

Exhibit Name: Indemnity Calculations
Exhibit Number: P21-9, Plan 90
Record Name: Acreage Claim
Record Code: P21

Reinsurance Year: 2023
Version: Approved
Release Date: 7/1/2022

Insurance Plan Code

90 Actual Production History

<u>Commodity Code</u>							
0012	Blueberries	0053	Grapes	0107	Alfalfa Seed	0233	Dark Air Tobacco
0013	Onions	0054	Apples	0114	Buckwheat	0234	Cigar Filler Tobacco
0016	Oats	0055	Culti Wild Rice	0132	Cucumbers	0235	Cigar Binder Tobacco
0017	Millet	0058	Cranberries	0147	Pumpkins	0236	Cigar Wrapper Tobacco
0019	Avocados	0059	Silage Sorghum	0156	Sweet Potatoes	0255	Banana
0022	Cotton Extra Long	0060	Figs	0158	Triticale	0256	Coffee
0023	Macadamia Nuts	0064	Green Peas	0201	Grapefruit	0257	Papaya
0028	Almonds	0067	Dry Peas	0202	Lemons	0309	Mandarins/Tangerines
0029	Walnuts	0069	Mustard	0203	Tangelos	0333	Camelina
0031	Flax	0072	Cabbage	0218	Fresh Apricots	0396	Sesame
0033	Forage Production	0074	Mint	0219	Processing Apricots	0470	Pistachios
0034	Peaches	0079	Clary Sage	0220	Fresh Nectarines	0501	Olives
0036	Prunes	0084	Potatoes	0221	Processing Cling Peaches	1302	Tangors
0038	Sugar Cane	0086	Fresh Tomatoes	0222	Processing Freestone	1218	Hemp
0039	Sugar Beets	0087	Tomatoes	0223	Fresh Freestone Peaches	6000	Caneberries
0042	Sweet Corn	0089	Pears	0227	Oranges		
0046	Processing Beans	0092	Fresh Plums	0229	Flue Cured Tobacco		
0047	Dry Beans	0094	Rye	0230	Fire Cured Tobacco		
0049	Safflower	0102	Grass Seed	0231	Burley Tobacco		
0052	Table Grapes	0105	Fresh Market Beans	0232	Maryland Tobacco		

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<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Section 1: Stage Guarantee Calculation						
Without Acreage Limitation: $\text{Guarantee Per Acre1} = \frac{\text{Approved Yield} * \text{Coverage Level Percent} * \text{Stage Percent Factor}}{\text{Percent Factor}}$	Guarantee Per Acre1	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	Guarantee Per Acre1 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
	Approved Yield	P11	42	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Stage Percent Factor	P21	47	9.99	None	Edit with ICE Stage Factor, "D00069".

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<p>Without Acreage Limitation for Onions, "0013", Sugar Beets, "0039", Tomatoes, "0086", and Texas Citrus, "0201" and "0227":</p> <p>Guarantee Per Acre1 = Round(Aproved Yield * Coverage Level Percent, lbs to 0, ton to 2, all others to 1) * Stage Percent Factor</p>	Guarantee Per Acre1	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	
	Approved Yield	P11	42	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Stage Percent Factor	P21	47	9.99	None	Edit with ICE Stage Factor, "D00069". Onions "0013", only, if stage code equal "1 or 2" percent will be submitted on P21 and verified with ICE Stage Factor, "D00069". If Commodity Code equals "0013" and Insurance Option Code equals "NS" (Stage Removal Option) values from ICE D00069 will not be used and Stage Percent Factor will be defaulted to 1.00 as to not reduce the guarantee amount.

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Cottonseed Endorsement Option "SE": Modified Yield = Approved Yield * Option Conversion Factor	Modified Yield	Internal		99999999.99	Round to whole number.	Information (Approved Yield and Insured Share Percent) will be obtained from Cotton P11 record.
	Approved Yield	P11	42	99999999.99	None	
	Option Conversion Factor	ADM		9.9999	None	Edit with ADM Option Rate, "A01060".
Guarantee Per Acre1 = Modified Yield * Coverage Level Percent	Guarantee Per Acre1	Internal		99999999.99	Round to whole number.	
	Coverage Level Percent	P14	34	9.9999	None	
With Acreage Limitation - Onions (when provided by Special Provisions) and Potatoes (Certified Seed): Round(Approved Yield * Coverage Level Percent, lbs to Guarantee Per Acre1 = 0, all others to 1) * Yield Conversion Factor * Stage Percent Factor	Guarantee Per Acre1	Internal		99999999.99	Round to 1 decimal.	
	Approved Yield	P11	42	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Yield Conversion Factor	P11	59	9.999	None	
	Stage Percent Factor	P21	47	9.99	None	Edit with ICE Stage Factor, "D00069". Onions "0013", only, if Stage Code equal "1 or 2" percent will be submitted on P21 and verified with ICE Stage Factor, "D00069". If Commodity Code equals "0013" and Insurance Option Code equals "NS" (Stage Removal Option) values from ICE D00069 will not be used and Stage Percent Factor will be defaulted to 1.00 as to not reduce the guarantee amount.

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<p>With Acreage Limitation - Cabbage (except processing), Camelina, Fresh Market Beans, Sweet Potatoes, Silage Sorghum, and Hawaii Tropical Fruit:</p> <p>Guarantee Per Acre1 = Round(Approved Yield * Coverage Level Percent, lbs to 0, tons to 2, all others to 1) * Yield Conversion Factor</p>	Guarantee Per Acre1	Internal		99999999.99	<p>When Unit of Measure equals Pounds, "LBS", then round to whole number.</p> <p>When Unit of Measure equals Tons, "Tons", then round to 2 decimals.</p> <p>Otherwise, round to 1 decimal.</p>	
	Approved Yield	P11	42	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Yield Conversion Factor	P11	59	9.999	None	
<p>Acre Stage Guarantee Amount = Guarantee Per Acre1 * Guarantee Adjustment Factor</p>	Acre Stage Guarantee Amount	P21	58	99999999.99	<p>When Unit of Measure equals Pounds, "LBS", then round to whole number.</p> <p>When Unit of Measure equals Tons, "Tons", then round to 2 decimals.</p> <p>Otherwise, round to 1 decimal.</p>	Acre Stage Guarantee Amount should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
	Guarantee Adjustment Factor	P11	69	0.999	None	
Section 2: Loss Guarantee Calculation						
<p>Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor</p>	Loss Guarantee Amount	P21	60	99999999.99	<p>When Unit of Measure equals Barrels or Tons then round to 1 decimal.</p> <p>Otherwise, round to whole number.</p>	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
<p>For Mustard (commodity 0069):</p> <p>Loss Guarantee Amount = Round (Acre Stage Guarantee Amount * Determined Acreage, 0) * Liability Adjustment Factor</p>	Loss Guarantee Amount	P21	60	99999999.99	Round to whole number.	
	Determined Pounds	P21	20	9999999999	None	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 3: Indemnity Calculation						
Unit Deficiency Quantity = Loss Guarantee Amount – Production to Count Quantity	Unit Deficiency Quantity	P21	59	S99999999.99	Round to 1 decimal	
	Production to Count Quantity	P21	34	99999999.99	None	If Commodity Code equals Cucumbers, "0132", the 'value of production to count' will be divided by price election to arrive at a 'bushel' production to count that will be reported in this field.
$\text{Preliminary Indemnity Amount} = \frac{\text{Unit Deficiency Quantity} * \text{Price Election Amount}}{\text{Stage Price Percent Factor} * \text{Insured Share Percent}}$	Preliminary Indemnity Amount	P21	62	S9999999999	Round to whole number.	
	Price Election Amount	P11	45	99999.9999	None	
	Stage Price Percent Factor	ICE		999.99	None	Edit with ICE Stage Factor, "D00069". Stage Price Percent Factor for Potatoes, "0084" will not apply if Stage Code is "C" or "NC". Only Stage Codes "P, C, and NC" applicable if Insurance Option Code List "CL" or "CH".
	Insured Share Percent	P11	43	9.9999	None	
For Grapes (commodity 0053) with Stage Code, "UH" (unharvested): $\text{Preliminary Indemnity Amount} = \frac{\text{Unit Deficiency Quantity} * (\text{Price Election Amount} - \text{Harvest Cost Amount}) * \text{Insured Share Percent}}$	Preliminary Indemnity Amount	P21	62	S9999999999	Round to whole number.	
	Price Election Amount	P11	45	99999.9999	None	
	Harvest Cost Amount	ADM		99999.9999	None	Edit with ADM Price A00810.
	Insured Share Percent	P11	43	9.9999	None	
$\text{Indemnity Amount} = \text{Preliminary Indemnity Amount} * \text{Multiple Commodity Adjustment Factor}$	Indemnity Amount	P21	63	S9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".

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For Camelina (0333) only:	Indemnity Amount	P21	13	S9999999999	Round to whole number.	
Indemnity Amount = MAX(0, ROUND(Preliminary Indemnity - Minimum Payment Amount, 0))	Minimum Payment Amount	P21	62	99999.9999	None	If Minimum Payment is NULL then Indemnity Amount = Preliminary Indemnity

Section 4: Replant Payment Guarantee Calculation

When Stage Code equals: Replanted, "R", Replanted Seed, "RS", Replanted Transplant, "RT"						
Guarantee per Acre1 = Approved Yield * Coverage Level Percent	Guarantee Per Acre1	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	Guarantee Per Acre1 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
	Approved Yield	P11	42	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
Round(Guarantee Per Acre1 * Yield Conversion Factor, Guarantee Per Acre2 = lbs to 0, tons to 2, all other 1) * Guarantee Adjustment Factor	Guarantee Per Acre2	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	Guarantee Per Acre2 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
	Yield Conversion Factor	P11	59	9.999	None	
	Guarantee Adjustment Factor	P11	69	0.999	None	

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Commodity Code <u>not</u> equal to Sugar Beets, "0039" or Cabbage, "0072": Lesser of: Insured's Actual Cost = Or Acre Stage Guarantee Amount Guarantee Per Acre ² * 0.20 (0.10 for Dry Beans, 0.07 for Onions, 0.25 for Calif. Tomatoes) Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	The 'lesser of' amount will be submitted in the AIP Acre Stage Guarantee field. Acre Stage Guarantee Amount should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in AIP Acre Stage Guarantee Amount field if lesser of.
	Guarantee Per Acre ²	Internal		99999999.99		
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".

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Commodity Code equals Cabbage, "0072": Lesser of: Insured's Actual Cost Acre Stage Guarantee = Amount Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 1 decimal.	The 'lesser of' amount will be submitted in the AIP Acre Stage Guarantee field.
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in AIP Acre Stage Guarantee Amount field if lesser of.
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".
Commodity Code equals Sugar Beets, "0039": Lesser of: Acre Stage Guarantee = Insured's Actual Cost Amount Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to nearest dollar and cents.	The 'lesser of' amount will be submitted in the AIP Acre Stage Guarantee field.
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in AIP Acre Stage Guarantee Amount field if lesser of.
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".
Commodity Code equals Cucumbers, "0132": Lesser of: Insured's Actual Cost Or Acre Stage Guarantee = Round(Guarantee Per Acre2 * 0.20,1) Amount Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 1 decimal.	
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in AIP Acre Stage Guarantee Amount field if lesser of.
	Guarantee Per Acre2	Internal		99999999.99		
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".
Section 5: Replant Payment Loss Guarantee Calculation						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	60	99999999.99	When Unit of Measure equals Barrels or Tons, then round to 1 decimal. Sugar Beets will be rounded to nearest dollar and cents. Otherwise, round to whole number.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

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Section 6: Replant Payment Indemnity Calculation						
Indemnity Amount = $\frac{\text{Loss Guarantee Amount} * \text{Price Election Amount}}{\text{Insured Share Percent}}$	Indemnity Amount	P21	63	S999999999	Round to whole number.	
	Price Election Amount	P11	45	99999.9999	None	
	Insured Share Percent	P11	43	9.9999	None	
Commodity Code equals Sugar Beets, "0039": Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Indemnity Amount	P21	63	S999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
Section 7: Replacement Payment Loss Guarantee Calculation for Sugarcane, "0038"						
When Stage Code equals: Plant Cane Current Year, "PC"; Plant Cane Subsequent Year, "PS"; Plant Cane Not Replaced, "PD"; First Year Stubble Current Year, "SC"; First Year Stubble Subsequent Year, "SS"; First Year Stubble Not Replaced, "SD" $\text{Loss Guarantee Amount} = \frac{\text{Base Payment Amount} * \text{Coverage Level Percent}}{\text{Insured Share Percent} * \text{Depreciation Factor} * \text{Liability Adjustment Factor}}$	Loss Guarantee Amount	P21	60	99999999.99	Round to whole number.	
	Base Payment Amount	Internal		99999999.99	None	Base Payment Amount for the area.
	Coverage Level Percent	P14	34	9.9999	None	
	Insured Share Percent	P11	43	9.9999	None	
	Determined Acreage	P21	18	99999999.99	None	
	Depreciation Factor	Internal		9.999	None	Depreciation Factor by Stage Code, ICE D00069. If "Insurance Option Code List" equals "RD" then Depreciation Factor will equal 1.000.
	Liability Adjustment Factor	P21	39	9.999999	None	
Section 8: Replacement Payment Indemnity Calculation for Sugarcane, "0038"						
Indemnity Amount = AIP Indemnity Amount	Indemnity Amount	P21	63	S999999999	Round to whole number.	
	AIP Indemnity Amount	P21	13	S999999999	Round to whole number.	AIP Indemnity Amount cannot exceed Loss Guarantee Amount.