### Indemnity Calculations

**Exhibit Number:** P21-3, Plan 04, 05, 06, & 13  
**Record Name:** Acreage Claim  
**Record Code:** P21  
**Release Date:** 7/1/2020  
**Reinsurance Year:** 2021  
**Version:** Approved

#### Insurance Plan Code
| 04 Group Risk Plan/Area Yield Protection | 05 Area Revenue Protection | 06 Area Revenue Protection with the Harvest Price Exclusion | 13 Rainfall Index |

#### Commodity Code
- 0011 Wheat  
- 0018 Rice  
- 0021 Cotton  
- 0033 Forage Production  
- 0041 Corn  
- 0043 Popcorn  
- 0051 Grain Sorghum  
- 0075 Peanuts  
- 0081 Soybeans  
- 0088 Pasture, Rangeland, Forage  
- 0091 Barley  
- 0115 Oysters  
- 0332 Annual Forage  
- 1191 Apiculture

### Calculations

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Record Number</th>
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<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
</tr>
</thead>
</table>

#### Acre Stage Guarantee Amount

  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

- When Commodity Codes equals Oysters, "0115":  
  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

- When Commodity Code equals Pasture, Rangeland and Forage, "0088", Apiculture, "1191", or Annual Forage, "0332":  
  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

#### Area Yield Protection, "04":  
Or Area Revenue Protection with Harvest Price Exclusion, "06":

  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

- When Commodity Codes equals Oysters, "0115":  
  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

#### Area Revenue Protection, "05":

  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

- When Commodity Codes equals Oysters, "0115":  
  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

#### Group Risk Plan, "04":

- When Commodity Codes equals Oysters, "0115":

\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]

#### Rainfall Index, "13":

- When Commodity Code equals Pasture, Rangeland and Forage, "0088", Apiculture, "1191", or Annual Forage, "0332":  
  
\[
\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance}
\]
### Indemnity Calculations

**Exhibit Name:** Indemnity Calculations  
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<tr>
<th>Insurance Plan Code</th>
<th>Commodity Code</th>
<th>Record Number</th>
<th>Field Number</th>
<th>Field Format</th>
<th>Field Rounding</th>
<th>Rules</th>
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<td>04 Group Risk Plan/Area Yield Protection</td>
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<td>06 Area Revenue Protection with the Harvest Price Exclusion</td>
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<tr>
<td>0011 Wheat</td>
<td>0041 Corn</td>
<td>13 Rainfall Index</td>
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<tr>
<td>0021 Cotton</td>
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<td>0033 Forage Production</td>
<td>0075 Peanuts</td>
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<td>0081 Soybeans</td>
<td>0088 Pasture, Rangeland, Forage</td>
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<td>0091 Barley</td>
<td>0115 Oysters</td>
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<tr>
<td>0332 Annual Forage</td>
<td>1191 Apiculture</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Section 2: Loss Guarantee Calculation

**Area Yield Protection, "04", Area Revenue Protection, "05", or Area Revenue Protection with Harvest Price Exclusion, "06":**


  \[
  \text{Loss Guarantee Amount} = \text{Acre Stage Guarantee Amount} \times \text{Determined Acreage} \times \text{Liability Adjustment Factor} \times \text{Insured Share Percent}
  \]

  - Loss Guarantee Amount: P21 60 99999999.99 Round to whole number
  - Determined Acreage: P21 18 99999999.99 None
  - Liability Adjustment Factor: P21 39 9.999999 None
  - Insured Share Percent: P11 43 9.9999 None

**Group Risk Plan, "04":**

- **When Commodity Code equals Oysters, "0115":**

  \[
  \text{Loss Guarantee Amount} = \text{Acre Stage Guarantee Amount} \times \text{Determined Pounds}
  \]

  - Loss Guarantee Amount: P21 60 99999999.99 Round to whole number
  - Determined Pounds: P21 20 9999999999 None
<table>
<thead>
<tr>
<th>Insurance Plan Code</th>
<th>Commodity Code</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>04 Group Risk Plan/Area Yield Protection</td>
<td>0011 Wheat</td>
<td>Loss Guarantee Amount = Acreage * Percent of Value * Insured Share Percent * Liability Adjustment Factor</td>
</tr>
<tr>
<td>06 Area Revenue Protection with the Harvest Price Exclusion</td>
<td>0018 Rice</td>
<td>Loss Guarantee Amount = Acreage * Percent of Value * Insured Share Percent * Liability Adjustment Factor</td>
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<tr>
<td>05 Area Revenue Protection</td>
<td>0021 Cotton</td>
<td>Loss Guarantee Amount = Acreage * Percent of Value * Insured Share Percent * Liability Adjustment Factor</td>
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<tr>
<td>0333 Forage Production</td>
<td>0041 Corn</td>
<td>Loss Guarantee Amount = Acreage * Percent of Value * Insured Share Percent * Liability Adjustment Factor</td>
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<tr>
<td>0043 Popcorn</td>
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<td>0075 Peanuts</td>
<td>0081 Soybeans</td>
<td>Loss Guarantee Amount = Acreage * Percent of Value * Insured Share Percent * Liability Adjustment Factor</td>
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<tr>
<td>0088 Pasture, Rangeland, Forage</td>
<td>0091 Barley</td>
<td></td>
</tr>
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<td>13 Rainfall Index</td>
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<td></td>
<td>1191 Apiculture</td>
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### Calculations

**Rainfall Index, "13":**

- **When Insurance Plan Code equals Rainfall Index, "13" and Commodity Code equals Pasture, Rangeland and Forage, "0088", or Annual Forage, "0332":**
  - Loss Guarantee Amount = Acreage * Percent of Value,0) * Insured Share Percent * Liability Adjustment Factor
  - Total Insured Acreage
  - Percent of Value
  - Insured Share Percent
  - Liability Adjustment Factor

- **When Insurance Plan Code equals Rainfall Index, "13" and Commodity Code equals Apiculture, "1191":**
  - Loss Guarantee Amount = Acreage * Percent of Value,0) * Insured Share Percent

### Section 3: Indemnity Calculation

**Area Yield Protection, "04", Area Revenue Protection, "05", or Area Revenue Protection with Harvest Price Exclusion, "06":**

  - Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor

- **Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor**

- **Payment Factor**

- **Edit with ADM Area Coverage Level, "A01130"."
<table>
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<tr>
<th>Insurance Plan Code</th>
<th>04 Group Risk Plan/Area Yield Protection</th>
<th>05 Area Revenue Protection</th>
<th>06 Area Revenue Protection with the Harvest Price Exclusion</th>
<th>13 Rainfall Index</th>
</tr>
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<tr>
<td>Commodity Code</td>
<td>0011 Wheat</td>
<td>0041 Corn</td>
<td>0081 Soybeans</td>
<td>0332 Annual Forage</td>
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</thead>
<tbody>
<tr>
<td>Preliminary Indemnity Amount</td>
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<tr>
<td>Insured Share Percent</td>
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<td>Edit with ADM Area Coverage Level, &quot;A01130&quot;.</td>
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<tr>
<td>Payment Factor</td>
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<td>9.9999</td>
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</tr>
<tr>
<td>Misreported Information Factor</td>
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<td>46</td>
<td>9.999999</td>
<td>None</td>
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</tr>
</tbody>
</table>

### Group Risk Plan, "04":

- When Commodity Code equals Oysters, "0115":
  - Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent * Payment Factor * Misreported Information Factor

### When Insurance Plan Code equals Rainfall Index, "13":

- Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor

### All Plans:

- Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor

When Commodity Code equals Oysters, "0115":

1. **Preliminary Indemnity Amount** = Loss Guarantee Amount * Insured Share Percent * Payment Factor * Misreported Information Factor
2. **Insured Share Percent** = P11 43 9.9999 None
3. **Payment Factor** = ADM 9.9999 None
4. **Misreported Information Factor** = P21 46 9.999999 None

All Plans:

1. **Indemnity Amount** = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor
2. **Multiple Commodity Adjustment Factor** = ICE 9999.99 None

Edit with ICE Multiple Cropping, "D00063". Not applicable for Apiculture.