



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25050 (09-2010)
FCIC-25050-1 (09-2011)
FCIC-25050-2 (10-2013)

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

2014 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25050 (09-2010) 25050-1 (09-2011) 25050-2 (10-2013)
EFFECTIVE DATE: 2014 and succeeding crop years	ISSUE DATE: Sept. 30, 2013
SUBJECT: Provides the procedures and instructions for administering the Stonefruit crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <p style="text-align: center;">/s/ Tim B. Witt</p> Deputy Administrator for Product Management

REASON FOR AMENDMENT

Major changes are **highlighted**. Three stars (***) identify where information has been removed.

1. Page 7, subsection 4 A (6): Deleted “Reduced Acreage” information as there is no SPOI statement to support this procedure.
2. Page 32, subsection 8 C, Production Worksheet, Section II instructions: Inserted instructions to document harvested production on separate lines for multiple size fruit with more than one grade and value.
3. Page 41-42, **TABLE E**: Updated Number of Plums per Pound by Variety list to track with 2014 Special Provisions of Insurance for California Plums. Added varieties: Amigo 1, Amigo 2, Copa Rosa, Crimson Royale, Fall Fiesta, Flavorite, Ruby Kat, Dapple Jack, Emerald Green, Honey Punch, and Muir Beauty. Deleted varieties: French Improved Prune and French Prune.

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

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FILING INSTRUCTIONS

The handbook pages listed in the Control Chart above under the “Insert” heading replace such pages in the FCIC-25050-1, Stonefruit Loss Adjustment Standards Handbook, dated September 2011. This handbook is effective upon approval and until obsoleted.

- (c) In accordance with the Basic Provisions if the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged stonefruit crop so that the AIP may inspect the damaged production. If the insured fails to meet the requirements listed above and such failure results in the AIP'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) The AIP representatives will set appraisal dates.
- (b) Whenever possible, appraise stonefruit after the fruit drop period and before the stonefruit is removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

- (1) **Sample Tree Criteria.** Make a general examination of all acreage in the unit/orchard/suborchard. 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. When variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks as applicable, and appraise each one separately;
 - (c) Percent of each stonefruit crop 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 or not any areas have been color (partially) picked.
- (2) **Sample Size.** Take not less than the minimum number (count) of representative samples required in **TABLE A**.

C. SELECTING REPRESENTATIVE SAMPLE FRUIT

- (1) **Fruit Sample Criteria.** Select Random Fruit Samples for mature stonefruit appraisals as follows:
 - (a) Select a representative random sample of fruit from each sample tree (for the purpose of determining the number of fruit damaged by insured causes).
 - 1 Examine a sufficient number of individual fruit from different locations on the trees to reflect the general condition of all insurable fruit in the plot.
 - 2 The sample must be random and include both fruit which probably would be packed/processed and fruit which likely would be eliminated, if graded.
 - 3 Obtain the total sample from the inside, outside, top, and bottom of all four quadrants of the tree.
 - 4 Obtain samples by selecting fruit from each tree in a representative number of rows in the orchard.
 - 5 Use 50 fruit per sample as a basis for establishing the percent of loss for any unit or plot. If a sample tree has less than 50 fruit per tree, select fruit from adjacent tree(s) in the orchard that are of the same variety, type, age, etc. to obtain the 50-fruit sample. Explain in the Remarks section of the appraisal worksheet.
 - (b) Appraise both mature and immature fruit. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit per sample.
- (2) **Converting Dried Production to Fresh.** Instructions for converting fresh-weight equivalents for dried stonefruit.
 - (a) For loss adjustment purposes, record the fresh-weight of dried stonefruit on the Production Worksheet or on a Special Report.
 - (b) When fresh-weights are not available, convert the actual weight of the DRIED stonefruit to an equivalent FRESH weight (refer to **TABLE C**, herein).

D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

- (1) **Insured Disagrees with Appraisal.** If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the stonefruit is ready to harvest.

- (1) If consent is or has been given to put part of the unit to another use;
- (2) If uninsured causes are present; or
- (3) For unusual or controversial cases.

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

- m. Explain any difference 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.
- n. 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.
- o. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in column “19” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t. For production that qualifies for quality adjustment, include a copy of all supporting documentation in the insured’s claim file.
 - (1) Explain any “.000” quality adjustment factor entered in column “65.”
 - (2) Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
 - (3) Document all calculations used to determine quality adjustment factors.
 - (4) Refer to the LAM for additional documentation requirements.
- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.
- w. Record any trees removed without inspection.

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
 - (2) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
 - (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column “49” through “52.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
 - (4) If additional lines are necessary, enter data on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.
 - (b) Different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) **Harvested** production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “47a” through “66” by crop. If production has been commingled, refer to the LAM.
 - (f) **Multiple size and/or grade of harvested fruit production with separate values per lug/ton. As applicable, calculate a separate quality adjustment factor for each size and/or grade of such fruit. Make one line entry for harvested fruit production of multiple sizes that are the same grade with one value. Explain in the Narrative or on a Special Report.**
 - (5) There will generally be no harvested production entries in columns “47a” through “66” for preliminary inspections.
43. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

TABLE E – NUMBER OF PLUMS PER POUND BY VARIETY

2 FRUIT/LB	3 FRUIT/LB	4 FRUIT/LB	5 FRUIT/LB	6 FRUIT/LB	
August Yummy	276-051	92-99R	Rosemary	4949 Black	Ambra
Candy Red	Amber Jewel	Amigo 1	Royal Diamond	Autumn Jade	Black Beaut
Black Kat	Amigo 2	Andy's Best	Ruby Kat	Autumn Pride	Burgandy
Flavor Fall	Aphrodite	Angeleno	Scarlet Sun	Black 4D185	Early Black Diamond
Flavor Treat	Autumn Giant	Autumn Beaut	Sumplumsixteen	Black Ice	El Dorado
Lone Star Red	Betty Anne	Blackamber	Suplumtwentythree	Black Flame	Empress
King James	Black Giant	Black Diamond	Sweetheart	Black Gold	Flavorosa
Sierra Rose	Black Knight	Black Torch	Touchdown	Black Jack	Frank Ann
Yummy Giant	Challenger	Candy Black	Westener	Blue Knight	Frontier
Suplumthirtythree	Cherry Red	Copa Rosa	Yummy Beaut	Black Premium	June Beaut
Suplumthirtysix	Flavorich	Crimson Royale	Yummy Rosa	Black Splendor	King Richard
	Flavor Grenade	Dapple Dandy		Casselman	Late Santa Rosa
	Flavor Heart	Debut		Catalina	Linda Rosa
	Flavor Queen	Ebony Jewel		Dapple Jack	May Rosa
	Flavor Wynne	Ebony May		Dolly	Murietta
	Fortune	Elephant Heart		Earliqueen	Nubiana
	Freedom	Fall Fiesta		Early Friar	O'Jewel
	Gar Jumbo	Flavorite		Early Simka	President
	Golden Globe	Friar		Ebony Sun	Prima Black
	Golden Nectar	Gar Fantasy		Emerald Beaut	Red Roy
	Howard Sun	Gar One		Emerald Green	Rojo Grande
	King's Black	Gar Red		Gar Arias	Royal Garnet
	Maragoni Black	Grand Rosa		J E Sun	Royal Red
	Monster Red	Hirome Red		King David	Royal Zee
	October Gem	Honey Punch		Laroda	Roysum
	Owen T	J D Red		Passion	Santa Rosa
	Prime Time	Joanna Red		Prima Dona	Scarlet Ram
	Red Giant	John W Kelsey		Purple Majesty	Sierra Sweet
	Red Lane	King Diamond		Queen Ann	Spring Flavor
	Ruby Red	Kingo Black		Rancho Ocho	Wool/Monte Red
	September King	Larrian		Royal Star	Zona Black
	September Yummy	Mid Red/Tiger Red		Sharron's Plum	
	Showtime	New Lane		Sierra Red	
	Sierra Princess	October Sun		Simka	
	Silky Red	Onyx Jewel		Suplumthirtyeight	
	Sir George	Patty Anne		Suplumtwentytwo	
	Sumplumeleven	Prima Rosa		Suplumtwentyfive	
	Sunrise	Queen Rosa		Sweet Mirriam	
	Suplumthirtyfive	Red Ram		Wickson	
	Suplumthirtyseven	Red Sun		All Other Varieties	
	Suplumtwentyeight				

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

TABLE E – NUMBER OF PLUMS PER POUND PER VARIETY

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

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