draws. There should be 500 draws (or sequence numbers) per Beta Id for every distinct Beta Id in the Insurance Offer ADM.
When Insurance Plan Code is -PRH Plus	'22' or PRH Revenue '23'						
Simulated PRH Yield Protection Losses Quantity	Σ Round(MAX(0, Approved Yield * Coverage Level Percent or Effective Coverage Level Percent - Round(Max(0, Yield Draw Quantity (i) * Adjusted Standard Deviation Quantity + Adjusted Mean),12)),12)	Simulated PRH Yield Protection Losses Quantity	Internal		9999999999,99999999999999	Round to 12 decimals.	Sum of results for all iterations (i=1 to 500).
Simulated PRH Yield Protection Base Premium Rate	Round((Simulated PRH Yield Protection Losses Quantity / = 500) / (Approved Yield * Coverage Level Percent or Effective Coverage Level Percent),8)	Simulated PRH Yield Protection Base Premium Rate	Internal		999999.99999999	Round to 8 decimals.	Use 'Effective Coverage Level Percent' when Option Codes 'YC' (Yield Cup) and/or 'YE' (Yield Exclusion are present.
When Insurance Plan Code is PRH Plus	'22'						
Simulated PRH Plus Losses Quantity	 Σ Round(MAX(0.0000000000, Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price - Round(Max(0.00000000000, Round(Yield Draw Quantity (i) * Adjusted Standard Deviation Quantity + Adjusted Mean,12)) * MIN(Approved Projected Price, Round(e^{Price Draw Quantity (i) * Price Volatility Factor + LnMean},12)),12) 	Simulated PRH Losses Quantity	Internal		9999999999,99999999999999999	Round to 12 decimals.	Sum of results for all iterations (i=1 to 500).
Simulated PRH Plus Base Premium Rate	Round((Simulated PRH Plus Losses Quantity / 500) / = (Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price),8)	Simulated PRH Plus Base Premium Rate	Internal		999999,99999999	Round to 8 decimals.	Use 'Effective Coverage Level Percent' when Option Codes 'YC' (Yield Cup) and/or 'YE' (Yield Exclusion are present.
PRH Plus Add On Rate	Round(MAX(Simulated PRH Plus Base Premium Rate - = Simulated PRH Yield Protection Base Premium Rate, 0.01 * Base Premium Rate),8)	PRH Plus Add On Rate	Internal		999999.99999999	Round to 8 decimals.	This is a control meant to ensure that the premium rate associated with PRH Plus is at least 1% greater than the basic Base Premium Rate where the Price Volatility Factor is NOT EQUAL to 0.

	Exhibit Name: Exhibit Number: Record Name: Record Code:	Premium Calculation P11-15, Plan 21, 22, 23 Acreage P11		I	Reinsurance Year: Version: Release Date:	2025 Approved 6/27/2024	
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Insurance Plan Code is PRH Reve	enue '23'						
Simulated PRH Revenue Losses Quantity	 Σ Round(MAX(0.0000000000, Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price - Round(Max(0.00000000000, Round(Yield Draw Quantity (i) * Adjusted Standard Deviation Quantity + Adjusted Mean,12) * Round(e^{Price Draw Quantity (i) * Price Volatility Factor + LnMean},12)),12),12) 	Simulated PRH Revenue Losses Quantity	Internal		9999999999,99999999999999	Round to 12 decimals.	Sum of results for all iterations (i=1 to 500).
Simulated PRH Revenue Base Premium Rate	Round((Simulated PRH Revenue Losses Quantity / 500) / = (Approved Yield * Coverage Level Percent or Effective Coverage Level Percent * Approved Projected Price),8)	Simulated PRH Revenue Base Premium Rate	Internal		999999.9999999	Round to 8 decimals.	Use 'Effective Coverage Level Percent' when Option Codes 'YC' (Yield Cup) and/or 'YE' (Yield Exclusion are present.
PRH Revenue Premium Add On Rate	Round(MAX(Simulated PRH Revenue Base Premium Rate - = Simulated PRH Yield Protection Base Premium Rate, -0.50 * Base Premium Rate),8)	PRH Revenue Premium Add On Rate	Internal		999999.99999999	Round to 8 decimals.	This is a control meant to ensure that the premium rate associated with PRH Revenue is than half the basic Base Premium Rate where the Price Volatility Factor is NOT EQUAL to 0.
Section 10: Premium Rate			•	•			
PRH Yield (21)							
Premium Rate	MIN(.999, Base Premium Rate * Unit Structure Discount = Factor Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Factor)						If Insurance Plan Code equals 21, Capped Revenue Add On Factor will equal zero.
PRH Plus (22)							
Premium Rate	MIN(.999, Base Premium Rate * Unit Structure Discount = Factor Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Factor + PRH Plus Add On Rate)	Premium Rate	Internal		99999999999.99999999	Round to 8 decimals.	Otherwise: Revenue Add On Factor will equal Revenue Protection Add on Rate when Insurance Plan Code equals PRH Plus, '22'
PRH Revenue (23)							Or Devenue Protection with Lionast Drive Evolucion Add On Pote
Premium Rate	MIN(.999, Base Premium Rate * Unit Structure Discount = Factor Multiplicative Optional Rate Adjustment Factor + Additive Optional Rate Factor + PRH Revenue Add On Rate)						when Insurance Plan Code equals PRH Revenue, '23'.
Section 11: Total Premium Amount, Sul	bsidy Amount and Producer Premium Amount						
The Premium Rate for ALL Unit Structur	res should be capped at .999 in the event various adjustments to t	he Base Premium Rate wou	ld cause it t	to exceed 1	.0.		
Preliminary Total Premium	Premium Liability Amount * Premium Rate * Total Premium Multiplicative Optional Rate Adjustment Factor	Preliminary Total Premium	Internal		9999999999	Round to whole number.	
Total Premium Amount	Preliminary Total Premium * Multiple Commodity	Total Premium Amount	P11	102	9999999999	Round to whole number.	
	Adjustment Factor	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Used when there is first commodity loss.
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 18 for subsidy calculations.
		Subsidy Percent	ADM		9.999	None	Edit with ADM Subsidy Percent, "A00070". Will always be 38% for DRE.
Producer Premium Amount	= Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	9999999999	Round to whole number.	

	Exhibit Name: Exhibit Number: Record Name: Record Code:	Premium Calculation P11-15, Plan 21, 22, 23 Acreage P11			Reinsurance Year: Version: Release Date:	2025 Approved 6/27/2024	
Insurance Plan Code	21 - PRH Yield Protection	22 - PRH Plus				23 - PRH Revenue	
Commodity Code	0154 Strawberries						
	Calculation	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 12: Beginning Farmer Ranche	r, Veteran Farmer Rancher, Conservation Compliance and Native S	od					
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.
BFR/VFR Subsidy Amount	Total Premium Amount * 0.10 *(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. 0.10 (10%).
		CC Subsidy Reduction Percent	P11	76	9.9999	None	If Applicable; else 0.
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 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 cupped at \$0.
Producer Premium Amount	= Total Premium Amount - Subsidy Amount	Producer Premium Amount	P11	103	9999999999	Round to whole	