INDEMNITY CALCULATION

Unadjusted Loss = Field Market Value A - Field Market Value B
   (Field 30)  (Field 31)

Adjusted Loss = Unadjusted Loss * Under Reporting Factor
   (Field 32)  (Field 29)

Unadjusted Indemnity = Adjusted Loss - Occurrence Deductible
   (Field 34)  (Field 32)  (Field 33)

Preliminary Indemnity = the lesser of:
   Effective XPS Liability (field 26)
   Unadjusted Indemnity (field 34)

Indemnity = Preliminary Indemnity * Insured Share * Price Election Factor
   (Field 38)  (Field 35)  (Field 36)  (Field 37)

REHABILITATION PAYMENT (Indemnity) for (practice 007)

The lesser of
   (Indemnity)
   Actual Cost of Rehabilitation * Under-report factor
   (field 50)  (field 29)
   OR
   Rehabilitation Payment (Indemnity)

   (Rehab Plant Value * .075) * Under-report factor * Coverage Level * Share
   (field 47)  (field 29)  (field 45)  (field 36)
INDEMNITY CALCULATION

Unadjusted Loss = Unit Value Before Loss - Unit Value After Loss
   (Field 30)                  (Field 31)

Adjusted Loss = Unadjusted Loss * Under Reporting Factor
   (Field 32)                  (Field 29)

Unadjusted Indemnity = Adjusted Loss - Occurrence Deductible
   (Field 34)                  (Field 32)                  (Field 33)

Preliminary Indemnity = the lesser of:
   Effective Amount of Insurance (Field 26)
   Unadjusted Indemnity (Field 34)
   (Field 35)

Indemnity = Preliminary Indemnity * Insured Share
   (Field 38)                  (Field 35)                  (Field 36)
<table>
<thead>
<tr>
<th>Policy Code</th>
<th>Plant Description</th>
<th>Alpha Code</th>
<th>Numeric Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Deciduous Trees (Shade and Flower)</td>
<td>DT</td>
<td>056</td>
</tr>
<tr>
<td>2.</td>
<td>Broad-leaf Evergreen Trees</td>
<td>BE</td>
<td>057</td>
</tr>
<tr>
<td>3.</td>
<td>Coniferous Evergreen Trees</td>
<td>CE</td>
<td>058</td>
</tr>
<tr>
<td>4.</td>
<td>Fruit and Nut Trees</td>
<td>FN</td>
<td>059</td>
</tr>
<tr>
<td>5.</td>
<td>Deciduous Shrubs</td>
<td>DS</td>
<td>060</td>
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<tr>
<td>6.</td>
<td>Broad-leaf Evergreen Shrubs</td>
<td>BS</td>
<td>061</td>
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<td>7.</td>
<td>Coniferous Evergreen Shrubs</td>
<td>CS</td>
<td>062</td>
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<td>8.</td>
<td>Small Fruits</td>
<td>SF</td>
<td>063</td>
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<tr>
<td>9.</td>
<td>Herbaceous Perennials</td>
<td>HP</td>
<td>064</td>
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<td>10.</td>
<td>Roses</td>
<td>RO</td>
<td>065</td>
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<td>11.</td>
<td>Ground Cover and Vines</td>
<td>GC</td>
<td>066</td>
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<td>12.</td>
<td>Annuals</td>
<td>AN</td>
<td>067</td>
</tr>
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<td>13.</td>
<td>Foliage</td>
<td>FO</td>
<td>068</td>
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<td>14.</td>
<td>Palms &amp; Cycads</td>
<td>PC</td>
<td>070</td>
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<tr>
<td>15.</td>
<td>Liners</td>
<td>LI</td>
<td>071</td>
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<tr>
<td>16.</td>
<td>Other Plant Types (SPOI)</td>
<td>OT</td>
<td>069</td>
</tr>
</tbody>
</table>
## CAUSE OF LOSS CODES BY CROP

<table>
<thead>
<tr>
<th>CROP NAME AND CODE</th>
<th>CAUSE OF LOSS AND CODE</th>
</tr>
</thead>
</table>
| CULTIVATED CLAMS (0116) | OXYGEN DEPLETION (66)  
- DUE TO VEGETATION  
- MICROBIAL ACTIVITY  
- HARMFUL ALGAE BLOOM  
- HIGH WATER TEMPERATURE  
DISEASE, AQUACULTURAL (80)  
FREEZE (42)  
HURRICANE (92)  
SALINITY (INCREASE OR DECREASE) (76)  
TIDAL WAVES (65)  
STORM SURGE (67)  
PREDATION (73)  
ICE FLO (74) |
| NURSERY FG & C (0073) | ***ADVERSE WEATHER  
FIRE (91)  
INSECTS (71)  
PLANT DISEASE (81)  
WILDLIFE (93)  
EARTHQUAKE (97)  
VOLCANIC ERUPTIONS (98)  
FAILURE IRRIGATION SUPPLY (13)  
MYCOTOXIN (82) |