
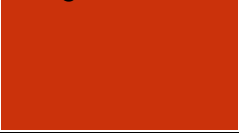



Loss Examples

| | Sec 1 | Sec 2 |
|--|--|--|
| |  100 ac Flame Seedless 550 Lug APH 45,000 Lugs Harvested | 100 ac Flame Seedless 500 Lug APH 30,000 Lugs Harvested  |
| |  100 ac Thompson Seedless 450 Lug APH 20,000 Lugs Harvested | |

Example both types with CAT coverage level, no options available.

Basic Unit 0100 Flame Seedless

Guarantee 52,500 Lugs
APH (combined) times coverage level times acres insured
 $525 \times 50\% \times 200$

Total Production to Count 75,000 Lugs
 Total Harvested + Total Appraised = Total Production to Count

Indemnity = \$0

Guarantee minus Production to count times price election times insured share
 $(52,500 - 75,000 \times \$3.58 \times 100\% = \$0)$

Basic Unit 0200 Thompson Seedless

Guarantee 22,500 Lugs
APH (combined) times coverage level times acres insured
 $450 \times 50\% \times 100$

Total Production to Count 20,000 Lugs
 Total Harvested + Total Appraised = Total Production to Count

Indemnity = \$8,950

Guarantee minus Production to count times price election times insured share
 $(22,500 - 20,000 \times \$3.58 \times 100\% = \$8,950)$

Example both types with 65% coverage level with optional units

Optional Unit 0101 Flame Seedless

Guarantee 35,800 Lugs
APH (combined) times coverage level times acres insured
 $550 \times 65\% \times 100$

Total Production to Count 45,000 Lugs
 Total Harvested + Total Appraised = Total Production to Count

Indemnity = \$0

Guarantee minus Production to count times price election times insured share
 $(35,800 - 45,000 \times \$6.50 \times 100\% = \$0)$

Basic Unit 0200 Thompson Seedless

Guarantee 29,300 Lugs
APH (combined) times coverage level times acres insured
 $450 \times 65\% \times 100$

Total Production to Count 20,000 Lugs
 Total Harvested + Total Appraised = Total Production to Count

Indemnity = \$60,450

Guarantee minus Production to count times price election times insured share
 $(29,300 - 20,000 \times \$6.50 \times 100\% = \$60,450)$

Optional Unit 0102 Flame Seedless

Guarantee 32,500 Lugs
APH (combined) times coverage level times acres insured
 $500 \times 65\% \times 200$

Total Production to Count 30,000 Lugs
 Total Harvested + Total Appraised = Total Production to Count

Indemnity = \$16,250

Guarantee minus Production to count times price election times insured share
 $(32,500 - 30,000 \times \$6.50 \times 100\% = \$16,250)$

This handout contains generalized descriptions of available insurance coverage and is not intended as an offer to issue the described insurance. Issuance of any policy of insurance described in this brochure is subject to satisfying underwriting criteria filed with the insurance department of the applicable jurisdiction. The coverage afforded is subject to the terms, conditions and exclusions stated in the actual policy as issued and may vary from the general coverage descriptions in this brochure..