

**Type 22 – Nursery Indemnity Calculation  
Format/Edit**

## **INDEMNITY CALCULATION**

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

If field 51 (Reporting Factor Flag) equal 'U' or 'space':

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

If field 51 (Reporting Factor Flag) equal 'O':

Adjusted Loss = Unadjusted Loss \* (1 - Over 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)  
(Field 35) 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:**

Actual Cost of Rehabilitation \* Under-report factor  
(field 50) (field 29)

**OR**

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

**Type 22 – Cultivated Clams Calculations  
Format/Edit****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)  
(Field 35) Unadjusted Indemnity (Field 34)

Indemnity = Preliminary Indemnity \* Insured Share  
(Field 38) (Field 35) (Field 36)

| <b>Policy Code</b> | <b>Plant Description</b>           | <b>Alpha Code</b> | <b>Numeric Code</b> |
|--------------------|------------------------------------|-------------------|---------------------|
| 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              | HP                | 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)           | OT                | 069                 |

**CAUSE OF LOSS CODES BY CROP****CROP NAME AND CODE****CAUSE OF LOSS AND CODE**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)