| December 1999 | Exhibit 13-1 | FCIC-M13 |
| :---: | :---: | :---: |
|  | Type 13 - Nursery Calculations |  |
| Edit Description |  |  |

## AMOUNT OF INSURANCE

```
Amount of Insurance = Practice Value * Coverage Level * Price Percent * Share
```

BASIC COVERAGE PRORATION FACTOR (NEW POLICY ONLY)
Proration Factor $=$ Month in which 30th day after signature date falls
PEAK ENDORSEMENT (Not Terminating in Sept)PRORATION FACTOR
Proration Factor $=$ Commencement Month Factor - Factor for Month following
Termination Month
PEAK ENDORSEMENT (Terminating in Sept)PRORATION FACTOR
Proration Factor $=$ Commencement Month Factor

## TOTAL PREMIUM

```
Total Premium = Amount * Base * Map * Option * Proration
    Of Insurance Rate Factor Factor Factor
```


## PRODUCER PREMIUM

```
Preliminary
Producer Premium = Total Premium * Subsidy Factor from PP Table
EFA Preliminary
Discount Premium = Producer Premium * EFA Discount Percent
(Field 41) (Note 7)
Producer Premium = Preliminary Producer Premium - EFA Discount Premium
                            (Note 7) (Field 41)
```


## XPS LIABILITY (excluding price and share)

```
Liability = Practice Value * Coverage Level
```

