

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

# **STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK**

FCIC-25050 (09-2010)

**2011 and Succeeding Crop Years**





# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- I. Page 5, subsection 3 E: Revised harvest cost information to track with Special Provisions.
- J. Page 8, subsection 4 C: Inserted new subsection heading entitled “Selecting Representative Sample Fruit.” Also, inserted instructions for selecting additional sample fruit from adjacent tree(s) when the sample tree selected has less than 50 fruit.
- K. Pages 8 - 9, subsection 4 D: Revised appraisal discrepancy information. Also, inserted information on controversial appraisals.
- L. Pages 11 - 12, subsection 5 C: Revised harvested appraisal information.
- M. Page 13: Inserted new harvest costs and price elections. Revised calculations.
- N. Page 14, subsection 7 A: Revised reference to Privacy Act and Nondiscrimination statements.
- O. Pages 15 - 19, subsection 7 B - C: Inserted instructions for uninsured appraisals, revised instructions for determining the number of trees per acre, inserted instructions for selecting additional fruit to complete the 50 fruit sample, and inserted instructions to document appraisal date in the Remarks section of the appraisal worksheet.
- P. Page 22, subsection 7 A: Revised reference to Privacy Act and Nondiscrimination statements.
- Q. Page 23, subsection 7C: Inserted reference to the Basic Provisions for determining production to count on insured acreage that is harvested after it has been appraised.
- R. Pages 23 – 37, subsection 7 C: Inserted/revised Production Worksheet item entry instructions to track with new worksheet format. Also, inserted example worksheets.
- S. Page 40, Revised **TABLE A** and **TABLE B**.
- T. Pages 43 – 44: Inserted **TABLE E** entitled “Number of Plums per Pound by Variety.”
- U. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with the RMA-approved crop handbook format.

Control Chart for: Stonefruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-37	38-42	09-2010	FCIC-25050

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# 1. INTRODUCTION

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**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.**

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting crop insurance losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All **Approved Insurance Providers (AIPs)** will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

## 2. SPECIAL INSTRUCTIONS

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

### A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or insured's authorized representative) for the loss adjustment inspection:
  - (a) One legible copy to the insured.
  - (b) The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

<b>CAT</b>	Catastrophic Coverage Endorsement
<b>CDFA</b>	California Department of Food and Agriculture
<b>CIH</b>	Crop Insurance Handbook
<b>PAIR</b>	Pre-acceptance Inspection Report
<b>PAW</b>	Producer's Pre-acceptance Worksheet

(4) Definitions:

<b>Block</b>	Trees, vines, or bushes in an orchard, vineyard, bog, of a single or mixed age and density, separated by applicable practice, type, variety, different T-Yield Map Areas (TMA) or other characteristics shown in the actuarial documents (e.g., early, mid, late, peaches).
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary, such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling (fruit) through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
<b>First Handler</b>	A person or entity who takes possession of, or purchases, the insured crop for the purpose of acting as an intermediary in the marketing/sales process.
<b>Grade Standards</b>	The United States Standards for Grades of Peaches, the United States Standards for Grades of Nectarines, the United States Standards for Grades of Apricots, and the United States Standards for Grades of Fresh Plums and Prunes, or other such standards specified in the Special Provisions.
<b>Harvest</b>	The physical removal of mature stonefruit from the tree either by hand or machine.
<b>Harvest Cost</b>	The costs that the insured incurs with the harvest and delivery of the marketable stonefruit crop as stated in the Special Provisions.
<b>Lug</b>	A container of fresh stonefruit of specified weight. Lugs of varying sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit or as specified in the Special Provisions: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; Fresh Freestone Peaches - 25 pounds per lug; and Fresh Plums - 28 pounds per lug. Weight for Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches are specified in tons.
<b>Marketable</b>	Stonefruit production that meets or exceeds the quality standards for U.S. No. 1 in accordance with the applicable grade standards or other standards as specified in the Special Provisions, or if stonefruit production fails to meet the applicable grade standards, stonefruit production that is accepted by a packer, processor, or other handler.
<b>Stonefruit</b>	Any of the following crops grown for fresh market or processing: Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Fresh Plums, Processing Apricots, Processing Cling Peaches, Processing Freestone Peaches, or other crops listed in the Special Provisions.



**Type**

A category of a stonefruit crop with similar characteristics that are grouped for insurance purposes, as listed in the Special Provisions.

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

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The AIP is to determine that the insured has complied with all provisions of the insurance contract. Crop Provisions which are to be considered in this determination include (but are not limited to):

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Crop Provisions, and Special Provisions for a complete list.

- (1) **Insured Crop.** The crop insured will be all of each stonefruit crop the insured elects to insure that is grown in the county and for which premium rates are provided in the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That is grown on trees that:
    - 1 Were commercially available when the trees were set out or have subsequently become commercially available;
    - 2 Are adapted to the area;
    - 3 Are grown on a rootstock that is adapted to the area;
    - 4 Are in compliance with the applicable State's Tree Fruit Agreement or related crop advisory board for the state (for each insured crop and type) when such regulations exist;
    - 5 Have produced at least 200 lugs of fresh market production per acre, or at least 2.2 tons of processing production per acre, in at least one of the four most recent actual production history crop years, unless the AIP inspects such acreage and gives approval in writing;
    - 6 Have, after being set out or grafted, reached at least the 5<sup>th</sup> growing season. However, the AIP may give approval in writing to insure acreage that has not reached this age if it meets the minimum production requirements in 5 above; and
    - 7 Are grown in an orchard that, if inspected, are considered acceptable by the AIP.

- (2) **Interplanted Crops.** Stonefruit interplanted with another perennial crop is insurable unless the AIP inspects the acreage and determines that it does not meet the requirements for insurability contained in the **Crop Provisions**.
- (3) **Insured Damage.** Stonefruit insurance coverage is provided against adverse weather conditions, fire, wildlife, earthquake, volcanic eruption, or failure of irrigation system that occurs during the insurance period. Coverage is also provided against damage or loss from insects and disease when adverse weather prevents proper application of control measures, causes properly applied control measures to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available (refer to the **Crop Provisions**).
- (4) **Uninsured Damage.** Coverage against damage or loss of production is **not** provided for:
- (a) **Disease or insect infestation, unless adverse weather:**
- 1 Prevents the proper application of control measures or causes properly applied control measure to be ineffective; or
- 2 Causes disease or insect infestation for which no effective control mechanism is available;
- (b) Split pits, regardless of cause; or
- (c) Inability to market the insured crop for any reason other than actual physical damage from an insurable cause of loss specified in the Crop Provisions. For example, the AIP will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

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

Refer to the CIH and LAM for other provisions not applicable to CAT.

## **C. UNIT DIVISION**

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

## **D. GRADING AND QUALITY ADJUSTMENT**

- (1) **General Information.** The following procedures describe how to calculate the grade/quality adjustment factors used to reduce the quantity or quality of harvested stonefruit production.
- (2) **Grade Standards.** All fresh and processing stonefruit will be graded in accordance with the grade standards **contained in the Crop Provisions unless provided otherwise** in the Special Provisions.

- (3) **Quality Adjustment.** As stated in the crop provisions, the quantity of harvested **production** will be reduced if the following conditions apply:
- (a) The value of damaged production is less than 75 percent of the marketable value of undamaged production due to an insured cause of loss; and
  - (b) For stonefruit insured as fresh fruit only, the stonefruit either is packed and sold as fresh fruit and:
    - 1 Meets only the utility grade requirements of the applicable grading standards, or
    - 2 Fails to meet the applicable grading standards but is or could be sold for any use other than fresh packed stonefruit.
  - (c) Harvested **fresh or processing** production of stonefruit that is eligible for quality adjustment will be reduced as follows:
    - 1 When packed and sold as fresh fruit or when insured as a processing crop, by dividing the value per lug or ton **of marketable production** by the highest price election for **the same type** and multiplying the result (not to exceed 1.00) by the quantity of such production, or
    - 2 For all other stonefruit, by multiplying the number of tons that could be marketed by the value per ton and dividing that result by the highest price election available for **the same type**.

## **E. HARVEST COST INFORMATION**

- (1) The harvest cost per lug/ton reduces the actual market value (for fresh and processing production) or the value per ton (for other than fresh pack production) to an “on tree” value that is equivalent to the crop insurance price election which is also an “on-tree” value. Refer to the Special Provisions for harvest costs for fresh and processing stonefruit production and refer to subsection 2 B herein for the “Harvest Cost” definition.
- (2) As stated in the Special Provisions, for the applicable fresh/processing stonefruit crop, subtract the harvest cost per lug/ton from the price received by the insured to adjust for costs incurred for harvest and delivery. The (harvest cost) adjustment for harvest and delivery shall not be deducted from the fruit’s value when the insured does not incur such expense for the insured stonefruit crop **or such expense is not customary for the crop** (e.g., processor custom harvests stonefruit crop for canning).

### **EXAMPLE:**

The market value for Fresh Apricots is \$4.85 per 24 lb. lug. The Special Provisions harvest cost for Fresh Apricots is \$2.47 per lug.  $\$4.85 - \$2.47 = \$2.38$  value of harvested production after harvest cost deduction. **Transfer \$2.38 to column 64a, “Value” on the Production Worksheet. Calculate the quality adjustment factor as instructed herein.**

## 4. STONEFRUIT APPRAISALS

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### A. GENERAL INFORMATION

- (1) **Field Appraisals.** The insured or the insured's authorized representative must accompany the adjuster when stonefruit acreage is being appraised.
- (2) **Appraisal Requirements.** Specifically for stonefruit, circumstances that require an appraisal include (but are not limited to):
  - (a) When stonefruit is still on the tree, before removal whenever possible;
  - (b) If verifiable production records may not be available;
  - (c) If any production will be sold by direct marketing;
  - (d) The insured producer has reported fruit damage due to insured causes that may cause the fruit to fail to meet the specified quality requirements;
  - (e) Stonefruit that is harvested for sale as utility grade, an appraisal is necessary to determine what percent (quantity), if any, meets the respective quality requirements (fresh-pack and/or other than fresh-pack or processing);
  - (f) All production from Fresh Apricot, Fresh Nectarine, Fresh Freestone Peach, or Fresh Plum acreage that is sold for processing - an appraisal is necessary to determine what percent (quantity), if any, meets the fresh-pack quality requirements and the price-adjusted quantity to count as "marketed other than fresh-packed stonefruit;" and
  - (g) All production from Processing Apricots, Processing Freestone Peaches, and Processing Clingstone Peaches - an appraisal is needed to determine what percent (quantity), if any, meets the processing quality requirements and the corresponding price-adjusted quantity to count as marketable production.
  - (h) Refer to the LAM for additional reasons for appraisals.
- (3) **Appraise Each Stonefruit Crop Separately.** Make separate appraisals for each stonefruit crop grown in the unit/orchard/suborchard, as applicable.
- (4) **Notice of Damage.** Within the policy provisions is a requirement that insureds file a "Notice of Damage or Loss" unless the insurance period has ended prior to one of the following events:
  - (a) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
  - (b) At least 15 days before any production from any unit will be sold by direct marketing. In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.

- (c) In accordance with the Basic Provisions if the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged stonefruit crop so that the AIP may inspect the damaged production. If the insured fails to meet the requirements listed above and such failure results in the AIP's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

**(5) Appraisal Dates.**

- (a) The AIP representatives will set appraisal dates.
- (b) Whenever possible, appraise stonefruit after the fruit drop period and before the stonefruit is removed from the trees.

**(6) Reduced Acreage.** The AIP must provide the adjuster with the latest completed Producers Pre-Acceptance Worksheet (PAW) for the unit being appraised.

If the AIP indicates that the acreage has not been reduced, but the adjuster determines through visual inspection that the plant stand was reduced in excess of 10 percent prior to the acreage reporting date and the actual plant stand disagrees with the number of plants reported on the PAW, then the adjuster must notify the AIP that a revised acreage report may be needed to reduce the number of acres. The claim cannot be finalized (do not obtain the insured's signature) until the AIP determines if the acreage report must be revised to reflect this adjustment. If a revised acreage report is required, finalize the claim when the revised acreage report is completed. Refer to the LAM for acreage measurement information on perennial crops.

## **B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS**

- (1) **Sample Tree Criteria.** Make a general examination of all acreage in the unit/**orchard/suborchard**. Determine the number and general location of trees to be used in the representative samples based on:
  - (a) Total acreage and number of trees;
  - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks as applicable, and appraise each one separately;
  - (c) Percent of each stonefruit crop in the acreage;
  - (d) Tree age, size, density, and vigor;
  - (e) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and

- (f) Whether or not any areas have been color (partially) picked.
- (2) **Sample Size.** Take not less than the minimum number (count) of representative samples required in **TABLE A**.

### **C. SELECTING REPRESENTATIVE SAMPLE FRUIT**

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

### **D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

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

- (a) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/orchard/suborchard and sample trees by row number and tree count within the chosen row.
  - (b) The adjuster should physically mark or tag trees selected for appraisals to verify exact location of sample trees on the unit/orchard/suborchard.
  - (c) An adjuster must be present when the representative trees are harvested.
- (2) **Controversial Appraisals.** If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

## 5. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method.....	Use.....
Immature (Green) Stonefruit Appraisals	until general maturity of the crop.
Mature Stonefruit Appraisals	only after general maturity of the crop.
Representative Tree Appraisals	the production harvested from the representative trees to determine the yield per acre.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

### B. UNHARVESTED APPRAISALS

#### (1) **Immature (Green) Stonefruit Appraisals.**

##### (a) **General Information.**

- 1 Use **TABLE A**, herein, to determine the number of representative sample trees for appraisal purposes. Use the procedure in subsection 4 B, herein, to select representative sample trees.
- 2 Complete section A, Part I “Fruit Count” of the appraisal worksheet to calculate the average number of fruit on each representative sample tree.
- 3 Complete section A, Part II “Production to Count” of the appraisal worksheet to calculate production to count (in lugs/tons) per acre.

(b) **Appraisal Method.**

- 1 Count the number of immature fruit from representative sample trees. Include fruit damaged due to uninsured causes. Do not count any fruit damaged to the extent that it would not remain on the tree until maturity.
- 2 Total the number of fruit from all sample trees. Divide the total number of fruit from all sample trees by the number of representative sample trees to calculate the average number of fruit per tree.
- 3 Multiply the average number of fruit per tree by **0.90** Survival Factor to calculate the average number of fruit to count.
- 4 Divide the average number of fruit to count by the number of fruit per pound (refer to **TABLE D** for the applicable number of fruit per pound by crop) to calculate the number of pounds of fruit per tree.
- 5 Multiply the number of pounds of fruit per tree by the number of trees per acre to calculate the total pounds of fruit per acre. Divide this poundage by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons, as applicable.

**EXAMPLE:**

**Fresh Fruit (Apricots)**

104.4 average fruit per sample x 0.90 survival factor = 94.0 average fruit to count.

94.0 ÷ 12 fruit/lb. = 7.8 lbs. of fruit/tree x 110 trees/acre = 858 lbs. of fruit/acre

858 lbs/ fruit/acre ÷ 24 lbs./lug = **35.8 lugs/acre**

**EXAMPLE:**

**Processing Fruit (Apricots)**

2,222 lbs./acre ÷ 2,000 lbs./ton = **1.1 tons/acre**

(2) **Mature Appraisals.**

(a) **General Information.**

- 1 Use **TABLE A**, herein, to determine the number of representative sample trees for appraisal purposes. Use the procedure in subsection 4 B, herein, to select representative sample trees.
- 2 The total production to count for a unit includes all harvested and appraised mature production that meets the applicable grade standards contained in the Special Provisions.
- 3 Appraise any unharvested acreage to determine what portion of the fruit could be/could have been picked for packing or processing.



- 4 If there is unharvested production due to market conditions, or if fruit damage is from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.
- 5 Other seasonal instructions for appraising unharvested fruit will be issued by FCIC, as applicable.
- 6 Complete section B, Part I “Fruit Count” of the appraisal worksheet to calculate the average number of fruit per tree.
- 7 Complete section B, Part II “Random Pick” of the appraisal worksheet to calculate the average percent of graded fruit and the average weight per fruit.
- 8 Complete section B, Part III “Production to Count” of the appraisal worksheet to calculate the appraisal in lugs/tons per acre.

(b) **Appraisal Method.**

- 1 Count the number of damaged and undamaged fruit on each representative sample tree. Total the number of fruit from all sample trees and divide this total by the number of sample trees to calculate the average number of fruit per tree.
- 2 From each sample tree, randomly select a 50-fruit sample. From the 50-fruit sample count the number of fruit that meets or exceeds the applicable grade standards, record counts on the appraisal worksheet. Weigh all of the sample fruit from each sample tree that meets or exceeds the applicable grade requirements and record fruit weight in pounds on the appraisal worksheet.
- 3 Separately total the number and weight of all fruit in the samples that meets or exceeds the applicable grade standards.
- 4 Divide the total number of fruit that meets or exceeds the applicable grade standards by the total number of fruit from all of the sample trees to calculate the average percent of fruit meeting the applicable grade requirements.
- 5 Divide the weight of all sample fruit that meets or exceeds the applicable grade standards by the number of fruit from all sample trees that meets or exceeds the applicable grade standards to calculate the average weight per sample fruit in pounds.
- 6 Multiply the average number of fruit per sample tree times the average percent of graded fruit to calculate the number of graded fruit per tree. Multiply the number of graded fruit per tree by the average weight per fruit to calculate the number of pounds of fruit per tree.
- 7 Multiply the number of pounds of fruit per tree times the number of trees per acre to calculate the total pounds of fruit per acre. Divide by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons.

**EXAMPLE:**

361.4 average fruit/tree x 0.38 average % grade fruit = 137.3 number of graded fruit/tree.  
137.3 x 0.16 average weight/fruit = 22.0 average weight of fruit/tree.  
22.0 x 110 trees/acre = 2,420 total lbs./acre. Divide 2,420 by:  
24 pounds per lug for Fresh Apricots = **100.8 lugs/acre**;  
25 pounds per lug for Fresh Nectarines = **96.8 lugs/acre**;  
**25 pounds per lug for Fresh Freestone Peaches = 96.8 lugs/acre**;  
**28 pounds per lug for Fresh Plums = 86.4 lugs/acre**; or  
2000 pounds per ton for Processing Apricots, Processing Cling Peaches, or Processing Freestone Peaches = **1.2 tons/acre**

**C. HARVESTED APPRAISALS**

- (1) **Representative Tree Appraisals.** When harvested representative tree appraisals are used, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard/suborchard. The adjuster will make arrangements with the insured to do a field inspection when the insured harvests the representative sample trees. During the field inspection, the adjuster will:
  - (a) Select sample stonefruit for grading/quality adjustment from the harvested samples as described in subsection 4 C,
  - (b) Determine the amount of appraised potential production on each sample tree as described in subsection 7 C, and
  - (c) Document the amount of potential appraised production and any applicable quality adjustment information on the appraisal worksheet as described in subsection 7 C.
- (2) **Harvested Acreage Appraisals.** Prior to harvest, estimate the potential amount of gross potential production on unharvested acreage. After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage; otherwise, use another method.

**D. HANDLING HARVESTED FRESH STONEFRUIT NOT MARKETABLE AS FRESH-PACKED**

- (1) **General Information.** The **Crop Provisions** state that any harvested fresh stonefruit production that is damaged by insured causes to the extent it is not marketable as fresh packed production, can be adjusted for quality and counted as other than fresh packed production for claims purposes (refer to subsection 8 C herein for item entry instructions).
- (2) **Fresh Pack and Other than Fresh Pack Production Calculations.**
  - (a) Refer to the current year's pack records from the insured unit to confirm the amount of harvested stonefruit production. When pack records list fresh pack and other than fresh pack production, document the amount of fresh packed and other than fresh packed production on separate lines in section II of the **Production Worksheet**.

- (b) Convert other than fresh packed production in tons/pounds to lugs rounded to tenths.
- (c) From the insured's pack records, determine the value in dollars and cents per ton or the value per pound, as applicable for other than fresh packed production (refer to Examples 1 and 2 below).
- (d) Convert the value of other than fresh-pack production from dollars and cents per ton/pound to dollars and cents per lug.
- (e) Calculate the on-tree value in dollars and cents for other than fresh packed production per lug by subtracting any applicable harvest cost per lug.
- (f) Divide the on-tree value in lugs by the highest price election per lug to calculate the quality adjustment factor for other than fresh packed production.
- (g) Multiply the lugs of other than fresh packed production by the quality factor to calculate the other than fresh packed production to count.

**EXAMPLE 1: Converting Tons to Lugs**

Actual value received was \$230.00 per ton. Harvest cost for fresh apricots was \$2.47 per lug. Price election was \$8.90 per lug. 2.9 tons of apricots other than fresh packed production.

**Convert tons to lugs:** 2.9 tons x 2,000 lbs./ton = 5,800.0 lbs. 5,800.0 lbs ÷ 24.0 lbs. lug = 241.7 gross lugs other than fresh production.

**Convert value per ton to value per lug:** \$230.00 (value per ton) ÷ 2,000 (lbs./ton) = \$0.115 (value per lb.) x 24.0 (lbs./lug) = \$2.76 value per lug of other than fresh packed production.

**Calculate the on-tree value:** \$2.76 (value per lug) - \$2.47 (harvest cost per lug) = \$0.29 actual value per lug for other than fresh packed apricots.

**Calculate quality adjustment factor:** \$0.29 (actual value per lug) ÷ \$8.90 (price election per lug) = 0.033 quality adjustment factor.

**Calculate production to count:** 241.7 gross lugs other than fresh pack production x 0.033 = 8.0 net lugs other than fresh packed production to count.

## EXAMPLE 2: Converting Pounds to Lugs

Actual value received was \$0.32 per pound. Harvest cost for fresh apricots was \$2.47 per lug. Price election was \$8.90 per lug. 1,150.0 lbs. of apricots other than fresh packed production.

**Convert pounds to lugs:**  $1,150.0 \text{ lbs.} \div 24.0 \text{ lbs./lug} = 47.9$  gross lugs other than fresh packed production.

**Convert value per pound to value per lug:**  $\$0.32$  (value per lb.)  $\times 24.0$  (lbs./lug) =  $\$7.68$  value per lug of other than fresh packed production.

**Calculate the on-tree value:**  $\$7.68$  (value per lug) -  $\$2.47$  (harvest cost per lug) =  $\$5.21$  actual value per lug for other than fresh packed apricots.

**Calculate quality adjustment factor:**  $\$5.21$  (actual value per lug)  $\div \$8.90$  (price election per lug) =  $0.585$  quality adjustment factor.

**Calculate production to count:**  $47.9$  gross lugs other than fresh pack production  $\times 0.585 = 28.0$  net lugs other than fresh packed production to count.

## 6. APPRAISAL DEVIATIONS AND MODIFICATIONS

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### A. DEVIATIONS

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

### B. MODIFICATIONS

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

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURE

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### A. WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Stonefruit Appraisal Worksheet (hereafter referred to as the appraisal worksheet). All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).

- (3) The Privacy Act and Nondiscrimination 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 in this section. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

**B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION**

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete a separate appraisal worksheet for each type/variety, as applicable.
- (4) Complete a separate appraisal worksheet for insured acres damaged solely by uninsured causes.
- (5) Document the appraisal date in MM/DD/YYYY format in the Remarks section of the appraisal worksheet.
- (6) For every inspection, complete items 1 through 9 and items 48 through 51.
- (7) For IMMATURE (green) appraisals complete section A, for MATURE appraisals complete section B of the appraisal worksheet. Refer to section 4, herein, for sampling instructions.
- (8) For inspections where all of the unit production of unharvested immature and mature fruit is unmarketable due to insured causes, complete items 1 through 9 and 48 through 51. The appraisal worksheet must be accompanied by a processor statement indicating the reason(s) for unmarketable condition(s) as well as how such unmarketable condition(s) was determined.
- (9) Standard appraisal worksheet items are numbered consecutively in subsection C. An example appraisal worksheet is also provided to illustrate how to complete entries.

**C. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item No.**

**Information Required**

**Company:** Name of the AIP if not preprinted on the worksheet (Company Name).

**Claim Number:** Claim number as assigned by the AIP.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Acres:** Unit acreage, to tenths.
6. **Number of Trees per Acre:** The actual number of bearing trees per acre. Refer to the insured's current PAW, PAIR, and/or addendum worksheet for the number of bearing trees. Refer to the LAM for additional information on determining the number of trees per acre.
7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., "May 15," etc.).
9. **Crop Type:** Applicable crop and type (e.g., "Fresh Apricots," "Processing Apricots," etc.).

## A - IMMATURE (GREEN) STONEFRUIT APPRAISALS

### Part I: FRUIT COUNT

10. **Field ID:** Field identification symbol.
11. **Acres in Plot:** Number of appraised acres in unit/orchard/suborchard, to tenths.
12. **Fruit Count - Number of Fruit from Each Sample Tree:** Total number of fruit on each sample tree. Do not include any fruit damaged by insured causes to the extent that it would not remain on the tree until maturity.
13. **Total Fruit:** Total number of fruit from all trees in item 12.
14. **Number of Samples:** Total number of samples taken from item 12.
15. **Average Fruit per Tree:** Item 13 divided by item 14, results rounded to tenths.

### Part II: PRODUCTION TO COUNT

16. **Average Fruit per Tree:** Transfer entry from item 15.
17. **Survival Factor:** Enter "0.90" if not preprinted on the appraisal worksheet.

18. **Average Fruit to Count:** Item 16 multiplied by item 17, results rounded to tenths.
19. **Fruit per Pound:** Enter number of fruit per pound rounded to tenths. Refer to **TABLE D** or **TABLE E**, as applicable.
20. **Pounds per Tree:** Item 18 divided by item 19, results in pounds rounded to tenths.
21. **Number of Trees per Acre:** Transfer entry from item 6.
22. **Pounds per Acre:** Item 20 multiplied by item 21, results rounded to whole pounds.
23. **Pounds per \_\_\_\_:** Enter “Lugs” or “Tons” in heading, as applicable. Enter lug weight in pounds from **TABLE D** or “2,000” pounds/ton, as applicable.
24. **\_\_\_\_\_ per Acre:** Enter “Lugs” or “Tons” in heading, as applicable. Item 22 divided by item 23, results in lugs or tons rounded to tenths.
  - a. For insured cause appraisals: Transfer to column 31 “Appraised Potential” on the Production Worksheet.
  - b. For uninsured cause appraisals: Transfer to column 37 “Unins. Causes” on the Production Worksheet.

If there is no mature stonefruit appraisal, skip section B. If there is a mature stonefruit appraisal refer to the instructions in section B below.

## **B - MATURE STONEFRUIT APPRAISALS**

### **Part I: FRUIT COUNT**

25. **Field ID:** Unit/block identification symbol.
26. **Acres in Plot:** Number of appraised acres in unit/**orchard/suborchard**.
27. **Fruit Count - Number of Fruit from Each Sample Tree:** Total number of fruit on each sample tree.
28. **Total Fruit:** Total number of **fruit** from all trees in item 27.
29. **Number of Samples:** Total number of **samples** taken from item 27.
30. **Average Fruit per Tree:** Item 28 divided by item 29, results rounded to tenths.

### **Part II: RANDOM PICK**

31. **Random Pick or Number of Fruit that Meet Grade (\_\_\_\_\_per Sample):** Enter “50” fruit per sample. Randomly select 50 fruit from each representative sample tree. Count and document the number of fruit in the 50-fruit sample that meets or exceeds the applicable grade standards. **If a representative sample tree does not contain at least 50 fruit, select additional fruit from adjoining tree(s) in the orchard of the same type, variety, age, etc. to complete the 50 fruit sample. For uninsured cause appraisals only, line through “Meet Grade” in column heading and enter “UI.” From the 50-fruit sample above, count the number of fruit damaged solely by uninsured causes.**

32. **Weight of Graded Fruit (\_\_\_\_per Sample):** Enter “50” fruit per sample. Weigh fruit from each sample tree that meets or exceeds the applicable grade standard. Enter weight in pounds rounded to tenths. *For uninsured cause appraisals only*, line through “Graded” in column heading and enter “UI.” Enter the weight of fruit damaged solely by uninsured causes in pounds rounded to tenths.
33. **Total Number of Fruit that Meet Grade:** Total number of fruit from all sample trees in item 31 that meets or exceeds the applicable grade standards. *For uninsured cause appraisals only*, line through “Meet Grade” in column heading and enter “UI.” Enter the number of fruit damaged solely by uninsured causes.
34. **Total Weight:** Total weight of fruit that meets or exceeds the applicable grade standards from all sample trees in item 32. Enter weight in pounds rounded to tenths. *For uninsured cause appraisals only*, enter weight of UI fruit.
35. **Total Number of Fruit from All Sample Trees:** 50 fruit per tree multiplied by the number of sample trees in item 31 (e.g., 50 fruit per tree x 5 sample trees = 250 fruit).
36. **Total Number of Fruit that Meet Grade:** Transfer entry from item 33. *For uninsured cause appraisals only*, line through “Meet Grade” in column heading and enter “UI.”
37. **Average Percent of Graded Fruit:** Item 33 divided by item 35, results rounded to two-decimal places. *For uninsured cause appraisals only*, line through “Graded” in column heading and enter “UI.”
38. **Average Weight per Fruit:** Item 34 divided by item 36, results in pounds rounded to two-decimal places.

### Part III: Production to Count

39. **Average Fruit per Tree:** Transfer entry from item 30.
40. **Average Percent of Graded Fruit:** Transfer entry from item 37. *For uninsured cause appraisals only*, line through “Graded” in column heading and enter “UI.”
41. **Graded Fruit per Tree:** Item 39 multiplied by item 40, results rounded to tenths. *For uninsured cause appraisals only*, line through “Graded” in column heading and enter “UI.”
42. **Average Weight per Fruit:** Transfer entry from item 38.
43. **Pounds per Tree:** Item 41 multiplied by item 42, results in pounds rounded to tenths.
44. **Number of Trees per Acre:** Transfer entry from item 6.
45. **Pounds per Acre:** Item 43 multiplied by item 44, results rounded to whole pounds.
46. **Pounds per\_\_\_\_\_:** Enter “Lugs” or “Tons” in heading as applicable. Enter lug weight in pounds from **TABLE D** or “2,000” pounds/ton, as applicable.
47. **\_\_\_\_ per Acre:** Enter “Lugs” or “Tons,” in heading as applicable. Item 45 divided by item 46, results in lugs or tons rounded to tenths.



- a. For insured cause appraisals: Transfer to column 31 “Appraised Potential” on the Production Worksheet.
- b. For uninsured cause appraisals: Transfer to column 37 “Unins. Causes” on the Production Worksheet.

48. **Remarks:** Any pertinent information that pertains to the inspection/appraisal (e.g., appraisal date, uninsured damage, etc.).

**The following required entries are not illustrated on the appraisal worksheet example below.**

- 49. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 50. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature. **BEFORE** obtaining the insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED** or insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
- 51. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

**STONEFRUIT APPRAISAL WORKSHEET  
(For Illustration Purposes Only)**

Company: <b>Any Company</b>				Claim Number: <b>XXXXXXX</b>				
1. Insured's Name <b>I. M. Insured</b>	2. Policy Number <b>XXXXXXX</b>	3. Crop Year <b>YYYY</b>	4. Unit Number <b>0001-0001BU</b>	5. Acres <b>30.0</b>	6. Number of Trees per Acre <b>110</b>	7. Cause of Damage <b>Hail</b>	8. Date of Damage <b>May 1</b>	9. Crop Types <b>Processing Apricots</b>

**A. IMMATURE (GREEN) STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
		210	220	196	185	211						
A	8.8									= 1,022	÷ 5	= 204.4

**Part II: PRODUCTION TO COUNT**

16. Average Fruit per Tree	17. Survival Factor	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds per <u>Ton</u>	24. <u>Tons</u> per Acre
204.4	X 0.90	= 184.0	÷ 12.0	= 15.3	X 110	= 1,683	÷ 2,000	= 0.8

**B. MATURE STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

25. Field ID	26. Acres in Plot	27. Fruit Count Number of Fruit From Each Sample Tree								28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree
										=	÷	=

**Part II: RANDOM PICK**

31. Random Pick or Number of Fruit that Meet Grade (____per Sample)								33. Total Number of Fruit that Meet Grade				35. Total Number of Fruit From All Sample Trees				37. Average Percent of Graded Fruit			
32. Weight of Graded Fruit (____per Sample)								34. Total Weight				36. Total Number of Fruit that Meet Grade				38. Average Weight per Fruit			
31								33	=	35	÷	37	=						
32								34	=	36	÷	38	=						

**Part III: PRODUCTION TO COUNT**

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per	47. _____ per Acre
	X	=	X	=	X	=	÷	=

48. Remarks: *Appraisal date MM/DD/YYYY.*

**EXAMPLE IMMATURE APPRAISAL**

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

**STONEFRUIT APPRAISAL WORKSHEET**

**(For Illustration Purposes Only)**

Company: <i>Any Company</i>					Claim Number: <i>XXXXXXX</i>			
1.. Insured's Name <i>I. M. Insured</i>	2. Policy Number <i>XXXXXXX</i>	3. Crop Year <i>YYYY</i>	4. Unit Number <i>0001-0002BU</i>	5. Acres <i>25.0</i>	6. Number of Trees per Acre <i>110</i>	7. Cause of Damage <i>Hail</i>	8. Date of Damage <i>May 15</i>	9. Crop Type <i>Fresh Apricots</i>

**A. IMMATURE (GREEN) STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree										13. Total Fruit  =	14. Number of Samples  ÷	15. Average Fruit per Tree  =

**Part II: PRODUCTION TO COUNT**

16. Average Fruit per Tree	17. Survival Factor  X <b>0.90</b>	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds per _____	24. _____ per Acre
		=	÷	=	X	=	÷	=

**B. MATURE STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

25. Field ID  <i>B</i>	26. Acres in Plot  <i>10.0</i>	27. Fruit Count Number of Fruit From Each Sample Tree										28. Total Fruit  = <i>1,807</i>	29. Number of Samples  ÷ <i>5</i>	30. Average Fruit per Tree  = <i>361.4</i>
		<i>358</i>	<i>366</i>	<i>370</i>	<i>354</i>	<i>359</i>								

**Part II: RANDOM PICK**

31. Random Pick or Number of Fruit that Meet Grade ( <i>50</i> per Sample)										33. Total Number of Fruit that Meet Grade					35. Total Number of Fruit From All Sample Trees					37. Average Percent of Graded Fruit				
32. Weight of Graded Fruit ( <i>50</i> per Sample)										34. Total Weight					36. Total Number of Fruit that Meet Grade					38. Average Weight per Fruit				
<i>22</i>	<i>16</i>	<i>18</i>	<i>18</i>	<i>20</i>						=	<i>94</i>	÷	<i>250</i>	=	<i>0.38</i>									
<i>3.0</i>	<i>2.8</i>	<i>2.8</i>	<i>3.0</i>	<i>3.2</i>						=	<i>14.8</i>	÷	<i>94</i>	=	<i>0.16</i>									

**Part III: PRODUCTION TO COUNT**

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per <i>Lug</i>	47. <i>Lugs</i> per Acre
<i>361.4</i>	X <i>0.38</i>	= <i>137.3</i>	X <i>0.16</i>	<i>22.0</i>	X <i>110</i>	= <i>2,420</i>	÷ <i>24</i>	= <i>100.8</i>

48. Remarks: *Appraisal date MM/DD/YYYY.*

**EXAMPLE MATURE APPRAISAL**

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

## 8. **PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### A. **WORKSHEET STANDARDS**

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. **The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.**
- (4) The following certification statement required by the Document Standards and Supplemental Standards Handbook (FCIC-24040) must be included on the form 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 Approved 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.

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

### B. **GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION**

- (1) The **Production Worksheet contains** all notices of damage for all preliminary and final inspections **(including “No Indemnity Due” claims)** on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
  - (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
  - (6) When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.
  - (7) For insured stonefruit acreage that is harvested after it has been appraised, determine production to count in accordance with section 15(b) of the Basic Provisions.

### **C. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

1. **Crop/Code #:** Applicable crop/code from the actuarial documents.
2. **Unit #:** Unit number from the Summary of Coverage after it is verified to be correct.
3. **Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid Identifications) as applicable for the crop.
4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). 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.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. 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.

If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in item 5. Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: <i>Additional date of damage – SEP 5, Cause of Damage – Freeze, insured cause percent = 10%.</i>					

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete date (e.g., “MM/DD/YYYY”) for each notice.
- b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp” instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

**FINAL:** Transfer the last date in the 1st or 2nd space from first or second set of Production Worksheets to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (e.g., “MM/DD/YYYY”) for the “FINAL” inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or a delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” Refer to the LAM for further information regarding companion contracts.

- (1) 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 AIP instructions.
- (2) 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.
- (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

## SECTION I – **DETERMINED** ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Types, irrigated practice, cropping practice, or organic practice, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

16. **Field ID:** The field identification symbol from a sketch map or an aerial photograph. Refer to the Narrative instructions.
17. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.
18. **Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres MAKE NO ENTRY.
19. **Determined Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:
  - a. Put to other use without consent.
  - b. Abandoned.
  - c. Damaged by uninsured causes.
  - d. For which the insured failed to provide acceptable records of production.
  - e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.

**FINAL:** Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.



- 20. Interest or Share:** Insured's interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- 21. MAKE NO ENTRY.**
- 22. Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, MAKE NO ENTRY.
- 23.-25. MAKE NO ENTRY.**
- 26. Irr Practice:** Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigation Practice Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If irrigation practice is not specified on the actuarial documents, MAKE NO ENTRY.
- 27. Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If "No Cropping Practice" or "No Practice Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If cropping practice is not specified on the actuarial documents, MAKE NO ENTRY.
- 28. Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
- 29. Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

<u>STAGE</u>	<u>EXPLANATION</u>
"P" .....	Acreeage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.
"H" .....	Harvested.
"UH" .....	Unharvested or put to other use with consent.

**GLEANED ACREAGE:** Refer to the LAM for information on gleaning.

30. **Use of Acreage:** Use the following “Use of Acreage” abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc....	Use made of acreage
“WOC” .....	Other use without consent
“SU” .....	Solely uninsured
“ABA” .....	Abandoned without consent
“H” .....	Harvested
“UH” .....	Unharvested

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

**GLEANED ACREAGE: Refer to the LAM for information on gleaning.**

31. **Appraised Potential:** Transfer the per-acre appraisal in lugs/tons to tenths, of POTENTIAL production from either item 24 or item 47 on the appraisal worksheet, as applicable for acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter “0,” (zero). Refer to paragraph 85 in the LAM for procedures for documenting “0” (zero) yield appraisals.

32a.-33. **MAKE NO ENTRY.**

34. **Production Pre-QA:** Column 19 multiplied by column 31, results in lugs/tons to tenths.

35. **MAKE NO ENTRY.**

36. **Production Post-QA:** Transfer entry from column 34.

37. **Unins. Causes:** Make the following entries in lugs/tons rounded to tenths.

For uninsured causes appraisals: Column 19 multiplied by the per acre appraisal for uninsured causes (taken from item 24 or 47 on the appraisal worksheet or uninsured appraisal from other documentation, as applicable). Explain in the Narrative. If no uninsured causes, **MAKE NO ENTRY.**

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured’s production guarantee per acre in lugs/ tons rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Column 36 plus column 37, results in lugs/tons rounded to tenths.

39. **Total:** Total of all column 19 acres rounded to tenths.

40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production (refer to the Crop Provisions and Special Provisions) in the Table below.

**Qualifying Quality Adjustment Conditions Table**

TW (Test Weight)
KD (Total Defects)
Aflatoxin
Vomitoxin
Fumonisin
Garlicky
Dark Roast
Sclerotinia
Ergoty
CoFo (Commercially Objectionable Foreign Material)
Other
None

- a. For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:
  - (1) Document the level of each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date of the test(s); or
  - (2) Enter "See documentation included in the claim file" (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the quality adjustment condition).

- b. If “Other” is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report, a description of the qualifying quality adjustment condition.
- c. Check “None” if none of the production qualifies for quality adjustment.

41. MAKE NO ENTRY.

42. **Totals:** Total of columns 34, 36, 37 and 38, in lugs/tons rounded to tenths, if there is an entry in the respective columns; otherwise, MAKE NO ENTRY.

#### NARRATIVE:

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

- a. When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain an entry in column “31” for such fruit that meets or exceeds the policy grade requirements.
- b. If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
- c. 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.
- d. Explain any uninsured causes, unusual, or controversial cases.
- e. If there is an appraisal in column “37” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- f. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
- g. State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. Explain any entry for “Production Not to Count” in column “62,” and/or any production not included in column “56” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- k. Explain a “No” checked in item 44.
- l. Attach a sketch map or aerial photograph to identify the total unit:

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

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

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

## SECTION II – **DETERMINED** HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column “49” through “52.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Separate storage facilities.
  - (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
  - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (e) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “47a” through “66” by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns “47a” through “66” for preliminary inspections.

**43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

**44. Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the “Narrative.”

**45. 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.

**46. Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

**47a. Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

**47b. Field ID:**

- a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column “16”).
- c. Enter the applicable two-digit code for first crop or second crop.

**48. Multi-Crop Code:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

**49. - 52. Length or Diameter/Width/Depth/Deduction:** For stonefruit that is stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For stonefruit otherwise disposed of, indicate the method of disposition.

53.-55. **MAKE NO ENTRY.**

56. **Bu., Ton, Lbs., Cwt.:** Circle “Tons or enter/circle “Lugs,” in column heading, as applicable. Enter harvested stonefruit production in lugs/tons rounded to tenths. For other than fresh packed production, as applicable, convert production from tons/pounds to lugs and enter production in lugs rounded to tenths (refer to subsection 5 D herein). Document all such calculations in the Narrative or on a Special Report form, as applicable.

57.-60. **MAKE NO ENTRY.**

61. **Adjusted Production:** Transfer entry from column 56.

62. **Prod. Not to Count:** Net production NOT to count in lugs/tons rounded to tenths WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

63. **Production Pre-QA:** Column 61 minus column 62, results in lugs/tons rounded to tenths.

64a. **Value:** The dollar and cents value per lug/ton for harvested production damaged by insurable causes minus harvest cost per lug/ton, as applicable, from the Special Provisions that qualifies for quality adjustment. Refer to subsection 3 E for harvest cost information. For other than fresh packed production, refer to subsection 5 D instructions for converting the dollar and cents value per ton/pound to a dollar and cents value per lug.

64b. **Mkt. Price:** When there is an entry in column 64a above, enter the applicable highest price election per lug/ton in dollars and cents.

65. **Quality Factor:** Make the following percentage entries as a three-place decimal (e.g., enter 45.4 percent as 0.454, etc.).

(a) For harvested production **with** quality adjustment, column 64a divided by column 64b.

(b) For harvested production **without** quality adjustment, MAKE NO ENTRY.

66. **Production to Count:** Make the following entries in lugs/tons to tenths:

a. When column 65 is less than 75 percent, column 63 multiplied by column 65 results not to exceed 1.000.

b. When column 65 is 75 percent or greater, transfer entry from column 63.

c. If no entry in column 65, transfer entry from column 63.

67. **Total:** Total of column 63 entries in lugs/tons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:** Total of column 66 entries, in lugs/tons rounded to tenths.



69. **Section I Total:** Total of column 38 entries, in lugs/tons rounded to tenths.

70. **Unit Total:** Item 68 plus item 69, results in lugs/tons rounded to tenths.

71. **Allocated Prod.:** Refer to paragraphs 126 C (5) and 127 of the LAM for instructions for determining allocated production. Total production in lugs/tons rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod:** Make the following entries in lugs/tons rounded to tenths.

a. When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.

b. When there is no entry in item 71 and column 37: Transfer entry from item 70.

**MAKE NO ENTRY** when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **Adjuster's Signature, Code # and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.

74. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED** or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.

75. **Page Numbers:**

**PRELIMINARY:** Page numbers - "1," "2," etc., at the time of inspection.

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

**PRODUCTION WORKSHEET**

1. Crop/Code # <i>Processing Apricots</i>	2. Unit # <b>0001-0001BU</b>	3. Location Description <i>SWI-96N-30W</i>	7. Company Agency <i>Any Company</i> <i>Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
<b>0218</b>				
4. Date(s) of Damage	<i>May 1</i>	<i>May 15</i>		9. Claim # <b>XXXXXXX</b>
5. Cause(s) of Damage	<i>Hail</i>	<i>Hail</i>		11. Crop Year <b>YYYY</b>
6. Insured Cause %	<i>50%</i>	<i>50%</i>		10. Policy # <b>XXXXXXX</b>
12. Additional Units	<i>00200</i>			14. Date(s) Notice of Loss
13. Est. Prod. Per Acre	<i>1,850</i>			1st <b>MM/DD/YYYY</b>
				2nd
				Final <b>MM/DD/YYYY</b>
				15. Companion Policy(s)

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<i>A</i>			<i>8.8</i>	<i>1.000</i>		<i>997</i>				<i>0200</i>			<i>UH</i>	<i>UH</i>	<i>0.8</i>			<i>7.0</i>		<i>7.0</i>		<i>7.0</i>
<i>B</i>			<i>21.2</i>	<i>1.000</i>		<i>997</i>				<i>0200</i>			<i>H</i>	<i>H</i>								
39. TOTAL			<i>30.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>										42. TOTALS		<i>7.0</i>		<i>7.0</i>		<i>7.0</i>		
											41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>											

NARRATIVE (If more space is needed, attach a Special Report) *Acres determined using GPS. Orchard A not harvested due to severe hail damage*

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. (Top) Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count				
Field ID																	Mkt. Price						
		<i>Acme Fruit Processing Co. Anytown, State</i>							<i>140.0</i>							<i>140.0</i>			<i>140.0</i>				
67. TOTAL																	<i>140.0</i>	68. Section II Total		<i>140.0</i>			
																		69. Section I Total		<i>7.0</i>			
																		70. Unit Total		<i>147.0</i>			
																		71. Allocated Prod.					
																		72. Total APH Prod.		<i>147.0</i>			

**EXAMPLE PROCESSING FRUIT CLAIM  
(For Illustration Purposes Only)**

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

**PRODUCTION WORKSHEET**

1. Crop/Code # <i>Fresh Apricots 0218</i>	2. Unit # <b>0001- 0002BU</b>	3. Location Description <i>SW1-96N-30W</i>	7. Company Agency <i>Any Company Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>May 15</i>	5. Cause(s) of Damage <i>Hail</i>	6. Insured Cause % <i>100%</i>	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # <b>XXXXXXXX</b>				11. Crop Year <b>YYYY</b>
10. Policy # <b>XXXXXXXX</b>				
14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>		1st	2nd	Final <i>MM/DD/YYYY</i>
15. Companion Policy(s)				

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Det. Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<i>B</i>			<i>10.0</i>	<i>1.000</i>		<i>107</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>100.8</i>			<i>1,008.0</i>		<i>1,008.0</i>		<i>1,008.0</i>
<i>C</i>			<i>15.0</i>	<i>1.000</i>		<i>107</i>				<i>002</i>			<i>H</i>	<i>H</i>								
39. TOTAL			<i>25.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>												42. TOTALS	<i>1,008.0</i>		<i>1,008.0</i>		<i>1,008.0</i>	

NARRATIVE (If more space is needed, attach a Special Report) *Orchard B not harvested. Orchard C harvested, 1,150.0 lbs. sold as other than fresh pack production.*  
*1,150.0 lbs. ÷ 24.0 lbs/lug = 47.9 lugs other than fresh pack (column 56 entry). \$0.32 value per lb. of other than fresh pack apricots x 24.0 lbs/lug = \$7.68 value per lug - \$2.47 harvest cost/lug = \$5.21 actual value per lug (column 64a entry). Price election for fresh apricots is \$8.90/lug (column 64b entry).*

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT Lugs	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
		<i>Acme Fruit Processing Co. Anytown, State</i>							<i>47.9</i>					<i>47.9</i>		<i>47.9</i>	<i>5.21 8.90</i>	<i>0.585</i>	<i>28.0</i>				
		<i>Pomona Fresh Fruit Co. Anytown, State</i>							<i>450.0</i>					<i>450.0</i>		<i>450.0</i>			<i>450.0</i>				
67. TOTAL																<i>497.9</i>	68. Section II Total		<i>478.0</i>				
																	69. Section I Total		<i>1,008.0</i>				
																	70. Unit Total		<i>1,486.0</i>				
																	71. Allocated Prod.						
																	72. Total APH Prod.		<i>1,486.0</i>				

**EXAMPLE FRESH FRUIT CLAIM  
(For Illustration Purposes Only)**

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

## 9. REFERENCE MATERIAL

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**TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS**

Acres in Orchard or Suborchard	Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or suborchard.	

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

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

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result to tenths into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then 43,560 ÷ 65.0 = 670 trees per acre. For trees planted in quincunx, hexagonal, hedgerows, etc. patterns, refer to the LAM.

**TABLE C - RATIO OF FRESH FRUIT TO DRIED FRUIT BY CROP**

Stonefruit Crop and Variety Name	Ratio of Fresh Fruit to Dried Fruit (in pounds)
Apricots -Moorpark	5 to 1
Apricots- Tilton	7 to 1
Apricots- Modesto	7 to 1
Apricots - Bleinheim and all others	6 to 1
All Freestone Peaches	8.7 to 1
<b>Plums/Prunes</b>	<b>3 to 1</b>

**TABLE D - NUMBER OF FRUIT PER POUND BY CROP AND UNIT OF MEASURE**

Crop Name	Number of Fruit Per Pound	Unit of Measure	Pounds of Fruit per Lug/Ton
Fresh Apricots	12.0	Lug	24
Processing Apricots	12.0	Ton	2000
Fresh Nectarines	2.5	Lug	25
Processing Clingstone Peaches	3.0	Ton	2000
Processing Freestone Peaches	2.5	Ton	2000
Fresh Freestone Peaches	2.5	Lug	<b>25</b>
<b>Fresh Plums</b>	<b>*</b>	<b>Lug</b>	<b>28</b>

\*Refer to **TABLE E** herein for the number of Plums per Pound by Variety.

**TABLE E – NUMBER OF PLUMS PER POUND BY VARIETY**

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

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

**TABLE E – NUMBER OF PLUMS PER POUND PER VARIETY**

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

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