RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

2008 AND SUCCEEDING CROP YEARS
THIS HANDBOOK CONTAINS THE FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR this CROP FOR THE 2008 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by RMA. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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


A. Updated standard language throughout slip sheets.

B. Added column in Summary of Production Worksheet to record raisins that fail RAC standards after reconditioning.

C. Updated section 9. B. 31. to better explain what to record on the Summary of Production Worksheet for raisins that get reconditioned and still do not meet RAC standards.

D. Updated items 27 – 30 on the Production worksheet to reflect changes on calculating reconditioning payments for raisins that fail RAC standards after reconditioning.

E. Added Table D to the handbook to assist in calculating item 16 on the Summary of Production Worksheet.
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<th>Exhibit(s)</th>
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</table>
# Table of Contents

## 1. Purpose

## 2. Special Instructions

   A. Distribution
   B. Terms, Abbreviations, and Definitions

## 3. Insurance Contract Information

   A. Insurability
   B. Provisions and Procedures Not Applicable to CAT Coverage
   C. Unit Division
   D. Notice of Damage or Loss
   E. Establishing Raisin Acreage and Insured Tonnage

## 4. Reconditioning Raisins, Payments, and Reconditioning Pools

   A. General Information
   B. Boxed Sample Method for Reconditioning Determination
   C. Field Sample Method for Reconditioning Determination
   D. Placing Raisins in a Reconditioning Pool
   E. Reconditioning Payments
   F. Determining Raisin Value
   G. Releasing Raisins

## 5. Raisin Appraisals

   A. General Information
   B. Selecting Representative Samples for Appraisals

## 6. Appraisal Methods

   A. General Information
   B. Weight Method Appraisal
   C. Field Discard Weight Method Appraisal
   D. Appraisal for Discards at Grower Headquarters
   E. Tray Stickage Appraisal Method and Required Loss Inspection Prior to Boxing
   F. Berry or Bunch Count Method Appraisal
## 7. **APPRAISAL DEVIATIONS AND MODIFICATIONS** ................................................ 16

A. **DEVIATIONS** ........................................................................................................ 16
B. **MODIFICATIONS** .................................................................................................. 16

## 8. **APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION** ........................................................................................................... 17

A. **GENERAL INFORMATION** .................................................................................... 17
B. **RAISIN APPRAISAL WEIGHT METHOD WORKSHEET ENTRIES AND COMPLETION INFORMATION** .................................................................... 17
   APPRAISAL WORKSHEET EXAMPLE – INDIVIDUAL TRAY ........................................ 17
   APPRAISAL WORKSHEET EXAMPLE – CONTINUOUS TRAY ...................................... 20
C. **RAISIN APPRAISAL COUNT METHOD WORKSHEET ENTRIES AND COMPLETION INFORMATION** .................................................................. 22
   APPRAISAL WORKSHEET EXAMPLE – BUNCH COUNT ............................................. 22
   APPRAISAL WORKSHEET EXAMPLE – BERRY COUNT – CONTINUOUS TRAY ............. 25

## 9. **RAISIN SUMMARY OF PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION** .................................................................... 27

A. **GENERAL INFORMATION** .................................................................................... 27
B. **WORKSHEET ENTRIES AND COMPLETION INFORMATION** ................................ 27
   PRODUCTION WORKSHEET EXAMPLE .................................................................. 30

## 10. **CLAIM FORM ENTRIES AND COMPLETION INFORMATION** .................. 31

A. **GENERAL INFORMATION** .................................................................................... 31
B. **CLAIM FORM ENTRIES AND COMPLETION INFORMATION** ............................. 31
   CLAIM FORM EXAMPLE ......................................................................................... 38

## 11. **REFERENCE MATERIAL** ............................................................................... 39

A. **MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS** .................................. 39
B. **VINEYARD POPULATION TABLE (Vines Per Acre)** ............................................... 40
C. **RAISIN MOISTURE ADJUSTMENT FACTOR TABLE** ........................................... 41
D. **SUBSTANDARD DOCKAGE CHART** ....................................................................... 42
9. RAISIN SUMMARY OF PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

A. GENERAL INFORMATION

(1) Enter the insurance provider’s name in the heading of the Raisin Summary of Production Worksheet if not preprinted on the insurance provider’s form or when a worksheet entry is not provided.

(2) Use separate worksheets for each unit, practice or variety and label the pages “Page 1 of 2” pages, “Page 2 of 2” pages, etc.

(3) Use this worksheet to record all harvested and appraised raisin production for the unit. Record production that is:

(a) Defective (contains defects) and identify type of defects;
(b) Reconditioned;
(c) Substandard production that is passed on delivery or after reconditioning;
(d) Sold to alternative markets or off grade;
(e) Lost in reconditioning;
(f) Destroyed without consent or damaged by uninsured causes;
(g) Appraised, destroyed with consent (disked), or not removed from the vineyard; and
(h) Damaged and undamaged by insured causes that is discarded in excess of normal in the field or at the farm headquarters.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Company Name:</strong> Name of insurance provider if not preprinted on the worksheet (Company Name).</td>
</tr>
<tr>
<td>2</td>
<td><strong>Claim No.:</strong> Claim number as assigned by the insurance provider, if required.</td>
</tr>
<tr>
<td>3</td>
<td><strong>Insured’s Name:</strong> Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td>4</td>
<td><strong>Policy No.:</strong> Insured’s assigned policy number.</td>
</tr>
<tr>
<td>5</td>
<td><strong>Unit No.:</strong> Five-digit unit number from the acreage report.</td>
</tr>
<tr>
<td>6</td>
<td><strong>Crop Year:</strong> Four-digit crop year, as defined in the policy, for which the claim is filed.</td>
</tr>
<tr>
<td>7</td>
<td><strong>Practice:</strong> The 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 the appropriate 3-digit code number from the actuarial documents.</td>
</tr>
</tbody>
</table>
Variety: The three-digit code number, entered exactly as specified on the actuarial documents, for the grape variety laid down by the insured. If “No Type Specified,” enter the 3-digit code number from the actuarial documents.

Weight Tag Number, USDA Worksheet No.: Applicable tag and/or worksheet number or other source of information for this line (e.g., from appraisal worksheet).

Defects: Identify defects (e.g., moisture, mold, etc.).

Lbs. Allowed Recond.: Whole pounds of raisins allowed for reconditioning for each line entry.

Percent Moisture: Percent moisture (to tenths).

Moisture Factor: Percent moisture factor to three decimal places (refer to TABLE C).

Lbs. 16% Moisture: Whole pounds of raisins adjusted to 16.0 percent moisture (column 11 multiplied by column 13).

Percent Substand.: Percent (to tenths) of raisins that are substandard.

Factor: Substandard factor to three decimal places if the substandard percentage in column 15 above is in excess of 5.0 percent. Determine the substandard factor by subtracting 5.0 percent from the actual percentage of substandard raisins in column 15. Subtract the result from 1.000 to determine the substandard factor to three decimal places. See Table “D”.

EXAMPLE: 9.0 percent of the raisins were substandard.

9.0 percent substandard or .09 – .05 allowance = .04
1.000 - .04 = .960 factor

Insured Lbs. Adjusted for Moist. and Substnd. Raisins: Insured whole pounds of raisins adjusted to 16.0 percent moisture (entry transferred from column 14); and for raisins that exceed 5.0 percent substandard allowance, result of column 14 times column 16.

Passed on Delivery: Whole pounds of raisins passed on delivery (that meet RAC standards without reconditioning).

Passed After Recond.: Whole pounds of raisins passed after reconditioning (that meet RAC standards after reconditioning).

Lost in Recond.: Whole pounds of raisins lost in reconditioning.

Failed After Recond.: Whole pounds of raisins that failed RAC standards after reconditioning.

Loss Off-Grade/Unins. Cause: Whole pounds of off-grade raisins and raisins lost due to uninsured causes.

Destroyed W/O Consent: Whole pounds of raisins disked under or otherwise destroyed without consent.
24 **Sold Off Grade Before Recond.**: Whole pounds of off-grade raisins sold before reconditioning.

25 **Sold Off Grade After Recond.**: Whole pounds of off-grade raisins sold after reconditioning.

26 **Sold to Distill.**: Whole pounds of raisins sold as distillery material.

27 **Destroy With Consent**: Whole pounds of raisins destroyed with written consent from the insurance provider.

28 **Excess Discards at Farm H.Q.**: On separate lines, enter whole pounds of rain damaged unmarketable raisins discarded in excess of normal at the farm headquarters and whole pounds of undamaged marketable raisins discarded in excess of normal based on appraisal determinations (refer to Narrative).

29 **Excess Discards in Field**: On separate lines, enter whole pounds of rain damaged unmarketable raisins discarded in excess of normal in the field and whole pounds of undamaged marketable raisins discarded in excess of normal based on appraisal determinations (refer to Narrative).

30 **Total Pounds**: Totals of column 11 and columns 17 through 28, in whole pounds.

31 **Total Tons**: Pound totals from column 11 and columns 17 through 28 divided by 2000 (lbs./ton) to calculate total tons for each column, rounded to two decimal places.

32 **Narrative**: Record the insured’s actual reconditioning cost. Document how excess raisin discards were determined. Explain any pertinent information concerning the recorded production including damage due to uninsured causes.

For Raisins failing to meet RAC standards after reconditioning enter actual cost to recondition a 10 ton sample in the narrative (e.g., 10.0 tons x $225.00 actual cost = $2250.00).

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

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

34 **Adjuster’s Signature, Code No., & Date**: Signature of the adjuster, code number, and date signed after the insured (or insured’s authorized representative) had 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 Summary of Production Worksheet.

35 **Page__of__**: Enter applicable page number (e.g., 1 of 1, 1 of 2, 2 of 2, etc.).
### Raisin Summary of Production Worksheet

**FOR ILLUSTRATION PURPOSES ONLY**

#### 04/06

#### RAISIN SUMMARY OF PRODUCTION WORKSHEET

1. **COMPANY NAME:** ANY COMPANY
2. **CLAIM NO.:** XXXXX
3. **INSURED’S NAME:** I. M. INSURED
4. **POLICY NO.:** XXXXXXXX
5. **UNIT NO.:** 00100
6. **CROP YEAR:** YYYY
7. **PRACTICE:** 092
8. **VARIETY:** 997

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</tr>
</tbody>
</table>

#### NARRATIVE:

- Line 3: No failing defects; therefore, no reconditioning allowance given. Adjustments were made for substandard raisins.
- Column 11, item 30, actual reconditioning cost $195/Ton.

**THIS FORM EXAMPLE DOES NOT ILLUSTRATE ALL REQUIRED ENTRY ITEMS (e.g., SIGNATURES, etc)**
If the insured refuses to provide written authorization to obtain all relevant records from any raisin packer, raisin reconditioner, the RAC, or any other person who may have such records, the insured production will be considered undamaged and will be valued at the reference maximum dollar amount of insurance.

**Total Value:** For production accounted for in column 20, multiply each line, by the corresponding line for column 21, and enter the results in dollars and cents.

**Totals:**

- Total all “Tons Placed on Trays” for column 20 line entries, results in tons to two decimal places. This total must equal entry in item 15. Document any adjustment due to rounding in the “Narrative.”

- “Value Per Ton” totals for column 21, MAKE NO ENTRY.

- Total all “Total Value” line entries for column 22 in dollar and cents.

**PART II. AMOUNT OF INDEMNITY**

**Amount of Insurance for Tonnage Placed on Trays:** Multiply item 16, times line 23, for column 20 “Tons Placed on Trays,” results in dollars and cents.

**Amount of Loss From Tons Placed on Trays:** Subtract line 24, from line 23, total of column 22, results in dollars and cents. If the value on line 23 (total of column 22) is greater than the amount of insurance shown on line 24, enter “0.”

**Amount of Indemnity:** Entry in item 25 times item 17, “Insured Share” (round to whole dollars). If the insured has CAT coverage, multiply this amount by .55 and enter the result in item 25.

**PART III. RECONDITIONING PAYMENT**

**Tons of Raisins Wash and Dry Reconditioned:**

- Enter the number of tons (unadjusted weight) rounded to two decimal places of raisins that meet RAC standards after wash and dry reconditioned (from Raisin Summary of Production Worksheet column 19 total for line 31).

- Enter the number of tons (unadjusted weight) rounded to two decimal places of raisins that fail meet RAC standards after wash and dry reconditioned (from Raisin Summary of Production Wroksheet column 21 total for line 31).

**Allowable Reconditioning Dollar Amount/Ton:**

- MEET RAC STANDARDS AFTER RECONDITIONING: Enter the allowable reconditioning dollar and cents cost per ton. The reconditioning payment for raisins will be the LESSER OF: (a) the actual cost for reconditioning, OR (b) multiplying the GREATER OF $125.00 or the reconditioning amount per ton in the actuarial documents, by the coverage level percentage elected (record calculations in the Narrative).
(b) FAILS RAC STANDARDS AFTER RECONDITIONING: If the representative sample of raisins that we require you to recondition does not meet RAC standards for marketable raisins after reconditioning, the reconditioning payment will be the actual cost you incur to recondition the sample, not to exceed an amount that is reasonable and customary for such reconditioning, regardless of the coverage level selected.

29

**Reconditioning Payment Amount:**

(a) Multiply item 27(a) X item 28(a) X item 17 (Insured Share) and round result to whole dollars. Enter Stage Code “RR” if required by AIP. No payment for reconditioning costs is allowed for CAT Coverage except as stated in Section 11 b of the Raisin Crop Provisions.

(b) Multiply item 27(b) X item 28(b) X item 17 (Insured Share) and round result to whole dollars. Enter Stage Code “RF” if required by AIP.

30

**Total Reconditioning Payment:** Item 29(a) + item 29(b).

**PART IV. NET AMOUNT DUE**

31

**Amount of Indemnity:** Indemnity amount transferred from Part II, item 26.

32

**Amount of Reconditioning Payment:** Reconditioning payment from Part III, item 30. If the reconditioning payment is already paid to the insured, enter “0.”

33

**Total:** Add totals from item 31 and item 32.

**PART V. NARRATIVE**

34

**Narrative:** If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Raisin Production Worksheet. Document the following information.

a If notice of damage was given and “No Inspection” is necessary, enter the unit number “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.

b Lay-down date (e.g., MM/DD/YYYY);

c Number of lots reconditioned and the date each lot was reconditioned;

d Actual cost per ton for each reconditioning;

e Calculation of allowable reconditioning cost per ton;

f For salvaged raisins, name of the buyer and the date of the offer;

g Explain any uninsured causes, unusual or controversial cases;
h  Explain the reason for any “No Indemnity Due” claims and indicate if the acreage or share is being decreased from that originally reported;

i  Attach an aerial photograph or sketch map for field ID’s to identify the total unit and to identify areas within the unit if:

   (1)  Consent is or has been given to disk part of the unit,
   (2)  Uninsured causes are or have been present,
   (3)  Unusual or controversial cases exist or have existed, and/or
   (4)  Acreage was destroyed (disked) without consent;

j  Determine if the insured kept production records separate for each delivered unit and if not, proceed in accordance with instructions in the LAM for commingled production;

k  Explain any delayed notices or delayed claims;

l  Explain any errors found on the Summary of Coverage.

m  Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

PART VI. CERTIFICATION

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

35  Insured’s Signature & Date: Insured's (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.

36  Adjuster's Signature, Code No. & Date: Signature of the 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 insured has signed and returned the claim form.

37  Page ___ of ___: Page numbers (Example: Page “1” of “1,” Page “1” of “2,” Page 2 of 2, etc.).
### RAISIN PRODUCTION WORKSHEET

#### I.M. INSURED YYYY

<table>
<thead>
<tr>
<th>1. Company Name:</th>
<th>Any Company</th>
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<tr>
<td>2. Agency Name:</td>
<td>Any Agency</td>
</tr>
<tr>
<td>3. Name of Insured:</td>
<td>I.M. INSURED</td>
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<tr>
<td>4. Crop Yr.:</td>
<td>YYYY</td>
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<td>5. Contract No.:</td>
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<td>6. Claim No.:</td>
<td>XXXX</td>
</tr>
<tr>
<td>7. Date(s) of Inspection:</td>
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<td>8. Unit No.:</td>
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<td>9. Acres:</td>
<td>20.3</td>
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<td>10. Practice:</td>
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<tr>
<td>11. Variety:</td>
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<tr>
<td>12. Date(s) of Notice of Damage or Loss:</td>
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<tr>
<td>13. Date(s) of Rain Causing Damage:</td>
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<td>14. Assignment of Indemnity:</td>
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<td>15. Insured Tons:</td>
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<td>16. Reference Maximum Amount:</td>
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<tr>
<td>17. Insured Share:</td>
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<td>18. Companion Policy(ies):</td>
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#### PART I. TONNAGE AND VALUE OF RAISINS PLACED ON TRAYS

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<tr>
<th>19. FINAL DISPOSITION</th>
<th>20. TONS PLACED ON TRAYS</th>
<th>21. VALUE PER TON</th>
<th>22. TOTAL VALUE</th>
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</thead>
<tbody>
<tr>
<td>Passed on Delivery</td>
<td>20.00</td>
<td>825.00</td>
<td>16,500.00</td>
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<tr>
<td>Passed After Reconditioning</td>
<td>9.44</td>
<td>825.00</td>
<td>7,788.00</td>
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<tr>
<td>Lost in Reconditioning</td>
<td>2.21</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

- Loss Off-Grade From Uninsured Cause
- Destroyed (or Disked) Without Consent
- Sold Off-Grade Before Reconditioning
- Sold Off-Grade After Reconditioning
- Sold - Alternative Use (Distillery, etc.)
- Disked in Field With Consent
- Excess Discards Damaged and Not Marketable
- Excess Discards Undamaged and Marketable

23. TOTALS: 41.15

24. AMOUNT OF INSURANCE FOR TONNAGE PLACED ON TRAYS (Item 16 X line 23 Total for Col. 20): $33,948.75

25. AMOUNT OF LOSS FROM TONS PLACED ON TRAYS (Line 24 minus line 23 total for Col. 22): $9,167.25

26. AMOUNT OF INDEMNITY (Line 25 X item 17): $9,167

#### PART II. RECONDITIONING PAYMENT*

27. TONS OF RAISINS WASH AND DRY RECONDITIONED:
   - (a) Meet RAC Standards after reconditioning: 9.44
   - (b) Fails RAC Standards after reconditioning: 5.04

28. ALLOWABLE RECONDITIONING DOLLAR AMOUNT FOR:
   - (a) Raisins that meet RAC standards:
     (Refer to section 11e of the crop provisions) $175
   - (b) Raisins that fail RAC standards:
     (Refer to section 11b of the crop provisions) $195

29. RECONDITIONING PAYMENT FOR:
   - (a) Raisins that meet RAC standards (stage code "RR")
     (Item 27a x item 28a x item 17 "Insured Share") $1652
   - (b) Raisins that fail RAC standards (stage code "RF")
     (Item 27b x item 28b x item 17 "Insured Share") $983

30. TOTAL RECONDITIONING PAYMENT (ITEM 29a + 29b): $2,635

#### PART IV. NET AMOUNT DUE

31. AMOUNT OF INDEMNITY: $9,167

32. AMOUNT OF RECONDITIONING PAYMENT (From Part III, item 30, if already paid to insured, enter 0): $2,635

33. TOTAL (Item 31 + Item 32): $11,802

34. NARRATIVE:
   - THIS FORM EXAMPLE DOES NOT ILLUSTRATE ALL REQUIRED ENTRY ITEMS (e.g., signatures, etc.)
### TABLE C – RAISIN MOISTURE ADJUSTMENT FACTOR TABLE

<table>
<thead>
<tr>
<th>WHOLE PERCENT MOISTURE</th>
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**EXAMPLE:** Assume 9827 pounds of raisins have 19.8% moisture. From the table above, locate the line “19” and cross reference to the column identified “0.8” and find the moisture factor .9544. 9827 pounds x .9544 moisture factor = 9379 pounds of moisture adjusted raisins rounded to the nearest whole pound.
### TABLE D – SUBSTANDARD DOCKAGE CHART

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