## 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 to the nearest tenth for all other crops.
- Note 7: Round to nearest thousandth (.xxx).

## Type 21 - Replant Calculations Edit Description

## **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 75 on 21 record)
```

## CEO coverage level does NOT apply to replanted acreage

## Type 21 - Replant Calculations Edit Description

## **REPLANT CALCULATIONS**

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

## **Stage Guarantee Per Acre**

Stage Guarantee Per Acre <= 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.

## Type 21 - Replant Calculations Edit Description

## **REPLANT CALCULATIONS**

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

## **Stage Guarantee Per Acre**

Stage Guarantee Per Acre <= 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

## **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	22	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	51	9(08)V9(02)	None	This is the Yield reported by the company.
Coverage Level	53	9(01)V9(04)	None	This is the coverage level reported by the company.
Guarantee Reduction Factor	44	V9(03)	Round to 3 places	This is the Guarantee Reduction Factor for Late Planting. See Exhibit 11-1.
Loss Guarantee	25	9(08)V9(02)	Unit of measure for crop.	This is the Loss Guarantee reported by the company.
Determined Acres	23	9(06)V9(02)	Nearest 1/10 acre.	Replanted acres must meet the minimum for the crop.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Indemnity	37	S9(10)	Nearest Dollar	This is the amount of indemnity due to the producer.
Farm Unit Deficiency	34	S9(08)V9(02)	None	This is the Farm Unit Deficiency reported by the company.
Price Election	54	9(04)V9(04)	None	Applicable price for the crop.
Insured Share	35	9(01)V9(03)	None	This is the insured share reported by the company. If field 21 (100% Replant Payment flag) is = 'Y', this will be the share the producer is entitled (up to 100% of the replant cost).
MIF	75	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 The Calculations On The "FCI-63" Claim For Raisin Indemnity Form.

## **Stage Guarantee Per Acre**

Stage Guarantee Per Acre = Allowable Reconditioning Dollar Amount Per Ton (item 24, FCI-63)

Determined Acres = Tons of Raisins Reconditioned (item 23, FCI-63)

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

Indemnity (item 25, FCI-63) = Stage Guarantee Per Acre \* Determined Acres \* Insured Share (Note 4)

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

## **APH Crops** (Ins Plans 84, 86, 90, 92, 96)

Alfalfa Seed (0107)	Almonds (0028)	Apples (0054)	Avocados – FL (0019)
Barley (0091)	Processing Beans (0046)	Blueberries (0012)	Cabbage (0072)
Canola (0015)	Citrus Fruit (AZ, CA, TX)	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)	Peaches (0034)	Peanuts (0075)
Pears (0089)	Plums (0090)	Popcorn (0043)	Potatoes (0084)
Prunes (0036)	Rice (0018)	Rye (0094)	Safflowers (0049)
Silage Sorghum (0059)	Soybeans (0081)	Stonefruit **	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 Guarantee Per Acre = Yield \* Coverage Level = Stage Guarantee \* Percent Factor \* Packout Factor (Note 1) (Note2) (Field 80 on 11 rec)

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

## For Cabbage (except processing) 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)

Stage Price

Preliminary Indemnity = Farm Unit Deficiency * Price Election Unit
(Note 4)

(Note 2)

Stage Price

* Percent Factor * Insured * MIF Factor
(See Ex 21-8)

Share

Note: If crop code is Millet (0017) and Stage Code = "UH"

then Preliminary Indemnity = Above Calculation * .70 (30% reduction)

(on 21 rec)

If crop code is Millet (0017) and Stage Code = "US"

then Preliminary Indemnity = Above Calculation * .85 (15% reduction)

(on 21 rec)
```

## **INDEMNITY**

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

## IF CE OPTION SELECTED:

CEO Indemnity Factor = CEO Coverage Level/ MPCI Coverage Level

Indemnity = MPCI Indemnity \* CEO Indemnity Factor

MIF = Misreported Information Factor (field 75 on 21 record)

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Unit of measure for the crop.	This is the Loss Guarantee reported by the company.
Stage Guarantee Per Acre	22	9(08)V9(02)	Unit of measure for the crop. See Exhibits 99a and 99b.	Stage guarantee per acre reported by the company.
Yield	51	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	53	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	44	V9(03)	Round to three places.	This is the Guarantee Reduction Percent. See Exhibit 11-1.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the determined acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the liability adjustment factor reported by the company.
Production to Count	32	9(08)V9(02)	Unit of measure for the crop.	This is the Total Production to Count reported by the company.
Price Election	54	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	59	9(01)V9(04)	1.0000	Required for all crops. Plan Code 51 must = 1.0000. CAT must = 0.5500.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	75	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.

Field Name	Field Number	Picture	Rounding	Description
Indemnity	37	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 49) to comply with ARPA legislation on double cropping and prevented planting.
CEO Coverage Level	61	9(01)V9(04)	None	CEO Coverage Level. Must be greater than value in field 53; cannot exceed 85 percent
CEO Indemnity Factor	62	9(01)V(05)	To five decimals	CEO Coverage Level/MPCI Coverage Level

#### 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)
\*Forage Seeding (0032) Macadamia Trees (0024)
Fresh Market Sweet Corn (0044)\*
Fresh Market Beans (0105)\*

Citrus Trees (see Exhibit 21-8 for crop codes)
Peppers (0083)\* Raisins (0037)
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 / MPCI Coverage Level

Indemnity = MPCI Indemnity \* CEO Indemnity Factor

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.  To Hundredths for Raisins only.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest Dollar.	Reference Maximum Dollar Amount from ADM-1-3 * Coverage Level.
Coverage Level	53	9(01)V9(04)	None.	Insured selected coverage level .
Price Election (%) Factor	59	9(01)V9(04)	Whole number (calculated).	Insured selected price election %.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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	61	9(01)V9(04)	None	CEO Coverage Level. Must be greater than value in field 53; cannot exceed 85 percent

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

# DOLLAR AMOUNT of INSURANCE CROPS (Ins Plan 51)

Chile Peppers (0045) Citrus (0215) - CA only Raspberries/Blackberries (0108) Cherries (0057) Strawberries (0110)

#### MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

## **STAGE GUARANTEE**

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

## **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)

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest dollar.	Dollar Amount from ADM-1-D
Stage Guarantee per Acre	22	9(08)V9(02)	Dollars and cents.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.  To Hundredths for Raisins only.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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.

## **AVOCADOS** (0019)

(Ins Plan 46)

#### MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

## **DOLLAR AMOUNT OF INSURANCE**

```
Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage level % (Note 4) (Note 4)
```

#### IF COVERAGE FLAG = C:

```
Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage level % * .55 (Note 4) (Note 4)
```

#### LOSS GUARANTEE

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

## **FARM UNIT DEFICIENCY**

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

IF COVERAGE FLAG = C:
Farm Unit Deficiency = Loss Guarantee - (Production to Count * .55)
(Note 4)

(Note 4)
```

## **PRELIMINARY INDEMNITY**

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

## **INDEMNITY**

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

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest dollar and cents.	Calculated Farmer Approved Average Revenue (record 11).
Coverage Level	53	9(01)V9(04)	None.	Insured selected coverage level %.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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.

#### 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)

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)
```

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest whole dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Round to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest whole dollar.	Selected Dollar Amount of Insurance reported on record 11.
Guarantee Reduction Factor	44	V9(03)	Round to 3 places.	Factor used to reduce dollar guarantee per acre for thinning of the trees, if applicable.
Coverage Level	53	9(01)V9(04)	None.	Insured selected coverage level.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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 49) 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)

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest Whole Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Round to 6 places.	This is the Liability Adjustment Factor reported by the company.
Guarantee Reduction Factor	44	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	53	9(01)V9(04)	None.	Insured selected coverage level .
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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.

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

# **GRP CROPS** (Ins Plan 12)

**GRIP Crops** (Ins Plan 73)

 Wheat (0011)
 Cotton (0021)
 Wheat (0011)
 Cotton (0021)

 Corn (0041)
 Peanuts (0075)
 Corn (0041)
 Grain Sorghum (0051)

 Barley (0091)
 Grain Sorghum (0051)
 Soybeans (0081)

Soybeans (0081) Forage Production (0033)

Rangeland (0048)

#### MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

## DOLLAR AMOUNT OF INSURANCE

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

## **STAGE GUARANTEE**

Stage Guarantee Per Acre = Dollar Amount of Insurance

## LOSS GUARANTEE

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

## For Plan 0073 – Harvest Revenue Option

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

Note - (Policy Protection Adjustment Factor cannot be less than 1.00 and is available on ADM J)

## **PRELIMINARY INDEMNITY**

FINAL PAYMENT

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

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

## **INDEMNITY**

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

 $GRP\ Payment\ Calculation\ Factor = \underline{(Trigger\ Yield\ -\ Final\ Payment\ Yield)}$   $Trigger\ Yield$ 

1118801 11010

 $GRIP\ Payment\ Calculation\ Factor = \underline{(Trigger\ Revenue\ -\ Actual\ County\ Revenue)}$   $Trigger\ Revenue$ 

GRIP/HRO Payment Calculation Factor = (<u>HRO Trigger Revenue – Actual County Revenue</u>) HRO Trigger Revenue

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest Whole Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	44 (record 11)	9(08)V9(02)	Nearest dollar and cents.	Selected dollar amount of insurance per acre.
Price Election Factor	59	9(01)V9(04)	None	Required for all crops. Plan Code 51 must = 1.0000. CAT must = 0.5500.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
GRP/GRIP Payment Calculation Factor	36	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.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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.

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

# FLORIDA FRUIT AND TROPICAL TREES (2006 CY) (Ins Plan 40)

See Exhibit 11-2 for crop codes.

#### MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

## LOSS GUARANTEE FOR ACC:

To report an ACC Loss, 2 records must be reported (1 ACC record & 1 Non-ACC record, even if the Non-ACC record does not have a loss)

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

## **LOSS GUARANTEE FOR Non-ACC:**

However, to report a Non-ACC Loss, only 1 record is necessary if there is no previous ACC Loss. If there is an ACC Loss, then 2 records must be reported.

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

## **PRELIMINARY INDEMNITY FOR Non-ACC:**

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

## **INDEMNITY**

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

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

# FLORIDA FRUIT AND TROPICAL TREES (2007 CY) (Ins Plan 40)

See Exhibit 11-2 for crop codes.

#### MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

## LOSS GUARANTEE FOR ACC(INCLUDES BASE POLICY with (OLO):

To report an ACC Loss, 2 records must be reported (1 ACC record & 1 Non-ACC record, even if the Non-ACC record does not have a loss)

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

## **LOSS GUARANTEE FOR Non-ACC:**

However, to report a Non-ACC Loss, only 1 record is necessary if there is no previous ACC Loss. If there is an ACC Loss, then 2 records must be reported.

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

## **PRELIMINARY INDEMNITY FOR Non-ACC:**

Production to Count must equal the value of the Non-ACC trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous Non-ACC 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 FOR Non-ACC with (OLO):**

A separate record is required for each Stage of Non-ACC TREES

Loss Guarantee = Number of Non-ACC Trees \* Price Election \* Cov Level \* Liability Adjustment Factor by Stage by Stage
(Note 4) (Note 2)

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

## PRELIMINARY INDEMNITY FOR Non-ACC with (OLO):

Farm Unit Deficiency = (Damage Value for Destroyed Trees + Damage Value for Fully Damaged Trees)
(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.

## **LOSS GUARANTEE FOR Non-ACC with (CTV) ENDORSEMENT:**

A separate record is required for each Stage of Non-ACC TREES

Loss Guarantee = Number of Non-ACC \* Maximum CTV \* Cov Level \* Liability Adjustment Factor
Trees by Stage Reference Price
(Note 4) (Note 2)

## PRELIMINARY INDEMNITY FOR Non-ACC with (CTV) ENDORSEMENT:

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.

Farm Unit Deficiency = (CTV Damage Value + CTV Damage Value - CTV Deductible)
for Destroyed Trees
(Note 4) (Note 4) (Note 4)

Preliminary Indemnity = (Farm Unit Deficiency \* Insured Share \* MIF - Any Previous CTV Indemnity (Note 4) (Note 4) for the current crop year)

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

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

Payable at time of Claim = (Preliminary Indemnity \* Percent of Damage Due to Fully Damaged Trees) + (Preliminary Indemnity \* Percent of Damage Due to Destroyed Trees \* 50%)

Payable after Verification of Replant = (Preliminary Indemnity \* Percent of Damage Due to Destroyed Trees \* 50%

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

## LOSS GUARANTEE FOR Non-ACC with (CTV/(OLO):

A separate record is required for each Stage of Non-ACC TREES

Loss Guarantee = Number of Non-ACC Trees \* Maximum CTV \* Cov Level \* Liability Adjustment Factor by Stage Reference Price

(Note 4) (Note 2)

## PRELIMINARY INDEMNITY FOR Non-ACC with (CTV/OLO):

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.

Farm Unit Deficiency = (CTV Damage Value from Destroyed Trees \* Coverage Level \* Insured Share \* MIF) + (CTV Damage From Fully Damage Trees \* Coverage Level \* Insured Share \* MIF)

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

Preliminary Indemnity Payable after Verification that Requirements in Section 11 of the Policy are Met = Farm Unit Deficiency \* 50%

## **INDEMNITY**

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

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	This is the maximum value of a total loss at 100% share.
Number of Trees	52	9(10)	Whole Trees.	This is the determined number of ACC or Non-ACC trees for the unit.
Coverage Level	53	9(01)V9(04)	None	50, 55, 60, 65, 70 or 75 This is the coverage level reported by the company.
Price Election Amount	54	9(04)V9(04)	Dollars and cents.	This is the Price Election for the stage and coverage level.
Production to Count	32	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	34	S9(08)V9(02)	Nearest whole dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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 49) to comply with ARPA legislation on double cropping and prevented planting.

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

# INCOME PROTECTION (Ins Plan 42)

# INDEXED INCOME PROTECTION (Ins Plan 45)

Wheat (0011) Cotton (0021) Corn (0041) Soybeans (0081)

Grain Sorghum (0051 ) Soybeans (0081 ) Barley (0091 ) Corn (0041 )

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

## **DOLLAR AMOUNT OF INSURANCE**

Dollar Amount of Insurance = (Yield \* Coverage Level) \* Price Election Amount (Note 5) (Note 1)

## If Late or Prevented Planting applies:

Price Guarantee

Dollar Amount of Insurance = (Yield \* Coverage Level) \* Election Amount \* Reduction Factor
(Note 5)

## LOSS GUARANTEE

Dollar

Loss Guarantee = Amt of Insurance \* Determined Acres \* Liability Adjustment Factor \* Insured Share (Note 4) (Note 3)

## **PRELIMINARY INDEMNITY**

Preliminary Indemnity = Loss Guarantee - Production to Count \* MIF (Note 4)

## **INDEMNITY**

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

Note: Plan code 42 crops may go up to 85% coverage level. Plan code 45 crops may only go up to 75% coverage level.

Production to Count should include the Harvest Price and the share.

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest whole dollar.	The Total Dollar Amount of Protection for IP.
Dollar Amount of Insurance	45	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	44	V9(03)	None	This is the Guarantee Reduction Percent. See Exhibit 11.1.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Production to Count	32	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	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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 49) 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.

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	45	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	51	9(01)V9(04)	Nearest whole bushels.	This is the yield reported by the company.
Price Election Amount	54	9(04)V9(04)	None	100% of applicable price for RA. Harvest price option available. Must match ADM.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest dollar and cents.	This is the Stage Guarantee per Acre reported by the company.
Guarantee Reduction Factor	44	V9(03)	None	Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	This is the loss guarantee reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	32	9(08)V9(02)	Nearest whole dollar	Production to count in dollars reported by the company. Must use 100% of applicable price for RA. Harvest price option available.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest whole dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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.

Field Name	Field Number	Picture	Rounding	Description
Indemnity	37	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 49) 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)

Field Name	Field Number	Picture	Rounding	Description
Stage Guarantee per Acre	22	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	51	9(08)V9(02)	Nearest Whole Bushels.	This is the yield reported by the company.
Coverage Level	53	9(01)V9(04)	None	50, 55, 60, 65, 70 & 75 This is the coverage level reported by the company.
Price Election Amount	54	9(04)V9(04)	None	100% of applicable price for CRC. Must match ADM.
Guarantee Reduction Factor	44	V9(03)	None	Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	This is the loss guarantee reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	32	9(08)V9(02)	Nearest whole dollar	Production to Count in dollars reported by the company. Must use 100% of applicable price for CRC.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Whole Dollar.	This is the Farm Unit Deficiency in dollars reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	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	37	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 48) to comply with ARPA legislation on double cropping and prevented planting.