

Exhibit Name: Indemnity Calculation
 Exhibit Number: P22-2, Plan 50
 Record Name: Inventory Value Claim
 Record Code: P22

Reinsurance Year: 2012
 Version: Approved
 Release Date: 10/5/2015

Insurance Plan Code	50 Dollar Amount of Insurance
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Commodity Code	0073 Nursery
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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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Section 1: Loss Guarantee Calculation

When Coverage Type Code EQUAL "A" and Unit Division Code equal "T": Unadjusted Loss Amount = Field Market Value A - Field Market Value B	Unadjusted Loss Amount	Internal		S999999999	None	Unadjusted Loss Amount will be by each individual record.
	Field Market Value A	P22	24	999999999	None	Field Market Vaule A will be by each individual record.
	Field Market Value B	P22	25	999999999	None	Field Market Value B will be by each individual record.

Adjusted Loss Amount = Unadjusted Loss Amount * Over Under Reporting Factor	When Over Under Reporting Factor Code EQUAL "U": Adjusted Loss Amount	P22	44	S999999999	Round to whole number	Adjusted Loss Amount will be by each individual record.
	When Over Under Reporting Factor Code EQUAL "O": Over Under Reporting Factor	P22	23	9.999	None	Over Under Reporting Factor must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number.

When Coverage Type Code is EQUAL "C", or "A" with Unit Division Code equal "S": Unadjusted Loss Amount = Field Market Value A - Field Market Value B	Unadjusted Loss Amount	Internal		S999999999	None	Unadjusted Loss Amount will be by each individual record.
	Field Market Value A	P22	24	999999999	None	Field Market Vaule A will be by each individual record.
	Field Market Value B	P22	25	999999999	None	Field Market Value B will be by each individual record.

Adjusted Loss Amount = Unadjusted Loss Amount * (1 - Over Under Reporting Factor)	When Over Under Reporting Factor Code EQUAL "U": Unadjusted Loss Amount (summed)	Internal		S999999999	None	Summed for Unit.
	When Over Under Reporting Factor Code EQUAL "O": Adjusted Loss Amount	P22	44	S999999999	Round to whole number	Adjusted Loss Amount must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equals "S".
	When Over Under Reporting Factor Code EQUAL "O": Over Under Reporting Factor	P22	23	9.999	None	Over Under Reporting Factor must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number.

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Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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Section 2: Indemnity Calculation

Unadjusted Indemnity Amount = Adjusted Loss Amount - Occurrence Deductible Amount	Unadjusted Indemnity Amount	P22	45	S999999999	Round to whole number	Unadjusted Indemnity Amount must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equals "S".
	Occurrence Deductible Amount	P22	28	999999999	None	Occurrence Deductible Amount for under reporting must equal lesser of: Field Market Value A * (1.000 - Coverage Level Percent) * Under Reporting Factor 'OR' Effective Crop Year Deductible. Occurrence Deductible Amount for over reporting must equal lesser of: Field Market Value A * (1.000 - Coverage Level Percent) * Over Reporting Factor + 1.000 'OR' Effective Crop Year Deductible. Unadjusted Indemnity Amount must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equals "S".
Preliminary Indemnity Amount = The lesser of: XPS Effective Insurance Amount Or Unadjusted Indemnity Amount	Preliminary Indemnity Amount	P22	46	S9999999999	None	Preliminary Indemnity Amount must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equals "S".
	XPS Effective Insurance Amount	P22	22	9999999999	None	XPS Effective Insurance Amount must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equals "S".

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Indemnity Amount = Preliminary Indemnity Amount * Insured Share Percent * Price Election Percent	Indemnity Amount	P22	40	S999999999	Round to whole number	Indemnity Amount must be the same for all records within the same Practice, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equals "S".
	Insured Share Percent	P22	29	9.999	None	
	Price Election Percent	P14	35	9.9999	None	

Rehabilitation Payment
Section 3 Rehabilitation Payment Calculation

When Insurance Option Code List contains Rehabilitation Payment, "RH":						
Indemnity Amount = The Lesser of: Actual Rehab Amount * Over Under Reporting Factor Or (Rehabilitation Plant Amount * .075) * Over Under Reporting Factor * Coverage Level Percent * Insured Share Percent	Indemnity Amount	P22	41	S999999999	Round to whole number	
	Actual Rehab Amount	P22	39	999999999		
	Over Under Reporting Factor	P22	23	9.999	None	
	Rehabilitation Plant Amount	P22	36	999999999	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Insured Share Percent	P22	29	9.999	None	