

INSTRUCTIONS FOR EXHIBITS 10M., 10N., AND 10 O.

Exhibit 10.n - Commission Template

The commissions paid to agents by state (policy location) and by CAT, Revenue, and All Other insurance, for the previous reinsurance year as shown on the Commission Template. These amounts should include commissions paid and all other agent/agency payments (e.g. rollover, loss experience, and collection bonuses, profit sharing, etc.).

Exhibit 10.n - Loss Adjustment Template

The loss adjustment expenses paid by state (policy location) for the previous reinsurance year, as shown on the Loss Adjustment Expense Template. Total Loss Adjuster Expenses includes base pay rate plus such expenses as per deim, travel, supplies, etc. Include a general definition of what is included in Incidental Expenses (training, per deim, travel, litigation, overhead, etc.). Provide a narrative describing the allocation methodologies used to develop the expense amounts.

Exhibit 10.o - Estimated Expense Template

The Estimated Expenses Template reflecting the estimated expenses and crop related expense revenues budgeted for the next reinsurance year based on your estimated premium volume.

Federal Crop Insurance Corporation

Exhibit 10.m

COMMISSION TEMPLATE - MPCl Commission Paid by Policy Type (by State)

Reinsurance Year:

Company:

Data as of:

State	Revenue			All Other			CAT			TOTAL MPCl		
	Premium Written	Commission Paid	Average Commission Rate	Premium Written	Commission Paid	Average Commission Rate	Premium Written	Commission Paid	Average Commission Rate	Premium Written	Commission Paid	Average Commission Rate
Alabama												
Alaska												
Arizona												
Arkansas												
California												
Colorado												
Connecticut												
Delaware												
Florida												
Georgia												
Hawaii												
Idaho												
Illinois												
Indiana												
Iowa												
Kansas												
Kentucky												
Louisiana												
Maine												
Maryland												
Massachusetts												
Michigan												
Minnesota												
Mississippi												
Missouri												
Montana												
Nebraska												
Nevada												
New Hampshire												
New Jersey												
New Mexico												
New York												
North Carolina												
North Dakota												
Ohio												
Oklahoma												
Oregon												
Pennsylvania												
Rhode Island												
South Carolina												
South Dakota												
Tennessee												
Texas												
Utah												
Vermont												
Virginia												
Washington												
West Virginia												
Wisconsin												
Wyoming												
TOTAL	-	-	#DIV/0!	-	-	#DIV/0!	-	-	#DIV/0!	-	-	#DIV/0!

FEDERAL CROP INSURANCE CORPORATION

Exhibit 10.o

ESTIMATED EXPENSES TEMPLATE

Reinsurance Year Estimated Expenses and Administrative & Operating (A&O) Expense Subsidy

Reinsurance Year:

Company:

Date as of:

CATEGORY	MPCI	All Other Insurance
1 Gross Premium Written (includes direct and assumed)	_____	_____
2 Less Reinsurance Ceded (includes FCIC and private cessions)	_____	_____
3 Company Retained Premium (line 1-2)	_____ 0	_____ 0
4 Gross Losses Incurred	_____	_____
5 Less Reinsurance ceded	_____	_____
6 Company Retained Losses (line 4-5)	_____ 0	_____ 0
7 A&O Subsidy Received	_____	_____
8 CAT LAE Subsidy	_____	_____
9 Private reinsurance commissions/fees received	_____	_____
10 Crop related revenues (line 7+ 8 + 9)	_____ 0	_____ 0
11 Reinsurance related expenses	_____	_____
12 Commissions and brokerage	_____	_____
13 Claims Adjustment expenses	_____	_____
14 Advertising	_____	_____
15 Boards, bureaus and associations	_____	_____
16 Surveys and underwriting reports	_____	_____
17 Audit of assureds records	_____	_____
Salary related items:		
18 Salary and bonus expense	_____	_____
19 Payroll taxes	_____	_____
20 Employee Benefits	_____	_____
21 Employee relations and welfare	_____	_____
22 Insurance	_____	_____

FEDERAL CROP INSURANCE CORPORATION

Exhibit 10.o

ESTIMATED EXPENSES TEMPLATE

Reinsurance Year Estimated Expenses and Administrative & Operating (A&O) Expense Subsidy

Reinsurance Year:

Company:

Date as of:

<u>CATEGORY</u>	<u>MPCI</u>	<u>All Other Insurance</u>
23 Directors Fees	_____	_____
24 Travel and travel items	_____	_____
25 Rent and rent items	_____	_____
26 Equipment expenses and related depreciation	_____	_____
27 Printing and stationary	_____	_____
28 Postage, telephone, exchange and express	_____	_____
29 Legal and auditing	_____	_____
30 Taxes, license and fees	_____	_____
31 Real estate taxes, expenses and depreciation	_____	_____
32 Aggregate write-ins for Misc operating Expenses	_____	_____
33 Total Expenses (line 11 - 32)	<u>0</u>	<u>0</u>