

<div>Exhibit Name: Indemnity Calculation</div> <div>Exhibit Number: P21-19, Plan 38</div> <div>Record Name: Acreage Claim</div> <div>Record Code: P21</div> <div>Reinsurance Year: 2026</div> <div>Version: Draft</div> <div>Release Date: 5/1/2025</div>						
Fire Insurance Protection - Smoke Index (FIP-SI)						
<div>Insurance Plan Code</div> 38 Fire Insurance Protection-Smoke Index						
<div>Commodity Code</div> 0053 Grapes						
Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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.	