June 30, 2009 Exhibit 13 – 1 FCIC-Appendix III

Type 13 – Nursery Calculations Edit Descriptions

AMOUNT OF INSURANCE (Actual Liability)

Amount of Insurance = Inventory Value * Survival Factor * Coverage Level * Share * .55

(field 21) (field 48) (field 23) (field 25) (for CAT)

(for Type 071

Liners)

TOTAL PREMIUM

Total Premium = Amount of Insurance * Base Premium Rate * Option Factor * Proration Factor (Field 33) (Field 26) (Field 31) (Field 32) (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 34) (Field 33) (Note 8)

(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 39) (Field 33) (Field 34) (Note 7) (Note 7)

June 30, 2009 Exhibit 13 FCIC-Appendix III

Type 13 – Cultivated Clam Calculations Edit Description

INVENTORY VALUE

Value = Number of Clams * Survival Factor * (Price Per Clam * Price Factor for Stage/Type) (Field 21) (Field 50) (Field 48) (ADM Ref Max Price) * (Field 24)

(Round to 4 decimals)

AMOUNT OF INSURANCE/ LIABILITY

Amount of Insurance = Value * Coverage Level * Insured Share (Field 26) (Field 21) (Field 23) (Field 25)

LIABILITY

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

TOTAL PREMIUM

Total Premium = Amount of Insurance * Base Premium Rate * Option Factor * Proration Factor (Field 33) (Field 26) (Field 31) (Field 32) (Note 7)

PRODUCER PREMIUM

Subsidy = Total Premium * Subsidy Factor (Field 34) (Field 33) (Note 8) (Note 7)

Producer Premium = Total Premium - Subsidy (Field 39) (Field 33) (Field 34) (Note 7) (Note 7)

Exhibit 13 – 1 **Type 13 – Nursery Type Codes Edit Descriptions**

Policy Code	Plant Description	Alpha Code	Numeric Code
1.	Deciduous Trees (Shade and Flower)	DT	056
2.	Broad-leaf Evergreen Trees	BE	057
3.	Coniferous Evergreen Trees	CE	058
4.	Fruit and Nut Trees	FN	059
5.	Deciduous Shrubs	DS	060
6.	Broad-leaf Evergreen Shrubs	BS	061
7.	Coniferous Evergreen Shrubs	CS	062
8.	Small Fruits	SF	063
9.	Herbaceous Perennials	НР	064
10.	Roses	RO	065
11.	Ground Cover and Vines	GC	066
12.	Annuals	AN	067
13.	Foliage	FO	068
14.	Palms & Cycads	PC	070
15.	Liners	LI	071
16	Other Plant Types (SPOI)	ОТ	069