

Exhibit Name: Indemnity Calculations
Exhibit Number: P21-2, Plan 02 & 03
Record Name: Acreage Claim
Record Code: P21

Reinsurance Year: 2015
Version: Approved
Release Date: 8/9/2016

Insurance Plan Code	02 Revenue Protection	03 Revenue Protection with Harvest Price Exclusion		
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

<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 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	43	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	43	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 = 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	72	0.999	None	

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Insurance Plan Code 02 Revenue Protection 03 Revenue Protection with Harvest Price Exclusion

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

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	Contract Price	P11	47	9999.9999	None	Contract Price that was submitted on P11 (capped with Max Contract Price from ADM).
	Harvest Price	Internal		99999.9999	None	Edit with ADM Price, "00810". If Contract Price was submitted on the P11 then Harvest Price will be adjusted by difference between Projected Price and Contract Price.
	Price Election Percent	ICE		9.9999	None	Price Election Percent would equal 1.00 when Insurance Plan Code "02".

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Acre Stage Guarantee Amount = Guarantee Per Acre2 * Price Election Amount	Acre Stage Guarantee Amount	Internal		99999999.99	Round to nearest dollar and cents.	Common Crop Insurance Policy 'revenue protection guarantee (per acre)'. Not used in determination of Loss Guarantee.

Section 2: Loss Guarantee Calculation

Loss Guarantee Amount = Guarantee Per Acre2 * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	57	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
Revenue Conversion Production to Count = Production to Count Quantity * Harvest Price	Revenue Conversion Production to Count	P21	45	99999999.99	Round to nearest dollar and cents.	
	Production to Count Quantity	P21	34	99999999.99		
	Harvest Price	ADM		99999.9999	None	Edit with ADM Price, "00810". If Contract Price was submitted on the P11 then Harvest Price will be adjusted by difference between Projected Price and Contract Price. If Harvest Price has not been released for revenue Protection, "02", the Projected Price or Contract Price (whichever applies) can be used for validation of Revenue to Count.

Section 3: Indemnity Calculation

Unit Deficiency Quantity = Loss Guarantee Amount – Revenue Conversion Production to Count	Unit Deficiency Quantity	P21	56	99999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	59	9999999999	Round to whole number.	
	Insured Share Percent	p11	44	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	60	9999999999	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		9999999999	Round to whole number.	

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Section 4: Stage Guarantee Calculation
Replant Payment for Revenue Protection, "02", and Revenue Protection with Harvest Price Exclusion, "03"

<p>When Stage Code equals Replanted, "R",</p> <p>Guarantee Per Acre1 = Approved Yield * Coverage Level Percent</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>	<p>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).</p>
	Approved Yield	P11	43	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
<p>Guarantee Per Acre2 = Guarantee per Acre1 * Guarantee Adjustment Factor</p>	Guarantee Per Acre2	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>	<p>Guarantee Per Acre2 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).</p>
	Guarantee Adjustment Factor	P11	72	0.999	None	

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Commodity Code not equal Dry Beans, "0047" or Peanuts, "0075": Acre Stage Guarantee Amount = Lesser of: (20% of Guarantee Per Acre2 OR Maximum Replant Guarantee Per Acre) * Price Election Amount	Acre Stage Guarantee Amount	P21	55	999999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee.
	Price Election Amount	P11	46	99999.999	None	Based on Projected Price or Contract Price if applicable.
	Maximum Replant Guarantee Per Acre	ICE				Edit with SPOI "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.	Result of '20% of Guarantee Per Acre2' will be used in 'Acre Stage Guarantee Amount' calculation and 'Loss Guarantee Amount' calculation. Value of '20% of Guarantee Per Acre2' should be rounded before compare to 'Maximum Replant Guarantee Per Acre'. If Unit of Measure = LBS Round(Guarantee Per Acre2 * 0.20, 0) If Unit of Measure = Tons Round(Guarantee Per Acre2 * 0.20, 2) Other Unit of Measures Round(Guarantee Per Acre2 * 0.20, 1)
Commodity Code equal Peanuts, "0075": Acre Stage Guarantee Amount = Maximum Replant Guarantee Per Acre	Maximum Replant Guarantee Per Acre	ICE				Edit with SPOI "D00129".
Commodity Code equal Dry Beans, "0047": Acre Stage Guarantee Amount = Lesser of: (Insured's Actual Cost OR 10% of Guarantee Per Acre2 OR Maximum Replant Guarantee Per Acre) * Price Election Amount	Acre Stage Guarantee Amount	P21	55	999999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee Amount
	Price Election Amount	P11	46	99999.9999	None	Based on Projected Price.
	Maximum Replant Guarantee Per Acre	ICE				Edit with SPOI ICE "D00129". If lesser of submit in 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)

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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 Acre ²) or Maximum Loss Guarantee Amount = Replant Guarantee Per Acre) * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	57	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 Acre ² , 0) or Maximum Replant Loss Guarantee Amount = Guarantee Per Acre) * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	57	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 * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	57	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	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	60	S9999999999	Round to whole number.	
	Insured Share Percent	P11	44	9.999	None	
Loss Guarantee Calculation ∑ Indemnity Amount for the Unit	Total Indemnity	Internal		S9999999999	Round to whole number.	

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Section 7: Stage Guarantee Calculation
Prevented Planting Payment for Revenue Protection, "02", and Revenue Protection with Harvest Price Exclusion, "03".

<p>When Stage Code equals:</p> <p>Prevented Planting Option 2, "P2",</p> <p>Prevented Planting Add 10 Percent, "PT",</p> <p>Prevented Planting Add 5 Percent, "PF"</p> <p>Guarantee Per Acre1 = Approved Yield * Coverage Level Percent</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>	<p>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).</p>
	Approved Yield	P11	43	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
<p>Cottonseed Endorsement Option "SE":</p> <p>Modified Yield = Approved Yield * Option Conversion Factor</p>	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	43	99999999.99	None	
	Option Conversion Factor	ADM		9.9999	None	Edit with ADM Option Rate, "A01060".
<p>Guarantee Per Acre1 = Modified Yield * Coverage Level Percent</p>	Guarantee Per Acre1	Internal		99999999.99	Round to whole number.	
	Coverage Level Percent	P14	34	9.9999	None	

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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	72	0.999	None	
Acre Stage Guarantee Amount = Guarantee Per Acre2 * Price Election Amount	Acre Stage Guarantee Amount	P21	55	999999999.99	Round to nearest dollar and cents.	Common Crop Insurance Policy 'revenue protection guarantee (per acre)'. Not used in determination of Loss Guarantee.
	Price Election Amount	P11	46	99999.9999	None	Based on Projected Price or Contract Price if applicable.

Section 8: Prevented Planting Payment Loss Guarantee Calculation

Loss Guarantee Amount = Guarantee Per Acre2 * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	57	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

Section 9: Prevented Planting Payment Indemnity Calculation

Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Preliminary Indemnity Amount	P21	59	9999999999	Round to whole number.	
	Insured Share Percent	P11	44	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	60	9999999999	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		9999999999	Round to whole number.	

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Section 10: Stage Guarantee Calculation

Malting Barley Price and Quality Endorsement

$\text{Guarantee Per Acre1} = \text{Approved Yield} * \text{Coverage Level Percent}$	Guarantee Per Acre1	Internal		99999999.9	Round to nearest whole pounds, nearest hundredth for tonnage commodities, or nearest tenths for other units of measure.	Common Crop Insurance Policy 'production guarantee (per acre)'.
	Approved Yield	P11	43	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
$\text{Guarantee Per Acre2} = \text{Guarantee per Acre1} * \text{Guarantee Adjustment Factor}$	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 Adjustment Factor	P11	72	0.999	None	
$\text{Acre Stage Guarantee Amount} = \text{Guarantee Per Acre2} * \text{Price Election Amount}$	Acre Stage Guarantee Amount	P21	55	99999999.99	Round to nearest dollar and Cents	Common Crop Insurance Policy 'revenue protection guarantee (per acre)'. Not used in determination of Loss Guarantee.
	Price Election Amount	P11	46	99999.9999	None	

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Section 11: Malting Barley Loss Guarantee Calculation

$\text{Loss Guarantee Amount} = \frac{\text{Guarantee Per Acre} \times \text{Price Election Amount}}{\text{Determined Acreage} \times \text{Liability Adjustment Factor}}$	Loss Guarantee Amount	P21	57	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
$\text{Revenue Conversion Production To Count} = \text{Production to Count Quantity} \times \text{Price Election Amount}$	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	46	99999.9999	None	

Section 12: Malting Barley Indemnity Calculation

$\text{Unit Deficiency Quantity} = \frac{\text{Loss Guarantee Amount} - \text{Revenue Conversion Production to Count}}$	Unit Deficiency Quantity	P21	56	S99999999.99	Round to nearest dollar and cents.	
$\text{Preliminary Indemnity Amount} = \text{Unit Deficiency Quantity} \times \text{Insured Share Percent}$	Preliminary Indemnity Amount	P21	59	S9999999999	Round to whole number.	
	Insured Share Percent	P11	44	9.999	None	
$\text{Indemnity Amount} = \frac{\text{Preliminary Indemnity Amount} \times \text{Multiple Commodity Adjustment Factor}}$	Indemnity Amount	P21	60	S9999999999	Round to whole number	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
$\text{Total Indemnity} = \sum \text{Indemnity Amount for the Unit}$	Total Indemnity	Internal		S9999999999	Round to whole number.	

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Downed Rice Payment, option "DC", for Revenue Protection, "02", and Revenue Protection with Harvest Price Exclusion, "03", Stage Code = "DQ".

If Determined Acreage is <= Insured Acreage10 then no payment;
if Determined Acreage is > Insured Acreage10 and < Insured Acreage50 then payment with deductible;
if Determined Acreage is => Insured Acreage50 then payment without deductible.

Section 13: Downed Rice Payment Loss Guarantee Calculation

Insured Acreage10 = Reported Acreage * 10%	Insured Acreage10	Internal		99999999.99	Round to 1 decimal.	
	Reported Acreage	P11	49	99999999.99	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	49	99999999.99	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 for the unit.
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.
	Loss Guarantee Amount	P21	57	99999999.99	Round to nearest dollar and cents.	
Loss Guarantee Amount = Payable Downed Rice Acreage * Harvest Expense Amount * Price Election Percent * Liability Adjustment Factor	Harvest Expense Amount	ADM				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	60	S9999999999	Round to whole number.	
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	Insured Share Percent	P11	44	9.999	None	
Total Indemnity Σ Indemnity Amount for the Unit	Total Indemnity	Internal		S999999999	Round to whole number.	Only Downed Rice records, no base Rice records.