

Exhibit Name: Indemnity Calculations
 Exhibit Number: P21-15, Plans 21, 22 & 23
 Record Name: Claim
 Record Code: P21

Reinsurance Year: 2026
 Version: Comment
 Release Date: 3/13/2025

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 PRH Revenue			
Commodity Code	0154 Strawberries					
Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Insurance Plan 21, 22, 23						
Guarantee Per Acre1 = Approved Yield * Coverage level Percent	Guarantee Per Acre1	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number. When Unit of Measure equals Tons, "Tons", then Round to 2 decimals. Otherwise, Round to 1 decimal.	
	Approved Yield	P11	42	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
Guarantee Per Acre2 = Guarantee Per Acre1 * Guarantee Adjustment Factor	Guarantee Per Acre2	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then Round to whole Number. When Unit of Measure equals Tons, "Tons", then Round to 2 decimals. Otherwise, Round to 1 decimal.	
	Guarantee Adjustment Factor	P11	69	9.999	None	
Loss Guarantee Amout = Guarantee Per Acre2 * Yield Conversion Factor * Expected Revenue Factor * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	Internal		99999999.99	Round to 2 decimal places.	
	Yield Conversion Factor	P11	59	9.999	None	
	Expected Revenue Factor	ADM		99999.9999	None	Edit with ADM Price, 'A00810'.
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.99999	None	
Insurance Plan 22						
Harvest Price = MIN(Price Election Amount , Revised Weighted Average Harvest Price * Price Election Percent)	Harvest Price	Internal		9999.9999	See APP III Price Election Rounding Exhibit P11-8 for rounding harvest price.	
	Revised Weighted Average Harvest Price	P21	61	9999.9999	None	Refer to PRH Pilot Plan of Insurance General Provisions, Section 12. Claim Example, (h) To compute the revised weighted average harvest price.
	Price Election Percent	P14	35	9.9999	None	
Insurance Plan 23:						
Harvest Price = Revised Weighted Average Harvest Price * Price Election Percent	Harvest Price	Internal		9999.9999	See APP III Price Election Rounding Exhibit P11-8 for rounding harvest price.	
	Revised Weighted Average Harvest Price	P21	61	9999.9999	None	Refer to PRH Pilot Plan of Insurance General Provisions, Section 12. Claim Example, (h) To compute the revised weighted average harvest price.
	Price Election Percent	P14	35	9.9999	None	

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Insurance Plan 21, 22, 23							
Revenue Conversion Production to Count =	Insurance Plan 21: Production to Count Quantity * Price Election Amount + Uninsured Cause Production Amount * Price Election Amount	Revenue Conversion Production to Count	P21	45	99999999.99	Round to nearest dollar and cents.	
	Insurance Plan 22 and 23: Production to Count Quantity * Harvest Price + Uninsured Cause Production Amount * Price Election Amount	Uninsured Cause Production Amount	P21	50	99999999.99		
		Production to County Quantity	P21	34	99999999.99	None	
Unit Deficiency Quantity =	Loss Guarantee Amount - (Revenue Conversion Production to Count * Yield Conversion Factor)	Unit Deficiency Quantity	P21	59	99999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount =	Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	66	S999999999	Round to whole number.	
		Insured Share Percent	P11	43	9.9999	None	
Indemnity Amount =	Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	67	S999999999	Round to whole number.	Edit with ICE Multiple Cropping, "D00063".
		Multiple Commodity Adjustment Factor	ICE		9999.999	None	
Total Indemnity Amount =	∑ Indemnity Amount for the Unit	Total Indemnity	Internal		S999999999	Round to whole number.	