

Exhibit Name: Indemnity Calculations
 Exhibit Number: P21-1, Plan 01
 Record Name: Acreage Claim
 Record Code: P21

Reinsurance Year: 2021
 Version: Approved
 Release Date: 7/1/2020

Insurance Plan Code	01 Yield Protection			
Commodity Code	0011 Wheat 0015 Canola 0018 Rice	0021 Cotton 0041 Corn 0043 Popcorn	0047 Dry Beans 0051 Grain Sorghum 0067 Dry Peas	0075 Peanuts 0078 Sunflowers 0081 Soybeans 0091 Barley

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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Section 1: Stage Guarantee Calculation

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.	Common Crop Insurance Policy 'production guarantee (per acre)'. 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	
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	
Guarantee Per Acre2 = $\frac{\text{Guarantee Per Acre1} * \text{Guarantee Adjustment Factor}}{\text{Guarantee Adjustment Factor}}$	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).
	Guarantee Adjustment Factor	P11	69	0.999	None	
Acre Stage Guarantee Amount = Guarantee Per Acre2 * Price Election Amount	Acre Stage Guarantee Amount	P21	58	99999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee Amount
	Price Election Amount	P11	45	9999.9999		Common Crop Insurance Policy 'yield protection guarantee (per acre)'.

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Section 2: Loss Guarantee Calculation

Loss Guarantee Amount = $\frac{\text{Guarantee Per Acre2} * \text{Price Election Amount} * \text{Determined Acreage} * \text{Liability Adjustment Factor}}{\text{Determined Acreage} * \text{Liability Adjustment Factor}}$	Loss Guarantee Amount	P21	60	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

Section 3: Indemnity Calculation

Revenue Conversion Production to Count = $\frac{\text{Production to Count Quantity} * \text{Price Election Amount}}{\text{Production to Count}}$	Revenue Conversion Production to Count	P21	45	99999999.99	Round to nearest dollar and cents.	
	Production to Count Quantity	P21	34	99999999.99	None	
	Price Election Amount	P11	45	9999.9999		
Unit Deficiency Quantity = $\frac{\text{Loss Guarantee Amount} - \text{Revenue Conversion Production to Count}}{\text{Production to Count}}$	Unit Deficiency Quantity	P21	59	S99999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount = $\text{Unit Deficiency Quantity} * \text{Insured Share Percent}$	Preliminary Indemnity Amount	P21	62	S9999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
Indemnity Amount = $\frac{\text{Preliminary Indemnity Amount} * \text{Multiple Commodity Adjustment Factor}}{\text{Multiple Commodity Adjustment Factor}}$	Indemnity Amount	P21	63	S9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity \sum Indemnity Amount for the Unit	Total Indemnity	Internal		S9999999999	Round to whole number.	

Replant Payment for Yield Protection, "01"

Section 4: Replant Payment Stage Guarantee Calculation

When Stage Code equals Replanted, "R", Guarantee Per Acre1 = $\text{Approved Yield} * \text{Coverage Level Percent}$	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.	Common Crop Insurance Policy 'production guarantee (per acre)'. 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	

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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>
Guarantee Per Acre2 = Guarantee per Acre1 * 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).
	Guarantee Adjustment Factor	P11	69	0.999	None	
Commodity Code <u>not</u> equal Dry Beans, "0047" or Peanuts, "0075": Lesser of: Acre Stage Guarantee Amount = (20% of Guarantee Per Acre2 OR Maximum Replant Guarantee Per Acre) * Price Election Amount	Acre Stage Guarantee Amount	P21	58	99999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee Amount
	Price Election Amount	P11	45	99999.9999	None	White (Type Code 341) and Waxy (Type Code 381) Specialty Type Corn will use the Projected Price for buyup. For CAT coverage, use the CAT price.
	Maximum Replant Guarantee Per Acre	ICE				Edit with SPOI ICE "D00129".
	20% of 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.

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Commodity Code equal Dry Beans, "0047": Lesser of: (Insured's Actual Cost Or Acre Stage Guarantee Amount = 10% of Guarantee Per Acre2 Or Maximum Replant Guarantee Per Acre) * Price Election Amount	Acre Stage Guarantee Amount	P21	58	99999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee Amount
	Price Election Amount	P11	45	99999.9999	None	
	Maximum Replant Guarantee Per Acre	ICE				Edit with SPOI ICE "D00129". If lesser of submitin AIP Acre Stage Guarantee field 36 as pounds before price.
	10% of Guarantee Per Acre2	Internal		99999999.99	Pounds, "LBS", Round to whole Number.	Result of '10% of Guarantee Per Acre2' will be used in 'Acre Stage Guarantee Amount' calculation and 'Loss Guarantee Amount' calculation. Value of '10% of Guarantee Per Acre2' should be rounded before compare to 'Maximum Replant Guarantee Per Acre'. If lesser of submit in AIP Acre Stage Guarantee field 36 as pounds before price. # Unit of Measure "LBS", Round(Guarantee Per Acre2 * 0.10, 0)
Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in AIP Acre Stage Guarantee field if lesser of converted to pounds per Dry Beans Loss Adjustment Handbook.	

Commodity Code equal Peanuts "0075":	Acre Stage Guarantee Amount = Maximum Replant Guarantee Per Acre	Maximum Replant Guarantee Per Acre	ICE		Edit with SPOI ICE "D00129".
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Section 5: Replant Payment Loss Guarantee Calculation

Commodity Code not equal Dry Beans, "0047" or Peanuts, "0075": Lesser of ((20% of Guarantee Per Acre2) or Maximum Loss Guarantee Amount = Replant Guarantee Per Acre) * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	60	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

Commodity Code equal Dry Beans, "0047": Lesser of (Insured's Actual Cost or Round(10% of Guarantee Per Acre2, 0) or Maximum Replant Guarantee Per Acre) * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	60	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

Commodity Code equal Peanuts, "0075": Loss Guarantee Amount = Maximum Replant Guarantee Per Acre *	Loss Guarantee Amount	P21	60	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	

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	0018 Rice	0043 Popcorn	0067 Dry Peas	0081 Soybeans 0091 Barley

<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>
Determined Acreage * Liability Adjustment Factor	Liability Adjustment Factor	P21	39	9.999999	None	

Section 6: Replant Payment Indemnity Calculation

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	
Total Indemnity = Indemnity Amount for the Unit	Total Indemnity	Internal		S999999999	Round to whole number.	

Prevented Planting Payment for Yield Protection, "01".

Section 7: Prevented Planting Payment Stage Guarantee Calculation

When Stage Code equals: Prevented Planting Option 2, "P2", Prevented Planting Add 10 Percent, "PT", Prevented Planting Add 5 Percent, "PF" 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.	Common Crop Insurance Policy 'production guarantee (per acre)'. 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	
		Modified Yield	Internal		99999999.99	Round to whole number.

Cottonseed Endorsement Option "SE": Modified Yield = Approved Yield * Option Conversion Factor	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	

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$\text{Guarantee Per Acre2} = \text{Guarantee per Acre1} * \text{Guarantee Adjustment Factor}$	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).
	Guarantee Adjustment Factor	P11	69	0.999	None	
$\text{Acre Stage Guarantee Amount} = \text{Guarantee Per Acre2} * \text{Price Election Amount}$	Acre Stage Guarantee Amount	P21	58	99999999.99	Round to nearest dollar and cents.	Common Crop Insurance Policy 'yield protection guarantee (per acre)'. Not used in determination of Loss Guarantee Amount. White (Type Code 341) and Waxy (Type Code 381) Specialty Type Corn will use the Projected Price for buyup. For CAT coverage, use the CAT price.
	Price Election Amount	P11	45	99999.9999	None	

Section 8: Prevented Planting Payment Loss Guarantee Calculation

$\text{Loss Guarantee Amount} = \text{Guarantee Per Acre2} * \text{Price Election Amount} * \text{Determined Acreage} * \text{Liability Adjustment Factor}$	Loss Guarantee Amount	P21	60	99999999.99	Round to nearest dollar and cents.	
	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).
	Price Election Amount	P11	45	99999.9999	None	
	Determined Acreage	P21	18	99999999.99	None	White (Type Code 341) and Waxy (Type Code 381) Specialty Type Corn will use the Projected Price for buyup. For CAT coverage, use the CAT price.
	Liability Adjustment Factor	P21	39	9.999999	None	

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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>
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Section 9: Prevented Planting Payment Indemnity Calculation

Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Preliminary Indemnity Amount	P21	62	S999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	63	S999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity = Indemnity Amount for the Unit	Total Indemnity	Internal		S999999999	Round to whole number.	

Malting Barley Price and Quality Endorsement (Option ME)

Section 10: Malting Barley Stage Guarantee Calculation

Guarantee Per Acre1 = Approved Yield * Coverage Level Percent	Guarantee Per Acre1	Internal		999999999.9	Round to 1 decimal.	
	Approved Yield	P11	42	99999999.99	None	Common Crop Insurance Policy
	Coverage Level Percent	P14	34	9.9999	None	
Guarantee Per Acre2 = Guarantee per Acre1 * Guarantee Adjustment Factor	Guarantee Per Acre2	Internal		99999999.99	Round to 1 decimal.	
	Guarantee Adjustment Factor	P11	69	0.999	None	
Price Election Amount = Contract Price * Price Election Percent	Price Election Amount	Internal		9999.9999	Round to 4 decimals.	
	Contract Price	P11	46	9999.9999	None	Contract Price that was submitted on P11 (capped with Max Contract Price from ADM).
	Price Election Percent	ICE		9.9999	None	
Acre Stage Guarantee Amount = Guarantee Per Acre2 * Price Election Amount	Acre Stage Guarantee Amount	P21	58	999999999.99	Round to dollar and Cents	Common Crop Insurance Policy 'yield protection guarantee (per acre)'. Not used in determination of Loss Guarantee.
	Price Election Amount	P11	45	99999.9999	None	

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Section 11: Malting Barley Loss Guarantee Calculation

Loss Guarantee Amount = $\frac{\text{Guarantee Per Acre} \times \text{Price Election Amount} \times \text{Determined Acreage} \times \text{Liability Adjustment Factor}}{\text{Determined Acreage}}$	Loss Guarantee Amount	P21	60	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

Section 12: Malting Barley Indemnity Calculation

Revenue Conversion $\text{Production To Count} = \frac{\text{Production to Count Quantity} \times \text{Price Election Amount}}{\text{Production to Count}}$	Revenue Conversion Production To Count	P21	45	99999999.99	Round to nearest dollar and cents.	
	Production to Count Quantity	P21	34	99999999.99	None	
	Price Election Amount	P11	45	99999.9999	None	
Unit Deficiency Quantity = $\frac{\text{Loss Guarantee Amount} - \text{Revenue Conversion Production to Count}}{\text{Production to Count}}$	Unit Deficiency Quantity	P21	59	S99999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount = $\text{Unit Deficiency Quantity} \times \text{Insured Share Percent}$	Preliminary Indemnity Amount	P21	62	S9999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
Indemnity Amount = $\frac{\text{Preliminary Indemnity Amount} \times \text{Multiple Commodity Adjustment Factor}}{\text{Multiple Commodity Adjustment Factor}}$	Indemnity Amount	P21	63	S9999999999	Round to whole number	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity = $\sum \text{Indemnity Amount for the Unit}$	Total Indemnity	Internal		S9999999999	Round to whole number.	

Downed Rice Payment, option "DC", for Yield Protection, "01", Stage Code = "DQ".

If Determined Acreage is \leq Insured Acreage₁₀ then no payment;
 if Determined Acreage is $>$ Insured Acreage₁₀ and $<$ Insured Acreage₅₀ then payment with deductible;
 if Determined Acreage is \geq Insured Acreage₅₀ then payment without deductible.

Section 13: Downed Rice Payment Loss Guarantee Calculation

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Insured Acreage10 = Reported Acreage * 10%	Insured Acreage10	Internal		99999999.99	Round to 1 decimal.	
	Reported Acreage	P11	48	9999999.99	None	Summed P11 DRE reported acreage for the unit.
Insured Acreage50 = Reported Acreage * 50%	Insured Acreage50	Internal		99999999.99	Round to 1 decimal.	
	Reported Acreage	P11	48	9999999.99	None	Summed P11 DRE reported acreage for the unit.
Determined Acreage = Harvested Downed Rice Acreage	Determined Acreage	P21	18	99999999.99	None	Harvested Downed Rice Acreage
Payable Downed Rice Acreage = With deductible: round(Determined Acreage - Insured Acreage10,1) * 1.25 = OR Without deductible: Determined Acreage	Payable Downed Rice Acreage	Internal		99999999.99	Round to 1 decimal.	This will be the determined payable downed rice acres for the unit.
Payable Downed Rice Acreage * Harvest Expense Loss Guarantee Amount = Amount * Price Election Percent * Liability Adjustment Factor	Loss Guarantee Amount	P21	60	99999999.99	Round to nearest dollar and cents.	
	Harvest Expense Amount	ADM		99999	None	Edit with ADM Price, "A00810", Fixed Coverage Amount with insurance option = 'DC'.
	Price Election Percent	P14	35	9.9999	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
Section 14: Downed Rice Payment Indemnity Calculation						
Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Indemnity Amount	P21	63	S9999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
Total Indemnity ∑ Indemnity Amount for the Unit	Total Indemnity	Internal		S9999999999	Round to whole number.	Only Downed Rice records, no base Rice records.