

Exhibit Name: Indemnity Calculations  
Exhibit Number: P21-1, Plan 01  
Record Name: Acreage Claim  
Record Code: P21

Reinsurance Year: 2026  
Version: Draft  
Release Date: 5/1/2025

<u>Insurance Plan Code</u>		01 Yield Protection					
<u>Commodity Code</u>	0011 Wheat	0031 Flax	0051 Grain Sorghum		0081 Soybeans		
	0015 Canola	0041 Corn	0067 Dry Peas		0091 Barley		
	0016 Oats	0043 Popcorn	0075 Peanuts		0094 Rye		
	0018 Rice	0047 Dry Beans	0078 Sunflowers		0805 Weaned Calves		
	0021 Cotton						
<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: Stage Guarantee Calculation							
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.	Common Crop Insurance Policy 'production guarantee (per acre)'.  Guarantee Per Acre1 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
		Approved Yield	P11	42	99999999.99	None	
		Coverage Level Percent	P14	34	9.9999	None	
Cottonseed Endorsement Option "SE":  Modified Yield = Approved Yield * Option Conversion Factor		Modified Yield	Internal		99999999.99	Round to whole number.	Information (Approved Yield and Insured Share Percent) will be obtained from Cotton P11 record.
		Approved Yield	P11	42	99999999.99	None	
		Option Conversion Factor	ADM		9.9999	None	Edit with ADM Option Rate, "A01060".
Guarantee Per Acre1 = Modified Yield * Coverage Level Percent		Guarantee Per Acre1	Internal		99999999.99	Round to whole number.	
		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 Per Acre2 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
		Guarantee Adjustment Factor	P11	69	0.999	None	
Acre Stage Guarantee Amount = Guarantee Per Acre2 * Price Election Amount		Acre Stage Guarantee Amount	P21	65	99999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee Amount.
		Price Election Amount	P11	45	9999.9999		Common Crop Insurance Policy 'yield protection guarantee (per acre)'.

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Section 2: Loss Guarantee Calculation							
Loss Guarantee Amount = Guarantee Per Acre2 * Price Election Amount * Determined Acreage * Liability Adjustment Factor		Loss Guarantee Amount	P21	67	99999999.99	Round to nearest dollar and cents.	
		Determined Acreage	P21	18	99999999.99	None	
		Liability Adjustment Factor	P21	39	9.999999	None	
Section 3: Indemnity Calculation							
Revenue Conversion Production to Count = Production to Count Quantity * Price Election Amount		Revenue Conversion Production to Count	P21	45	99999999.99	Round to nearest dollar and cents.	
		Production to Count Quantity	P21	34	99999999.99	None	
		Price Election Amount	P11	45	9999.9999		
Unit Deficiency Quantity = Loss Guarantee Amount – Revenue Conversion Production to Count		Unit Deficiency Quantity	P21	66	S99999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent		Preliminary Indemnity Amount	P21	69	S9999999999	Round to whole number.	
		Insured Share Percent	P11	43	9.9999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor		Indemnity Amount	P21	70	S9999999999	Round to whole number.	
		Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity = ∑ Indemnity Amount for the Unit		Total Indemnity	Internal		S9999999999	Round to whole number.	
Replant Payment for Yield Protection, "01"							
Section 4: Replant Payment Stage Guarantee Calculation							
When Stage Code equals Replanted, "R",							
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.	Common Crop Insurance Policy 'production guarantee (per acre)'.  Guarantee Per Acre1 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
		Approved Yield	P11	42	99999999.99	When Unit of Measure equals Tons, "Tons", then Round to 2 decimals.	
		Coverage Level Percent	P14	34	9.9999	None	



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	0021 Cotton				

<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>
<b>Commodity Code equal Dry Beans, "0047":</b>          Lesser of:  (Insured's Actual Cost Or Acre Stage Guarantee Amount = 10% of Guarantee Per Acre2 Or Maximum Replant Guarantee Per Acre)  * Price Election Amount	Acre Stage Guarantee Amount	P21	62	999999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee Amount.
	Price Election Amount	P11	45	99999.9999	None	
	Maximum Replant Guarantee Per Acre	ICE				Edit with SPOI ICE "D00129". If lesser of submitting AIP Acre Stage Guarantee field 36 as pounds before price.
	10% of Guarantee Per Acre2	Internal		99999999.99	Pounds, "LBS", Round to whole Number.	Result of '10% of Guarantee Per Acre2' will be used in 'Acre Stage Guarantee Amount' calculation and 'Loss Guarantee Amount' calculation. Value of '10% of Guarantee Per Acre2' should be rounded before compare to 'Maximum Replant Guarantee Per Acre'. If lesser of submit in AIP Acre Stage Guarantee field 36 as pounds before price. If Unit of Measure "LBS", Round(Guarantee Per Acre2 * 0.10, 0).
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in AIP Acre Stage Guarantee field if lesser of converted to pounds per Dry Beans Loss Adjustment Handbook.
<b>Commodity Code equal Peanuts "0075":</b> Acre Stage Guarantee Amount = Maximum Replant Guarantee Per Acre	Maximum Replant Guarantee Per Acre	ICE				Edit with SPOI ICE "D00129".

**Section 5: Replant Payment Loss Guarantee Calculation**

<b>Commodity Code <u>not</u> equal Dry Beans, "0047" or Peanuts, "0075":</b>   Lesser of ((20% of Guarantee Per Acre2) or Maximum Loss Guarantee Amount = Replant Guarantee Per Acre) * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	67	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
<b>Commodity Code equal Dry Beans, "0047":</b>  Lesser of (Insured's Actual Cost or Round(10% of Guarantee Per Acre2, 0) or Maximum Replant Loss Guarantee Amount = Guarantee Per Acre) * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	67	99999999.99	Round to nearest dollar and cents.	
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

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	0015 Canola	0041 Corn		0067 Dry Peas		0091 Barley	
	0016 Oats	0043 Popcorn		0075 Peanuts		0094 Rye	
	0018 Rice	0047 Dry Beans		0078 Sunflowers		0805 Weaned Calves	
	0021 Cotton						
Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Commodity Code equal Peanuts, "0075":  Loss Guarantee Amount = Maximum Replant Guarantee Per Acre *  Determined Acreage * Liability Adjustment Factor		Loss Guarantee Amount	P21	67	99999999.99	Round to nearest dollar and cents.	
		Determined Acreage	P21	18	99999999.99	None	
		Liability Adjustment Factor	P21	39	9.999999	None	
Section 6: Replant Payment Indemnity Calculation							
Indemnity Amount = Loss Guarantee Amount * Insured Share Percent		Indemnity Amount	P21	70	S9999999999	Round to whole number.	
		Insured Share Percent	P11	43	9.9999	None	
Total Indemnity    ∑ Indemnity Amount for the Unit		Total Indemnity	Internal		S9999999999	Round to whole number.	
Prevented Planting Payment for Yield Protection, "01".							
Section 7: Prevented Planting Payment Stage Guarantee Calculation							
When Stage Code equals:  Prevented Planting Option 2, "P2",  Prevented Planting Add 10 Percent, "PT", Prevented Planting Add 5 Percent, "PF"  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.	Common Crop Insurance Policy 'production guarantee (per acre)'.  Guarantee Per Acre1 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
						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			
Cottonseed Endorsement Option "SE":  Modified Yield = Approved Yield * Option Conversion Factor		Modified Yield	Internal		99999999.99	Round to whole number.	Information (Approved Yield and Insured Share Percent) will be obtained from Cotton P11 record.
		Approved Yield	P11	42	99999999.99	None	
		Option Conversion Factor	ADM		9.9999	None	Edit with ADM Option Rate, "A01060".
Guarantee Per Acre1    =Modified Yield * Coverage Level Percent		Guarantee Per Acre1	Internal		99999999.99	Round to whole number.	
		Coverage Level Percent	P14	34	9.9999	None	

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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 Per Acre2 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
	Guarantee Adjustment Factor	P11	69	0.999	None	
Acre Stage Guarantee Amount = Guarantee Per Acre2 * Price Election Amount	Acre Stage Guarantee Amount	P21	65	99999999.99	Round to nearest dollar and cents.	Common Crop Insurance Policy 'yield protection guarantee (per acre)'. Not used in determination of Loss Guarantee Amount.
	Price Election Amount	P11	45	99999.9999	None	White (Type Code 341) and Waxy (Type Code 381) Specialty Type Corn will use the Projected Price for buyup. For CAT coverage, use the CAT price.

Section 8: Prevented Planting Payment Loss Guarantee Calculation

Loss Guarantee Amount = Guarantee Per Acre2 * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	67	99999999.99	Round to nearest dollar and cents.	
	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 Per Acre2 should be rounded to whole pounds for Dry Beans, "0047" (all types), and Dry Peas, "0067" (all types).
	Price Election Amount	P11	45	99999.9999	None	White (Type Code 341) and Waxy (Type Code 381) Specialty Type Corn will use the Projected Price for buyup. For CAT coverage, use the CAT price.
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

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	0021 Cotton				

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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Section 9: Prevented Planting Payment Indemnity Calculation

Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Preliminary Indemnity Amount	P21	69	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	70	S999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity = ∑ Indemnity Amount for the Unit	Total Indemnity	Internal		S999999999	Round to whole number.	

Malting Barley Price and Quality Endorsement (Option ME)

Section 10: Malting Barley Stage Guarantee Calculation

Guarantee Per Acre1 = Approved Yield * Coverage Level Percent	Guarantee Per Acre1	Internal		999999999.9	Round to 1 decimal.	
	Approved Yield	P11	42	99999999.99	None	Common Crop Insurance Policy.
	Coverage Level Percent	P14	34	9.9999	None	
Guarantee Per Acre2 = Guarantee per Acre1 * Guarantee Adjustment Factor	Guarantee Per Acre2	Internal		99999999.99	Round to 1 decimal.	
	Guarantee Adjustment Factor	P11	69	0.999	None	
Price Election Amount = Contract Price * Price Election Percent	Price Election Amount	Internal		9999.9999	Round to 4 decimals.	
	Contract Price	P11	46	9999.9999	None	Contract Price that was submitted on P11 (capped with Max Contract Price from ADM).
	Price Election Percent	ICE		9.9999	None	
Acre Stage Guarantee Amount = Guarantee Per Acre2 * Price Election Amount	Acre Stage Guarantee Amount	P21	65	999999999.99	Round to dollar and Cents.	Common Crop Insurance Policy 'yield protection guarantee (per acre)'. Not used in determination of Loss Guarantee.
	Price Election Amount	P11	45	99999.9999	None	

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	0016 Oats	0043 Popcorn	0075 Peanuts		0094 Rye		
	0018 Rice	0047 Dry Beans	0078 Sunflowers		0805 Weaned Calves		
	0021 Cotton						
<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 11: Malting Barley Loss Guarantee Calculation							
Loss Guarantee Amount = $\frac{\text{Guarantee Per Acre} \times \text{Price Election Amount}}{\text{Determined Acreage} \times \text{Liability Adjustment Factor}}$		Loss Guarantee Amount	P21	67	99999999.99	Round to nearest dollar and cents.	
		Determined Acreage	P21	18	99999999.99	None	
		Liability Adjustment Factor	P21	39	9.999999	None	
Section 12: Malting Barley Indemnity Calculation							
Revenue Conversion Production To Count = $\text{Production to Count Quantity} \times \text{Price Election Amount}$		Revenue Conversion Production To Count	P21	45	99999999.99	Round to nearest dollar and cents.	
		Production to Count Quantity	P21	34	99999999.99	None	
		Price Election Amount	P11	45	99999.9999	None	
Unit Deficiency Quantity = $\frac{\text{Loss Guarantee Amount} - \text{Revenue Conversion Production to Count}}{\text{Production to Count}}$		Unit Deficiency Quantity	P21	66	S99999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount = $\text{Unit Deficiency Quantity} \times \text{Insured Share Percent}$		Preliminary Indemnity Amount	P21	69	S9999999999	Round to whole number.	
		Insured Share Percent	P11	43	9.9999	None	
Indemnity Amount = $\frac{\text{Preliminary Indemnity Amount} \times \text{Multiple Commodity Adjustment Factor}}{\text{Adjustment Factor}}$		Indemnity Amount	P21	70	S9999999999	Round to whole number.	
		Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity	$\sum \text{Indemnity Amount for the Unit}$	Total Indemnity	Internal		S9999999999	Round to whole number.	

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Downed Rice Payment, option "DC", for Yield Protection, "01", Stage Code = "DQ".							If Determined Acreage is <= Insured Acreage10 then no payment; if Determined Acreage is > Insured Acreage10 and < Insured Acreage50 then payment with deductible; if Determined Acreage is => Insured Acreage50 then payment without deductible.
Section 13: Downed Rice Payment Loss Guarantee Calculation							
Insured Acreage10 = Reported Acreage * 10%	Insured Acreage10		Internal		99999999.99	Round to 1 decimal.	
	Reported Acreage		P11	48	9999999.99	None	Summed P11 DRE reported acreage for the unit.
Insured Acreage50 = Reported Acreage * 50%	Insured Acreage50		Internal		99999999.99	Round to 1 decimal.	
	Reported Acreage		P11	48	9999999.99	None	Summed P11 DRE reported acreage for the unit.
Determined Acreage = Harvested Downed Rice Acreage	Determined Acreage		P21	18	99999999.99	None	Harvested Downed Rice Acreage.
Payable Downed Rice Acreage = With deductible: round(Determined Acreage - Insured Acreage10,1) * 1.25 OR Without deductible: Determined Acreage	Payable Downed Rice Acreage		Internal		99999999.99	Round to 1 decimal.	This will be the determined payable downed rice acres for the unit.
Loss Guarantee Amount = Amount * Price Election Percent * Liability Adjustment Factor	Loss Guarantee Amount		P21	67	99999999.99	Round to nearest dollar and cents.	
	Harvest Expense Amount		ADM		99999	None	Edit with ADM Price, "A00810", Fixed Coverage Amount with insurance option = 'DC'.
	Price Election Percent		P14	35	9.9999	None	
	Liability Adjustment Factor		P21	39	9.999999	None	

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Section 14: Downed Rice Payment Indemnity Calculation

Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Indemnity Amount	P21	70	S999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	
Total Indemnity $\sum$ Indemnity Amount for the Unit	Total Indemnity	Internal		S999999999	Round to whole number.	Only Downed Rice records, no base Rice records.

This Section is Specifically for Weaned Calf Risk Protection, Commodity Code, "0805," Indemnity Calculations.

Section 15: Stage Guarantee Calculation

Guarantee Per Head1 = Approved Yield * Coverage Level Percent	Guarantee Per Head1	Internal		999999999.99	If Unit of Measure equals Pounds "LBS", then round to whole number.	Guarantee Per Head1 should be rounded to whole pounds for Weaned Calf, "0805".
	Approved Yield	P11	42	99999999.99	None	Approved Yield must be in whole pounds when Commodity Code equals Weaned Calf, "0805."
	Coverage Level Percent	P14	34	9.9999	None	
Guarantee Per Head2 = Guarantee per Head1 * Guarantee Adjustment Factor	Guarantee Per Head2	Internal		99999999.99	If Unit of Measure equals Pounds "LBS", then round to whole number.	Guarantee Per Head2 should be rounded to whole pounds for Weaned Calf, "0805".
	Guarantee Adjustment Factor	P11	69	0.999	None	
Formulated Producer = $\frac{\text{Projected Price} * (1 + \text{Projected Price Adjustment Factor})}{\text{Projected Price} * (650 - \text{MAX}(200, \text{MIN}(750, \text{Approved Yield})))}$	Formulated Producer Projected Price	Internal		9.9999		
	Projected Price	ADM		99999.9999		Edit with ADM Price, "00810".
	Projected Price Adjustment Factor	ADM		9.99999	None	Edit with ADM Price, "00810".
	Approved Yield	P11	42	99999999.99	None	Approved Yield must be in whole pounds when Commodity Code equals Weaned Calf, "0805."
Price Election Amount = $\frac{\text{Formulated Producer Projected Price} * \text{Price Election Percent}}{\text{Percent}}$	Price Election Amount	Internal		9999.999	When Commodity Code equals Weaned Calf, "0805", round to nearest whole cent [\$9.99].	
	Formulated Producer Projected Price	Internal		99999.9999	None	
	Price Election Percent	ICE		9.9999	None	
Head Count Stage Guarantee Amount = Guarantee Per Head2 * Price Election Amount	Head Count Stage Guarantee Amount	P21	62	99999999.99	Round to nearest dollar and cents.	Not used in determination of Loss Guarantee Amount
	Price Election Amount	P11	45	9999.9999		Common Crop Insurance Policy 'yield protection guarantee (per head)'.

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	0015 Canola	0041 Corn		0067 Dry Peas		0091 Barley	
	0016 Oats	0043 Popcorn		0075 Peanuts		0094 Rye	
	0018 Rice	0047 Dry Beans		0078 Sunflowers		0805 Weaned Calves	
	0021 Cotton						
Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 16: Loss Guarantee Calculation							
Loss Guarantee Amount = Guarantee Per Head2 * Price Election Amount * Determined Head Count * Liability Adjustment Factor	Loss Guarantee Amount		P21	64	99999999.99	Round to nearest dollar and cents.	
	Determined Head Count		P21	66	99999999	None	
	Liability Adjustment Factor		P21	39	9.999999	None	
Section 17: Indemnity Calculation							
Revenue Conversion = Production to Count Quantity * Projected Price * (1+Projected Price Adjustment Factor * (650-MAX(200, MIN(750, Production to Count Quantity)))) * Price Election Percent	Revenue Conversion Production to Count		P21	45	99999999.99	Round to nearest dollar and cents.	
	Production to Count Quantity		P21	34	99999999.99	None	
	Projected Price		ADM		99999.9999		Edit with ADM Price, "00810".
	Projected Price Adjustment Factor		ADM		9.99999	None	Edit with ADM Price, "00810".
	Price Election Percent		ICE		9.9999	None	
Unit Deficiency Quantity = Loss Guarantee Amount – Revenue Conversion Production to Count	Unit Deficiency Quantity		P21	63	S99999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount		P21	66	S99999999999	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	S99999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor		ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Total Indemnity = Σ Indemnity Amount for the Unit	Total Indemnity		Internal		S99999999999	Round to whole number.	