### Section 1: Stage Guarantee Calculation

- **Acre Stage Guarantee Amount** = Dollar Amount of Insurance
  - Field Name: Acre Stage Guarantee Amount
  - Field Number: P21
  - Field Format: 9999999999
  - Field Rounding: None

### Section 2: Loss Guarantee Calculation

- **When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code does not equal Oysters, "0115", or Group Risk Income Protection, "06":**
  - Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor
    - Field Name: Loss Guarantee Amount
    - Field Number: P21
    - Field Format: 9999999999
    - Field Rounding: Round to whole number

### Section 3: Indemnity Calculation

- **When Insurance Plan Code equals Group Risk Plan, "04", Group Risk Income Protection with Harvest Revenue Option, "05", or Group Risk Income Protection, "06":**
  - Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent * Payment Factor * Misreported Information Factor
    - Field Name: Preliminary Indemnity Amount
    - Field Number: P21
    - Field Format: 9999999999
    - Field Rounding: Round to whole number
  - Insured Share Percent = (1 - Insured Share Percent) / 100
    - Field Name: Insured Share Percent
    - Field Number: P21
    - Field Format: 9.999
    - Field Rounding: None
  - Payment Factor = Payment Factor
    - Field Name: Payment Factor
    - Field Number: ADM
    - Field Format: 9.999
    - Field Rounding: None
  - Misreported Information Factor = Misreported Information Factor
    - Field Name: Misreported Information Factor
    - Field Number: P21
    - Field Format: 9.999
    - Field Rounding: None

- **When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index, "14":**
  - Loss Guarantee Amount = Round(Acre Stage Guarantee Amount * Determined Acreage,0) * Insured Share Percent
    - Field Name: Loss Guarantee Amount
    - Field Number: P21
    - Field Format: 9999999999
    - Field Rounding: Round to whole number

- **When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index, "14", and Commodity Code equals Apiculture, "1191":**
  - Loss Guarantee Amount = Round(Acre Stage Guarantee Amount * Determined Colonies,0) * Insured Share Percent
    - Field Name: Loss Guarantee Amount
    - Field Number: P21
    - Field Format: 9999999999
    - Field Rounding: Round to whole number

- **When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index, "14", and Commodity Code does not equal Apiculture, "1191":**
  - Loss Guarantee Amount = Round(Acre Stage Guarantee Amount * Determined Colonies,0) * Insured Share Percent
    - Field Name: Loss Guarantee Amount
    - Field Number: P21
    - Field Format: 9999999999
    - Field Rounding: Round to whole number
## Indemnity Calculations

**Exhibit Name:** Indemnity Calculations  
**Exhibit Number:** P21-3, Plan 04, 05, 06, 13 & 14  
**Reinsurance Year:** 2011  
**Record Name:** Acreage Claim  
**Version:** Approved  
**Release Date:** 8/11/2015

### Insurance Plan Code
- 04 Group Risk Plan
- 05 Group Risk Income Protection with Harvest Revenue Option
- 06 Group Risk Income Protection
- 13 Rainfall Index
- 14 Vegetation Index

### Commodity Code
- 0011 Wheat
- 0038 Sugarcane
- 0051 Grain Sorghum
- 0081 Soybeans
- 0115 Oysters
- 0021 Cotton
- 0041 Corn
- 0091 Barley
- 0033 Forage Production
- 0088 Pasture, Rangeland, Forage
- 1191 Apiculture

### Calculations Table

<table>
<thead>
<tr>
<th>Description</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>Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor</td>
<td>Preliminary Indemnity Amount</td>
<td>P21</td>
<td>S2</td>
<td>99999999999</td>
<td>Round to whole number</td>
<td>Edit with ADM Area Risk Rate, &quot;A01005&quot;.</td>
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<td>Payment Factor</td>
<td>ADM</td>
<td></td>
<td>9.999999</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor</td>
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<td>S3</td>
<td>99999999999</td>
<td>Round to whole number</td>
<td>Edit with ICE Multiple Cropping, &quot;D00063&quot;. Not applicable for Apiculture.</td>
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<td>Multiple Commodity Adjustment Factor</td>
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<td>None</td>
<td></td>
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</tbody>
</table>

### Indemnity Amount

\[
\text{Indemnity Amount} = \text{Preliminary Indemnity Amount} \times \text{Multiple Commodity Adjustment Factor}
\]

### Preliminary Indemnity Amount

\[
\text{Preliminary Indemnity Amount} = \text{Loss Guarantee Amount} \times \text{Payment Factor}
\]

### Payment Factor

\[
\text{Payment Factor} = 9.999999
\]