

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25380 (06-1999)

# **PRUNE LOSS ADJUSTMENT STANDARDS HANDBOOK**

**1999 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25380</b>
<b>SUBJECT:</b>	<b>DATE: June 11, 1999</b>	
<b>PRUNE LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Development Division</b>	
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURES FOR THIS CROP FOR 1999 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 that have been redlined. Three stars (\*\*\*) identify information that has been removed.

**Changes for June 1999:**

**Inserts:**

- A. A new handbook format. This handbook complies with the Prune Crop Provisions (99-036).
- B. References to the crop code crop name "Prunes," crop code "0036," and references to five-digit unit numbers, as applicable.
- C. In section 2 A distribution procedure for appraisal forms.
- D. In section 2 B definitions for "Direct Marketing," "Harvest," "Market Price for Standard Prunes," "Natural Condition Prunes," "Prunes," "Reference Date," "Standard Prunes" and "Substandard Prunes."
- E. In section 3, Insurance Contract Information that contains standards for insurability, provisions that are not applicable to CAT coverage, unit division, and quality adjustment.

# PRUNE LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES CONTROL CHART (Continued)

- F. In section 8, Claim Form Entries and Completion Procedure that contains new claim procedures and example Production Worksheet.
  
- G. Section 9, Reference Material that includes the following information: **TABLE A** - Minimum Representative Sample Requirements; **TABLE B** - Average Prune Size on the P-1 Grade Sheet by Screen Size **TABLE C** - Number of Trees per Acre; and **TABLE D** - Predicted Average harvest Size of Dry Prunes. Also included is **EXHIBIT 1** - P-1 Reference Guide.

**Deletes:**

- A. Deletes references to Statement of Facts (FCI-6) forms and replaces them with references to Special Report forms.
  
- B. Deletes references to the FCI-74 claim form and replaces them with references to the Production Worksheet.

Control Chart for: Prune Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-28	29-34	06-1999	FCIC-25380

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# **1. INTRODUCTION**

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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**

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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 the 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 their approved plan of operations.

## **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

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

**DFA** Dried Fruit Association

**DPMO** Dried Prune Marketing Order

**PBA** Prune Bargaining Association

**RPAM** Random Path Appraisal Method

(4) Definitions:

<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include: selling through an on-farm or roadside stand; farmer's market; and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
<b>Harvest</b>	Picking of mature prunes from the trees or ground either by hand or machine.
<b>Market Price for Standard Prunes</b>	The price per ton shown on the processor's settlement sheet for each size count of standard prunes.
<b>Natural Condition Prunes</b>	Prunes in the condition in which they are normally delivered from a dehydrator or dry yard.
<b>Prunes</b>	Any type or variety of plums that is grown in the area for the production of prunes and that meets the requirements defined in the applicable Federal Marketing Agreement Dried Prune Order.
<b>Reference Date</b>	Reference date provided by the RSO that occurs one to two weeks after pit hardening and is when 80 to 90 percent of the seeds show presence of endosperm, a clear jelly-like substance at the blossom end of the seed. This usually occurs from May 1 through May 15.
<b>Standard Prunes</b>	Any natural condition prunes that (a) grade "C" or better in accordance with the United States Standards for Grades of Fresh Plums and Prunes; or (b) meet or exceed the grading standards in effect for the crop year if a Federal Marketing Agreement Dried Prune Order has been established for the area in which the insured crop is grown.
<b>Substandard Prunes</b>	Any natural condition prunes failing to meet the applicable grading specifications for standard prunes.

### **3. INSURANCE CONTRACT INFORMATION**

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The insurance provider is to determine that the insured has complied with all 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 crop insured will be all prunes 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 for production of natural condition prunes;
  - (c) 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 irrigated (except where otherwise provided in the actuarial documents).
  - (d) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider; and
  - (e) That are grown on trees that have reached at least the 7th growing season after being set out.
- (2) Prunes interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that it does not meet the insurability requirements contained in the insured's policy.
- (3) Insurance coverage is not provided against damage or loss of production due to the following:
- (a) Insects and disease unless adverse weather prevents the proper application of control measures; causes properly applied control measures to be ineffective; or for which no effective control mechanism is available; or
  - (b) Inability to market the prunes 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 the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

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

## **C. UNIT DIVISION**

See the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

## **D. QUALITY ADJUSTMENT**

Any production of substandard prunes resulting from damage by insurable causes will be adjusted based on the average size count as indicated on the applicable DFA Inspection Report and Certification Form. Any insurable damage will be adjusted as follows:

- (1) Divide the value per ton of such substandard prunes by the market price per ton for standard prunes (of the same size count); then
- (2) Multiply the result in subsection D (1) by the number of tons of such substandard prunes.

## **4. PRUNE APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with procedures in this handbook and the LAM.
- (2) Specifically for prunes, circumstances that require an appraisal include (but are not limited to):
  - (a) Any production from any unit will be sold by direct marketing or for fresh fruit; or
  - (b) When there is damage due to uninsurable causes.
- (3) Make separate appraisals for each prune variety grown in the orchard, as applicable.
- (4) Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
  - (a) The insured must notify the insurance provider within 3 days of the date that harvest should have started if the crop will not be harvested.
  - (b) The insured must notify the insurance provider at least 15 days before any production from any unit will be sold by direct marketing or sold as fresh fruit.

**NOTE:** In the event of failure to give timely notice that the production will be sold by direct marketing or fresh fruit, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.

- (c) If the insured intends to claim an indemnity on any unit in accordance with section 14 of the Basic Provisions, notice must be given at least 15 days prior to the beginning of harvest or immediately if damage is discovered during harvest so that the insurance provider can inspect the damaged production.

- (d) If the insured fails to meet the requirements listed above and such failure results in the insurance provider's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

(5) **Appraisal dates:**

- (a) Insurance provider representatives will set appraisal dates.
- (b) Whenever possible, appraise prunes after the "Reference Date" and before fruit is removed from the trees.

**B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

Make a general examination of all acreage in the unit. Determine the number and general location of trees to be used in the representative samples based on:

- (1) Total acreage and number of trees;
- (2) 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 when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately.

- (3) Percent of each type in the acreage;
- (4) Tree age, size, density, and vigor;
- (5) The acreage in the unit where fruit has been picked, and the extent of variation in the amount of unpicked fruit on the trees; and
- (6) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

**C. ORCHARD APPRAISALS**

Timing of Appraisals: The adjuster will determine which appraisal method to use depending upon crop maturity at time of appraisal.

**D. HANDLING APPRAISAL DISCREPANCIES**

If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the prunes are ready to harvest (harvest sample 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.

## **E. PRUNE GRADING**

All prune grading will be in accordance with the USDA/DFA standards, as applicable. The adjuster is responsible for familiarizing her/himself with these standards to ensure they are properly applied.

## **5. APPRAISAL METHODS**

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### **A. GENERAL INFORMATION**

These instructions provide information for appraisal methods for:

<b>Appraisal Method.....</b>	<b>Use.....</b>
First-period Immature Appraisals	from the "Reference Date" through the 15th day after the "Reference Date."
Second-period Immature Appraisals	from the 16th day after the "Reference Date" until fruit maturity.
Mature Prune Appraisals	on unharvested mature prunes.
Representative Tree Appraisals	the production harvested from the representative trees to determine the yield per acre.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

### **B. UNHARVESTED APPRAISALS**

#### **(1) First-period Immature Appraisals:**

- (a) Harvest green prunes from various locations on the sample trees that are representative of the entire green crop produced.
- (b) Count the number of green prunes needed to equal one pound.
- (c) See **TABLE D** to convert the green prune-count per pound to a dry prune-count per pound.
- (d) Multiply the average number of prunes per tree (as determined by the RPAM) by the applicable survival factor from **TABLE E** to determine the number of prunes per tree to count. Multiply this result by the number of trees per acre to determine the per acre total number of surviving prunes to count.

**NOTE:** See the RPAM Handbook for instructions on selecting a random sample and tabulating the number of fruit per sample tree.

- (e) Convert the total number of surviving prunes to tons (rounded to tenths) to determine the per acre production to count.

(2) **Second-period Immature Appraisals:**

- (a) From the average number of dry prunes per pound use either:
  - 1 The actual production records (if there are 4 or more years of yield data); or
  - 2 The DFA county/area average (if there are LESS than 4 years of yield data) and apply them to fruit counts made using the RPAM.
- (b) Document method used to determine the number of dry prunes per pound in the Remarks section of the appraisal worksheet.

**C. HARVESTED APPRAISALS**

(1) **Mature Prune Appraisals:**

- (a) Use the RPAM Worksheet to obtain fruit counts from sample trees.
- (b) Count the number of dry prunes as follows:
  - 1 Harvest 140 pounds of prunes from representative sample trees and take prunes to a local dehydrator to dry the prunes.
  - 2 Have the dried samples graded by an authorized DFA grading service.
  - 3 Use the grading results to determine the dry-prune count per pound. Transfer these results to the Prune Appraisal Worksheet.

(2) **Representative Tree 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.

(3) **Harvested Acreage Appraisals:**

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. Verify by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the crop on the trees.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

Modifications in appraisal methods require insurance provider authorization (as described in the LAM).

#### **(1) Quadrant Fruit Count Appraisals:**

For trees with a heavy fruit load or large-size trees, visually quarter a sample tree and count the fruit in a representative quadrant. Multiply the quadrant count times 4 (four quadrants) and use this as a basis for completing the appraisal for the sample tree.

#### **(2) Lack of Grade/Dehydration Data Appraisals:**

When the DFA mature prune grades are not available or when mature prune dehydration data is not available and the producer has:

- (a) **Less than 4 years of yield data:** Use the average for the county/area from the DFA, as provided by an authorized insurance provider representative.
- (b) **Four or more years of yield data:** Use the average of the insured's past production records (from the insured's P-1 forms).

#### **(3) Fresh Prune Appraisals:**

Use when there is production that will be sold as juice, fresh fruit, or when there is fresh prune production and dried prune production on the same acreage.

- (a) Document appraised and harvested tonnage in the appraised and harvested production sections of the ProductionWorksheet, as applicable.

**NOTE:** Explain in the Narrative that there is fresh prune production or production for juice.

- (b) Fresh prunes are packed in containers of various size and weight. The adjuster will need to convert pounds of fresh production to tons, as applicable.

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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### 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 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) Separate appraisal worksheets are required for each unit or plot inspected. Refer to section 4 for sampling instructions.
- (4) For every inspection, complete all item entries on the appraisal worksheet. Check item 9 to signify either an "Immature" or "Mature" appraisal.

**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.

#### **PART I - (SAMPLING)**

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
4. **Acres in Unit:** Unit acreage, to tenths.
5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

- 6.A. **Tree Spacing:** Spacing between trees and between rows in feet.
- 6.B. **Trees per Acre:** Enter the number of trees per acre by actual count; or use the actual spacing between rows and between trees to determine orchard population (see **TABLE C**).
7. **Date of Appraisal:** Date appraisal is made (e.g., MM/DD/YYYY). Immediately below enter the “Reference Date” (e.g., Ref: MM/DD/YYYY).
8. **4 or More Years Records:** Enter either “Yes” or “No,” as applicable.
9. **Immature/Mature:**
- a. Check “Immature,” for appraisals made between the “Reference Date” and fruit maturity.
  - b. Check “Mature,” for appraisals made when the fruit is of harvest maturity.
10. **Field ID:** Field identification symbol.
11. **No. of Acres in Field:** Prune (variety) acres, to tenths for the orchard or suborchard inspected.
12. **Total No. of Trees in Field:** The total number of trees in the orchard or suborchard being appraised. Use actual tree counts or use **TABLE C**, as applicable.
13. **No. of Samples Required:** Number of sample trees appraised, see **TABLE A**.
14. **Prune Count/Number of Prunes from each Sample:** Fruit count from RPAM worksheets.
- NOTE:** Transfer entry from the RPAM Worksheet from the TOTAL entry. The TOTAL entry is the number of fruit per sample tree.
15. **Total Prunes:** Total number of PRUNES entered in item 14.
16. **No. of Samples:** Total number of SAMPLES taken from item 13.
17. **Avg. No. per Tree:** Item 15 divided by item 16, in whole prunes.
18. **No. of Green Prunes per Pound/Sample:** Number of green prunes per pound from each sample tree (not corrected to dry prune equivalent).
19. **Total Green Pounds:** Total number of green prunes per pound for all samples entered in item 18 entries.
20. **No. of Samples:** Total number of samples taken from item 18.



21. **Avg. No. Per Pound:** Item 19 divided by item 20, in whole prunes.
22. **Predicted Dry Count:** See **TABLE D** to find the predicted harvest size (dry) for the entry in item 21, in whole prunes.

## **PART II (PRODUCTION TO COUNT)**

23. **Avg. No. of Prunes Per Tree:** Transfer entry from item 17.
24. **% Survival Conversion:** Percent survival conversion (to two-decimal places) obtained from **TABLE E** for the date of the appraisal after the "Reference Date."
25. **Prunes Per Tree to Count:** Item 23 times item 24, to whole prunes.
26. **Trees Per Acre:** Transfer entry from item 6.B.
27. **Total Prunes to Count:** Item 25 times item 26, to whole prunes.
28. **Avg. Dry Count Per Pound:** Average whole dry prunes per pound, for:
- a. First-period Immature Appraisal: use entry from item 22.
  - b. Second-period Immature Appraisal: use actual records (if records are acceptable); or DFA county/area averages.
  - c. Mature Appraisal: use either DFA grading results; if available, actual records (if records are acceptable); or DFA county/area averages.
29. **Avg. Dry Pounds Per Acre:** Item 27 divided by item 28, to whole pounds.
30. **Pounds Per Ton:** MAKE NO ENTRY. "2000" is preprinted on the appraisal worksheet.
31. **Tons Per Acre to Count:** Item 29 divided by item 30, in tons to tenths.
32. **Acres in Sample:** Transfer entry from item 11.
33. **Total Production to Count (Tons):** Item 31 times item 32, in tons to tenths.
34. **Remarks:** Enter any pertinent information such as:
- a. Modification in appraisal methods.
  - b. Average yields used in lieu of current yield data.
  - c. Number of trees that are uninsurable (e.g., dead trees; trees interplanted with another crop; or replanted immature trees, etc.).
  - d. Document calculations for converting fresh production or production for juice to dry production equivalent.

35. **Signature of Adjuster, Code Number, 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; otherwise, document the appraisal date in the Narrative of the Production Worksheet.
36. **Signature of Insured 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.

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

**PRUNE APPRAISAL WORKSHEET**  
(FOR ILLUSTRATION PURPOSES ONLY)

Company Acme Insurance

Claim Number XXXXXXXXXX

PART I (SAMPLING)

1. Insured's Name <p align="center">I.M. Insured</p>					2. Policy Number <p align="center">XXXXXXXXXX</p>			3. Crop Year <p align="center">YYYY</p>			
4. Acres in Unit <p align="center">10.0</p>		5. Unit Number <p align="center">00100</p>		6.A. Tree Spacing <p align="center">20 x 20</p>		6.B. Trees Per Acre <p align="center">109</p>		7. Date of Appraisal <p align="center">MM/DD/YYYY Ref. MM/DD/YYYY</p>		8. 4 or More Years Records <p align="center">Yes</p>	
9. IMMATURE <input checked="" type="checkbox"/> MATURE <input type="checkbox"/>		10. Field ID <p align="center">A</p>		11. No. of Acres in Field <p align="center">5.0</p>		12. Total No. of Trees in Field <p align="center">545</p>		13. No. of Samples Required <p align="center">5</p>			
14. PRUNE COUNT Number of Prunes from each Sample						15. Total Prunes		16. No. of Samples		17. Avg. No. Per Tree	
1181		1150	1212	1181	1183						
						5907		÷	5	=	
										1181	
NOTE: GREEN COUNT PER POUND WILL BE USED ONLY BETWEEN REF. DATE AND 15 DAYS AFTER REF. DATE.											
18. No. of Green Prunes per pound/Sample						19. Total Green Pounds		20. No. of Samples		21. Avg. No. Per Pound	22. Predicted Dry Count
60		66	81	65	68						
						340		÷	5	=	
										68	
										47	

PART II (PRODUCTION TO COUNT)

23. Avg. No. of Prunes Per Tree <p align="center">1181</p>			24. % Survival Conversion <p align="center">X 0.60</p>			25. Prunes Per Tree to Count <p align="center">= 709</p>			26. Trees Per Acre <p align="center">X 109 =</p>		
27. Total Prunes to Count <p align="center">77281</p>			28. Avg. Dry Count Per Pound <p align="center">÷ 47</p>			29. Avg. Dry Pounds Per Acre <p align="center">= 1644</p>			30. Pounds Per Ton <p align="center">÷ 2000 =</p>		
31. Tons Per Acre to Count <p align="center">0.8</p>			32. Acres in Sample <p align="center">X 5.0</p>			33. Total Production to Count (Tons) <p align="center">= 4.0</p>					

34. Remarks  
First-period Immature Appraisal

35. Signature of Adjuster <p align="center">I.M. Adjuster XXXXX</p>		Date <p align="center">MM/DD/YYYY</p>
36. Signature of Insured <p align="center">I.M. Insured</p>		Date <p align="center">MM/DD/YYYY</p>



## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) The claim form, (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections made 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 reasons 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 any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

### **B. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item**

**No.      Information Required**

1.      **Crop/Code #** “Prunes” (0036).
2.      **Unit #** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

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

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

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

13. **Est. Prod. Per Acre:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

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

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

15. **Companion Policies:**

- 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 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 contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril contact and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.

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

**NOTE:** See 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) Adjustments to appraised mature production (i.e., quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

### **Item**

### **No.**

### **Information Required**

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

B. **Preliminary Acres:**

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

**FINAL:** MAKE NO ENTRY.

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

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

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

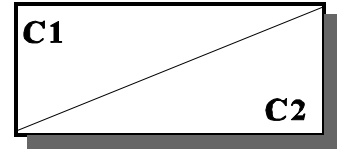
**FINAL:** Determined acres to tenths.



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

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

C<sub>1</sub> Enter the ACTUAL acres for the orchard or suborchard.  
 C<sub>2</sub> Enter the REPORTED acres for the orchard or suborchard.



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

**NOTE:** Unrated land is uninsurable without a written agreement.

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviations as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P” . . . . .	Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider (includes insured’s failure to provide timely notice when production is going to be sold by direct marketing or sold as fresh fruit).
“H” . . . . .	Harvested.
“UH” . . . . .	Unharvested or put to other use with consent.

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
“WOC” . . .	Other use without consent
“SU” . . . . .	Solely uninsured
“ABA” . . .	Abandoned without consent
“H” . . . . .	Harvested
“UH” . . . . .	Unharvested

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

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

**NOTE:** If there is no potential on UH acreage, enter “0.”

K<sub>1</sub>. - K<sub>2</sub>. MAKE NO ENTRY.

L. **Quality Factor:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** For unharvested prune production which due to insurable causes is determined to be substandard (by the DFA Grading Station) calculate the quality adjustment factor as follows:

- a. Divide the value per ton of substandard prunes by the market price per ton for standard prunes of the same count size and enter the factor as a three-place decimal.
- b. Do not allow any reduction in value due to uninsurable causes. In the Narrative identify which factors were and were not allowed in establishing a value. If appraised prunes have no value, enter “.000” and explain in the Narrative.

M. **+ Uninsured Cause:** 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 tons, 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 “P” stage acreage:

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

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons, to tenths for any such acreage.

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

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

- N. **Adjusted Potential:** Column “J” times column “L” plus column “M,” in tons rounded to tenths.
  - O. **Total to Count:** Column “C or C<sub>1</sub>” (**actual** acres) times column “N,” in tons to tenths.
  - P. **Per Acre:** Per-acre Guarantee - enter the per-acre production guarantee from the insured’s policy.
  - Q. **Total:** Column “C<sub>2</sub>” (**reported** acres); (“C” if acreage is not under-reported) times column “P,” to tenths.
16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (Column “C” [or “C<sub>1</sub>” if there are under-reported acres]), rounded to tenths.

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column “O” and total of column “Q.”

## **NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s); "No Inspection" date; and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal if 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 see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for "Production not to Count" and/or any production not included in Section II, item I entry or item B-E entries.
- j. Explain "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

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

- l. Explain any differences between 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 the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects or diseases when the insured cause of damage or loss is listed as insects or disease. Explain why adverse weather prevented proper application of control measures or caused control measures not to work.
- s. Explain any “.000” quality adjustment factor entered in items L and R. Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

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

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

- (c) Different types, prices, and/or quality (differing value).
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

- (e) For fresh and dried prunes when marketing records indicate both.

**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. See the LAM.)

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:**

- a.      The earlier of the date the ENTIRE acreage on the unit was (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. See 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.

- A<sub>1</sub>.      **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

- A<sub>2</sub>. **Field ID:** If only one practice, price, and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- If more than one practice, price, and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from section I, item “A”).
- B. - E. **Length or Diameter, Width, Depth, Deduction:** For prunes stored or sold, enter the name and address of the **Buyer, Packinghouse, or Processor**. For fruit otherwise disposed of, indicate method of disposition (sold by direct marketing, etc.).
- F. - H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:** Circle “Ton” in column heading. Gross dry-prune or fresh-prune production in tons to tenths as determined by delivery records, production recaps, sales receipts from the processor (must be NET WEIGHT), etc.
- J. **Factor:** .333 factor when fresh prune production is entered in item “T” above; otherwise, MAKE NO ENTRY.
- K<sub>1</sub>. - M<sub>2</sub>. MAKE NO ENTRY.
- N. **Adjusted Production:**
- a. For fresh production: Column “T” times column “J” results in tons to tenths.
  - b. For dried production: Transfer entry from item “I.”
- O. **Production Not to Count:** Net production NOT to count in tons to tenths, 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) in the same storage structure (if the storage entries include such production).
- 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 tons to tenths.
- Q<sub>1</sub>. **Value:**
- a. **For substandard prunes only:** Disregard contract prices, (see the LAM).
  - b. **For sold production:** Enter the dollar-and-cents value per ton of substandard prunes for each screen category, which due to insurable causes have failed to conform with applicable grade specifications of the DFA Marketing Order.

**NOTE:** If at final loss adjustment time, the per-ton value of the substandard prunes that the insured will receive is not available for Cooperative members, use the value of substandard prunes of the applicable screen category as the damaged prunes in the PBA Field Price Schedule for Dried Prunes for the applicable crop year.

- c. See **TABLE B** that shows the range of average size counts for each screen diameter. Determine the average size count from the P-1 Inspection Form, then refer to this table to obtain the screen category and the applicable price from the PBA Field Price Schedule for Dried Prunes.
- d. If prunes have no value, enter “0” and explain in the Narrative the reason for no value.

**Q<sub>2</sub>. Market Price:**

- a. Enter the local market price per ton of standard prunes for the same screen category as the damaged prunes on the earlier of the day the production was sold or the day the loss is adjusted (final inspection).
- b. If at final loss adjustment time, the local market price per ton is not available, use the value of standard prunes for the same screen category as the damaged prunes that are shown on the PBA Field Price Schedule for Dried Prunes for the applicable crop year.
- c. See **TABLE B** that shows the range of average size counts for each screen diameter. Determine the average size count from the P-1 Inspection Form, then refer to this table to obtain the screen category and the applicable price from the PBA Price Schedule for Dried Prunes.

**R. Quality Factor:** For production which is eligible for quality adjustment:  $Q_1$  divided by  $Q_2$ , results to three-decimal places.

**NOTE:** In the Narrative, explain the reasons for quality adjustment and any other factors that affect the price (value) for the damaged prunes, even though such factors may not have qualified the prunes for quality adjustment. Specify if the factors were allowed to establish the value.

**S. Production to Count:** Enter result from multiplying column “P” times column “R,” in tons to tenths.

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



22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, to tenths.

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

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

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

**NOTE:** Final indemnity inspections should be signed on the 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 # Prunes 0036	2 Unit # 00100	3 Legal Description SW1-96N-30W
4 Date of Damage Apr 1	7 Company Any Company	
5 Cause of Damage Precip	Agency Any Agency	
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod. Per Acre 6		

8 Name of Insured I.M. Insured			
9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
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	K <sub>1</sub> K <sub>2</sub>	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)
A MM/DD		5.0	1.000	A01	002	997	UH	UH	0.8				0.8	4.0	5.6	28.0
B MM/DD		5.0	1.000	A01	002	997	H	H							5.6	28.0
16 TOTAL		10.0											17 TOTALS	4.0		56.0

NARRATIVE (If more space is needed, attach a Special Report) Field A and B - acreage determined from permanent orchard measurements.  
Line 1 harvested production adjusted for damage from defects on the P-1 form.

**SECTION II - HARVESTED PRODUCTION**

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Hor1)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production to Count (P x R)
ABC Packinghouse Anytown, Any State								3.5					3.5		3.5	375.00 820.00	.457	1.6
ABC Packinghouse Anytown, Any State								6.0	.333				2.0		2.0			2.0

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506; 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

	22 Section II Total	3.6
	23 Section I Total	4.0
	24 Unit Total	7.6

25 Adjuster's Signature	Code #	Date	26 Insured's Signature	Date
1st Inspection	I.M. Adjuster 12345	MM/DD/YYYY	1st Inspection	I.M. Insured
2nd Inspection			2nd Inspection	
Final Inspection	I.M. Adjuster 12345	MM/DD/YYYY	Final Inspection	I.M. Insured

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## 9. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>Number of Acres:</b>	<b>Select:</b>
Less than 10.0	The lesser of 10 trees or 5% of the number of trees in the orchard (for percentages ending with .5 or more, round to the next higher whole percentage point).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.

**TABLE B - AVERAGE PRUNE SIZE ON THE P-1 GRADE SHEET BY SCREEN SIZE\***

<b>Screen - Diameter</b>	<b>Typical Average Size Count</b>	<b>Typical Range of Average Size Counts on Each Screen</b>
A - Overs	50	34 - 60
B - 30/32"	75	61 - 90
C - 26/32"	100	91 - 114
D - 24/32"	125	115 - 140 +

\*The screen size is simply the prunes that fall through a given diameter hole.

**TABLE C - NUMBER OF TREES PER ACRE**

		DISTANCE BETWEEN TREES (IN FEET)																											
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35		
DISTANCE BETWEEN ROWS IN FEET	10	436																											
	11		396																										
	12			363																									
	13				335																								
	14					311																							
	15						290																						
	16							272																					
	17								256																				
	18									242																			
	19										229																		
	20											218																	
	21												207																
	22													198															
	23														189														
	24															182													
	25																174												
	26																	168											
	27																		161										
	28																			156									
	29																				150								
	30																					145							
	31																						141						
	32																							136					
	33																								132				
	34																									128			
	35																										124		
	10																												
	11																												
	12																												
	13																												
	14																												
	15							194																					
	16								182																				
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	18										161																		
19											153																		
20												145																	
21													138																
22														132															
23															126														
24																121													
25																	116												
26																		112											
27																			108										
28																				104									
29																					100								
30																						97							
31																							94						
32																								91					
33																									88				
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**TABLE D - PREDICTED AVERAGE HARVEST SIZE OF DRY PRUNES**

Reference Date Size (Green) (fruit count/lb)	Predicted Harvest Size (Dry) (fruit count/lb)	Reference Date Size (Green) (fruit count/lb)	Predicted Harvest Size (Dry) (fruit count/lb)	Reference Date Size (Green) (fruit count/lb)	Predicted Harvest Size (Dry) (fruit count/lb)
50	33	85	63	120	103
51	33	86	64	121	104
52	34	87	65	122	106
53	35	88	66	123	107
54	36	89	67	124	108
55	37	90	68	125	110
56	37	91	69	126	111
57	38	92	70	127	112
58	39	93	71	128	114
59	40	94	72	129	115
60	41	95	73	130	117
61	41	96	74	131	118
62	42	97	75	132	120
63	43	98	77	133	121
64	44	99	78	134	123
65	45	100	79	135	124
66	46	101	80	136	126
67	46	102	81	137	127
68	47	103	82	138	129
69	48	104	83	139	130
70	49	105	84	140	132
71	50	106	86	141	133
72	51	107	87	142	135
73	52	108	88	143	137
74	53	109	89	144	138
75	54	110	90	145	140
76	54	111	92	146	142
77	55	112	93	147	143
78	56	113	94	148	145
79	57	114	95	149	147
80	58	115	96	150	148
81	59	116	98	151	150
82	60	117	99	152	152
83	61	118	101	153	153
84	62	119	102		

This table may be updated as required for insured counties and/or areas. The table shows the predicted average harvest size of dry prunes per pound. Use this table from the “Reference Date” to 15 days after the “Reference Date.”

**Example:** On the “Reference Date” there are 68 green prunes per pound, the table predicts there will be 47 dry prunes per pound at harvest.

**TABLE E - PRUNE SURVIVAL CONVERSIONS**

Period	Percent Survival Rate
“Reference Date” through 15 days after . . . . .	<b>60</b>
Day 16 through Day 30 . . . . .	<b>65</b>
Day 31 through Day 45 . . . . .	<b>70</b>
Day 46 through Day 60 . . . . .	<b>75</b>
Day 61 through Day 75 . . . . .	<b>80</b>
Day 76 through Day 90 . . . . .	<b>85</b>
Day 91 through Day 105 . . . . .	<b>90</b>
Day 106 through Day 115 . . . . .	<b>95</b>
Day 116 through Harvest . . . . .	<b>100</b>

Use this chart to obtain a factor for percent survival used in item 24 (% Survival Conversion by Date) of the prune appraisal worksheet. Obtain the applicable “Reference Date” from the RSO.

**Example:** (Percents are expressed as two-place decimals)

- a. Day 10 from “Reference Date” and the average prune count per tree is 1181.

$$1181 \times .60 = 709 \text{ prunes to count}$$

- b. Day 46 from “Reference Date” and the average prune count per tree is 1001.

$$1001 \times .75 = 751 \text{ prunes to count}$$

- c. Day 119 from “Reference Date” and the average prune count per tree is 709.

$$709 \times 1.00 = 709 \text{ prunes to count}$$

EXHIBIT 1



# P-1 REFERENCE GUIDE

DFA OF CALIFORNIA  
INSPECTION REPORT AND CERTIFICATION  
NATURAL CONDITION PRUNES

PURSUANT TO PROVISIONS OF MARKETING ORDER NO. 993 AS AMENDED  
303 BROKAW ROAD - P.O. BOX 270A - SANTA CLARA, CA 95052

1. Handler	Ajax Packing Co.	Date Inspected	9/28/94	Certificate Number	000200
2. Producer	John Jones	Handler Code	123	Producer Code	1234
3. Address	456 Wildwood Lane	County of Production	Sutter	County Code	088
4. City	Live Oak, CA	Zip	95953	Variety Code	0001
5. Wt. Cert. No.		Number of Containers	7 Bins	Pounds Certified	16,940

DESCRIPTION OF DEFECT CATEGORIES		MAXIMUM DEFECT TOLERANCES FOR STANDARD PRUNES		Adjustment For Trash & Undersized	SAMPLE PERCENT	POUNDS
1. Off Color	7. Rotten	Defect Groups	%	BROWN ROT IN TRASH	.05%	8
2. Inferior meat condition	8. Mold	11	1%	TRASH	.38%	644
3. Eng casing	8.A. Brown Rot	8-11 Incl.	5%	UNDERSIZED	4.6%	779
4. Fermentation	9. Imbedded dirt	4-11 Incl.	8%	NET WEIGHT		16,097
5. Skin or flesh damage	10. Insect Infestation	8A3%incl. in 8-11	5%			
6. Scab	11. Decay					

Defects by Category Group						Defects By Tolerance Group					SCREEN		
1-2	3 Adjusted	4-5-6-7	8-9-10	8A	11	8-11 Incl.	4-11 Incl.	3-11 Incl.	1-11 Incl.				
A Screen Defect Analysis: 200 Prunes						Size Count	54	% Defects Removable to Make Standard			A	37.14%	6,292
.50	.75	14.00	.00	.00	.00	.00	6.52	5.28	.29		6.52%	410	
B Screen Defect Analysis: 200 Prunes						Size Count	80	% Defects Removable to Make Standard			B	36.93%	6,256
.00	1.00	17.00	.00	.00	.00	.00	9.78	8.89	3.53		9.78%	612	
C Screen Defect Analysis: 100 Prunes						Size Count	107	% Defects Removable to Make Standard			C	15.34%	2,598
.00	.00	18.00	2.00	.00	.00	.00	13.04	11.11	5.88		13.04%	339	
D Screen Defect Analysis: 100 Prunes						Size Count	131	% Defects Removable to Make Standard			D	5.62%	951
.00	.50	12.00	3.00	3.00	.00	.00	7.61	6.11	.59		7.61%	72	

Door Test Defect Analysis: 1										Average Size Count:	77	% Defects Removable to Make Standard	DOOR TEST	95.02%	16,097
.20	.71	15.69	.50	.18	.00	.00	8.91	7.67	2.47		8.91%	1,434			

18. A, B & C Screens Average Size Count: 74

19. Door Test Substandard Weight: 1,434

20. Marketable Standard Prunes Weight: 14,663 Average Size Count: 77

21. No Inedible Defects in Excess of Door Test Inedible Defect Tolerance

22. 4,7 Predominant Defect Categories

23. 15,146 Total Weight of A, B & C Screens

24. 1,362 Door Test Substandard Weight Less D Screen Substandard Weight

25. 13,784 Total Weight of A, B & C Screens Less Line 24

26. Sample Certification of: ~~STANDARD PRUNES~~ - SUBSTANDARD PRUNES

27. Sampling Location: Live Oak

By: Frank A. Mosebar  
Authorized Inspector of D F A of California

Samples Retained 30 Days From Date of Mailing Certificates to Producer

## EXHIBIT 1

# P-1 REFERENCE GUIDE

- 1** Certificate Number: Unique number assigned to the lot when the prunes are sampled. If a P-1 has not been received for a particular delivery, contact the handler to obtain the P-1 certificate number before calling the DFA. Once the fruit is sampled and a certificate number assigned, legal title changes to the handler.
- 2** Date Inspected: Date that the sample was analyzed for defects at the DFA Inspection Center in Yuba City. Handlers usually hold deliveries without sampling until they turn the fruit or run it through a size grader. This often explains the lag time between shipment and inspection date, and consequent delays in receiving P-1 grade sheets.
- 3** Pounds Certified: Total weight in pounds of the lot sampled. Includes weight of trash and undersized.
- 4** Brown Rot in Trash: Total weight of brown rot clusters based upon the weight of clusters in the sample picked from the trash screen. The 8 pounds shown in the example is included in the 64 pounds of trash.
- 5** Trash: Total pounds of trash in lot based upon the weight of foreign material found in the sample. Trash includes the total weight of any brown rot clusters detected in the sample which is shown on the line above.
- 6** Undersized: Total weight of undersized prunes based upon the sample weight of prunes that fell through the 23 screen.
- 7** Net Weight: Equals total salable weight (pounds certified less trash and undersized) and is used in crop insurance calculations (see #12).
- 8** B Screen Size Count: Average count per pound of the sample prunes in this size category (see #11).
- 9** B Screen Prunes: The percent of the sample that fell through the B screen, and the total weight of prunes in the B category based upon the sample percentage. The weight includes substandard (offgrade) prunes.
- 10** C Screen Offgrade: The percent of the C category removable to make standard, and the weight of substandard prunes in the C category that must be removed from the lot to bring the delivery into tolerance with Marketing Order grade standards. The percent of offgrade is based upon whichever defect group has the highest percent of defects removable to make standard (see #22).
- 11** Door Test Size Count: Weighted average count per pound of A, B, C and D screen prunes. This number is computed by dividing the total number of prunes from the A, B, C and D screens by the total weight from the four screens. Undersized prunes are not included in size count calculations, since they are screened out ahead of the A, B, C and D screens. The total number of prunes does not appear on the P-1.
- 12** Salable Weight: Total weight of salable prunes in the lot which is equal to the total weight of the lot minus trash and undersized. Total salable weight is based upon the percent of non-undersized fruit in the sample, in this case 95.02%.
- 13** Door Test Offgrade: The percent of salable weight removable to make standard, and the total weight of substandard prunes on a door test basis that must be removed from the lot to bring the delivery into tolerance with Marketing Order grade standards. The percent of offgrade is based upon whichever defect tolerance group has the highest percent of defects removable to make standard (see #22).
- 14** Certificate of Substandard Prunes: The lot is certified substandard if the door test offgrade exceeds the tolerance, or standard if the defects do not exceed the maximum allowances.
- 15** Sampling Location: Indicates where the sample was drawn.
- 16** Description of Defect Categories: The Marketing Order defines 11 distinct offgrade categories in order of seriousness: from 1, least serious, to 11, most serious. A prune with more than one defect is scored for the most serious defect.
- 17** Maximum Defect Tolerances for Standard Prunes: The Marketing Order establishes tolerance limits by combining defect categories. For example, the maximum percentage allowed, by weight, of mold, imbedded dirt, insect infestation, and decay (Tolerance Group 8-11) is 5% and, within the 8-11 group, the tolerance for brown rot (8A) is 3%. While some growers think of 8% as the offgrade allowance for prunes (the tolerance for the 4-11 group is 8%), the actual allowance depends upon the type of offgrade.
- 18** Defects by Category Group: DFA inspectors group defects into 6 categories: 1-2's, 3's, 4-7's, 8-10's, 8A's and 11's, rather than tracking each of the 11 categories separately. The most common defects are scab and skin damage, which are in the 4-7 group.
- 19** A Screen Defect Analysis Sample: The number of prunes taken from this screen for defect analysis. Depending upon the sample weight in the size category, a sub-sample of 100, 200, 300, or 400 prunes will be visually inspected, one at a time, for scorable defects.
- 20** 3 Adjusted: End cracks more than 3/8 of an inch in length, but less than 1/2 inch, are counted by half up to 8%. In this sample, the DFA found 3 prunes out of 200, or 1.5% with end cracks. Only .75% are actually counted as defects.
- 21** Defects by Category Group on the B Screen: The number of prunes in each defect category group expressed as a percent of the number of prunes analyzed. In this example, the DFA found 34 prunes in the 4-7 category out of 200 prunes taken from the B screen, or 17%.
- 22** % Defects Removable to Make Standard: The percent of the salable weight that must be removed to make the lot standard. In this example, total offgrade on the C screen of the 4-7, 8-10, and 11 category group is 20% (18% + 2% + 0%). Since the tolerance for the 4-11 defect group is 8%, the C screen fruit is 12% over tolerance. However, 13.04% of the total salable weight in offgrade must be removed to bring the lot into tolerance. To understand why a slightly higher percentage of substandard fruit must be removed, consider, for example: 100 pounds of fruit with 20% offgrade. If only 12% or 12 pounds of offgrade is removed, that leaves 8 pounds of substandard fruit in a lot of 88 pounds. This represents 9.1% offgrade, and the lot would still be out of tolerance.
- 23** 8A Category: The amount of brown rot is shown in category 8A. Note that this amount is included in the 8-10 category group also. In this example, DFA found 3 prunes in the 8A category out of 100 prunes taken from the D screen. No other defects were found in the 8-10 category for the D screen.
- 24** Door Test % Defects Removable to Make Standard: The highest percent is used to compute total offgrade on a door test basis.
- 25** A, B and C Screens Average Size Count: Weighted average size count of A, B and C screens combined. This number is computed by dividing the total number of prunes in the sample from the A, B and C screens by the total number of pounds of fruit from the A, B and C screens.
- 26** Door Test Substandard Weight: Same weight as in last column on line 17.
- 27** Marketable Standard Prunes Weight: 14,663 pounds is the weight of standard prunes in the lot on a door test basis. It is equal to the total salable weight of 16,097 pounds (see #12) less offgrade weight of 1,434 pounds (see #13). The average size count of salable prunes is shown to the right and is the same number as shown on line 16. (see #11).
- 28** Inedible Defects in Excess of Door Test Inedible Defect Tolerance: Indicates whether inedible defects exceed the 5% tolerance for the 8-11 defect tolerance group or the 3% tolerance for the 8A category.
- 29** Predominant Defect Categories: Indicates which two defect categories accounted for most of the defects in the lot.
- 30** Total Weight of A, B and C Screens: Equals total of weights shown in last column of lines 8, 10 and 12.
- 31** Door Test Substandard Weight Less D Screen Substandard Weight: Equals line 19 less the weight in the last column of line 15. This is the weight of door test offgrade applied against total A, B and C screen weight for the Prune Bargaining Association's separate D screen payment system.
- 32** Total Weight of A, B and C Screens Less Line 24: Equals line 23 less line 24. This is the standard weight of A, B and C screens for Prune Bargaining Association's separate D screen payment system.

Printed by the Prune Marketing Committee, August 1995. Adapted from the "P-1 Grade Sheet Quick Reference Guide" developed in 1990 by the Prune Bargaining Association (PBA) with the permission of the PBA. Updated with the assistance of Pat Ferreira - DFA of California, Greg Thompson - Prune Bargaining Association and Anthony Matulich - Sunsweet Growers, Inc.