

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25200

PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 and Succeeding Crop Years

PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK
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.

1 Inserts:

- A The Plum handbook has been converted to a "Standard " format.
- B The following general provisions do not apply to CAT:
 - (1) Optional units.
 - (2) Written Agreements.
 - (3) Hail and Fire exclusion provisions (also not applicable to limited buy-up).
- C Policy provisions contained in the Plum Crop Insurance Provisions (98-90) and the Catastrophic Risk Protection Endorsement (97-CAT).
- D Insurability requirement that trees must have produced an average of 200 lugs per acre in at least 1 of the most recent 3 years in the APH history.
- E Crop code "(0092)" to be used along with " Plums" on the claim form to identify the crop. The unit number has been extended to five digits.
- F Additional instructions for appraisals with a hail/fire exclusion for the new rate classes in the County Actuarial Table.
- G Additional varieties of plums to the Plums Per Pound chart (Exhibit 3).
- H Distribution instructions for forms completed by the adjuster.
- I Language to allow optional units by varietal group.
- J New claim form and completion instructions that resembles a production worksheet used by the private insurance industry.
- K Language to clarify that no quality adjustment is allowed on unharvested plums.
- L Procedure to select a minimum of 5 trees or 1% of the number of trees in the orchard (through 1000 trees), and 5 additional trees per 1000 trees over the first 1000.

PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (continued)

2 Deletes:

- A The word "FRESH" has been removed from the title of the policy and the crop name.
- B The procedure for appraising mature unharvested production (insurable damage) not marketable as fresh-pack.
- C All references to the FCI-74 Field Inspection and Claim For Indemnity, instructions for completion have been removed, and replaced with instruction for a production worksheet which resembles the claim forms currently used by the private industry.

Control Chart for: Plum Loss Adjustment Standards FCIC-25200						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	FCIC-30200 and replace with FCIC-25200					
Current Index	1-2	1-2	1-44	1(45-46) 2(47-48) 3(49-50)	11-97 11-97 11-97	FCIC-25200 FCIC-25200 FCIC-25200

PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

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PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25200
SUBJECT: PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK FOR THE 1998 AND SUCCEEDING CROP YEARS	DATE: November 25, 1997	
	OPI: Product Development Division	
	APPROVED: Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) plum losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) standards for loss adjustment identified in the FCIC-25010, Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for plums. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

- A Insurance Providers. Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require FCIC approval unless otherwise provided in writing by FCIC.
- B Specific Entry Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
FSA	Farm Service Agency
FCIC	Federal Crop Insurance Corporation
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
RSO	Regional Service Office
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance Providers. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms and completion instructions. All procedures, forms and completion instructions must be submitted for approval in accordance with the FCIC-24030, Submission Standards Handbook.
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection:
- (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to insured.

6 DEFINITIONS

- A General. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.
- B Specific. Terms 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.
- (1) **Grade Fruit** - Fruit that is marketable as fresh-packed fruit.
 - (2) **Graded fruit** - Fruit that has been graded as marketable as fresh-packed fruit.

7 RESPONSIBILITIES

A FCIC Product Development Division

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarification, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that the required information is provided on the specific forms, printouts, or on a Special Report attached to the appropriate form, specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for plums apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

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

A Insurability

- (1) The crop insured will be all the plums in the county for which a premium rate is provided by the County Actuarial Table:
 - (a) In which the insured has a share;
 - (b) That are grown on tree varieties that:
 - 1 Were commercially available when the trees were set out;
 - 2 Are adapted to the area;
 - 3 Are grown on rootstock that is adapted to the area;
 - 4 Are regulated by the California Tree Fruit Agreement Standards, a related crop advisory board, or the state;
 - (c) That are irrigated;
 - (d) 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 most recent 3 crop years in your actual production history base period, unless the insurance provider inspects such acreage and gives approval in writing;
 - (e) 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), (c), (d), and (e) in this section are met. Such trees must have produced at least 200 lugs per acre after being grafted.

- (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) The insurance provider will inspect the orchard for applicants requesting coverage the first year to determine if the acreage meets the insurability requirements. Refer to the Plum Crop Provisions for determining the date coverage begins.

- (4) For insureds with continuous coverage (i.e., the plum policy is not terminated or canceled during the previous crop year, except the policy may have been canceled to transfer the policy to a different insurance provider, if there is no lapse in coverage), coverage will begin on February 1 of the crop year.
- (5) Insurance coverage is not provided against damage or loss of production due to the following:
 - (a) Disease or insect infestation, unless adverse weather:
 - 1 Prevents the proper application of control measures or causes properly applied control measures to be ineffective; or
 - 2 Caused 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 this section. 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 General Provisions not Applicable to Catastrophic Risk Protection (CAT).

These general provisions do not apply to CAT.

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

D Unit Division

- (1) Unless limited by the Special Provisions, a basic unit as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the Plum Crop Provisions are met, or if a written agreement to such division exists.
- (2) Optional units may be established by varietal group when provided for in the Special Provisions, and/or if each optional unit is located on non-contiguous land.

C Quality Adjustment

(1) Refer to the Plum Crop Provisions for quality adjustment requirements for harvested production.

(2) There will be no quality adjustment for unharvested plums.

9 (RESERVED)

10 (RESERVED)

(RESERVED)

(RESERVED)

PART 2 PLUM APPRAISALS**11 GENERAL APPRAISAL STANDARDS****A General Instructions**

- (1) The following are directions for appraising potential production of unharvested plums.
- (2) ANY DEVIATION IN APPRAISAL METHODS REQUIRE FCIC WRITTEN AUTHORIZATION (as described in the LAM).

B As specified in the LAM, plum appraisals are to be made when:

- (1) The insured has reported insured damage that may cause the fruit to fail to meet the specified quality requirements;
- (2) The insured has plum acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period;
- (3) Plums are harvested for sale as "culls." An appraisal is necessary to determine what percent (quantity), if any, meets the respective quality requirements for fresh-packed plums;
- (4) 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;"
- (5) Verifiable production records may not be available (roadside markets, etc.);
- (6) Any production will be sold by direct marketing; or
- (7) Directed by the insurance provider.

Note: See the LAM for additional reasons for appraisals.

- C Insurance provider representatives will set appraisal dates. Whenever possible, appraise plums before the fruit is removed from the trees.

12 SAMPLE SELECTION STANDARDS**A Selecting Representative Samples For Appraisals**

- (1) Make a general examination of all acreage in the unit. 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;
 - (c) Percent of each variety in the acreage;
 - (d) Tree age, size, density and vigor. When there appears to be significant differences within the same orchard or an insured wishes to destroy a portion of the orchard, split the orchard into sub-orchards and appraise each one separately.
 - (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.
 - (f) Whether or not any areas have been color (partially) picked.
- (2) Use as many sample trees as are necessary to accurately determine potential production. Minimum sample requirements are as follows:

MINIMUM SAMPLE REQUIREMENTS	
Number of trees in acreage:	Select:
Through 1000 Trees	Greater of: 5 trees or 1% of the number of trees in the orchard (for a percentage number ending with .5 or more, round to the next higher whole percentage point).
Over 1000 trees	5 additional trees per 1000 (or fraction thereof above 1000).
Use of less than these minimums must be explained in the "Remarks" section of the appraisal worksheet.	

B Selecting Random Fruit Samples

- (1) Use the Random Path Appraisal Method (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.

C Preliminary Inspections

- (1) Early-damage Notices. When notices of damage or loss are received before it is possible to accurately assess crop damage, make inspections at the discretion of the insurance provider claims supervisor or authorized representative to verify the cause and relative severity of damage.
- (2) Inspection Record. Prepare a claim form to record inspection results to document that there was an inspection, the probable cause of damage, and that any loss of potential was not sufficient to claim an indemnity. If more space is needed, use a Special Report form to record any additional information.
- (3) Notice of Further Damage. Advise the insured that the insurance provider will not automatically make another inspection. If further damage occurs or a claim will be made, the insured must give another notice of damage at least 15 days before harvest begins or immediately if damage occurs within 15 days of beginning of harvest or during harvest.

D Inspections Other Than Preliminary

- (1) When notices of damage or loss are received after it is possible to accurately assess damage or appraise production, make inspections as soon as possible. Record the results of such inspections (including any undamaged acreage on the unit) on the claim form.

- (2) Further damage:
 - (a) Before an orchard or unit is harvested, repeat the inspection and prepare a new claim form. Mark the original superseded and retain with other documents.
 - (b) After part of an orchard or unit is harvested, re-inspect the unharvested acreage and record the results on a separate set of appraisal worksheet forms. Update all individual acreage figures and computations for harvested acreage.

13 APPRAISAL METHODS

A Appraisal Methods for Unharvested Plums

- (1) Representative trees. 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 fruit.
 - (a) Use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.
 - (b) Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.
 - (c) Verify by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the crop on the trees.
 - (d) Document such inspections in the "Narrative" section of the claim form or on a Special Report form.

B Immature (Green) Fruit Appraisal Method.

- (1) Time frame and fruit count.
 - (a) Use this method up to general maturity of the crop.
 - (b) Complete a fruit count to determine the amount of immature fruit in a unit to establish the average number of fruit per tree.

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

- (2) Appraised production to count. Determine the production to count in the following manner:

- (a) Multiply the average number of fruit per tree by the survival factor (.90) to obtain the average amount of fruit per tree to count.
- (b) Divide this amount by the number of plums per pound for the variety (see Exhibit 3). This establishes the average number of pounds of fruit per tree.
- (c) Multiply the average number of pounds of fruit per tree by the number of trees per acre to calculate the total pounds of fruit per acre.
- (d) Divide the total pounds of fruit per acre by 28 (pounds per lug) to calculate the potential lugs per acre for the unit.

Example:

$$269.0 \text{ (Average Fruit) / Sample} \times 90\% \text{ (Survival Factor)} = \mathbf{242.1 \text{ (Average Fruit to Count)}}$$

$$242.1 \text{ (Average Fruit to Count)} \div 8.0 \text{ (Fruit / Pound)} = \mathbf{30.3 \text{ (Pounds Per Tree)}}$$

$$30.3 \text{ (Pounds / Tree)} \times 110 \text{ (Trees per Acre)} = \mathbf{3333 \text{ (Pounds / Acre)}}$$

$$3333 \text{ (Pounds / Acre)} \div 28 \text{ (Lbs. / Lug)} = \mathbf{119.0 \text{ (Lugs / Acre)}}$$

C Mature Fruit Appraisal Method

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

Note: There will be no quality adjustment on unharvested plums. See paragraph 8 C (2) and 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.
 - (c) Total appraised mature production to count will be the sum of (a) and (b) above.

- (2) Time frame and fruit count:
 - (a) Use the mature fruit appraisal method only **after** general maturity of the crop.
 - (b) 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) Average percent (quantity) of acceptable grade for plums:

Determine the average percent of acceptable random-picked fruit by grading and recording the percentage of fruit which meets the quality requirements in paragraph 8 C (include fruit damaged due to uninsurable causes as well as unmarketable culls damaged by uninsured causes).
- (4) Average weight per fruit:
 - (a) Take random-pick fruit samples from representative trees throughout the orchard (100 fruit per sample).
 - (b) Select and weigh **10** fruit (from each random-pick sample) that meet the quality requirements.
 - (c) Record the total weight on the worksheet.
 - (d) Divide the total of each sample by the number of samples taken to determine the total average weight of the sample fruit.
 - (e) Divide the average weight of the sample fruit by the number of samples (10) to determine the average weight per fruit and enter results on the worksheet.
- (5) Appraised potential.
 - (a) Determine the production to count by multiplying the average number of fruit per tree by the average percent of fruit meeting the specified quality requirements. This equals the **AVERAGE AMOUNT OF SPECIFIED-GRADE FRUIT PER TREE**.
 - (b) Multiply the **AVERAGE AMOUNT OF SPECIFIED GRADE FRUIT PER TREE** by the average weight per fruit as determined in Part II. This equals the **AVERAGE TOTAL WEIGHT PER TREE**.
 - (c) Multiply the **AVERAGE TOTAL WEIGHT PER TREE** by the trees-per-acre to determine the **TOTAL POUNDS PER TREE**.

- (d) Divide the TOTAL POUNDS PER TREE by 28 (pounds per lug) to arrive at the LUGS PER ACRE of appraised production to count.

Example:

163.4 (average number of fruit per tree) times 56% (average percent acceptable grade fruit) = 91.5 (graded fruit per tree).

91.5 (graded fruit per tree) times 0.29 (average weight per fruit) = 26.5 (average weight per tree).

26.5 (average weight per tree) times 110 (trees per acre) = 2915 (total pounds per acre).

2915 (total pounds per acre) divided by 28 (pounds per lug) = 104.1 (lugs per acre).

Note: Refer to the worksheet standards for rounding rules.

D Specific Uninsured Condition or Cause of Loss.

- (1) Disease or insect infestation unless specifically caused by adverse weather conditions.
- (2) Immature.
- (3) Overripe.
- (4) Undersize.
- (5) Mechanical damage including damage such as limb rubs, scars and scab.
- (6) Inability to market the plums for any reason other than actual physical damage from an insurable cause.

14 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) Include the insurance provider name in the plum appraisal worksheet title (e.g., Mutual of Orosi Plum Appraisal Worksheet) if not pre-printed on the company worksheet.
- (2) Insurance provider plum appraisal worksheets will be required to contain immature (green) and mature plum appraisal line entry items.
- (3) Separate plum appraisal worksheets are required for each unit or plot inspected. Refer to Section 11A for sampling requirements.
- (4) For every inspection, complete items 1 through 9 and items 35 through 38.

Note: Standard appraisal worksheet items are numbered consecutively in paragraphs B through H. An example appraisal worksheet is also provided to illustrate how to complete each entry.

B Heading Information

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Name	Name of 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 Number	Five-digit unit number from the acreage report.
5 No. Acres in Unit	Total acres appraised rounded to nearest tenth.
6 Trees per Acre	Number of bearing trees per acre.
7 Cause of Damage	Enter the insured cause(s) of damage exactly as listed in the LAM. If it is evident that there is no damage, enter "NONE."
8 Date of Damage	Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).

9 **Variety** Variety name of trees.

C IMMATURE (GREEN) PLUM APPRAISAL; enter the following information.

PART I: FRUIT COUNT

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
10 Field ID	Field identification symbol.
11 Acres	Acres in field or plot being appraised, rounded to nearest tenth.
12 Fruit Count	Total number of fruit from each sample tree (damaged and undamaged). Do not include any fruit damaged to the extent that it obviously would not remain on the tree until maturity. Note: Insurance provider plum appraisal worksheet should contain individual blocks (up to 20 recommended) to record plum counts from each sample tree.
13 Total Fruit	Total fruit from all trees in item 12 above.
14 Number of Samples	Number of samples taken.
15 Average Fruit per Tree	Total fruit (item 13) divided by Number of Samples (item 14), rounded to nearest tenth.

PART II: DETERMINATION OF PRODUCTION TO COUNT - Immature (Green) Plum Appraisals

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
16 Average Fruit Per Tree	Average Fruit per Tree (Part I-item 15), rounded to nearest tenth.
17 Survival Factor	Enter ".90".
18 Average Fruit to Count	Average Fruit per Tree (item 16) x Survival Factor (item 17), rounded to nearest tenth.
19 Fruit Per Pound	Appropriate fruit per pound by variety.
20 Pounds Per Tree	Average Fruit to Count (item 18) ÷ Fruit per Pound (item 19),

rounded to nearest tenth.

21	No. of Trees Per Acre	Number of Trees per Acre (heading-item 6).
22	Pounds Per Acre	Pounds per Tree (item 20) x Number of Trees per Acre (item 21), rounded to the nearest whole pound.
23	Pounds Per Lug	"28" - pounds per lug. (Pre-printed on appraisal worksheet)
24	Lugs Per Acre	Pounds per Acre (item 22) ÷ Pounds per Lug (item 23), rounded to nearest tenth.

(Company Name) FRESH PLUMS WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)		1 NAME I. M. INSURED				2 POLICY NUMBER XX-XXX-XXXXX				3 CROP YEAR 19YY									
		4 UNIT NUMBER 00100				5 NO. ACRES IN UNIT 30.0				6 TREES PER ACRE 115									
		7 CAUSE OF DAMAGE FREEZE				8 DATE OF DAMAGE 3-10-YY				9 VARIETY SANTA ROSA									
A - Immature (Green) Plum Appraisals																			
PART I: FRUIT COUNT:																			
10 Field Identification		11 Acres		12 Fruit Count - Number of Fruit from each Sample Tree								13 Total Fruit		14 Number of Samples		15 Average Fruit per Tree			
A		8.8		45	54	58	60	48	59	55	60	25	85	549		10		54.9	
PART II: DETERMINATION OF PRODUCTION TO COUNT																			
16 Average Fruit per Tree		17 Survival Factor		18 Average Fruit to Count		19 Fruit per Pound		20 Pounds per Tree		21 Number of Trees per Acre		22 Pounds per Acre		23 Pounds per Lug		24 Lugs per Acre			
54.9		.90		49.4		6.0		8.2		115		743		28		33.7			
B - Mature Plum Appraisals																			
PART I: FRUIT COUNT																			
10 Field Identification		11 Acres		12 Fruit Count - Number of Fruit from each Sample Tree								13 Total Fruit		14 Number of Samples		15 Average Fruit per Tree			
PART II: RANDOM PICK - Mature Plum Appraisals																			
16 Number of Random-pick Fruit that Meets Grade (100 per Sample)										17 Total Percent of Graded Fruit		18 Number of Samples		19 Average Percent of Graded Fruit					
20 Weight of Graded Fruit (10 Fruit per Sample) (in Pounds)										21 Total Weight	22 Number of Samples	23 Total Average Weight of Sample Fruit		24 Fruit per Sample	25 Average Weight per Fruit				
PART III: DETERMINATION OF PRODUCTION TO COUNT																			
26 Average Fruit per Tree		27 Average Percent Grade Fruit		28 Graded Fruit per Tree		29 Average Weight per Fruit		30 Pounds per Tree		31 Number of Trees per Acre		32 Pounds per Acre		33 Pounds per Lug		34 Lugs per Acre			
35 Remarks:																			
36 Insured's Signature: I.M. Insured												Date: MM/DD/YY							
37 Code Number and Signature of Adjuster 12345 I.M. Adjuster												Date: MM/DD/YY							
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D MATURE PLUM APPRAISALS

PART I: - FRUIT COUNT

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
10 Field Identification	Assigned field identification symbol, as applicable.
11 Acres	Acres in field or plot being appraised, rounded to nearest tenth.
12 Fruit Count	Total number of fruit from each sample tree (damaged and undamaged). Do not include any fruit damaged to the extent that it obviously would not remain on the tree until maturity. Note: Insurance provider plum appraisal worksheets should contain individual blocks (up to 20 recommended) to record plum counts from each sample tree.
13 Total Fruit	Total fruit from all sample trees (sum of all item 12 entries).
14 Number of Samples	Number of samples taken.
15 Average Fruit Per Tree	Total Fruit (item 13) divided by Number of Samples (item 14), rounded to nearest tenth.

PART II: RANDOM PICK - Mature Plum Appraisals

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
16 Random-Pick Fruit No. of Which Meet Grade (100 per sample)	Number of random-picked fruit per sample meeting grade requirements.
17 Total Percent of Graded Fruit	Total fruit meeting grade requirements, (sum of all item 16 entries).
18 Number of Samples	Number of samples taken, from item 16 above.

19	Average Percent of Graded Fruit	Total fruit meeting grade requirements (item 17) divided by Number of Samples (item 18). Divide the result by 100, then round to two-decimal places.
20	Weight of Graded Fruit (10 Fruit Per Sample) in Pounds	Actual weight of 10 graded fruit per sample in pounds, rounded to nearest tenth.
21	Total Weight	Total weight in pounds of all samples, rounded to nearest tenth.
22	Number of Samples	Number of samples taken (item 20).
23	Total Average Weight of Sample Fruit	Total weight of all samples (item 21) divided by the number of samples (item 22), rounded to nearest tenth.
24	Fruit Per Sample	"10" - number of fruit per sample weight. (Pre-entered on the appraisal worksheet)
25	Average Weight Per Fruit	Average weight of sample fruit (item 23) divided by "10", (item 24 - number of fruit per sample), rounded to two-decimal places.

PART III: DETERMINATIONS OF PRODUCTION TO COUNT

Verify or make the following entries:

	<u>Standard Items</u>	<u>Information Required</u>
26	Average Fruit Per Tree	Average fruit per tree from Part I-item 15, rounded to nearest tenth.
27	Average Percent Grade Fruit	Average percent grade fruit from Part II-item 19), rounded to two-decimal places.
28	Graded Fruit Per Tree	Result of Average Fruit per Tree (item 26) x Average Percent Grade Fruit (item 27), rounded to nearest tenth.
29	Average Weight Per Fruit	Average weight per fruit from part II-item 25, rounded to two-decimal places.
30	Pounds Per Tree	Result of Graded Fruit per Tree (item 28) x Average Weight per Fruit (item 29), rounded to two-decimal places.

- 31 **Number of Trees Per Acre** Number of trees per acre from heading (item 6).
- 32 **Pounds Per Acre** Result of Pounds per Tree (item 30) x Number of Trees per Acre (item 31), rounded to the nearest whole pound.
- 33 **Pounds Per Lug** "28", pounds per lug. (Pre-entered on appraisal worksheet)
- 34 **Lugs Per Acre** Result of pounds per acre (item 32) ÷ "28", pounds per lug (item 33), rounded to nearest tenth.

D CERTIFICATION

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
35 Remarks	<p>Enter any additional information pertinent to this unit.</p> <p><u>For mature plums with uninsured damage and/or unmarketable culls due to uninsured causes:</u></p> <p>When the appraisal for fruit meeting grade includes fruit that was damaged due to uninsurable causes and/or unmarketable culls due to uninsured causes, document the number of such fruit for each 100 fruit sample here.</p>
36 Insured's Signature/Date	Obtain the insured's signature and date after reviewing all form entries with the insured.
37 Adjuster's Code Number/ Signature/Date	Adjuster then enters his/her code number, signature, and the date.
38 Page of Pages	Enter appropriate page number (e.g., 1 of 2, 2 of 4, etc.).

(Company Name) FRESH PLUMS WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)		1 NAME I. M. INSURED				2 POLICY NUMBER XX-XXX-XXXXX				3 CROP YEAR 19YY									
		4 UNIT NUMBER 00100				5 NO. ACRES IN UNIT 30.0				6 TREES PER ACRE 115									
		7 CAUSE OF DAMAGE FREEZE				8 DATE OF DAMAGE 3-10-YY				9 VARIETY SANTA ROSA									
A - Immature (Green) Plum Appraisals																			
PART I: FRUIT COUNT:																			
10 Field Identification		11 Acres		12 Fruit Count - Number of Fruit from each Sample Tree								13 Total Fruit		14 Number of Samples		15 Average Fruit per Tree			
PART II: DETERMINATION OF PRODUCTION TO COUNT																			
16 Average Fruit per Tree		17 Survival Factor		18 Average Fruit to Count		19 Fruit per Pound		20 Pounds per Tree		21 Number of Trees per Acre		22 Pounds per Acre		23 Pounds per Lug		24 Lugs per Acre			
B - Mature Plum Appraisals																			
PART I: FRUIT COUNT																			
10 Field Identification		11 Acres		12 Fruit Count - Number of Fruit from each Sample Tree								13 Total Fruit		14 Number of Samples		15 Average Fruit per Tree			
B		10.0		358	366	370	354	359	365	370	380	355	325	3602		10		360.2	
PART II: RANDOM PICK - Mature Plum Appraisals																			
16 Number of Random-pick Fruit that Meets Grade (100 per Sample)										17 Total Percent of Graded Fruit		18 Number of Samples		19 Average Percent of Graded Fruit					
13	12	10	13	10	14	15	11	12	11	121		10		0.12					
20 Weight of Graded Fruit (10 Fruit per Sample) (in Pounds)										21 Total Weight		22 Number of Samples		23 Total Average Weight of Sample Fruit		24 Fruit per Sample		25 Average Weight per Fruit	
1.8	1.9	1.7	1.8	1.8	1.9	1.7	1.8	1.7	1.8	17.9		10		1.8		10		0.18	
PART III: DETERMINATION OF PRODUCTION TO COUNT																			
26 Average Fruit per Tree		27 Average Percent Grade Fruit		28 Graded Fruit per Tree		29 Average Weight per Fruit		30 Pounds per Tree		31 Number of Trees per Acre		32 Pounds per Acre		33 Pounds per Lug		34 Lugs per Acre			
360.2		0.12		43.2		0.18		7.80		115		897		28		32.0			
35 Remarks:																			
36 Insured's Signature: I.M. Insured												Date: MM/DD/YY							
37 Code Number and Signature of Adjuster 12345 I.M. Adjuster												Date: MM/DD/YY							
38 Page <u>1</u> of <u>1</u> Pages																			

15 APPRAISAL CALCULATION STANDARDS

See Section 14 for appraisal calculations and rounding rules.

16 APPRAISAL MODIFICATIONS AND DEVIATION STANDARDS

There are no pre-established modifications or deviations in this handbook. See the LAM for additional information.

17 (RESERVED)

18 (RESERVED)

(RESERVED)

(RESERVED)

PART 3 PLUM CLAIMS**19 CLAIM FORM ENTRIES AND COMPLETION STANDARDS**

Generic Standard Item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate column, items, or entries for information which, by necessity, has been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance provider's items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC required information.

A Instructions

- (1) The claim form is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a claim form 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. Adjuster and insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report contains errors.
 - (b) For delayed notices and delayed claims.
 - (c) For corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) For claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use).
 - (e) Each "No Indemnity Due" claim 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 any of the insured's requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.
- (6) Instructions labeled "F" apply to final inspections only.
- (7) Instructions not labeled apply to ALL inspections.

B Heading Information

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>
1	Crop Name	"Plums" (0092).
2	Unit Number	Five-digit unit number from the acreage report after it is verified to be correct (e.g., 00100).
3	Legal Description	Section, Township, and Range numbers or other legal description that identifies the location of the unit.
4	Date of Damage	P Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each preliminary inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
		F Enter the first three letters of the month during which most of the insured damage occurred, and include the SPECIFIC DATE where applicable (e.g., AUG 11).
5	Cause of Damage	P MAKE NO ENTRY
		F Enter the primary insured cause of loss EXACTLY as listed in the LAM. If it is evident that no indemnity is due, enter "NONE."

If a primary or secondary insured cause of loss is coded as "Other," explain in the "Narrative."

Disease or insect infestation are not insurable causes of loss, unless adverse weather prevents the proper application of control measures or causes properly applied control measures to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available.

Wildlife damage is an insured cause of loss unless control measures have not been taken.

Note: Although pitburn and sunburn are not listed as causes of loss in the Plum Crop Provisions, if pitburn or sunburn occurred because of excess heat, enter "Heat" as the cause of loss and document in the narrative that excess heat resulted in pitburn or sunburn damage.

6	Primary Cause Percent	P	MAKE NO ENTRY
		F	Enter percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter an "X" in the major secondary cause of damage.
7	Company Name/Agency Name		Company name and agency name.
8	Name of Insured		Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9	Claim Number		Enter the claim number as assigned by the insurance provider.
10	Policy Number		Insured's assigned policy number.
11	Crop Year		Crop year for which the claim is filed, as defined in the policy.
12	Additional Units	P	MAKE NO ENTRY
		F	Enter the 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 claim form has not been completed. Additional non-loss units may be entered on a single claim form.
			Note: If more spaces are needed for non-loss units, enter the unit numbers on an attached Special Report identified as "Non-Loss Units."
13	Estimated Production Per Acre	P	MAKE NO ENTRY
		F	Enter the estimated yield per acre in whole lugs of all non-loss units for the crop at the time of final inspection.
14	Date(s) of Notice of Loss	P	a Enter the date the notice of damage was given for the unit in item 2, and use the same date for any claim forms prepared for other damaged units shown in item 12.
			b A third preliminary inspection (if needed) requires an additional set of claim forms. 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 claim forms 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.
 - F Adjusters: 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 for the "FINAL" inspection in the FINAL space on the first page of the first set of claim forms (month, day, year). For a delayed notice of loss or delayed claim, refer to the LAM.
- 15 **Companion Policies**
- a If no other person has a share in the unit, enter "NONE."
 - b If another person has a share in the unit, refer to the LAM.

C 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:

Standard Items:

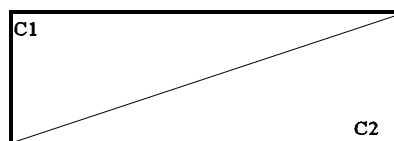
Information Required:

- | | | | |
|---|--------------------------|---|--|
| 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 | P | 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. |
| | | F | MAKE NO ENTRY |
| C | Final Acres | | See the LAM for definition of acceptable determined acres used herein. |
| | | P | Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or acreage is: |
| | | a | Put to other use without consent. |
| | | b | Abandoned. |
| | | c | Damaged by uninsured causes. |
| | | F | 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 company policy. In the event of under reported acres, draw a diagonal line in Column "C" as shown.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C₂ Enter the REPORTED acres for the field or subfield.



- 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 County Actuarial Table. Verify with the acreage report and if the rate class is found to be incorrect, prepare a revised acreage report. Note: Unrated land is uninsurable without a written agreement.
- F **Practice** Practice, entered as a 3-digit code number exactly as shown on the County Actuarial Table, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the County Actuarial Table.
- G **Type Class** Type, entered as a 3-digit code number exactly as shown on the County Actuarial Table, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the County Actuarial Table.

- H **Stage**
 - P MAKE NO ENTRY
 - F Stage abbreviation as shown below.

STAGE EXPLANATION

- "P" Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
- "H" Harvested.
- "UH" Unharvested or put to other use with consent.

- I **Intended or Final Use** Use of Acreage. Use the following "Intended Use" abbreviations:

- | <u>USE</u> | <u>EXPLANATION</u> |
|-------------------|---------------------------|
| "Bulldozed" | Use made of acreage |
| "WOC" | Other use without consent |
| "SU" | Solely uninsured |
| "ABA" | Abandoned without consent |
| "H" | 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."

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 **Moisture %**

MAKE NO ENTRY

K₂ **Factor**

MAKE NO ENTRY

L **Shell and/or Quality Factor**

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 acreage:

- (a) abandoned without consent;
- (b) put to other use without consent;
- (c) damaged SOLELY by uninsured causes; or
- (d) for which the insured failed to provide acceptable records of production: (Note: Late and prevented planting acreage guarantees are reduced as provided in the insurance contract.)

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 bushels, to tenths, for any such acreage.

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

- b **See the LAM when a Hail and Fire Exclusion is in effect.**
- c Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

N	Adjusted Potential		Enter the adjusted potential per acre in lugs to tenths. (Column "J" times Column "L" plus Column "M.")
O	Total to Count	P	MAKE NO ENTRY
		F	Enter the total production to count. (Column "C" or "C ₁ " (as applicable for actual acres) times Column "N.")
P	Per Acre		Per Acre Guarantee. Enter the stage guarantee per acre from the insured's policy.
Q	Total		Column "C" or "C ₂ " (as applicable for reported acres) times Column "P" ("C" if acreage is not under-reported).
16	Total Acres	P	MAKE NO ENTRY
		F	Total Actual Acres (Column "C" or ["C ₁ " if there are under reported acres] total), rounded to tenths.
17	Totals	P	MAKE NO ENTRY
		F	Totals of Column "O" and Column "Q."

NARRATIVE:

- a Unharvested fruit on Harvested acreage: Explain an entry in Section I-item J for such fruit that meets or exceeds the policy grade requirements.
- b Enter "No acreage released," your initials, and date if no acreage is released on the unit.

c If notice of damage was given and "No Inspection" is necessary, enter in the "Narrative" the unit number(s), "No Inspection," date, and your initials. The insured's signature is not required.

d Explain any uninsured causes, unusual, or controversial cases in this item or on an attachment. If you prepare an attachment, so indicate.

e If there is an appraisal in 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.

If "comparable acreage" was used to establish the production figures for insured acreage, enter the location (identification) and yield of the comparable acreage.

f State that there is "No other fire insurance" when fire damages or destroys the insured plum crop and you have determined that the insured has no other fire insurance. Also see the LAM.

g Explain any errors found on the acreage report.

h Explain any commingled production. See the LAM.

i Explain any entry for "Production Not to Count" and/or any production not included in Section II item I or item "B - E" entries.

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 aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- l Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the claim form for signature.
- m Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- n Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider instructions.
- o Explain any delayed notices or delayed claims as instructed in the LAM.
- p Document any authorized estimated acres shown in item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YY."
- q Document, in the "Narrative" or a Special Report, the method and calculation used to determine acres for the unit. See the LAM.
- r Document (in the "Narrative" or on an attachment) any other pertinent information, including any raw data to support any factors used to calculate the production. If on an attachment, enter "See attachment."
- s Specify the type of insects or disease, and the type of insurable adverse weather that caused control measures to be ineffective, when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t State whether the actual value per ton (dollars and cents) OR "\$50.00 per ton" was used to calculate any entry in item "L."
- u Record any trees removed without inspection.

D 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 or buyer, packinghouse, or processor as applicable in items "B - E."
- (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 packinghouse 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) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (f) If a correction is necessary in items A through S, strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside A. Make corrected entries on a new line.

Verify or make the following entries.

Standard ItemsInformation Required

18	Date Harvest Completed	P	MAKE NO ENTRY
		F	<p>a Enter the date the ENTIRE acreage was (1) totally destroyed, or (2) a combination of destroyed or harvested.</p> <p>b Enter "Incomplete" if, at the time of final inspection, there is any insured acreage that is unharvested and could still be harvested.</p> <p>c Enter "No Harvest" if the acreage has an appraisal of MORE than zero, but none of the acreage has or will be harvested.</p>
19	Similar Damage	P	MAKE NO ENTRY
		F	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	F	Check "YES" or "NO" if an assignment of a plum indemnity is in effect for the crop year. Refer to the LAM.
21	Transfer of Right to Indemnity	F	Check "YES" or "NO" if an transfer of right to a plum indemnity is in effect for the unit for the crop year. Refer to the LAM.
A1	Share		Insured's interest in the crop to three-decimal places.
A2	Field ID		<p>If only one practice and/or type of harvested plum production is listed in Section I (column I), MAKE NO ENTRY.</p> <p>If more than one practice and/or type of harvested plum production is listed, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from Section I, item "A").</p>
B - E	Buyers, Packinghouse, 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.**

Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton Lbs CWT~~) and enter "Lugs".

- a Enter plum production in lugs to the nearest tenth for fruit that is packed and sold as fresh fruit and meets the U.S. No. 1 standards.
- b For production that is packed and sold as fresh fruit but does not meet the grade requirements specified in Plum Crop Provisions due to insurable causes, adjust such production by dividing the value per lug of this production by the highest price election available for the applicable varietal group; and multiplying the resulting factor, if less than 1.0, by the number of lugs of such plums.
- c Convert tons of damaged fruit that is, or could be, marketed for any use other than fresh packed plums to a lug equivalent by multiplying the tons of such fruit by the greater of the actual value per ton or \$50.00 per ton and dividing that result by the highest price election available for the applicable varietal group.

J - M

MAKE NO ENTRY.

N **Adjusted
Production**

Enter Lugs from column "I".

O **Production Not
to Count**

Net production NOT to count 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".

Q - R

MAKE NO ENTRY.

S	Production to Count		Production from column "P".
22	Section II Total	F	Total of Column "S".
23	Section I Total	F	Enter figure from Section I Column "O" total.
24	Unit Total	F	Total of 22 and 23
25	Adjuster's Signature and Code Number	P	Signature of adjuster, code and date signed. Sign and date the worksheet ONLY after the insured (or other claimant) has signed. For an absentee insured, enter your code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the claim form.
		F	NOTE: Final inspection should be signed on bottom line.
26	Insured's Signature	P	Insured's signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
		F	NOTE: Final inspection should be signed on bottom line.
27	Page Numbers		Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code Plums..... 0092		2 Unit 00100		3 Legal Description SW1-96N-30W.....		7 Company Any Company		8 Name of Insured I.M. Insured					
4 Date of Damage MM/DD/YY		MM/DD/YY		Agency Any Agency		9 Claim Number XXXXXX		11 Crop Year 19YY					
5 Cause of Damage HAIL						10 Policy Number XX-XXX-XXXXX							
6 Primary Cause % 100%						14 Date(s) Notice of Loss		1st MM/DD/YY		2nd MM/DD/YY		Final MM/DD/YY	
12 Additional Units 00200												15 Companion Policy(s) NONE	
13 Est. Prod Per Acre 10000													

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE			
A	B	C	D	E	F	G	H	I	J	K.1 K.2	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
A		20.0	1.000	A01	002	107	UH	UNHARVESTED	161.1				161.1	3222.0	400	8000	
B		6.0	1.000	A01	002	108	UH	UNHARVESTED	96.5				96.5	579.0	400	2400	
C		10.0	1.000	A01	002	109	H	H							400	4000	
16 TOTAL		36.0										17 TOTALS		3801.0		14400	

NARRATIVE (If more space is needed, attach a Special Report)

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YY 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity? Yes No 21 Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A.1 A.2	B	C	D	E	F	G	H	I	J	K.1 K.2	L.1 L.2	M.1 M.2	N	O	P	Q.1 Q.2	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	LUGS Bu. Ton Lbs. GWT	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Horl)xJxKxLxMxN	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
1.000	ABC Packinghouse						1880.0					1880.0		1880.0				1880.0
	Anytown, Any State																	
1.000	ABC Packinghouse						478.6					478.6		478.6				478.6
	Anytown, Any State																	

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops
 I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States, and that I may be prosecuted under applicable provisions of the Criminal Code of the United States for knowingly or willfully making false statements or filing false reports, and if convicted may be fined up to \$5,000.00 or imprisoned up to two (2) years, or both, pursuant to 18 U.S.C. 1014, or other applicable provisions of the Criminal Code of the United States.

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date	27 Page 1 of 1
1st Inspection Mr. Adjuster 12345		MM/DD/YY	1st Inspection I.M. Insured		MM/DD/YY	
2nd Inspection Mr. Adjuster 12345		MM/DD/YY	2nd Inspection I.M. Insured		MM/DD/YY	
Final Inspection Mr. Adjuster 12345		MM/DD/YY	Final Inspection I.M. Insured		MM/DD/YY	

(RESERVED)

20 (RESERVED)

21 (RESERVED)

(RESERVED)

Tree Planting Patterns Used In Plum Orchards

Square	Hedgerow	Quincunx	Hexagonal
X X X X X	XXXXXXXXXXXX	X X X X X	X X X X
X X X X X	XXXXXXXXXXXX	X X X X	X X X X
X X X X X	XXXXXXXXXXXX	X X X X X	X X X X
X X X X X	XXXXXXXXXXXX	X X X X	X X X X
X X X X X	XXXXXXXXXXXX	X X X X X	X X X X
		X X X X	X X X X

Definitions:

Quincunx - A rectangle with a tree in the middle.

Hexagonal - Six adjoining trees are equidistant from any other one.

(RESERVED)

Number of Plum Trees per Acre Chart

Tree Spacing (feet)	Row Spacing (feet)																				
	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
16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91
17								151	142	135	128	122	117	111	107	103	99	95	92	88	85
18									134	127	121	115	110	105	101	97	93	90	86	83	81
19										121	115	109	104	100	96	92	88	85	82	79	76
20											109	104	99	95	91	87	84	81	78	75	73
21												99	94	90	86	83	80	77	74	72	69
22													90	86	83	79	76	73	71	68	66
23														82	80	76	73	70	68	65	63
24															76	73	70	67	65	63	61
25																70	67	65	62	60	58
26																	64	62	60	58	56
27																		60	58	56	54
28																			56	54	52
29																				52	50
30																					48

The above figures are for square and hedgerow plantings.

- (1) For hexagonal add 14%. (Example: 176 trees per acre from the above chart plus 25 (14% of 176) = 201 trees per acre.)
- (2) For quincunx double the number of trees. (Example: 124 trees per acre from the chart + 124 = 248 trees per acre.)

Note: For row spacing patterns in other than whole feet, multiply the distance between the rows by the spacing between the trees and divide into 43,560.

Example: Row spacing - 18.5 feet. Distance between trees - 18.5 feet.

$$\frac{43,560}{(18.5 \times 18.5)} = \frac{43,560}{342} = 127 \text{ trees/acre}$$

Plums per Pound by Variety

Listed below are the plums per pound obtained from California production averages:

2 PLUMS PER POUND	3 PLUMS PER POUND	4 PLUMS PER POUND	5 PLUMS PER POUND	6 PLUMS PER POUND
King James	Autumn Giant Black Knight Challenger Fortune Freedom Howard Sun King's Black Prime Time Red Lane Showtime	Angeleno Autumn Beaut Black Diamond Black Torch Blackamber Friar Gar Fantasy Gar Red Grand Rosa Kelsey Mid Red Prima Rosa Queen Rosa Red Ram Rosemary Royal Diamond Scarlet Sun Westerner	Black Flame Black Gold Black Premium Casselman Catalina King David Laroda Prima Dona Purple Magesty Queen Ann Sharron's Plum Simka Sweetheart Wickson All Other Varieties	Black Beaut El Dorado Empress Frontier King Richard Late Santa Rosa Linda Rosa Nubiana President Prima Black Redroy Royal Zee Roysum Santa Rosa
7 PLUMS PER POUND	8 PLUMS PER POUND	9 PLUMS PER POUND	12 PLUMS PER POUND	14 PLUMS PER POUND
Aleta Rose Angee Carolyn Harris Early Hawaiian Ann Ebony Improved Late Santa Rosa July Red July Santa Rosa Mariposa Midsummer Red Beaut Red Rosa Red Jewel Rich Red Rose Ann Spring Beaut	Andy's Pride Autumn Rose Durado Gar Rosa Rosa Ann	Standard	Moyer Prune	French Prune

(RESERVED)