

Exhibit Name: Indemnity Calculations
Exhibit Number: P21-7, Plan 50 & 51
Record Name: Acreage Claim
Record Code: P21

Reinsurance Year: 2027
Version: Draft
Release Date: 4/23/2026

Insurance Plan Code	50 Dollar Amount of Insurance	51 Fixed Dollar Amount of Insurance			
Commodity Code	0032 Forage Seed 0037 Raisins 0044 Fresh Sweet Corn 0045 Chile Peppers	0083 Peppers 0086 Fresh Tomatoes 0201 Grapefruit 0202 Lemons	0203 Tangelos 0227 Oranges 0309 Mandarins/Tangerines 1302 Tangors	9936 Limes	

<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>
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Section 1: Stage Guarantee Calculation

$\text{Acre Stage Guarantee Amount} = \text{Dollar Amount of Insurance} * \text{Stage Percent Factor}$	Acre Stage Guarantee Amount	P21	62	99999999.99	Round to whole number.	
	Dollar Amount of Insurance	P11	112	99999999.99	None	
	Stage Percent Factor	ICE		999.99	None	Edit with ICE Stage Factor, "D00069".

Section 2: Loss Guarantee Calculation

When Commodity Code equal Florida Citrus, "0201", "0202", "0203", "0227", "0309", "1302", and "9936": $\text{Loss Guarantee Amount} = \text{Determined Acreage} * \text{Insured Share Percent, 0) * Liability Adjustment Factor}$	Loss Guarantee Amount	P21	64	99999999.99	Round to whole number.	
	Determined Acreage	P21	18	99999999.99	None	
	Insured Share Percent	P11	43	9.9999	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
All other commodities: $\text{Loss Guarantee Amount} = \text{Acre Stage Guarantee Amount} * \text{Determined Acreage} * \text{Liability Adjustment Factor}$	Loss Guarantee Amount	P21	64	99999999.99	Round to whole number.	
	Determined Acreage	P21	18	99999999.99	None	Field 16 (determined tons) for Raisins.
	Liability Adjustment Factor	P21	39	9.999999	None	

Section 3: Indemnity Calculation

When Commodity Code equal Florida Citrus, "0201", "0202", "0203", "0227", "0309", "1302", and "9936": $\text{Unit Deficiency Quantity} = \frac{\text{Loss Guarantee Amount} - \text{Production to Count Quantity}}{\text{Quantity}}$	Unit Deficiency Quantity	P21	63	S99999999.99	Round to whole number.	
	Production to Count Quantity	P21	34	99999999.99	Round to whole number.	Production to Count will equal the undamaged production (Loss Guarantee * (1.0 - Adjusted Percent Damage)). Insured Share is included in the determination of Loss Guarantee.
When Commodity Code equals Forage Seed, "0032", and Stage Code equals Spring Seed 56 to 74 Percent, "S": $\text{Unit Deficiency Quantity} = \frac{\text{Loss Guarantee Amount} - \text{Production to Count Quantity}}{\text{Quantity (Loss Guarantee * .50)}}$	Unit Deficiency Quantity	P21	63	S99999999.99	Round to whole number.	
	Production to Count Quantity	P21	34	99999999.99	Round to whole number.	Production to Count will equal 50% of Loss Guarantee when Commodity Crop equals Forage Seeding "0032" and Stage Code = "S".
All other commodities: $\text{Unit Deficiency Quantity} = \frac{\text{Loss Guarantee Amount} - \text{Production to Count Quantity}}{\text{Quantity}}$	Unit Deficiency Quantity	P21	63	S99999999.99	Round to whole number.	
	Production to Count Quantity	P21	34	99999999.99	Round to whole number.	

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When Commodity Code equal Florida Citrus, "0201", "0202", "0203", "0227", "0309", "1302", and "9936": Preliminary Indemnity Amount = Unit Deficiency Quantity	Preliminary Indemnity Amount	P21	66	S999999999	None	
All other commodities: Preliminary Indemnity Amount = Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	66	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	67	S999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".

Section 4: Replant Payment Guarantee Calculation

When Stage Code Replanted, "R", Lesser of: Acre Stage Guarantee Per Amount = Insured's Actual Cost Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 2 decimals.	The 'lesser of' amount will be submitted in the Acre Stage Guarantee field.
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in Acre Stage Guarantee Amount field if lesser of.
	Maximum Replant Guarantee Per Acre	ADM		999.99	None	Edit with ADM Guarantee Adjustment, "A01220".
When Commodity Code equals Forage Seed, "0032": Acre Stage Guarantee Per Amount = Dollar Amount of Insurance * .50	Dollar Amount of Insurance	P11	112	99999999.99	None	

Section 5: Replant Payment Loss Guarantee Calculation

Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	64	99999999.99	Round to whole number.	
	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	67	S999999999	Round to whole number.	
	Insured Share Percent	P11	43	9.9999	None	

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Section 7: Recondition Payment Guarantee Calculation

When Stage Code equals Raisin Recondition, "RR": Acre Stage Guarantee Amount = Lesser of: Actual Cost; or greater of \$125 or cost allowed by Special Provisions * Coverage Level Percent	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 2 decimals.	
	Actual Cost					Reported by insured.
When Stage Code equals Raisin Recondition, "RF": Acre Stage Guarantee Amount = Actual Cost not to exceed an amount considered reasonable and customary	Coverage Level Percent	P14	34	9.9999	None	

Section 8: Recondition Payment Indemnity Calculation

Indemnity Amount = Acre Stage Guarantee Amount * Determined Tons * Insured Share Percent	Indemnity Amount	P21	67	S999999999	Round to whole number.	
	Determined Tons	P21	17	99999999.99	None	
	Insured Share Percent	P11	43	9.9999	None	