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