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Department of
Agriculture



Federal Crop
Insurance
Corporation

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ACTUAL REVENUE HISTORY (ARH) SWEET CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2025 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

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| TITLE: ARH SWEET CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK | NUMBER: FCIC-25670 OPI: Product Administration and Standards Division |
| EFFECTIVE DATE: 2025 and Succeeding Crop Years | ISSUE DATE: August 28, 2024 |
| SUBJECT: Provides the loss adjustment procedures and instructions for the ARH Sweet Cherry Pilot crop insurance program. | APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management |

REASON FOR ISSUANCE

This handbook is being issued to provide procedures and instructions for administering the ARH Sweet Cherry Pilot crop insurance program for the 2025 and succeeding crop years.

SUMMARY OF CHANGES

Major changes, and additions are **highlighted**.

| Reference | Description of Change |
|--|--|
| 31 C Appraisal Information | Modified language to provide more flexibility when a loss cannot be accurately determined. |

ARH SWEET CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. These standards for this crop and crop year are in effect as of the signature date for this handbook located at: www.rma.usda.gov.

This handbook remains in effect until canceled or superseded by reissuance of the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede the relevant material in either the original handbook or subsequent amendments.

B. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement see the DSSH.

1 General Information (Continued)

C. Related Handbooks

The following table provides handbooks related to this handbook.

| Handbook | Relation/Purpose |
|----------|--|
| DSSH | This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy BP, and Area Risk Protection Regulations. |
| GSH | This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy BP, including the CAT Endorsement; the Area Risk Protection Insurance Regulations BP; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy. |
| LAM | This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply. |
| CIH | This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy BP, and Area Risk Protection Regulations. |

- (1) Terms, abbreviations, and definitions general (not crop-specific) to loss adjustment are identified in the GSH and LAM.
- (2) Terms, abbreviations, and definitions specific to sweet cherry loss adjustment and this handbook are in [Exhibit 1](#) and [Exhibit 2](#), herein.

D. CAT Coverage

Refer to the CIH, GSH, and LAM for provisions and procedures not applicable to CAT coverage.

2 Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2 Responsibilities (Continued)

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items and completion instructions in [Exhibit 3](#) and [Exhibit 4](#) are the minimum requirements for the Sweet Cherry Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#) and [Exhibit 4](#). See the DSSH for statement requirements.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as font size, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

3-20 (Reserved)

PART 2: POLICY INFORMATION

21 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list. The AIP determines if the insured complied with all policy provisions of the insurance contract. The Sweet Cherry Pilot CP, which are to be considered in this determination, include (but are not limited to):

A. Insured Crop

The crop insured will be all cherries in the county for which a premium rate is provided by the actuarial documents:

- (1) In which the insured has a share;
- (2) That is of varieties (scion and rootstock) adapted to the area;
- (3) That is irrigated unless the SP allow a non-irrigated practice;
- (4) That is grown on acreage that has produced an average yield at least equal to the amount of cherries specified in the SP; and
- (5) That is grown in an orchard that, if inspected, is considered acceptable by the AIP.

B. Interplanted Crops

Cherries interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the CP.

C. Uninsured Damage

In addition to causes of loss excluded in section 12 of the BP, insurance coverage is not provided against damage or loss of production due to:

- (1) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures (coverage, however, is provided if adverse weather conditions prevent application of control measures or cause control measures to be ineffective, and reapplication is not possible or permitted before damage occurs or if there is no pesticide registered for the particular insect or disease);
- (2) Mechanical damage to trees and/or fruit;
- (3) Failure to harvest in a timely manner; or

21 Insurability (Continued)

C. Uninsured Damage (Continued)

- (4) Inability to market the cherries for any reason other than actual physical damage from an insurable cause as specified in the CP.

D. Duties in the Event of Damage or Loss

Within the CP is a requirement that insureds file a “notice of damage or loss”:

- (1) Within three days of the date harvest should have started if the crop will not be harvested.
- (2) Within three days of the occurrence of damage if damage occurs when the cherries are mature and ready for harvest. This provision does not mandate an appraisal or even an inspection, but only a notice of damage from the insured. The AIP has the option of whether or not to inspect the orchard.
- (3) At least 15 days before any production from any unit will be harvested for direct marketing. If timely notice that the production will be harvested for direct marketing is not given and such failure results in the AIP’s inability to make the required appraisal or inspection, apply an appraisal of not less than the amount of insurance per acre for such acreage.
- (4) At least 15 days prior to the beginning of harvest if the insured expects the production per acre to be less than the approved yield multiplied by the coverage level, or immediately if damage is discovered during harvest.
- (5) If the insured fails to meet the above requirements and such failure results in the AIP’s inability to inspect the damaged production, production to count shall be not less than the amount of insurance per acre.

Important: Representative samples are required in accordance with section 14 of the BP and section 12 of the CP.

22 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

23 Quality Adjustment

As stated in the CP, marketable sweet cherry production is defined as production that meets or exceeds the grading standards specified in the SP or would be accepted by a packer, processor, or other handler even if failing to meet the grade standards. Refer to the SP for the applicable grading standards.

It is important to note that share is treated differently under ARH than it is under plans of insurance based on production. Production can be allocated between the landlord and the lessee in proportion to the stated arrangement. However, there is no reason to anticipate or require that each party realized the identical amounts of income from sales of the insured crop. Consequently, any appraisals must be converted to production to count for the insured's contract by multiplying by the insured's share on the PW. In addition, only the revenue from production actually sold by the insured is included in the revenue to count.

Note: While only the insured's share of production (pounds) is reflected on worksheets for the claim, the total production from the acreage must be rolled to the ARH the following year. Refer to the example for share in the ARH Sweet Cherry Pilot Insurance Standards Handbook.

25-30 (Reserved)

PART 3: APPRAISALS

31 General Information

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

A. Potential Production

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Specifically for cherries, circumstances that require an appraisal include (but are not limited to):

- (1) When significant production remains on acreage that has been harvested;
- (2) The insured has sweet cherry acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period for physical damage; or
- (3) When directed by the AIP, an appraisal or inspection may be necessary when:
 - (a) Verifiable production or adequate sales records may not be available;
 - (b) Damage has occurred through uninsured causes of loss;
 - (c) Any production will be harvested for direct marketing (without being commercially packed or processed); or
 - (d) Indicated in the SP.

B. Separate Appraisals

Make separate appraisals for each sweet cherry type grown in the unit/orchard/suborchard, as applicable. Refer to the LAM for additional reasons for appraisals.

C. Appraisal Dates

- (1) AIP representatives will set inspection and/or appraisal dates as soon as feasibly possible, but within one month of submission of the notice of loss.
- (2) When a notice of damage or loss is given before it is possible to accurately assess the damage, defer appraisals until an accurate determination of potential production can be made. If further care for a damaged immature crop is not feasible or the insured will remove a portion of the orchard or suborchard, appraise the crop potential using the Immature Appraisal Method. Otherwise, defer appraisals until the Mature Appraisal Method can be used. AIPs may authorize inspections to verify the cause and relative severity of damage. Prepare a Special Report (including insured's signature) to document the inspection and record.
- (3) Whenever appraisals are necessary, inspect the unit/orchard/suborchard after the normal fruit-drop period and before the fruit is removed from the trees.

D. Selecting Representative Sample Trees for Appraisals

- (1) Make a general examination of all acreage in the orchard/suborchard before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample based on:
 - (a) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause 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;
 - (c) Percent of each type or variety in the acreage;
 - (d) Tree age, damage, size, density, and vigor; or
 - (e) The acreage in the unit from which fruit has been picked, the extent of variation in the amount of unpicked fruit on the trees; or whether any areas or trees have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in [Exhibit 6](#).

32 Orchard Appraisals

A. Timing

Timing of pre-harvest appraisals when required by the AIP.

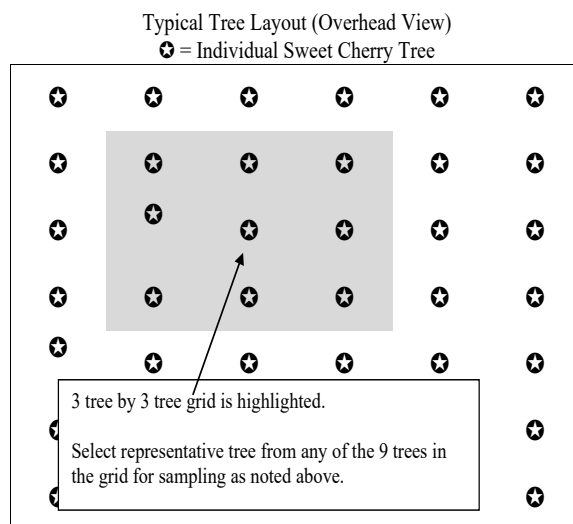
- (1) Arrange to inspect the orchard/suborchard when most of the cherries are mature, if early release is not required.
- (2) If damaged cherries will be harvested for direct marketing such as U-pick or for roadside sales, do not complete the claim until records of all sales are available, even if such fruit is not marketable through regular channels. If acceptable production records of direct marketed sales are not made available and the cherries have not been appraised, assess not less than the amount of insurance per acre for any such acreage.

B. Selecting Sample Trees

- (1) Select sample trees that have production representative of all the trees in the orchard/suborchard. If the orchard/suborchard has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of cherries, select as many sample trees as necessary to make appraisals.

B. Selecting Sample Trees (Continued)

- (2) Due to the normal variability in sweet cherry tree production potential, the adjuster should use a two-tier tree selection method to determine trees to be appraised (fruit count of immature or harvest of mature fruit). In this method, the adjuster is to select a “sample” (target) tree in a normal manner. Utilizing this tree as the center of a 3-tree by 3-tree grid (nine trees) surrounding and including this target tree, choose a single representative tree (of the nine trees) as the actual tree to be sampled (refer to the diagram below).
- (3) All representative sample trees must be completely picked or harvested (refer to Paragraph 34, for exceptions to this procedure when there is a possibility of a total crop loss). Picking cherries from some scaffold branches will not provide a representative sample of the crop.



- (4) Instruct all pickers to remove all fruit from designated trees, including all damaged and undamaged, mature, and immature, and marketable and unmarketable cherries.
- (5) Harvest cherries in the normal manner (with stems, without stems, machine picked, etc.). Handle the fruit as carefully as if the fruit were intended for sale (refer to [Paragraph 34](#) for appraisal instructions).

A. Insured Disagrees with Appraisal

Make arrangements for leaving representative trees unharvested and for inspecting those trees when the cherries are ready to harvest.

- (1) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/orchard/suborchard and sample trees by row number and tree count within the chosen row.
- (2) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/orchard/suborchard.
- (3) An adjuster must be present when the representative trees are harvested.

B. Insured Refuses to Sign Appraisal Worksheet

If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

34 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

| Appraisal Method... | Use... |
|--|---|
| Immature (Green) Sweet Cherry Appraisals | If the unit/orchard/suborchard will be abandoned or destroyed in the period at least 10 days after fruit set and before general maturity of the crop. In all cases, as identified in Paragraph 31 seasonal fruit drop must have occurred. |
| Mature Sweet Cherry Appraisals | To determine the amount of unharvested fruit that could have been packed or processed when: <ul style="list-style-type: none"> (a) None of the acreage in the unit has been or will be harvested; (b) Undamaged fruit is not harvested due to market conditions; (c) Fruit is damaged by an uninsured cause of loss; (d) Harvested per acre fruit production does not reflect the unharvested per acre fruit potential; or (e) Fruit is direct marketed. |

Reminder: No appraisal is required if the amount and condition of the fruit harvested is representative of the fruit remaining on unharvested acreage.

A. General Information (Continued)

Example: An insured picks and delivers to the warehouse only a portion of a unit's production before the warehouse ceases to accept additional cherries. If the adjuster determines the amount and condition of the fruit harvested is representative of the potential from the unharvested trees (acreage), then no appraisal is required. If not, an appraisal for PTC is necessary on the unharvested acreage. The production (from the unharvested acreage that was not appraised because it was representative of the harvested fruit) would be valued in accordance with the Annual Price procedures. Note: This would take sufficient documentation during a field visit to verify.

B. Immature (Green) Sweet Cherry Appraisals

(1) General Information

- (a) For immature (green) fruit appraisals, complete sections A and C of the Sweet Cherry Appraisal Worksheet (hereafter referred to as the appraisal worksheet).
- (b) Use [Exhibit 6](#) to determine the number of representative sample trees based on insured acreage. Use the procedure in [Paragraph 31](#) and [Paragraph 32](#) to select representative sample trees.

(2) Fruit Count

- (a) Count the number of fruit from each representative sample tree to determine the average number of green fruit per tree.
- (b) Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.
- (c) Include fruit damaged by uninsured causes in fruit counts.

(3) Appraised Immature Production to Count

- (a) Multiply the average number of fruit per tree by 0.90 (survival factor) to calculate the average number of fruit to count per tree.

B. Immature (Green) Sweet Cherry Appraisals (Continued)

- (b) Divide the result of subsection (3)(a) above by the number of cherries per pound for the average fruit size of mature fruit to determine potential pounds, to tenths, per tree. Use either 65 cherries per pound for California and Montana, or 60 cherries per pound for all other states unless the variety does not meet the number of cherries per pound criteria stated above. If this is the case, determine the average actual cherry size by determining the diameter (the average diameter as measured at cross sections to the stem end) of the cherries and compare this to the diameters referenced in Exhibit 9 to determine the applicable number of cherries per pound. Round up if the diameter exceeds one-half the difference between the next smaller and the next larger diameter (e.g., if the average size of selected cherries is 59/64 inch, use 65 cherries per pound; if the average size is 59.1/64 inch, use 60 cherries per pound).
- (3) Value of Immature Appraised Production
- (a) Multiply the pounds of potential production per tree (from subsection (3)(b) above) by the number of trees per acre to calculate the pounds of fruit per acre.
- (b) Multiply the pounds of fruit per acre from subsection (4)(a) above by the annual price to calculate the whole-dollar potential value of cherries per acre for the orchard/suborchard (refer to the example below).

Example: Assume typical fruit size is 65 cherries per pound. The annual price for fresh cherries = \$0.685 per pound.

- (i) $2,000 \text{ Fruit per Sample Tree} \times 0.90 \text{ Survival Factor} = 1,800 \text{ Fruit to Count}$
- (ii) $1,800 \text{ Fruit to Count} / 65 \text{ Fruit per Pound} = 27.7 \text{ Pounds per Tree}$
- (iii) $27.7 \text{ Pounds per Tree} \times 100 \text{ Trees per Acre} = 2,770.0 \text{ Pounds per Acre}$
- (iv) $2,770.0 \text{ Pounds per Acre} \times \$0.685 \text{ per Pound} = \$1,897 \text{ Potential Value per Acre}$

C. Mature Sweet Cherry Appraisals

- (1) General Information
- (a) Arrange with the insured to harvest fruit from representative sample trees after the crop has reached maturity.
- (b) Complete sections B and C of the appraisal worksheet.
- (c) Use [Exhibit 6](#) to determine the number of representative sample trees based on insured acreage. Use the procedure in [Paragraph 31](#) and [Paragraph 32](#) to select representative sample trees.

C. Mature Sweet Cherry Appraisals (Continued)**(2) Mature Fruit to Count**

The adjuster should examine the insured acreage to determine if it is necessary to split the orchard into suborchards (based on the amount and severity of crop damage, insurable types/varieties of cherries, etc.) for appraisal purposes. For each orchard/suborchard, as applicable, the adjuster should verify the percent of fruit damage due to insured causes before determining whether it is necessary to harvest additional fruit. Use the following procedure to calculate the percent of fruit damage on representative sample trees.

- (a) Inspect the damaged acreage to verify that the cause of damage is due to an insured cause.
- (b) Randomly select a 100-fruit sample from each sample tree. If a sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the 9 tree grid with similar crop damage, as applicable, to complete the 100-fruit sample.
- (c) Separate the fruit in each 100-fruit sample into two categories, as follows:
 - (i) Marketable production to count includes all cherries meeting the definition of marketable production and cherries damaged by uninsured causes;
 - (ii) Production not to count that includes cherries damaged by insured causes; and
 - (iii) Total the number of damaged fruit due to insured causes from all representative sample trees. Divide this total by the total number of fruit from all representative sample trees to calculate the average, whole percent of damaged fruit per tree.
- (d) Apply the percent production to count factor from either [Exhibit 7](#) (for fresh production) or [Exhibit 8](#) (for processing production), as applicable, to calculate the adjustment to appraised production.
 - (i) For each orchard/suborchard appraised, if the average percent of damaged fruit results in a total crop loss (zero production to count), no additional fruit needs to be harvested from the representative sample trees.
 - (A) Complete all applicable column entries on the appraisal worksheet for calculating the average percent of damaged fruit to document that the appraisal was a total crop loss.

C. Mature Sweet Cherry Appraisals (Continued)

- (B) Refer to the example appraisal worksheet that illustrates how to make column entries for total crop loss appraisals.
- (ii) If the average percent of damaged fruit falls below either the 50% threshold for fresh cherries or the 75% threshold for processing cherries, refer to procedures in Paragraphs 32 and 34, for selecting additional representative sample trees and completing the fruit weight portion of the appraisal.
- (3) Fruit Weight
- (a) Calculate the average weight of mature appraised production to count (refer to [Exhibit 2](#) for definition of marketable production).
- (b) Select representative sample trees throughout the orchard/suborchard. Have all the fruit picked from each sample tree.
- (c) Weigh the fruit from each sample tree in pounds, to tenths. Record weights on the appraisal worksheet. Total the sample weights from all sample trees for the orchard/suborchard, as applicable.
- (d) Divide the total weight of all the samples from subsection (3)(c) above by the number of sample trees to calculate the average weight of fruit per tree, in pounds to tenths.
- (e) Multiply the average weight of fruit per tree calculated in (3)(d) above times the percent production to count factor as determined in (2)(d) above to calculate average pounds of production to count per tree.
- (4) Value of Mature Appraised Production
- (a) Multiply the average pounds of production to count per tree from subsection (3)(e) above by the number of trees per acre in the orchard/suborchard to calculate the pounds rounded to tenths of mature cherries to count per acre.
- (b) Multiply the pounds rounded to tenths of mature cherries to count per acre from subsection (4)(a) above by the annual price to calculate the per-acre value of appraised production to count in whole dollars (see example below).
- Example:** Annual price for fresh cherries = \$0.80 per lb. with 52% mature marketable fruit (48% damaged by insurable causes). From [Exhibit 7](#), locate 52% marketable fruit. The corresponding percent production to count is 8% or 0.08.
- (i) Appraised 50.0 lbs. of fruit per tree × 0.08 production to count = 4.0 lbs. of fruit per tree.

34 Appraisal Methods (Continued)

C. Mature Sweet Cherry Appraisals (Continued)

- (ii) 4.0 lbs. of fruit per tree × 100 trees per acre = 400.0 lbs. per acre.
 - (iii) 400.0 lbs. per acre × \$0.80 annual price per lb. = \$320 per acre value of appraised production to count.
- (5) Zero Appraisals

A zero appraisal may be applied if the number of cherries within all required sample areas is not sufficient to complete the procedure as stated in 34C(2).

35 Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

36 General Information for Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield (applicable to preliminary and final claims) that have a differing base (APH) yield or farming practice. Refer to [Paragraph 31](#) for sampling requirements.
- (4) Complete separate appraisal worksheets for each unit/orchard/suborchard inspected, as applicable. Complete separate appraisal worksheets for each sweet cherry type in the unit, as applicable.
- (5) For every inspection, complete columns 1 through 9 and columns 33 through 41 on the appraisal worksheet. Complete appraisal worksheet sections A, B, and C as instructed below.
- (6) Entries in the appraisal worksheets are the pounds determined by the appraisal. Any adjustments to recognize share will be made on the PW.
- (7) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

36 General Information for Worksheet Entries and Completion Procedures (Continued)

(8) For zero appraisals, refer to the LAM.

37-40 (Reserved)

PART 4: PRODUCTION WORKSHEET

41 General Information for Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections, including “No Indemnity Due” claims, on a unit.
- (2) If a PW 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 insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices or 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 they have not, the adjuster should contact the AIP.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) Standard PW items are numbered consecutively in [Exhibit 4](#). An example PW is also provided to illustrate how to complete item entries.

42-50 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

| Approved Acronym/Abbreviation | Term |
|--|--|
| AIP | Approved Insurance Provider |
| ARH | Actual Revenue History |
| BP | Basic Provisions |
| CAT | Catastrophic Risk Protection |
| CIH | Crop Insurance Handbook, FCIC-18010 |
| CP | Crop Provisions |
| DSSH | Document and Supplemental Standards Handbook, FCIC-24040 |
| FCIC | Federal Crop Insurance Corporation |
| FSA | Farm Service Agency |
| GSH | General Standards Handbook FCIC-18190 |
| LAM | Loss Adjustment Manual, FCIC-25010 |
| PW | Production Worksheet |
| RMA | Risk Management Agency |
| SP | Special Provisions |
| SRA | Standard Reinsurance Agreement |

Exhibit 2 Definitions

See the BP, GSH, CP, and LAM for definitions not specific to sweet cherry loss adjustment.

Mature: Cherries have reached the stage of growth that will insure the proper completion of the ripening process.

Row size: Indicates the number of cherries it takes to fill a row in a standard packed box of cherries.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. Completed appraisal worksheet examples are at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 36](#).

| Element/Item Number | Standard |
|----------------------------|---|
| Company | Name of AIP, if not preprinted on the worksheet. |
| Claim No. | Claim number assigned by the AIP. |
| 1. Name | Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued. |
| 2. Policy Number | Insured’s assigned policy number. |
| 3. Crop Year | Four-digit crop year, as defined in the policy, for which the claim has been filed. |
| 4. Unit Number | Unit number from the Summary of Coverage after it is verified to be correct. |
| 5. Acreage | Number of determined acres, to tenths, in the unit being appraised. This number must equal the total acres (item 39) on the PW. |
| 6. Trees per Acre | The actual number of producing trees per acre. Refer to Exhibit 10 if there is a 100% stand; or determine the number of trees by count if less than 100% stand. The adjuster may verify the number of producing/insured trees from either the self-certification inspection and/or pre-acceptance inspections reports, as applicable. |
| 7. Cause of Damage | Insured cause of loss. If it is evident that no indemnity is due enter “None.” If an insured cause of loss is coded as “Other,” explain in the Remarks. |
| 8. Date of Damage | First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date, where applicable, as in the case of hail damage (e.g., May 11). |
| 9. Variety/Type | Sweet Cherry variety name and type (e.g., “Bing - Fresh” or “Northstar - Processing,” etc.). Appraise each type and variety separately, as applicable. |

SECTION A - IMMATURE (GREEN) SWEET CHERRY APPRAISAL: COUNT METHOD

PART I - FRUIT COUNT

| Element/Item Number | Standard |
|---|--|
| 10. Field ID | Applicable orchard/suborchard identification symbol. |
| 11. Appraised Acres | Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised. |
| 12. Number of Fruit from each Sample Tree | Total number of fruit from each sample tree. Do not include any fruit damaged to the extent it would not remain on the tree until maturity. Include fruit damaged due to uninsured causes. |
| 13. Total Number of Fruit | Total number of fruit from all sample trees in item # 12. |
| 14. Number of Samples | Number of samples taken, from item 12. |
| 15. Average Number of Fruit per Tree | Item 13 divided by item 14, record results as whole fruit. |

PART II - APPRAISED IMMATURE PRODUCTION TO COUNT

| Element/Item Number | Standard |
|--------------------------------------|--|
| 16. Average Number of Fruit per Tree | Transfer entry from item 15. |
| 17. Survival Factor | Enter “0.90” if not preprinted on the appraisal worksheet. |
| 18. Number of Fruit to Count | Item 16 multiplied by item 17, record results as whole fruit. |
| 19. Number of Fruit per Pound | Enter the number of fruit determined in accordance with Paragraph 34 . |
| 20. Pounds to Count per Tree | Item 18 divided by item 19, results in pounds rounded to tenths. |

SECTION B - MATURE SWEET CHERRY APPRAISAL: WEIGHT METHOD

PART I - FRUIT WEIGHT

| Element/Item Number | Standard |
|---|--|
| 21. Field ID | Applicable orchard/suborchard identification symbol. |
| 22. Appraised Acres | Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised. |
| 23. Weight of Fruit From Each Sample Tree | Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised. |
| 24. Total Weight | Pounds to tenths, of all damaged and undamaged fruit harvested from all sample trees in item 23. |
| 25. Number of Samples | Number of samples taken. |
| 26. Average Pounds per Tree | Item 24 divided by item 25, results in pounds rounded to tenths. |

PART II - MATURE FRUIT TO COUNT

| Element/Item Number | Standard |
|---|---|
| 27. Number of Damaged Fruit in 100-Fruit Sample | Using a 100-fruit random sample from each representative sample tree, separate fruit that is damaged by insured causes from fruit that must be included as production to count. If the selected representative sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the grid, as applicable, to complete the 100-fruit sample. Count the number of fruit damaged by insured causes. Record the number of fruit damaged by insured causes from each 100-fruit sample. |
| 28. Total Number of Damaged Fruit | The sum of all (count) unmarketable fruit from all sample trees in item 27. |
| 29. Number of Samples | Number of samples taken. |
| 30. % Damaged Fruit | Item 28 divided by item 29, record results as a whole percent (e.g., enter 48% as “48”). |
| 31. % Production to Count | Apply % from item 30 to Exhibit 7 for fresh cherries or Exhibit 8 for processing cherries, as applicable to determine the percent production to count. Enter the whole percent production to count as a decimal (e.g., enter 8% as .08). If there is a total crop loss enter “0” (zero). Refer to total crop loss example appraisal worksheet. |

SECTION C - TOTAL OF APPRAISED PRODUCTION

| Element/Item Number | Standard |
|---|---|
| 32. Pounds to Count per Tree | Item 26 multiplied by item 31, results rounded to tenths (e.g., item 26 = 50.0 lbs. per tree multiplied by .08 = 4.0 lbs. of cherries to count per tree). If there is a total crop loss enter “0.00” (zero). Refer to total crop loss example appraisal worksheet. |
| 33. Pounds to Count per Tree | Transfer entry from item 20 for Immature Sweet Cherry Appraisals or item 32 for Mature Sweet Cherry Appraisals, as applicable. If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet. |
| 34. Number of Trees per Acre | Transfer entry from item 6. |
| 35. Pounds to Count per Acre | Item 33 multiplied by item 34, round results to the nearest whole pound. If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet. Transfer this amount to column 31 - “Appraised Potential” on the PW. If there is a total crop loss enter “0.0” (zero). Refer to the total crop loss example appraisal worksheet. |
| 36.-37. Minimum Value per Pound/Dollars per Acre | Make no entry. |
| 38. Remarks | Enter any information pertinent to the appraisal including date of appraisal, how the number of fruit per pound was determined, etc. |
| Adjuster’s Signature, Code No. and Date (not illustrated) | 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 (if available); otherwise, document the appraisal date in the narrative of the PW. |
| Insured’s Signature and Date (not illustrated) | Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the insured’s signature, review all entries on the appraisal worksheet with the insured or the insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood. |
| Page Number (not illustrated) | Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.) |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

EXAMPLE IMMATURE APPRAISAL

| | | | | |
|---|--------------------------------------|--------------------------|-------------------------------------|--------------------------------------|
| COMPANY: <i>Any Company</i> | | CLAIM #: <i>XXXXXXXX</i> | | |
| SWEET CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY) | 1. NAME <i>J. M. Insured</i> | | 2. POLICY NUMBER <i>XXXXXXXX</i> | 3. CROP YEAR <i>YYYY</i> |
| | 4. UNIT NUMBER <i>0001-0001BU</i> | | 5. ACREAGE <i>80.0</i> | 6. TREES PER ACRE <i>100</i> |
| | 7. CAUSE OF DAMAGE <i>Rain</i> | | 8. DATE OF DAMAGE <i>Apr 20</i> | 9. VARIETY/TYPE <i>Bing-Fresh</i> |

SECTION A - IMMATURE (GREEN) SWEET CHERRY APPRAISAL: COUNT METHOD

PART I: FRUIT COUNT

| 10. Field ID | 11. Appraised Acres | 12. Number of Fruit from Each Sample Tree | | | | | | | | 13. Total Number of Fruit | 14. Number of Samples | 15. Average Number of Fruit per Tree |
|-----------------|------------------------|---|--------------|--------------|--------------|--------------|--------------|--|--|------------------------------|--------------------------|---|
| A | 20.0 | 1,600 | 2,100 | 1,920 | 2,300 | 1,960 | 2,120 | | | 12,000 | 6 | 2,000 |

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

| | | | | |
|---|------------------------|---------------------------------|----------------------------------|---------------------------------|
| 16. Average Number of Fruit per Tree | 17. Survival Factor | 18. Number of Fruit to Count | 19. Number of Fruit per Pound | 20. Pounds to Count per Tree |
| 2,000 | 0.90 | 1,800 | 65 | 27.7 |

SECTION B – MATURE SWEET CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

| 21. Field ID | 22. Appraised Acres | 23. Weight of Fruit from Each Sample Tree | | | | | | | | 24. Total Weight | 25. Number of Samples | 26. Average Pounds per Tree |
|-----------------|------------------------|---|--|--|--|--|--|--|--|---------------------|--------------------------|--------------------------------|
| | | | | | | | | | | | | |

PART II: MATURE FRUIT TO COUNT

| | | | | | | | | | | | | |
|---|--|--|--|--|--|--|--|--------------------------------------|--------------------------|------------------------|------------------------------|---------------------------------|
| 27. Number of Damaged Fruit in 100-Fruit Sample | | | | | | | | 28. Total Number of Damaged Fruit | 29. Number of Samples | 30. % Damaged Fruit | 31. % Production to Count | 32. Pounds to Count per Tree |
| | | | | | | | | | | | | |

SECTION C - VALUE OF APPRAISED PRODUCTION

| | | | | |
|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------|
| 33. Pounds to Count per Tree | 34. Number of Trees per Acre | 35. Pounds to Count per Acre | 36. Minimum Value per Pound | 37. Dollars per Acre |
| 27.7 | 100 | 2,770 | | |

38. Remarks:

Appraised 5/1. Trees appraised because they are to be pushed out before harvest for a housing development.

This form example does not illustrate all required entry items (e.g., signatures, etc.).

EXAMPLE MATURE APPRAISAL

| | | | | |
|---|--------------------------------------|-----------------------------------|-------------------------------------|--------------------------------------|
| COMPANY: <i>Any Company</i> | | CLAIM #: <i>XXXXXXXXXX</i> | | |
| SWEET CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY) | 1. NAME <i>I. M. Insured</i> | | 2. POLICY NUMBER <i>XXXXXXXX</i> | 3. CROP YEAR <i>YYYY</i> |
| | 4. UNIT NUMBER <i>0001-0001BU</i> | | 5. ACREAGE <i>80.0</i> | 6. TREES PER ACRE <i>100</i> |
| | 7. CAUSE OF DAMAGE <i>Rain</i> | | 8. DATE OF DAMAGE <i>May 11</i> | 9. VARIETY/TYPE <i>Bing-Fresh</i> |

SECTION A - IMMATURE (GREEN) SWEET CHERRY APPRAISAL: COUNT METHOD

PART I: FRUIT COUNT

| 10. Field ID | 11. Appraised Acres. | 12. Number of Fruit from Each Sample Tree | | | | | | | | 13. Total Number of Fruit | 14. Number of Samples | 15. Average Number of Fruit per Tree |
|--------------|----------------------|---|--|--|--|--|--|--|--|---------------------------|-----------------------|--------------------------------------|
| | | | | | | | | | | | | |

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

| | | | | |
|--------------------------------------|---------------------|------------------------------|-------------------------------|------------------------------|
| 16. Average Number of Fruit per Tree | 17. Survival Factor | 18. Number of Fruit to Count | 19. Number of Fruit per Pound | 20. Pounds to Count per Tree |
| | | | | |

SECTION B - MATURE SWEET CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

| 21. Field ID | 22. Appraised Acres. | 23. Weight of Fruit from Each Sample Tree | | | | | | | | 24. Total Weight | 25. Number of Samples | 26. Average Pounds per Tree |
|--------------|----------------------|---|-------------|-------------|-------------|-------------|-------------|--|--|------------------|-----------------------|-----------------------------|
| <i>B</i> | <i>20.0</i> | <i>52.0</i> | <i>46.0</i> | <i>50.0</i> | <i>54.0</i> | <i>52.0</i> | <i>46.0</i> | | | <i>300.0</i> | <i>6</i> | <i>50.0</i> |

PART II: MATURE FRUIT TO COUNT

| 27. Number of Damaged Fruit in 100-Fruit Sample | | | | | | | | 28. Total Number of Damaged Fruit | 29. Number of Samples | 30. % Damaged Fruit | 31. % Production to Count | 32. Pounds to Count per Tree |
|---|-----------|-----------|-----------|-----------|-----------|--|--|-----------------------------------|-----------------------|---------------------|---------------------------|------------------------------|
| <i>48</i> | <i>38</i> | <i>54</i> | <i>50</i> | <i>55</i> | <i>43</i> | | | <i>288</i> | <i>6</i> | <i>48</i> | <i>.08</i> | <i>4.0</i> |

SECTION C - VALUE OF APPRAISED PRODUCTION

| | | | | |
|------------------------------|------------------------------|------------------------------|-----------------------------|----------------------|
| 33. Pounds to Count per Tree | 34. Number of Trees per Acre | 35. Pounds to Count per Acre | 36. Minimum Value per Pound | 37. Dollars per Acre |
| <i>4.0</i> | <i>100</i> | <i>400</i> | | |

38. Remarks:

Appraised 5/25.

This form example does not illustrate all required entry items (e.g., signatures, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

EXAMPLE MATURE APPRAISAL WITH A TOTAL CROP LOSS

| | | | | |
|---|----------------------|--------------------------|-------------------|-------------------|
| COMPANY: <i>Any Company</i> | | CLAIM #: XXXXXXXX | | |
| SWEET CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY) | 1. NAME | | 2. POLICY NUMBER | 3. CROP YEAR |
| | <i>I. M. Insured</i> | | XXXXXXXX | YYYY |
| | 4. UNIT NUMBER | | 5. ACREAGE | 6. TREES PER ACRE |
| | 0001-0001BU | | 80.0 | 100 |
| 7. CAUSE OF DAMAGE | | 8. DATE OF DAMAGE | 9. VARIETY/TYPE | |
| Rain | | May 11 | Bing-Fresh | |

SECTION A - IMMATURE (GREEN) SWEET CHERRY APPRAISAL: COUNT METHOD

PART I: FRUIT COUNT

| 10. Field ID | 11. Appraised Acres | 12. Number of Fruit from Each Sample Tree | | | | | | | | 13. Total Number of Fruit | 14. Number of Samples | 15. Average Number of Fruit per Tree |
|-----------------|------------------------|---|--|--|--|--|--|--|--|------------------------------|--------------------------|---|
| | | | | | | | | | | | | |

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

| | | | | |
|---|------------------------|---------------------------------|----------------------------------|---------------------------------|
| 16. Average Number of Fruit per Tree | 17. Survival Factor | 18. Number of Fruit to Count | 19. Number of Fruit per Pound | 20. Pounds to Count per Tree |
| | | | | |

SECTION B - MATURE SWEET CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

| 21. Field ID | 22. Appraised Acres | 23. Weight of Fruit from Each Sample Tree | | | | | | | | 24. Total Weight | 25. Number of Samples | 26. Average Pounds per Tree |
|-----------------|------------------------|---|--|--|--|--|--|--|--|---------------------|--------------------------|--------------------------------|
| C | 3.0 | | | | | | | | | | | |

PART II: MATURE FRUIT TO COUNT

| 27. Number of Damaged Fruit in 100-Fruit Sample | | | | | | | | 28. Total Number of Damaged Fruit | 29. Number of Samples | 30. % Damaged Fruit | 31. % Production to Count | 32. Pounds to Count per Tree |
|---|-----------|-----------|-----------|-----------|--|--|--|--------------------------------------|--------------------------|------------------------|------------------------------|---------------------------------|
| 68 | 85 | 70 | 82 | 90 | | | | 395 | 5 | 79 | 0 | 0 |

SECTION C - VALUE OF APPRAISED PRODUCTION

| | | | | |
|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------|
| 33. Pounds to Count per Tree | 34. Number of Trees per Acre | 35. Pounds to Count per Acre | 36. Minimum Value per Pound | 37. Dollars per Acre |
| 0 | 100 | 0 | | |

38. Remarks:

On 5/25, inspected 3.0 acres that appeared to suffer a total crop loss due to rain. Harvested a 100-fruit sample from 6 trees to determine that the average percent of damage was due to insured causes.

This form example does not illustrate all required entry items (e.g., signatures, etc.).

A. General Information

The procedures herein and the example Summary of Harvested Production Worksheets illustrate how to calculate and document the annual price.

B. Determining the Annual Price

- (1) Use the insured’s Net Dollars Received as the value of Sold or Direct Marketed harvested production if the AIP determines the insured received a reasonable price per pound for such production. A reasonable price is the price buyers in the area are paying on the date of sale for cherries of the same variety and quality.
- (2) If the AIP determines the price was reasonable, the annual price will be the total of the net dollars received divided by the pounds sold. If the annual price for fresh cherries sold for the fresh market is determined using actual grower sales, the AIP must ensure the production sold is from a legitimate run of cherries, complete with the settlement sheets. The cherries delivered must comprise at least one standard sweet cherry bin (at least 350 pounds) and they must be picked from representative trees identified by the adjuster. A bucket of cherries brought to the warehouse with the sole intent of establishing a very low annual price does not qualify.
- (3) This value is determined for each unit by type as follows:
 - (a) the total revenue received from the unit divided by the total pounds sold from that unit; or
 - (b) if there was no sold production from that unit or the price is determined not reasonable, the amount determined in (a) for a similar unit of the same type from which the insured did have sold production; or
 - (c) if there is no unit of the same type that is determined to be reasonable, the total revenue to count from all units of the same type divided by the total pounds sold; or
 - (d) if there were no sales from any unit or if we determine you did not receive a reasonable price the price published and determined by RMA shall be used.
- (4) Harvested production damaged or defective due to insurable causes and not marketable will have a zero value and will not be included in determining the annual price.

C. Harvested Production Worksheet Entries and Completion

- (1) Use this worksheet to record harvested production and sale of cherries.
- (2) Record all the production delivered to each processor, packinghouse, or other first handler on separate Harvested Production Worksheets. When sweet cherry production is recorded in boxes, crates, etc., convert boxes, crates, etc. to pound equivalents and enter production pounds on the Harvested Production Worksheet, as applicable.

C. Harvested Production Worksheet Entries and Completion (Continued)

- (3) Complete a separate worksheet for each sweet cherry type (e.g., sweet cherries fresh or sweet cherries processing, etc.) and for sold, unsold, and direct marketed production, as applicable. Use multiple worksheets for sold, unsold, and direct marketed production as needed to record all individual load or lot data if this is the form in which the data are entered.
- (4) A year-end summary from a processor, packinghouse, or other first handler by sweet cherry type may be used in lieu of individual load or lot data. The examples herein demonstrate individual load or lot data.
- (5) The allowable revenue may not include any handling charges such as grading, cooling, fumigating, packing, packing containers, selling commissions, and other assessments.
- (6) The end of insurance period for inadequate market price is January 15 following harvest unless otherwise specified in the SP. Any production not sold by the end of the insurance period date for inadequate market price will be valued using the annual price procedure. If a pool should close after the end of the insurance period date for inadequate market price but before April 15, the insured must use the annual price procedure. In addition, the revenue report for the next insurance year will need to use the revenue to count amount from the loss claim.
- (7) All entries on the Harvested Production Worksheet must reflect the insured’s share of the total.
- (8) While one or more individual lines within a worksheet, or individual worksheets within a unit, may have net returns of less than zero dollars, the unit summary worksheet cannot have a final net value less than zero as the unit’s liability establishes the maximum indemnity payable on the unit.

| Element/Item Number | Standard |
|---|--|
| Company | Name of AIP, if not preprinted on the worksheet. |
| 1. Insured’s Name | Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2. Crop | “Cherries (0057).” |
| 3. Crop Year | Four-digit crop year, as defined in the policy, for which the claim is filed. |
| 4. Policy Number | Insured’s assigned policy number. |
| 5. Unit Number | Unit number from the Summary of Coverage after it is verified to be correct. |
| 6. Claim Number | Claim number as assigned by the AIP. |
| 7. Type/Disposition/Variety | Sweet cherry type, disposition (e.g., sold, unsold, direct marketed), and variety name of the cherries represented by this Harvested Production Worksheet. |
| 8. Name, Address, and Phone No. of Buyer/Packer | Name, address, and telephone number of the processor, packing house, or other first handler of the production. |

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

| | |
|-------------------------------|--|
| 9. Date | Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized. List in MM/DD/YYYY format. |
| 10. Load/Lot/Pool/Summary No. | Identification number of the load, lot, pool, or account. |

PART I – PRODUCTION

For columns 11 through 15 below, when there are no specific instructions for either sold, unsold, or direct marketed production, enter 0 on the worksheet. Pounds delivered, pounds sold, direct-marketed production, and all dollar entries must include only that portion of the production included by the insured share.

| Element/Item Number | Standard |
|---|--|
| 11. Pounds Delivered | Sold, Unsold, or Direct Marketed Production: The insured’s share of the number of whole pounds of cherries per load, lot, pool, or account, as delivered. If production is in field containers, convert the field container weights to pounds and enter weight in whole pounds. List any conversion factor(s) used in the “Remarks.” |
| 12. Pound Sold | Sold Production: the insured’s share of the number of whole pounds per load, lot, pool, or account that were sold. Cherries that are unmarketable according to policy grading standards, yet are purchased by a packer, processor, or other handler, must be included in the sold production. Harvested unmarketable cherries, not purchased by a packer, processor, or other handler, are reported as the difference between Delivered and Sold Pounds and must be explained in the Remarks section. Unsold Production: make no entry. Direct Marketed production: Transfer entry from column 11. |
| 13. Gross Dollars Received | Sold item or direct marketed production: the insured’s share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler. Unsold Production: make no entry. |
| 14. Adjustments to Gross Dollars Received | Sold production: if the gross dollars received as reported in item 13 include handling charges, enter the insured’s share of the amount of those charges in dollars and cents, such as in-charges, out-charges, and other industry handling charges customary in the area. If the dollars in item 13 do not include such charges, enter zero (0). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses. Unsold Production: make no entry. |
| 15. Nets Dollars Received | Column 13 minus column 14. |
| 16. Totals | Separately total columns 11, 12, 13, 14, and 15, as applicable, on the final page of the worksheet for each classification (sold, unsold, or direct marketed). |

PART II - SUMMARY VALUES

| Element/Item Number | Standard |
|---|--|
| 17. Total Net Dollars Received | On the final worksheet for sold or direct marketed, enter the sum of the net dollars received for Sold or Direct Marketed Production from column 15 “Totals” from the appropriate worksheets. Leave the item blank on the Unsold PW. Unsold Production: make no entry. Transfer this entry to Section II, column 66 for applicable disposition on the PW. |
| 18. Total Pounds Delivered | On the final worksheet for each disposition (sold, unsold or directed marketed) enter the sum of the total pounds delivered for all column 11 entries from the appropriate worksheets. Transfer this entry to Section II, column 55, for the applicable disposition on the PW. |
| 19. Total Pounds Sold | On the final worksheet for each disposition (sold, unsold or directed marketed) enter the sum of the total pounds sold for all column 12 entries from the appropriate worksheets. Transfer this entry to Section II, column 56, for the applicable disposition on the PW. |
| 20. Average Value per Pound | On the final worksheet for sold or direct marketed enter the result of dividing column 17 by column 19 in cents per pound rounded to a three-place decimal (e.g., \$0.6666 is entered as 0.667, etc.). Transfer this entry to Section II, column 64a., for the applicable disposition “Value” on the PW. On the final worksheet for unsold, make no entry. |
| 21. Total Net Dollars Received | UNIT - On the final worksheet for each unit, enter the sum of the net dollars received for Sold and Direct Marketed Production from all column 17 entries, as appropriate. If this sum is less than zero, enter zero. |
| 22. Total Pounds Delivered | UNIT - On the final worksheet for each unit, enter the sum of the total pounds delivered for all column 18 entries from the appropriate worksheets. Transfer this entry to section I, column 32a on the PW. |
| 23. Total Pounds Sold | UNIT - On the final worksheet for each unit, enter the sum of the total pounds Sold and Direct Marketed from all column 19 entries, as appropriate. Do not include pounds from the unsold worksheet. |
| 24. Annual Price per Unit | On the final worksheet for each unit enter the result of dividing column 21 by column 23 in cents per pound rounded to a three-place decimal (e.g., \$0.685 is entered as 0.685, etc.). Transfer this entry to Section II, column 64 for the unsold disposition on the PW. |
| 25. Remarks | Enter any pertinent information such as where unsold production has been stored and how it was valued. Document any factors used to convert containers of delivered production to pounds of delivered production (e.g., 1 box = 18.0 pounds, etc.) on each page for which conversion factors are applicable. |
| Adjuster’s Signature, Code Number, and Date (not illustrated) | Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. |
| Insured’s Signature and Date (not illustrated) | Insured’s (or insured’s authorized representative’s) signature and date on each page. Before obtaining the insured’s signature, review all entries with the insured or the insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood. |
| Page (not illustrated) | Page number of the Summary of Harvested Production pages applicable to the sweet cherry type (e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.). |

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

SOLD FRESH FRUIT EXAMPLE

| | | | | |
|---|--|--------------------------------------|------------------------------------|---|
| SUMMARY OF HARVESTED SWEET CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only) | COMPANY NAME: <i>Any Company</i> | | <i>Page 1 of 2</i> | |
| | 1. INSURED'S NAME <i>I.M. Insured</i> | | 2. CROP <i>Cherries (0057)</i> | 3. CROP YEAR <i>YYYY</i> |
| | 4. POLICY NUMBER <i>XXXXXXXX</i> | 5. UNIT NUMBER <i>0001-0001BU</i> | 6. CLAIM NUMBER <i>XXXXXXXX</i> | 7. TYPE/DISPOSITION/VARIETY <i>Fresh/Sold/Bing</i> |

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
Acme Packing Company
Any Street
Any Town, State (XXX) XXX-XXXX

| PART I – PRODUCTION | | | | | | |
|---------------------|--------------------------------------|----------------------------|-----------------------|----------------------------------|---|--------------------------------|
| DATE 9. | LOAD/LOT/POOL/ SUMMARY NO. 10. | POUNDS DELIVERED 11. | POUNDS SOLD 12. | GROSS DOLLARS RECEIVED 13. | ADJUSTMENT TO GROSS DOLLARS RECEIVED 14. | NET DOLLARS RECEIVED 15. |
| <i>06-20-YYYY</i> | <i>00103</i> | <i>15,300</i> | <i>15,300</i> | <i>20,250.00</i> | <i>1,345.00</i> | <i>18,905.00</i> |
| <i>06-25-YYYY</i> | <i>00458</i> | <i>35,200</i> | <i>35,200</i> | <i>31,270.00</i> | <i>2,395.00</i> | <i>28,875.00</i> |
| 16. TOTALS | | <i>50,500</i> | <i>50,500</i> | <i>51,520.00</i> | <i>3,740.00</i> | <i>47,780.00</i> |

| PART II - SUMMARY VALUES | | | |
|--|--------------------------------------|---------------------------------|--------------------------------|
| 17. TOTAL NET DOLLARS RECEIVED | 18. TOTAL POUNDS DELIVERED | 19. TOTAL POUNDS SOLD | 20. AVERAGE VALUE PER POUND |
| | | | |
| 21. TOTAL NET DOLLARS RECEIVED -UNIT- | 22. TOTAL POUNDS DELIVERED -UNIT- | 23. TOTAL POUNDS SOLD -UNIT- | 24. ANNUAL PRICE per -UNIT- |
| | | | |

25. REMARKS:

This form example does not illustrate all required entry items (e.g., signatures, etc.).

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

SOLD FRESH FRUIT EXAMPLE

| | | | | |
|---|--|--------------------------------------|------------------------------------|---|
| SUMMARY OF HARVESTED SWEET CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only) | COMPANY NAME: <i>Any Company</i> | | Page 2 of 2 | |
| | 1. INSURED'S NAME <i>I.M. Insured</i> | | 2. CROP <i>Cherries (0057)</i> | 3. CROP YEAR <i>YYYY</i> |
| | 4. POLICY NUMBER <i>XXXXXXXX</i> | 5. UNIT NUMBER <i>0001-0001BU</i> | 6. CLAIM NUMBER <i>XXXXXXXX</i> | 7. TYPE/DISPOSITION/VARIETY <i>Fresh/Sold/Bing</i> |

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
Omega Packing Company
Any Street
Any Town, State (XXX) XXX-XXXX

| PART I – PRODUCTION | | | | | | |
|---------------------|--------------------------------------|----------------------------|-----------------------|----------------------------------|---|--------------------------------|
| DATE 9. | LOAD/LOT/POOL/ SUMMARY NO. 10. | POUNDS DELIVERED 11. | POUNDS SOLD 12. | GROSS DOLLARS RECEIVED 13. | ADJUSTMENT TO GROSS DOLLARS RECEIVED 14. | NET DOLLARS RECEIVED 15. |
| <i>06-28-YYYY</i> | <i>00921</i> | <i>45,550</i> | <i>45,550</i> | <i>35,287.00</i> | <i>3,598.00</i> | <i>31,689.00</i> |
| <i>06-29-YYYY</i> | <i>01024</i> | <i>63,000</i> | <i>63,000</i> | <i>30,660.00</i> | <i>4,005.00</i> | <i>26,655.00</i> |
| 16. TOTALS | | <i>108,550</i> | <i>108,550</i> | <i>65,947.00</i> | <i>7,603.00</i> | <i>58,344.00</i> |

| PART II - SUMMARY VALUES | | | |
|--|--------------------------------------|---------------------------------|--------------------------------|
| 17. TOTAL NET DOLLARS RECEIVED | 18. TOTAL POUNDS DELIVERED | 19. TOTAL POUNDS SOLD | 20. AVERAGE VALUE PER POUND |
| <i>106,124</i> | <i>159,050</i> | <i>159,050</i> | <i>0.667</i> |
| 21. TOTAL NET DOLLARS RECEIVED -UNIT- | 22. TOTAL POUNDS DELIVERED -UNIT- | 23. TOTAL POUNDS SOLD -UNIT- | 24. ANNUAL PRICE per -UNIT- |
| | | | |

25. REMARKS:

This form example does not illustrate all required entry items (e.g., signatures, etc.).

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

UNSOLD FRESH MARKET EXAMPLE

| | | | | |
|---|--|--------------------------------------|------------------------------------|---|
| SUMMARY OF HARVESTED SWEET CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only) | COMPANY NAME: <i>Any Company</i> | | Page 1 of 1 | |
| | 1. INSURED'S NAME <i>I.M. Insured</i> | | 2. CROP <i>Cherries (0057)</i> | 3. CROP YEAR <i>YYYY</i> |
| | 4. POLICY NUMBER <i>XXXXXXXX</i> | 5. UNIT NUMBER <i>0001-0001BU</i> | 6. CLAIM NUMBER <i>XXXXXXXX</i> | 7. TYPE/DISPOSITION/VARIETY <i>Fresh/Unsold/Bing</i> |

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
Donny Bravo Processing
Any Street
Any Town, State (XXX) XXX-XXXX

| PART I – PRODUCTION | | | | | | |
|---------------------|--------------------------------------|----------------------------|-----------------------|----------------------------------|---|--------------------------------|
| DATE 9. | LOAD/LOT/POOL/ SUMMARY NO. 10. | POUNDS DELIVERED 11. | POUNDS SOLD 12. | GROSS DOLLARS RECEIVED 13. | ADJUSTMENT TO GROSS DOLLARS RECEIVED 14. | NET DOLLARS RECEIVED 15. |
| <i>06-30-YYYY</i> | <i>0136</i> | <i>800</i> | <i>800</i> | | | |
| | | | | | | |
| | | | | | | |
| 16. TOTALS | | <i>800</i> | <i>800</i> | | | |

| PART II - SUMMARY VALUES | | | |
|--|--------------------------------------|---------------------------------|--------------------------------|
| 17. TOTAL NET DOLLARS RECEIVED | 18. TOTAL POUNDS DELIVERED | 19. TOTAL POUNDS SOLD | 20. AVERAGE VALUE PER POUND |
| | <i>800</i> | <i>800*</i> | |
| 21. TOTAL NET DOLLARS RECEIVED -UNIT- | 22. TOTAL POUNDS DELIVERED -UNIT- | 23. TOTAL POUNDS SOLD -UNIT- | 24. ANNUAL PRICE per -UNIT- |
| | | | |

25. REMARKS: * 800 pounds of harvested marketable production, which has not been sold. These pounds will be valued with the annual price procedure.

This form example does not illustrate all required entry items (e.g., signatures, etc.).

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

DIRECT MARKETED EXAMPLE

| | | | | |
|---|--|--------------------------------------|------------------------------------|--|
| SUMMARY OF HARVESTED SWEET CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only) | COMPANY NAME: <i>Any Company</i> | | Page 1 of 1 | |
| | 1. INSURED'S NAME <i>I.M. Insured</i> | | 2. CROP <i>Cherries (0057)</i> | 3. CROP YEAR <i>YYYY</i> |
| | 4. POLICY NUMBER <i>XXXXXXXX</i> | 5. UNIT NUMBER <i>0001-0001BU</i> | 6. CLAIM NUMBER <i>XXXXXXXX</i> | 7. TYPE/DISPOSITION/VARIETY <i>Fresh Direct Market Bing</i> |

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
Al's Fruit Stand
Any Street
Any Town, State (XXX) XXX-XXXX

| PART I – PRODUCTION | | | | | | |
|---------------------|--------------------------------------|----------------------------|-----------------------|----------------------------------|---|--------------------------------|
| DATE 9. | LOAD/LOT/POOL/ SUMMARY NO. 10. | POUNDS DELIVERED 11. | POUNDS SOLD 12. | GROSS DOLLARS RECEIVED 13. | ADJUSTMENT TO GROSS DOLLARS RECEIVED 14. | NET DOLLARS RECEIVED 15. |
| <i>06-30-YYYY</i> | <i>Ledger</i> | <i>4,990</i> | <i>4,990</i> | <i>4,990.00</i> | <i>0.00</i> | <i>4,990.00</i> |
| <i>07-03-YYYY</i> | <i>Ledger</i> | <i>3,500</i> | <i>3,500</i> | <i>3,300.00</i> | <i>0.00</i> | <i>3,300.00</i> |
| <i>07-10-YYYY</i> | <i>Ledger</i> | <i>4,750</i> | <i>4,750</i> | <i>3,650.00</i> | <i>0.00</i> | <i>3,650.00</i> |
| 16. TOTALS | | <i>13,240</i> | <i>13,240</i> | <i>11,940.00</i> | | <i>11,940.00</i> |

| PART II - SUMMARY VALUES | | | | |
|--|--------------------------------------|---------------------------------|--------------------------------|--|
| 17. TOTAL NET DOLLARS RECEIVED | 18. TOTAL POUNDS DELIVERED | 19. TOTAL POUNDS SOLD | 20. AVERAGE VALUE PER POUND | |
| <i>11,940</i> | <i>13,240</i> | <i>13,240</i> | <i>0.902</i> | |
| 21. TOTAL NET DOLLARS RECEIVED -UNIT- | 22. TOTAL POUNDS DELIVERED -UNIT- | 23. TOTAL POUNDS SOLD -UNIT- | 24. ANNUAL PRICE per -UNIT- | |
| <i>118,064</i> | <i>173,090</i> | <i>172,290</i> | <i>0.685</i> | |

25. REMARKS:

This form example does not illustrate all required entry items (e.g., signatures, etc.).

A. General Information

Refer to section 15 (b) of the BP for information on determining production to count when acreage is harvested after the crop has been appraised.

B. Unharvested Production Adjustment Calculations

In order to make the unharvested production adjustment calculation flow better throughout the various worksheets, the calculation can now be performed on the PW with the additional data that has been included. However, an example of the unharvested production adjustment calculation can be found below.

- (1) Multiply approved yield by coverage level and share;
- (2) Multiply the number of acres damaged solely by uninsured cause by the result of (1);
- (3) Multiply the respective entries in Section C item 35 of the Sweet Cherry Appraisal Worksheets by the insured's share and by the number of acres appraised;
- (4) Sum the values determined in step (3) and add amount from step (2);
- (5) Add the pounds from Part II item 22 of the Harvested Production Worksheet to the result determined in step (4);
- (6) Multiply pounds in step (1) by the number of insured acres; and
- (7) Subtract the result of step (5) from the result of step (6).

Example: Assume the insured has an approved yield of 5,000 lbs. per acre, has 80 insured acres, a 75% coverage level, and a 100% share. The calculations would be as follows:

- (a) $5,000 \text{ lbs.} \times 0.75 \times 1.000 = 3,750 \text{ lbs.};$
- (b) Assume no acres are damaged solely by uninsured cause;
 $(2,770 \text{ lbs. to count per acre} \times 1.000 \times 20 \text{ appraised acres} = 55,400 \text{ lbs.}) + (400 \text{ lbs. to count per acre} \times 1.000 \text{ share} \times 20 \text{ appraised acres} = 8,000 \text{ lbs.}) + (0 \text{ lbs. to count per acre} \times 1.000 \times 3 \text{ appraised acres} = 0 \text{ lbs.});$
- (c) $55,400 \text{ lbs.} + 8,000 \text{ lbs.} + 0 \text{ lbs.} + 0 \text{ lbs.} = 63,400 \text{ lbs.};$
- (d) $63,400 \text{ lbs.} + 173,090 \text{ lbs.} = 236,490 \text{ lbs.};$
- (e) $3,750 \text{ lbs.} \times 80 \text{ acres} = 300,000 \text{ lbs.};$
- (f) $300,000 \text{ lbs.} - 236,490 \text{ lbs.} = 63,510 \text{ lbs.}$

This amount will be entered on the PW in Section I item 34 with a stage code "UA."

C. General Instructions

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit.

| Element/Item Number | Standard |
|-------------------------|---|
| 1. Crop/Code# | "Cherries (0057)." |
| 2. Unit # | Unit number from the Summary of Coverage after it is verified to be correct. |
| 3. Location Description | Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications, or Grid identifications) as applicable for the crop. |
| 4. Dates of Damage | <p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item# 5 below. If no entry in item# 5 below, make no entry.</p> <p>(a) For progressive damage, enter the month that identifies when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug. 11).</p> <p>(b) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item# 6 below.</p> <p>Important: Make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.</p> |
| 5. Cause(s) of Damage | <p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item# 4 above for this inspection.</p> <p>(a) If an insured cause(s) of damage is coded as "Other," explain in the Narrative.</p> <p>(b) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item# 6 below.</p> <p>(c) If it is evident that no indemnity is due, enter "No Indemnity Due" across the column in item# 5.</p> <p>Important: Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter "DC" and refer to the LAM for further instructions.</p> |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|----------------------|---|
| 6. Insured Cause % | <p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> <p>Entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <p>(a) Damage occurred on May 30 with tornado as the cause of damage insured cause 20%.</p> <p>(b) Damage occurred in June with drought as the cause of damage insured cause 25%.</p> <p>(c) Damage occurred in August with heat as the cause of damage insured cause 45%.</p> <p>Additional date of damage occurred on September 5th with hail as the cause of damage insured cause 10%.</p> |
| 7. Company/Agency | Name of 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 AIP. |
| 10. Policy # | Insured’s assigned policy number. |
| 11. Crop Year | Four-digit crop year, as defined in the policy, for which the claim has been filed. |
| 12. Additional Units | <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(a) 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 PW has not been completed.</p> <p>(b) Additional non-loss units may be entered on a single PW.</p> <p>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.</p> |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|----------------------------|---|
| 13. Est. Prod. Per Acre | <p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p> |
| 14. Date(s) Notice of Loss | <p>Preliminary:</p> <ul style="list-style-type: none"> (a) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. (b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of Column 14 on the second set of PWs. (c) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. (d) If the inspection is initiated by the AIP, enter “Company Insp.” Instead of the date. (e) If the notice does require an inspection, document as directed in the Narrative instructions. <p>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 PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p> |
| 15. Companion Policy(s) | <ul style="list-style-type: none"> (a) If no other person has a share in the unit (insured has 100 percent share), make no entry. (b) In all cases where insured has less than a 100 percent share of a loss affected unit, ask insured if the other person sharing in the unit has a multiple-peril crop insurance contract (e.g., not crop-hail, fire, etc.). If the other person does not, enter “None.” <ul style="list-style-type: none"> (i) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions. (ii) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known. |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|--|--|
| 15. Companion Policy(s) (Continued) | <p>(iii) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(c) Refer to the LAM for further information regarding companion contracts.</p> |

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (a) ARH yields;
- (b) Appraisals;
- (c) Adjustments to appraised mature production (quality);
- (d) Stages or intended use(s) of acreage;
- (e) Shares (e.g., 50 percent and 75 percent share on the same unit);
- (f) Appraisal for damage due to hail or fire if a Hail and Fire Exclusion is in effect; or
- (g) Rate classes or farming practices, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable.

| Element/Item Number | Standard |
|----------------------|--|
| 16. Field ID | The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. |
| 17. Multi-Crop Code | The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes. |
| 18. Reported Acres | In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres, make no entry. |
| 19. Determined Acres | <p>Refer to the LAM for the definition of acceptable determined acres. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <p>(a) abandoned;</p> <p>(b) put to other use without consent;</p> <p>(c) damaged by uninsured causes;</p> <p>(d) on which the cherries are destroyed prior to inspection; or</p> |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|-------------------------------------|--|
| 19. Determined Acres (Continued) | <p>(e) for which the insured failed to provide acceptable records of production.</p> <p>(f) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.</p> |
| 20. 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. |
| 21. Risk | Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement. |
| 22. Type | Three-digit code exactly as specified on the actuarial documents, for the type (or variety) grown by the insured. If “No Type Specified” or “No Variety Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, make to entry. |
| 23. Class | Three-digit code entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry. |
| 24. Sub-Class | Three-digit code entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry. |
| 25. Intended Use | Three-digit code entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry. |
| 26. Irr. Practice | Three-digit code entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry. |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|-----------------------|---|
| 27. Cropping Practice | Three-digit code entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry. |
| 28. Organic Practice | Three-digit code entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry. |
| 29. Stage | <p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <ul style="list-style-type: none"> (a) P - acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the AIP. (b) H - Harvested. (c) UA - Unharvested Production Adjustment. (d) UH - Unharvested or put to other use with consent. (e) TZ - UUF/Third Party Damage - zero production on same acreage. (f) TA - UUF/Third Party Damage - appraised production on same acreage. (g) TH - UUF/Third Party Damage - harvested production on same acreage. <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p> |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|-------------------------|---|
| 30. Use of Acres | <p>Use the following “Intended Use” abbreviations.</p> <ul style="list-style-type: none"> (a) “Bulldozed,” etc. - use made of the acreage. (b) “WOC” - other use without consent. (c) “SU” - solely uninsured. (d) “ABA” - abandoned without consent. (e) “H” - harvested and a claim can be completed at the time of the stalk inspection. (f) “UH”- unharvested. <p>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 “Use of Acres.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p> |
| 31. Appraised Potential | <ul style="list-style-type: none"> (a) Transfer the per-acre appraisal in whole pounds from column 35, on the appraisal worksheet. If there is no potential on UH acreage, enter “0” (zero). Refer to the LAM for procedures for documenting “0” (zero) yield appraisals. (b) For the Unharvested Production Adjustment On a separate line, enter the approved yield per acre multiplied by the coverage level, the share, and the number of acres insured. Also see the example displayed in Exhibit 5. |
| 32a. Moisture | <ul style="list-style-type: none"> (a) For appraised sweet cherry production, make no entry. (b) For Unharvested Production Adjustment enter the amount from column 22 of the Summary of Harvested Production Worksheet. |
| 32b. Factor | <ul style="list-style-type: none"> (a) For appraised sweet cherry production, make no entry. (b) For the Unharvested Production Adjustment enter, the total sum of column 36 and column 37 from item 42 totals. |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|------------------------------|---|
| 33. Shell%, Factor, or Value | <p>Line through the column heading and enter “Annual Price.”</p> <p>(a) For appraised sweet cherry production, enter the annual price from item 24 of the appropriate Harvested Sweet Cherry Production worksheet summary or the appropriate annual price as determined in accordance with the annual price procedure, Exhibit 4. Notate appropriately how this price was calculated.</p> <p>(b) For the Unharvested Production Adjustment, on a separate line, enter the dollar amount per pound contained in the SP for hand or machine harvest, as applicable.</p> |
| 34. Production Pre-QA | <p>(a) For appraised sweet cherry production, column 19 multiplied by column 20 multiplied by column 31, results in pounds rounded to tenths.</p> <p>(b) For Unharvested Production Adjustment On a separate line enter, the greater of zero (0) or the result of column 31 less column 32a and column 32b (i.e., column 31 - (column 32a. + column 32b.)).</p> |
| 35. Quality Factor | <p>Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM for additional information. If no destruction order, make no entry.</p> |
| 36. Production Post-QA | <p>Make the following entries rounded in whole pounds.</p> <p>(a) For appraisals with destruction order, column 34 multiplied by column 35.</p> <p>(b) For appraisals without destruction order, transfer entry from column 34.</p> <p>(c) For the Unharvested Production Adjustment, make no entry.</p> |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|----------------------|---|
| 37. Uninsured Causes | <p>Make the following entries in pounds. For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 35 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>(a) Hail and Fire exclusion NOT in effect.</p> <p>(i) Enter NOT LESS than the insured’s approved yield multiplied by coverage level, and the share and the number of acres damaged solely by uninsured causes, for any “P” stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.</p> <p>(ii) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production in whole pounds (i.e., Column 35 from the appropriate appraisal worksheet multiplied by column 19 of the PW). Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> |
| 38. Total to Count | <p>(a) Add column 36 to column 37 and multiply that result by the column 33. Enter the result rounded in whole dollars.</p> <p>(b) For the Unharvested Production Adjustment, column 33 multiplied by column 34. Enter the result rounded in whole dollars.</p> |
| 39. Total | <p>Preliminary: Make no entry.</p> <p>Final: Total determined acres (column 19), to tenths.</p> |
| 40. Quality | <p>Check the applicable condition(s) affecting the unit’s appraised and harvested production (refer to the CP and SP) in the list below.</p> <ol style="list-style-type: none"> 1. TW (Test Weight) 2. KD (Total Defects) 3. Aflatoxin 4. Vomitoxin |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|---|---|
| 40. Quality (Continued) | <p>5. Fumonsim</p> <p>6. Garlicky</p> <p>7. Dark Roast</p> <p>8. Sclerotinia</p> <p>9. Ergoty</p> <p>10. COFO (Commercially Objectionable Foreign Odor</p> <p>11. Other</p> <p>(a) Check “Other” if the identified injurious substances or conditions are not listed above (refer to item 35 above). For mycotoxins, also refer to item 41 below. Document in the Narrative (or on a Special Report):</p> <p>(i) A description of the injurious substance or condition for which a destruction order was issued, the date the crop was destroyed and the method of destruction;</p> <p>(ii) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions.</p> <p>(b) Otherwise, check “None.”</p> |
| 41. Do any mycotoxins exceed FDA, State, or other health organization maximum limits? | Check “Yes.” Refer to the LAM for information on mycotoxins. If any mycotoxins listed in item 40 (including any identified as “Other”) exceed Federal, state, or other health organization maximum limits; otherwise, leave blank. |
| 42. Totals | Separately total columns 36 and 37 in whole pounds and column 38 in whole dollars. If a column has no entries, make no entry. |

Narrative Instructions

| | |
|----|---|
| a. | If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet. |
| b. | When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain with an entry in column 31 for such fruit that meets or exceeds the policy grade requirements. |
| c. | If no acreage is released on the unit, enter “No Acreage Released,” enter the adjuster’s initials, and date. |
| d. | 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. |

Narrative Instructions (Continued)

| | |
|----|--|
| e. | Explain any uninsured causes, unusual, or controversial cases. |
| f. | If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre. |
| g. | 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. |
| h. | 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 refer to the LAM for additional information about fire damage. |
| i. | Explain any errors found on the Summary of Coverage. |
| j. | Explain any commingled production. Refer to the LAM. |
| k. | Explain any entry for “Revenue Not to Count” and/or any revenue not included in Section II, item 62 and/or any production not included in column “56” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit). |
| l. | Explain a “No” checked in item 44. |
| m. | <p>Attach a sketch map or aerial photograph to identify the total unit:</p> <ul style="list-style-type: none"> (i) If consent is or has been given to put part of the unit to another use; (ii) If uninsured causes are present; or (iii) For unusual or controversial cases. <p>Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p> |
| n. | Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the PW for signature. |
| o. | 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. |
| p. | Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions. |
| 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. | Explain any “.000” factor entered in columns 35 and 65. |
| t. | The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions. Refer to the LAM for additional documentation requirements. |
| u. | Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed. |
| v. | Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning. |

Narrative Instructions (Continued)

| | |
|----|---|
| w. | 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. |
| x. | Document in the Narrative or on a Special Report the disposition of the production that was: <ul style="list-style-type: none"> (i) Sold: Document the name and address of the buyer; or (ii) Not sold: Document the date(s) of the disposition, how the production was used, or how it (production) was destroyed. |

Section II – Determined Harvested Production

GENERAL INFORMATION:

- (a) 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 PW.
- (b) Account for ALL HARVESTED PRODUCTION AND REVENUE FOR THE INSURED PERSON ONLY except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (c) The insured must maintain satisfactory records of ALL production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.
- (d) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (i) Separate storage facilities.
 - (ii) 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.
 - (iii) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
 - (iv) Varying shares; (e.g., 50 percent and 75 percent shares on same unit).
 - (v) 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.

Exhibit 5 Form Standards – Production Worksheet (Continued)

(e) There will generally be no harvested production entries in columns “47a.” through “66” for preliminary inspections.

| Element/Item Number | Standard |
|--|---|
| 43. Date Harvest Completed | <p>Use to determine delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(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.</p> <p>(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.”</p> <p>(c) If at 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, enter “No Harvest.”</p> <p>(d) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p> |
| 44. Damage similar to other farms in the area? | <p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.</p> |
| 45. Assignment of Indemnity | <p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p> |
| 46. Transfer of Right to Indemnity | <p>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.</p> |
| 47a. Share | <p>RECORD ONLY VARYING SHARES on SAME unit to three decimal places. When sold, unsold, or direct marketed is not from Summary of Harvested Production Worksheet enter only the insured’s share.</p> |
| 47b. Field ID | <p>If only one practice of harvested production is listed in Section I, make no entry:</p> <p>(a) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(b) If more than one practice 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 column “16”).</p> |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|--|---|
| 48. Multi-Crop Code | The applicable two-digit code for first crop and second crop. Refer to the LAM for instruction regarding entry of first and second crop codes. |
| 49.-52. Length or Diameter/Width/Depth/Deduction | Strike column headings and enter “Disposition.” Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to Exhibit 4 . When there is Sold/Unsold and Direct Marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example PW). |
| 53.-54. Net Cubic Feet/Conversion Factor | Make no entry. |
| 55. Gross Prod. | Delivered production in whole pounds for sweet cherry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production. |
| 56. Bu., Ton, Lbs., CWT | <p>Circle “Lbs.” in column heading. Sold Sweet Cherry production in whole pounds for sweet cherry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 19 on the Harvested Production Worksheet for the insured’s share of all sold, unsold, and direct marketed harvested production. For any harvested production not documented on the Summary of Harvested Production Worksheet, enter the result of multiplying such production by the share in item 47a.</p> <p>(a) Cherries which are unmarketable due to insurable causes are not counted as production to count.</p> <p>(b) Any undamaged marketable cherries, or cherries that the producer cannot market that meet the minimum grade standards as specified in the SP, must be counted as production to count.</p> |
| 57.-61. Shell/Sugar Factor/FM%/Moisture%/Test WT/Adjusted Production | Make no entry. |
| 62. Prod. Not to Count | Production Not to count, to nearest whole pound, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the production guarantee per acre, and there is also harvested production from such acreage or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any “production not to count” in the narrative. |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|-------------------------|--|
| 63. Production Pre-QA | Make the following entries in whole pounds. For harvested production with production not to count: Column 56 minus column 62. For harvested production without production not to count: Transfer entry from column 56. |
| 64a. Value | <p>Make the following entries for the value per pound as a three-place decimal (e.g., enter \$0.685 as 0.685, etc.) as follows:</p> <p>(a) For all sold and direct marketed harvested production, transfer entry from column 20 on the Harvested Production Worksheet.</p> <p>(b) For all unsold harvested production, make no entry. This is item #64a on the worksheet.</p> |
| 64b. Mkt. Price | <p>Make the following entries for the market price per pound as a three-place decimal (e.g., enter \$0.685 as 0.685, etc.) as follows:</p> <p>For all sold, direct marketing, and unsold harvested production, transfer entry from column 24 on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure.</p> |
| 65. Quality Factor | Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative above). Also refer to LAM for additional information. |
| 66. Production to Count | <p>Make the following entries in rounded whole dollars.</p> <p>(a) For all sold and direct marketed harvested production, transfer entry from column 17 on the Harvested Production Worksheet.</p> <p>(b) For all unsold harvested production, multiply column 63 by column 64b.</p> <p>(c) For production with a destruction order, column 63 multiplied by the applicable price in column 64 multiplied by column 65. This is item #66 on the worksheet.</p> |
| 67. Total | Total of column 63 entries in whole pounds. If no entry in column 63, make no entry. |
| 68. Section II Total | Total of column 66 entries, results in whole dollars. |
| 69. Section I Total | Total of column 38 entries, results in whole dollars. |
| 70. Unit Total | Item 68 plus item 69, results in whole dollars. |
| 71. Allocated Prod. | Refer to the LAM for instructions for determining allocated production. Total production, in whole pounds, allocated to this unit that is included in sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report. |

Exhibit 5 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Standard |
|--|--|
| 72. Total ARH Prod. | <p>Make the following entries in whole dollars.</p> <p>(a) When there is an entry in item 71: Item 70 – item 71.</p> <p>(b) When there is no entry in item 71: Transfer entry from item 70.</p> <p>Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p> |
| Insured’s Signature and Date (not illustrated) | <p>Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the signature, review all entries on the PW with the insured, (or insured’s authorized representative) particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.</p> |
| Adjuster’s Signature, Code #, and Date (not illustrated) | <p>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 PW. Final indemnity inspections should be signed on bottom line.</p> |
| Page Numbers | <p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)</p> |

Exhibit 5 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

| | | | | | | | | | | | | | | | | | | | | | | |
|---|----------------------|---|----------------------|--|--|--|-----------------------|--|------------------------|--|-----------------------|----------------------|------------------------|------------------|-------------------------|--------------------------|------------------------|-----------------------|----------------------|------------------------|--|--------------------|
| 1. Crop/Code # <i>Cherries/0057</i> | | 2. Unit # <i>0001-0001BU</i> | | 3. Location Description <i>SEC-1 TWP-96N RNG-30W</i> | | 7. Company Agency <i>Any Company Any Agency</i> | | 8. Name of Insured <i>I. M. Insured</i> | | | | | | | | | | | | | | |
| 4. Date(s) of Damage <i>Apr 20</i> | | 5. Cause(s) of Damage <i>Rain</i> | | 6. Insured Cause % <i>70%</i> | | 12. Additional Units <i>00200-0001 BU</i> | | 13. Est. Prod. Per Acre <i>1,600</i> | | | | | | | | | | | | | | |
| 9. Claim # <i>XXXXXXXX</i> | | 11. Crop Year <i>YYYY</i> | | 10. Policy # <i>XXXXXXXXXX</i> | | 14. Date(s) Notice of Loss <i>MM/DD/YYYY</i> | | 15. Companion Policy(s) | | | | | | | | | | | | | | |
| SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS | | | | | | | | | | | | | | | | | | | | | | |
| A. ACTUARIAL | | | | | | | | | | | | | | | | | | | | | | |
| B. POTENTIAL YIELD | | | | | | | | | | | | | | | | | | | | | | |
| 16. Field ID | 17. Multi-Crop Code | 18. Reported Acres | 19. Determined Acres | 20. Interest or Share | 21. Risk | 22. Type | 23. Class | 24. Sub-Class | 25. Intended Use | 26. <input checked="" type="checkbox"/> Irr. Practice | 27. Cropping Practice | 28. Organic Practice | 29. Stage | 30. Use of Acres | 31. Appraised Potential | 32a. Moisture % Factor | 32b. Annual Price | 33. Production Pre QA | 34. Quality Factor | 35. Production Post QA | 36. <input checked="" type="checkbox"/> Uniq. Causes | 37. Total to Count |
| A | 0057 | | 20.0 | 1.000 | | 111 | | | | 002 | | | UH | UH | 2,770 | | .685 | 55,400 | | 55,400 | | 37,949 |
| B | 0057 | | 20.0 | 1.000 | | 111 | | | | 002 | | | UH | UH | 400 | | .685 | 8,000 | | 8,000 | | 5,480 |
| C | 0057 | | 3.0 | 1.000 | | 111 | | | | 002 | | | UH | UH | 0 | | .685 | 0 | | 0 | | 0 |
| D | 0057 | | | 1.000 | | 111 | | | | 002 | | | UA | UA | 300,000 | 173,090 63,400 | .200 | 63,510 | | | | 12,702 |
| E | 0057 | | 37.0 | 1.000 | | 111 | | | | 002 | | | H | H | | | | | | | | |
| 39. TOTAL | | 80.0 | | 40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergot <input type="checkbox"/> CoPa <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | | | | | | 42. TOTALS | | | | 63,400 | | 56,131 | | |
| NARRATIVE (if more space is needed, attach a Special Report) | | | | | | | | | | <i>Acreage verified, permanent orchards. Orchards "A," "B" and "C" not harvested. Orchard "E" production from Harvested Production Worksheets.</i> | | | | | | | | | | | | |
| SECTION II – DETERMINED HARVESTED PRODUCTION | | | | | | | | | | | | | | | | | | | | | | |
| 43. Date Harvest Completed <i>MM/DD/YYYY</i> | | 44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | | | 45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | 46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | | | | | | | | | | |
| A. MEASUREMENTS | | | | | B. GROSS PRODUCTION | | | | | C. ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | | | | |
| 47a. Share | 47b. Multi-Crop Code | 48. Length or Diameter | 49. Width | 50. Depth | 51. Deduction | 52. Net Cubic Feet | 53. Conversion Factor | 54. Gross Prod. | 55. Bu./Ton (Lbs. CWT) | 56. Shell/Sugar Factor | 57. FM% | 58a. FM% Factor | 58b. Moisture % Factor | 59a. Moisture % | 59b. Test WT Factor | 60a. Adjusted Production | 61. Prod. Not to Count | 62. Production Pre-QA | 63. Value Mkt. Price | 64a. Quality Factor | 64b. Production to Count | |
| | 0057 | SOLD | | | | | | 159,050 | 159,050 | | | | | | | | | 159,050 | .667 | | 106,086 | |
| | 0057 | DIRECT MARKETED | | | | | | 13,240 | 13,240 | | | | | | | | | 13,240 | .902 | | 11,942 | |
| | 0057 | UNSOLD | | | | | | 800 | 800 | | | | | | | | | 800 | .685 | | 548 | |
| 67. TOTAL | | | | | | | | | | | | | | | | | 173,090 | | 68. Section II Total | | 118,576 | |
| | | | | | | | | | | | | | | | | | | | 69. Section I Total | | 56,131 | |
| | | | | | | | | | | | | | | | | | | | 70. Unit Total | | 174,743 | |

EXAMPLE SWEET CHERRY CLAIM
This form example does not illustrate all required entry items (e.g., signatures, etc.).

Exhibit 6 Minimum Representative Sample Requirements

| Acres in Orchard or Suborchard | Minimum Number of Samples |
|---------------------------------------|---|
| 0.1 - 10.0 | The lesser of 5 trees or 5% of the number of trees. |

*One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or suborchard.

| Percent Damaged* Fruit | Percent Marketable Fruit | Percent Production to Count |
|------------------------|--------------------------|-----------------------------|
| 0 - 10 | 100 - 90 | 100 |
| 11 | 89 | 99 |
| 12 | 88 | 98 |
| 13 | 87 | 97 |
| 14 | 86 | 96 |
| 15 | 85 | 95 |
| 16 | 84 | 94 |
| 17 | 83 | 93 |
| 18 | 82 | 92 |
| 19 | 81 | 91 |
| 20 | 80 | 90 |
| 21 | 79 | 88 |
| 22 | 78 | 86 |
| 23 | 77 | 84 |
| 24 | 76 | 82 |
| 25 | 75 | 80 |
| 26 | 74 | 78 |
| 27 | 73 | 76 |
| 28 | 72 | 74 |
| 29 | 71 | 72 |
| 30 | 70 | 70 |
| 31 | 69 | 67 |
| 32 | 68 | 64 |
| 33 | 67 | 61 |
| 34 | 66 | 58 |
| 35 | 65 | 55 |
| 36 | 64 | 52 |
| 37 | 63 | 49 |
| 38 | 62 | 46 |
| 39 | 61 | 43 |
| 40 | 60 | 40 |
| 41 | 59 | 36 |
| 42 | 58 | 32 |
| 43 | 57 | 28 |
| 4 | 56 | 24 |
| 45 | 55 | 20 |
| 46 | 54 | 16 |
| 47 | 53 | 12 |
| 48 | 52 | 8 |
| 49 | 51 | 4 |
| 50 - 100 | 50 - 0 | 0 |

*Due to insurable causes

Exhibit 8 Adjustments to Appraised Processing Sweet Cherry Production

| Percent Damaged* Fruit | Percent Marketable Fruit | Percent Production to Count |
|-------------------------------|---------------------------------|------------------------------------|
| 0 - 20 | 100 - 80 | 100 |
| 21 | 79 | 99 |
| 22 | 78 | 98 |
| 23 | 77 | 97 |
| 24 | 76 | 96 |
| 25 | 75 | 95 |
| 26 | 74 | 94 |
| 27 | 73 | 93 |
| 28 | 72 | 92 |
| 29 | 71 | 91 |
| 30 | 70 | 90 |
| 31 | 69 | 88 |
| 32 | 68 | 86 |
| 33 | 67 | 84 |
| 34 | 66 | 82 |
| 35 | 65 | 80 |
| 36 | 64 | 78 |
| 37 | 63 | 76 |
| 38 | 62 | 74 |
| 39 | 61 | 72 |
| 40 | 60 | 70 |
| 41 | 59 | 68 |
| 42 | 58 | 66 |
| 43 | 57 | 64 |
| 44 | 56 | 62 |
| 45 | 55 | 60 |
| 46 | 54 | 58 |
| 47 | 53 | 56 |
| 48 | 52 | 54 |
| 49 | 51 | 52 |
| 50 | 50 | 50 |
| 51 | 49 | 48 |
| 52 | 48 | 46 |
| 53 | 47 | 44 |
| 54 | 46 | 42 |
| 55 | 45 | 40 |
| 56 | 44 | 38 |
| 57 | 43 | 36 |
| 58 | 42 | 34 |
| 59 | 41 | 32 |
| 60 | 40 | 30 |
| 61 | 39 | 28 |
| 62 | 38 | 26 |
| 63 | 37 | 24 |

*Due to insurable causes

Exhibit 8 Adjustments to Appraised Processing Sweet Cherry Production (Continued)

| Percent Damaged* Fruit | Percent Marketable Fruit | Percent Production to Count |
|-------------------------------|---------------------------------|------------------------------------|
| 64 | 36 | 22 |
| 65 | 35 | 20 |
| 66 | 34 | 18 |
| 67 | 33 | 16 |
| 68 | 32 | 14 |
| 69 | 31 | 12 |
| 70 | 30 | 10 |
| 71 | 29 | 8 |
| 72 | 28 | 6 |
| 73 | 27 | 4 |
| 74 | 26 | 2 |
| 75 - 100 | 25 - 0 | 0 |

*Due to insurable causes

Exhibit 9 Number of Cherries per Pound

| DIAMETER, INCHES | ROW SIZE* | NUMBER OF FRUIT PER POUND |
|-------------------------|------------------|--------------------------------------|
| 67/64 | 10 | 50 |
| 64/64 | 10½ | 55 |
| 61/64 | 11 | 60 |
| 57/64 | 11½ | 65 |
| 54/64 | 12 | 75 |
| 51/64 | 12½ | 86 |
| 48/64 | 13 | 100 |

Exhibit 10 Number of Trees per Acre (subtract missing/non-producing trees)

| | | DISTANCE BETWEEN ROWS (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 TREES (FEET) | 10 | 436 | 396 | 363 | 335 | 311 | 290 | 272 | 256 | 242 | 229 | 218 | 207 | 198 | 189 | 182 | 174 | 168 | 161 | 156 | 150 | 145 | 141 | 136 | 132 | 128 | 124 | | | | | | | | |
| | 11 | | 360 | 330 | 305 | 283 | 264 | 248 | 233 | 220 | 208 | 198 | 189 | 180 | 172 | 165 | 158 | 152 | 147 | 141 | 137 | 132 | 128 | 124 | 120 | 116 | 113 | | | | | | | | |
| | 12 | | | 303 | 279 | 259 | 242 | 227 | 214 | 202 | 191 | 182 | 173 | 165 | 158 | 151 | 145 | 140 | 134 | 130 | 125 | 121 | 117 | 113 | 110 | 107 | 104 | | | | | | | | |
| | 13 | | | | 258 | 239 | 223 | 209 | 197 | 186 | 176 | 168 | 160 | 152 | 146 | 140 | 134 | 129 | 124 | 120 | 116 | 112 | 108 | 105 | 102 | 99 | 96 | | | | | | | | |
| | 14 | | | | | 222 | 207 | 194 | 183 | 173 | 164 | 156 | 148 | 141 | 135 | 130 | 124 | 120 | 115 | 111 | 107 | 104 | 100 | 97 | 94 | 92 | 89 | | | | | | | | |
| | 15 | | | | | | 194 | 182 | 171 | 161 | 153 | 145 | 138 | 132 | 126 | 121 | 116 | 112 | 108 | 104 | 100 | 97 | 94 | 91 | 88 | 85 | 83 | | | | | | | | |
| | 16 | | | | | | | 170 | 160 | 151 | 143 | 136 | 130 | 124 | 118 | 113 | 109 | 105 | 101 | 97 | 94 | 91 | 88 | 85 | 83 | 80 | 78 | | | | | | | | |
| | 17 | | | | | | | | 151 | 142 | 135 | 128 | 122 | 116 | 111 | 107 | 102 | 99 | 95 | 92 | 88 | 85 | 83 | 80 | 78 | 75 | 73 | | | | | | | | |
| | 18 | | | | | | | | | 134 | 127 | 121 | 115 | 110 | 105 | 101 | 97 | 93 | 90 | 86 | 83 | 81 | 78 | 76 | 73 | 71 | 69 | | | | | | | | |
| | 19 | | | | | | | | | | 121 | 115 | 109 | 104 | 100 | 96 | 92 | 88 | 85 | 82 | 79 | 76 | 74 | 72 | 69 | 67 | 66 | | | | | | | | |
| | 20 | | | | | | | | | | | 109 | 104 | 99 | 95 | 91 | 87 | 84 | 81 | 78 | 75 | 73 | 70 | 68 | 66 | 64 | 62 | | | | | | | | |
| | 21 | | | | | | | | | | | | 99 | 94 | 90 | 86 | 83 | 80 | 77 | 74 | 72 | 69 | 67 | 65 | 63 | 61 | 59 | | | | | | | | |
| | 22 | | | | | | | | | | | | | 90 | 86 | 83 | 79 | 76 | 73 | 71 | 68 | 66 | 64 | 62 | 60 | 58 | 57 | | | | | | | | |
| | 23 | | | | | | | | | | | | | | 82 | 79 | 76 | 73 | 70 | 68 | 65 | 63 | 61 | 59 | 57 | 56 | 54 | | | | | | | | |
| | 24 | | | | | | | | | | | | | | | 76 | 73 | 70 | 67 | 65 | 63 | 61 | 59 | 57 | 55 | 53 | 52 | | | | | | | | |
| | 25 | | | | | | | | | | | | | | | | 70 | 67 | 65 | 62 | 60 | 58 | 56 | 54 | 53 | 51 | 50 | | | | | | | | |
| | 26 | | | | | | | | | | | | | | | | | 64 | 62 | 60 | 58 | 56 | 54 | 52 | 51 | 49 | 48 | | | | | | | | |
| | 27 | | | | | | | | | | | | | | | | | | 60 | 58 | 56 | 54 | 52 | 50 | 49 | 47 | 46 | | | | | | | | |
| | 28 | | | | | | | | | | | | | | | | | | | 56 | 54 | 52 | 50 | 49 | 47 | 46 | 44 | | | | | | | | |
| | 29 | | | | | | | | | | | | | | | | | | | | 52 | 50 | 48 | 47 | 46 | 44 | 43 | | | | | | | | |
| | 30 | | | | | | | | | | | | | | | | | | | | | 48 | 47 | 45 | 44 | 43 | 41 | | | | | | | | |
| | 31 | | | | | | | | | | | | | | | | | | | | | | 45 | 44 | 43 | 41 | 40 | | | | | | | | |
| | 32 | | | | | | | | | | | | | | | | | | | | | | | 43 | 41 | 40 | 39 | | | | | | | | |
| | 33 | | | | | | | | | | | | | | | | | | | | | | | | 40 | 39 | 38 | | | | | | | | |
| | 34 | | | | | | | | | | | | | | | | | | | | | | | | | 38 | 37 | | | | | | | | |
| | 35 | | | | | | | | | | | | | | | | | | | | | | | | | | 36 | | | | | | | | |

For spacing not shown on the chart: Multiply the distance between trees (nearest tenth of a foot) by the distance between rows (nearest tenth of a foot) and divide the result into 43,560 square feet per acre (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10.0 ft. equals 65 sq. ft. then 43,560 divided by 65 equals 670 trees per acre. Refer to the LAM for additional information on how to calculate the number of trees per acre.

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