2009 KANSAS ACTUARIAL DOCUMENTS CHANGES 1/31 FILING

EXPANSION: None
DELETIONS: None
DATES: None
STATEMENTS: See the attached list of statement changes
PRACTICES/TYPES: None
MAPS/SUPPLEMENTS: N/A
TRANSITIONAL YIELDS: N/A
REFERENCE RATES AND YIELDS: N/A
OTHER: None

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Nursery SPOI Statement Changes

1) Delete Missing Sizes SPOI and replace it with this:

MISSING SIZES - If at any time while determining the inventory or loss values in the nursery, it is determined that the size of a damaged or undamaged plant is not listed in your nursery catalog or price list, but the genus, species, subspecies, variety or cultivar is listed in the nursery catalog or price list, the wholesale price for the missing plant size will be determined using the lower of the price determined from the calculation listed below or the price in the EPL/PPS:

- (a) When only one plant size listed in the catalog or price list is nearest to the size of the missing plant, calculate the factor using the calculation listed below:
 - (i) Divide the price from the catalog or price list for the plant at the nearest size to the missing plant by the price in the EPL/PPS for the same-sized plant as shown in the catalog or price list to determine a proration factor; and
 - (ii) Multiply the EPL/PPS price that corresponds to the size of the missing plant by the proration factor.

For example: Your catalog has an *Agastache* 'Firebird' listed in a 3-gallon container. At the time of loss, the *Agastache* 'Firebird' is growing in a 2-gallon container. Your catalog price for a 3-gallon *Agastache* 'Firebird' is \$12.00; a price for a 2-gallon size is not listed. The EPL/PPS 3-gallon *Agastache* 'Firebird' price is \$15.00 and the EPL/PPS 2-gallon *Agastache* 'Firebird' price is \$9.00. The wholesale price will be \$7.20 (\$12 catalog price/\$15 EPL/PPS price = .800 proration factor X \$9.00 EPL/PPS price).

- (b) When there are two plant sizes listed in the catalog or price list equally distant to the size of the missing plant, calculate the factor using the calculation listed below:
 - (i) Add the two equally-distant prices from the catalog;
 - (ii) Add the two equally-distant prices from the EPL/PPS;
 - (iii) Divide the sum of the two prices from the catalog or price list for the plant at the nearest sizes to the missing plant by the sum of the two prices in the EPL/PPS for the same-sized plant to determine a proration factor; and
 - (iv) Multiply the EPL/PPS price that corresponds to the size of the missing plant by the proration factor.

For example: Your catalog has an Agastache 'Firebird' listed in a 1-gallon and in a 3-gallon container. At the time of loss, the Agastache 'Firebird' is growing in a 2-gallon container. Your catalog lists a price for a 1-gallon Agastache 'Firebird' at \$6.00 and a price for a 3-gallon Agastache 'Firebird' at \$12.00. A price for a 2-gallon Agastache 'Firebird' is not listed. The EPL/PPS 1-gallon Agastache 'Firebird' is \$7.00, the EPL/PPS 2-gallon Agastache 'Firebird' price is \$9.00, and the 3-gallon Agastache 'Firebird' price is \$15.00. The wholesale price will be \$7.36 ((\$6.00 + \$12.00) = \$18.00 catalog price / (\$7.00 + \$15.00) = \$22.00 EPL/PPS price = .818 proration factor X \$9.00 EPL/PPS price).

- 2) Change the word "Fiscus" to "Ficus" in the SPOI statement on page 6. Also, reword the same statement so it says, "Scientific name: All cultivars of Ficus benjamina*, Ficus retusa*, Hibiscus rosa-sinensis*, all species and cultivars of Ixora*, and all genus, species and cultivars of deciduous trees*"
- 3) Add another statement similar to the one above that states: "Scientific name: All cultivars of Bougainvillea*. *Leaf drop on this crop without death of the twigs, branches or stems from excess moisture will not be considered as a basis for a claim. Death of the

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twigs, branches or stems is minimally required as a basis for claim."

4) Delete the statement that says, "Plants smaller than the smallest listed size for that plant on the Eligible Plant List and Plant Price Schedule are not insurable."

Replace it with, "Plant (including field grown), container, or liner sizes smaller than the smallest size listed for plants (including field grown), containers or liners on the Eligible Plant List and Plant Price Schedule are not insurable. Do not round up to meet the minimum size requirement for plants (including field grown), containers, or liners."

- 5) Add the following statement before the OMITTED PLANTS SPOI:
- "When the number of months for a partially damaged plant to reach full recovery is equal to or greater than the FMV A stage of growth (in months) of the damaged plant, then that plant is considered destroyed (zero value) and is no longer insurable."
- 6) Add the following statement before the statement that reads "See the Eligible Plant List and Plant Price Schedule for cold storage..." on page 2:

"The Eligible Plant List and Plant Price Schedule is a component of the actuarial information."

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