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Federal Crop
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Product
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Division

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PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK

2001 And Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBERS: 25200 (08-2000) 25200-1 (01-2001)
SUBJECT: PLUM LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: January 12, 2001
	OPI: Product Development Division
	APPROVED: <i>/s/ Tim Hoffmann for Tim B. Witt</i> Deputy Administrator, Research and Evaluation

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

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for January 2001 Issuance (FCIC-25200-1):

- A. In section 2 B, amended the definitions of 'grade' and 'graded' fruit.
- B. In section 3 A, removed references to pollinizer trees not being insurable. In section 3 B, amended the hail and fire exclusion statement and removed reference to 'limited' coverage.
- C. In section 4 A, reformatted appraisal and inspection procedures to differentiate between appraisals that are required by the crop provisions and when appraisals and inspections should be made as directed by the insurance provider. In section 4 C, edited text for clarity.
- D. In section 5 B, edited text to emphasize appraising fruit damaged by uninsured causes. In section 5 C, added specific considerations for making mature fruit appraisals.
- E. In section 7 B, amended the 'Fruit Count/Number of Fruit from each Sample' item instructions throughout the worksheet instructions.

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	1-2	1-14		08-2000	FCIC-25200
Insert	1-2	1-2	1-14 14.1-14.2		01-2001 01-2001	FCIC-25200-1 FCIC-25200-1
Current Index	1-2	1-2	1-14 14.1-14.2 15-28	29-32	01-2001 01-2001 08-2000	FCIC-25200-1 FCIC-25200-1 FCIC-25200

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

- (3) Abbreviation(s):

RPAM Random Path Appraisal Method

- (4) Definition(s):

Grade Fruit: Fruit that is marketable 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.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The insured crop will be all plums in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents:
 - (a) That are grown on tree varieties that:
 - 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 Standards, a related advisory board, or the State;
 - (b) That are irrigated;
 - (c) That have reached at least the fifth growing season after set out, and that have produced an average of at least 200 lugs per acre in at least 1 of the 3 most recent actual production history crop years, unless the insurance provider inspects such acreage and gives approval to insure in writing;
 - (d) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider;

*** **NOTE:** Plums produced on scions that have not reached the fifth (5th) growing season may be insured if subsections (a), (b), and (c) above, are met. Such trees must have produced at least 200 lugs per acre in at least one crop year 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) 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 crop provisions. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT

Applies to all harvested production from the insurable acreage:

- (1) That is packed and sold as fresh fruit and meets the U.S. No. 1 standards as modified by the California Fruit Tree Agreement publication for plums for the applicable crop year;
- (2) That is packed and sold as fresh fruit but does not meet the grade requirements specified in D (1) above, due to insurable causes. Such production will be adjusted by:
 - (a) Dividing the actual value per lug by the highest price election per lug available for the applicable varietal group; and

- (b) Multiplying the resulting factor, if less than 1.00, by the number of lugs of such plum production.
- (3) That is damaged and is, or could be, marketed for any use other than fresh packed fruit. Such production will be adjusted by:
 - (a) Multiplying the number of tons of such production by the value per ton of the damaged plums or \$50.00 per ton, whichever is greater; and
 - (b) Dividing the result of (3) (a) above by the highest price election available for the applicable varietal group.

4. PLUM APPRAISALS

A. 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 that will be sold by direct marketing.
- (3) Additional circumstances when the insurance provider 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 inspection may be 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 inspection may be 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.);

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

B. SELECTING REPRESENTATIVE SAMPLES 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 acreage and location of the fruit on the tree;

NOTE: When variable damage causes the crop potential to be significantly different within the same orchard, or an insured wishes to destroy a portion of the orchard, split the orchard into suborchards and appraise each one separately.
 - (c) Percent of each variety in the acreage;
 - (d) Tree age, size, density, and vigor;
 - (e) The acreage in the unit from which fruit has been picked, and the extent of variation in the amount of unpicked fruit on the trees; and
 - (f) Whether any portions of the orchard have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

C. SELECTING RANDOM FRUIT SAMPLES

- ***
- (1) Appraise both mature and immature fruit. 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 damaged by 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 that would be packed/processed and fruit which could be eliminated if graded.
 - (c) Obtain the entire fruit sample from the inside, outside, top, and bottom of all four quadrants of the tree.
 - (d) Select sample fruit from each tree in a representative number of rows in the orchard.

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

5. APPRAISAL METHODS

A. 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 Fruit Appraisals	this method only after general maturity of the crop.
Harvested Plums Appraisals	this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

B. IMMATURE (GREEN) FRUIT APPRAISAL METHOD

- (1) Fruit Count. This procedure tracks with the immature (green) fruit appraisal item entries on the stonefruit appraisal worksheet.
 - (a) Count the number of immature fruit from representative sample trees, include fruit damaged due to uninsured causes.

NOTE: 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 from 1 (a) above, and divide by the number of samples taken to calculate the 'Average Fruit per Tree.'

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

- (2) Production to Count.
 - (a) Multiply the 'Average Fruit per Tree' times the 0.90 'Survival Factor' to calculate the 'Average Fruit to Count.'
 - (b) 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/Tree.'

- (c) Multiply the 'Pounds/Tree' times the 'Number of Trees/Acre' to calculate the 'Pounds per Acre.'
- (d) Divide 'Pounds per Acre' by the 'Pounds per Lug' to calculate the 'Lugs per Acre.'

NOTE: Refer to the appraisal worksheet procedure for applicable rounding rules. One lug of plums weighs 28 lbs.

EXAMPLE:

549 (Total Fruit) ÷ 10 (Number of Samples) = **54.9** (Avg. Fruit/Tree)
 54.9 (Average Fruit/Tree) x .90 (Survival Factor) = **49.4** (Avg. Fruit to Count)
 49.4 (Avg. Fruit to Count) ÷ 6 (Fruit/Pound) = **8.2** (Pounds/Tree)
 8.2 (Pounds/Tree) x 115 (Number of Trees/Acre) = **943** (Pounds per Acre)
 943 (Pounds per Acre) ÷ 28 (Pounds per Lug) = **33.7** (Lugs per Acre)

C. MATURE FRUIT APPRAISAL METHOD

(1) Primary Considerations. This procedure tracks with the mature fruit appraisal item entries on the stonefruit appraisal worksheet.

(a) For mature unharvested plums, production to be counted will include:

- 1 Fruit which could be packed and sold as fresh fruit;
- 2 Fruit that could be marketed for any use other than fresh pack;
- 3 Fruit damaged by uninsured causes; and
- 4 Fruit that would be rejected by the packing house due to being under sized, immature, overripe, or mechanically damaged.

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

(b) If there is unharvested production due to market conditions and/or fruit damage from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit and/or fruit damaged by an uninsured cause.

(2) Fruit Count.

(a) Count the number of mature fruit from representative sample trees and enter total number of fruit from each sample on the appraisal worksheet.

(b) Total the number of fruit from 2 (a) above, and divide by the number of samples taken to calculate the 'Average Fruit per Tree.'

- (3) Random Pick.
 - (a) Take a 'Random Pick of Fruit that meets Grade' (100 fruit per sample) from representative sample trees. Enter the number of fruit from each sample on the appraisal worksheet.
 - (b) From the 100-fruit sample, select and weigh 10 representative fruit to calculate the 'Weight of Graded Fruit.' Record the weights on the appraisal worksheet.
 - (c) Calculate the 'Total Percent of Graded Fruit' by totaling the number of fruit in (3) (a) above.
 - (d) Calculate the 'Total Weight' by totaling the weight of fruit in (3) (b) above.
 - (e) Divide the 'Total Percent of Graded Fruit' by the 'Number of Samples' to calculate the 'Avg. Percent of Graded Fruit.'
 - (f) Divide the 'Total Weight' by the 'Number of Samples' to calculate the 'Total Avg. Wt. of Sample Fruit.'
 - (g) Divide the 'Total Avg. Wt. of Sample Fruit' by '10' to calculate the 'Avg Weight per Fruit.'
- (4) Production to Count.
 - (a) Multiply the 'Avg. Fruit per Tree' times the 'Avg. Percent Graded Fruit' to calculate the number of 'Graded Fruit per Tree.'
 - (b) Multiply the result in (4) (a) by the 'Avg. Weight per Fruit' to calculate the 'Pounds/Tree.'
 - (c) Multiply the 'Pounds /Tree' times 'Number of Trees/Acre' to calculate the 'Pounds/Acre.'
 - (d) Divide the 'Pounds/Acre' by 28 Lbs./Lug to calculate the appraisal in 'Lugs per Acre.'

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

D. HARVESTED PLUM APPRAISAL METHODS

(1) Representative Trees Appraisals.

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

(2) **Harvested Acreage Appraisals.**

- (a) Use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.
- (b) Verify by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the crop on the trees.

NOTE: Any harvested production from representative trees must include all grade fruit (refer to subsection 2 B for definition of grade fruit).

- (c) Document such inspections in the “Narrative” section of the claim form or on a Special Report.

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 PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider’s name in the appraisal worksheet title if not preprinted on the insurance provider’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Use the stonefruit appraisal worksheet herein for plum appraisals.
- (4) Separate appraisal worksheets are required for each unit or plot inspected. Refer to subsection 4 B for sampling requirements.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: Name of the company servicing the contract.

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

1. **Insured Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres:** Unit acreage, to tenths.
6. **Trees/Acre:** Number of bearing trees per acre.
7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
9. **Crop Type:** Variety name of trees.

A - IMMATURE (GREEN) FRUIT APPRAISALS

PART I: FRUIT COUNT

10. **Field ID:** Field identification symbol.
11. **Acres in Plot:** Acres in field or plot, to tenths.
12. **Fruit Count/Number of Fruit From Each Sample Tree:** Total number of fruit from each sample tree.

13. **Total Fruit:** Number of **fruit** from all trees in item 12.
14. **Number of Samples:** Number of **samples** taken from item 12.
15. **Avg. Fruit per Tree:** Item 13 divided by item 14, to tenths.

PART II: PRODUCTION TO COUNT

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

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

20. **Pounds/Tree:** Item 18 divided by item 19, to tenths.
21. **Number of Trees/Acre:** Transfer entry from item 6.
22. **Pounds per Acre:** Item 20 times item 21, to whole pounds.
23. **Pounds per ___:** Insert “Lug” in heading. Enter “28” (pounds per lug).
24. **___ per Acre:** Insert “Lugs” in heading. Item 22 divided by item 23, to tenths.

B - MATURE FRUIT APPRAISALS

PART I: FRUIT COUNT

25. **Field ID:** Field identification symbol.
26. **Acres in Plot:** Acres in field or plot, to tenths.
27. **Fruit Count/Number of Fruit From Each Sample Tree:** Total number of fruit from each sample tree.
28. **Total Fruit:** Number of **fruit** from all trees in item 27.
29. **Number of Samples:** Number of **samples** taken from item 27.
30. **Avg. Fruit per Tree:** Item 28 divided by item 29, to tenths.

PART II: RANDOM PICK

31. **Random Pick No. of Fruit Which Meet Grade:** Number of random-picked fruit from the 100-fruit sample meeting the grade fruit requirements (refer to section 2 B for definition of grade fruit).
32. **Weight of Graded Fruit:** Weight of 10 sample fruit in item 31 in pounds, to tenths (refer to section 2 B for definition of graded fruit).
33. **Total Percent of Graded Fruit:** Number of **fruit** from item 31.
- NOTE:** Since 100 fruit are sampled, the number of graded fruit equals the “Total Percent of Graded Fruit.”
34. **Total Weight:** Total weight of fruit in item 32 in pounds, to tenths.
35. **Number of Samples:** Number of **samples** taken from item 31.
36. **Number of Samples:** Number of **samples** taken from item 32.
37. **Total Avg. Wt. of Sample Fruit:** Item 34 divided by item 36 in pounds, to tenths.
38. **Avg. Percent of Graded Fruit:** Item 33 divided by item 35, to two-decimal places.
- NOTE:** Enter percent as a two-place decimal (e.g., 12 equals 0.12).
39. **Avg. Weight per Fruit:** Item 37 divided by “**10**,” to two-decimal places.

PART III: PRODUCTION TO COUNT

40. **Avg. Fruit per Tree:** Transfer entry from item 30.
41. **Avg. Percent of Graded Fruit:** Transfer entry from item 38.
42. **Graded Fruit per Tree:** Item 40 times item 41, to tenths.
43. **Avg. Weight per Fruit:** Transfer entry from item 39.
44. **Pounds/Tree:** Item 42 times item 43, to two-decimal places.
45. **Number of Trees/Acre:** Transfer entry from item 6.
46. **Pounds/Acre:** Item 44 times item 45, in whole pounds.
47. **Pounds per _____:** Insert “Lug” in heading. Enter “28” (pounds per lug).

48. **_____ per Acre:** Insert “Lugs” in heading as applicable. Item 46 divided by item 47, to tenths.
49. **Remarks:** Any pertinent information that pertains to the inspection.
50. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
51. **Insured Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
52. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

(For Illustration Purposes Only)

Company: Acme Insurance					Claim Number:				
1. Insured Name I. M. Insured	2. Policy Number XXXXXXX	3. Crop Year YYYY	4. Unit No. 00100	5. Acres 30.0	6. Trees/Acre 115	7. Cause of Damage Freeze	8. Date of Damage Mar 10	9. Crop Type Santa Rosa	

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. Avg. Fruit per Tree
		45	54	58	60	48	59	55	60	25	85			
A	8.8											= 549	÷ 10	= 54.9

Part II: PRODUCTION TO COUNT

16. Avg. Fruit per Tree 54.9	17. Survival Factor X 0.90	18. Avg. Fruit to Count = 49.4	19. Fruit per Pound ÷ 6	20. Pounds/Tree = 8.2	21. Number of Trees/Acre X 115	22. Pounds per Acre = 943	23. Pounds per _____ ÷ 28	24. _____ per Acre = 33.7
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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. Avg. Fruit per Tree
												=	÷	=

Part II: RANDOM PICK

31. Random Pick or No. of Fruit Which Meet Grade (100 per sample)	33. Total Percent of Graded Fruit	35. Number of Samples	37. Total Avg. Wt. of Sample Fruit	38. Avg. Percent of Graded Fruit
32. Weight of Graded Fruit (100 per sample)	34. Total Weight	36. Number of samples		39. Avg. Weight per Fruit
31		33		38
		=		=
32		34		39
		=		÷ 10 =

Part III: PRODUCTION TO COUNT

40. Avg. Fruit per Tree X	41. Avg. Percent Grade Fruit =	42. Graded Fruit per Tree X	43. Avg. Wt. per Fruit =	44. Pounds/Tree X	45. Number of Trees/Acre =	46. Pounds/Acre ÷	47. Pounds per _____ =	48. _____ per Acre
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49. Remarks

IMMATURE APPRAISAL EXAMPLE

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

STONEFRUIT APPRAISAL WORKSHEET

(For Illustration Purposes Only)

Company: Acme Insurance	Claim Number: XXXXXXXX
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1. Insured Name I. M. Insured	2. Policy Number XXXXXXX	3. Crop Year YYYY	4. Unit No. 00100	5. Acres 30.0	6. Trees/Acre 115	7. Cause of Damage Freeze	8. Date of Damage May 10	9. Crop Type Mid Red
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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. Avg. Fruit per Tree	

= ÷ =

Part II: PRODUCTION TO COUNT

16. Avg. Fruit per Tree	17. Survival Factor	18. Avg. Fruit to Count	19. Fruit per Pound	20. Pounds/Tree	21. Number of Trees/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. Avg. Fruit per Tree	

3602 ÷ 10 = 360.2

Part II: RANDOM PICK

31. Random Pick or No. of Fruit Which Meet Grade (100 per sample)										33. Total Percent of Graded Fruit					35. Number of Samples					37. Total Avg. Wt. of Sample Fruit		38. Avg. Percent of Graded Fruit	
32. Weight of Graded Fruit (100 per sample)										34. Total Weight					36. Number of samples					39. Avg. Weight per Fruit			
31	12	10	13	10	14	15	11	12	11	33	121	10		38	0.12								
13										=		÷		=									
32	1.9	1.7	1.8	1.8	1.9	1.7	1.8	1.7	1.8	34	17.9	10	3	1.8	10	0.18							
1.8										=		÷	=	÷	=								

Part III: PRODUCTION TO COUNT

40. Avg. Fruit per Tree	41. Avg. Percent Grade Fruit	42. Graded Fruit per Tree	43. Avg. Wt. per Fruit	44. Pounds/Tree	45. Number of Trees/Acre	46. Pounds/Acre	47. Pounds per <u>Lug</u>	48. _____ per Acre
360.2	X	0.12	=	43.2	X	0.18	=	7.78
				X	115	=	895	÷
							28	=
								32.0

49. Remarks

MATURE APPRAISAL EXAMPLE

50. Adjuster's Signature	Code #	Date	51. Insured's Signature	Date
I. M. Adjuster	XXXXX	MM/DD/YYYY	I. M. Insured	MM/DD/YYYY

(RESERVED)