

Exhibit Name: Indemnity Calculations Exhibit Number: P21-14, Plan 37 Record Name: Acreage Claim Record Code: P21							Reinsurance Year: 2026 Version: Draft Release Date: 5/1/2025	
Hurricane Insurance Protection (HIP)								
Insurance Plan Code		37 Hurricane Insurance Protection-Wind Index						
Commodity Code	0011 Wheat	0033 Forage Production	0072 Cabbage	0105 Fresh Market Beans	0211 Avocado	0255 Banana		
	0012 Blueberries	0034 Peaches	0073 Nursery	0116 Clams	0212 Avocado Trees	0256 Coffee		
	0013 Onions	0038 Sugarcane	0075 Peanuts	0132 Cucumbers	0213 Carambola Trees	0257 Papaya		
	0015 Canola	0041 Corn	0078 Sunflowers	0156 Sweet Potatoes	0214 Mango Trees	0265 Banana Tree		
	0016 Oats	0042 Sweet Corn	0079 Clary Sage	0184 Apple Trees	0227 Oranges	0266 Coffee Tree		
	0018 Rice	0044 Fresh Market Sweet Corn	0080 Hybrid Seed Rice	0193 Tangerine Trees	0229 Flue Cured Tobacco	0267 Papaya Tree		
	0019 Avocados	0046 Processing Beans	0081 Soybeans	0201 Grapefruit	0230 Fire Cured Tobacco	0270 Grapevine		
	0020 Pecans	0051 Grain Sorghum	0083 Peppers	0202 Lemons	0231 Burley Tobacco	0284 Pecan Trees		
	0021 Cotton	0053 Grapes	0084 Potatoes	0203 Tangelos	0232 Maryland Tobacco	0309 Mandarins/Tangerines		
	0022 Cotton Ex Long Staple	0054 Apples	0086 Fresh Market Tomatoes	0207 Orange Trees	0233 Dark Air Tobacco	0396 Sesame		
	0023 Macadamia Nut	0058 Cranberries	0087 Tomatoes	0208 Grapefruit Trees	0234 Cigar Filler Tobacco	1218 Hemp		
	0024 Macadamia Trees	0062 Hybrid Corn Seed	0091 Barley	0209 Lemon Trees	0235 Cigar Binder Tobacco	1302 Tangors		
	0032 Forage Seeding	0064 Green Peas	0094 Rye	0210 Lime Trees	0236 Cigar Wrapper Tobacco	9936 Limes		
	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	64	99999999.99	Round to whole number.		
	Liability Amount		P11	101	9999999999	Round to whole number.		
Section 2: Indemnity Calculation								
Preliminary Indemnity Amount = Loss Guarantee Amount	Preliminary Indemnity Amount		P21	66	S9999999999		If P11 (AIP Acreage Key) has reference to Short Rate, "SR", in the Insurance Option Code List field then an indemnity is not available.	
When a second event occurs after a HIP-WI indemnity has been paid.								
Preliminary Indemnity Amount = MIN(Loss Guarantee Amount * 50%), Liability Amount - Previous Payment))	Previous Payment		Internal				Any previous payment that was made to the insured for a Hurricane or Tropical Storm event.	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount		P21	67	S9999999999	Round to whole number.		
	Multiple Commodity Adjustment Factor		ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".	