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PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

2009 And Succeeding Crop Years

PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Plum Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		13-14	35-36	10-2006	FCIC-25200
Insert	1-2		13-14	35-36	07-2008	FCIC-25200-1
Current Index	1-2	1-2	1-12		07-2008	FCIC-25200-1
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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbooks/25000/index.html. All **Approved Insurance Providers (AIPs)** will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards supplement the general (not crop-specific) loss adjustment standards identified in the 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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or the insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP'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):

CIH	Crop Insurance Handbook
RPAM	Random Path Appraisal Method

(4) Definition(s):

Grade Fruit	Fruit that is marketable which includes fruit that is marketable for any use other than fresh pack and fruit damaged by uninsured causes. Also includes fruit which would be rejected by the packing house due to being undersized, immature, overripe, or mechanically damaged, as applicable.
Graded Fruit	Fruit that has been graded marketable as fresh-packed fruit, which includes fruit that is marketable for use other than fresh pack, and fruit damaged by uninsured causes. Also includes fruit which would be rejected by the packing house due to being undersized, immature, overripe, or mechanically damaged, as applicable.
Harvest Cost	The costs that the insured incurs with the harvest and delivery of the marketable plum crop not to exceed the harvest cost listed in the Special Provisions.
Interspecific Plum Varieties	Varieties of plums called “Pluots” which are complex hybrid fruit consisting of approximately 3/5 plum and 2/5 apricot genetic traits.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Crop Provisions, and the Special Provisions for a complete list.

- (1) **Insured Crop**. The insured crop will be all plums in the county for which a premium rate is provided by the actuarial documents:
 - (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; and
 - 4 Are regulated by the California Tree Fruit Agreement, California Advisory Board Standards, a related crop advisory board, or the State;
 - (c) That are irrigated;

- (d) That have produced an average of at least 200.0 lugs per acre in at least one of the three most recent actual production history crop years, unless the AIP inspects such acreage and gives approval to insure such acreage in writing;
 - (e) That are grown in an orchard that, if inspected, is considered acceptable by the AIP; and
 - (f) That have reached at least the fifth (5th) growing season after setout. Plums produced on scions that have not reached the fifth growing season may be insured if the requirements in subsections (a), (b) (c), and (e) are met. Such trees must have produced at least 200.0 lugs per acre in at least one crop year after being grafted.
- (2) **Interplanted Crops.** Plums interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the Crop Provisions.
- (3) **Uninsured Damage.** 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:
 - 1 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 policy. For example, the AIP will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.
- (4) **Insurable Varieties.** Interspecific plum varieties (e.g., “Plouts”) not listed in the Special Provisions shall be insured as “All Other Varieties” (refer to **TABLE D** herein). “Apriums” and “Plumcots” are not insurable.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

Refer to the CIH and LAM for other provisions not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless otherwise provided by the Crop or Special Provisions, optional units may be established if each optional unit is located on non-contiguous land. In addition to, or instead of, establishing units for non-contiguous land, optional units may be established by varietal group when provided for in the Special Provisions.

D. GRADING AND QUALITY ADJUSTMENT

- (1) **Grading.** All plum production will be graded in accordance with the U.S. Standards for Grades of Fresh Plums and Prunes as modified by the California Tree Fruit Agreement.
- (2) **Quality Adjustment.** As stated in the policy, the total harvested production to count from all insurable acres in the unit includes plum production:
 - (a) That is packed and sold as fresh fruit and meets the U. S. No. 1 (grade) standards as modified by the California Tree Fruit Agreement publication for plums for the applicable crop year.
 - (b) That is packed and sold as fresh fruit but does not meet the grade requirements listed in subsection (2) (a) above due to insurable causes. Such production will be adjusted by:
 - 1 Dividing the value per lug minus the harvest cost per lug (refer to subsection D (3) below) of this production by the highest price election available for the applicable varietal group; and
 - 2 Multiplying the resulting factor, if less than 1.00 by the number of lugs of such plums.
 - (c) That is damaged and is, or could be, marketed for any use other than fresh packed fruit. Such production will be adjusted by:
 - 1 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
 - 2 Dividing the result of subsection (c) 1, above, by the highest price election available for the applicable varietal group.
- (3) **Harvest Cost Calculations.**
 - (a) The harvest cost per lug reduces the actual market value to an “on tree” value that is equivalent to the crop insurance price election which is also an “on-tree” value. Refer to the Special Provisions for harvest costs and refer to subsection 2 B herein for the “Harvest Cost” definition.
 - (b) As stated in the Special Provisions for plums, for harvested plum production subtract the applicable dollar and cents value per 28 lb. lug (contained in the Special Provisions) for fruit that is packed and sold as fresh fruit or fruit that is packed and sold as fresh but does not meet the policy grade requirements, from the price received by the insured to adjust for costs incurred for harvest and delivery. The cost adjustment for harvest and delivery shall not be deducted from the fruit’s value when the insured does not incur such expense or if such costs are not customary for the insured plum crop. Calculate the applicable harvest cost as follows:
 - 1 If the insured’s harvest cost is equal to or greater than the Special Provisions harvest cost, use the Special Provisions harvest cost;

- 2 If the insured's harvest cost is less than the Special Provisions harvest cost, but within 50 percent lower than the Special Provisions harvest cost; use the Special Provisions harvest cost; or
- 3 Do not deduct harvest cost when the insured does not incur such harvest cost or when the harvest cost is more than 50 percent lower than the Special Provisions harvest cost.

EXAMPLE:

The market value for plums that are packed and sold as fresh fruit is \$3.85 per 28 lb. lug. The Special Provisions harvest cost for plums is \$1.19 per lug. Calculate the 50 percent threshold as follows: $\$1.19 \text{ per lug} \times 0.50 = \0.60 per lug which is the 50 percent threshold for using the Special Provisions harvest cost.

Scenario 1: The insured's harvest cost was \$1.29 per lug. The insured's harvest cost is greater than the Special Provisions harvest cost of \$1.19 per lug, use the Special Provisions harvest cost to calculate the market value per lug (e.g., $\$3.85 - \$1.19 = \$2.66$ market value per 28 lb. lug after harvest cost deduction).

Scenario 2: The insured's harvest cost was \$.46 per lug. Since the insured's harvest cost is less than the Special Provisions harvest cost of \$1.19 per lug and is more than 50 percent lower than the Special Provisions harvest cost threshold of \$0.60 per lug, no harvest cost is deducted from the market value per lug (e.g., \$3.85 market value per 28 lb. lug with no harvest cost deduction).

- (c) Do not deduct harvest costs from other than fresh packed production that is damaged by insurable causes that is valued at \$50.00 per ton (salvage value contained in the Crop Provisions).

4. PLUM APPRAISALS

A. GENERAL INFORMATION

- (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) When the insured has plum acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period; or
 - (b) When any production will be sold by direct marketing.
- (3) Additional circumstances when the AIP may require an appraisal or inspection include:
 - (a) When the insured has reported insured damage that may cause the fruit to fail to meet the specified quality requirements;

- (b) When 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;
 - (c) 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;” or
 - (d) When verifiable production records may not be available (roadside markets, etc.).
- (4) The AIP 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. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

- (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 unit acreage and location of the fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or an insured wishes to destroy a portion of the unit, split the unit into orchards/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 unit has been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

C. SELECTING RANDOM FRUIT SAMPLES

- (1) Appraise both mature and immature fruit when conducting mature plum appraisals. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit in each sample.
- (2) Select a representative sample of plums from each sample tree to determine the number of damaged fruit due to insured causes as follows:
 - (a) Examine a sufficient number of individual plums from different locations on the trees that represent the general condition of all insurable plums in the unit or plot.

- (b) Each sample must be random and include both plums which could be packed/processed and plums 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 unit.
- (e) Never use less than 50 fruit per sample as a basis for establishing the percent of loss for any **unit/orchard/suborchard**. When a sample tree has less than 50 fruit, select additional sample fruit from adjacent tree(s) with similar damage to complete the 50 fruit sample (explain in the appraisal worksheet “Narrative”).

D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the fruit is ready to harvest (harvest-appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

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 Plum Appraisals	this method only after general maturity of the crop.
Harvested Plum 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) **General Information.**

- (a) Use **TABLE A**, herein, to determine the minimum number of representative sample trees in the **unit/orchard/suborchard**. Use the procedure in section 4, herein, to select representative sample trees.
- (b) Complete section A, Part I “Fruit Count” of the appraisal worksheet to calculate the average number of fruit on each representative sample tree.

- (c) Complete section A, Part II “Production to Count” of the appraisal worksheet to calculate fresh or processing production to count in lugs/tons per acre, as applicable.
- (d) Do not appraise fruit until after the normal thinning period for the applicable variety.

(2) **Appraisal Method.**

- (a) Count the number of immature fruit from representative sample trees, include fruit damaged due to uninsured causes. Do not include any fruit damaged by insurable causes to the extent that it obviously would not remain on the tree until maturity.
- (b) Total the number of fruit in subsection 2 (a) above, and divide by the number of samples taken to calculate the “Average Fruit per Tree.”
- (c) Multiply the average fruit per tree times the 0.90 survival factor to calculate the average fruit to count.
- (d) Refer to **TABLE D** to locate the applicable number of fruit per pound for the variety being appraised. Divide the average fruit to count by the fruit per pound (for the variety) to calculate the pounds per tree.
- (e) Multiply the pounds per tree times the number of trees per acre to calculate the pounds per acre.
- (f) Divide the pounds per acre by the pounds per lug to calculate the lugs per acre.
- (g) Refer to the appraisal worksheet instructions for applicable rounding rules. One lug of plums weighs 28.0 pounds.

EXAMPLE:

Fresh Plums

269.0 average fruit per sample

90% survival factor

$269.0 \text{ average fruit per sample} \times 0.90 \text{ survival factor} = 242.1 \text{ average fruit to count}$

$242.1 \text{ average fruit to count} \div 12 \text{ fruit/lb.} = 20.2 \text{ lbs./tree}$

$20.2 \text{ lbs./tree} \times 110 \text{ trees/acre} = 2,222 \text{ lbs./acre}$

$2,222 \text{ lbs./acre} \div 28 \text{ lbs./lug} = \mathbf{79.4 \text{ lugs/acre}}$

EXAMPLE:

Processing Plums

$2,222 \text{ lbs./acre} \div 2,000 \text{ lbs./ton} = \mathbf{1.1 \text{ tons/acre}}$

C. MATURE PLUM APPRAISAL METHOD

(1) General Information.

- (a) Use **TABLE A**, herein, to determine the minimum number of representative sample trees in the **unit/orchard/suborchard**. Use the procedure in section 4, herein, to select representative sample trees.
- (b) Complete section B, Part I, “Fruit Count,” of the appraisal worksheet to calculate the average number of fruit per tree.
- (c) Complete section B, Part II, “Random Pick,” of the appraisal worksheet to calculate the average percent of graded fruit and the average weight per fruit.
- (d) Complete section B, Part III, “Production to Count,” of the appraisal worksheet to calculate the appraisal in lugs/tons per acre, as applicable.
- (e) The total production to count for a unit includes all harvested and appraised mature production that meets the applicable fruit quality standards.
- (f) Appraise any unharvested acreage to determine what portion of the fruit could be/could have been picked for packing or processing.
- (g) If there is unharvested production due to market conditions or if fruit damage is from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.
- (h) Other seasonal instructions for appraising unharvested fruit will be issued by RMA Regional Offices, as applicable.

(2) Appraisal Method.

- (a) Count the number of damaged fruit and undamaged fruit on each representative sample tree. Total the number of fruit from all sample trees and divide by the number of sample trees to calculate the average number of fruit per tree.
- (b) From each sample tree, randomly select a 50-fruit sample. From this sample, count the number of fruit that meets or exceeds the applicable grade standards and record the fruit count on the appraisal worksheet. Weigh all of the sample fruit from each sample tree that meets or exceeds the applicable grade requirements and record fruit weights, in, pounds, on the appraisal worksheet.
- (c) Separately total the number and weight of all fruit in the samples that meets or exceeds the applicable grade standards.
- (d) Divide the total number of fruit that meets or exceeds the applicable grade standards by the total number of fruit from all sample trees to calculate the average percent of fruit meeting the applicable grade requirements.

- (e) Divide the weight of all sample fruit that meets or exceeds the applicable grade standards by the number of fruit from all sample trees that meets or exceeds the applicable grade standards to calculate the average weight per sample fruit, in pounds.
- (f) Multiply the average number of fruit per sample tree times the average percent of graded fruit to calculate the number of graded fruit per tree. Multiply the number of graded fruit per tree by the average weight per fruit to calculate the number of pounds of fruit per tree.
- (g) Multiply the number of pounds of fruit per tree times the number of trees per acre to calculate the total pounds of fruit per acre. Divide this poundage by 28 pounds/lug or 2,000 pounds to calculate the potential number of lugs/tons, as applicable.

D. HARVESTED PLUM APPRAISALS

- (1) **Representative Tree Appraisals.** Arrange with the insured to harvest representative sample trees in the unit/orchard/suborchard when the crop reaches maturity as follows:
 - (a) Select representative sample trees and sample plums for grading/quality adjustment as described in subsections 3 D and 4 B, herein.
 - (b) Determine the amount of appraised potential production on each sample tree as described in subsection 5 B and C herein.
 - (c) The adjuster must select representative trees for appraisals and appraise the amount of potential production at the same time (i.e., during the same inspection) in accordance with the LAM.
 - (d) Document the amount of potential appraised production and any applicable quality adjustment information on the appraisal worksheet as described in subsection 7 C herein.
- (2) **Harvested Acreage Appraisals.** Prior to harvest, estimate the potential amount of gross potential production on unharvested acreage. After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

E. CONVERTING HARVESTED PLUMS NOT MARKETABLE AS FRESH-PACKED PRODUCTION FROM TONS TO LUGS

- (1) **General Information.** The plum policy states that all harvested fresh plum production that is damaged by insured causes to the extent it is not marketable as fresh packed production can be adjusted for quality and counted as other than fresh packed production for claims purposes. Such production is reported in tons which are converted to lugs as noted in the following instructions (refer to subsection 8 C herein for claim form item entry instructions).

(2) **Calculations for Converting Other than Fresh Pack Production from Tons to Lugs.**

- (a) Refer to the current year's pack records from the insured unit to confirm the amount of harvested plum production. When pack records list other than fresh pack production, document the amount of other than fresh packed production on separate lines in section II of the claim form.
- (b) When other than fresh pack production value exceeds the \$50.00/ton salvage price in the policy, convert such production from tons to lugs rounded to tenths.
- (c) From the insured's pack records, determine the value in dollars and cents per ton for other than fresh packed production (refer to the example below).
- (d) Convert the value of other than fresh-pack production from dollars and cents per ton to dollars and cents per lug.
- (e) Calculate the on tree value in dollars and cents for other than fresh packed production per lug by subtracting any applicable harvest cost per lug.
- (f) Divide the on tree value in lugs by the highest price election per lug to calculate the quality adjustment factor for other than fresh packed production.
- (g) Multiply the lugs of other than fresh packed production by the quality factor to calculate the other than fresh packed production to count.

EXAMPLE:

Actual value received for plums other than fresh packed production was \$165.00 per ton. Harvest cost for fresh plums was \$1.19 per 28 lb. lug. Price election was \$4.60 per lug. 0.9 tons of plums other than fresh packed production.

Convert tons to lugs: $0.9 \text{ tons} \times 2,000 \text{ lbs./ton} = 1,800.0 \text{ lbs.}$ $1,800.0 \text{ lbs} \div 28.0 \text{ lbs. lug} = 64.3 \text{ lugs}$ other than fresh production.

Convert value per ton to value per lug: $\$165.00 \text{ (value per ton)} \div 2,000 \text{ (lbs./ton)} = \$0.083 \text{ (value per lb.)}$ $\times 28.0 \text{ (lbs./lug)} = \$2.32 \text{ value per lug}$ of other than fresh packed production.

Calculate the on-tree value: $\$2.32 \text{ (value per lug)} - \$1.19 \text{ (harvest cost per lug)} = \$1.13 \text{ actual value per lug}$ for other than fresh packed plums.

Calculate quality adjustment factor: $\$1.13 \text{ (actual value per lug)} \div \$4.60 \text{ (price election per lug)} = 0.246 \text{ quality adjustment factor}$

Calculate production to count: $64.3 \text{ lugs other than fresh pack production} \times 0.246 = 15.8 \text{ lugs}$ other than fresh packed production to count.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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 PROCEDURE

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C herein are the minimum requirements for the Stonefruit Appraisal Worksheet (hereafter referred to as the appraisal worksheet). All of these entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Stonefruit Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example exhibit. The current Privacy Act and Nondiscrimination statements can be found in the Document and Supplement Standards Handbook (DSSH) FCIC-24040.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each variety/type (e.g., types include early season, mid-season, and late season varieties) by unit or plot inspected, as applicable. Refer to section 4 herein, for sampling instructions.

- (4) For every inspection, complete items 1 through 9 and items 49 through 51 of the appraisal worksheet. For immature appraisals complete section A and for mature appraisals complete section B on the appraisal worksheet.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries, except the last three items on the respective appraisal worksheet.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: Name of the AIP if not preprinted on the worksheet (Company Name).

Claim Number: Claim number as assigned by the AIP.

1. **Insured's 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:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** 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. **Number of Trees per Acre:** As stated in the Crop Provisions, the actual 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., May 11).
9. **Crop Type:** Enter "Plums" followed by the applicable variety name (e.g., Plums-Black Flame, Plums-Red Sun, etc.).

A - IMMATURE (GREEN) STONEFRUIT APPRAISALS

Part I: FRUIT COUNT

10. **Field ID:** Unit/orchard/suborchard identification symbol.
11. **Acres in Plot:** As stated in the LAM and CIH, the number of land acres to tenths, in unit/block being appraised.
12. **Fruit Count - Number of Fruit from Each Sample Tree:** Total number of fruit on each sample tree. Do not include any fruit damaged by insurable causes to the extent that it would not remain on the tree until maturity.
13. **Total Fruit:** Total number of fruit from all trees in item 12.
14. **Number of Samples:** Total number of samples taken from item 12.
15. **Average Fruit per Tree:** Item 13 divided by item 14, results rounded to tenths.

Part II: PRODUCTION TO COUNT

16. **Average Fruit per Tree:** Transfer entry from item 15.
17. **Survival Factor:** MAKE NO ENTRY, “0.90” is preprinted on the appraisal worksheet.
18. **Average Fruit to Count:** Item 16 multiplied by item 17, results rounded to tenths.
19. **Fruit per Pound:** Enter number of fruit per pound (refer to **TABLE D**).
20. **Pounds per Tree:** Item 18 divided by item 19, results in pounds rounded to tenths.
21. **Number of Trees per Acre:** Transfer entry from item 6.
22. **Pounds per Acre:** Item 20 multiplied by item 21, results rounded to whole pounds.
23. **Pounds per ___:** Insert “Lugs” or “Tons” in heading, as applicable. Enter “28.0” pounds/lug or “2,000” pounds per ton, as applicable.
24. **___ per Acre:** Insert “Lugs” or “Tons” in heading, as applicable. Item 22 divided by item 23, results in lugs or tons rounded to tenths.

B - MATURE STONEFRUIT APPRAISALS

Part I: FRUIT COUNT

25. **Field ID:** Unit/orchard/suborchard identification symbol.
26. **Acres in Plot:** As stated in the LAM and CIH, the number of land acres to tenths in unit/block being appraised.

27. **Fruit Count - Number of Fruit from Each Sample Tree:** Total number of fruit on each sample tree.
28. **Total Fruit:** Total number of **fruit** from all trees in item 27.
29. **Number of Samples:** Total number of **samples** taken from item 27.
30. **Average Fruit per Tree:** Item 28 divided by item 29, results rounded to tenths.

Part II: RANDOM PICK

31. **Random Pick or Number of Fruit that Meet Grade (____per Sample):** Enter “50” fruit per sample. Randomly select 50 fruit from each representative sample tree. Count and document the number of fruit in the 50-fruit sample that meets or exceeds the applicable grade standards.
32. **Weight of Graded Fruit (____per Sample):** Enter “50” fruit per sample. Weigh fruit from each sample tree that meets or exceeds the applicable grade standard. Enter weight in pounds rounded to tenths.
33. **Total Number of Fruit that Meet Grade:** Total number of fruit from all sample trees in item 31 that meet or exceed the applicable grade standards.
34. **Total Weight:** Total weight of fruit that meet or exceed the applicable grade standards from all sample trees in item 32. Enter weight in pounds rounded to tenths.
35. **Total Number of Fruit From All Sample Trees:** 50 fruit per tree multiplied by the number of sample trees listed in item 31 (e.g., 50 fruit per tree x 5 sample trees = 250 fruit from all sample trees).
36. **Total Number of Fruit that Meet Grade:** Transfer entry from item 33.
37. **Average Percent of Graded Fruit:** Item 33 divided by item 35, results rounded to two-decimal places.
38. **Average Weight per Fruit:** Item 34 divided by item 36, results rounded to two-decimal places.

Part III: Production to Count

39. **Average Fruit per Tree:** Transfer entry from item 30.
40. **Average Percent of Graded Fruit:** Transfer entry from item 37.
41. **Graded Fruit per Tree:** Item 39 multiplied by item 40, results rounded to tenths.
42. **Average Weight per Fruit:** Transfer entry from item 38.
43. **Pounds per Tree:** Item 41 multiplied by item 42, results in pounds rounded to tenths.

44. **Number of Trees per Acre:** Transfer entry from item 6.
45. **Pounds per Acre:** Item 43 multiplied by item 44, results rounded to whole pounds.
46. **Pounds per _____:** Insert “*Lugs*” or “*Tons*” in heading as applicable. Enter “28.0” pounds/lug or “2,000” pounds/ton, as applicable.
47. **____ per Acre:** Insert “*Lugs*” or “*Tons*,” in heading as applicable. Item 45 divided by item 46, results in lugs/tons rounded to tenths.
48. **Remarks:** Any pertinent information that pertains to the inspection/appraisal.

The following required entries are not illustrated on the appraisal worksheet example below.

49. **Signature of Adjuster, 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” section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
50. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature. **BEFORE** obtaining the insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED** or insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
51. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

EXAMPLE STONEFRUIT APPRAISAL WORKSHEET

(For Illustration Purposes Only)

Company: Any Company				Claim Number: XXXXXXX				
1.. Insured's Name	2. Policy Number	3. Crop Year	4. Unit Number	5. Acres	6. Number of Trees per Acre	7. Cause of Damage	8. Date of Damage	9. Crop Type
I. M. Insured	XXXXXXX	YYYY	00100	28.0	110	Hail	May 11	Plums-Black

A. IMMATURE (GREEN) STONEFRUIT APPRAISALS

Part I: FRUIT COUNT													
10. Field ID	11. Acres in Plot	12. Fruit Count								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree	
		Number of Fruit From Each Sample Tree											
A	8.8	45	54	58	60	48					= 265	÷ 5	= 53.0

Part II: 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
53.0	X 0.90	= 47.7	÷ 5	= 9.5	X 110	= 1,045	÷ 28	= 37.3

B. MATURE STONEFRUIT APPRAISALS

Part I: FRUIT COUNT													
25. Field ID	26. Acres in Plot	27. Fruit Count								28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree	
		Number of Fruit From Each Sample Tree											
											=	÷	=

Part II: RANDOM PICK

31. Random Pick or Number of Fruit that Meet Grade (____per Sample)				33. Total Number of Fruit that Meet Grade				35. Total Number of Fruit From All Sample Trees				37. Average Percent of Graded Fruit			
32. Weight of Graded Fruit (____per Sample)				34. Total Weight				36. Total Number of Fruit that Meet Grade				38. Average Weight per Fruit			
31								33	=	35	÷	37	=		
32								34	=	36	÷	38	=		

Part III: PRODUCTION TO COUNT

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per _____	47. _____ per Acre
X	=	X	=	X	=	÷	=	

48. Remarks:

EXAMPLE IMMATURE APPRAISAL

This form example does not illustrate all required entry items (e.g., signatures, etc.).

STONEFRUIT APPRAISAL WORKSHEET

(For Illustration Purposes Only)

Company: Any Company				Claim Number: XXXXXXXX				
1.. Insured's Name I. M. Insured	2. Policy Number XXXXXXXX	3. Crop Year YYYY	4. Unit Number 00100	5. Acres 28.0	6. Number of Trees per Acre 110	7. Cause of Damage Hail	8. Date of Damage May 11	9. Crop Type Plums-Black

A. IMMATURE (GREEN) STONEFRUIT APPRAISALS

Part I: FRUIT COUNT														
10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree		
														=

Part II: 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	24. _____ per Acre
	X 0.90	=	÷	=	X	=	÷	=

B. MATURE STONEFRUIT APPRAISALS

Part I: FRUIT COUNT																
25. Field ID	26. Acres in Plot	27. Fruit Count Number of Fruit From Each Sample Tree								28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree				
		B	10.0	358	366	370	354	359								=

Part II: RANDOM PICK

31. Random Pick or Number of Fruit that Meet Grade (<u>50</u> per Sample)					33. Total Number of Fruit that Meet Grade					35. Total Number of Fruit From All Sample Trees					37. Average Percent of Graded Fruit				
32. Weight of Graded Fruit (<u>50</u> per Sample)					34. Total Weight					36. Total Number of Fruit that Meet Grade					38. Average Weight per Fruit				
³¹ 22	16	18	18	20						³³ =	94	³⁵ ÷	250	³⁷ =	0.38				
³² 3.0	2.8	2.8	3.0	3.2						³⁴ =	14.8	³⁶ ÷	94	³⁸ =	0.16				

Part III: PRODUCTION TO COUNT

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per	47. <u>Lug</u> per Acre					
361.4	X 0.38	=	137.3	X 0.16	=	22.0	X 110	=	2,420	÷	28	=	86.4

48. Remarks:

EXAMPLE MATURE APPRAISAL

This form example does not illustrate all required entry items (e.g., signatures, etc.).

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required).
- (2) Production Worksheet Completion Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form herein. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and immediately followed by the statement below:

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentations. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

B. GENERAL INFORMATION FOR PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) 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 they have not, the adjuster should contact the AIP.
 - (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. PRODUCTION WORKSHEET 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., “*May 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. Refer to the Basic Provisions and the policy 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 AIP.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit 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. 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 in the 1st or 2nd space, as applicable. Enter the complete date (e.g., "MM/DD/YYYY") for each notice.
- b. A third notice of damage or loss for a 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 of Production Worksheets.
- 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 AIP, enter "*Company Insp.*" instead of the date.
- e. If the notice does not require an inspection, document as directed in the "Narrative."

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 AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.
 - (4) 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 photograph. Refer to the Narrative instructions. Enter the applicable two-digit code for first crop and second crop. In the margin of the last line entry or in a separate column, enter the date of inspection for the last line entry of each inspection.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

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. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.

FINAL: MAKE NO ENTRY.

C. Final Acres: Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops 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 policy.

FINAL: Determined acres to tenths.

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 AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP’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/suborchard.

C₂ Enter the REPORTED acres for the orchard/suborchard.

C ₁	C ₂
----------------	----------------

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: Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the “Rate Class” is found to be incorrect, revise according to the AIP’s instructions (refer to the LAM). 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.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the policy.
“H”	Harvested.
“U”	Unharvested or put to other use with 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:

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed, etc.”	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.”

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. Refer to the appraisal methods and applicable appraisal worksheets for additional instructions. If there is no potential on UH acreage, enter “0” (zero).

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. 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. Refer to the LAM for information regarding assessing uninsured cause appraisals.

- 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.
- d. 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 "C₁" (**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 in lugs to tenths.

Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times column "P," results in lugs to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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 AIP'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, column “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, column “O,” and/or any production not included in Section II, column I or columns “B” through “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.Indicate on the sketch map or aerial photograph, the disposition of acreage destroyed or put to other use with or without consent.
- l. 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 AIP’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, column “C” as follows: *“Line 3 ‘E’ acres authorized by AIP 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.
- 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) When all acreage has been harvested, determine total production from warehouse receipts, processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) 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.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in columns “B” through “E.” For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- (4) 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, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. (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 columns "A" through "S" by type. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns "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 calendar 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 harvest, 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, column “A”).
- c. Enter the applicable two-digit code for first crop and second crop.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. - E. **Length or Diameter, Width, Depth, Deduction:** For plums stored or sold, enter the name and address of the buyer, packing house, 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 method of disposition (sold by direct marketing, etc.).

F. - H. MAKE NO ENTRY.

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

- a. For plum production that is packed and sold as fresh fruit or packed and sold as fresh but does not meet the **Crop Provisions** grade requirements: Line through Bu., Ton, Lbs., Cwt. Enter and circle “*Lugs*” in the heading. Enter production in lugs, rounded to tenths.
- b. For plum production that is damaged and is, or could be, marketed for any use other than fresh packed plums as follows:
 1. If the value of such production is \$50.00 per ton or less, enter production in tons rounded to tenths.
 2. If value of such production is greater than \$50.00 per ton, convert production from tons to lugs rounded to tenths (refer to subsection 5 E herein). Document conversion calculations in the Narrative section of the Production Worksheet.

J. - M. **MAKE NO ENTRY.**

N. **Adjusted Production:** Transfer entry from column “I.”

O. **Prod. Not to Count:** Net production NOT to count in lugs/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 to tenths, as applicable.

Q₁. **Value:** The dollar and cents value for plums as follows:

- a. For plum production that is packed and sold as fresh fruit or packed and sold as fresh but does not meet the policy grade requirements, subtract the harvest cost per lug from the actual value per lug (refer to subsection 3 D herein).
- b. For plum production that is damaged and is, or could be, marketed for any use other than fresh packed plums, enter the value of such production as follows:
 1. If the value of such production is \$50.00 per ton or less, enter \$50.00 (value per ton). Do **not** deduct any harvest costs.
 2. If the value of such production is greater than \$50.00 per ton, convert the value per ton to a value per lug (refer to subsection 5 E herein). Deduct the harvest cost per lug from the (converted) value per lug and enter the reduced (converted) value per lug.

Q₂. **Mkt. Price:** Enter the highest price election available in dollars and cents per lug for the applicable varietal group.

R. **Quality Factor:** Column Q₁ divided by column Q₂, results to three-decimal places.

S. **Production to Count:** Production from column “P” times column “R” in lugs to tenths.

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 AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column “S,” in lugs to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from section I, column "O" total, in lugs to tenths.

24. **Unit Total:**

PRELIMINARY: MAKE NOT ENTRY.

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

The following required entries are not illustrated on the Production Worksheet example below.

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. 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** or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. 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.).

**PRODUCTION WORKSHEET
(For Illustration Purposes Only)**

1 Crop/Code # <i>Plums 0092</i>	2 Unit # <i>00100</i>	3 Legal Description <i>SW1-96N-30W</i>
4 Date of Damage <i>May 11</i>		
5 Cause of Damage <i>Hail</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units <i>00200</i>		
13 Est. Prod. Per Acre <i>1,000</i>		

7 Company *Any Company*
Agency *Any Agency*

8 Name of Insured <i>I. M. Insured</i>			
9 Claim # <i>XXXXXX</i>		11 Crop Year <i>YYYY</i>	
10 Policy # <i>XXXXXXXX</i>			
14 Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	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)
<i>A M/D N/S</i>		<i>8.8</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>107</i>	<i>UH</i>	<i>UH</i>	<i>37.3</i>				<i>37.3</i>	<i>328.2</i>	<i>400.0</i>	<i>3,520.0</i>
<i>B M/D N/S</i>		<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>108</i>	<i>UH</i>	<i>UH</i>	<i>86.4</i>				<i>86.4</i>	<i>864.0</i>	<i>400.0</i>	<i>4,000.0</i>
<i>C M/D N/S</i>		<i>7.2</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>109</i>	<i>H</i>	<i>H</i>							<i>400.0</i>	<i>2,880.0</i>
<i>D M/D N/S</i>		<i>2.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>109</i>	<i>H</i>	<i>H</i>							<i>400.0</i>	<i>800.0</i>
16 TOTAL		<i>28.0</i>												17 TOTALS	<i>1,192.2</i>	<i>11,200.0</i>

NARRATIVE (If more space is needed, attach a Special Report) *Acres were wheel measured. 0.9 tons other than fresh pack production converted to lugs: 0.9 x 2,000.0 lbs./ton = 1,800.0 lbs. ÷ 28.0 lbs/lug = 64.3 lugs item I entry in section II below. Value for 0.9 tons was \$165.00/ton ÷ 2,000.0 lbs./ton = \$0.083 value/lb. x 28.0 lbs./lug = \$2.32 value per lug. \$2.32 value/lug - \$1.19 harvest cost/lug = \$1.13 value per lug entered in item Q₁ in section II below. 1.5 tons other than fresh packed production valued at \$50.00 per ton*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁	B	C	D	E	F	G	H	I	J	K ₁	L ₁	M ₁	N	O	P	Q ₁	R	S	
A ₂	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu., Ton Lbs. CWT (Lugs)	Shell/Sugar Factor	K ₂	L ₂	M ₂	Adjusted Production (HxIxK ₂ xL ₂ xM ₂)	Prod. Not to Count	Production (N - O)	Value	Quality Factor (Q ₁ ÷ Q ₂)	Production to Count (P x R)	
	<i>Acme Jelly Co. Anytown, State</i>							<i>64.3</i>					<i>64.3</i>		<i>64.3</i>	<i>1.13</i> <i>4.60</i>	<i>0.246</i>	<i>15.8</i>	
	<i>Acme Fruit Juice Co. Anytown, State</i>							<i>1.5T</i>					<i>1.5T</i>		<i>1.5T</i>	<i>50.00</i> <i>4.60</i>	<i>10.870</i>	<i>16.3</i>	

EXAMPLE CLAIM WITH OTHER THAN FRESH PACKED PRODUCTION

This form example does not illustrate all required entry items (e.g., signatures, etc.).

22 Section II Total	<i>32.1</i>
23 Section I Total	<i>1,192.2</i>
24 Unit Total	<i>1,224.3</i>

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Orchard or Suborchard	Minimum Number of Samples
0.1 - 10.0 acres	The lesser of 5 trees or 5% of the number of trees.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or suborchard.	

TABLE B - TREE PLANTING PATTERNS USED IN PLUM ORCHARDS

Square	Hedgerow	Quincunx*	Hexagonal**
X X X X X	X X X X X X X X X	X X X X X	X X X X X
X X X X X	X X X X X X X X X	X X X X X	X X X X X X X
X X X X X	X X X X X X X X X	X X X X X	X X X X X X X
X X X X X	X X X X X X X X X	X X X X X	X X X X X X X
X X X X X	X X X X X X X X X	X X X X X	X X X X X X X
		X X X X	X X X X X

*Quincunx: A tree planting pattern with trees planted in the corners of a rectangle with one tree in the middle.

**Hexagonal: A tree planting pattern with 7 adjoining trees that are equidistant from any other one tree.

TABLE C -NUMBER OF PLUM TREES PER ACRE

		DISTANCE BETWEEN ROWS (in feet)																				
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
DISTANCE BETWEEN TREES (in feet)	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 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. $18.5 \times 18.5 = 342.3$ square feet. $43,560 \div 342.3 = 127$ trees per acre.)

Refer to the LAM for information on how to calculate the number of trees per acre.

TABLE D – NUMBER OF PLUMS PER POUND BY VARIETY

2 FRUIT/LB	3 FRUIT/LB	4 FRUIT/LB	5 FRUIT/LB	6 FRUIT/LB
August Yummy	276-051	92-99R	4949 Black	Ambra
Candy Red	Amber Jewel	Andy's Best	Autumn Jade	Black Beaut
Black Kat	Aphrodite	Angeleno	Autumn Pride	Burgandy
Flavor Fall	Autumn Giant	Autumn Beaut	Black 4D185	Early Black Diamond
Flavor Treat	Betty Anne	Blackamber	Black Ice	El Dorado
Lone Star Red	Black Giant	Black Diamond	Black Flame	Empress
King James	Black Knight	Black Torch	Black Gold	Flavorosa
Sierra Rose	Challenger	Candy Black	Black Jack	Frank Ann
Yummy Giant	Cherry Red	Dapple Dandy	Blue Knight	Frontier
Suplumthirtythree	Flavorich	Debut	Black Premium	June Beaut
Suplumthirtysix	Flavor Grenade	Ebony Jewel	Black Splendor	King Richard
	Flavor Heart	Ebony May	Casselman	Late Santa Rosa
	Flavor Queen	Elephant Heart	Catalina	Linda Rosa
	Flavor Wynne	Friar	Dolly	May Rosa
	Fortune	Gar Fantasy	Earliqueen	Murietta
	Freedom	Gar One	Early Friar	Nubiana
	Gar Jumbo	Gar Red	Early Simka	O'Jewel
	Golden Globe	Grand Rosa	Ebony Sun	President
	Golden Nectar	Hirome Red	Emerald Beaut	Prima Black
	Howard Sun	J D Red	Gar Arias	Red Roy
	King's Black	Joanna Red	J E Sun	Rojo Grande
	Maragoni Black	John W	King David	Royal Garnet
	Monster Red	Kelsey	Laroda	Royal Red
	October Gem	King Diamond	Passion	Royal Zee
	Owen T	Kingo Black	Prima Dona	Roysum
	Prime Time	Larrian	Purple Majesty	Santa Rosa
	Red Giant	Mid Red	Queen Ann	Scarlet Ram
	Red Lane	New Lane	Rancho Ocho	Sierra Sweet
	Ruby Red	October Sun	Royal Star	Spring Flavor
	September King	Onyx Jewel	Sharron's Plum	Wool/Monte Red
	September Yummy	Patty Anne	Sierra Red	Zona Black
	Showtime	Prima Rosa	Simka	
	Sierra Princess	Queen Rosa	Sweet Mirriam	
	Silky Red	Red Ram	Wickson	
	Sir George	Red Sun	All Other Varieties	
	Sumplumeleven	Rosemary	Suplumthirtyeight	
	Sunrise	Royal Diamond	Suplumtewentytwo	
	Suplumthirtyfive	Scarlet Sun	Suplumtewentyfive	
	Suplumthirtyseven	Sumplumsixteen		
	Suplumtewentyeight	Sweetheart		
		Touchdown		
		Westener		
		Yummy Beaut		
		Yummy Rosa		
		Suplumtewentythree		

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

TABLE D – NUMBER OF PLUMS PER POUND PER VARIETY

8 FRUIT/LB	9 FRUIT/LB	10 FRUIT/LB	12 FRUIT/LB	14 FRUIT/LB
Aleta Rose Angee Carolyn Harris Early Hawaiian Ann Ebony First Beaut First Jewel Gar Beaut Improved Late Santa Rosa July Red July Santa Rosa Mariposa Midsummer Rancho Uno Red Beaut Red Jewel Red Noble Red Rosa Rich Red Rose Ann Rose Zee Royal Treat Spring Beaut Ticino/Tulare Giant	Andy's Pride Autumn Rose Durado Gar Rosa Rosa Ann	Moyer Prune Red Nugget Standard Sugar Prune	707 Prune	French Prune Improved French Prune

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

