### 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

#### When Over Under Reporting Factor Code EQUAL "U":

Adjusted Loss Amount = Unadjusted Loss Amount * Over Under Reporting Factor

#### When Over Under Reporting Factor Code EQUAL "O":

Over Under Reporting Factor = Unadjusted Loss Amount * (1 - Over Under Reporting Factor)

#### 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

#### When Over Under Reporting Factor Code EQUAL "U":

Adjusted Loss Amount = Unadjusted Loss Amount * Over Under Reporting Factor (summed)

#### When Over Under Reporting Factor Code EQUAL "O":

Adjusted Loss Amount = Unadjusted Loss Amount * (1 - Over Under Reporting Factor)

---

**Note:** Over Under Reporting Factor must be the same for all records within the same Practice Code, Claim Number, and Inventory Inspection Number.
## Section 2: Indemnity Calculation

<table>
<thead>
<tr>
<th>Calculations</th>
<th>Field Name</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unadjusted Indemnity Amount</td>
<td>P22</td>
<td>5999999999</td>
<td>Round to whole number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occurrence Deductible Amount</td>
<td>P22</td>
<td>28</td>
<td>9999999999</td>
<td>None</td>
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</tr>
<tr>
<td>Preliminary Indemnity Amount</td>
<td>P22</td>
<td>46</td>
<td>9999999999</td>
<td>None</td>
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<td></td>
</tr>
<tr>
<td>XPS Effective Insurance Amount</td>
<td>P22</td>
<td>22</td>
<td>9999999999</td>
<td>None</td>
<td></td>
<td></td>
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</tbody>
</table>

Unadjusted Indemnity Amount will be the same for all records within the same Practice Code, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equal "S".

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.

Preliminary Indemnity Amount will be the same for all records within the same Practice Code, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equal "S".

XPS Effective Insurance Amount will be the same for all records within the same Practice Code, Claim Number and Inventory Inspection Number when Coverage Type Code equals "C" or "A" with Unit Division Code equal "S".

The lesser of:

- Preliminary Indemnity Amount
- Unadjusted Indemnity Amount

XPS Effective Insurance Amount

Unadjusted Indemnity Amount = Adjusted Loss Amount - Occurrence Deductible Amount
### Indemnity Calculation

**Exhibit Name:** Indemnity Calculation  
**Exhibit Number:** P22-2, Plan 50  
**Record Name:** Inventory Value Claim  
**Record Code:** P22  
**Release Date:** 12/6/2018  
**Version:** Approved  
**Reinsurance Year:** 2016  

<table>
<thead>
<tr>
<th>Calculations</th>
<th>Field Name</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indemnity Amount = Preliminary Indemnity Amount * Insured Share Percent</td>
<td>Indemnity Amount</td>
<td>P22</td>
<td>41</td>
<td>999999999999</td>
<td>Round to whole number</td>
<td>Indemnity Amount will be the same for all records within the same Practice Code, Claim Number and Inventory Inspection Number when Coverage Type Code equals &quot;C&quot; or &quot;A&quot; with Unit Division Code equal &quot;S&quot;.</td>
</tr>
<tr>
<td>Price Election Percent =</td>
<td>Insured Share Percent</td>
<td>P22</td>
<td>29</td>
<td>9.999</td>
<td>None</td>
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</tr>
<tr>
<td>Price Election Percent =</td>
<td>Price Election Percent</td>
<td>P14</td>
<td>35</td>
<td>9.999</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

**Insurance Plan Code:** 50  
**Commodity Code:** 0073 Nursery

### Section 3 Rehabilitation Payment Calculation

When Insurance Option Code List contains Rehabilitation Payment, "RH":

```
Indemnity Amount = The Lesser of:

1. Actual Rehab Amount * Over Under Reporting Factor
2. (Rehabilitation Plant Amount * .075) * Over Under Reporting Factor * Coverage Level Percent * Insured Share Percent
```

- **Indemnity Amount** = Preliminary Indemnity Amount * Insured Share Percent * Price Election Percent
- **Actual Rehab Amount** = Rehabilitation Plant Amount * .075
- **Over Under Reporting Factor** = Over Under Reporting Factor
- **Coverage Level Percent** = Coverage Level Percent
- **Insured Share Percent** = Insured Share Percent

- **Indemnity Amount** = Preliminary Indemnity Amount * Insured Share Percent * Price Election Percent
- **Actual Rehab Amount** = Rehabilitation Plant Amount * .075
- **Over Under Reporting Factor** = Over Under Reporting Factor
- **Coverage Level Percent** = Coverage Level Percent
- **Insured Share Percent** = Insured Share Percent

- **Indemnity Amount** = Preliminary Indemnity Amount * Insured Share Percent * Price Election Percent
- **Actual Rehab Amount** = Rehabilitation Plant Amount * .075
- **Over Under Reporting Factor** = Over Under Reporting Factor
- **Coverage Level Percent** = Coverage Level Percent
- **Insured Share Percent** = Insured Share Percent