Exhibit Name: Indemnity Calculation			
Exhibit Number: P21-18, Plan 91		**Reinsurance Year:** 2026	
Record Name:		**Version:** Draft	
Record Code: P21		**Release Date:** 5/1/2025	

Insurance Plan Code	91 APH Price Component
Commodity Code	0115 Oysters

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Liability Amount						
Guarantee Per Acre = Approved Yield * Coverage Level Percent	Guarantee Per Acre	Internal			Round to Whole number.	
	Approved Yield	P15	37	999999999.99		
	Coverage Level Percent	P14	34	9.9999	None	
Without Producer Price Option						
Total Guarantee Amount = Guarantee Per Acre * Established Price * Price Election Percent	Total Guarantee Amount	Internal			Round to Whole Number.	
	Established Price	ADM		99999.9999		Edit with ADM Price, 'A00810'.
	Price Election Percent	P14	35	9.9999		
With Producer Price Option						
Total Guarantee Amount = Guarantee Per Acre * Producer Price Option * Price Election Percent	Total Guarantee Amount	Internal			Round to Whole Number.	
	Producer Price Option	P11	45	99999.9999		The Producer Price Option is an option elected by the SCD. The Producer Price Option must be equal to or less than the Maximum Over Established Price (MOEP) in the ADM.
	Price Election Percent	P14	35	9.9999		
	Maximum Over Established Price (MOEP)	ADM		9.9999		
Section 2: Loss Guarantee Calculation						
Loss Guarantee Amount = Total Guarantee Amount * Liability Adjustment Factor	Loss Guarantee Amount	P21	67	99999999.99	Round to whole number.	
	Total Guarantee Amount	Internal				
	Price Election Amount	P11	45	99999.9999		Submit the Producer Price Election in the Price Election Amount field on the P11. The Producer Price Election must be capped at 125%.
	Liability Adjustment Factor	P21	39	9.999999	None	
Section 3: Indemnity Calculation						
Unit Deficiency Quantity = Loss Guarantee Amount - *value of* Production To Count Quantity	Unit Deficiency Quantity	P21	66	999999999.99	Round to 1 decimal.	
	Loss Guarantee Amount	P21	67	99999999.99	None	
	Production To Count Quantity	P21	34	99999999.99	None	Use the value of the Production to Count Quantity.
Indemnity = Unit Deficiency Quantity * Insured Share Percent	Indemnity	P21	70	9999999999	Round to Whole number.	
	Unit Deficiency Quantity	P21	66	999999999.99	None	
	Price Election Amount	P11	45	99999.9999	None	
	Insured Share Percent	P11	43	9.9999	None	