

**ROUNDING FOR LOSS GUARANTEE AND INDEMNITY CALCULATIONS**

Note 1: Round to nearest whole pound, nearest hundredth for tonnage crops, or nearest tenth for other units of measure.

Note 2: Round to nearest tenth for barrels or tons or nearest whole number for other units of measure.

Note 3: Round to nearest tenth.

Note 4: Round to nearest whole dollar.

Note 5: Round to nearest dollar and cents.

Note 6: Round to nearest hundredth for Tobacco and Raisins and the nearest tenth for all other crops.

Note 7: Round to nearest thousandth (.xxx).

## **REPLANT CALCULATIONS**

Barley, Cabbage, Canola, Corn (Grain & Silage),  
 Dry Beans, Grain Sorghum, Mustard, Onions, Silage Sorghum, Soybeans, Sugar Beets,  
 Sunflowers, Tomatoes (Processing) & Wheat (Including CRC, IP & RA-Plan Codes 44, 42, & 25)

### **Stage Guarantee Per Acre**

Stage Guarantee Per Acre <= Max Stage Guarantee Per Acre

Max Stage Guarantee Per Acre =

The lesser of:

Insured=s Actual Cost

- or -

0.20 \* Guarantee per Acre (0.10 \* Guarantee Per Acre for Dry Beans & Sugar Beets,  
 0.07 \* Guarantee Per Acre for Onions)

- or -

Crop Maximum Stage Guarantee

Guarantee per Acre = Yield \* Coverage Level  
 (Note 1) (Note 2)

Guarantee per Acre = Guarantee per Acre \* Guarantee Reduction Factor  
 (Note 1)

### **Loss Guarantee**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 2) (Note 1) (Note 3)

### **Farm Unit Deficiency**

Farm Unit Deficiency = Loss Guarantee  
 (Note 1) (Note 2)

### **Indemnity (Replant Payment)**

Indemnity = Farm Unit Deficiency \* Price Election \* Insured Share \* MIF  
 (Note 4) (Note 1)

**Note: The Cabbage fresh-market price election will be used in counties with fresh and processing practices.**

MIF = Misreported Information Factor  
 (field 78 on 21 record)

**CEO coverage level does NOT apply to replanted acreage**

## **REPLANT CALCULATIONS**

Popcorn, Rice & Tomatoes (Fresh Market - Guaranteed Production)

### **Stage Guarantee Per Acre**

Stage Guarantee Per Acre  $\leq$  Max Stage Guarantee Per Acre

Max Stage Guarantee Per Acre =

The lesser of:

Actual cost per acre of Replanting converted to unit of measure for crop

- or -

Crop Maximum Stage Guarantee

### **Loss Guarantee**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 2)                      (Note 1)                      (Note 3)

### **Farm Unit Deficiency**

Farm Unit Deficiency = Loss Guarantee  
 (Note 1)                      (Note 2)

### **Indemnity (Replant Payment)**

Indemnity = Farm Unit Deficiency \* Price Election \* Insured Share \* MIF  
 (Note 4)                      (Note 1)

**Note: CEO coverage level do NOT apply to replanted acreage.**

## **REPLANT CALCULATIONS**

Forage Seeding, Peanuts, Peppers, Sweet Corn & Tomatoes (Fresh Market - Dollar Plan)

### **Stage Guarantee Per Acre**

Stage Guarantee Per Acre  $\leq$  Max Stage Guarantee Per Acre

Max Stage Guarantee Per Acre =

The lesser of:

Actual Dollar Cost per acre of Replanting

- or -

Crop Maximum Stage Guarantee

For Peanuts Max Stage Guarantee Per Acre =

The lesser of:

20% of the GPA \* Price Election or Weighted Average Price (if Multiple Prices)

-or-

Crop Maximum Stage Guarantee

### **Loss Guarantee**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 5) (Note 3)

### **Farm Unit Deficiency**

Farm Unit Deficiency = Loss Guarantee  
 (Note 4) (Note 4)

### **Indemnity (Replant Payment)**

Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

Field Name	Field Number	Picture	Rounding	Description
Stage Guarantee Per Acre	24	9(08)V9(02)	Unit of measure for crop.	This is the Stage Guarantee Per Acre reported by the company.
Max Stage Guarantee Per Acre	Internal	9(06)V9(02)	Unit of measure for crop.	This is the Maximum Stage Guarantee per acre, based upon the limitations by crop and the calculated .20 * guarantee per acre. (0.10 * Guarantee per acre for Dry Beans & Sugar Beets)
Guarantee Per Acre	Internal	9(06)V9(02)	Unit of measure for crop.	This is the stage guarantee per acre.
Crop Maximum Stage Guarantee Per Acre	Table	9(06)V9(02)	None	This is the stated maximum limit for the current crop.
Yield	54	9(08)V9(02)	None	This is the Yield reported by the company.
Coverage Level	56	9(01)V9(04)	None	This is the coverage level reported by the company.
Guarantee Reduction Factor	47	V9(03)	Round to 3 places	This is the Guarantee Reduction Factor for Late Planting. See Exhibit 11-1.
Loss Guarantee	28	9(08)V9(02)	Unit of measure for crop.	This is the Loss Guarantee reported by the company.
Determined Acres	25	9(06)V9(02)	Nearest 1/10 acre.	Replanted acres must meet the minimum for the crop.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Indemnity	40	S9(10)	Nearest Dollar	This is the amount of indemnity due to the producer.
Farm Unit Deficiency	37	S9(08)V9(02)	None	This is the Farm Unit Deficiency reported by the company.
Price Election	57	9(04)V9(04)	None	Applicable price for the crop.
Insured Share	38	9(01)V9(03)	None	This is the insured share reported by the company. If field 23 (100% Replant Payment flag) is = 'Y', this will be the share the producer is entitled (up to 100% of the replant cost).
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.

**Type 21 - Raisin Reconditioning Calculations**  
**Edit Description**

## **RAISIN RECONDITIONING PAYMENT CALCULATIONS**

The Following Calculations Must Match Calculations on the Claim For Raisin Indemnity Form.

### **Stage Guarantee Per Acre = Allowable Reconditioning Dollar Amount Per Ton**

**IF Stage Code = RR**

Stage Guarantee Per Acre = Lesser of Actual Cost; or greater of \$125 or cost allowed by Provisions \* Special Coverage Level  
(Note 4)

**IF Stage Code = RF**

Stage Guarantee Per Acre = Actual Cost not to exceed an amount considered reasonable and customary  
(Note 4)

### **Indemnity (Raisin Reconditioning Payment)**

Determined Acres = Tons of Raisins Reconditioned from Claim for Raisin Indemnity Form

Indemnity = Stage Guarantee Per Acre \* Determined Acres \* Insured Share  
(Note 4)                      (Note 4)                      (Note 6)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**APH Crops**  
**(Ins Plans 90, 92, 96)**

Alfalfa Seed (0107)	Almonds (0028)	Apples (0054)	Avocados (0019)
Banana (0255)	Barley (0091)	Proc Beans (0046)	Blueberries (0012)
Cabbage (0072)	Canola (0015)	Citrus Fruit (AZ, CA, TX)	Coffee (0256)
Corn (0041)	Cotton (0021)	ELS Cotton (0022)	Cranberries (0058)
Dry Beans (0047)	Dry Peas (0067)	Figs (0060)	Flax (0031)
Forage Prod (0033)	Fr. Market Tomatoes (0086)	Grain Sorghum (0051)	Grapes (0053)
Green Peas (0064)	Mac Nuts (0023)	Millet (0017)	Mint (0074)
Mustard (0069)	Oats (0016)	Onions (0013)	Papaya (0257)
Peaches (0034)	Peanuts (0075)	Pears (0089)	Plums (0092)
Popcorn (0043)	Potatoes (0084)	Pumpkin (P) (0147)	Prunes (0036)
Rice (0018)	Rye (0094)	Safflowers (0049)	Silage Sorghum (0059)
Soybeans (0081)	Stone fruit **	Sugar Beets (0039)	Sugarcane (0038)
Sunflowers (0078)	Sweet Corn (C&F) (0042)	Sweet Potatoes (0085)***	Table Grapes(0052)
Tobacco (0229)	Tobacco (0230)	Tobacco (0231)	Tobacco (0232)
Tobacco (0233)	Tobacco (0234)	Tobacco (0235)	Tobacco (0236)
Tomatoes (0087)	Walnuts (0029)	Wheat (0011)	Wild Rice (0055)

**MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS**

\*\* See Exhibit 11-2 for applicable crops and code.

**CEO coverage level do NOT apply to prevented planting acreage.**

**\*\*\*For Harvested Acreage only submit one line**  
**For Harvested & Unharvested acreage submit two lines.**

**STAGE GUARANTEE**

Stage

Stage Guarantee Per Acre = Yield \* Coverage Level = Stage Guarantee \* Percent Factor  
 (Note 1) (Note2)

Stage Guarantee Per Acre = Stage Guarantee Per Acre \* Guarantee Reduction Factor  
 (Note 1)

**For Cabbage (except processing), Onions (when provided by Special Provisions), Potatoes (Certified Seed), and Hawaii Tropical Fruit with the 125% Acreage Limitation; then:**

Stage Guarantee Per Acre = (Yield \* Coverage Level) \* Yield Conversion Factor  
 (Note 1) (Note 1) (From Type 11 Record)  
 (Round to 3 decimals)

**LOSS GUARANTEE**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjust Factor  
 (Note 2) (Note 1) (Note 6)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 2) (Note 2)

Note: For Peanuts with Multiple Prices, production to count is applied to the highest price first and continues in decreasing order through the lowest price based on the amount of peanuts insured at each price.

Preliminary Indemnity = Farm Unit Deficiency \* Price Election Unit \*  $\frac{\text{Stage Price}}{\text{Percent Factor}}$  \* Insured \* MIF Factor  
 (Note 4) (Note 2) (See Ex 21-8) Share

Note: For Peanuts Multiple Prices Elections may be applicable

Note: For Peanut Prevented Planting losses, the Price Election is a Weighted Average Price if Multiple Prices are applicable.

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4) (.35)

**IF CE OPTION SELECTED:**

CEO Indemnity Factor = CEO Coverage Level/ MPC I Coverage Level

Indemnity = MPC I Indemnity \* CEO Indemnity Factor

**MIF = Misreported Information Factor**  
**(field 78 on 21 record)**



**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	28	9(08)V9(02)	Unit of measure for the crop.	This is the Loss Guarantee reported by the company.
Stage Guarantee Per Acre	24	9(08)V9(02)	Unit of measure for the crop. See Exhibits 99a and 99b.	Stage guarantee per acre reported by the company.
Yield	54	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	56	9(01)V9(04)	None	50, 55, 60, 70, 75, 80 & 85
Stage Percent Factor	Internal	V9(02)	None	Factor used to reduce stage guarantee per acre for certain crops when damage occurs in an early stage. See Exhibit 21-8.
Guarantee Reduction Factor	47	V9(03)	Round to three places.	This is the Guarantee Reduction Percent. See Exhibit 11-1.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the determined acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the liability adjustment factor reported by the company.
Production to Count	35	9(08)V9(02)	Unit of measure for the crop.	This is the Total Production to Count reported by the company.
Price Election	57	9(04)V9(04)	None.	Applicable Price for the crop. For Northern Provision Potatoes, any unharvested acreage of Potatoes will only receive 80% of the selected price election. For Sweet Potatoes, DAS will allow a price lower than selected if due to unharvested acres. For Processing Tomatoes, the price election is determined by the stage in which the damage occurred.
Price Election Factor	62	9(01)V9(04)	1.0000	Required for all crops. Plan Code 51 must = 1.0000. CAT must = 0.5500.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer. This field includes CEO Indemnity, if CEO coverage is elected.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.
CEO Coverage Level	64	9(01)V9(04)	None	CEO Coverage Level. Must be greater than value in field 56; cannot exceed 85%.
CEO Indemnity Factor	65	9(01)V(05)	To five decimals	CEO Coverage Level/MPCI Coverage Level

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**Actual Revenue History Crops**  
**(Insurance Plan Code 47)**

**Cherries (0057)**

**Note: These calculations are appropriate only for ARH. It should be noted that ARH is a revenue plan and is expressed in dollars.**

**DOLLAR AMOUNT OF INSURANCE**

Dollar Amount of Insurance = Dollar Amount of Insurance from T11 record (includes share)  
 (Note 4) (Note 4)

**LOSS GUARANTEE**

Loss Guarantee = Dollar Amount of Insurance Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 4) (Note 3)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count (must include share)  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Price Election Factor \* MIF  
 (Note 4) (Note 4) (Payment Factor)

**Note: The payment factor for Cherries (0057) is a percentage (X.XXX) based on Coverage Level and Percentage elected by the insured not to exceed (1.00).**

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Cropping Reduction Factor  
 (Note 4) (Note 4)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
Loss Guarantee	28	9(08)V9(02)	Nearest whole dollar.	Total dollar guarantee for the current loss line.
Dollar Amount of Insurance	48	9(08)V9(02)	Nearest whole dollar.	Must match dollar Amount from Type 11 record
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	35	9(08)V9(02)	Nearest whole dollar.	This is the Production to Count, and must include the insured's share, reported by the Company.
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest whole dollar.	This is the Farm Unit Deficiency reported by the Company.
Preliminary Indemnity	43	9(10)	Nearest whole dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest whole dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**DOLLAR AMOUNT of INSURANCE CROPS**  
**(Ins Plan 50)**

Florida Citrus (see exhibit 21-8 for crop codes)	Citrus Trees (see Exhibit 21-8 for crop codes)
*Forage Seeding (0032)    Macadamia Trees (0024)	Peppers (0083)*                      Raisins (0037)
Fresh Market Sweet Corn (0044)*	Fresh Market Tomatoes (0086)*

**\*Crops where multi cropping limitations can apply**

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Reference Maximum Dollar Amount \* Coverage Level \* Price Election %  
 (Note 4) (for Florida Citrus only)

Stage Guarantee Per Acre = Stage Guarantee Per Acre \* Stage Percent Factor

**LOSS GUARANTEE**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 4) (Note 6)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count (50% of Loss Guarantee for crop 0032, Stage 'S')  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF Factor  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4) (.35)

**IF CE OPTION SELECTED:**

CEO Indemnity Factor = CEO Coverage Level / MPCCI Coverage Level

Indemnity = MPCCI Indemnity \* CEO Indemnity Factor

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	28	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	24	9(08)V9(02)	Nearest Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth. <i>To Hundredths for Raisins only.</i>	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	48	9(08)V9(02)	Nearest Dollar.	Reference Maximum Dollar Amount from ADM-1-3 * Coverage Level.
Coverage Level	56	9(01)V9(04)	None.	Insured selected coverage level.
Price Election (%) Factor	62	9(01)V9(04)	Whole number (calculated).	Insured selected price election %.
Production to Count	35	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 48) to comply with ARPA legislation on double cropping and prevented planting.
Stage Percent Factor	Internal	V9(02)	None	Factor used to reduce stage guarantee per acre for certain crops when damage occurs in an early stage. See Exhibit 21-8.
CEO Coverage Level	64	9(01)V9(04)	None	CEO Coverage Level. Must be greater than value in field 56; cannot exceed 85%.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**DOLLAR AMOUNT of INSURANCE CROPS**  
**(Ins Plan 51)**

Chile Peppers (0045)  
 Citrus (0215) - CA only

**MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Dollar Amount of Insurance \* Stage Percent Factor (if applicable)  
 (Note 4) (ADM Dollar Amt \* Guar Reduction Factor)

**LOSS GUARANTEE**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 4) (Note 6)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4) (.35)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	28	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Dollar Amount of Insurance	48	9(08)V9(02)	Nearest dollar.	Dollar Amount from ADM-1-D
Stage Guarantee per Acre	24	9(08)V9(02)	Dollars and cents.	Dollar guarantee per acre reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth. <i>To Hundredths for Raisins only.</i>	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	35	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.



**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**PECANS (0020)**  
**(Ins Plan 41)**

**MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

**DOLLAR AMOUNT OF INSURANCE**

Dollar Amount of Insurance = Yield from the T-11 \* Coverage Level \* .55  
 (Note 4) (For CAT Only)

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Dollar Amount of Insurance \* Guarantee Reduction Factor  
 (Note 4) (Note 4)

**LOSS GUARANTEE**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 4) (Note 3)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

If Coverage Flag = C:

Farm Unit Deficiency = Loss Guarantee - (Production to Count \* .55)  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	28	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	24	9(08)V9(02)	Nearest whole dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Round to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	48	9(08)V9(02)	Nearest whole dollar.	Selected Dollar Amount of Insurance reported on record 11.
Guarantee Reduction Factor	47	V9(03)	Round to 3 places.	Factor used to reduce dollar guarantee per acre for thinning of the trees, if applicable.
Coverage Level	56	9(01)V9(04)	None.	Insured selected coverage level.
Production to Count	35	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the company.
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**YIELD BASE DOLLAR AMOUNT of INSURANCE**  
**(Ins Plan 55)**

**Hybrid Seed Corn (0062)**

**Hybrid Seed Sorghum (0050)**

**MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

**YIELD**

Yield = (County Yield from FCI-35 \* Coverage Level % Factor) - Minimum Payment (in bushels)

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Yield \* Price Election (if HS option elected, price should reflect higher of  
 (Note 4) MPCI or HPSE price)

If Late or Prevented Planting applies, then;

Stage Guarantee Per Acre = (Yield \* Price) \* Guarantee Reduction Factor  
 (Note 4) (Note 4)

**LOSS GUARANTEE**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 4) (Note 3)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4) (.35)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
Loss Guarantee	28	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	24	9(08)V9(02)	Nearest Whole Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Round to 6 places.	This is the Liability Adjustment Factor reported by the company.
Guarantee Reduction Factor	47	V9(03)	Round to 3 places.	Factor used to reduce stage guarantee per acre for late or prevented planting. See Exhibit 11-1.
Coverage Level	56	9(01)V9(04)	None.	Insured selected coverage level .
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Production to Count	35	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**GRP Crops**  
**(Ins Plan 12)**

Wheat (0011 )	Cotton (0021 )
Corn (0041 )	Peanuts (0075 )
Barley (0091 )	Grain Sorghum (0051 )
Soybeans (0081)	Forage Production (0033 )
Sugarcane (0038)	Oysters (0115)

**GRIP Crops**  
**(Ins Plan 73)**

Wheat (0011)	Cotton (0021)
Corn (0041)	Grain Sorghum (0051)
Soybeans (0081 )	

**MULTI CROPPING LIMITATIONS APPLY TO PLANS 12 and 73.**

**DOLLAR AMOUNT OF INSURANCE**

Dollar Amount of Insurance = Maximum Protection Per Acre \* Price Election %  
 (Note 5)

Dollar Amount of Insurance (Oysters) = GRP Price \* Price Election %  
 (Note 5)

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Dollar Amount of Insurance/Protection

**LOSS GUARANTEE**

Loss Guarantee = Dollar Amount of Insurance \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 5) (Note 3)

Loss Guarantee (Oysters) = Dollar Amount of Insurance \* Determined Oyster Pounds  
 (Note 4) (Note 5) (Note 1)

**For Plan 73 – Harvest Revenue Option**

Loss Guarantee = Dollar Amount of Insurance \* Determined Acres \* HRO \* Liability Adjustment  
 (Note 4) (Note 5) (Note 3) Adjustment Factor Factor

Note – (HRO Adjustment Factor cannot be less than 1.00 and is available on the ADM J)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**PRELIMINARY INDEMNITY**

Preliminary Indemnity = Loss Guarantee \* Insured Share \* GRP/GRIP Payment Factor \* MIF  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4) (.35)

Plan 12, GRP Payment Calculation Factor =  $\frac{(\text{Trigger Yield} - \text{Final Payment Yield})}{\text{Trigger Yield}}$

Plan 12 (Oysters), GRP Payment Calculation Factor =  $\frac{(\text{Trigger Landings} - \text{Final County Landings})}{\text{Trigger Landings}}$

Plan 73, GRIP Payment Calculation Factor =  $\frac{(\text{Trigger Revenue} - \text{Actual County Revenue})}{\text{Trigger Revenue}}$

**GRIP/HRO Payment Calculation Factor =  $\frac{(\text{HRO Trigger Revenue} - \text{Actual County Revenue})}{\text{HRO Trigger Revenue}}$**

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	28	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	24	9(08)V9(02)	Nearest Whole Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company. Not applicable for Oysters.
Determined Oyster Pounds	55	9(10)	Whole pounds.	This is the Determined Oyster Pounds (Apportioned Landings) reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance/Protection	32 (record 11)	9(08)V9(02)	Nearest dollar and cents.	Selected dollar amount of insurance per acre.
Price Election Factor	62	9(01)V9(04)	None	Required for all crops.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the Company.
GRP/GRIP Payment Calculation Factor	39	9(01)V9(03)	Three Decimals.	A factor by crop used to calculate GRP indemnity. See ADM for final annual payment yield. Trigger yield is expected county yield from ADM times coverage level. For Oysters, see ADM1G for expected county landing, ECL Factor, and final county landing. Trigger landing is expected county landing times ECL Factor times coverage level.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**RI & VI Crops**  
**(Ins Plans 13 and 14)**

**Apiculture (1191)**

Pasture, Rangeland, and Forage (0088)

**DOLLAR AMOUNT OF INSURANCE**

Dollar Amount of Protection = County Base Value \* Coverage Level \* Productivity Factor  
 (Note 5)

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Dollar Amount of Insurance/Protection

**LOSS GUARANTEE**

Policy Protection/unit = Dollar Amount of Protection \* Insured Acres \* Insured Share  
 (Note 4) (Note 5) (Note 3)

**PRELIMINARY INDEMNITY**

Preliminary Indemnity = Policy Protection/unit \* Payment Factor  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Cropping Factor (Not applicable to Apiculture)  
 (Note 4) (Note 4)

Note: Payment Calculation Factor =  $\frac{\text{Trigger Grid Index} - \text{Final Grid Index}}{\text{Trigger Grid Index}}$



**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	28	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	24	9(08)V9(02)	Nearest Whole Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance/Protection	32 (record 11)	9(08)V9(02)	Nearest dollar and cents.	Selected dollar amount of insurance per acre or per colony.
Price Election Factor	62	9(01)V9(04)	None	Required for all crops. <del>Plan Code 51 must = 1.0000. CAT must = 0.5500.</del>
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Payment Calculation Factor	39	9(01)V9(03)	Three Decimals.	A factor by crop used to calculate Preliminary <del>GRP</del> indemnity. See ADM for final annual payment yield. Trigger yield is expected county yield from ADM times coverage level.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**FLORIDA FRUIT AND TROPICAL TREES (2010 CY)**  
**(Ins Plan 40)**

See Exhibit 11-2 for crop codes.

**MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

(All Loss Data is reported at the Unit level)

**LOSS GUARANTEE:**

Loss Guarantee = Number of Trees \* Coverage Level \* Price Election \* Liability Adjustment Factor  
 (Note 4) (Note 2)

**PRELIMINARY INDEMNITY:**

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data).

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

**LOSS GUARANTEE with (OLO):**

Loss Guarantee =  $\frac{\text{Number of Trees by Stage}}{\text{Trees by Stage}}$  \*  $\frac{\text{Coverage Level}}{\text{Coverage Level}}$  \*  $\frac{\text{Price Election by Stage}}{\text{Price Election by Stage}}$  \*  $\frac{\text{Liability Adjustment Factor}}{\text{Liability Adjustment Factor}}$   
 (Note 4) (Note 2)

**PRELIMINARY INDEMNITY with (OLO):**

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data).

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

Note - Calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Damaged Trees (Round to two decimal places)

**Note – If Amount of Insured Damage < or = to 5%, No Indemnity is Due.**

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**
**LOSS GUARANTEE with (CTVE):**

NOTE - No CTVE Loss data should be submitted unless a Base Policy Loss has been previously paid.

$$\text{Loss Guarantee} = \text{Number of Trees by Stage} * \text{Coverage Level} * \text{Maximum CTV Reference Price} * \text{Liability Adjustment Factor}$$

(Note 4) (Note 2)

**PRELIMINARY INDEMNITY for Non -ACC with (CTVE):**

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data).

$$\text{Farm Unit Deficiency} = \text{Loss Guarantee} - \text{Production to Count}$$

(Note 4) (Note 4)

$$\text{Preliminary Indemnity} = (\text{Farm Unit Deficiency} * \text{Insured Share} * \text{MIF}) - \text{Any Previous CTVE Indemnity paid for the current crop year}$$

(Note 4) (Note 4)

NOTE - The Total Indemnity on a unit during a crop year is limited to the lesser of the CTV Amount of Protection times your share for that unit or the CTV Unit Value times your share

Preliminary Indemnity Payable at time of Claim = 100% for Fully Damaged Trees + 50% for Destroyed Trees

Preliminary Indemnity Payable after Verification that Requirements in Section 11(a) of CTV Endorsement are Met (within 3 calendar years of date trees removed) = Farm Unit Deficiency \* 50%

**LOSS GUARANTEE with (CTVE/OLO):**

NOTE - No CTVE Loss data should be submitted unless a Base Policy Loss has been previously paid.

$$\text{Loss Guarantee} = \text{Number of Trees by Stage} * \text{Coverage Level} * \text{Maximum CTV Reference Price} * \text{Liability Adjustment Factor}$$

(Note 4) (Note 2)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**PRELIMINARY INDEMNITY with (CTVE/OLO):**

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data)

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

NOTE - The Total Amount of Indemnity on a unit during a crop year is limited to the lesser of the CTV amount of protection times your share for that unit or the CTV unit value times your share.

Preliminary Indemnity Payable at Time of Claim = Farm Unit Deficiency \* 50%

Preliminary Indemnity Payable after Verification that Requirements in Section 11(a) of CTV Endorsement are Met (within 3 calendar years of date trees removed) = Farm Unit Deficiency \* 50%

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**HAWAII TROPICAL TREES (0265, 0266 & 0267)**  
**(Ins Plan 40)**

See Exhibit 11-2 for crop codes.

**MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

**LOSS GUARANTEE**

Loss Guarantee = Number of Trees \* Coverage Level \* Price Election \* Liability Adjustment \* Yield Conversion  
 (by crop and age) (Tree Reference Price Factor Factor  
 (Note 4) (Note 2) by Age) (from T11 rec)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	28	9(08)V9(02)	Nearest Whole Dollar.	This is the maximum value of a total loss at 100% share.
Number of Trees	55	9(10)	Whole Trees.	This is the determined number of ACC or Non-ACC trees for the unit.
Coverage Level	56	9(01)V9(04)	None	50, 55, 60, 65, 70 or 75 This is the coverage level reported by the company.
Price Election Amount	57	9(04)V9(04)	Dollars and cents.	This is the Price Election for the stage and coverage level.
Production to Count	35	9(08)V9(02)	Nearest Dollar.	Must equal zero for ACC losses. Must equal the value of Non-Acc trees for Non-ACC losses.
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest whole dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest whole dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.



**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
Loss Guarantee	28	9(08)V9(02)	Nearest whole dollar.	The Total Dollar Amount of Protection for IP.
Dollar Amount of Insurance	48	9(08)V9(02)	Dollars and cents.	This is the Dollar Amount of Insurance after any adjustments for Late or Prevented Planting.
Guarantee Reduction Factor	47	V9(03)	None	This is the Guarantee Reduction Percent. See Exhibit 11.1.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the company.
Production to Count	35	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company, and should include Harvest Price and share.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.



**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**REVENUE ASSURANCE**  
**(Ins Plan 25)**

Barley (0091 )	Canola (0015 )	Corn (0041 )	Cotton (0021 )
Rice (0018 )	Soybeans (0081 )	Sunflowers (0078 )	Wheat (0011 )

**MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

**DOLLAR AMOUNT OF INSURANCE**

Dollar Amount of Insurance = Yield \* Coverage Level % \* Price Election  
 (Note 5) (See next page)

**STAGE GUARANTEE**

Stage Guarantee = Dollar Amount of Insurance  
 (Note 5)

If Late or Prevented Planting applies, then;

Stage Guarantee Per Acre = Dollar Amount of Insurance \* Guarantee Reduction Factor  
 (Note 5) (Note 5)

**LOSS GUARANTEE**

Loss Guarantee = Stage Guarantee Per Acre \* Determined Acres \* Liability Adjustment Factor  
 (Note 4) (Note 5) (Note 3)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4) (.35)

Note: If stage code not equal to "R, NR, P2, PF, or PT" All Records for Enterprise and Whole Farm Unit must be reported even if some records are negative or no indemnity.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
Dollar Amount of Insurance	48	9(08)V9(02)	Nearest dollar and cents	This is the Dollar Amount of Insurance reported on the record 11 unless Harvest Price Option applicable. If Harvest Price Option is applicable and harvest price is greater than projected price recalculate dollar amount based on RA programming instructions for unit structure. Harvest Price Option not applicable for Malting Barley.
Yield	54	9(01)V9(04)	Nearest whole bushels.	This is the yield reported by the company.
Price Election Amount	57	9(04)V9(04)	None	100% of applicable price for RA. Harvest price option available. Must match ADM.
Stage Guarantee per Acre	24	9(08)V9(02)	Nearest dollar and cents.	This is the Stage Guarantee per Acre reported by the company.
Guarantee Reduction Factor	47	V9(03)	None	Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.
Loss Guarantee	28	9(08)V9(02)	Nearest Whole Dollar.	This is the loss guarantee reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	35	9(08)V9(02)	Nearest dollar and cents.	Production to count in dollars reported by the company. Must use 100% of applicable price for RA. Harvest price option available.
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest whole dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	38	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
Indemnity	40	S9(10)	Nearest whole dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

**CROP REVENUE COVERAGE**  
**(Ins Plan 44)**

Corn (0041 )	Wheat (0011 )	Grain Sorghum (0051 )
Soybeans (0081 )	Cotton (0021 )	Rice (0018 )

**MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN**

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Yield \* Coverage Level %  
 (Note 1)

If Late or Prevented Planting applies, then;

Stage Guarantee Per Acre = (Yield \* Coverage Level %) \* Guarantee Reduction Factor  
 (Note 1) (Note 1)

Total Guarantee in Bushels (Internal calc) = Stage Guarantee per Acre \* Determined Acres  
 (Note 2) (Note 1) (Note 3)

**LOSS GUARANTEE**

Loss Guarantee = (Total Guarantee \* Liability Adjustment Factor) \* Price Election  
 (Note 4) (Note 2, should equal Total Guarantee on Type 11)

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
 (Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency \* Insured Share \* MIF  
 (Note 4) (Note 4)

**INDEMNITY**

Indemnity = Preliminary Indemnity \* Multi Crop Reduction Factor  
 (Note 4) (Note 4) (.35)

**Type 21 - Loss Guarantee and Indemnity Calculations**  
**Edit Description**

Field Name	Field Number	Picture	Rounding	Description
Stage Guarantee per Acre	24	9(08)V9(02)	Nearest whole number for pounds and tenths for other units of measure.	This is the Stage Guarantee per Acre reported by the company.
Yield	54	9(08)V9(02)	Nearest Whole Bushels.	This is the yield reported by the company.
Coverage Level	56	9(01)V9(04)	None	50, 55, 60, 65, 70 & 75 This is the coverage level reported by the company.
Price Election Amount	57	9(04)V9(04)	None	100% of applicable price for CRC. Must match ADM.
Guarantee Reduction Factor	47	V9(03)	None	Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.
Loss Guarantee	28	9(08)V9(02)	Nearest Whole Dollar.	This is the loss guarantee reported by the company.
Determined Acres	25	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	49	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	35	9(08)V9(02)	Nearest dollar and cents.	Production to Count in dollars reported by the company. Must use 100% of applicable price for CRC.
Farm Unit Deficiency	37	S9(08)V9(02)	Nearest Whole Dollar.	This is the Farm Unit Deficiency in dollars reported by the company.
Insure Share	38	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	43	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	78	V9(03)	Round to 3 places	Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity	40	S9(10)	Nearest whole dollar.	This is the amount of Indemnity due to the producer.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.