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Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-20550L (03-2025)

# APPLE TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

**2026** and Succeeding Crop Years

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

<b>TITLE: Apple Tree Loss Adjustment Standards Handbook</b>	<b>NUMBER: FCIC-20550L OPI: Product Administration and Standards Division</b>
<b>EFFECTIVE DATE: 2026 and Succeeding Crop Years</b>	<b>ISSUE DATE: March 10, 2025</b>
<b>SUBJECT:</b>  Provides the loss adjustment procedures and instructions for administering the Apple Tree crop insurance program	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  Deputy Administrator for Product Management

**REASON FOR ISSUANCE**

This handbook provides the general loss adjustment procedures and instructions for administering the Apple Tree crop insurance program for the 2026 and succeeding crop years. This handbook is effective for the 2026 and succeeding crop years and is not retroactive to any 2025 or prior crop year determinations.

**SUMMARY OF CHANGES**

Listed below are the changes to the 2026 FCIC-20550L Apple Tree Loss Adjustment Standards Handbook with significant content change. All changes and additions are highlighted. Minor changes and corrections are not included in this listing. \*\*\* used throughout the handbook indicate where major deletions occurred.

<b>Reference</b>	<b>Description of Change</b>
Throughout	Updated the handbook format. Throughout the amended pages, changes were made to correct spelling, punctuation, and formatting; correct subparagraph and section numbering; and replace word references with acronyms.
<a href="#">TP</a>	Control Chart was removed.
<a href="#">Para. 1B</a>	Added Source of Authority language.
<a href="#">Para. 1C</a>	Added required Civil Rights Act language.
<a href="#">Para. 1D</a>	Added description for AT CISH and revised all other handbook descriptions. Updated subparagraph numbering due to the addition of new subparagraphs.
<a href="#">Para. 1E</a>	Updated subparagraph numbering due to the addition of new subparagraphs.
<a href="#">Para. 1F</a>	Updated subparagraph numbering due to the addition of new subparagraphs.
<a href="#">Para. 22B</a>	Corrected multilevel numbering in table.
<a href="#">Exhibit 1</a>	Updated title. Added acronyms and abbreviations.
<a href="#">Exhibit 2</a>	Added definitions for Bud Union, Crop Year, and Sales Closing Date. Corrected section number reference included in CTV Underreport Factor definition. Corrected list level numbering under Destroyed Tree definition. Removed definition of density practice.
<a href="#">Exhibit 3</a>	Item Number 8: Corrected reference to Para. 21A(8).
<a href="#">Exhibit 4</a>	Item Number L(4): Corrected Column M Damage Value. Corrected Amount of Protection value in Production Worksheet Example 3. Corrected Section I Column F in Production Worksheet Example 5.

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# APPLE TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

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## PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### 1 General Information

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#### A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook which is located on the internet at [www.rma.usda.gov/Policy-and-Procedure/Private-Developed-Products---20000](http://www.rma.usda.gov/Policy-and-Procedure/Private-Developed-Products---20000).

This handbook remains in effect until superseded by reissuance of either 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 either the original handbook or subsequent amendments.

#### B. Source of Authority

The Apple Tree Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act.

#### C. 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](http://www.usda.gov/oascr). For more information on the RMA Non-Discrimination Statement, see the DSSH.

## 1 General Information (Continued)

### D. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations Basic Provisions; 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.
AT CISH	This handbook provides specific underwriting procedures for AT.

- (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 apple tree loss adjustment and this handbook are in [Exhibits 1](#) and [2](#), herein.

### E. CAT Coverage

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

### F. Irrigated Practice

Refer to the CIH and LAM for irrigation standards and the DSSH for irrigated practice guidelines.

## 2 AIP Responsibilities

### A. Utilization 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.

**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 AIPs responsibility to maintain records (documents) as stated in the SRA and as described in the LAM.

**D. Form Standards**

- (1) The entry items in [Exhibits 3](#) and [4](#) are the minimum requirements for the Apple Tree Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive," they are required.
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3-4](#). The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at [www.rma.usda.gov](http://www.rma.usda.gov).
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet 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 etc.). The current DSSH can be found on the RMA website at [www.rma.usda.gov](http://www.rma.usda.gov).

## PART 2: POLICY INFORMATION

The AIP determines if the insured has complied with all policy provisions in the insurance contract. The CP, which are to be considered in this determination include (but are not limited to):

### 11 Insurability

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#### A. General Information

This paragraph includes key apple tree insurability requirements. Refer to the BP, CP, and SP for a complete list of insurability requirements.

#### B. Insured Crop

The crop insured will be all apple trees in the county for which a premium rate is provided by the AD:

- (1) that are grown in the county listed on the insured's application;
- (2) that are adapted to the production area;
- (3) in which the insured has a share;
- (4) that are at least one year of age on July 1 of the current crop year;
- (5) that have the potential to produce a yield typical of a healthy tree of the same age as the subject trees;
- (6) that are grown for the production of a commodity (i.e., apples) to be sold for human consumption; and
- (7) that are insured under the fire blight endorsement as specified in the SP.

#### C. Uninsurable Trees

In addition to the exclusions listed in the BP, insurance will not be provided for any trees that:

- (1) are unsound, diseased, or unhealthy;
- (2) are non-grafted seedlings (grown from seed);
- (3) are toppled or leaning and such trees are not reset (see the definition of reset);
- (4) were damaged before the beginning of the insurance period. (If trees suffered damage the previous crop year, then insurance will not attach until the previous year's damage is determined, the insured submits a revised acreage report, and the trees are accepted by the AIP.)
- (5) are inspected by the AIP and considered unacceptable.

**D. Interplanted Crops**

Apple trees interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that such acreage does not meet the policy requirements for insurability.

**E. Coverage Begins**

When the AIP receives the completed application by the SCD and subject to all other policy requirements, coverage begins on July 1 following the SCD for the crop year.

**F. End of Insurance Period**

- (1) In lieu of section 11(c) of the BP, the insurance period ends with the occurrence of any event specified in section 11(b) of the BP that affects any of the trees within a unit (coverage only remains in effect on trees that have not been affected).
- (2) The calendar date for the end of the insurance period (June 30).

**G. Optional Coverages**

Additional coverage insureds (new and carryover) may elect the CTVE and OLO optional coverages. Coverage against fire blight damage as a cause of loss under the Fire Blight Endorsement is applicable in accordance with the SP (see the SP for optional and mandatory statements regarding fire blight coverage and its availability). These CTVE and OLO optional coverages are not available for CAT insureds. The Fire Blight Endorsement blight coverage is not available for CAT or the organic practice.

**H. Unit Division**

Refer to the BP and CP for unit provisions.

**I. Causes of Loss and Exclusions**

Refer to the BP and CP for causes of loss and exclusions and the LAM for additional instructions.

**J. Insured Duties**

- (1) The BP require insureds to file a “notice of damage or loss” with the AIP within 3 days of the insured’s initial discovery of damage but not later than 15 days after the end of the insurance period by unit for the insured crop.
- (2) If the insured intends to claim an indemnity, any damaged trees must not be reset or removed until the AIP has inspected the unit and given consent. Such inspections will occur within 10 days of the notice of loss unless the insured is advised additional time is needed.



**J. Insured Duties (Continued)**

- (3) In lieu of section 14(e)(3)(i) of the BP, the insured must submit a claim for indemnity declaring the amount of loss not later than:
- (a) 60 days after the latest date for the end of the insurance period for all acreage in the unit as specified in section 11(b) of the BP; or
  - (b) twelve (12) months after the calendar date for the end of the insurance period for the crop year in which the insured damage occurred if the:
    - (i) percent of damage cannot be determined within the 60-day period; or
    - (ii) period of time to remove or reset damaged trees exceeds the 60-day period.

(The 12-month period may be extended by FCIC.)

**K. Unit Value Determinations**

- (1) Determination of unit acreage is not required; the number of trees in each stage-block (or each stage within a block) in the unit is primarily used to determine unit value. If the unit value is greater than the amount of protection, the URF is used to adjust the indemnity. If the insured files a revised acreage report after the final acreage reporting date (to change the reported number/stage of trees), the AIP shall refer to the LAM for instructions regarding such revised acreage reports. In lieu of instructions in the LAM requiring acreage determinations for acreage reports revised after the final acreage reporting date, AIP's must verify the actual number of trees by stage. (While acreage of apple trees is not used to establish insurance coverage, reported/determined acreage may be used to establish the number of trees in the unit. If used for this purpose, verification of the acreage is required.) \*\*\*
- (2) To determine actual tree number and stages of trees (and acres as applicable) in each block (a unit may contain multiple stage-blocks) for crop years following the year of application and crop acceptance inspection, the loss adjuster must visually inspect the unit. If an inspection reveals no discrepancy between the reported and actual numbers and stages of trees, the loss adjuster signs and dates the Apple Tree Orchard Producer PAW that was submitted by the policyholder to verify that the information was found to be accurate. If previous crop year damage has occurred, verify the number of damaged or destroyed trees contained on any Appraisal and Production Worksheets for any previous crop year are reflected in the tree and stage numbers reported by the insured on the PAW for the current crop year. The unit arrangement, stages, and number of trees in each stage will be used to complete the Appraisal and Production Worksheets. Indicate on the Grove Identification Map the location of all SDT as a result of the most recent cause of loss.

**K. Unit Value Determinations (Continued)**

- (3) If an inspection reveals a discrepancy between the reported and actual numbers and/or stages of trees (and acres as applicable), AIPs will correct the PAW (or complete a revised PAW) to establish the correct unit arrangement and the actual tree number or stages of trees in each unit. Both the policyholder and the loss adjuster will sign the corrected PAW. Any corrections in the unit arrangement, the stages, and number of trees in each stage will be used to complete the Appraisal and Production Worksheets. Revision of the Grove Identification Map may also be required. (Indicate on the Grove Identification Map any applicable revisions and the location of all SDT as a result of the most recent cause of loss.) The loss adjuster will determine any necessary corrections by:
  - (a) requesting to examine the records used by the insured to complete the PAW and Grove Identification Map;
  - (b) establishing the numbers of trees and stages in each block using the setting distances shown in [Exhibit 6](#); or
  - (c) conducting a tree count for each stage within the block.
- (4) If the number of trees or stages is incorrectly reported on the acreage report, a URF may apply for any indemnity determinations.
- (5) If the tree number is over-reported, handle in accordance with individual AIP instructions.
- (6) For determining the base policy amount of protection and unit value:
  - (a) Multiply the tree reference price for the applicable stage, type, and practice shown on the price table in the AD by the number of trees for each stage-block (or each stage within a block) by the price percentage and coverage level elected by the insured and total the results. (The insured may select different coverage levels and price percentages by type.)
  - (b) For CAT: Multiply the tree reference price for the applicable stage, type, and practice shown on the price table in the AD by the number of trees for each stage-block (or each stage within a block) by the price percentage (55%) times the coverage level (50%) and total the results.

**K. Unit Value Determinations (Continued)**

- (7) For determining the CTVE amount of protection and unit value:
  - (a) If the insured has elected the CTVE, a separate CTV amount of protection and unit value must be determined using the maximum CTV reference price for each stage, type, and practice shown on the AD price table. Multiply the applicable maximum CTV tree reference price for each stage, type, and practice by the number of trees for each stage-block (or each stage within a block) by the price percentage and coverage level elected by the insured and total the results. (The applicable coverage level and price percentage selected under the CP applies to the CTVE.)
  - (b) The CTVE is only available on trees in stage II or III (not available on CAT).
- (8) Indemnities are based on a determined percent of damage for each stage within a SDT, on a unit basis.
- (9) To determine tree stage:

Stage – Each full 12-month period based on the age of the tree (see definition of age).

<b>Stage</b>	<b>Age of Standard Density Tree</b>	<b>Age of High Density Tree</b>
I	1-2 Years	1 Year
II	3-6 Years	2-3 Years
III	7+ Years	4+ Years

## PART 3: APPRAISALS

### 21 Apple Tree Appraisals

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#### A. General Information

- (1) Tree damage shall be appraised in accordance with procedures as specified in this handbook and the LAM.
- (2) Refer to the LAM and procedures herein for information on when appraisals are required.
- (3) Document the number of trees damaged/destroyed by uninsured causes in the Narrative section of the Production Worksheet in accordance with the instructions in [Exhibit 4](#). Identify:
  - (a) the cause(s) of such uninsured damage; and
  - (b) percent damage due to such uninsured cause(s).

Reminder: Any trees damaged by uninsured causes will be counted as undamaged trees in determining the actual percent of damage for the claim.

- (4) Separate AT appraisals will be made for each stand of damaged trees (SDT) within a unit/block and stage-block.

**Example 1:** The insured has one unit of standard-density trees containing 425 stage III trees, 50 stage II trees, and 25 stage I trees (same type and planting pattern - common boundary).

The block contains at least 75 percent of a single stage and may be reported as a single stage:

Block No.	Stage-Block	Stage	Number of Trees
001	001-III	III	500

**Example 2:** The insured has one unit with 300 stage III trees, 100 stage II trees, and 100 stage I trees (same type and planting pattern – common boundary).

The block does not contain at least 75 percent of a single stage and each stage must be reported separately:

Block No.	Stage-Block	Stage	Number of Trees
001	001-III	III	300
001	001-II	II	100
001	001-I	I	100

**A. General Information (Continued)**

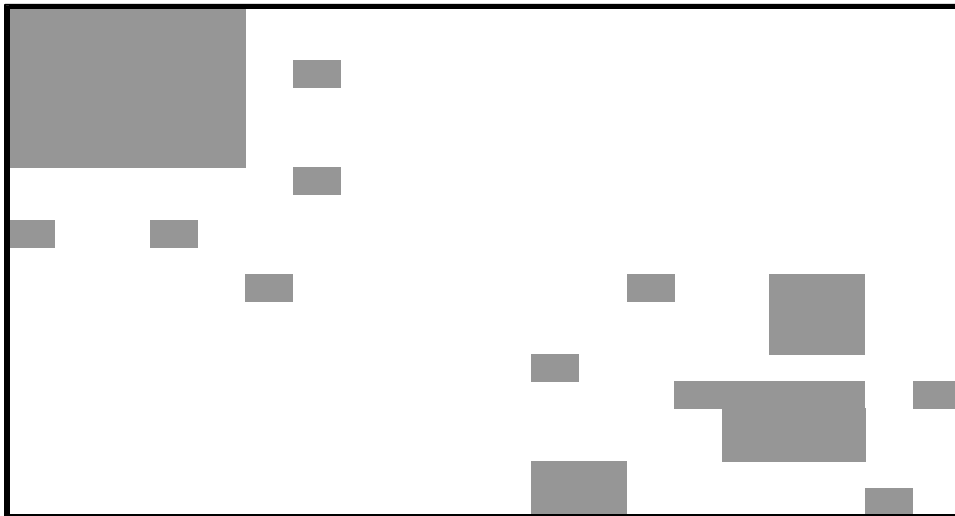
- (5) The SDT is an area in which damage due to the same insurable cause of loss has occurred and is identified by the AIP. For widespread damage or when distinct areas of damaged trees within the unit cannot be established, the SDT will be defined as an entire unit. In addition, several SDT may result from a single loss event.
- (6) Multiple SDT within a block or unit will cumulatively make up a single damage value for purposes of appraisals and completion of the Appraisal and Production Worksheets.

**Example:** The unit below sustains damage in the shaded areas due to a covered peril. The SDT can be defined in several ways and is at the discretion of the AIP. For example, the AIP can:

- (a) define the SDT as the entire unit (Figure 1);
- (b) divide the damage into two SDT based on the outermost damaged trees of each area (Figure 2); or
- (c) treat each damage area as an individual SDT (Figure 3).

Other variations may also exist. Sampling is done within each SDT, observing the minimum sampling requirements ([Exhibit 6, Table A](#)) for the number of trees in each stage-block (or each stage within a block) within the SDT.

In the figures below, black borders illustrate a separate SDT.



**Figure 1.** Entire unit as SDT.

A. General Information (Continued)

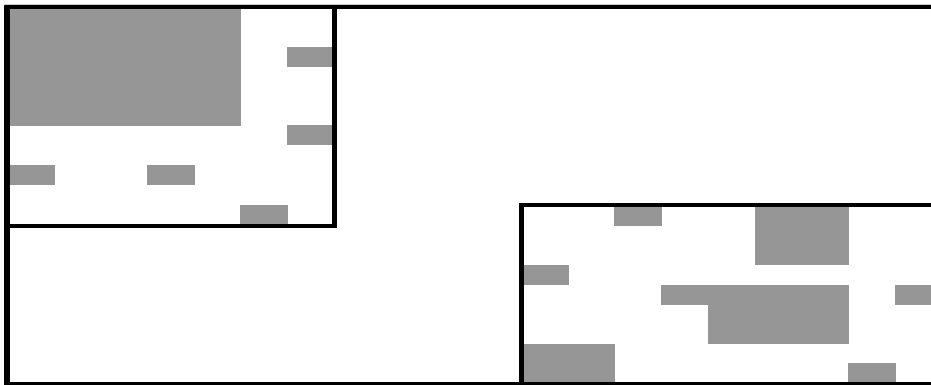


Figure 2. Two SDT defined by outermost damage in each area.

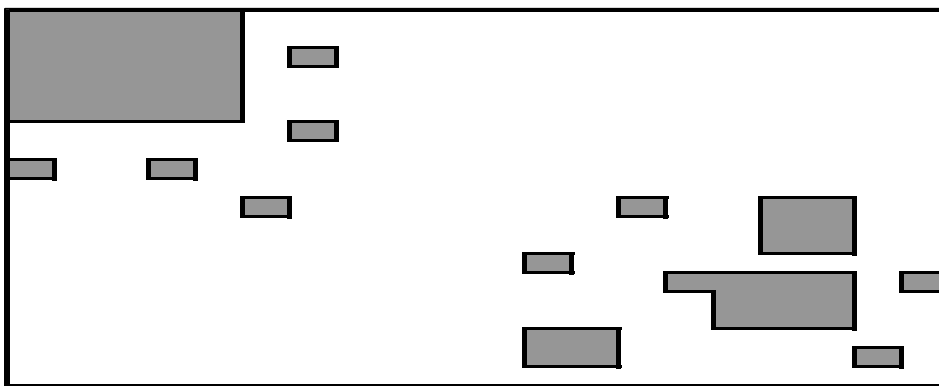


Figure 3. Multiple SDT defined by each damaged area.

- (7) Circumstances that require an appraisal include (but are not limited to) trees to be reset or removed, if damaged due to an insurable cause during the insurance period.  
APPRAISE DAMAGED TREES BEFORE ANY RESETTING OR REMOVAL.
- (8) ACCOUNT FOR ALL INSURABLE TREES IN THE UNIT. Verify the number of insurable trees by stage by a visual inspection and compare to the acreage report and PAW.

If the Fire Blight Endorsement is in effect (i.e., optional or mandatory, applies on unit basis; no fire blight present), any trees in a unit determined to be uninsurable due to any pre-existing damage based on the PAIR for the current crop year or prior to insurance attaching for subsequent crop years based on a PAIR or PAW, as applicable, will be uninsurable for fire blight and all other insured causes under the CP (see sections 8(b)(2), (4), and (5) of the CP). Such trees would be reported as uninsurable on the acreage report.

Trees with no pre-existing damage are insurable for all insured causes of loss (including fire blight covered under the Endorsement) and would be reported separately from uninsurable trees. (Fire Blight applies on a unit basis, i.e., if any trees in the unit have fire blight, fire blight is an excluded cause for all trees in the unit. Accordingly, fire blight will not be an insured cause for trees in the unit that are otherwise insurable for all other insured causes.)

**A. General Information (Continued)**

If any of the conditions in section 3(b)(1) – (3) of the Endorsement are met prior to insurance attaching, all trees in the unit would be insurable for all causes of loss including fire blight unless other pre-existing damage applies, resulting in the trees remaining uninsurable. (See the AT CISH, Para. 31D(4) for additional information.)

See [Para. 11K\(1\) – \(3\)](#) for instructions for verifying unit arrangement, stages, and tree number and correction steps if the inspection reveals a discrepancy between the reported and actual number and stages of trees or units.

**B. Selecting Trees for Representative Sample Appraisals**

- (1) Determine the number of insurable trees in each SDT. Consider all trees in each stage-block (or each stage within a block). Do not include any uninsurable trees. Include undamaged trees, insured trees damaged by uninsured causes, and trees damaged by insured causes when trees are sampled.
- (2) Use as many sample trees as necessary to accurately determine the percent of damage for each stage-block (or each stage within a block) in the SDT. Minimum tree sample requirements are shown in [Exhibit 6, Table A](#).
- (3) Select sample trees for each stage-block (or each stage within a block) in each SDT as follows:
  - (a) Locate the first insurable tree on an outside row; this will be the first sample tree. Proceed along the row, selecting additional sample trees as follows:

If the stage-block (or stage in the block) has...	Select...
Less than 100 trees	Every 10 <sup>th</sup> tree in each row. <sup>1</sup>
100 to 999 trees	Every 10 <sup>th</sup> tree in every other row.
1,000 to 4,999 trees	Every 10 <sup>th</sup> tree in every 5 <sup>th</sup> row.
5,000 trees or more	Every 10 <sup>th</sup> tree from every 10 <sup>th</sup> row.

<sup>1</sup>Continue counting on the next row when a row or remainder of a row does not have 10 trees.

- (b) Select only those trees representative of the assigned stage of the stage-block (or each stage within a block). For example, if sampling a stage III-block and the next sample tree is a stage I, skip over the stage I tree, and continue on to the next stage-III tree.
  - (c) Proceed down the next row in the opposite direction, beginning with the first insurable sample tree, and continue sampling (repeating the sampling method with each additional row) until all trees of the stage-block (or each stage within a block) in the SDT have been covered and at least the minimum number of trees (refer to [Exhibit 6, Table A](#)) have been sampled. For example, selecting every 10<sup>th</sup> tree in every other row, every 5<sup>th</sup> row, or every 10<sup>th</sup> row may result in fewer sample trees being selected than the minimum required sample number.

## 21 Apple Tree Appraisals (Continued)

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### B. Selecting Trees for Representative Sample Appraisals (Continued)

- (d) Include all insurable damaged and undamaged trees in the sample.
  - (e) Include all insurable trees damaged by an uninsured cause after insurance attached for the crop year. (For appraisal purposes, trees damaged solely by uninsured causes during the crop year are counted as trees not damaged.)
  - (f) Exclude as representative samples any trees to which insurance did not attach. Trees damaged the previous crop year are not insurable the following year unless a pre-acceptance inspection is completed, and such trees are accepted as insurable. Skip over the uninsured tree and sample the next insurable tree.
- (4) Make all appraisal determinations for each stage-block (or each stage within a block) in the SDT as required.

## 22 Appraisal Methods

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### A. General Information

These instructions provide information on appraisal methods for undamaged, destroyed, and fully damaged trees.

### B. Removal and Reset Guidelines

- (1) This appraisal method applies to all trees insured for the current crop year.
- Note:** Trees are not insurable until they are at least one year of age on July 1 of the crop year; see the definition of “age.”
- (2) Classify each sample tree as undamaged, fully damaged, or destroyed. The amount of damage to each tree will be determined as follows:



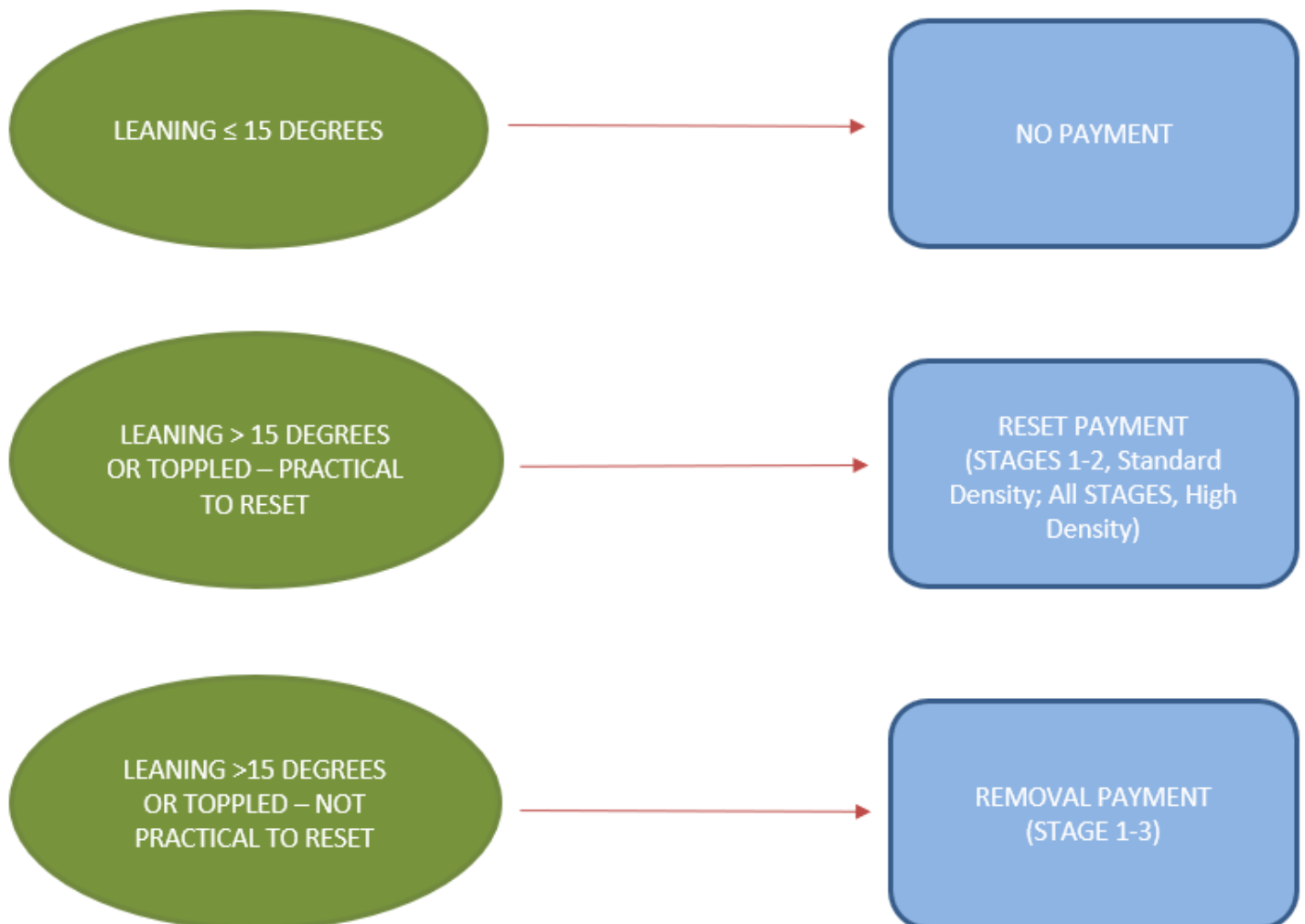
**B. Removal and Reset Guidelines (Continued)**

Tree Damage Description	Tree Classification
A tree that does not require reset or removal.	Undamaged
A tree is toppled or leaning and can be reset (standard density, stage I–II trees; high density, all stages).  The tree is considered 100 percent damaged.	Fully Damaged
<p>A tree that:</p> <ul style="list-style-type: none"> <li>(1) Is dead (including trees with trunks broken at or near the bud union;</li> <li>(2) For a standard-density orchard:               <ul style="list-style-type: none"> <li>(a) Is a stage I – II tree that is toppled or leaning and the insured and AIP agree that reset is not practical; or</li> <li>(b) Is a stage III tree that is toppled or leaning; or</li> </ul> </li> <li>(3) For a high-density orchard is a stage I – III tree that is toppled or leaning and the insured and the AIP agree that reset is not practical;</li> <li>* (4) A tree that is:               <ul style="list-style-type: none"> <li>(a) 1-6 years of age with fire blight cankers on the trunk or central leader; or</li> <li>(b) Seven (7) or more years of age with fire blight cankers on the trunk or central leader at a height above the bud union equal to 25 percent of the height of the tree [(e.g., location height equals 4.5 feet for a 16-foot tree with a bud union height of 0.5 feet (6 inches))]; or</li> </ul> </li> <li>(5) Is missing.</li> </ul> <p>The tree is considered 100 percent damaged.</p>	Destroyed

\*Applicable if the Fire Blight Endorsement has been elected or is required (see SP).

**B. Removal and Reset Guidelines (Continued)**

- (3) Record separately in Part III of the Appraisal Worksheet the number of trees undamaged and fully damaged or destroyed.
- (4) See section 13(i)(1), (2), and (3) of the CP for percent of damage limitations and [Part 5](#), AT Certification Form for certification requirements. An AT Certification Form is required before an indemnity will be paid for trees considered destroyed [(dead/missing, toppled or leaning and not practical to reset – stage I – II, standard-density orchard); toppled or leaning – stage III, standard-density orchard), destroyed due to fire blight] or fully damaged (reset) – stage I – II, standard-density orchard; all stages, high-density orchard.
- (5) The CP permit the insured and AIP to determine if it is practical to reset a tree damaged by an insured cause of loss. The following guidelines are provided to aid in determining if the damaged tree should be removed or reset (may require some level of pruning) based on being toppled or the degrees of leaning (see the definition of destroyed and reset and [Exhibit 7](#)).



## 22 Appraisal Methods (Continued)

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### B. Removal and Reset Guidelines (Continued)

- (6) The guidelines above provide general guidance that can be used to determine if the damaged tree should be removed or reset. Circumstances may vary based on actual conditions observed at the time of the appraisal based on the stage of the tree and other conditions (soil types, soil moisture, normal level of rainfall). It may also be more practical to reset a damaged tree due the shorter time required for the tree to come back into production versus set out of a new tree. It may also be appropriate to authorize removal of the tree if the tree is damaged (e.g., leaning) to the extent that under existing stage and environmental conditions, the tree would not reasonably be expected to survive.

In these situations, the decision of the insured to remove or reset the damaged tree should be given appropriate consideration. Requesting an opinion (by the insured or AIP) from an agricultural expert may be useful in arriving at a final determination.

## 23 Appraisal Deviations and Modifications

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- (1) Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established modifications contained in this handbook. Refer to the LAM for more information.

## 24 General Information for Appraisal Worksheet Entries and Completion Procedures

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- (1) Include the AIP's name in the Appraisal Worksheet title if not preprinted on the worksheet.
- (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 inspected.
- (4) If the SDT consists of trees of more than one stage-block (or stage within a block), a continuation sheet must be used for each stage.
- (5) If the CTVE is elected, the same Appraisal Worksheet is used for both the base policy and the endorsement. Destroyed and fully damaged loss percents will be entered on a separate CTVE claim form.
- (6) Document only the damage appraisal of SAMPLED trees for the SDT resulting from the most recent cause of loss on the Appraisal Worksheet/continuation sheet.
- (7) List the total number of trees the samples represent (total number of trees in current SDT(s) for all stage-blocks or all stages within a block) only in Part II item 8 as directed.
- (8) An example Appraisal Worksheet ([Exhibit 3](#)) is provided to illustrate how to complete entries.

## 25-30 (Reserved)

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## PART 4: PRODUCTION WORKSHEET

### 31 General Information

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- (1) Multiple claims may be processed for a unit (for multiple loss events). For each final claim, the damage value will be carried forward to the next final claim.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry. If a change or correction is necessary, refer to subparagraph (4).
- (3) The Production Worksheet contains all notices of damage for the inspections (including “No Indemnity Due” claims) on a unit.
- (4) Refer to the LAM for instructions regarding the following:
  - (a) Acreage Report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims, fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation.
  - (d) No Indemnity Due Claims. Under the AT CP, it is possible for multiple loss events to occur within the same crop year. In addition to the LAM instructions for “No Indemnity Due Claims,” AIPs should document any reported tree damage on an Appraisal Worksheet and complete a “No Indemnity Due Claim.” if no indemnity is due as a result of this inspection. Otherwise, any tree removal, pruning, etc., must be assumed to be a result of normal orchard maintenance practices and cannot be considered due to insurable causes. Prior to executing a “Withdrawal of Claim,” without documentation of damage, AIPs must inform the insured of the above consequences of undocumented tree damage.
- (5) The adjuster is responsible for determining if the insured has complied with all of the requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (6) The total of all indemnities for the unit must not exceed the lesser of the amount of protection times the share for the unit or the unit value times the share.
- (7) Insureds who select CTVE may also select OLO coverage.
- (8) If the insured has elected the CTVE, the adjuster will complete two separate Production Worksheets: the first for the base policy utilizing the applicable tree reference prices and the second for the endorsement utilizing the applicable CTV reference prices based on the applicable coverage level and price percentage elected by the insured under the base policy. All prices are provided on the AD price table. The same coverage level and price percentage for the type applies to the base policy and the endorsement. The base policy claim should be completed prior to the CTVE claim. If no indemnity is payable on the base policy, the CTVE Production Worksheet shall not be completed.

## 31 General Information (Continued)

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- (9) AT Certification Forms (See [Exhibit 5](#)) are required for claims involving trees for which the indemnity is determined on the basis that the trees will be reset or removed for destroyed trees [(dead/missing, toppled or leaning and not practical to reset – stage I – II, standard-density orchard), toppled or leaning – stage III, standard-density orchard, destroyed due to fire blight]] or fully damaged (reset) – stage I – II, standard-density orchard; all stages, high-density orchard.

The AIP must receive the applicable certification form signed by the insured before any claim involving such trees can be finalized and the indemnity can be paid.

## 32-40 (Reserved)

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## PART 5: APPLE TREE CERTIFICATION

### 41 General Information

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- (1) See the AT Certification Form, [Exhibit 5](#).
- (2) Include the AIP's name in the Certification Form title if not preprinted on the form.
- (3) Include the claim number on the Certification Form (when required by the AIP), when a form entry is not provided.
- (4) Separate Certification Forms are required for each damaged unit for which an Appraisal Worksheet is applicable.
- (5) The adjuster is responsible for determining if the insured has complied with all of the requirements under the provisions of the policy. If they have not, the adjuster should contact the AIP.
- (6) Certification is used for processing claims for trees:
  - (a) Classified as destroyed (D) as a result of being:
    - (i) dead/missing;
    - (ii) toppled or caused to lean in a standard-density orchard (for stage I and II) and it is not practical to reset the damaged trees or toppled or caused to lean in a standard-density orchard (for stage III));
    - (iii) toppled or caused to lean in a high-density orchard (for all stages) and it is not practical to reset; or
    - (iv) damaged due to fire blight in accordance with [Para. 22B\(2\)](#); or
  - (b) Classified as fully damaged requiring resetting (FDR) (stage I and II for a standard-density orchard and all stages for a high-density orchard);

The AT Certification Form is used to process a claim related to reset and removal for the current loss and certifies that the trees have been reset or removed.

- (7) If certification is required for a unit:
  - (a) the adjuster will not complete items 20-22 on the Appraisal Worksheet; and
  - (b) the insured and adjuster will not sign the Appraisal Worksheet for the unit until the AT Certification Form signed by the insured is received.

If the insured does not remove or reset, as applicable, the destroyed/fully damaged trees, or only removes or resets a portion of the destroyed/fully damaged trees, or if the insured carries out a different practice (resets the trees instead of removing the trees), the loss/damage percents on the Appraisal Worksheet (items 12 and 13) will be adjusted, as applicable.

## 41 General Information (Continued)

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- (8) The AIP will review at least five percent of the claims on which certifications are required. The AIP may perform additional reviews if it believes conditions warrant.
- (9) The certification statements below must be included on the applicable certification form directly above the insured's signature block immediately followed by the current Non-Discrimination Statement and Privacy Act Statement that can be found on the RMA website at [www.rma.usda.gov](http://www.rma.usda.gov).

"I understand the certified information on the AT Certification Form will be used to verify information contained on my Appraisal Worksheet and to make any adjustments to the applicable loss percents used to complete my Appraisal and Production Worksheets and determine my loss, if any, for the above unit. Additionally, I understand that the information on this form may be used for processing the claim. The insurance provider may audit and approve this information and supporting documentation and my signature herein authorizes the insurance provider to process an apple tree indemnity in accordance with the terms of my insurance contract and the information contained on this form."

Certification Statement: See DSSH, [Exhibit 2](#).

- (10) Other required statements: See DSSH.

Privacy Act Statement: See [Exhibit 3](#).

Nondiscrimination Statement: See [Exhibit 4](#).

- (11) Completion instructions and an example Certification Form are provided in [Exhibit 5](#).

## 42-50 (Reserved)

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## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

The following table contains specific RMA-approved acronyms used in this handbook.

Approved Acronym/Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
AT	Apple Tree
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
CISH	Crop Insurance Standards Handbook
CP	Crop Provisions
CTVE	Comprehensive Tree Value Endorsement
D	Destroyed
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FDR	Fully Damaged – Reset
FSA	Farm Service Agency
LAM	Loss Adjustment Manual
OLO	Occurrence Loss Option
PAIR	Pre-acceptance Inspection Report
Para.	Paragraph
PAW	Producer’s Pre-acceptance Worksheet
R	Reset
RMA	Risk Management Agency
SCD	Sales Closing Date
SDT	Stand of Damaged Trees
SP	Special Provisions
URF	Underreport Factor



## Exhibit 2 Definitions

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**Adjustment factor:** A factor contained in the **SP** used to determine the percent of damage and damage value of fully damaged trees for purposes of determining an indemnity.

**Age (of tree):** The number of complete 12-month periods that have elapsed since the month the trees were set out or were grafted, whichever is later. Age determination will be made for each unit, or portion **of a unit**, as of July 1 of each crop year.

**Amount of insured damage:** The dollar amount determined by multiplying the damage value by the coverage level.

**Amount of protection (unit):** The dollar amount for the unit calculated by multiplying the number of insurable trees reported by the insured in each stage-block by the insured's tree reference price for each stage-block, totaling these values, and then multiplying this result by the coverage level selected by the insured subject to any limit contained in the **SP**.

**Block:** A stand of trees of the same type on acreage within a unit that shares a common boundary with no discernible change in the planting pattern.

**Bud union:** The location on the tree trunk where a bud from one tree variety is grafted onto the rootstock of another variety.

**Crop year:** A period beginning with the date insurance attaches to the apple tree crop extending through June 30 of the following calendar year and is designated by the calendar year in which the period ends.

**CTV amount of insured damage:** The dollar amount determined by multiplying the CTV damage value by the coverage level.

**CTV amount of protection:** The dollar amount (by unit) calculated by multiplying the number of insurable trees reported by the insured in each stage II and III block by the insured's maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the coverage level selected by the insured subject to any limit contained in the **SP**.

**CTV damage value:** The dollar amount determined by multiplying the actual number of destroyed trees and the actual number of fully damaged trees in each stage II and III block in all the stands of damaged trees identified as a result of the most recent cause of loss by the insured's CTV reference price for each stage block, and then adding these values. The CTV reference price will be the maximum CTV reference price for trees destroyed and the minimum CTV reference price for trees fully (100-percent) damaged.

**CTV underreport factor (unit):** A factor determined by the AIP and used to adjust the insured's CTV indemnity in section 11(b)(2) **of the CTVE** when the insured has underreported the number of insurable trees. The factor is the result of dividing the CTV amount of protection by the CTV unit value, rounded to three decimal places, not to exceed 1.000.

**CTV unit deductible:** The dollar amount determined by multiplying the actual number of insurable trees in each stage II and III block in the unit on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the insured's maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the deductible (1.0 minus the coverage level).

## Exhibit 2 Definitions (Continued)

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**CTV unit value:** The amount determined by multiplying the number of actual insurable trees in each stage II and III block in the unit, as determined by the AIP, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the insured's maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the coverage level selected by the insured.

**Damaged (damage):** A tree that requires removal or reset due to injury to the main trunk, central leader, or roots (including leaning and toppling) due to an insured cause of loss that occurs during the insurance period.

**Damage value:** The dollar amount determined by multiplying the actual number of insurable trees in each stage-block damaged by the most recent cause of loss by the insured's tree reference price for each stage-block, multiplying this result for each stage-block by the percent of damage applicable to each stage-block, and totaling these values.

**\*\*\*Destroyed tree:**

- (a) For damage due to insured causes, any insurable tree that:
- (1) Is dead (including trees with trunks broken at or near the bud union);
  - (2) For a standard-density orchard:
    - (i) Is a stage I – II tree that is toppled or leaning and the insured and AIP agree that reset is not practical; or
    - (ii) Is a stage III tree that is toppled or leaning;
  - (3) For a high-density orchard, is a stage I – III tree that is toppled or leaning and the insured and the AIP agree that reset is not practical;
  - (4) Is missing; or
  - (5) If the Fire Blight Endorsement is in effect:
    - (i) Is **one (1) - six (6)** years of age with fire blight cankers on the trunk or central leader; or
    - (ii) Is seven (7) or more years of age with fire blight cankers on the trunk or central leader at a height above the bud union equal to 25 percent of the height of the tree (e.g., location height equals 4.5 feet for a 16-foot tree with a bud union height of .5 feet (6 inches)).
- (b) Destroyed trees are considered 100 percent damaged.
- (c) See section 13(d) and (i) of the **CP** for determining the percent of damage for destroyed trees.

## Exhibit 2 Definitions (Continued)

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### **Fully damaged:**

- (a) An insurable tree requiring reset.
- (b) A fully damaged tree will be considered 100-percent damaged but is not destroyed. (See section 13(d) and (i) of the **CP** for determining the percent of damage for fully damaged trees.)

**High density:** Orchards containing the number of trees per acre specified in the **SP**.

**Leaning (lean):** A tree that is leaning more than 15 degrees from the upright position.

**Maximum CTV reference price:** The price per tree, by stage, type, and practice, listed on the **AD** for CTV that is used in calculating the CTV unit value, the CTV amount of protection, and the portion of the CTV damage value for destroyed trees for the Endorsement.

**Minimum CTV reference price:** The price per tree, by stage, type, and practice, listed on the **AD** for CTV that is used in calculating the CTV unit value, the CTV amount of protection, and the portion of the CTV damage value for fully damaged trees for the Endorsement. The minimum CTV reference price applies only to stage II trees.

**Occurrence loss option:** An option that may be elected by the insured that eliminates the unit deductible in accordance with section 15 of the **CP**.

**Remove (removal, removed, removing):** Conducting the necessary operations to prepare the planting site for a replacement tree including removing the damaged tree.

**Replacement tree:** A tree set out in an existing orchard in the same location of a damaged tree that cannot be reset or is otherwise destroyed.

**Reset:** Restoration of a toppled or leaning tree by:

- (a) Returning the tree to approximately the same position the tree occupied before it was caused to topple or lean; or
- (b) Stabilizing a leaning tree by installing a stake (a wooden or metal post of a standard size) and carrying out the cultural practices necessary to reestablish or maintain the tree. For loss adjustment purposes only, reset is applicable only for stage I and II trees in standard-density orchards and all stages in high-density orchards.

**Sales closing date:** In lieu of the definition in section 1 of the **BP**, the sales closing date for the crop year and subsequent crop years will be April 15 unless another date is provided in the **SP**.

**Share:** In addition to the definition in section 1 of the **BP**, an insured tenant or operator must have a lease with the owner of the apple orchard that requires him or her to maintain the apple orchard using accepted orchard management practices. The lease agreement must clearly state the tenant is entitled to their insured share of any indemnities under these **CP**. A copy of the lease must be on file with the insuring company at the time insurance attaches. However, only for the purpose of determining the amount of indemnity, the insured's share will not exceed the insured's share at the time of loss.

## Exhibit 2 Definitions (Continued)

**Stage:** Each full 12-month period based on the age of the tree and tree density.

Stage	Age of Standard Density Tree	Age of High Density Tree
I	1-2 Years	1 Year
II	3-6 Years	2-3 Years
III	7+ Years	4+ Years

**Stage-block:** A block in which at least 75% of the trees are the same stage, at the time insurance attaches.

**Standard density:** Orchards containing the number of trees per acre specified in the **SP**.

**Stand of damaged trees:** The area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by the insurance provider for the crop year, and used to determine the damage value for the unit. If distinct areas of damaged trees within the unit cannot be established, the stand of damaged trees will be the entire unit.

**Toppled:** A tree that is leaning more than 60 degrees or is leaning and has an exposed root system.

**Tree reference price:** The price per tree, by stage, type, and practice, listed on the actuarial that is used in calculating the unit value, the amount of protection, and the damage value.

**Type:** A **category** of apple trees as designated in the **SP**. \*\*\*

**Undamaged:** A tree that does not require removal or reset.

**Underreport factor (URF):** A factor determined by the insurance provider and used to adjust the insured's indemnity in section 13(a) **of the CP** when the insured has underreported the number of insurable trees. The factor is the result of dividing the amount of protection by the unit value, rounded to three decimal places not to exceed 1.000.

**Unit deductible:** The dollar amount determined by multiplying the actual number of insurable trees in each stage-block in the unit on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the insured's tree reference price for each stage-block, totaling these values, and multiplying this result by the deductible (1.0 minus the coverage level).

**Unit value:** Unless otherwise specified on the **AD**, the amount determined by multiplying the actual number of insurable trees in each stage-block in the unit, as determined by the insurance provider, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the insured's tree reference price for each stage-block, totaling these values, and then multiplying this result by the coverage level selected by the insured.

### Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each Appraisal Worksheet element/item number. A completed Appraisal Worksheet example is at the end of this exhibit. For general form standards and other general information, see [Para. 2D](#) and [Para. 24](#).

- (1) Complete the Appraisal Worksheet and continuation sheet in the following order:
  - (a) Part I – Appraisal Worksheet Heading
  - (b) Part III – Appraisal
  - (c) Part II – Percent Damage
- (2) All percent entries are entered as 3-place decimals (e.g., 79.4% is entered as .794; 100% is entered as 1.000).

#### Part I – Appraisal Worksheet Heading

Verify or make the following entries:

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Name of Insured	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. County	Name of the county in which the trees are insured.
4. Unit Number	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00010000BU).
5. Crop/Type	Four-digit crop code number and three-digit type code number, as applicable, entered exactly as specified on the AD for the crop and type being appraised. If "No Type Specified," enter appropriate three-digit code number from the AD.
6. Crop Year	Crop year, as defined in the policy, for which the claim has been filed (e.g., YYYY).

#### Part II – Percent Damage

- (1) Use the tree counts from Part III of either the Appraisal Worksheet or continuation sheet(s), as applicable, to complete item entries in Part II of the Appraisal Worksheet.
  - (a) When an Appraisal Worksheet is used, transfer the sample tree counts from item 29 Total (which is the total of Columns 24, 26, and 27 entries) to item 8b in Column 8 for each stage and density practice within the SDT. (Different tree reference prices by stage/density practice and different adjustment factors by density practice require separate appraisals for the stage/density practice within the SDT within the unit/block/stage-block.)
  - (b) When continuation sheets are used, transfer the sample tree counts from item 29 Grand Total (which is the total of Column 24, 26, and 27 entries) from the final continuation sheet to item 8b in Column 8 for each stage/density practice.

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

**Example: Appraisal Worksheet**

	Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent
	24	25	26	27	28
29 Total	45			36	

**Example: Continuation Sheet**

	Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent
	24	25	26	27	28
29 Total	6		4	5	
Previous Total	45			36	
Grand Total	51		4	41	

(2) Use the following three-place decimal format for percentages – 49% damage, enter as .490.

Verify or make the following entries:

Element/Item Number	Description
7. Field ID	Enter the Field ID.
8. Number of Trees/SDT	<p>Split the cell in half horizontally. Use separate lines for varying stages/density practices within the SDT (unless the block qualifies as a stage-block (see definition in CP) in which case the single stage for the stage-block will apply) or for varying density practices within each stage within the SDT. For each stage, as applicable:</p> <p>(1) Record, in the top half, the total number of insurable trees of the corresponding stage/density practice in all SDTs for the unit or block/stage-block, as applicable, as a result of the most recent cause of loss. Include all damaged and undamaged trees, and all trees damaged by uninsurable causes in the SDT. Do not include trees that are uninsurable. The total number of insurable trees may be determined from the acreage report (verified using PAW (AT) information, grove maps, and/or as indicated by an actual physical count – see <a href="#">Para. 11K(1) – (3)</a> of this handbook. Indicate on the Grove Identification Map the location of all SDTs as a result of the most recent cause of loss).</p> <p>(2) Record in the bottom half, the number of sample trees of the corresponding stage/density practice sampled from all SDTs for the unit or block/stage-block, as applicable, as a result of the most recent cause of loss. This entry is taken from item 29 of the Appraisal Worksheet or the Grand Total for the Continuation Sheet. Refer to the examples in Part II, item (1) immediately above for additional instructions.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Description
8. Number of Trees/SDT (Continued)	(3) If the Fire Blight Endorsement is in effect (i.e., optional or mandatory), any trees in a unit determined to be uninsurable due to any pre-existing damage including fire blight infection based on the PAIR or prior to insurance attaching for subsequent crop years based on a PAIR or PAW, as applicable, will be uninsurable for the fire blight loss cause and all other insured causes under the CP and would be reported as uninsurable on the acreage report. See <a href="#">Para. 21A(8)</a> for additional information.

**Example:** Appraisal Worksheet

FIELD ID 7	NUMBER OF TREES/SDT 8a & 8b	
	500	←8a Enter number of insurable trees in the STD
	20	←8b Enter number of sample trees

Element/Item Number	Description
9. Stage/Density Practice	Enter the applicable tree stage/density practice for the line item. Refer to <a href="#">Para. 11K(9)</a> . Split the cell and enter the stage in top half of cell and the density practice in the lower half.
10. Trees Destroyed	Record the number of trees for the stage/density practice from the Total (item 29) of Column 26 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage/density practice, enter the Grand Total of Column 26 from the final continuation sheet in this item. If no trees are destroyed, make no entry.
11. Trees Fully Damaged (Reset)	Record the number of trees from the Total (item 29) of Column 27 of PART III of the Appraisal Worksheet that are fully damaged and require resetting (stage I – II trees for standard-density orchards; all stage trees for high-density orchards). If continuation sheets are used for the stage, enter the applicable Grand Total of Column 27 from the final continuation sheet in this item. If no trees are considered Fully Damaged (Reset), make no entry.
12. Destroyed Loss Percent	Result of dividing item 10 by item 8b and enter percent destroyed trees (D). Round to nearest 3-place decimal.
13. Fully Damaged Loss Percent	Record the result of dividing applicable entry in item 11 by item 8b and enter the percent fully damaged trees with the FDR designation. Round to nearest 3-place decimal.
14. Trees Partially Damaged	Make no entry.
15. Part. Tree Damage Percent	Make no entry.
16. Total Canopy Loss Percent	Make no entry.
17. Avg. Canopy Loss Percent	Make no entry.
18. Limb Adjustment Percentage	Make no entry.

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

<b>Element/Item Number</b>	<b>Description</b>
19. Canopy Loss Percent	Make no entry.

Do not complete remaining item entries of the Appraisal Worksheet until the AT Certification Form has been returned by the insured. Initial destroyed (D) and fully damaged (FDR) entries in items 12 and 13 may be adjusted if Damage Adjustment Factors contained in item 17 of the AT Certification Form apply (see section 13(i)(1), (2), and (3) of the CP). If applicable, strike through the initial damage percent entries in 12 and 13, as applicable, and enter the adjusted percent. Complete the remaining entries as instructed.

<b>Element/Item Number</b>	<b>Description</b>
20. Adjustment Factor	For fully damaged trees, enter the applicable factor for reset trees (R). See the AD (Prices Table) for applicable Fully Damaged (Reset) factor tables by state.  The adjustment factor does not apply to CTVE claims.
21. Destroyed Loss Percent	Transfer applicable entries from item 12. Transfer the item 21 entry(ies) to applicable sections in Column L in Section I of the Production Worksheet.
22. Fully Damaged Loss Percent	Multiply the entry from item 13 by the adjustment factor in item 20 and enter the results in of item 22. Round to the nearest 3-place decimal. Transfer the item 22 entry(ies) to Column L in Section I of the Production Worksheet.
23. Part. Damaged Loss Percent	Make no entry.



**Part III – Appraisal**

Identify the stage in Part III on each Appraisal Worksheet or continuation sheet used for the unit. Do NOT mix stages/density practices on the same Appraisal Worksheet or continuation sheet. Total each stage/density practice separately and transfer Part III totals to the appropriate stage/density line entries of Part II of the Appraisal Worksheet for the unit. Enter, in the space to the right of the Part III heading, the following:

- (1) Stage I – Stage III and the applicable density practice as appropriate for the form and the number of the pages used for Part III.
- (2) “Trees Uninsurable.” If uninsurable trees are discovered during the sampling process, verify that the number of trees in item 8.a. includes only insurable trees. Explain any adjustments to item 8.a. in the Remarks section.
- (3) “Trees Damaged by Uninsured Causes.” Record a mark for each sample tree damaged by an uninsured cause during the crop year. Indicate the number count in parentheses. (such trees are considered undamaged).

The adjuster should consult with the insured regarding the practices (removal and resetting) to be followed, i.e., the insured may determine the tree requires resetting or that the tree is damaged to the extent it should be removed.

Element/Item Number	Description
24. Undamaged	Make a check mark (✓) in Column 24 for each undamaged insurable sample tree. Record any sample tree damaged by uninsurable causes as undamaged; enter a (U) in place of the check mark. For a tree considered undamaged, Columns 25-28 should not contain a check mark (✓).
25. Partially Damaged	Make no entry.
26. Destroyed	Make a check mark (✓) in Column 26 for each destroyed (100%) insurable sample tree. (See the definitions of destroyed.) Make no entry in Columns 24, 25, 27, and 28. (For CTVE purposes, any Destroyed Loss Percent contained in item 12 of the Appraisal Worksheet will be used to determine any CTVE indemnity for destroyed stage II and III trees.)
27. Fully Damaged (Reset)	Enter (R✓) in Column 27 for each fully damaged (100%) insurable sample tree. (See the definitions of fully damaged.) Make no entry in Columns 24, 25, 26, and 28. (For CTVE purposes, any Fully Damaged Loss Percent contained in item 13 of the Appraisal Worksheet will be used to determine any CTVE indemnity for fully damaged stage II and III trees.)
28. Canopy Loss Percent	Make no entry.

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Verify or make the following entries:

Element/Item Number	Description
29. Total	<p>Record the total number of trees for the stage in Columns 24, 26 – 27 of the Appraisal Worksheet or the Continuation Worksheet if used to record counts for each additional stage/density practice contained in the SDT. Omit from this count, uninsurable trees (trees for which insurance did not attach); include any trees damaged or destroyed by an uninsured cause during the crop year.</p> <p>For item 29: For the Total, Previous Total, and Grand Total entries, for Column 26 that contains sample trees that are destroyed.</p> <p>For Column 27, enter the number of trees requiring resetting.</p>
Previous Total	<p>For continuation sheets only: If continuation sheets are required to record tree counts for the stage/density practice, enter the item 29 sample Total or Grand Total, as applicable, of each column or applicable column row from the previous Appraisal Worksheet in the Previous Total columns or applicable column rows of the current worksheet.</p>
Grand Total	<p>For continuation sheets only: For each continuation sheet for the stage/density practice, separately add the item 29 sample Total of each column or applicable column row to the Previous Total of each column (or applicable column row and enter the Grand Total in the appropriate column or applicable column row. The Grand Total for each column or applicable column row from the last continuation sheet for the stage/density practice will be used to complete the entries in Part II.</p>

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

Element/Item Number	Description
30. Adjuster’s Signature, Code Number, and Date	<p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed the Appraisal Worksheet. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.</p>
31. Insured’s Signature and Date	<p>Insured’s (or insured’s authorized representative’s) signature and date on the Appraisal Worksheet. Before obtaining the signature, review all entries on the Appraisal Worksheet and continuation sheet with the insured (or the insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

<b>Element/Item Number</b>	<b>Description</b>
Page Numbers	Page numbers: Page 1 of 1, Page 1 of 2, etc., for each page used for the unit appraisal. The Appraisal Worksheet containing the PART II computations for the unit should be listed as page 1; appraisal continuation sheets should be numbered consecutively thereafter for the Part III stage sampled.
EXAMPLE	The Appraisal Worksheet contains the start of one stage (Part III) which continues over into another (continuation sheet) page. The first worksheet applies to stage II and the continuation worksheet applies to stage III. Additional continuation sheets would be used for the other stages. The Appraisal Worksheet would be numbered "Page 1 of 3 pgs.," the first stage continuation sheet would be numbered "Page 2 of 3 pgs.," and the other stage continuation sheet would be numbered "Page 3 of 3 pgs."

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

COMPANY		ANY COMPANY										CLAIM NO.					XXXXXXX														
FOR ILLUSTRATION PURPOSES ONLY <b>APPLE TREE APPRAISAL WORKSHEET</b>																															
<b>PART I</b>																															
1. NAME OF INSURED I.M. INSURED								2. POLICY NUMBER XXXXXXXX								3. COUNTY ANY COUNTY				4. UNIT NUMBER 00010000BU				5. CROP/TYPE 0184 – 197			6. CROP YEAR YYYY				
<b>PART II</b>																															
7. FIELD ID	8a/8b NO. OF TREES/SDT	9. STAGE/Density Practice	10. TREES DESTROYED	11. TREES FULLY DAMAGED (RESET)	12. DESTROYED LOSS PERCENT (10 ÷ 8b)	13. FULLY DAMAGED LOSS PERCENT (11 ÷ 8b)	14. TREES PART. DAMAGED	15. PART. TREE DAMAGE PERCENT (14 ÷ 8b)	16. TOTAL CANOPY LOSS PERCENT	17. AVG. CANOPY LOSS PERCENT (16 ÷ 14)	18. LIMB ADJ. PERCENT	19. CANOPY LOSS PERCENT (17 – 18)	20. ADJ. FACTOR	21. DESTROYED LOSS PERCENT	22. FULLY DAMAGED LOSS PERCENT (13 × 20)	23. PART. DAMAGED LOSS PERCENT (15 × 20)															
1A	100 10	II 271		4		.400 FDR							.25R		.100FDR																
2A	500 20	III 277	4	5	.200 D	.250 FDR							.27R	.200D	.067 FDR																
<i>(Refer to Exhibit 6, Table A for minimum number of required samples.)</i>																															
<b>PART III Stage II/271 (pgs. 1) TREES DAMAGED BY UNINSURED CAUSES (0)</b>																															
	Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		
	24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		
1	✓				18						35						52											69			
2				R✓	19						36						53											70			
3	✓				20						37						54											71			
4	✓				21						38						55											72			
5	✓				22						39						56											73			
6				R✓	23						40						57											74			
7				R✓	24						41						58											75			
8				R✓	25						42						59											76			
9	✓				26						43						60											77			
10	✓				27						44						61											78			
11					28						45						62											79			
12					29						46						63											80			
13					30						47						64											81			
14					31						48						65											82			
15					32						49						66											83			
16					33						50						67											84			
17					34						51						68											85			
													29. TOTAL							6				4							

**(For Illustration Purposes Only.) This form example does not illustrate all required entry items (e.g. signatures, etc.).**

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

						1. NAME OF INSURED I.M. INSURED						2. POLICY NUMBER XXXXXXXX																		
						3. COUNTY ANY COUNTY			4. UNIT NUMBER 00010000BU			5. CROP/TYPE 0184 – 197			6. CROP YEAR YYYY															
<b>APPRAISAL WORKSHEET (Continued from Part III) Stage III/277 (pgs. 1) TREES UNINSURABLE (0) TREES DAMAGED BY UNINSURED CAUSES (0)</b>																														
	Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent	
	24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		24	25	26	27	28	
1	✓					28						55						82												109
2				R✓		29						56						83												110
3	✓					30						57						84												111
4	✓					31						58						85												112
5	✓					32						59						86												113
6				R✓		33						60						87												114
7				R✓		34						61						88												115
8				R✓		35						62						89												116
9	✓					36						63						90												117
10	✓					37						64						91												118
11						38						65						92												119
12						39						66						93												120
13						40						67						94												121
14						41						68						95												122
15						42						69						96												123
16						43						70						97												124
17						44						71						98												125
18	✓					45						72						99												126
19	✓					46						73						100												127
20	✓					47						74						101												128
21						48						75						102												129
22						49						76						103												130
23						50						77						104												131
24						51						78						105												132
25						52						79						106	29. TOTAL					11		4	5			
26						53						80						107	PREVIOUS TOTAL											
27						54						81						108	GRAND TOTAL					11		4	5			

**(For Illustration Purposes Only.) This form example does not illustrate all required entry items (e.g. signatures, etc.).**

**Exhibit 4 Form Standards – Production Worksheet**

Verify and/or make the following entries for each Production Worksheet element/item number. Completed Production Worksheet examples are at the end of this exhibit. For general form standards and other general information, see [Para. 2D](#) and [Para. 31](#).

Element/Item Number	Description
1. Crop/Code #	Enter the commodity name and the code number exactly as specified on the AD for the crop.
2. Unit #	<p>Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00010000BU). The unit number for CTVE claims should correspond with the base policy unit number.</p> <p>Designate when the CTVE and/or the OLO are in effect using the following codes:</p> <p>CV – CTVE is in effect (no OLO)</p> <p>OL – OLO is in effect (no CTVE)</p> <p>CV/OL – Both the CTVE and the OLO are in effect</p>
3. Location Description	Section, township, and range number or other description that identifies the location of the unit. (Include the FSA FN, Common Land Unit, and track number, if available.)
4. Date(s) of Damage	<p>Date(s) of Damage: First three letters of the month(s) during which the determined insured damage (including progressive damage) occurred for the inspection and causes(s) listed in item 5 below. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of wind damage (e.g., JUL 15). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a “No Indemnity Due” claim will be completed, make no entry.</p>
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the BP and CP for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a “No Indemnity Due” claim will be completed, make no entry.</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
6. Insured Cause %	<p>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. The total of all “Insured Cause %” must equal 100%.</p> <p style="text-align: center;">4. Date(s) of Damage            <i>JUL 15</i></p> <p style="text-align: center;">5. Causes of Damage            <i>Wind</i></p> <p style="text-align: center;">6. Insured Cause %            <i>100</i></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 Number	The claim number as assigned by the AIP.
10. Policy Number	Insured's assigned policy number.
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
12. Additional Units	Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the narrative or on an attached Special Report.
13. Date(s) of Notice	<p>(1) Date the notice of damage was given for the unit in item 2 in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date (e.g., MM/DD/YYYY) for each notice.</p> <p>(2) A notice of damage or loss for a third inspection (if needed) requires an additional set of Production Worksheets. Enter the date of the notice for a third inspection in the 1<sup>st</sup> space of item 13 on the second set of Production Worksheets.</p> <p>(3) Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.</p> <p>(4) If the inspection was initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>Transfer the latest date (in the 1<sup>st</sup> or 2<sup>nd</sup> space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “Final” inspection. For a delayed notice of loss or delayed claim, refer to the LAM.</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
14. Companion Policy(ies)	<p>(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(2) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(a) If the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to the AIP instructions.</p> <p>(b) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion contracts.</p>



SECTION I – ACREAGE APPRAISED, UNIT VALUE

**ACCOUNT FOR ALL INSURABLE TREES IN THE UNIT. In the event of over-reported trees, handle in accordance with individual AIP's instructions.**

The total number of insurable trees in stage-blocks (blocks) present in the unit must be accounted for on the Production Worksheet. This will be used to calculate the unit value for all claims, the unit deductible for non-OLO claims, and the 5 percent OLO trigger amount (10 percent for the Fire Blight Endorsement). The number of insurable trees by stage should be verified by a visual inspection and compared to the acreage report. If the Fire Blight Endorsement is in effect (i.e., optional or mandatory, applies on unit basis; no fire blight present), any trees in a unit determined to be uninsurable due to any pre-existing damage based on the PAIR for the current crop year or prior to insurance attaching for subsequent crop years based on a PAIR or PAW, as applicable, will be uninsurable for the fire blight loss cause and all other insured causes under the CP and would be reported as uninsurable on the acreage report. Trees with no pre-existing damage will be insurable for all causes of loss (including fire blight covered under the Endorsement) and will be reported separately from uninsurable trees. See [Para. 21A\(8\)](#) of this handbook and [Para. 31D\(4\)](#) of the CISH for additional information.

Refer to [Para. 11K\(1\) – \(3\)](#) and [Exhibit 3, item 8\(1\)](#) for additional information.

Verify or make the following entries:

Element/Item Number	Description
<p>A. Field ID</p>	<p>The identification number of the stage-block (block) in which the SDT exists as assigned by the insured or AIP.</p> <p>(1) In the margin (or in a separate column), enter the date of inspection for the last line entry for each inspection.</p> <p>(2) For CTVE claims, do not enter any blocks of rate class (stage) D01 trees on the Production Worksheet.</p> <p>Refer to the LAM for instructions regarding entries of first crop and second crop codes.</p>
<p>B. Total Reported Trees</p>	<p>Total number of trees in each stage-block (or each stage in the block) the insured reported in the unit on the Acreage Report.</p>
<p>C. Total Trees (Stage)</p>	<p>Enter the total number of trees in the unit corresponding to the stage of the stage-block (to each stage in the block), determined on the day before the loss occurred (see <a href="#">Exhibit 3, item 8(1)</a> for additional instructions).</p>
<p>D. SDT</p>	<p>(1) Base Policy: Enter the number of insurable trees in all SDTs (as a result of the most recent cause of loss) corresponding to the stage/density practice in the stage-block (to each stage in the block) as identified by field ID.</p> <p>(2) CTVE (see entry examples below):</p> <p>(a) Make no entry for rate class (stage) D01.</p>

Element/Item Number	Description																																												
D. SDT (Continued)	<p>(b) Draw a horizontal line across the cell.</p> <p>(c) For entries above the line (Fully Damaged Trees-Reset - FDR):</p> <p>Multiply the Fully Damaged Loss Percent from item 13 of the Base Policy Appraisal Worksheet by the number of trees for all SDTs for the stage/density practice for the stage-block (for each stage/density practice in the block) from item 8a. of the Appraisal Worksheet for the field ID. Enter the number of fully damaged trees for the SDTs for the stage/density practice above the line.</p> <p>(d) For entries below the line (Destroyed Trees - D):</p> <p>Multiply the applicable Destroyed Loss Percent in item 12 (from the Base Policy Appraisal Worksheet) by the number of trees for all SDTs for the stage/density practice for the stage-block (for each stage/density practice in a block) from item 8a. of the Appraisal Worksheet for the field ID. Enter the number of destroyed trees below the line.</p> <table border="1" data-bbox="729 1031 1495 1377"> <thead> <tr> <th colspan="5">CTVE Production Worksheet</th> </tr> <tr> <th>D</th> <th>F</th> <th>K</th> <th>L</th> <th>M</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>Reference Price</td> <td>% Damage</td> <td><input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value</td> </tr> <tr> <td>SDT</td> <td>Stage</td> <td></td> <td></td> <td></td> </tr> <tr> <td>40 (FDR)</td> <td>002</td> <td>47.00</td> <td>1.000</td> <td>1,880</td> </tr> <tr> <td>125 (FDR)</td> <td rowspan="2">003</td> <td>47.00</td> <td>1.000</td> <td>5,875</td> </tr> <tr> <td>100 (D)</td> <td>93.00</td> <td>1.000</td> <td>9,300</td> </tr> </tbody> </table> <p>(3) If the destroyed loss percent for destroyed trees in item 12 of the Appraisal Worksheet exceeds 80% for all SDTs for the stage/density practice for the stage-block (for each stage/density practice in the block), all trees (including fully damaged trees) within SDT(s) will be considered 100% damaged. The item 13 entry will equal 1.0 minus the item 12 entry, change FDR to D. Multiply the number of trees for the applicable SDTs for the stage/density practice from item 8a. by the applicable loss percent and enter the result in Column D of the Production Worksheet.</p>	CTVE Production Worksheet					D	F	K	L	M													Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	SDT	Stage				40 (FDR)	002	47.00	1.000	1,880	125 (FDR)	003	47.00	1.000	5,875	100 (D)	93.00	1.000	9,300
CTVE Production Worksheet																																													
D	F	K	L	M																																									
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**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description																																																																					
D. SDT (Continued)	<p><b>Example:</b> Destroyed Loss Percent (more than 80% damage/SDT(s) within the stage-block (block) – considered 100% damage)</p> <table border="1" data-bbox="824 359 1495 569"> <caption>Base Policy Appraisal Worksheet</caption> <thead> <tr> <th>8a</th> <th>9</th> <th>12 and 13</th> </tr> </thead> <tbody> <tr> <td>SDT</td> <td>Stage</td> <td>Fully Damaged/Destroyed Loss Percent</td> </tr> <tr> <td>100</td> <td>002</td> <td>.400 FDR</td> </tr> <tr> <td rowspan="2">500</td> <td rowspan="2">003</td> <td>.850 D</td> </tr> <tr> <td>.150 FDR D</td> </tr> </tbody> </table> <p>Split Column D horizontally. Enter above the line the number of FDR trees determined by multiplying 1.0 minus the Destroyed Loss Percent from item 12 by the number of trees in the SDT. Enter below the line the number of D trees by multiplying Destroyed Loss Percent from item 12 by the number of trees in the SDT. Enter 100% (1.000) in Column L.</p> <p>Enter in Column K the Reference Price for destroyed trees.</p> <table border="1" data-bbox="729 898 1495 1209"> <caption>Base Policy Production Worksheet (considered 100% damaged)</caption> <thead> <tr> <th>D</th> <th>F</th> <th>K</th> <th>L</th> <th>M</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>Reference Price</td> <td>% Damage</td> <td><input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value</td> </tr> <tr> <td>SDT</td> <td>Stage</td> <td></td> <td></td> <td></td> </tr> <tr> <td>40 (FDR)</td> <td>002</td> <td>28.75</td> <td>.400</td> <td>460</td> </tr> <tr> <td>75 (FDR) D</td> <td rowspan="2">003</td> <td>51.49</td> <td rowspan="2">1.000</td> <td>3,860</td> </tr> <tr> <td>425 (D)</td> <td>51.49</td> <td>21,883</td> </tr> </tbody> </table> <p>Follow Base Policy instructions for the CTVE Production Worksheet.</p> <table border="1" data-bbox="729 1308 1495 1619"> <caption>CTVE Production Worksheet</caption> <thead> <tr> <th>D</th> <th>F</th> <th>K</th> <th>L</th> <th>M</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>Reference Price</td> <td>% Damage</td> <td><input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value</td> </tr> <tr> <td>SDT</td> <td>Stage</td> <td></td> <td></td> <td></td> </tr> <tr> <td>40 (FDR)</td> <td>002</td> <td>47.00</td> <td>1.000</td> <td>1,880</td> </tr> <tr> <td>75 (FDR) D</td> <td rowspan="2">003</td> <td>93.00</td> <td rowspan="2">1.000</td> <td>6,975</td> </tr> <tr> <td>425 (D)</td> <td>93.00</td> <td>39,525</td> </tr> </tbody> </table>	8a	9	12 and 13	SDT	Stage	Fully Damaged/Destroyed Loss Percent	100	002	.400 FDR	500	003	.850 D	.150 FDR D	D	F	K	L	M			Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	SDT	Stage				40 (FDR)	002	28.75	.400	460	75 (FDR) D	003	51.49	1.000	3,860	425 (D)	51.49	21,883	D	F	K	L	M			Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	SDT	Stage				40 (FDR)	002	47.00	1.000	1,880	75 (FDR) D	003	93.00	1.000	6,975	425 (D)	93.00	39,525
8a	9	12 and 13																																																																				
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E. Interest of 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.																																																																					

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description								
F. Rate Class (Stage)	<p>The correct stage code for the stage from the AD. Verify with the Summary of Coverage and if the stage code is found to be incorrect, refer to the LAM for Revised Acreage Report instructions. If the insured revises the acreage report, the insured cannot increase liability at the time of loss.</p> <table border="1" data-bbox="634 401 1349 562"> <tr> <td data-bbox="634 401 922 443">AT CP</td> <td data-bbox="922 401 1349 443">AD</td> </tr> <tr> <td data-bbox="634 443 922 485">Stage I</td> <td data-bbox="922 443 1349 485">D01</td> </tr> <tr> <td data-bbox="634 485 922 527">Stage II</td> <td data-bbox="922 485 1349 527">D02</td> </tr> <tr> <td data-bbox="634 527 922 562">Stage III</td> <td data-bbox="922 527 1349 562">D03</td> </tr> </table>	AT CP	AD	Stage I	D01	Stage II	D02	Stage III	D03
AT CP	AD								
Stage I	D01								
Stage II	D02								
Stage III	D03								
G. Practice	<p>Three-digit code, entered exactly as specified on the AD, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the AD.</p>								
H. Type/Class/Variety	<p>Three-digit type code entered exactly as specified on the AD, for the type corresponding to the stage-block (to each stage in the block). If “No Type Specified,” enter appropriate three-digit code from the AD.</p>								
I. Coverage Level	<p>The coverage level selected by the insured for the crop type, to two decimal places (e.g., enter 65% as .65).</p>								
J. Tree Ref. Price	<p>(1) Base Policy: Enter the result of tree reference price in dollars and cents for the stage, type, and practice shown on the AD price table times the price percentage elected by the insured.</p> <p>(2) CTVE:</p> <p>(a) Draw a horizontal line across the cell.</p> <p>(b) Above the line, enter the result of the insured’s elected price percentage times the Minimum CTVE Reference Price in dollars and cents for the stage, type, and practice shown on the AD. Below the line, enter the result of the insured’s elected price percentage times the Maximum CTVE Reference Price in dollars and cents for the stage, type, and practice shown on the AD.</p> <p>(3) For CAT coverage, multiply the applicable tree reference price by 0.55 (not applicable for the CTVE).</p>								
K.	<p>(1) Base Policy: Make no entry.</p> <p>(2) CTVE: Make no entry</p>								
L. % Damage	<p>Base Policy – Enter the % Damage as a decimal to three places as follows:</p> <p>(1) Split Column L horizontally.</p> <p>(2) If the Destroyed Loss Percent in Column 21 of the Appraisal Worksheet for destroyed trees is less than or equal to 80%, enter the applicable loss percent for the SDT and stage that corresponds to the applicable Loss Percent from the Appraisal Worksheet.</p>								

Element/Item Number	Description																
L. % Damage (Continued)	<p>(a) For destroyed trees, enter the applicable loss percent from Column 21 of the Appraisal Worksheet.</p> <p>(b) For fully damaged/reset trees, enter the applicable loss percent from Column 22 of the Appraisal Worksheet.</p> <p>(c) Enter the applicable alpha characters D for Destroyed, FDR for Fully Damaged – Reset.</p> <table border="1" data-bbox="729 539 1495 701"> <thead> <tr> <th data-bbox="729 539 992 581">K</th> <th data-bbox="992 539 1495 581">L</th> </tr> </thead> <tbody> <tr> <td data-bbox="729 581 992 623"></td> <td data-bbox="992 581 1495 623">% Damage</td> </tr> <tr> <td data-bbox="729 623 992 665"></td> <td data-bbox="992 623 1495 665">.X00 D</td> </tr> <tr> <td data-bbox="729 665 992 701"></td> <td data-bbox="992 665 1495 701">.X00 FDR</td> </tr> </tbody> </table> <p>(2) If the Destroyed Loss Percent in Column 21 of the Appraisal Worksheet for destroyed trees exceeds 80%, enter 100% for the SDT in each cell identified with a D. (See item D(3) for additional instruction and examples.)</p> <table border="1" data-bbox="634 919 1401 1081"> <thead> <tr> <th data-bbox="634 919 898 961">K</th> <th data-bbox="898 919 1401 961">L</th> </tr> </thead> <tbody> <tr> <td data-bbox="634 961 898 1003"></td> <td data-bbox="898 961 1401 1003">% Damage</td> </tr> <tr> <td data-bbox="634 1003 898 1045"></td> <td data-bbox="898 1003 1401 1045">1.000 D</td> </tr> <tr> <td data-bbox="634 1045 898 1081"></td> <td data-bbox="898 1045 1401 1081">1.000 D (<del>FDR</del>)</td> </tr> </tbody> </table> <p>(3) CTVE: Enter “1.000.”</p> <p>Make no entry if the corresponding stage-block (stage for the block) was not present in the SDT or the CTVE for rate class (stage) D01 or D02.</p> <p>(4) If there has been a previous claim during the crop year, the stage-blocks (the stages in the block) sampled as a result of the most recent cause of loss must be reviewed against stage-blocks (the stages in the block) from the previous claim to ensure that:</p> <p>When multiple damage events affect the same SDT, the combined Damage Value (for OLO, the Amount of Insured Damage) for all claims for the stage-block (the stage in the block) in a SDT will not exceed the maximum Damage Value (for OLO, the maximum Amount of Insured Damage) determined based on the applicable tree reference price (based on the insured’s elected price percentage) reported by the insured (i.e., the number of damaged trees times the insured’s tree reference price at 100 percent damage).</p>	K	L		% Damage		.X00 D		.X00 FDR	K	L		% Damage		1.000 D		1.000 D ( <del>FDR</del> )
K	L																
	% Damage																
	.X00 D																
	.X00 FDR																
K	L																
	% Damage																
	1.000 D																
	1.000 D ( <del>FDR</del> )																

Element/Item Number	Description																														
L. % Damage (Continued)	<p>For example: If a stage-II block SDT of 200 trees is 40% fully damaged due to wind in July (requiring reset) and the same stage-II block SDT is 100% damaged – (destroyed and removed) in September due to additional wind damage, the first claim would report 200 trees damaged 40%, and the second claim would report 200 trees damaged 100%. However, the Damage Value (Amount of Insured Damage) for the second claim for the additional wind damage for the trees previously damaged by wind damage would be based on a reduced % Damage.</p> <p><b>Example:</b> Calculating the Reduced % Damage – Multiple Damage Events for a Stage-block SDT</p> <p>Event 1 – 40% – Fully Damaged – Wind Damage</p> <p>High Density, Stage II, FDR Adjustment Factor = .25</p> <p>% Damage = 10.0% (.100) = (.40 × .25)</p> <p>Event 2 – 100% Damage – Destroyed/Removed – Tornado</p> <p>% Damage – 90.0% (.900) = (100% - 10.0%)</p> <p>Stage-block - SDT – 200 stage II trees</p> <p>Tree Reference Price - \$166</p> <p>Maximum Damage Value - \$33,200 (200 Destroyed trees × 100% Damage × \$166)</p> <table border="1" data-bbox="634 1346 1495 1703"> <thead> <tr> <th>Damage Event</th> <th>Claim Number</th> <th>Col. D SDT</th> <th>Col. J Ref. Price</th> <th>Col. L % Damage</th> <th>Col. M Damage Value</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1</td> <td>200</td> <td>\$166</td> <td>.100</td> <td>\$3,320</td> </tr> <tr> <td>2</td> <td>2</td> <td>200</td> <td>\$166</td> <td>.900</td> <td>\$29,880</td> </tr> <tr> <td colspan="5">Total Damage Value</td> <td>\$33,200</td> </tr> <tr> <td colspan="5">Maximum Damage Value</td> <td>\$33,200</td> </tr> </tbody> </table> <p>Explain in the Narrative any % Damage reductions when the stage-block (the stage in the block) SDT has been damaged by a prior cause of loss.</p>	Damage Event	Claim Number	Col. D SDT	Col. J Ref. Price	Col. L % Damage	Col. M Damage Value	1	1	200	\$166	.100	\$3,320	2	2	200	\$166	.900	\$29,880	Total Damage Value					\$33,200	Maximum Damage Value					\$33,200
Damage Event	Claim Number	Col. D SDT	Col. J Ref. Price	Col. L % Damage	Col. M Damage Value																										
1	1	200	\$166	.100	\$3,320																										
2	2	200	\$166	.900	\$29,880																										
Total Damage Value					\$33,200																										
Maximum Damage Value					\$33,200																										

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
<p>M. Amt. of Ins. Damage or Damage Value</p>	<p>Check appropriate box indicating if entry is for “Amount of Insured Damage” or “Damage Value.”</p> <p>(1) Base Policy:</p> <p>(a) Non-OLO: Compute the damage value by multiplying Columns “D” times “J” times “L,” round to nearest whole dollar.</p> <p>(b) OLO: Compute the amount of insured damage by multiplying Columns “D” times “I” times “J” times “L,” round to nearest whole dollar.</p> <p>(2) CTVE:</p> <p>(a) Draw a horizontal line across the cell.</p> <p>(b) (For Fully Damaged trees): Above the line, enter the damage value by multiplying Column “D” times the entry above the line in Columns “J” times “L,” rounded to nearest whole dollar.</p> <p>(c) (For Destroyed trees): Below the line, enter the damage value by multiplying Column “D” times the entry below the line in Columns “J” times “L,” rounded to nearest whole dollar.</p> <p>(3) CTVE AND OLO:</p> <p>(a) Draw a horizontal line across the cell.</p> <p>(b) (For Fully Damaged trees): Above the line, enter the amount of insured damage by multiplying Column “D” times “I” times the entry above the line in Columns “J” times “L,” rounded to nearest whole dollar.</p> <p>(c) (For Destroyed trees): Below the line, enter the amount of insured damage by multiplying Column “D” times “I” times the entry below the line in Columns “J” times “L,” rounded to nearest whole dollar.</p>
<p>N. Unit Deductible</p>	<p>(1) Base Policy:</p> <p>(a) Non-OLO: Column “C” times Column “J” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</p> <p>(b) OLO: Make no entry.</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
N. Unit Deductible (Continued)	<p>(2) CTVE:</p> <p>(a) Non-OLO: Column “C” times entry below the line in Column “J” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</p> <p>(b) OLO: Make no entry.</p>
O. Unit Value	<p>(1) Base Policy: Column “C” times Column I times Column “J,” results in whole dollars.</p> <p>(2) CTVE: Column “C” times Column “I” times entry below the line in Column “J,” results in whole dollars.</p> <p>These entries are on a 100% share basis.</p>
15. Totals	<p>(1) Column “M” total in whole dollars.</p> <p>(2) Column “N” total in whole dollars.</p> <p>(3) Column “O” total in whole dollars.</p>
16. OLO Minimum	<p>If OLO is not in effect, make no entry. If OLO is in effect with CTVE, make no entry. If OLO is in effect without CTVE, total of Column “O” times 0.05, results in whole dollars (0.10 for the Fire Blight Endorsement). If the amount of insured damage (total of Column “M,” item 15) equals or exceeds the entry in item 16, then an indemnity may be due for the amount of insured damage.</p>
17. URF (Under Report Factor)	<p>To determine the URF, calculate the amount of protection for the unit (in whole dollars) for the:</p> <p>(1) Base Policy:</p> <p>(a) Multiplying for each line, Column “B” times Column “I” times Column “J” and totaling the results for all lines to determine the amount of protection (record the calculations and result in the Narrative of the AT Production Worksheet).</p> <p>(b) In the event that the unit value (Column “O,” item 15) is greater than the amount of protection, divide the amount of protection by the unit value, recording the URF to three decimal places. Enter “1.000” if the amount of protection equals or exceeds the unit value (record the calculations and result in the Narrative of the AT Production Worksheet).</p>



**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
17. URF (Under Report Factor) (Continued)	<p>(2) CTVE:</p> <p>(a) Multiplying for each line, Column “B” times Column “I” times entry below the line in Column “J” and totaling the results for all lines (record the calculations and result in the Narrative of the AT Production Worksheet).</p> <p>(b) In the event that the CTVE unit value (Column “O,” item 15) is greater than the CTVE amount of protection, divide the CTVE amount of protection by the CTVE unit value, recording the CTVE URF to three decimal places. Enter “1.000” if the CTVE amount of protection equals or exceeds the CTVE unit value (record the calculations and result in the Narrative of the AT Production Worksheet).</p>

**Narrative**

Attach the Special Report to the Production Worksheet.

- (1) If no trees are released on the unit (i.e., destroyed trees), enter “No trees released,” adjuster's initials and date.
- (2) 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.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) Enter the percent damage by uninsured causes and explain. Trees damaged by an uninsured cause will be counted as undamaged.
- (5) 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 is not recorded on the Appraisal Worksheet.
- (6) Explain any errors found on the Summary of Coverage.
- (7) Explain a “NO” checked in item 19.
- (8) Attach Grove Identification Maps to identify the total unit:
  - (a) if consent is or has been given to put part of the unit to another use;
  - (b) if uninsured causes are present; or
  - (c) for unusual or controversial cases.
- (9) Indicate on the sketch map or aerial photo the disposition of acreage put to other use with or without consent.

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

- (10) Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the Production Worksheet for signature.
- (11) 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.
- (12) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP’s instructions.
- (13) Explain any delayed notices or delayed claims as instructed in the LAM. (Claims may be delayed up to 12 months after the calendar date for the end of the insurance period.)
- (14) Document how the OLO minimum was determined. Also document the amount of protection and calculations used to determine the URF for the unit.
- (15) Document any other pertinent information. If on an attachment, enter “See attachment.”
- (16) Explain any reduction in the % Damage for multiple damages/losses for the stage-block (the stage in the block) SDT.

**SECTION II – ADJUSTMENTS TO UNIT VALUE**

Verify or make the following entries:

<b>Element/Item Number</b>	<b>Description</b>
18. End of Insurance Period	Enter the date the entire unit was (1) totally destroyed, (2) final adjustment of loss, (3) abandoned, or (3) the calendar date for the end of the insurance period.
19. Similar Damage	Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.
20. Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
21. Transfer of Right to Indemnity	Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
A. Rate Class (Stage)	Transfer the entry by stage from section I, Column “F.” All stages present in the unit should be accounted for in section II. Use multiple line entries for multiple stages. For CTVE indemnity calculations, do not enter stage D01 trees.
B. Date of Previous Loss	For each stage, enter the month(s) and day(s) (e.g., JULY 15) of the most recent previous loss event during the same crop year regardless of whether an indemnity was due. If there has been no previous loss event during the crop year, make no entry.
C. Unit Value	Transfer entries from section I, Column “O” for each stage.

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
D. Previous Damage Value (100% Share)	For previous loss event(s) on the unit that occurred during the same crop year (whether an indemnity was due or not), total the damage value(s) (or amount(s) of insured damage, as applicable) in section I, Column "M" for the corresponding stage(s) from all previous Production Worksheet(s) for the unit and enter the result by stage in whole dollars. If there has been no previous loss event on the stage during the crop year, make no entry.
E. Current Damage Value	Transfer entries by stage from section I, Column "M." If the stage does not have damage, make no entry.
F. Total Damage Value All Claims	Column "D" plus Column "E." If the stage does not have damage, enter "0."
G. Deductible	<p>a. Non-OLO: Transfer entries for the corresponding stage from section I, Column "N."</p> <p>b. OLO: Make no entry.</p>
H. Remaining Deductible	<p>a. Non-OLO: For the corresponding stage, Column "G" minus Column "F" results in whole dollars. Make the entry and indicate if the entry is positive or negative (e.g., <math>10 - 8 = +2</math>, <math>8 - 10 = -2</math>, or <math>8 - 8 = 0</math>).</p> <p>b. OLO: Make no entry.</p>
I. Unit Value to Count (100 % Share)	<p>a. Base policy and CTVE without OLO: For the corresponding stage, if the entry in Column "H" is a zero, then transfer the entry from Column "C." If the entry in Column "H" is a positive number, then the entry is Columns "C" plus "H" (e.g., <math>10 + 2 = 12</math>). If the entry in Column "H" is a negative number, then the entry is Columns "C" plus "H" (e.g., <math>10 + (-2) = 8</math>).</p> <p>b. OLO: Column "C" minus Column "F" for each stage.</p>
22. Total	Total of Column "I" entries. This value is based on 100% share. Item "O," line 15 less item 22 is the dollar amount the unit is "short" of the unit value as of the date of this loss event. The difference if greater than zero (any indemnity) is further adjusted by any URF that may apply.
23. Adjuster's Signature, Code, Number, and Date	<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 insured has signed and returned the Production Worksheet. Sign final indemnity inspections on bottom line.</p> <p>The claim will not be finalized until the AT Certification Form is signed by the insured and adjuster.</p>
24. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the Production Worksheet with the insured (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Sign final indemnity inspections on the on the bottom line.
25. Page Numbers	Page numbers - (Example: Page 1 of 1, Page 2 of 2, etc.)

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

APPLE TREE PRODUCTION WORKSHEET															
1 Crop/Code #		2 Unit #		3 Location Description				(For Illustration Purposes Only)				8 Name of Insured			
Apple Trees		00010000BU		FN 0123								I. M. Insured			
0184								7 Company		Any Company		9 Claim #		11 Crop Year	
4 Date(s) of Damage		JUL 15						Agency		Any Agency		XXXXXXXX		XXXX	
5 Cause(s) of Damage		Wind						<b>EXAMPLE 1: Base Policy – No OLO, No Previous Loss, No Indemnity Due</b>				10 Policy #		XXXXX	
6 Insured Cause %		100										13 Date(s)	1st	2nd	Final
12 Additional Units		0002	0003	0004							Notice of Loss		MM/DD/YYYY		MM/DD/YYYY
		0000BU	0000BU	0000BU							14 Companion Policy(s)				
SECTION I - ACREAGE APPRAISED, UNIT VALUE															
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref Price		% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C × I × J ÷ K)	
1A MM/DD	1,000	1,000	100	1.000	D02	271	197	.75	28.75		.100 FDR	288	7,188	21,563	
2A MM/DD	1,000	1,100	500	1.000	D03	277	197	.75	51.49		.200 D .067 FDR	5,149 1,725	14,160	42,479	
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$60,180 [(1000 × \$28.75) + (1000 × \$51.49)] × .75.											15. TOTALS:		7,162	21,348	64,042
\$60,180 amount of protection ÷ \$64,042 unit value (total Column O) = .940 URF. AT Certification Form required (No damage adjustments).											16. OLO MINIMUM (O × 0.05)				
											17. URF:				.940
SECTION II - ADJUSTMENTS TO UNIT VALUE															
18. End of Insurance Period		19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?					
MM/DD/YYYY			Yes	X	No		Yes	X	No		Yes	X	No		
A	B	C		D		E	F		G	H		I			
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)		Previous Damage Value (100% Share)		Current Damage Value (from M)	Total Damage Value All Claims (D+E)		Deductible (from N)	Remaining Deductible (G-F)		Unit Value To Count (100% Share) (C+H)			
02		21,563				288	288		7,188	+6,900		28,462			
03		42,479				6,874	6,874		14,160	+7,286		49,765			
											22. Total: (100% Share)		78,227		

(For Illustration Purposes Only.) This form example does not illustrate all required entry items.

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

<b>APPLE TREE PRODUCTION WORKSHEET</b>																
1 Crop/Code #	2 Unit #	3 Location Description				<b>(For Illustration Purposes Only)</b>				8 Name of Insured						
Apple Trees	00010000BU	FN 0123								I. M. Insured						
0184						7 Company		Any Company		9 Claim #		11 Crop Year				
4 Date(s) of Damage	JUL 15					Agency		Any Agency		XXXXXXX		XXXX				
5 Cause(s) of Damage	Wind					<b>EXAMPLE 2: Base Policy – No OLO, With Previous Loss, Indemnity Due</b>				10 Policy #		XXXXX				
6 Insured Cause %	100									13 Date(s)		1st	2nd	Final		
12 Additional Units	0002 0000BU	0003 0000BU	0004 0000BU							Notice of Loss		MM/DD/YYYY		MM/DD/YYYY		
										14 Companion Policy(s)						
<b>SECTION I - ACREAGE APPRAISED, UNIT VALUE</b>																
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O		
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref Price		% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C × I × J ÷ K)		
1A MM/DD	1,000	1,000	100	1.000	D02	271	197	.75	28.75		.100 FDR	288	7,188	21,563		
2A MM/DD	1,000	1,100	500	1.000	D03	277	197	.75	51.49		.200 D .067 FDR	5,149 1,725	14,160	42,479		
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$60,180 [(1000 × \$28.75) + (1000 × \$51.49)] × .75.											15. TOTALS:		7,162		21,348	64,042
\$60,180 amount of protection ÷ \$64,042 unit value (total Column O) = .940 URF. AT Certification Form required (No damage adjustments).											16. OLO MINIMUM (O × 0.05)					
											17. URF:					.940
<b>SECTION II - ADJUSTMENTS TO UNIT VALUE</b>																
18. End of Insurance Period			19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?					
MM/DD/YYYY			Yes X No				Yes No X				Yes No X					
A	B	C		D		E		F		G	H		I			
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)		Previous Damage Value (100% Share)		Current Damage Value (from M)		Total Damage Value All Claims (D+E)		Deductible (from N)	Remaining Deductible (G-F)		Unit Value To Count (100% Share) (C+H)			
D02	AUG 15	21,563		11,751		288		12,039		7,188	-4,852		16,711			
D03	AUG 15	42,479		15,165		6,874		22,039		14,160	-7,879		34,600			
											22. Total: (100% Share)		51,311			

**(For Illustration Purposes Only.) This form example does not illustrate all required entry items (e.g. signatures, etc.).**

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

APPLE TREE PRODUCTION WORKSHEET														
1 Crop/Code #	2 Unit #	3 Location Description				(For Illustration Purposes Only)				8 Name of Insured				
Apple Trees 0184	00010000BU	FN 0123								I. M. Insured				
4 Date(s) of Damage	JUL 15					7 Company	Any Company			9 Claim #	11 Crop Year			
5 Cause(s) of Damage	Wind					Agency	Any Agency			XXXXXXX		XXXX		
6 Insured Cause %	100					<b>EXAMPLE 3: Base Policy – With OLO, No Previous Loss, Indemnity Due</b>				10 Policy #	XXXXXX			
12 Additional Units	0002 0000BU	0003 0000BU	0004 0000BU							13 Date(s)	1st	2nd	Final	
										Notice of Loss	MM/DD/YYYY		MM/DD/YYYY	
										14 Companion Policy(s)				
SECTION I - ACREAGE APPRAISED, UNIT VALUE														
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref Price		% Damage	<input checked="" type="checkbox"/> Amt. of Ins. Damage or <input type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C × I × J × K)
1A MM/DD	1,000	1,000	100	1.000	D02	271	197	.75	28.75		.100 FDR	216		21,563
2A MM/DD	1,000	1,100	500	1.000	D03	277	197	.75	51.49		.200 D .067 FDR	3,862 1,294		42,479
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$60,180 [(1000 × \$28.75) + (1000 × \$51.49)] × .75.											15. TOTALS:	5,372		64,042
\$60,180 amount of protection ÷ \$64,042 unit value (total Column O) = .940 URF. AT Certification Form required (No damage adjustments).											16. OLO MINIMUM (O × 0.05)			3,202
											17. URF:			.940
SECTION II - ADJUSTMENTS TO UNIT VALUE														
18. End of Insurance Period			19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?			
MM/DD/YYYY			Yes X No				Yes No X				Yes No X			
A	B	C		D		E	F	G	H		I			
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)		Previous Damage Value (100% Share)		Current Amount of Ins. Damage Value (from M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G-F)		Unit Value To Count (100% Share) (C+H) (C-F)			
02		21,563				216	216				21,347			
03		42,479				5,156	5,156				37,323			
										22. Total: (100% Share)		58,670		

**(For Illustration Purposes Only.) This form example does not illustrate all required entry items (e.g. signatures, etc.).**

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

APPLE TREE PRODUCTION WORKSHEET														
1 Crop/Code #	2 Unit #	3 Location Description			(For Illustration Purposes Only)				8 Name of Insured					
Apple Trees 0184	00010000BU	FN 0123							I. M. Insured					
					7 Company		Any Company		9 Claim #		11 Crop Year			
					Agency		Any Agency		XXXXXXX		XXXX			
4 Date(s) of Damage	JUL 15				<b>EXAMPLE 4: CTVE – No OLO, Requires Base Policy PW With Indemnity Due</b>				10 Policy #		XXXXX			
5 Cause(s) of Damage	Wind								13 Date(s)		1st	2nd	Final	
6 Insured Cause %	100								Notice of Loss		MM/DD/YYYY		MM/DD/YYYY	
12 Additional Units	0002 0000BU	0003 0000BU	0004 0000BU							14 Companion Policy(s)				
SECTION I - ACREAGE APPRAISED, UNIT VALUE														
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref Price		% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x J x K)
1A MM/DD	1,000	1,000	40	1.000	D02	271	197	.75	11.47		1.000	459	15,228	45,683
			---						60.91		---	---		
2A MM/DD	1,000	1,100	125	1.000	D03	277	197	.75	28.67		1.000	3,584	55,811	167,434
			100						202.95		1.000	20,295		
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$197,895 = [(1000 x \$60.91) + (1000 x \$202.95)] x .75.											15. TOTALS:	24,338	71,039	213,116
\$197,895 amount of protection ÷ \$213,116 unit value (total Column O) = .929 URF. See attached Base Policy Production Worksheet for unit).											16. OLO MINIMUM (O x 0.05)			
											17. URF:			.929
SECTION II - ADJUSTMENTS TO UNIT VALUE														
18. End of Insurance Period		19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?				
MM/DD/YYYY				Yes	X	No				Yes		No	X	
A	B	C	D	E	F	G	H	I						
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)	Previous Damage Value (100% Share)	Current Damage Value (from M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G-F)	Unit Value To Count (100% Share) (C+H)						
02		45,683		459	459	15,228	+14,769	60,451						
03		167,434		23,879	23,879	55,811	+31,933	199,366						
								22. Total: (100% Share)			259,817			

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



**Exhibit 4 Form Standards – Production Worksheet (Continued)**

APPLE TREE PRODUCTION WORKSHEET																
1 Crop/Code #		2 Unit #		3 Location Description				(For Illustration Purposes Only)				8 Name of Insured				
Apple Trees 0184		00010000BU CVOL		FN 0123								I. M. Insured				
4 Date(s) of Damage		JUL 15		7 Company		Any Company		9 Claim #		11 Crop Year						
5 Cause(s) of Damage		Wind		Agency		Any Agency		XXXXXXX		XXXX						
6 Insured Cause %		100		<b>EXAMPLE 5: CTVE – With OLO, Requires Base Policy PW With Indemnity Due</b>				10 Policy #		XXXXX						
12 Additional Units		0002 0000BU		0003 0000BU		0004 0000BU		13 Date(s)		1st		2nd		Final		
								Notice of Loss		MM/DD/YYYY				MM/DD/YYYY		
										14 Companion Policy(s)						
SECTION I - ACREAGE APPRAISED, UNIT VALUE																
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O		
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref Price		% Damage	<input checked="" type="checkbox"/> Amt. of Ins. Damage or <input type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C × I × J × K)		
1A MM/DD	1,000	1,000	40	1.000	D02	271	197	.75	11.47		1.000	344		45,683		
			---						60.91		---	---				
2A MM/DD	1,000	1,100	125	1.000	D03	277	197	.75	28.67		1.000	2,688		167,434		
			100						202.95		1.000	15,221				
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$197,895 = [(1000 × \$60.91) + (1000 × \$202.95)] × .75.											15. TOTALS:		18,253		213,116	
\$197,895 amount of protection ÷ \$213,116 unit value (total Column O) = .929 URF. See attached Base Policy Production Worksheet for unit).											16. OLO MINIMUM (O × 0.05)					
											17. URF:				.929	
SECTION II - ADJUSTMENTS TO UNIT VALUE																
18. End of Insurance Period			19. Is damage similar to other farms in the area?					20. Assignment of Indemnity				21. Transfer of Right to Indemnity?				
MM/DD/YYYY			Yes X No					Yes No X				Yes No X				
A	B	C		D		E	F		G	H		I				
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)		Previous Damage Value (100% Share)		Current Damage Value (from M)	Total Damage Value All Claims (D+E)		Deductible (from N)	Remaining Deductible (G-F)		Unit Value To Count (100% Share) (C+H) (C-F)				
02		45,683				344	344					45,338				
03		167,434				17,909	17,909					149,525				
											22. Total: (100% Share)		194,863			

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



**A. General Completion Instructions**

The element/item numbers listed in these instructions correspond to the element/item numbers listed in subparagraph C below.

- (1) The adjuster will complete the following entries:

Items 1 thru 13, items 17 - 19 and 21 (item 21 completed after receipt of the AT Certification Form from the insured).

- (2) The insured will complete the following entries:

Items 14 – 16 and 20.

The AIP will provide applicable instructions to the insured for the completion and return of the AT Certification Form.

**B. Form Standards and Completion Instructions for the AT Certification Form**

All of the following form standards and completion instructions are “Substantive.”

- (1) Title of the form “Apple Tree (AT) Certification Form.”

- (2) In an appropriate area on the front of the form include the following statement, which are instructions to the insured:

The insured will complete and mail this form for the conditions specified below within five (5) days (or within the timeframe specified by the AIP) after the apple trees have been:

- (a) removed; or
  - (b) reset.
- (3) This form is used in processing a claim and applies to trees:
- (a) Classified as destroyed (D) as a result of being:
    - (i) dead/missing;
    - (ii) toppled or caused to lean (for stage I – II trees in standard-density orchards; all stages in high-density orchards) and it is not practical to reset the damaged trees;
    - (iii) toppled or caused to lean (for stage III trees in standard-density orchards); or
    - (iv) damaged due to fire blight in accordance with [Para. 22B\(2\)](#); or

**B. Form Standards and Completion Instructions for the AT Certification Form (Continued)**

- (b) Classified as fully damaged, requiring resetting (FDR) (reset is applicable only for stage I – II trees in standard-density orchards and all stages in high-density orchards);

The AT Certification Form is used to process a claim related to reset and removal for the current loss and certifies that the trees have been reset or removed.

- (4) A separate certification is required for each separate loss event occurring during the crop year.
- (5) See [Para. 41](#) for additional required statements and other general form requirements and instructions.

**C. Required Element/Item Titles and Completion Instructions**

The following element/item numbers and statements correspond to the example AT Certification Form that has been completed to illustrate how to complete all entries, except the last two items are not shown on the illustrated form.

A completed AT Certification Form example is at the end of this exhibit. For general form standards and other general information, see [Para. 2D](#) and [Para. 41](#). The AIP will include applicable instructions for the insured.

Element/Item Number	Description
1. Policy Number	Insured’s assigned policy number.
2. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
3. Date Originated	Adjuster enters the date the claim was completed.
4. Claim Number	The claim number as assigned by the AIP.
5. Crop/Code	Enter the commodity name and the code number exactly as specified on the AD for the crop.
6. Crop Year	Four-digit crop year, as defined in the CP, in which the certification is filed.
7. Unit #	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00010000BU).
8. Location Description	Section, township, and range number or other description that identifies the location of the unit. (Include the FSA FN, Common Land Unit, and track number, if available.)
9. Total Number of Damaged Trees	Adjuster enters the total number of damaged trees for all fields or subfields (different stages) in the unit determined from the Appraisal Worksheet – number of trees in the SDT, Col. 8a, times Col. 12 and 13 for the applicable practice from the Appraisal Worksheet. Total the results and enter in item 9 of the AT Certification Form.

**Exhibit 5 Form Standards – AT Certification Form (Continued)**

Element/Item Number	Description																																	
<p>9. Total Number of Damaged Trees (Continued)</p>	<p><b>Example:</b> SDT Tree Counts and Loss Percents from the Appraisal Worksheet</p> <table border="1" data-bbox="537 321 1495 795"> <thead> <tr> <th>Field ID</th> <th>Col. 8a Number of Tree/SDT</th> <th>Col. 12 Destroyed Loss Percent (D)</th> <th>Col. 13 Fully Damaged Loss Percent (FDR)</th> <th>Number of Damaged Trees by Field ID</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>100</td> <td></td> <td>.40</td> <td></td> </tr> <tr> <td colspan="3">Number of Damaged Trees</td> <td>40</td> <td>40</td> </tr> <tr> <td>2A</td> <td>500</td> <td></td> <td>.250</td> <td></td> </tr> <tr> <td colspan="3">Number of Damaged Trees</td> <td>125</td> <td>125</td> </tr> <tr> <td colspan="4">Total Number of Damaged Trees</td> <td>165</td> </tr> </tbody> </table> <p>Certification Form Entries</p> <table border="1" data-bbox="537 905 1495 982"> <tr> <td>Practice entries based on Appraisal Worksheet Items 12 and 13</td> <td>Remove</td> <td>Reset</td> </tr> </table>	Field ID	Col. 8a Number of Tree/SDT	Col. 12 Destroyed Loss Percent (D)	Col. 13 Fully Damaged Loss Percent (FDR)	Number of Damaged Trees by Field ID	1A	100		.40		Number of Damaged Trees			40	40	2A	500		.250		Number of Damaged Trees			125	125	Total Number of Damaged Trees				165	Practice entries based on Appraisal Worksheet Items 12 and 13	Remove	Reset
Field ID	Col. 8a Number of Tree/SDT	Col. 12 Destroyed Loss Percent (D)	Col. 13 Fully Damaged Loss Percent (FDR)	Number of Damaged Trees by Field ID																														
1A	100		.40																															
Number of Damaged Trees			40	40																														
2A	500		.250																															
Number of Damaged Trees			125	125																														
Total Number of Damaged Trees				165																														
Practice entries based on Appraisal Worksheet Items 12 and 13	Remove	Reset																																
<p>10. Return To:</p>	<p>Adjuster enters name of the individual (or office) and address to which the completed certification form will be mailed if not pre-printed on the form.</p>																																	
<p>11. Field ID</p>	<p>Adjuster enters identification symbol for each field or subfield (corresponds to the item 7 entry on the Appraisal Worksheet by stage).</p>																																	
<p>12. Intended Practice</p>	<p>Adjuster enters intended practice(s) for the trees in each field or subfield: (1) Remove - (D) or (2) Reset - R. Make separate line entries for each intended practice.</p> <p><b>Example:</b></p> <table border="1" data-bbox="634 1440 1398 1560"> <thead> <tr> <th>11. FIELD ID</th> <th>12. INTENDED PRACTICE</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Reset (R)</td> </tr> <tr> <td>2A</td> <td>Reset (R)</td> </tr> </tbody> </table>	11. FIELD ID	12. INTENDED PRACTICE	1A	Reset (R)	2A	Reset (R)																											
11. FIELD ID	12. INTENDED PRACTICE																																	
1A	Reset (R)																																	
2A	Reset (R)																																	
<p>13. No. of Damaged Trees (Intended Practice)</p>	<p>Adjuster enters number of damaged trees for each field or subfield in the unit for each intended practice that applies (from the Appraisal Worksheet, the applicable Loss Percent (Col. 12 or 13) times the number of trees in the applicable SDT). Entries are based on the Appraisal Worksheet. See calculation example in item 9 of the AT Certification Form.</p>																																	
<p>14. Actual Practice</p>	<p>Insured enters the actual practice(s) applied to the trees when completed (Removed or Reset).</p>																																	
<p>15. Number of Damaged Trees (Actual Practice)</p>	<p>Insured enters number of damaged trees for each field or subfield in the unit for which the actual practice(s) was applied.</p>																																	
<p>16. Date Completed</p>	<p>Insured enters the date the practice(s) was completed.</p>																																	

**Exhibit 5 Form Standards – AT Certification Form (Continued)**

Element/Item Number	Description																																								
<p>17. Damage Adjustment Factor</p>	<p>The adjuster will divide the entry in item 15 by item 13 and enter the result (to three decimal places) in item 17 of the AT Certification Form. The adjuster will multiply the Damage Adjustment Factor for the applicable practice by the applicable Loss Percent on the Appraisal Worksheet (Col. 12 or 13). For example, for the practice reset, the Damage Adjustment Factor in item 17 would be multiplied by the applicable Loss Percent for fully damaged reset trees (FDR) for the applicable Col. 13 entry on the Appraisal Worksheet.</p> <p><b>Example 1:</b> If the line entry for item 15 is equal to the entry in item 13 on the AT Certification Form, the Damage Adjustment Factor will be 1.000 and the applicable Loss Percent in Col. 12 or 13 on the Appraisal Worksheet will not be adjusted.</p> <p><b>Example 1:</b> Act. Pract. Equals Int. Pract.</p> <table border="1" data-bbox="634 814 1495 995"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">AT APP. WS.</th> <th rowspan="2">AT APP. WS. Adj. Loss Percent</th> </tr> <tr> <th>Damage Type</th> <th>Col. 12 or 13 Entry(ies)</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Reset</td> <td>1.000</td> <td>FDR</td> <td>.400</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Reset</td> <td>1.000</td> <td>FDR</td> <td>.250</td> <td>No Adj.</td> </tr> </tbody> </table> <p>AT APP. WS – Apple Tree Appraisal Worksheet FDR – Fully Damaged-Reset</p> <p><b>Example 2:</b> If the line entry for item 15 is less than the entry in Col. 13 on the AT Certification Form, the Damage Adjustment Factor will be less than 1.000 and the applicable Loss Percent in Col. 12 or 13 on the Appraisal Worksheet will be reduced. For Fields 1A and 2A, the adjusted Loss Percent would be entered in the applicable Col. 12 or 13 of the Appraisal Worksheet. (See Appraisal Worksheet instructions.)</p> <p><b>Example 2:</b> Act. Pract. Less Than Int. Pract.</p> <table border="1" data-bbox="634 1507 1495 1688"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">AT APP. WS.</th> <th rowspan="2">AT APP. WS. Adj. Loss Percent</th> </tr> <tr> <th>Damage Type</th> <th>Col. 12 or 13 Entry(ies)</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Reset</td> <td><b>.800</b></td> <td>FDR</td> <td>.400</td> <td><b>.320</b></td> </tr> <tr> <td>2A</td> <td>Reset</td> <td><b>.800</b></td> <td>FDR</td> <td>.250</td> <td><b>.200</b></td> </tr> </tbody> </table> <p>AT APP. WS – Apple Tree Appraisal Worksheet FDR – Fully Damaged-Reset</p>	Field ID	Act. Pract.	Damage Adj. Factor	AT APP. WS.		AT APP. WS. Adj. Loss Percent	Damage Type	Col. 12 or 13 Entry(ies)	1A	Reset	1.000	FDR	.400	No Adj.	2A	Reset	1.000	FDR	.250	No Adj.	Field ID	Act. Pract.	Damage Adj. Factor	AT APP. WS.		AT APP. WS. Adj. Loss Percent	Damage Type	Col. 12 or 13 Entry(ies)	1A	Reset	<b>.800</b>	FDR	.400	<b>.320</b>	2A	Reset	<b>.800</b>	FDR	.250	<b>.200</b>
Field ID	Act. Pract.				Damage Adj. Factor	AT APP. WS.		AT APP. WS. Adj. Loss Percent																																	
		Damage Type	Col. 12 or 13 Entry(ies)																																						
1A	Reset	1.000	FDR	.400	No Adj.																																				
2A	Reset	1.000	FDR	.250	No Adj.																																				
Field ID	Act. Pract.	Damage Adj. Factor	AT APP. WS.		AT APP. WS. Adj. Loss Percent																																				
			Damage Type	Col. 12 or 13 Entry(ies)																																					
1A	Reset	<b>.800</b>	FDR	.400	<b>.320</b>																																				
2A	Reset	<b>.800</b>	FDR	.250	<b>.200</b>																																				

**Exhibit 5 Form Standards – AT Certification Form (Continued)**

Element/Item Number	Description																					
<p>17. Damage Adjustment Factor (Continued)</p>	<p><b>Example 3:</b> If the line entry for item 14 is different than the entry in item 12 on the AT Certification Form, the Damage Adjustment Factor (less than or greater than 1.000 based on Actual Practice tree number) will result in a corresponding increase or decrease in the applicable Loss Percent in Col. 12 or 13 on the Appraisal Worksheet (i.e., wind damaged 225 trees throughout the unit in Field 2A of which the appraisal indicated 100 trees were destroyed and 125 trees were fully damaged). The unit was treated as a single SDT. The insured intended to remove the 100 destroyed trees and reset the 125 fully damaged trees but instead removed 75 destroyed trees and reset 145 trees. The adjusted Loss Percents would be entered in Col. 12 and 13 of the Appraisal Worksheet. (See Appraisal Worksheet instructions.)</p> <p><b>Example 3:</b> Act. Pract. Different From Int. Pract.</p> <table border="1" data-bbox="634 894 1495 1079"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">AT APP. WS.</th> <th>AT APP. WS.</th> </tr> <tr> <th>Damage Type</th> <th>Col. 12 or 13 Entry(ies)</th> <th>Adj. Loss Percent</th> </tr> </thead> <tbody> <tr> <td>2A</td> <td>Remove</td> <td>.750</td> <td>D</td> <td>.200</td> <td>.150 D</td> </tr> <tr> <td>2A</td> <td>Reset</td> <td>1.200</td> <td>FDR</td> <td>.250</td> <td>.300 FDR</td> </tr> </tbody> </table> <p>AT APP. WS – Apple Tree Appraisal Worksheet FDR – Fully Damaged-Reset</p>	Field ID	Act. Pract.	Damage Adj. Factor	AT APP. WS.		AT APP. WS.	Damage Type	Col. 12 or 13 Entry(ies)	Adj. Loss Percent	2A	Remove	.750	D	.200	.150 D	2A	Reset	1.200	FDR	.250	.300 FDR
Field ID	Act. Pract.				Damage Adj. Factor	AT APP. WS.		AT APP. WS.														
		Damage Type	Col. 12 or 13 Entry(ies)	Adj. Loss Percent																		
2A	Remove	.750	D	.200	.150 D																	
2A	Reset	1.200	FDR	.250	.300 FDR																	
<p>18. Totals</p>	<p>Adjuster enters total number of trees for the intended and actual practice(s) in item 13 and 15. Item 13 must equal the entry in item 9.</p>																					
<p>19. Remarks</p>	<p>Insured notates:</p> <p>Any remarks necessary to explain any entries on the form. (Changes in the % Damage are explained in the Narrative of the Production Worksheet.)</p>																					

Required statements pre-printed directly above insured’s signature block: See [Para. 41](#) of this handbook for statements.

Element/Item Number	Description
<p>20. Insured’s Signature and Date</p>	<p>Insured's (or insured’s authorized representative's) signature and date.</p>
<p>21. Adjuster’s Signature, Code, Number, and Date</p>	<p>Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.</p>

**Exhibit 5 Form Standards – AT Certification Form (Continued)**

**APPLE TREE (AT) CERTIFICATION FORM**

The insured will complete and mail this form within five (5) days (or within the timeframe specified by the AIP) after the apple trees have been: (1) Removed or (2) Reset. This form applies to trees that (1) are classified as destroyed (D) as a result of being: (a) dead or missing or (b) other than dead/missing [(toppled or leaning (for stage I – II trees for standard-density orchards; all stage trees for high-density orchards) and it is not practical to reset the damaged trees, toppled or leaning (for stage III trees for standard-density orchards)]; or (2) classified as fully damaged qualifying for resetting (FDR) (for stage I and II trees for standard-density orchards; for all stages for high-density orchards).

1. POLICY # XXXXX	2. NAME OF INSURED I.M. Insured	3. DATE ORIGINATED MM/DD/YYYY
4. CLAIM # XXXXXXXX	5. CROP/CODE # Apple Trees OXXX	6. CROP YEAR XXXX
7. UNIT # 00010000BU	8. LOCATION DESCRIPTION FN 0123	9. TOTAL NUMBER OF DAMAGED TREES 165 <sup>1</sup>
10. RETURN TO:       AIP Any Street Address Any Town, State XXXXX		

<sup>1</sup>The item 9 entry for Example 3 is 225.

**Example 1: Actual Practice Equals Intended Practice**

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Reset (R)	40	Reset (R)	40	mm/dd/yy	1.000
2A	Reset (R)	125	Reset (R)	125	mm/dd/yy	1.000
18 TOTALS (ITEMS 13 & 15)		165		165		
19. REMARKS						

**Exhibit 5 Form Standards – AT Certification Form (Continued)**

**Example 2:** Actual Practice Less Than Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Reset (R)	40	Reset	32	mm/dd/yy	.800
2A	Reset (R)	125	Reset	100	mm/dd/yy	.800
18 TOTALS (ITEMS 13 & 15)		165		132		
19. REMARKS						

**Example 3:** Actual Practice Different From Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
2A	Remove (D)	100	Remove (D)	75	mm/dd/yy	.750
2A	Reset (R)	125	Reset (R)	150	mm/dd/yy	1.200
18 TOTALS (ITEMS 13 & 15)		225		225		
19. REMARKS						

**(For Illustration Purposes Only.) This form example does not illustrate all required entry items (e.g., signatures, etc.).**

**Exhibit 6      Appraisal Sample Requirements - Setting Distances and Approximate Number of Trees Per Acre**

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**Table A – Appraisal Minimum Sample Requirements for Representative Samples**

<b>Number Of Trees In The Stage-Block (Or In Each Stage In The Block) In The SDT:</b>	<b>Minimum Tree Sample (Round Up To Next Whole Tree) The Greater Of:</b>
Less than 100	5 trees or 10 percent
100 to 999	10 trees or 5 percent
1,000 to 4,999	50 trees or 2 percent
5,000 or more	100 trees or 1 percent



Table B – Setting Distances/Approximate Number of Trees Per Acre

Tree Spacing (Feet)	Row Spacing (Feet)												
	10	15	20	25	30	35	40	45	50	60	70	80	100
10	436	290	218	174	145	124	109	97	87	73	62	54	44
15	290	194	145	116	97	83	73	65	58	48	41	36	29
20	218	145	109	87	73	62	54	48	44	36	31	27	22
25	174	116	87	70	58	50	44	39	35	29	25	22	17
30	145	97	73	58	48	41	36	32	29	24	21	18	15
35	124	83	62	50	41	36	31	28	25	21	18	16	12
40	109	73	54	44	36	31	27	24	22	18	16	14	11
45	97	65	48	39	32	28	24	22	19	16	14	12	10
50	87	58	44	35	29	25	22	19	17	15	12	11	9
60	73	48	36	29	24	21	18	16	15	12	10	9	7
70	62	41	31	25	21	18	16	14	12	10	9	8	6
80	54	36	27	22	18	16	14	12	11	9	8	7	5
100	44	29	22	17	15	12	11	10	9	7	6	5	4

The above figures are for square and hedgerow plantings. Use the formula below for tree and/or row spacings not shown in the chart. Multiply the distance between tree rows by the spacing between trees within the row and divide into 43,560. Refer to the LAM for additional information on how to calculate the number of trees per acre.

**Formula:** 43,560 sq. ft. per acre ÷ tree spacing (L × W) = Number of trees per acre

**Example:** Tree row spacing 40.0 feet and tree spacing within rows 30.0 feet.

$$\frac{43,560 \text{ sq. ft.}}{40.0 \text{ ft.} \times 30.0 \text{ ft.}} = \frac{43,560 \text{ sq. ft.}}{1,200 \text{ sq. ft.}} = 36.3 = 36 \text{ trees per acre.}$$

## Exhibit 7 Reference Pictures

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The following reference pictures represent examples of apple trees under various conditions. The pictures and subtitles of each picture are intended to provide a general description of these conditions and an estimate of the degree of leaning, as applicable. Actual tree and damage conditions could be different than the conditions represented by pictures contained in this exhibit.



**Figure 1:** Undamaged Tree – [www.tree-pictures.com](http://www.tree-pictures.com)



**Figure 2:** Undamaged Tree – [www.tree-pictures.com](http://www.tree-pictures.com)



Figure 3: Undamaged Trellis – [www.pinterest.com](http://www.pinterest.com)



Figure 4: Undamaged Trellis – [www.applerootstock.com](http://www.applerootstock.com)





**Figure 5:** Undamaged Staked Orchard – Lynn Kime





**Figure 6:** Wind Damaged Trellis – Toppled Trees – Oliver Chron



**Figure 7:** Wind Damage – Toppled Tree – [www.backroadjournal.wordpress.com](http://www.backroadjournal.wordpress.com)





**Figure 8:** Wind (100%) Damage – Broken Trunk – iStock





Figure 9: Wind Damage – Leaning Trees 15 – 30 Degrees – [www.homeguides.sfgate.com](http://www.homeguides.sfgate.com)



Figure 10: Freeze Damage





**Figure 11:** Freeze (Winter) Damage – George Sundin



**Figure 12:** Freeze (Winter) Damage – Tim Smith





Figure 13: Frost Damage – [www.orangeppintrees.com](http://www.orangeppintrees.com)

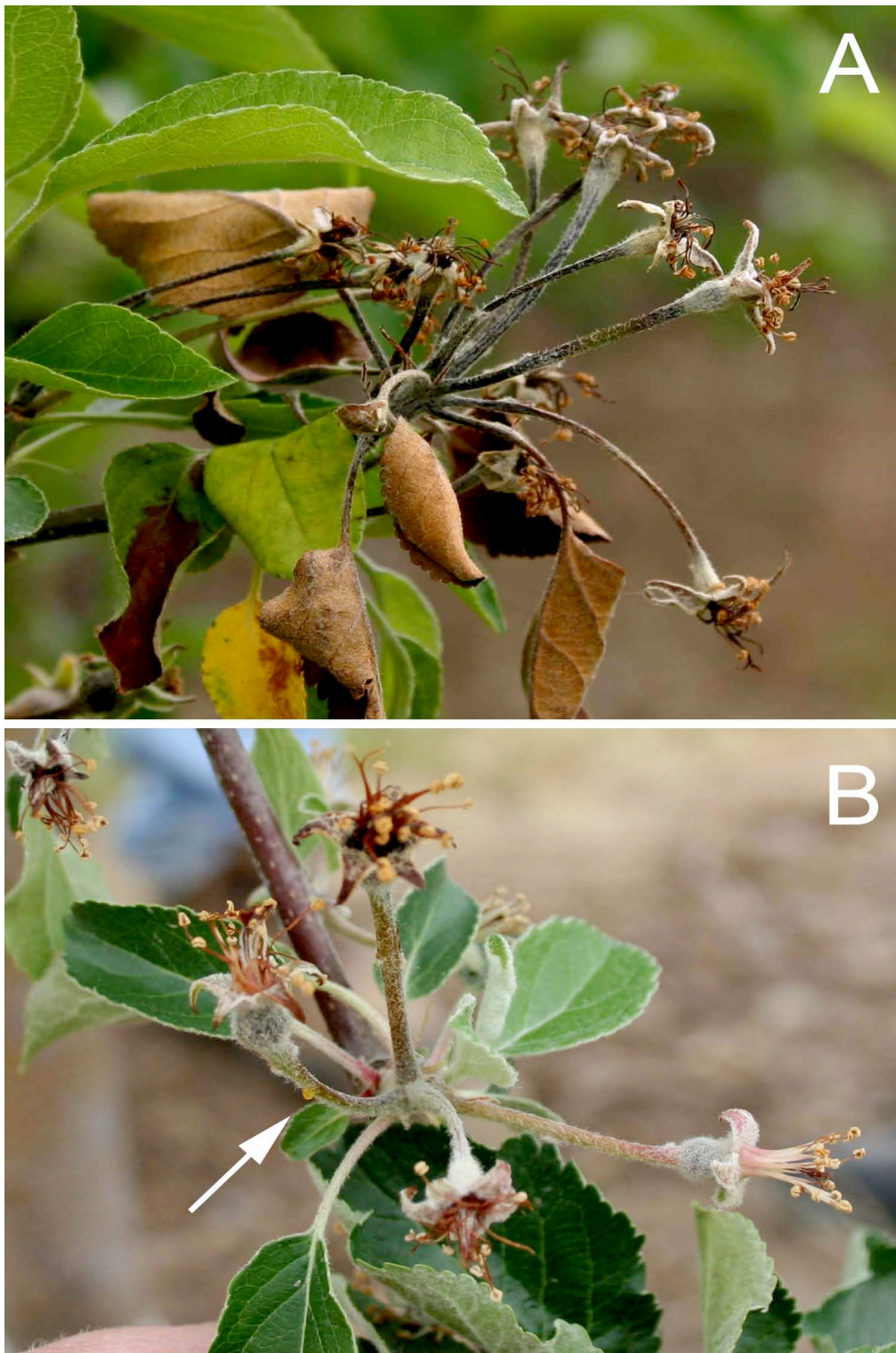


**Figure 14:** Hail Damage – Missouri Botanical Garden



**Figure 15:** Fire blight on apple blossoms  
Melanie L. Ivey, Ohio State University





**Figure 16:** Fire blight on apple blossoms  
Bekoske et.al. – Cornell University



**Figure 17:** Fire blight cankers on young apple tree trunks  
Melanie L. Ivey, Ohio State University



**Figure 18:** Fire blight on mature tree branch and twig  
Melanie L. Ivey, Ohio State University





**Figure 19:** Fire Blight – University of Minnesota Extension



**Figure 20:** Fire Blight – WSU Tree Fruit – Washington State University



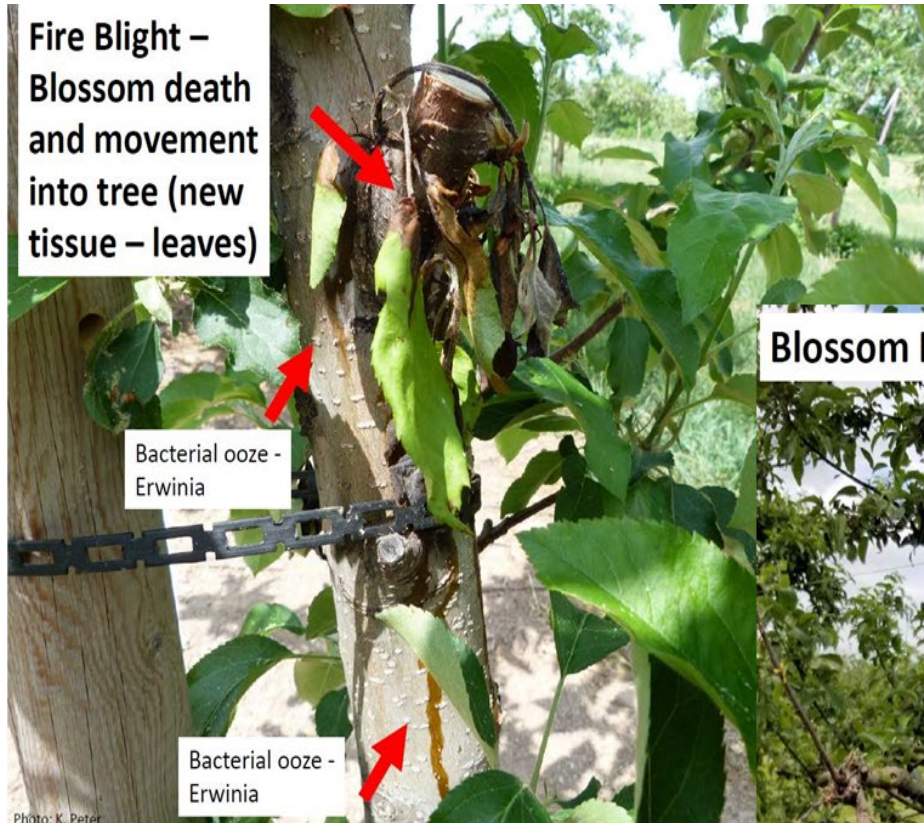


**Figure 21:** Fire blight cankers on young apple tree trunks  
Melanie L. Ivey, Ohio State University



**Figure 22:** Fire blight cankers on young apple tree trunks and mature tree branch  
Melanie L. Ivey, Ohio State University





← Insurable



May 9, 2020 freeze: Diseases caused by *Pseudomonas syringae* pv. *syringae* appeared

DO NOT confuse blossom blast with fire blight!

- ← This is blossom blast on apple
- ← There is no ooze or spread beyond blasted blossoms (like you would observe with fire blight)



NOT Insurable →

### Fire blight vs. Blossom Blast

	Fire Blight	Blossom Blast
<b>Causal pathogen</b>	<i>Erwinia amylovora</i>	<i>Pseudomonas syringae</i> pv. <i>syringae</i>
<b>Environmental conditions favored to cause disease</b>	<b>FAVORS WARM WEATHER during bloom</b> Warm temperatures during bloom ( <u>average</u> ~60°F) Can see spread throughout the summer while trees are actively growing (= warm weather)	<b>FAVORS COLD/FROSTY WEATHER during bloom (upper 20s – low 30s°F)</b> Frost or freeze events during bloom <b>Disease/bacteria shuts down when warm weather occurs</b>
<b>Symptoms</b>	<b>Blossoms</b> – wilting, blackened, can see progression into tree beyond blossom; stem tissue death around where blossom is attached to tree (“canker” = dead tissue in stem developing) <b>Leaves</b> – Wilting, will be discolored/blackened; blackened leaf veins and petioles; will see discoloration move into surrounding tissues; shepherd’s crook appearance <b>WILL see oozing (amber-colored)</b>	<b>Blossoms</b> – Wilting, flowers can be brown, dried-looking, papery; can also turn brown to black <b>Leaves</b> – Wilting, will be discolored/blackened; blackened leaf veins; <b>WILL NOT</b> see extensive spread like <i>Erwinia</i> ; <b>WILL NOT</b> see disease move into stem tissues readily like <i>Erwinia</i> <b>WILL NOT see oozing</b>
<b>Spread throughout the orchard?</b>	<b>YES</b> – after initial infection: bacteria can spread readily throughout orchard, even within a tree, when disease is active Bacteria can move FAST, thanks to water and wind Can observe new symptoms showing up during the season	<b>NO</b> – bacteria will not spread readily; tissue death usually occurs where bacteria were present during frost/freeze event; Bacteria moves SLOW; spread very limited <b>AND:</b> bacteria shuts down when the temps get warmer = no new symptom development
<b>Can the disease cause tree death?</b>	<b>YES</b> – Bacteria can systemically invade the tree via the vascular system; can kill young trees readily	<b>NO</b> – trees will appear unsightly; however, the trees will rebound during the season and will produce new growth; Bacteria does not systemically invade the tree like <i>Erwinia</i>

**#1 Question** to ask when faced with “blighted” blossoms or shoot death symptoms: **What was the temperature during bloom or just preceding symptoms appearing (if post bloom)?**

- IF it was warm = fire blight
- IF it was cold (frost or freeze event) = blossom blast