ROUNDING FOR LOSS GUARANTEE AND INDEMNITY CALCULATIONS

Note 1: Round to nearest whole pound 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 Quota 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
> - or -
> 0.20 * Guarantee per Acre   (0.10 * Guarantee Per Acre for Dry Beans & Sugar Beets,
> > 0.07 * Guarantee Per Acre for Onions)
> - or -
> Crop Maximum Stage Guarantee

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

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 76 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, Fresh Market Beans
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
        - or -
        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)

Field Name	Field Number	Picture	Rounding	Description
Stage Guarantee Per Acre	22	9(08)V9(02)	Unit of measure for crop.	This is the Stage Guarantee Per Acre reported by the company.
Max Stage Guarantee Per Acre	Internal	9(06)V9(02)	Unit of measure for crop.	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 & Sugar Beets)
Guarantee Per Acre	Internal	9(06)V9(02)	Unit of measure for crop.	This is the stage guarantee per acre.
Crop Maximum Stage Guarantee Per Acre	Table	9(06)V9(02)	None	This is the stated maximum limit for the current crop.
Yield	51	9(08)V9(02)	None	This is the Yield reported by the company.
Coverage Level	53	9(01)V9(04)	None	This is the coverage level reported by the company.
Loss Guarantee	25	9(08)V9(02)	Unit of measure for crop.	This is the Loss Guarantee reported by the company.
Determined Acres	23	9(06)V9(02)	Nearest 1/10 acre.	Replanted acres must meet the minimum for the crop.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Indemnity	37	S9(10)	Nearest Dollar	This is the amount of indemnity due to the producer.
Farm Unit Deficiency	34	S9(08)V9(02)	None	This is the Farm Unit Deficiency reported by the company.
Price Election	54	9(04)V9(04)	None	Applicable price for the crop.
Insured Share	35	9(01)V9(03)	None	This is the insured share reported by the company. If field 21 (100% Replant Payment flag) is = 'Y', this will be the share the producer is entitled (up to 100% of the replant cost).
MIF	76	9(01)V9(06)	Round to 6 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.

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)

APH Crops
(Ins Plans 30, 70, 84, 86, 90, 92, 96)

Alfalfa Seed (0107)	Almonds (0028)	Apples (0054)	Avocados – FL (0019)
Barley (0091)	Processing Beans (0046)	Blueberries (0012)	Cabbage (0072)
Canola (0015)	Citrus Fruit (AZ, CA, TX)	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)	Peaches (0034)	Peanuts (0075)
Pears (0089)	Plums (0090)	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)	Tomatoes (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   Historical
Stage Guarantee Per Acre = Yield * Coverage Level = Stage Guarantee * Percent Factor * Packout Factor
   (Note 1)   (Note2)   (Field 80 on 11 rec)

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

For Cabbage (except processing) 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 Adjust Factor
   (Note 2)   (Note 1)   (Note 6)

PRELIMINARY INDEMNITY

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

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

(Above "Unit" has "Stage Price" notation over "Price Election")

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 76 on 21 record)

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Unit of measure for the crop.	This is the Loss Guarantee reported by the company.
Stage Guarantee Per Acre	22	9(08)V9(02)	Unit of measure for the crop. See Exhibits 99a and 99b.	Stage guarantee per acre reported by the company.
Yield	51	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	53	9(01)V9(04)	None	50, 55, 60, 70, 75, 80 & 85
Stage Percent Factor	Internal	V9(02)	None	Factor used to reduce stage guarantee per acre for certain crops when damage occurs in an early stage. See Exhibit 21-8.
Guarantee Reduction Factor	44	V9(03)	Round to three places.	This is the Guarantee Reduction Percent. See Exhibit 11-1.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the determined acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the liability adjustment factor reported by the company.
Production to Count	32	9(08)V9(02)	Unit of measure for the crop.	This is the Total Production to Count reported by the company.
Price Election	54	9(04)V9(04)	None.	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.
Price Election Factor	59	9(01)V9(04)	1.0000	Required for all crops. Plan Code 51 must = 1.0000. CAT must = 0.5500.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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.

Field Name	Field Number	Picture	Rounding	Description
Indemnity	37	S9(10)	Nearest Dollar.	This is the amount of Indemnity due to the producer. This field includes CEO Indemnity, if CEO coverage is elected.
Multi Cropping Factor	Internal	V9(02)	None	Factor used to adjust indemnity and prevented planting indemnity (based on Multi Cropping Flag in field 49) to comply with ARPA legislation on double cropping and prevented planting.
CEO Coverage Level	61	9(01)V9(04)	None	CEO Coverage Level. Must be greater than field 49. Cannot exceed 85.
CEO Indemnity Factor	62	9(01)V(05)	To five decimals	CEO Coverage Level/MPCI Coverage Level

DOLLAR AMOUNT of INSURANCE CROPS
(Ins Plan 50)

Florida Citrus (see exhibit 21-8 for crop codes)   Citrus Trees   (see Exhibit 21-8 for crop codes)
Forage Seeding (0032)   Macadamia Trees (0024)   Peppers (0083)   Raisins (0037)
Fresh Market Sweet Corn (0044)*   Fresh Market Tomatoes (0086)*
Winter Squash(0065)*   Fresh Market Beans (0105)*

*Crops where multi cropping limitations can apply

STAGE GUARANTEE

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

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

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth. *To Hundredths for Raisins only.*	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest Dollar.	Reference Maximum Dollar Amount from ADM-1-3 * Coverage Level.
Coverage Level	53	9(01)V9(04)	None.	Insured selected coverage level .
Price Election (%) Factor	59	9(01)V9(04)	Whole number (calculated).	Insured selected price election %.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	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 48) to comply with ARPA legislation on double cropping and prevented planting.
Stage Percent Factor	Internal	V9(02)	None	Factor used to reduce stage guarantee per acre for certain crops when damage occurs in an early stage. See Exhibit 21-8.
CEO Coverage Level	61	9(01)V9(04)	None	CEO Coverage Level. Must be greater than field 49. Cannot exceed 85.

DOLLAR AMOUNT of INSURANCE CROPS
(Ins Plan 51)

Chile Peppers (0045)	Cherries (0057)	Cucumbers (0106)
Citrus (0215) - CA only	Strawberries (0110)	
Raspberries/Blackberries (0108)		

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

STAGE GUARANTEE

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

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)

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest dollar.	Dollar Amount from ADM-1-D
Stage Guarantee per Acre	22	9(08)V9(02)	Dollars and cents.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth. *To Hundredths for Raisins only.*	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	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 48) to comply with ARPA legislation on double cropping and prevented planting.

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)

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Dollar.	Total dollar guarantee for the current loss line.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest dollar and cents.	Calculated Farmer Approved Average Revenue (record 11).
Coverage Level	53	9(01)V9(04)	None.	Insured selected coverage level %.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	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 48) to comply with ARPA legislation on double cropping and prevented planting.

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	25	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest whole dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Round to 6 places.	This is the Liability Adjustment Factor reported by the company.
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest whole dollar.	Selected Dollar Amount of Insurance reported on record 11.
Guarantee Reduction Factor	44	V9(03)	Round to 3 places.	Factor used to reduce dollar guarantee per acre for thinning of the trees, if applicable.
Coverage Level	53	9(01)V9(04)	None.	Insured selected coverage level.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the company.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	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 49) 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
    (Note 4)   MPCI or HPSE price)

If Late or Prevented Planting applies, then;
        Stage Guarantee Per Acre = (Yield * Price) * 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)

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)

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest Whole Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Round to 6 places.	This is the Liability Adjustment Factor reported by the company.
Guarantee Reduction Factor	44	V9(03)	Round to 3 places.	Factor used to reduce stage guarantee per acre for late or prevented planting. See Exhibit 11-1.
Coverage Level	53	9(01)V9(04)	None.	Insured selected coverage level .
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Dollar.	This is the Farm Unit Deficiency reported by the Company.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	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 48) to comply with ARPA legislation on double cropping and prevented planting.

GRP CROPS
(Ins Plan 12)

GRIP Crops
(Ins Plan 73)

Wheat (0011) Cotton (0021)

Corn (0041) Peanuts (0075)

Barley (0091) Grain Sorghum (0051)

Soybeans (0081) Forage Production (0033)

Rangeland (0048)

Corn (0041)   Soybeans (0081)

Grain Sorghum (0051)

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance = Maximum Protection Per Acre * Price Election %
(Note 5)

STAGE GUARANTEE

Stage Guarantee Per Acre = Dollar Amount of Insurance

LOSS GUARANTEE

Loss Guarantee = Dollar Amount of Insurance * Determined Acres * Liability Adjustment Factor
 (Note 4)   (Note 5)   (Note 3)

PRELIMINARY INDEMNITY

 FINAL PAYMENT

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

INDEMNITY

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

GRP Payment Calculation Factor = $\dfrac{\text{Trigger Yield - Final Payment Yield}}{\text{Trigger Yield}}$

GRIP Payment Calculation Factor = $\dfrac{\text{Trigger Revenue - Actual County Revenue}}{\text{Trigger Revenue}}$

GRIP – HRO Endorsement (Ins Plan 73)

Crops - Corn (0041)   Soybeans (0081)   Grain Sorghum (0051)

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance = Maximum Protection Per Acre * Price Election %
     (Note 5)

STAGE GUARANTEE

Stage Guarantee Per Acre = Dollar Amount of Insurance

LOSS GUARANTEE

Loss Guarantee = Dollar Amount of Insurance * Determined Acres * Policy Protection * Liability Adjustment
                                                                    Adjustment Factor   Factor

 (Note 4)   (Note 5)   (Note 3)   (HRO Factor)

PRELIMINARY INDEMNITY

 FINAL PAYMENT

Preliminary Indemnity = Loss Guarantee * Insured Share * GRIP - HRO Payment Calculation Factor * MIF
(Note 4)   (Note 4)

INDEMNITY

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

GRIP - HRO Payment Calculation Factor = $\dfrac{\text{(Trigger Revenue - Actual County Revenue)}}{\text{Trigger Revenue}}$

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current loss line.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest Whole Dollar.	Dollar guarantee per acre reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Policy Protection Adjustment Factor	Internal	9(01)V9(06)	Six decimals.	The greater of "1.000000" or the ratio of the harvest price divided by the expected price.
Dollar Amount of Insurance	44 (record 11)	9(08)V9(02)	Nearest dollar and cents.	Selected dollar amount of insurance per acre.
Price Election Factor	59	9(01)V9(04)	None	Required for all crops. Plan Code 51 must = 1.0000. CAT must = 0.5500.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the Company.
GRIP – HRO Trigger Revenue	Internal	9(08)V9(02)	Nearest dollar and cents.	The expected county revenue times the selected coverage level percent. *See Note.
GRIP - HRO Payment Calculation Factor	36	9(01)V9(03)	Three Decimals.	A factor by crop used to calculate GRIP – HRO indemnity. The trigger revenue minus the actual county revenue divided by the trigger revenue.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	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 48) to comply with ARPA legislation on double cropping and prevented planting.

*The Expected County Revenue will be published on the ADM and will equal the Expected County Yield times the greater of, the Expected Price or the Harvest Price.

FLORIDA FRUIT AND TROPICAL TREES
(Ins Plan 40)

See Exhibit 11-2 for crop codes.

MULTI CROPPING LIMITATIONS APPLY TO THIS PLAN

<u>LOSS GUARANTEE FOR ACC:</u>

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)

<u>LOSS GUARANTEE FOR Non-ACC:</u>

However, to report a Non-ACC Loss, only 1 record is necessary if there is no previous ACC Loss. 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)

<u>PRELIMINARY INDEMNITY FOR Non-ACC:</u>

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

<u>INDEMNITY</u>

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

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	This is the maximum value of a total loss at 100% share.
Number of Trees	52	9(10)	Whole Trees.	This is the determined number of ACC or Non-ACC trees for the unit.
Coverage Level	53	9(01)V9(04)	None	50, 55, 60, 65, 70 or 75 This is the coverage level reported by the company.
Price Election Amount	54	9(04)V9(04)	Dollars and cents.	This is the Price Election for the stage and coverage level.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	Must equal zero for ACC losses. Must equal the value of Non-Acc trees for Non-ACC losses.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest whole dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(003)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	S9(10)	Nearest whole 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 49) to comply with ARPA legislation on double cropping and prevented planting.

INCOME PROTECTION   INDEXED INCOME PROTECTION
(Ins Plan 42)   (Ins Plan 45)

Wheat (0011)   **Cotton (0021)**   **Corn (0041)**   **Soybeans (0081)**
Grain Sorghum (0051)   **Soybeans (0081)**
Barley (0091)   **Corn (0041)**

MULTI CROPPING LIMITATIONS APPLY TO THESE PLANS

DOLLAR AMOUNT OF INSURANCE

Dollar Amount of Insurance = (Yield * Coverage Level) * Price Election Amount
  (Note 5)   (Note 1)

If Late or Prevented Planting applies:

                                  Price   Guarantee
Dollar Amount of Insurance = (Yield * Coverage Level) * Election Amount * Reduction Factor
  (Note 5)

LOSS GUARANTEE

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

PRELIMINARY INDEMNITY

Preliminary Indemnity = Loss Guarantee - Production to Count * MIF
(Note 4)

INDEMNITY

Indemnity = Preliminary Indemnity * 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.

Field Name	Field Number	Picture	Rounding	Description
Loss Guarantee	25	9(08)V9(02)	Nearest whole dollar.	The Total Dollar Amount of Protection for IP.
Dollar Amount of Insurance	45	9(08)V9(02)	Dollars and cents.	This is the Dollar Amount of Insurance after any adjustments for Late or Prevented Planting.
Guarantee Reduction Factor	44	V9(03)	None	This is the Guarantee Reduction Percent. See Exhibit 11.1.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Insured Share	35	9(01)V9(003)	None	This is the Insured Share reported by the company.
Production to Count	32	9(08)V9(02)	Nearest Dollar.	This is the Production to Count reported by the Company, and should include Harvest Price and share.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	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 49) to comply with ARPA legislation on double cropping and prevented planting.

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.

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	45	9(08)V9(02)	Nearest dollar and cents	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.
Yield	51	9(01)V9(04)	Nearest whole bushels.	This is the yield reported by the company.
Price Election Amount	54	9(04)V9(04)	None	100% of applicable price for RA. Harvest price option available. Must match ADM.
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest dollar and cents.	This is the Stage Guarantee per Acre reported by the company.
Guarantee Reduction Factor	44	V9(03)	None	Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	This is the loss guarantee reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	32	9(08)V9(02)	Nearest whole dollar	Production to count in dollars reported by the company. Must use 100% of applicable price for RA. Harvest price option available.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest whole dollar.	This is the Farm Unit Deficiency reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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.

Field Name	Field Number	Picture	Rounding	Description
Indemnity	37	S9(10)	Nearest whole 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 49) to comply with ARPA legislation on double cropping and prevented planting.

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)

Field Name	Field Number	Picture	Rounding	Description
Stage Guarantee per Acre	22	9(08)V9(02)	Nearest whole number for pounds and tenths for other units of measure.	This is the Stage Guarantee per Acre reported by the company.
Yield	51	9(08)V9(02)	Nearest Whole Bushels.	This is the yield reported by the company.
Coverage Level	53	9(01)V9(04)	None	50, 55, 60, 65, 70 & 75 This is the coverage level reported by the company.
Price Election Amount	54	9(04)V9(04)	None	100% of applicable price for CRC. Must match ADM.
Guarantee Reduction Factor	44	V9(03)	None	Factor used to reduce stage guarantee per acre for late or prevented planting, if applicable.
Loss Guarantee	25	9(08)V9(02)	Nearest Whole Dollar.	This is the loss guarantee reported by the company.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Liability Adjustment Factor	46	9(01)V9(06)	Rounded to 6 places.	This is the Liability Adjustment Factor reported by the company.
Production to Count	32	9(08)V9(02)	Nearest whole dollar	Production to Count in dollars reported by the company. Must use 100% of applicable price for CRC.
Farm Unit Deficiency	34	S9(08)V9(02)	Nearest Whole Dollar.	This is the Farm Unit Deficiency in dollars reported by the company.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Preliminary Indemnity	40	9(10)	Nearest Whole Dollar	This is the calculated indemnity before the Multi Cropping factor is applied.
MIF	76	9(01)V9(06)	Round to 6 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	37	S9(10)	Nearest whole 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 48) to comply with ARPA legislation on double cropping and prevented planting.

Best Management Practice Endorsement (BMP)
(Insurance Plan Code 44 and 90 for Corn (0041) Non-Irrigated)
(States – Iowa, Minnesota, Pennsylvania, Wisconsin)

Stage Guarantee Per Acre

Net bushels = Check Strip Production (per acre) – BMP Production (per acre)

Insured's Deductible = Check Strip Production * 5%

Stage Guarantee Per Acre = Net Bushels – Insured's Deductible
(Note 1)

Indemnity

Indemnity = Stage Guarantee Per Acre * Acres * Price Election * Share
(Note 4)

Field Name	Field Number	Picture	Rounding	Description
BMP Production	Internal	9(08)V9(02)	Unit of measure for the crop	This is the production per acre of the BMP acres.
Check Strip Production	Internal	9(08)V9(02)	Unit of measure for the crop	This is the production per acre of the Check Strip acres.
Net Bushels	Internal	9(08)V9(02)	Unit of measure for the crop	This is the Check Strip Production per acre, minus the BMP Production per acre.
Insured's Deductible	Internal	9(08)V9(02)	Unit of measure for the crop	This is the Check Strip production multiplied by 5%.
Stage Guarantee per Acre	22	9(08)V9(02)	Unit of measure for the crop	Net bushels minus insured's deductible.
Determined Acres	23	9(06)V9(02)	To the tenth.	This is the Determined Acres reported by the company.
Price Election Amount	54	9(04)V9(04)	None	BMP is reported as 100% of established MPCI price.
Insured Share	35	9(01)V9(03)	None	This is the Insured Share reported by the company.
Indemnity	37	S9(10)	Nearest whole dollar.	This is the amount of Indemnity due to the producer.