<table>
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Exhibit Name: Indemnity Calculations
Exhibit Number: P22-3, Plan 37
Record Name: Acreage Claim
Record Code: P22-3

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

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Hurricane Insurance Protection (HIP)

Insurance Plan Code	37 Hurricane Insurance Protection-Wind Insurance
Commodity Code	~~0073 Nursery (FV&G)~~ 1010 Nursery Value Select (NVS)

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	Internal		99999999.99	Round to whole number.	
	Liability Amount	P13	59	9999999999	Round to whole number.	
Section 2: Indemnity Calculation						
Preliminary Indemnity Amount = Loss Guarantee Amount	Preliminary Indemnity Amount	P22	50	S9999999999		Preliminary Indemnity Amount will be the same for all records within the same PracticeCode, AipCode, ReinsuranceYear, AipPolicyProducerKey, CommodityYear, CommodityCode, and UnitDivisionCode where UnitDivisionCode is 'S' and InsuranceOptionCodeList does not contain 'BL'.
When Tropical Storm Option is triggered:						
Preliminary Indemnity Amount = Loss Guarantee Amount * 50%	Preliminary Indemnity Amount	P21	66	S9999999999		If a Hurricane loss has already been paid then no Tropical Storm loss is due.
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	P22	45	S9999999999	Round to whole number.	Indemnity Amount will be the same for all records within the same PracticeCode, AipCode, ReinsuranceYear, AipPolicyProducerKey, CommodityYear, CommodityCode, and UnitDivisionCode where UnitDivisionCode is 'S' and InsuranceOptionCodeList does not contain 'BL'.
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".