Exhibit Name: Indemnity Calculations				
Exhibit Number: P21-15, Plans 21, 22 & 23		**Reinsurance Year:** 2026		
Record Name: Claim		**Version:** Draft		
Record Code: P21		**Release Date:** 5/1/2025		

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 PRH Revenue
Commodity Code	0154 Strawberries		

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Insurance Plan 21, 22, 23						
Guarantee Per Acre1 = Approved Yield * Coverage level Percent	Guarantee Per Acre1	Internal		999999999.99	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.	
	Approved Yield	P11	42	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
Guarantee Per Acre2 = Guarantee Per Acre1 * Guarantee Adjustment Factor	Guarantee Per Acre2	Internal		999999999.99	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 Adjustment Factor	P11	69	9.999	None	
Loss Guarantee Amount = Guarantee Per Acre2 * Yield Conversion Factor * Expected Revenue Factor * Price Election Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	Internal		999999999.99	Round to 2 decimal places.	
	Yield Conversion Factor	P11	59	9.999	None	
	Expected Revenue Factor	ADM		99999.9999	None	Edit with ADM Price, 'A00810'.
	Determined Acreage	P21	18	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
Insurance Plan 22						
Harvest Price = MIN(Price Election Amount , Revised Weighted Average Harvest Price * Price Election Percent)	Harvest Price	Internal		9999.9999	See APP III Price Election Rounding Exhibit P11-8 for rounding harvest price.	
	Revised Weighted Average Harvest Price	P21	61	9999.9999	None	Refer to PRH Pilot Plan of Insurance General Provisions, Section 12. Claim Example, (h) To compute the revised weighted average harvest price.
	Price Election Percent	P14	35	9.9999	None	
Insurance Plan 23:						
Harvest Price = Revised Weighted Average Harvest Price * Price Election Percent	Harvest Price	Internal		9999.9999	See APP III Price Election Rounding Exhibit P11-8 for rounding harvest price.	
	Revised Weighted Average Harvest Price	P21	61	9999.9999	None	Refer to PRH Pilot Plan of Insurance General Provisions, Section 12. Claim Example, (h) To compute the revised weighted average harvest price.
	Price Election Percent	P14	35	9.9999	None	

Exhibit Name:	**Indemnity Calculations**	**Reinsurance Year:**	2026
Exhibit Number:	**P21-15, Plans 21, 22 & 23**	**Version:**	Draft
Record Name:	**Claim**	**Release Date:**	5/1/2025
Record Code:	**P21**		

Insurance Plan Code	21 PRH Yield Protection	22 PRH Plus	23 PRH Revenue
Commodity Code	0154 Strawberries		

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Insurance Plan 21, 22, 23						
Revenue Conversion Production to Count = **Insurance Plan 21:** Production to Count Quantity * Price Election Amount + Uninsured Cause Production Amount * Price Election Amount	Revenue Conversion Production to Count	P21	45	999999999.99	Round to nearest dollar and cents.	
	Uninsured Cause Production Amount	P21	50	999999999.99		
Insurance Plan 22 and 23: Production to Count Quantity * Harvest Price + Uninsured Cause Production Amount * Price Election Amount	Production to County Quantity	P21	34	999999999.99	None	
Unit Deficiency Quantity = Loss Guarantee Amount - (Revenue Conversion Production to Count * Yield Conversion Factor)	Unit Deficiency Quantity	P21	59	999999999.99	Round to nearest dollar and cents.	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	66	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	67	S9999999999	Round to whole number.	Edit with ICE Multiple Cropping, "D00063".
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	
Total Indemnity Amount = Σ Indemnity Amount for the Unit	Total Indemnity	Internal		S9999999999	Round to whole number.	