United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

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PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

2001 And Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE WASHINGTON, D.C. 20250

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PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING	OPI: Product Develop	evelopment Division								
CROP YEARS	APPROVED: /S/ Kenneth Administrator, Risk Managen	D. Ackerman nent Agency								

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

Major Changes: See changes or additions in text which have been redlined. Three stars (***) identify information that has been removed.

Inserts:

- A. A new standard crop handbook format.
- B. This new handbook tracks with the Plum Crop Provisions (01-092).
- C. In section 3 A, procedure that describes the insurability of pollinizer trees.
- D. In section 3 D, quality adjustment procedure for harvested "fresh fruit" and "other than fresh fruit" production.
- E. In section 5 B and C, amended appraisal method procedure for immature and mature appraisals that tracks with the stonefruit appraisal worksheet.
- F. In section 7 B, the Stonefruit Appraisal Worksheet is to be used for calculating appraisals.
- G. In section 9 Table A, new minimum sample size requirements for representative samples.

PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

H. In section 9, Table D, additional plum varieites.

	Control Chart For: Plum Loss Adjustment Standards Handbook														
	SCTCTextReferenceDirectivePage(s)Page(s)Page(s)MaterialDateNumber														
Remove Entire Handbook															
Current Index	1-2	1-2	1-28	29-32	08-2000	FCIC-25200									

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1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM).

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. **DISTRIBUTION**

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in the approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to plum loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviation(s):

	RPAM	Random Path Appraisal Method
(4)	Definition(s):	
	Grade Fruit	Fruit that is marketable as fresh-packed fruit.
	Graded Fruit	Fruit that has been graded marketable as fresh-packed fruit.

3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. **INSURABILITY**

- (1) The insured crop will be all plums in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents:
 - (a) That are grown on tree varieties that:
 - <u>1</u> Were commercially available when the trees were set out;
 - <u>2</u> Are adapted to the area;
 - $\underline{3}$ Are grown on rootstock that is adapted to the area; and
 - 4 Are regulated by the California Tree Fruit Agreement Standards, a related advisory board, or the State;
 - (b) That are irrigated;
 - (c) That have reached at least the fifth growing season after set out, and that have produced an average of at least 200 lugs per acre in at least 1 of the 3 most recent actural production history crop years, unless the insurance provider inspects such acreage and gives approval to insure in writing;
 - (d) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider;

NOTE: Plums produced on scions that have not reached the fifth (5th) growing season may be insured if provisions (a), (b), and (c) in this section are met. Such trees must have produced at least 200 lugs per acre in at least one crop year after being grafted. Plum varieties grafted for the primary purpose of pollination of other varieties will not be insurable.

- (2) Plums interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines it does not meet the requirements contained in the Plum Crop Provisions.
- (3) In addition to causes of loss excluded in the Basic Provisions, insurance coverage is not provided against damage or loss of production due to the following:

- (a) Disease or insect infestation, unless adverse weather:
 - <u>1</u> Prevents the proper application of control measures or causes properly applied control measures to be ineffective; or
 - 2 Causes disease or insect infestation for which no effective control mechanism is available;
- (b) Rejection of the crop by the packing house due to being undersized, immature, overripe, or mechanically damaged; or
- (c) Inability to market the plums for any reason other than actual physical damage from an insurable cause specified in the crop provisions. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).

C. UNIT DIVISION

See the insurance contract for unit provisions. **NOTE:** Unless otherwise provided by the Crop or Special Provisions, optional units may be established if each optional unit is located on non-contiguous land. Optional units may be established by varietal group when provided for in the Special Provisions.

D. QUALITY ADJUSTMENT

All harvested production from the insurable acreage:

- (1) That is packed and sold as fresh fruit and meets the U.S. No. 1 standards as modified by the California Fruit Tree Agreement publication for plums for the applicable crop year;
- (2) That is packed and sold as fresh fruit but does not meet the grade requirements specified in D (1) above, due to insurable causes. Such production will be adjusted by:
 - (a) Dividing the actual value per lug by the highest price election per lug available for the applicable varietal group; and
 - (b) Multiplying the resulting factor, if less than 1.00, by the number of lugs of such plum production.
- (3) That is damaged and is, or could be, marketed for any use other than fresh packed fruit. Such production will be adjusted by:

- (a) Multiplying the number of tons of such production by the value per ton of the damaged plums or \$50.00 per ton, whichever is greater; and
- (b) Dividing the result of (3) (a) above by the highest price election available for the applicable varietal group.

4. PLUM APPRAISALS

A. <u>GENERAL INFORMATION</u>

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for plums, circumstances that require an appraisal include (but are not limited to):
 - (a) The insured has reported insured damage that may cause the fruit to fail to meet the specified quality requirements;
 - (b) The insured has plum acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period;
 - (c) Plums are harvested for sale as salvage (other than fresh packed plums). An appraisal is necessary to determine what percent (quantity), if any, meets the respective quality requirements for fresh-packed plums;
 - (d) When all production is sold for processing an appraisal is necessary to determine what percent (quantity), if any, meets the fresh-pack quality requirements and the price-adjusted quantity to count as "marketed other than fresh-packed plums;"
 - (e) Verifiable production records may not be available (roadside markets, etc.);
 - (f) Any production will be sold by direct marketing; or
 - (g) As directed by the insurance provider.

NOTE: The insurance provider will set appraisal dates. Whenever possible, appraise plums before the fruit is removed from the trees. Refer to the LAM for additional reasons for appraisals.

B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

- (1) Determine the number and general location of trees to be used in the representative samples based on:
 - (a) Total acreage and number of trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

NOTE: When variable damage causes the crop potential to be significantly different within the same orchard, or an insured wishes to destroy a portion of the orchard, split the orchard into suborchards and appraise each one separately.

- (c) Percent of each variety in the acreage;
- (d) Tree age, size, density, and vigor;
- (e) The acreage in the unit from which fruit has been picked, and the extent of variation in the amount of unpicked fruit on the trees; and
- (f) Whether any portions of the orchard have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

C. <u>SELECTING RANDOM FRUIT SAMPLES</u>

- (1) Use the RPAM to determine the total amount of fruit from each sample tree. The random sample must be representative of all the fruit in the plot.
- (2) Appraise both mature and immature fruit. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit in each sample.
- (3) Select a representative random sample of fruit from each sample tree (determine the number of damaged fruit due to insured causes) as follows:
 - (a) Examine a sufficient number of individual fruit from different locations on the sample trees to determine the overall condition of all insurable fruit in the plot.
 - (b) Each sample must be random and include both fruit which could be packed/processed and fruit which could be eliminated if graded.
 - (c) Obtain the entire fruit sample from the inside, outside, top, and bottom of all four quadrants of the tree.
 - (d) Select sample fruit from each tree in a representative number of rows in the orchard.

(e) Never use less than 100 fruit per sample as a basis for establishing the percent of loss for any unit or plot.

5. APPRAISAL METHODS

A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Immature (Green) Fruit Appraisals	this method up to general maturity of the crop.
Mature Fruit Appraisals	this method only after general maturity of the crop.
Harvested Plums Appraisals	this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

B. IMMATURE (GREEN) FRUIT APPRAISAL METHOD

(1) Fruit Count. Conduct a fruit count to establish the number of damaged and undamaged immature fruit from representative sample trees to establish the average number of fruit per tree.

NOTE: Do not appraise fruit until after the normal thinning period for the variety.

- (2) Production to Count.
 - (a) Total the number of fruit from each representative sample tree.
 - (b) Divide the total in (2) (a) by the number of samples taken to calculate the average number of fruit per tree.
 - (c) Multiply the result in (2) (b) times the survival factor (.90) to calculate the average number of fruit to count.
 - (d) Multiply the result in (2) (c) times the number of fruit per pound (refer to **TABLE D**) to calculate the number of pounds of fruit per tree.
 - (e) Multiply the result in (2) (d) times the number of trees per acre to calculate the pounds of fruit per acre.
 - (f) Multiply the result in (2) (e) times the number of pounds per lug to calculate the number of lugs per acre.

EXAMPLE:

54.9 (average fruit/tree) x .90 (survival factor) = **49.4** (average fruit to count) 49.4 (average fruit to count) \div 6 (fruit/pound) = **8.2** (pounds/tree) 8.2 (pounds/tree) x 115 (trees/acre) = **943** (pounds/acre) 943 (pounds/acre) \div 28 (pounds/lug) = **33.7** (lugs/acre)

C. MATURE FRUIT APPRAISAL METHOD

- (1) Primary Considerations.
 - (a) For mature unharvested plums, production to be counted will include only the fruit which could be packed and sold as fresh fruit ("grade fruit").

NOTE: There will be no quality adjustment on unharvested plums. Refer to the Plum Crop Provisions.

- (b) If there is unharvested production due to market conditions and/or fruit damage from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit and/or fruit damaged by an uninsured cause.
- (2) Fruit Count. Conduct a fruit count to establish the average number of fruit per tree to determine the amount of mature unharvested fruit on a unit.
- (3) Random Pick.
 - (a) Take random-pick fruit samples from representative sample trees throughout the orchard (100 fruit per sample).
 - (b) From the 100-fruit random sample, select and weigh all of the fruit that meets the applicable grade requirements.
 - (c) Total the number of graded fruit and the weight from all of the sample trees.
 - (d) Divide the total number of graded fruit by the number of samples taken. Divide the weight of the graded fruit by the number of samples taken.
 - (e) Calculate the average percent of the graded fruit. Calculate the average weight per graded fruit in the sample.
- (4) Production to Count.
 - (a) Multiply the average fruit per tree times the average percent per tree to determine the number of graded fruit per tree.
 - (b) Multiply the result in (4) (a) by the average weight per graded fruit to calculate the pounds of fruit per tree.

- (c) Multiply the result in (4) (b) by the number of trees per acre to calculate the number of pounds of fruit per acre.
- (d) Multiply the result of (4) (c) by the number of pounds per lug to calculate the total number of lugs of fruit per acre.

EXAMPLE:

360.2 (avg. no. of fruit/tree) x .12 (avg. percent of fruit) = **43.2** (fruit/tree). 43.2 (fruit/tree) x 0.18 (avg. weight/fruit) = **7.78** (avg. weight/tree). 7.78 (avg. weight/tree) x 115 (trees/acre) = **895** (total pounds/acre). 895 (total pounds/acre) \div 28 (pounds/lug) = **32.0** (lugs/acre).

NOTE: Refer to the appraisal worksheet procedure for any applicable rounding rules.

D. HARVESTED PLUM APPRAISAL METHODS

(1) **Representative Trees Appraisals:**

Arrange with the insured to harvest representative trees after a crop has reached maturity. Use the production harvested from the representative trees to determine the yield per acre.

(2) Harvested Acreage Appraisals:

- (a) Use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.
- (b) Verify by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the crop on the trees.
- (c) Document such inspections in the "Narrative" section of the claim form or on a Special Report.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. <u>DEVIATIONS</u>

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Use the stonefruit appraisal worksheet for plum appraisals. Insurance provider appraisal worksheets will be required to contain immature (green) and mature fruit appraisal line entry items.
- (4) Separate appraisal worksheets are required for each unit or plot inspected. Refer to section 4 B for sampling requirements.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: Name of the company servicing the contract.

Claim Number: Claim number as assigned by the insurance provider.

- 1. **Insured Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Policy Number:** Insured's assigned policy number.
- 3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
- 4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 5. **Acres:** Unit acreage, to tenths.
- 6. **Trees/Acre:** Number of bearing trees per acre.

- 7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as "Other," explain in the Remarks.
- 8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
- 9. **Crop Type:** Variety name of trees.

A - IMMATURE (GREEN) FRUIT APPRAISALS

PART I: FRUIT COUNT

- 10. **Field ID:** Field identification symbol.
- 11. **Acres in Plot:** Acres in field or plot, to tenths.
- 12. **Fruit Count/Number of Fruit From Each Sample Tree:** Total number of damaged and undamaged fruit from each sample tree. Do not include any fruit damaged to the extent that it obviously would not remain on the tree until maturity.
- 13. **Total Fruit:** Number of **fruit** from all trees in item 12.
- 14. **Number of Samples:** Number of **samples** taken from item 12.
- 15. **Avg. Fruit per Tree:** Item 13 divided by item 14, to tenths.

PART II: PRODUCTION TO COUNT

- 16. **Avg. Fruit per Tree:** Transfer entry from item 15.
- 17. **Survival Factor:** MAKE NO ENTRY, "**0.90**" is preprinted on the appraisal worksheet.
- 18. **Avg. Fruit to Count:** Item 16 times item 17, to tenths.
- 19. **Fruit per Pound:** Applicable number of fruit per pound for the variety listed in item 9 (refer to **TABLE D**).

NOTE: Use 5 fruit/lb. for all other varieties as noted in **TABLE D**.

- 20. **Pounds/Tree:** Item 18 divided by item 19, to tenths.
- 21. **Number of Trees/Acre:** Transfer entry from item 6.
- 22. **Pounds per Acre:** Item 20 times item 21, to whole pounds.

- 23. **Pounds per ___:** Insert "Lug" in heading. Enter "28" (pounds per lug).
- 24. **per Acre:** Insert "Lugs" in heading. Item 22 divided by item 23, to tenths.

B - MATURE FRUIT APPRAISALS

PART I: FRUIT COUNT

- 25. **Field ID:** Field identification symbol.
- 26. **Acres in Plot:** Acres in field or plot, to tenths.
- 27. **Fruit Count/Number of Fruit From Each Sample Tree:** Total number of damaged and undamaged fruit from each sample tree. Do not include any fruit damaged to the extent that it obviously would not remain on the tree until maturity.
- 28. **Total Fruit:** Number of **fruit** from all trees in item 27.
- 29. **Number of Samples:** Number of **samples** taken from item 27.
- 30. **Avg. Fruit per Tree:** Item 28 divided by item 29, to tenths.

PART II: RANDOM PICK

- 31. **Random Pick No. of Fruit Which Meet Grade:** Number of random-picked fruit from the 100-fruit sample meeting the grade requirements.
- 32. Weight of Graded Fruit: Weight of sample fruit in item 31 in pounds, to tenths.
- 33. **Total Percent of Graded Fruit:** Number of **fruit** from item 31.

NOTE: Since 100 fruit are sampled, the number of graded fruit equals the "Total Percent of Graded Fruit."

- 34. **Total Weight:** Total weight of fruit in item 32 in pounds, to tenths.
- 35. **Number of Samples:** Number of **samples** taken from item 31.
- 36. **Number of Samples:** Number of **samples** taken from item 32.
- 37. **Total Avg. Wt. of Sample Fruit:** Item 34 divided by item 36 in pounds, to tenths.
- 38. **Avg. Percent of Graded Fruit:** Item 33 divided by item 35, to two-decimal places.

NOTE: Enter percent as a two-place decimal (e.g., 12 equals 0.12).

39. **Avg. Weight per Fruit:** Item 37 divided by "**10**," to two-decimal places.

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PART III: PRODUCTION TO COUNT

- 40. **Avg. Fruit per Tree:** Transfer entry from item 30.
- 41. **Avg. Percent of Graded Fruit:** Transfer entry from item 38.
- 42. **Graded Fruit per Tree:** Item 40 times item 41, to tenths.
- 43. **Avg. Weight per Fruit:** Transfer entry from item 39.
- 44. **Pounds/Tree:** Item 42 times item 43, to two-decimal places.
- 45. **Number of Trees/Acre:** Transfer entry from item 6.
- 46. **Pounds/Acre:** Item 44 times item 45, in whole pounds.
- 47. **Pounds per____:** Insert "Lug" in heading. Enter "28" (pounds per lug).
- 48. ____ **per Acre:** Insert "Lugs" in heading as applicable. Item 47 divided by item 48, to tenths.
- 49. **Remarks:** Any pertinent information that pertains to the inspection.
- 50. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 51. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 52. **Page Number:** Page numbers (Example: Page 1 of 1, Page 1 of 2, etc.).

For Illustration Purposes Only

STONEFRUIT APPRAISAL WORKSHEET

Company:	Any	Compa	any											Claim	Num	ber:	XΣ	XXXXXXX	2							
1. Insured Name						2.	Policy Nun	nber		3. Crop	Year	4. Unit	No.	5. Ac	res		6. Tr	ees/Acre	7. Cause	e of Damage	Э	8. Da	ate of Dama	age	9. Crop Typ	ре
	I.M.	Insu	red				XXX	XXXX	2	Y	YYY	00	100	0 3	80.0			115		Freeze	:		Mar 10)	Santa Ros	Ja
									Α.	IMMAT	URE (GR	EEN) S	то	NEFRUIT	APPR	AISA	LS									
<u>P</u>											Par	t I: FRI	JIT	COUNT												
10. Field ID				11. Ac	res in Pl	ot		12	2.			ruit Cour		.			13.	Total Fruit		14	. Number	of Sam	ples 15.	. Avg.	Fruit per Tree	,
									45 54		60 4	1	Sample Tree 55 60	25	85	-										
	A					8.8		-	±5 5'	4 00	00 4	8 59	2	55 00	25	60	=		549	I	1	LO			54.9	
																				÷			=			
														ON TO CO												
16. Avg. Fruit Per Tree	17. 8	Survival F	actor			,	18. Avg. Fr	uit to C	Count	19. F	ruit per Po	ound	20.	. Pounds/Tr	ee		21.	Number of Trees/Acre		22. Poun Acre			unds per Lug		24. Lugs Per Acre	-
54.9	 x		0.9	0			4	19.4		 ÷	б	:	 =	8.	2		 x	115		₉₄	3 •3	-	28		33.7	
B. MATURE STONEFRUIT APPRAISALS																										
											Par	t I: FRI	JIT	COUNT												
25. Field ID				26. Ac	res in Pl	ot		2	7.		Fi	ruit Cour	nt				28.	Total Fruit		29	. Number	of Sam	ples 30.	. Avg.	Fruit per Tree	;
										Number of Fruit From Each Samp						1	-									
																	=									
																÷ =										
														OM PICK												
31. Random Pick 32. Weight of Gra					(100 pe	r sam			otal Perc otal Weid		aded Fruit			ber of Samp ber of Samp				37.	Total Avg Sample F				g. Percent g. Weight p			
31								33		1		35										38	3			
								:				÷										=				
32								34				36						37							39	
							=	:				÷						=			÷	+	10	=	:	
										Р	art III: Pl	RODUC	CTIC	ON TO CO	UNT											
40. Avg. Fruit per	Tree	4	1. Avg.	Percen	t Grade	Fruit	42. Gra		ruit	43. A	vg. Wt. pe	er Fruit	44.	. Pounds/Tr	ee		45.	Number of Trees/Acre		46. Pound	ds/	47. Po	unds per		48 Per Acre	
per Tree									_			-				_	Trees/ACT	;	Acre					Per Acre		
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49. Remarks		Х					=			Х		:	=				х			=	÷	-		-		

IMMATURE APPRAISAL EXAMPLE

50. Adjuster's Signature	Code #	Date	51. Insured Signature		D	ate	
I.M. Adjuster	XXXXX MM/DD/YYYY I.M. Insured					MM/	DD/YYYY
				52. Pg.	1	of	1

For Illustration Purposes Only

STONEFRUIT APPRAISAL WORKSHEET

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49. Remarks

MATURE APPRAISAL EXAMPLE

50. Adjuster's Signature	Code #	Date	51. Insured Signature		D	ate	
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8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as the "Production Worksheet") is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reason described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee.)
- (4) The adjuster is responsible for determining if the insured has complied with all their requirements under the notice and claim provisions of the policy. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

- 1. **Crop/Code #:** "Plums" (0092).
- 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

- 3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
- 5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

NOTE: See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" in the major secondary cause of damage.

- 7. **Company/Agency:** Name of company and agency servicing the contract.
- 8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 9. **Claim #:** Claim number as assigned by the insurance provider.
- 10. **Policy #:** Insured's assigned policy number.
- 11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. Additional Units:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-Loss Units," in the Narrative or on an attached Special Report.

13. Est. Prod. Per Acre:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole lugs, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.

(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. **Preliminary Acres:**

PRELIMINARY: The number of acres, to tenths, (include "E" if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider's instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

C1 Enter the ACTUAL acres for the orchard or suborchard.C2 Enter the REPORTED acres for the orchard or suborchard.



- D. **Interest or Share:** Insured's interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.
- H. Stage:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE EXPLANATION

"P" Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

"H" Harvested.

"UH" Unharvested or put to other use without consent.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

I. Intended or Final Use: Use of acreage. Use the following "Intended Use" abbreviations:

USE EXPLANATION

"Bulldozed, etc."	Use made of acreage
"WOC"	Other use without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"Н"	Harvested
"UH"	Unharvested

Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

J. **Appraised Potential:** Per-acre appraisal in lugs, to tenths, of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

NOTE: If there is no potential on UH acreage, enter "0."

K₁-L. MAKE NO ENTRY.

M. + Uninsured Causes: EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre in lugs, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in lugs, to tenths, for any such acreage.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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NOTE: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

- N. Adjusted Potential: Column "J" plus Column "M," results in lugs, rounded to tenths.
- O. **Total to Count:** Column "C" or " C_1 " (**actual** acres) times Column "N," results in lugs, rounded to tenths.
- P. **Per Acre:** Per-acre Guarantee Enter the per acre guarantee from the insured's policy.
- Q. **Total:** Column or " C_2 " (**reported** acres; "C" if acreage is not under-reported) times Column "P," rounded to whole lugs.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual acres (Column "C" or ["C₁" if under reported]), to tenths.

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "O" and total of Column "Q."

NARRATIVE:

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item "B-E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

NOTE: Indicate on the sketch map or aerial photograph, the disposition of acreage destroyed or put to other use with or without consent.

- 1. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. If "comparable acreage" was used to establish the production figures (i.e., Harvested Appraisal Method) for insured acreage, enter the location (identification) and yield of the comparable acreage.

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- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t. Document the value per ton for any damaged harvested production that is, or could be, marketed for any use other than fresh packed plums.
- u. Record any trees removed without inspection.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in items "B" through "E." For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records.

NOTE: (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items "A" through "S" by type. If production has been commingled, refer to the LAM.

(4) There will generally be no harvested production entries in items "A" through "S" for preliminary inspections.

Verify or make the following entries:

Item

No. Information Required

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage was either (1) harvested (2) totally destroyed, (3) put to other use, (4) a combination of harvested destroyed, or put to other use, or (5) the calender date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvested, enter "Incomplete."
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **"No Harvest."**
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If "No" is checked, explain in the Narrative.

- 20. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
- 21. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. Field ID:

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from Section I, item "A").
- B. E. Buyers, Packing House, or Processor: For plums stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable. If farm-stored production (lugs or bulk) has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter "Weighed and Stored on Farm" in this space. For fruit otherwise disposed of, indicate the disposition (sold by direct marketing, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:**

- a. Plum production that is packed and sold as fresh fruit. Line through Bu., Ton, Lbs., CWT., and enter "Lugs" in the heading. Enter production in lugs, rounded to tenths.
- b. Plum production that is damaged and is, or could be, marketed for any use other than fresh packed plums, enter tonnage to tenths, followed by "T" (e.g., 3.6 T).

J. - M. MAKE NO ENTRY.

- N. Adjusted Production: Lugs or tons to tenths for plums in Column "I," as applicable.
- O. **Prod. Not to Count:** Net production NOT to count in lugs or tons to tenths, as applicable, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," in lugs or tons to tenths, as applicable.
- Q_1 . Value:
 - a. For plum production that is packed and sold as fresh fruit but does not meet the grade requirements of the crop provisions due to insurable causes, enter the value per lug in dollars and cents of this production.

- b. For plum production that is damaged and is, or could be, marketed for any use other than fresh packed plums, enter the greater of the value in dollars and cents of the damaged plums or \$50.00.
- Q₂. **MKT Price:** Enter the highest price election available in dollars and cents for the applicable varietal group.
- R. **Quality Factor:** Q_1 divided by Q_2 , results to three-decimal places.
- S. **Production to Count:** Production from Column "P," times Column "R," in lugs to tenths.

NOTE: FOR ITEMS 22 - 24. WHEN SEPARATE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. Section II Total:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "S," to tenths.

23. Section I Total:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I, Column "O" total, to tenths.

24. Unit Total:

PRELIMINARY: MAKE NOT ENTRY.

FINAL: Total of 22 and 23, in lugs, to tenths.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

NOTE: Final indemnity inspections should be signed on bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

NOTE: Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.

FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1. Crop/Co	de #		2. Unit	#	3. Legal Description							DUCTION WOR			8. Name of Insured							
P	LUMS		00	100	C	SW1-96	N-30W				FOR ILLU	USTRATION PU	JRPOSES ON	NLY		I. M. INSURED						
	092														9. Claim #	ŧ	1	1. Crop Year				
4. Date of			Mar	c 10	Маз	r 10	1		7.	Comp	any	ANY	COMPAN	NΥ		XXXXXXXX	х	YY	YY			
5. Cause	of Damag	ie	Fre	eeze	4	eeze				Age	ency	AN	Y AGENC	Y	10. Policy	10. Policy # XXXXXXX						
6. Primary	v Cause %	, 6)08						0	·				14. Date(6) 1 st	2 nd	Fina	I			
12. Additi	/		00200	1]			Notice of	Loss MM/DD	/ YYYY	MM/DD/YYYY				
13. Est. P			1000													anion Policy(s)						
				RAISED	PRODI			STMENT	s			1		tor oomp								
ACTUAR	-				TRODU				<u> </u>			POTENTIAL	YIELD					STAGE	GUARANTEE			
A	В	C	>	D		E	F	G	Н		I	J	K ₁	L	М	N	0	P	Q			
Field ID	Prelim Acres	Fir Acr		Interest Share		Risk	Practice	Type Class Variety	Stage		ended or inal Use	Appraised Potential	Moisture % Factor	6 Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)			
mm/dd A		8.	8	1.00	0	A01	002	107	UH		UH	33.7				33.7	296.6	400.0	3520.0			
mm/dd B		10	.0	1.00	0 2	A01	002	108	UH		UH	32.0				32.0	320.0	400.0	4000.0			
mm/dd C		11	.2	1.00	0	A01	002	109	Н		Н							400.0	4480.0			
16.	TOTAL	30	.0													17. TOTA	LS 616.6		12000.0			
NARRATI	VF (lf mo	re spac	e is nee	J ded attac	h a Spec	ial Report)	Acre	s were	whe	el m	leasure	d Value	of othe	er than fres	h plums	\$40 50 p	er ton					
	(to opuo	0 10 1100	aca, anac		ai rioport)	1101.0	0					01 00110		II PIGNO	+10100 P	01 00111					
SECTION				RODUC																		
18. Date			eted		1		nage simila		farms i	n the	area?		0	nment of Indemnit			r of Right To Ir					
MEASUR	M/DD/				CROSS			10		דפווו נ		O HARVESTE				Y	'es No	Х				
		1									K 1						Q ₁					
A 2	В	С	D	E	F	G	Н	1	J	J	K 2	L ₂	M ₂	N	0	Р	Q ₂	R	S			
Share Field ID	Length or Diameter		Depth	Deduc- tion	Net Cubic Feet	Conver sion Factor	Prod.	Lugs Bu. To Lbs. Cwt .	Su	ell/ gar ctor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I)xJxK ₂ xL ₂ xM ₂	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)			
			ING HO N, US					2785	.0					2785.0		2785.0	2.70 4.85	.557	1551.2			
												50.00 4.85	10.309	394.8								
I certify the information provided above, to the best of my knowledge, to be true and complet and supporting papers are subject to audit and approval by the company. I understand that										will be	used to dete	rmine my loss, if a	any, to my ins	ured crops. I underst	and that this Pro	duction Worksh		ection II Total	1946.0			
and suppor	rting paper	s are su	bject to a	audit and a	pproval by	the compa	any. I unders	tand that thi	s crop in	suranc	ce is subsidiz	ed and reinsured	by the Feder	ral Crop Insurance Co ons under 18 U.S.C. §	propration, an ag	ency of the Unit	ted 23. S	ection I Total	616.6			
31 U.S.C. §						n may resu	ium une sanct	IONS OULIINE	u in my p	JUIICY A	in la aur nin istr	auve, civil, and cr	in nin an San Ctio	115 UTUEL 10 U.S.C. §		+, 1 0.3.0. 9 15	,	4. Unit Total	2562.6			
25. Adjust							Code	e #	Dat	e		26. Insured's S	Signature				Date	onit rotar	1902.0			
1st Inspec			т	. M. A	ייסיזד.ח	קקי		XXXXX		_	D/YYYY	1st Inspection	5	тм	. INSUREI	<u>ן</u>		D/YYYY				
2nd Inspec				. M. A				XXXXX)/YYYY	2nd Inspection			. INSUREI	Page						

I. M. ADJUSTER

XXXXX

Final Inspection

1 of 1

MM/DD/YYYY

I. M. INSURED

MM/DD/YYYY Final Inspection

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Trees in Acreage:	Select:
10 acres or less	The lesser of 10 trees or 5% of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 trees.
100.1 or more	37 trees plus 5 trees per additional 100.0 trees.

TABLE B - TREE PLANTING PATTERNS USED IN PLUM ORCHARDS

	Square				Hedgerow								Quincunx*							Hexagonal**									
Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	X		Х		Х		Х	Х		Х		Х		Х		Х
х	Х	Х	х	Х	х	X	X	X	Х	Х	X	Х	Х		Х		Х		Х		Х	х		Х		Х		х	
х	Х	Х	Х	Х	х	X	X	X	X	X	X	Х	Х	х		Х		Х		х	Х		Х		Х		Х		х
х	Х	Х	Х	Х	х	Х	Х	X	Х	Х	Х	Х	Х		Х		Х		Х		Х	X		Х		Х		Х	
Х	Х	Х	Х	Х	х	X	Х	X	Х	Х	Х	Х	Х	х		Х		Х		Х	Х		Х		Х		Х		Х
															Х		X		Х		Х	x		х		х		X	

*Quincunx: A tree planting pattern that is a rectangle with a tree in the middle.

**Hexagonal: A tree planting pattern with six adjoining trees that are equidistant from any other one tree.

TABLE C -NUMBER OF PLUM TREES PER ACRE

										R	OW SI	PACIN	IG (fee	et)								
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
	14					222	207	194	183	173	164	156	148	141	135	130	125	125	115	111	107	104
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
et)	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91
SPACING (feet)	17								151	142	135	128	122	117	111	107	103	99	95	92	88	85
SG	18									134	127	121	115	110	105	101	97	93	90	86	83	81
CI	19 20										121	115	109	104	100	96	92	88	85	82	79	76
PA	20											109	104	99	95	91	87	84	81	78	75	73
E	21 22												99	94 90	90	86 83	83	80 76	77 73	74	72	69
TREE	22 23													90	86 82	85 80	79 76	70	73	71 68	68 65	66 63
	23 24														82	76	73	70	67	65	63	61
	2 4 25															70	70	67	65	62	60	58
	23 26																70	64	62	60	58	56
	20 27																	01	60	58	56	54
	28																		00	56	54	52
	<u> </u>																				52	50
	3 0																					48

The above figures are for square and hedgerow plantings.

- (1) For hexagonal plantings add 14%. (Example: 176 trees per acre from the above chart plus 25(14% of 176) = 201 trees per acre.)
- (2) For quincunx plantings double the number of trees. (Example: 124 trees per acre from the chart + 124 = 248 trees per acre.)
- (3) For row spacing patterns in fractions of whole feet, multiply the distance between the rows by the spacing between the trees and divide into 43,560 (square feet per acre). (Example: Row spacing is 18.5 feet, distance between trees is 18.5 feet. $18.5 \times 18.5 = 342$ square feet. $43,560 \div 342 = 127$ trees per acre.

2 FRUIT/LB.	3 FRUIT/LB.	4 FRUIT/LB.	5 FRUIT/LB.	6 FRUIT/LB.
King James	Autumn Giant Betty Anne Black Knight Challenger Fortune Freedom Golden Globe Howard Sun King's Black October Gem Prime Time Red Lane September King Showtime	Angeleno Autumn Beaut Blackamber Black Diamond Black Torch Elephant Heart Friar Gar Fantasy Gar Red Grand Rosa Joanna Red Kelsey King Diamond Mid Red October Sun Onyx Jewel Prima Rosa Queen Rosa Red Ram Red Sun Rosemary Royal Diamond Scarlet Sun Sweetheart Westerner	Black Flame Black Gold Black Premium Casselman Catalina Dolly Earliqueen Ebony Sun Emerald Beaut King David Laroda Passion Prima Dona Purple Magesty Queen Ann Sharron's Plum Simka Sweetheart Wickson All Other Varieties	Ambra Black Beaut Burgandy El Dorado Empress Frontier King Richard Late Santa Rosa Linda Rosa Murietta Nubiana President Prima Black Red Roy Royal Red Royal Zee Roysum Santa Rosa Sierra Sweet
7 FRUIT/LB.	8 FRUIT/LB.	9 FRUIT/LB.	10 FRUIT/LB.	14 FRUIT/LB.
Aleta Rose Angee Carolyn Harris Early Hawaiian Ann Ebony First Beaut Improved Late Santa Rosa July Red July Santa Rosa Mariposa Mid Summer Red Beaut Red Beaut Red Jewel Red Rosa Rich Red Rose Ann Rose Zee Spring Beaut	Andy's Pride Autumn Rose Durado Gar Rosa Rosa Ann	Standard	Moyer Prune	French Prune Improved French Prune

TABLE D - NUMBER OF PLUMS PER POUND BY VARIETY*

*This list is based on actual production averages from California.