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 methologies used to devlop the expense amounts.

Exhibit 10.0 - 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 COMMISSION TEMPLATE - MPCI Commission Paid by Policy Type (by State) Reinsurance Year: Company: Data as of:

State Alabama Alaska Arizona Arkansas California	Premium Written	Revenue Commission Paid	Average Commission Rate	Premium Written	All Other Commission Paid	Average Commission	Premium	CAT Commission	Average Commission	Premium	Commission	Average
State Alabama Alaska Arizona Arkansas California			Commission			Commission	Premium	Commission		Premium	Commission	Commission
Alabama Alaska Arizona Arkansas California	Written	Paid	Rate	Written	Paid	_						COMMISSION
Alabama Alaska Arizona Arkansas California						Rate	Written	Paid	Rate	Written	Paid	Rate
Alaska Arizona Arkansas California												
Arizona Arkansas California												
Arkansas California												
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											l	
West Virginia												
Wisconsin												
Wyoming												
TOTAL	-	-	#DIV/0!	-	-	#DIV/0!	-	-	#DIV/0!	-	-	#DIV/0!

FEDERAL CROP INSURANCE CORPORATION

LOSS ADJUSTMENT EXPENSE TEMPLATE

Reinsurance Year: Company :

Date as of:

	# Hourly Rate Loss Adjusters	Average Base Rate per Hour	Total Incidental Expenses for Hourly Adjusters	Total Loss Adjuster Expenses for Hourly Adjusters*	# Salary Loss Adjusters	Average Base Salary	Total Incidental Expenses for Salaried Adjusters	Total Loss Adjuster Expenses for Hourly Adjusters*	# Contracted Loss Adjusters	Average Base Contract Price	Total Incidental Expenses for Contracted Adjusters	Total Loss Adjuster Expenses for Contracted Adjusters*	Total # of Loss Adjusters	Total Incidental Expenses for All Loss Adjusters	Total Loss Adjuster Expenses for all Los Adjusters*
Alabama	1														
Alaska															
Arizona															
Arkansas															
California															
Colorado															
Connecticut															
Delaware															
Florida															
Georgia															
Hawaii Idaho															
Illinois															
Indiana	l														+
lowa	1							1							+
Kansas															
Kentucky															1
Louisiana	1							ł							1
Maine															
Maryland															
Massachusetts															
Michigan															
Minnesota															
Mississippi															
Missouri															
Montana															
Nebraska															
Nevada															
New Hampshire															
New Jersey New Mexico															
New York															
North Carolina															
North Dakota															
Ohio															
Oklahoma															1
Oregon	1							ł		1					1
Pennsylvania	i							1							
Rhode Island	1														
South Carolina								İ							1
South Dakota															
Tennessee															
Texas															
Utah															
Vermont															
Virginia															
Washington															
West Virginia															
Wisconsin	ļ														
Wyoming Totals															

Exhibit 10.n

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:

	Date as of:		All Other
	CATEGORY	MPCI	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		
19	Salary related items: Salary and bonus expense Payroll taxes 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:

CATEGORY	MPCI	All Other Insurance
		msurance
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)	0	0