February 24, 2003 Exhibit 13 – 1 FCIC-M13

Type 13 – Nursery Calculations Edit Descriptions

XPS LIABILITY (excluding price and share)

XPS Liability = Value (Practice Value) * Coverage Level (Field 42) (Field 21) (Field 23) (Note 7) (Note 7)

AMOUNT OF INSURANCE (Actual Liability)

Amount of Insurance (Actual Liability) = XPS (Liability) * Price Election Factor * Insured Share (Field 26) (Field 42) (Field 24) (Field 25) (Note 7)

BASIC COVERAGE PRORATION FACTOR (NEW POLICY ONLY)

Proration Factor = Month in which 30th day after signature date falls (Field 31)

PEAK ENDORSEMENT(Not Terminating in Sept)PRORATION FACTOR

Proration Factor = Commencement Month Factor - Factor for Month following Termination Month (Field 31)

PEAK ENDORSEMENT (Terminating in Sept)PRORATION FACTOR

Proration Factor = Commencement Month Factor (Field 31)

TOTAL PREMIUM

Total Premium = Amount of Insurance (Actual Liability) * Base Premium Rate * Map Factor * (Field 32) (Field 26) (Field 30) (Field 27)

(Note 7)

Option Factor * Proration Factor (Field 31)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 33) (Field 32) (Note 8) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 38) (Field 32) (Field 33) (Note 7) (Note 7)

If Financial Assistance applicable see Exhibit 11-14 for information.

February 24, 2003 Exhibit 13 FCIC-M13

Type 13 – Cultivated Clam Calculations Edit Description

INVENTORY VALUE

Value = Number of Clams * Survival Factor * Price for each Age (Field 21) (Field 50) (Field 48) (ADM Ref Max Price)

AMOUNT OF INSURANCE

Amount of Insurance = Value * Coverage Level * Price Election Factor * Insured Share (Field 26) (Field 21) (Field 31) (Field 24) (Field 25)

LIABILITY

Liability = Amount of Insurance (Actual Liability)
(Field 26)

TOTAL PREMIUM

Total Premium = Amount of Insurance * Base Premium Rate * Option Factor (Basic Unit Discount Factor) (Field 32) (Field 26) (Field 30)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 33) (Field 32) (Note 8) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 38) (Field 32) (Field 33) (Note 7) (Note 7)