Exhibit Number: P21-4, Plan 40 Record Name: Acreage Claim

Reinsurance Year: 2021 Version: Approved

Record Code: P21 Release Date: 11/5/2020 Insurance Plan Code 40 Tree Based Dollar Amount of Insurance 0211 All Other Citrus 0024 Macadamia Trees 0207 Orange Trees 0265 Banana Trees 0308 Mandarin/Tangerine Trees Trees **Commodity Code** 00184 Apple Trees 0208 Grapefruit Trees 0212 Avocado Trees 0266 Coffee Trees 0213 Carambola Trees 0267 Papaya Trees 0192 Tangelo Trees 0209 Lemon Trees 0193 Tangerine Trees 0210 Lime Trees 0214 Mango Trees 0284 Pecan Trees <u>Field</u> <u>Field</u> Record <u>Field</u> <u>Field</u> Rules **Calculations** Name Number Number **Format** Rounding No CTVE Loss data should be submitted Section 1: Loss Guarantee Calculation (all loss data reported at 'unit level') unless a Base Policy Loss has been previously paid. For all trees except Hawaii Tropical Trees: Loss Guarantee Amount P21 60 9999999.99 Round to whole number **Determined Tree Count** P21 19 999999999 None Tree count by growth stage. Coverage Level Percent P14 34 9.9999 None Determined Tree Count \* Coverage Level Percent \* Loss Guarantee Amount = Price Election Amount for growth stage and Price Election Amount \* Liability Adjustment Factor Price Election Amount P11 45 9999.9999 None endorsement if applicable. 9.999999 Liability Adjustment Factor P21 39 None **Hawaii Tropical Trees:** 60 P21 9999999.99 Round to whole number Loss Guarantee Amount Determined Tree Count P21 19 999999999 None Tree count by growth stage. Coverage Level Percent P14 34 9.9999 None Determined Tree Count \* Coverage Level Percent \* Loss Guarantee Amount = Price Election Amount \* Liability Adjustment Factor \* P11 Price Election Amount for growth stage and Price Election Amount 45 9999.9999 None (Internal) endorsement if applicable. **Yield Conversion Factor** Liability Adjustment Factor P21 39 9.999999 None For Macadamia Trees, "0024", set to 1.00. 59 **Yield Conversion Factor** P11 9.999 None For Macadamia Trees, "0024", set to 1.00.

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	Record Code	Release Date: 11/5/2020						
Insurance Plan Code		40 Tree Based Dollar Amount of Ir	nsurance					
Commodity Code	0024 Macadamia Trees 00184 Apple Trees 0192 Tangelo Trees 0193 Tangerine Trees	0207 Orange Trees 0208 Grapefruit Trees 0209 Lemon Trees 0210 Lime Trees	isurance		0211 All Other Citrus Trees 0212 Avocado Trees 0213 Carambola Trees 0214 Mango Trees	0265 Banana Trees 0266 Coffee Trees 0267 Papaya Trees 0284 Pecan Trees	0308 Mandarin/Tangerine Trees	
	Calculations	<u>Field</u> <u>Name</u>	Record Number	<u>Field</u> <u>Number</u>	<u>Field</u> <u>Format</u>	<u>Field</u> <u>Rounding</u>	<u>Rules</u>	
Section 2: Indemnity Calcu	ulation							
All Trees:		Unit Deficiency Quantity	P21	59	S99999999.99	Round to whole number		
Unit Deficiency Quantity	= Loss Guarantee Amount – Production to Count  Quantity	Production to Count Quantity	P21	34	99999999.99	None		
Apple Trees, "0184":  Preliminary Indemnity	Unit Deficiency Quantity * Underreport Factor * Insured Share Percent	Preliminary Indemnity Amount	P21	62	S9999999999	Round to whole number	Preliminary Indemnity with OLO: calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Damaged Trees (round to two decimal places). If Amount of Insured Damage < or = 5% (10% for Fire Blight), No Indemnity is Due. See CTV Endorsement for limitations for Indemnity if CTVE is applicable.	
		Underreport Factor (URF)	P21	46	9.999	None	Underreporting Factor (3 decimal places) will be reported in Misreported Information Factor field.	
		Insured Share Percent	P11	43	9.9999	None		
Preliminary Indemnity = Unit Deficiency Quantity * Underreport Factor * Amount = Insured Share Percent		Preliminary Indemnity Amount	P21	62	S9999999999	Round to whole number	Preliminary Indemnity with OLO: calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Damaged Trees (round to two decimal places). If Amount of Insured Damage < or = 5%, No Indemnity is Due. See CTV Endorsement for limitations fo Indemnity if CTVE is applicable.	
		Underreport Factor (URF)	P21	46	9.999	None	Underreporting Factor (3 decimal places) will be reported in Misreported Information Factor field.	
		Insured Share Percent	P11	43	9.9999	None		
Hawaii Tropical Trees:  Preliminary Indemnity Amount	Unit Deficiency Quantity * Insured Share Percent * Underreport Factor	Preliminary Indemnity Amount	P21	Internal	S9999999999	Round to whole number	Preliminary Indemnity with OLO: calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Damaged Trees (round to two decimal places). If Amount of Insured Damage < or = 3%, No Indemnity is Due. See CTV Endorsement for limitations of Indemnity if CTVE is applicable.	
		Insured Share Percent	P11	43	9.9999	None		
		Underreport Factor (URF)	P21	46	9.999	None	Underreporting Factor (3 decimal places) will be reported in Misreported Information Factor field.	

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Release Date: 11/5/2020 Insurance Plan Code 40 Tree Based Dollar Amount of Insurance 0211 All Other Citrus 0024 Macadamia Trees 0207 Orange Trees 0265 Banana Trees 0308 Mandarin/Tangerine Trees Trees **Commodity Code** 00184 Apple Trees 0208 Grapefruit Trees 0212 Avocado Trees 0266 Coffee Trees 0213 Carambola Trees 0267 Papaya Trees 0192 Tangelo Trees 0209 Lemon Trees 0193 Tangerine Trees 0210 Lime Trees 0214 Mango Trees 0284 Pecan Trees Field Record <u>Field</u> <u>Field</u> Field Rules **Calculations** Name Number Number **Format** Rounding Florida Trees: Preliminary Indemnity with OLO: calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Damaged Trees (round to two decimal P21 Round to whole number Preliminary Indemnity Amount 62 59999999999 places). If Amount of Insured Damage < or = 5%, No Indemnity is Due. See CTV Endorsement for limitations fo Indemnity if Preliminary Indemnity \_ Unit Deficiency Quantity \* Underreporting Factor \* CTVE is applicable. Amount Insured Share Percent Underreporting Factor (3 decimal places) will Underreporting Factor (URF) P21 46 9.999 None be reported in Misreported Information Factor field. Insured Share Percent P11 43 9,9999 None Pecan Trees (0284): Preliminary Indemnity with OLO: calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Damaged Trees (round to two decimal Preliminary Indemnity Amount P21 62 S999999999 Round to whole number places). If Amount of Insured Damage < or = 10%, No Indemnity is Due. See CTV Preliminary Indemnity Unit Deficiency Quantity \* Underreporting Factor \* Endorsement for limitations fo Indemnity if Insured Share Percent Amount CTVE is applicable. Underreporting Factor (3 decimal places) will 46 9.999 Underreporting Factor (URF) P21 None be reported in Misreported Information Factor field. Insured Share Percent P11 43 9.9999 None California Citrus Trees: Preliminary Indemnity with OLO: calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Round to whole number Preliminary Indemnity Amount P21 62 S999999999 Damaged Trees (round to two decimal places). If Amount of Insured Damage < or = Preliminary Indemnity Unit Deficiency Quantity \* Underreporting Factor \* 5%, No Indemnity is Due. Insured Share Percent Amount Underreporting Factor (3 decimal places) will Underreporting Factor (URF) P21 46 9.999 None be reported in Misreported Information Factor field. Insured Share Percent P11 43 9.9999 None AIP Indemnity may be reduced if trees are considered destroyed and CTVE was selected (Insurance Option Codes "CV or OX"). Sum of P21 5999999999 Round to whole number Indemnity Amount 63 Indemnity Amount = remnie, Adjustment Factor Preliminary Indemnity Amount \* Multiple Commodity AIP Indemnities for a unit cannot exceed Unit Liability. See CTV Endorsement for limitations of Indemnity if CTVE is applicable. Multiple Commodity Adjustment ICE 9999.999 None Edit with ICE Multiple Cropping, "D00063".

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msarance rian code	0024 Macadamia Trees	0207 Orange Trees	.sur unec		0211 All Other Citrus Trees	0265 Banana Trees	0308 Mandarin/Tangerine Trees
Commodity Code	00184 Apple Trees	0208 Grapefruit Trees			0212 Avocado Trees	0266 Coffee Trees	
	0192 Tangelo Trees	0209 Lemon Trees			0213 Carambola Trees	0267 Papaya Trees	
	0193 Tangerine Trees	0210 Lime Trees			0214 Mango Trees	0284 Pecan Trees	
	Calculations	<u>Field</u> <u>Name</u>	Record Number	<u>Field</u> Number	<u>Field</u> <u>Format</u>	<u>Field</u> <u>Rounding</u>	Rules
When Insurance Plan Code is Dollar Amount of Insurance, "40", and Texas Citrus Trees Commodity Code is "0193", "0207", "0208", "0209" or "0210" and CEO Coverage Level is greater than zero:							
		CEO Indemnity Factor	Internal		9.99999	Round to 5 Decimals	
CEO Indemnity Factor = CEO Coverage Level / Coverage Level Percent		CEO Coverage Level Percent	P11	62	9.9999	None	
		Coverage Level Percent	P14	34	9.9999	None	
Indemnity Amount = Indemnity Amount * CEO Indemnity Factor		Indemnity Amount	P21	63	S999999999	Round to whole number	