

Exhibit Name: Indemnity Calculation
 Exhibit Number: P21-19, Plan 38
 Record Name: Acreage Claim
 Record Code: P21

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

Fire Insurance Protection - Smoke Index (FIP-SI)

Insurance Plan Code 38 Fire Insurance Protection-Smoke Index

Commodity Code 0053 Grapes

<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>
Section 1: Loss Guarantee Calculation						
Loss Guarantee Amount = Liability Amount	Loss Guarantee Amount	P21	69	99999999.99	Round to whole number.	
	Liability Amount	P11	108	9999999999	Round to whole number.	
Section 2: Indemnity Calculation						
Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor	Preliminary Indemnity Amount	P21	71	S9999999999		
	Payment Factor	ADM		9.999	None	Edit with ADM Area Coverage Level "A01130", using Coverage Level Percent and Area Loss End Percent. If underlying policy has SCO, then Area Loss End Percent must = 0.86 (86%).
Indemnity Amount = Preliminary Indemnity Amount	Indemnity Amount	P21	72	S9999999999	Round to whole number.	