ROUNDING FOR LOSS GUARANTEE AND INDEMNITY CALCULATIONS

Note 1: Round to nearest whole pound, nearest hundredth for tonnage crops, or nearest tenth for other units of measure.

Note 2: Round to nearest tenth for barrels or tons or nearest whole number for other units of measure.

Note 3: Round to nearest tenth.

Note 4: Round to nearest whole dollar.

Note 5: Round to nearest dollar and cents.

Note 6: Round to nearest hundredth for Tobacco and Raisins and to the nearest tenth for all other crops.

Note 7: Round to nearest thousandth (.xxx).
REPLANT CALCULATIONS

Barley, Cabbage, Canola, Corn (Grain & Silage),
Dry Beans, Grain Sorghum, Mustard, Onions, Silage Sorghum, Soybeans, Sugar Beets,
Sunflowers, Tomatoes (Processing) & Wheat (Including CRC, IP & RA-Plan Codes 44, 42, & 25)

Stage Guarantee Per Acre
Stage Guarantee Per Acre <= Max Stage Guarantee Per Acre

Max Stage Guarantee Per Acre =
The lesser of:
- Insured=s Actual Cost
- 0.20 * Guarantee per Acre (0.10 * Guarantee Per Acre for Dry Beans & Sugar Beets,
  0.07 * Guarantee Per Acre for Onions)
- Crop Maximum Stage Guarantee

Guarantee per Acre = Yield * Coverage Level
(Note 1) (Note 2)

Guarantee per Acre = Guarantee per Acre * Guarantee Reduction Factor
(Note 1)

Loss Guarantee
Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor
(Note 2) (Note 1) (Note 3)

Farm Unit Deficiency
Farm Unit Deficiency = Loss Guarantee
(Note 1) (Note 2)

Indemnity (Replant Payment)
Indemnity = Farm Unit Deficiency * Price Election * Insured Share * MIF
(Note 4) (Note 1)

Note: The Cabbage fresh-market price election will be used in counties with fresh and processing practices.

MIF = Misreported Information Factor
(field 78 on 21 record)

CEO coverage level does NOT apply to replanted acreage
REPLANT CALCULATIONS

Popcorn, Rice & Tomatoes (Fresh Market - Guaranteed Production)

**Stage Guarantee Per Acre**
Stage Guarantee Per Acre <= Max Stage Guarantee Per Acre

Max Stage Guarantee Per Acre =
The lesser of:
   Actual cost per acre of Replanting converted to unit of measure for crop
   or
   Crop Maximum Stage Guarantee

**Loss Guarantee**
Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor
(Note 2)    (Note 1)    (Note 3)

**Farm Unit Deficiency**
Farm Unit Deficiency = Loss Guarantee
(Note 1)    (Note 2)

**Indemnity (Replant Payment)**
Indemnity = Farm Unit Deficiency * Price Election * Insured Share * MIF
(Note 4)    (Note 1)

*Note: CEO coverage level do NOT apply to replanted acreage.*
REPLANT CALCULATIONS

Forage Seeding, Peanuts, Peppers, Sweet Corn & Tomatoes (Fresh Market - Dollar Plan)

**Stage Guarantee Per Acre**
Stage Guarantee Per Acre <= Max Stage Guarantee Per Acre

Max Stage Guarantee Per Acre =
The lesser of:
- Actual Dollar Cost per acre of Replanting
- Crop Maximum Stage Guarantee

For Peanuts Max Stage Guarantee Per Acre =
The lesser of:
- 20% of the GPA * Price Election or Weighted Average Price (if Multiple Prices)
- Crop Maximum Stage Guarantee

**Loss Guarantee**
Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor
(Note 4) (Note 5) (Note 3)

**Farm Unit Deficiency**
Farm Unit Deficiency = Loss Guarantee
(Note 4) (Note 4)

**Indemnity (Replant Payment)**
Indemnity = Farm Unit Deficiency * Insured Share * MIF
(Note 4) (Note 4)
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage Guarantee Per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Unit of measure for crop.</td>
<td>This is the Stage Guarantee Per Acre reported by the company.</td>
</tr>
<tr>
<td>Max Stage Guarantee Per Acre</td>
<td>Internal</td>
<td>9(06)V9(02)</td>
<td>Unit of measure for crop.</td>
<td>This is the Maximum Stage Guarantee per acre, based upon the limitations by crop and the calculated .20 * guarantee per acre. (0.10 * Guarantee per acre for Dry Beans &amp; Sugar Beets)</td>
</tr>
<tr>
<td>Guarantee Per Acre</td>
<td>Internal</td>
<td>9(06)V9(02)</td>
<td>Unit of measure for crop.</td>
<td>This is the stage guarantee per acre.</td>
</tr>
<tr>
<td>Crop Maximum Stage Guarantee Per Acre</td>
<td>Table</td>
<td>9(06)V9(02)</td>
<td>None</td>
<td>This is the stated maximum limit for the current crop.</td>
</tr>
<tr>
<td>Yield</td>
<td>54</td>
<td>9(08)V9(02)</td>
<td>None</td>
<td>This is the Yield reported by the company.</td>
</tr>
<tr>
<td>Coverage Level</td>
<td>56</td>
<td>9(01)V9(04)</td>
<td>None</td>
<td>This is the coverage level reported by the company.</td>
</tr>
<tr>
<td>Guarantee Reduction Factor</td>
<td>47</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>This is the Guarantee Reduction Factor for Late Planting. See Exhibit 11-1.</td>
</tr>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Unit of measure for crop.</td>
<td>This is the Loss Guarantee reported by the company.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>Nearest 1/10 acre.</td>
<td>Replanted acres must meet the minimum for the crop.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar</td>
<td>This is the amount of indemnity due to the producer.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>None</td>
<td>This is the Farm Unit Deficiency reported by the company.</td>
</tr>
<tr>
<td>Price Election</td>
<td>57</td>
<td>9(04)V9(04)</td>
<td>None</td>
<td>Applicable price for the crop.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the insured share reported by the company. If field 23 (100% Replant Payment flag) is = ‘Y’, this will be the share the producer is entitled (up to 100% of the replant cost).</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
</tbody>
</table>
RAISIN RECONDITIONING PAYMENT CALCULATIONS

The Following Calculations Must Match The Calculations On The “FCI-63” Claim For Raisin Indemnity Form.

Stage Guarantee Per Acre

Stage Guarantee Per Acre = Allowable Reconditioning Dollar Amount Per Ton
(item 24, FCI-63)

Determined Acres = Tons of Raisins Reconditioned (item 23, FCI-63)

Indemnity (Raisin Reconditioning Payment)

Indemnity (item 25, FCI-63) = Stage Guarantee Per Acre * Determined Acres * Insured Share
(Note 4)
Type 21 - Loss Guarantee and Indemnity Calculations
Edit Description

APH Crops
(Ins Plans 86, 90, 92, 96)

Alfalfa Seed (0107)  Almonds (0028)  Apples (0054)  Avocados – FL (0019)
Banana (0255)       Barley (0091)    Proc Beans (0046) Blueberries (0012)
Cabbage (0072)      Canola (0015)    Citrus Fruit (AZ, CA, TX) Coffee (0256)
Corn (0041)         Cotton (0021)    ELS Cotton (0022) Cranberries (0058)
Dry Beans (0047)    Dry Peas (0067)  Figs (0060)      Flax (0031)
Forage Prod (0033)  Fr. Market Tomatoes (0086) Grain Sorghum (0051) Grapes (0053)
Green Peas (0064)   Mac Nuts (0023)  Millet (0017)    Mint (0074)
Mustard (0069)      Oats (0016)     Onions (0013)    Papaya (0257)
Peaches (0034)      Peanuts (0075)  Pears (0089)     Plums (0092)
Popcorn (0043)      Potatoes (0084) Prunes (0036)    Rice (0018)
Rye (0094)          Safflowers (0049) Silage Sorghum (0059) Soybeans (0081)
Stonefruit **       Sugar Beets (0039) Sugarcane (0038) Sunflowers (0078)
Sweet Corn (C&F) (0042)  Sweet Potatoes (0085)** Table Grapes (0052) Tobacco (0229)
Tobacco (0230)      Tobacco (0231) Tobacco (0232) Tobacco (0233)
Tobacco (0234)      Tobacco (0235) Tobacco (0236) Tobacco (0233)
(0087)Walnuts (0029) Wheat (0011)  Wild Rice (0055)

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS
** See Exhibit 11-2 for applicable crops and code.

CEO coverage level do NOT apply to prevented planting acreage.

***For Harvested Acreage only submit one line
For Harvested & Unharvested acreage submit two lines.

STAGE GUARANTEE

Stage Guarantee Per Acre = Yield * Coverage Level = Stage Guarantee * Percent Factor
(Note 1)  (Note 2)

Stage Guarantee Per Acre = Stage Guarantee Per Acre * Guarantee Reduction Factor
(Nota 1)

For Cabbage (except processing) and Hawaii Tropical Fruit
with the 125% Acreage Limitation; then:

Stage Guarantee Per Acre = (Yield * Coverage Level) * Yield Conversion Factor
(Note 1) (Note 1) (From Type 11 Record)
(Round to 3 decimals)

LOSS GUARANTEE

Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjus Factor
(Note 2) (Note 1) (Note 6)
**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count  
(Note 2) (Note 2)

Note: For Peanuts with Multiple Prices, production to count is applied to the highest price first and continues in decreasing order through the lowest price based on the amount of peanuts insured at each price.

Stage Price  
Preliminary Indemnity = Farm Unit Deficiency * Price Election * Percent Factor * Insured * MIF Factor  
(Note 4) (Note 2) (See Ex 21-8) Share

Note: For Peanuts Multiple Prices Elections may be applicable  
Note: For Peanut Prevented Planting losses, the Price Election is a Weighted Average Price if Multiple Prices are applicable.

Note: If crop code is Millet (0017) and Stage Code = “UH”  
then Preliminary Indemnity = Above Calculation * .70 (30% reduction)  
(on 21 rec)

If crop code is Millet (0017) and Stage Code = “US”  
then Preliminary Indemnity = Above Calculation * .85 (15% reduction)  
(on 21 rec)

**INDEMNITY**

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor  
(Note 4) (Note 4) (.35)

**IF CE OPTION SELECTED:**

CEO Indemnity Factor = CEO Coverage Level/ MPCI Coverage Level

Indemnity = MPCI Indemnity * CEO Indemnity Factor

MIF = Misreported Information Factor  
(field 78 on 21 record)
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Unit of measure for the crop.</td>
<td>This is the Loss Guarantee reported by the company.</td>
</tr>
<tr>
<td>Stage Guarantee Per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Unit of measure for the crop. See Exhibits 99a and 99b.</td>
<td>Stage guarantee per acre reported by the company.</td>
</tr>
<tr>
<td>Yield</td>
<td>54</td>
<td>9(08)V9(02)</td>
<td>Nearest tenth for barrels or tons, nearest whole number for other units of measure.</td>
<td>Yield reported.</td>
</tr>
<tr>
<td>Coverage Level</td>
<td>56</td>
<td>9(01)V9(04)</td>
<td>None</td>
<td>50, 55, 60, 70, 75, 80 &amp; 85</td>
</tr>
<tr>
<td>Stage Percent Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to reduce stage guarantee per acre for certain crops when damage occurs in an early stage. See Exhibit 21-8.</td>
</tr>
<tr>
<td>Guarantee Reduction Factor</td>
<td>47</td>
<td>V9(03)</td>
<td>Round to three places.</td>
<td>This is the Guarantee Reduction Percent. See Exhibit 11-1.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the determined acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the liability adjustment factor reported by the company.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Unit of measure for the crop.</td>
<td>This is the Total Production to Count reported by the company.</td>
</tr>
<tr>
<td>Price Election</td>
<td>57</td>
<td>9(04)V9(04)</td>
<td>None</td>
<td>Applicable Price for the crop. For Northern Provision Potatoes, any unharvested acreage of Potatoes will only receive 80% of the selected price election. For Sweet Potatoes, DAS will allow a price lower than selected if due to unharvested acres. For Processing Tomatoes, the price election is determined by the stage in which the damage occurred.</td>
</tr>
<tr>
<td>Price Election Factor</td>
<td>62</td>
<td>9(01)V9(04)</td>
<td>1.0000</td>
<td>Required for all crops. Plan Code 51 must = 1.0000. CAT must = 0.5500.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the Company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Field Number</td>
<td>Picture</td>
<td>Rounding</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------------</td>
<td>---------</td>
<td>---------------</td>
<td>----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar.</td>
<td>This is the amount of Indemnity due to the producer. This field includes CEO Indemnity, if CEO coverage is elected.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
<tr>
<td>CEO Coverage Level</td>
<td>64</td>
<td>9(01)V9(04)</td>
<td>None</td>
<td>CEO Coverage Level. Must be greater than value in field 56; cannot exceed 85%.</td>
</tr>
<tr>
<td>CEO Indemnity Factor</td>
<td>65</td>
<td>9(01)V(05)</td>
<td>To five decimals</td>
<td>CEO Coverage Level/MPCI Coverage Level</td>
</tr>
</tbody>
</table>
DOLLAR AMOUNT of INSURANCE CROPS
(Ins Plan 50)

Florida Citrus (see exhibit 21-8 for crop codes)
*Forage Seeding (0032)  Macadamia Trees (0024)
Fresh Market Sweet Corn (0044) *

Citrus Trees (see Exhibit 21-8 for crop codes)
Peppers (0083)*  Raisins (0037)
Fresh Market Tomatoes (0086)*

*Crops where multi cropping limitations can apply

STAGE GUARANTEE

Stage Guarantee Per Acre = Reference Maximum Dollar Amount * Coverage Level * Price Election %
(Note 4)

Stage Guarantee Per Acre = Stage Guarantee Per Acre * Stage Percent Factor

LOSS GUARANTEE

Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor
(Note 4)  (Note 4)  (Note 6)

PRELIMINARY INDEMNITY

Farm Unit Deficiency = Loss Guarantee - Production to Count (50% of Loss Guarantee for crop 0032, Stage ‘S’)
(Note 4)  (Note 4)

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF Factor
(Note 4)  (Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor
(Note 4)  (Note 4)  (.35)

IF CE OPTION SELECTED:

CEO Indemnity Factor = CEO Coverage Level / MPCI Coverage Level

Indemnity = MPCI Indemnity * CEO Indemnity Factor
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>Total dollar guarantee for the current loss line.</td>
</tr>
<tr>
<td>Stage Guarantee per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>Dollar guarantee per acre reported by the company.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth. <em>To Hundredths for Raisins only.</em></td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Coverage Level</td>
<td>56</td>
<td>9(01)V9(04)</td>
<td>None.</td>
<td>Insured selected coverage level.</td>
</tr>
<tr>
<td>Price Election (%) Factor</td>
<td>62</td>
<td>9(01)V9(04)</td>
<td>Whole number (calculated).</td>
<td>Insured selected price election %.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Production to Count reported by the Company.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Farm Unit Deficiency reported by the Company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the Company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 48) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
<tr>
<td>Stage Percent Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to reduce stage guarantee per acre for certain crops when damage occurs in an early stage. See Exhibit 21-8.</td>
</tr>
<tr>
<td>CEO Coverage Level</td>
<td>64</td>
<td>9(01)V9(04)</td>
<td>None</td>
<td>CEO Coverage Level. Must be greater than value in field 56; cannot exceed 85%.</td>
</tr>
</tbody>
</table>
DOLLAR AMOUNT of INSURANCE CROPS
(Ins Plan 51)

Chile Peppers (0045)       Cherries (0057)
Citrus (0215) - CA only    Strawberries (0110)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

STAGE GUARANTEE

Stage Guarantee Per Acre = Dollar Amount of Insurance * Stage Percent Factor (if applicable)
                         (Note 4)                       (ADM Dollar Amt * Guar Reduction Factor)

LOSS GUARANTEE

Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor
                 (Note 4)               (Note 4)                 (Note 6)

PRELIMINARY INDEMNITY

Farm Unit Deficiency = Loss Guarantee - Production to Count
                      (Note 4)               (Note 4)

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF
                       (Note 4)               (Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor
            (Note 4)               (Note 4)               (.35)
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>Total dollar guarantee for the current loss line.</td>
</tr>
<tr>
<td>Dollar Amount of Insurance</td>
<td>48</td>
<td>9(08)V9(02)</td>
<td>Nearest dollar.</td>
<td>Dollar Amount from ADM-1-D</td>
</tr>
<tr>
<td>Stage Guarantee per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Dollars and cents.</td>
<td>Dollar guarantee per acre reported by the company.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Production to Count reported by the Company.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Farm Unit Deficiency reported by the Company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the Company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
AVOCADOS (0019)  
(Ins Plan 46)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage level %  
(Note 4)  (Note 4)  

IF COVERAGE FLAG = C:  
Dollar Amount of Insurance = Farmer Approved Average Revenue * Coverage level % * .55  
(Note 4)  (Note 4)  

LOSS GUARANTEE

Loss Guarantee = Dollar Amount of Insurance * Determined Acres * Liability Adjustment Factor  
(Note 4)  (Note 4)  (Note 3)

FARM UNIT DEFICIENCY

Farm Unit Deficiency = Loss Guarantee - Production to Count  
(Note 4)  (Note 4)

IF COVERAGE FLAG = C:  
Farm Unit Deficiency = Loss Guarantee - (Production to Count * .55)  
(Note 4)  (Note 4)

PRELIMINARY INDEMNITY

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF  
(Note 4)  (Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor  
(Note 4)  (Note 4)
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>Total dollar guarantee for the current loss line.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Dollar Amount of Insurance</td>
<td>48</td>
<td>9(08)V9(02)</td>
<td>Nearest dollar and cents.</td>
<td>Calculated Farmer Approved Average Revenue (record 11).</td>
</tr>
<tr>
<td>Coverage Level</td>
<td>56</td>
<td>9(01)V9(04)</td>
<td>None.</td>
<td>Insured selected coverage level %.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Production to Count reported by the company.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Farm Unit Deficiency reported by the company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
PECANS (0020)  
(Ins Plan 41)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance = Yield from the T-11 * Coverage Level * .55  
(Note 4)  
(For CAT Only)

STAGE GUARANTEE

Stage Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor  
(Note 4)  
(Note 4)

LOSS GUARANTEE

Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor  
(Note 4)  
(Note 4)  
(Note 3)

PRELIMINARY INDEMNITY

Farm Unit Deficiency = Loss Guarantee - Production to Count  
(Note 4)  
(Note 4)

If Coverage Flag = C:  
Farm Unit Deficiency = Loss Guarantee - (Production to Count * .55)  
(Note 4)  
(Note 4)

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF  
(Note 4)  
(Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor  
(Note 4)  
(Note 4)
### Field Name | Field Number | Picture | Rounding | Description
--- | --- | --- | --- | ---
Loss Guarantee | 28 | 9(08)V9(02) | Nearest Whole Dollar. | Total dollar guarantee for the current loss line.
Stage Guarantee per Acre | 24 | 9(08)V9(02) | Nearest whole dollar. | Dollar guarantee per acre reported by the company.
Determined Acres | 25 | 9(06)V9(02) | To the tenth. | This is the Determined Acres reported by the company.
Liability Adjustment Factor | 49 | 9(01)V9(06) | Round to 6 places. | This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance | 48 | 9(08)V9(02) | Nearest whole dollar. | Selected Dollar Amount of Insurance reported on record 11.
Guarantee Reduction Factor | 47 | V9(03) | Round to 3 places. | Factor used to reduce dollar guarantee per acre for thinning of the trees, if applicable.
Coverage Level | 56 | 9(01)V9(04) | None. | Insured selected coverage level.
Production to Count | 35 | 9(08)V9(02) | Nearest Dollar. | This is the Production to Count reported by the company.
Farm Unit Deficiency | 37 | S9(08)V9(02) | Nearest Dollar. | This is the Farm Unit Deficiency reported by the company.
Insured Share | 38 | 9(01)V9(03) | None | This is the Insured Share reported by the company.
Preliminary Indemnity | 43 | 9(10) | Nearest Whole Dollar | This is the calculated indemnity before the Multi Cropping factor is applied.
MIF | 78 | V9(03) | Round to 3 places | Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.
Indemnity | 40 | S9(10) | Nearest Dollar. | This is the amount of Indemnity due to the producer.
Multi Cropping Factor | Internal | V9(02) | None | Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.
YIELD BASE DOLLAR AMOUNT of INSURANCE
(Ins Plan 55)

Hybrid Seed Corn (0062)  Hybrid Seed Sorghum (0050)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

**YIELD**

Yield = (County Yield from FCI-35 * Coverage Level % Factor) - Minimum Payment (in bushels)

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Yield * Price Election (if HS option elected, price should reflect higher of MPCI or HPSE price)

If Late or Prevented Planting applies, then;

Stage Guarantee Per Acre = (Yield * Price) * Guarantee Reduction Factor

**LOSS GUARANTEE**

Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor

**PRELIMINARY INDEMNITY**

Farm Unit Deficiency = Loss Guarantee - Production to Count

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF

**INDEMNITY**

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>Total dollar guarantee for the current loss line.</td>
</tr>
<tr>
<td>Stage Guarantee per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>Dollar guarantee per acre reported by the company.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Round to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Guarantee Reduction Factor</td>
<td>47</td>
<td>V9(03)</td>
<td>Round to 3 places.</td>
<td>Factor used to reduce stage guarantee per acre for late or prevented planting.</td>
</tr>
<tr>
<td>Coverage Level</td>
<td>56</td>
<td>9(01)V9(04)</td>
<td>None.</td>
<td>Insured selected coverage level.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Farm Unit Deficiency reported by the Company.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Production to Count reported by the Company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the Company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
Type 21 - Loss Guarantee and Indemnity Calculations

MULTI CROPPING LIMITATIONS APPLY TO PLANS 12 and 73.

**GRP Crops**  
(Ins Plans 12)

- Wheat (0011)
- Corn (0041)
- Barley (0091)
- Soybeans (0081)
- Rangeland (0048)

**GRIP Crops**  
(Ins Plan 73)

- Cotton (0021)
- Peanuts (0075)
- Grain Sorghum (0051)
- Forage Production (0033)
- Soybeans (0081)

DOLLAR AMOUNT OF INSURANCE

\[
\text{Dollar Amount of Insurance} = \text{Maximum Protection Per Acre} \times \text{Price Election %} \\
\text{(Note 5)} \times \text{(Productivity Factor for crop 0088)}
\]

**Plans 13 & 14 - PRF**

\[
\text{Dollar Amount of Protection} = \text{County Base Value} \times \text{Coverage Level} \times \text{Productivity Factor} \\
\text{(Note 5)}
\]

**STAGE GUARANTEE**

Stage Guarantee Per Acre = Dollar Amount of Insurance/Protection

**LOSS GUARANTEE**

\[
\text{Loss Guarantee} = \text{Dollar Amount of Insurance} \times \text{Determined Acres} \times \text{Liability Adjustment Factor} \\
\text{(Note 4)} \times \text{(Note 5)} \times \text{(Note 3)}
\]

**For Plans 13 & 14 – PRF**

Policy Protection/unit = Dollar Amount of Protection \* Insured Acres \* Insured Share 
\[
\text{(Note 4)} \times \text{(Note 5)} \times \text{(Note 3)}
\]

**For Plan 0073 – Harvest Revenue Option**

\[
\text{Loss Guarantee} = \text{Dollar Amount of Insurance} \times \text{Determined Acres} \times \text{HRO Adjustment Factor} \times \text{Liability Adjustment Factor} \\
\text{(Note 4)} \times \text{(Note 5)} \times \text{(Note 3)}
\]

Note – (HRO Adjustment Factor cannot be less than 1.00 and is available on the ADM J)
PRELIMINARY INDEMNITY

Preliminary Indemnity = Loss Guarantee * Insured Share * GRP/GRIP Payment Factor * MIF
(Note 4) (Note 4)

For Plans 13 & 14 – PRF
Preliminary Indemnity = Policy Protection/unit * GRP Payment Factor
(Note 4) (Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor
(Note 4) (Note 4) (.35)

Plan 12, GRP Payment Calculation Factor = \[
\frac{(\text{Trigger Yield} - \text{Final Payment Yield})}{\text{Trigger Yield}}
\]

Plans 13 and 14, GRP Payment Calculation Factor = \[
\frac{(\text{Trigger Grid Index} - \text{Final Grid Index})}{\text{Trigger Grid Index}}
\]

Plan 73, GRIP Payment Calculation Factor = \[
\frac{(\text{Trigger Revenue} - \text{Actual County Revenue})}{\text{Trigger Revenue}}
\]

GRIP/HRO Payment Calculation Factor = \[
\frac{(\text{HRO Trigger Revenue} - \text{Actual County Revenue})}{\text{HRO Trigger Revenue}}
\]
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>Total dollar guarantee for the current loss line.</td>
</tr>
<tr>
<td>Stage Guarantee per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>Dollar guarantee per acre reported by the company.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Dollar Amount of Insurance/Protection</td>
<td>32 (record 11)</td>
<td>9(08)V9(02)</td>
<td>Nearest dollar and cents.</td>
<td>Selected dollar amount of insurance per acre.</td>
</tr>
<tr>
<td>Price Election Factor</td>
<td>62</td>
<td>9(01)V9(04)</td>
<td>None</td>
<td>Required for all crops. Plan Code 51 must = 1.0000. CAT must = 0.5500.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the Company.</td>
</tr>
<tr>
<td>GRP/GRIP Payment Calculation Factor</td>
<td>39</td>
<td>9(01)V9(03)</td>
<td>Three Decimals.</td>
<td>A factor by crop used to calculate GRP indemnity. See ADM for final annual payment yield. Trigger yield is expected county yield from ADM times coverage level.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
FLORIDA FRUIT AND TROPICAL TREES (2008 CY)
(Ins Plan 40)

See Exhibit 11-2 for crop codes.

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

EXAMPLE FOR ACC: (All Loss Data is Reported at the Unit level)

LOSS GUARANTEE (INCLUDES BASE POLICY with (OLO):

To report an ACC Loss, 2 records must be reported (1 ACC record & 1 Non-ACC record, even if the Non-ACC record does not have a loss)

Loss Guarantee = Number of ACC Trees * Coverage Level * Price Election * Liability Adjustment Factor
(Note 4)   (Note 2)

PRELIMINARY INDEMNITY:

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis [i.e. an accumulative adjusted percent of damage] and must include all previous loss data).

Farm Unit Deficiency = Loss Guarantee - Production to Count
(Note 4)   (Note 4)

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF
(Note 4)   (Note 4)

Note – (For Base Policy with OLO), If Amount of Insured Damage < or = to 5%, No Indemnity is Due

THE FOLLOWING ARE EXAMPLE(S) FOR Non-ACC: (All Loss Data is reported at the Unit level)

LOSS GUARANTEE:

To report a Non-ACC Loss, only 1 record is necessary if there is no previous ACC Loss. However, if there is an ACC Loss, then 2 records must be reported.

Loss Guarantee = Number of Non-ACC Trees * Coverage Level * Price Election * Liability Adjustment Factor
(Note 4)   (Note 2)
PRELIMINARY INDEMNITY:

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data).

\[ \text{Farm Unit Deficiency} = \text{Loss Guarantee} - \text{Production to Count} \]  
(Note 4)  
(Note 4)

\[ \text{Preliminary Indemnity} = \text{Farm Unit Deficiency} \times \text{Insured Share} \times \text{MIF} \]  
(Note 4)  
(Note 4)

LOSS GUARANTEE for Non-ACC with (OLO):

To report a Non-ACC Loss, only 1 record is necessary if there is no previous ACC Loss. However, if there is an ACC Loss, then 2 records must be reported.

<table>
<thead>
<tr>
<th>Number of Non-ACC Trees by Stage</th>
<th>Coverage * Level * Price Election by Stage * Adjustment Factor</th>
<th>Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Note 4)</td>
<td></td>
<td>(Note 2)</td>
</tr>
</tbody>
</table>

PRELIMINARY INDEMNITY for Non-ACC with (OLO):

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data).

\[ \text{Farm Unit Deficiency} = \text{Loss Guarantee} - \text{Production to Count} \]  
(Note 4)  
(Note 4)

\[ \text{Preliminary Indemnity} = \text{Farm Unit Deficiency} \times \text{Insured Share} \times \text{MIF} \]  
(Note 4)  
(Note 4)

Note - Calculate Percent of Damage Value Due to Destroyed Trees + Percent of Damage Due to Fully Damaged Trees (Round to two decimal places)

Note – If Amount of Insured Damage < or = to 5%, No Indemnity is Due.

LOSS GUARANTEE for Non-ACC with (CTVE):

NOTE - No CTVE Loss data should be submitted unless a Base Policy Loss has been previously paid.

To report a Non-ACC Loss, only 1 record is necessary if there is no previous ACC Loss. However, if there is an ACC Loss, then 2 records must be reported.

<table>
<thead>
<tr>
<th>Number of Non-ACC Trees by Stage</th>
<th>Coverage * Level * Maximum CTV * Reference Price * Adjustment Factor</th>
<th>Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Note 4)</td>
<td></td>
<td>(Note 2)</td>
</tr>
</tbody>
</table>
PRELIMINARY INDEMNITY for Non-ACC with (CTVE):

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data).

\[
\text{Farm Unit Deficiency} = \text{Loss Guarantee} - \text{Production to Count} \quad \text{(Note 4)}
\]

\[
\text{Preliminary Indemnity} = (\text{Farm Unit Deficiency} \times \text{Insured Share} \times \text{MIF}) - \text{Any Previous CTVE Indemnity paid for the current crop year} \quad \text{(Note 4)}
\]

NOTE - The Total Indemnity on a unit during a crop year is limited to the lesser of the CTV Amount of Protection times your share for that unit or the CTV Unit Value times your share.

Preliminary Indemnity Payable at time of Claim = 100% for Fully Damaged Trees + 50% for Destroyed Trees

Preliminary Indemnity Payable after Verification that Requirements in Section 11(a) of CTV Endorsement are Met (within 3 calendar years of date trees removed) = Farm Unit Deficiency * 50%

LOSS GUARANTEE for Non-ACC with (CTVE/OLO):

NOTE - No CTVE Loss data should be submitted unless a Base Policy Loss has been previously paid.

To report a Non-ACC Loss, only 1 record is necessary if there is no previous ACC Loss. However, if there is an ACC Loss, then 2 records must be reported

\[
\text{Loss Guarantee} = \text{Number of Non-ACC Trees by Stage} \times \text{Coverage Level} \times \text{Maximum CTV Reference Price} \times \text{Adjustment Factor} \quad \text{(Note 4)}
\]

\[
\text{Number of Non-ACC Coverage Maximum CTV Liability}
\]

\[
\text{Loss Guarantee} = \text{Trees by Stage Level Reference Price Adjustment Factor} \quad \text{(Note 2)}
\]
PRELIMINARY INDEMNITY for Non-ACC with (CTVE/OLO):

Production to Count must equal the value of the undamaged trees (this is on an accumulative basis {i.e. an accumulative adjusted percent of damage} and must include all previous loss data)

\[
\text{Farm Unit Deficiency} = \text{Loss Guarantee} - \text{Production to Count} \\
\text{(Note 4) (Note 4)}
\]

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF
\[
\text{(Note 4) (Note 4)}
\]

NOTE - The Total Amount of Indemnity on a unit during a crop year is limited to the lesser of the CTV amount of protection times your share for that unit or the CTV unit value times your share.

Preliminary Indemnity Payable at Time of Claim = Farm Unit Deficiency * 50%

Preliminary Indemnity Payable after Verification that Requirements in Section 11(a) of CTV Endorsement are Met (within 3 calendar years of date trees removed) = Farm Unit Deficiency * 50%

INDEMNITY

\[
\text{Indemnity} = \text{Preliminary Indemnity} \times \text{Multi Crop Reduction Factor} \\
\text{(Note 4) (Note 4)}
\]
2007 HAWAII TROPICAL TREES (0265, 0266 & 0267)
(Ins Plan 40)

See Exhibit 11-2 for crop codes.

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

LOSS GUARANTEE

\[
\text{Loss Guarantee} = \text{Number of Trees} \times \text{Coverage Level} \times \text{Price Election} \times \text{Liability Adjustment} \times \text{Yield Conversion Factor}
\]

Tree Reference Price Factor by Age
(Note 4) (Note 2) (from T11 rec)

PRELIMINARY INDEMNITY

\[
\text{Farm Unit Deficiency} = \text{Loss Guarantee} - \text{Production to Count}
\]

(Note 4) (Note 4)

\[
\text{Preliminary Indemnity} = \text{Farm Unit Deficiency} \times \text{Insured Share} \times \text{MIF}
\]

(Note 4) (Note 4)

INDEMNITY

\[
\text{Indemnity} = \text{Preliminary Indemnity} \times \text{Multi Crop Reduction Factor}
\]

(Note 4) (Note 4)
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>This is the maximum value of a total loss at 100% share.</td>
</tr>
<tr>
<td>Number of Trees</td>
<td>55</td>
<td>9(10)</td>
<td>Whole Trees.</td>
<td>This is the determined number of ACC or Non-ACC trees for the unit.</td>
</tr>
<tr>
<td>Coverage Level</td>
<td>56</td>
<td>9(01)V9(04)</td>
<td>None</td>
<td>50, 55, 60, 65, 70 or 75 This is the coverage level reported by the company.</td>
</tr>
<tr>
<td>Price Election Amount</td>
<td>57</td>
<td>9(04)V9(04)</td>
<td>Dollars and cents.</td>
<td>This is the Price Election for the stage and coverage level.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>Must equal zero for ACC losses. Must equal the value of Non-Acc trees for Non-ACC losses.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>Nearest whole dollar.</td>
<td>This is the Farm Unit Deficiency reported by the company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest whole dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
INCOME PROTECTION

(Ins Plan 42)

Wheat (0011)  
Grain Sorghum (0051)  
Barley (0091)

INDEXED INCOME PROTECTION

(Ins Plan 45)

Cotton (0021)  
Soybeans (0081)  
Corn (0041)

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance = \( \text{Yield} \times \text{Coverage Level} \times \text{Price Election Amount} \)  
(Note 5)  
(Note 1)

If Late or Prevented Planting applies:

Dollar Amount of Insurance = \( \text{Yield} \times \text{Coverage Level} \times \text{Election Amount} \times \text{Reduction Factor} \)  
(Note 5)

LOSS GUARANTEE

Dollar

Loss Guarantee = Amt of Insurance \times \text{Determined Acres} \times \text{Liability Adjustment Factor} \times \text{Insured Share}  
(Note 4)  
(Note 3)

PRELIMINARY INDEMNITY

Preliminary Indemnity = Loss Guarantee - Production to Count \times \text{MIF}  
(Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity \times \text{Multi Crop Reduction Factor}  
(Note 4)  
(Note 4)  
(.35)

Note: Plan code 42 crops may go up to 85% coverage level. Plan code 45 crops may only go up to 75% coverage level.

Production to Count should include the Harvest Price and the share.
<table>
<thead>
<tr>
<th>Field Name</th>
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<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest whole dollar.</td>
<td>The Total Dollar Amount of Protection for IP.</td>
</tr>
<tr>
<td>Dollar Amount of Insurance</td>
<td>48</td>
<td>9(08)V9(02)</td>
<td>Dollars and cents.</td>
<td>This is the Dollar Amount of Insurance after any adjustments for Late or Prevented Planting.</td>
</tr>
<tr>
<td>Guarantee Reduction Factor</td>
<td>47</td>
<td>V9(03)</td>
<td>None</td>
<td>This is the Guarantee Reduction Percent. See Exhibit 11.1.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the company.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest Dollar.</td>
<td>This is the Production to Count reported by the Company, and should include Harvest Price and share.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest Dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
REVENUE ASSURANCE
(Ins Plan 25)

Barley (0091)  Canola (0015)  Corn (0041)  Cotton (0021)
Rice (0018)  Soybeans (0081)  Sunflowers (0078)  Wheat (0011)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance = Yield * Coverage Level % * Price Election
(Note 5) (See next page)

STAGE GUARANTEE

Stage Guarantee = Dollar Amount of Insurance
(Note 5)

If Late or Prevented Planting applies, then;
Stage Guarantee Per Acre = Dollar Amount of Insurance * Guarantee Reduction Factor
(Note 5) (Note 5)

LOSS GUARANTEE

Loss Guarantee = Stage Guarantee Per Acre * Determined Acres * Liability Adjustment Factor
(Note 4) (Note 5) (Note 3)

PRELIMINARY INDEMNITY

Farm Unit Deficiency = Loss Guarantee - Production to Count
(Note 4) (Note 4)

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF
(Note 4) (Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor
(Note 4) (Note 4) (.35)

Note: If stage code not equal to “R, NR, P2, PF, or PT” All Records for Enterprise and Whole Farm Unit must be reported even if some records are negative or no indemnity.
### Type 21 - Loss Guarantee and Indemnity Calculations

#### Edit Description

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Number</th>
<th>Picture</th>
<th>Rounding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dollar Amount of Insurance</td>
<td>48</td>
<td>9(08)V9(02)</td>
<td>Nearest dollar and cents</td>
<td>This is the Dollar Amount of Insurance reported on the record 11 unless Harvest Price Option applicable. If Harvest Price Option is applicable and harvest price is greater than projected price recalculate dollar amount based on RA programming instructions for unit structure. Harvest Price Option not applicable for Malting Barley.</td>
</tr>
<tr>
<td>Yield</td>
<td>54</td>
<td>9(01)V9(04)</td>
<td>Nearest whole bushels.</td>
<td>This is the yield reported by the company.</td>
</tr>
<tr>
<td>Price Election Amount</td>
<td>57</td>
<td>9(04)V9(04)</td>
<td>None</td>
<td>100% of applicable price for RA. Harvest price option available. Must match ADM.</td>
</tr>
<tr>
<td>Stage Guarantee per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Nearest dollar and cents</td>
<td>This is the Stage Guarantee per Acre reported by the company.</td>
</tr>
<tr>
<td>Guarantee Reduction Factor</td>
<td>47</td>
<td>V9(03)</td>
<td>None</td>
<td>Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.</td>
</tr>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>This is the loss guarantee reported by the company.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest whole dollar</td>
<td>Production to count in dollars reported by the company. Must use 100% of applicable price for RA. Harvest price option available.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>Nearest whole dollar</td>
<td>This is the Farm Unit Deficiency reported by the company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
<td>78</td>
<td>V9(03)</td>
<td>Round to 3 places</td>
<td>Misreported Information Factor. Factor used to reduce indemnity when under/over reporting of liability has occurred. Factor is calculated (see LAM, page 34) and submitted by the Company.</td>
</tr>
</tbody>
</table>
### Type 21 - Loss Guarantee and Indemnity Calculations

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<tr>
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<th>Picture</th>
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<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest whole dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
CROP REvenue COVERAGE
(Ins Plan 44)

Corn (0041)  Wheat (0011)  Grain Sorghum (0051)
Soybeans (0081)  Cotton (0021)  Rice (0018)

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

STAGE GUARANTEE

Stage Guarantee Per Acre = Yield * Coverage Level %
(Note 1)

If Late or Prevented Planting applies, then;
Stage Guarantee Per Acre = (Yield * Coverage Level %) * Guarantee Reduction Factor
(Note 1)  (Note 1)

Total Guarantee in Bushels (Internal calc) = Stage Guarantee per Acre * Determined Acres
(Note 2)  (Note 1)  (Note 3)

LOSS GUARANTEE

Loss Guarantee = (Total Guarantee * Liability Adjustment Factor) * Price Election
(Note 4)  (Note 2, should equal Total Guarantee on Type 11)

PRELIMINARY INDEMNITY

Farm Unit Deficiency = Loss Guarantee - Production to Count
(Note 4)  (Note 4)

Preliminary Indemnity = Farm Unit Deficiency * Insured Share * MIF
(Note 4)  (Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * Multi Crop Reduction Factor
(Note 4)  (Note 4)  (.35)
<table>
<thead>
<tr>
<th>Field Name</th>
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<th>Picture</th>
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<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage Guarantee per Acre</td>
<td>24</td>
<td>9(08)V9(02)</td>
<td>Nearest whole number for</td>
<td>This is the Stage Guarantee per Acre reported by the company.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>pounds and tenths for</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>other units of measure.</td>
<td></td>
</tr>
<tr>
<td>Yield</td>
<td>54</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Bushels.</td>
<td>This is the yield reported by the company.</td>
</tr>
<tr>
<td>Coverage Level</td>
<td>56</td>
<td>9(01)V9(04)</td>
<td>None</td>
<td>50, 55, 60, 65, 70 &amp; 75 This is the coverage level reported by the company.</td>
</tr>
<tr>
<td>Price Election Amount</td>
<td>57</td>
<td>9(04)V9(04)</td>
<td>None</td>
<td>100% of applicable price for CRC. Must match ADM.</td>
</tr>
<tr>
<td>Guarantee Reduction Factor</td>
<td>47</td>
<td>V9(03)</td>
<td>None</td>
<td>Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.</td>
</tr>
<tr>
<td>Loss Guarantee</td>
<td>28</td>
<td>9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>This is the loss guarantee reported by the company.</td>
</tr>
<tr>
<td>Determined Acres</td>
<td>25</td>
<td>9(06)V9(02)</td>
<td>To the tenth.</td>
<td>This is the Determined Acres reported by the company.</td>
</tr>
<tr>
<td>Liability Adjustment Factor</td>
<td>49</td>
<td>9(01)V9(06)</td>
<td>Rounded to 6 places.</td>
<td>This is the Liability Adjustment Factor reported by the company.</td>
</tr>
<tr>
<td>Production to Count</td>
<td>35</td>
<td>9(08)V9(02)</td>
<td>Nearest whole dollar</td>
<td>Production to Count in dollars reported by the company. Must use 100% of applicable price for CRC.</td>
</tr>
<tr>
<td>Farm Unit Deficiency</td>
<td>37</td>
<td>S9(08)V9(02)</td>
<td>Nearest Whole Dollar.</td>
<td>This is the Farm Unit Deficiency in dollars reported by the company.</td>
</tr>
<tr>
<td>Insured Share</td>
<td>38</td>
<td>9(01)V9(03)</td>
<td>None</td>
<td>This is the Insured Share reported by the company.</td>
</tr>
<tr>
<td>Preliminary Indemnity</td>
<td>43</td>
<td>9(10)</td>
<td>Nearest Whole Dollar</td>
<td>This is the calculated indemnity before the Multi Cropping factor is applied.</td>
</tr>
<tr>
<td>MIF</td>
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<td>Round to 3 places</td>
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<tr>
<td>Indemnity</td>
<td>40</td>
<td>S9(10)</td>
<td>Nearest whole dollar.</td>
<td>This is the amount of Indemnity due to the producer.</td>
</tr>
<tr>
<td>Multi Cropping Factor</td>
<td>Internal</td>
<td>V9(02)</td>
<td>None</td>
<td>Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 52) to comply with ARPA legislation on double cropping and prevented planting.</td>
</tr>
</tbody>
</table>
Type 21 - Loss Guarantee and Indemnity Calculations
Edit Description