Exhibit Name:	Indemnity Calculations		
Exhibit Name:	Indemnity Calculations		
Exhibit Number:	P21-3, Plan 04, 05, 06, 13 & 14	**Reinsurance Year:**	2011
Record Name:	Acreage Claim	**Version:**	Approved
Record Code:	P21	**Release Date:**	8/11/2015

Insurance Plan Code	04 Group Risk Plan	05 Group Risk Income Protection with Harvest Revenue Option		14 Vegetation Index
	06 Group Risk Income Protection	13 Rainfall Index		
Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production		0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Stage Guarantee Calculation						
Acre Stage Guarantee Amount = Dollar Amount of Insurance	Acre Stage Guarantee Amount	P21	36	99999999.99	None	
	Dollar Amount of Insurance	Internal		99999999.99	None	
Section 2: Loss Guarantee Calculation						
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code does not equal Oysters, "0115", or Group Risk Income Protection, "06":	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	40	9.999999	None	
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code equals Oysters, "0115":						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Pounds	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
	Determined Pounds	P21	20	9999999999	None	
When Insurance Plan Code equals Group Risk Income Protection with Harvest Revenue Option, "05"						
	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Harvest Revenue Option Factor * Liability Adjustment Factor	Determined Acreage	P21	17	99999999.99	None	
	Harvest Revenue Option Factor	ADM		9.999999	None	Edit with ADM Price, "A00810".
	Liability Adjustment Factor	P21	40	9.999999	None	
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index, "14" and Commodity Code does not equal Apiculture, "1191":	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	Policy Protection (unit)
Loss Guarantee Amount = Round(Acre Stage Guarantee Amount * Determined Acreage,0) * Insured Share Percent	Determined Acreage	P21	17	99999999.99	None	
	Insured Share Percent	P11	46	9.999	None	
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index, "14" and Commodity Code equals Apiculture, "1191":	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	Policy Protection (unit)
Loss Guarantee Amount = Round(Acre Stage Guarantee Amount * Determined Colonies,0) * Insured Share Percent	Determined Colonies	P21	18	9999999	None	
	Insured Share Percent	P11	46	9.999	None	
Section 3: Indemnity Calculation						
When Insurance Plan Code equals Group Risk Plan, "04", Group Risk Income Protection with Harvest Revenue Option, "05", or Group Risk Income Protection , "06":	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number	
	Insured Share Percent	P11	48	9.999	None	
Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent * Payment Factor * Misreported Information Factor	Payment Factor	ADM		9.999	None	Edit with ADM Area Risk Rate, "A01005".
	Misreported Information Factor	P21	45	9.999999	None	
When Insurance Plan Code equals Rainfall Index, "13" or Vegetation Index, "14":						

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Insurance Plan Code	04 Group Risk Plan	05 Group Risk Income Protection with Harvest Revenue Option		14 Vegetation Index
	06 Group Risk Income Protection	13 Rainfall Index		

Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production		0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Preliminary Indemnity Amount	= Loss Guarantee Amount * Payment Factor	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number	
		Payment Factor	ADM		9.999999	None	Edit with ADM Area Risk Rate, "A01005".
All Plans: Indemnity Amount =	Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	53	S9999999999	Round to whole number	
		Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Not applicable for Apiculture.