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Risk
Management
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Actuarial and
Product Design
Division

FCIC 25670
(08-2012)

ACTUAL REVENUE HISTORY (ARH)

CHERRY (PILOT)

LOSS

ADJUSTMENT

STANDARDS

HANDBOOK

2013 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

TITLE: ARH CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25670
EFFECTIVE DATE: 2013 and succeeding crop years	ISSUE DATE: August 31, 2012
SUBJECT: Provides the loss adjustment procedures and instructions for the Pilot ARH Cherry crop insurance program.	OPI: Actuarial and Product Design Division APPROVED: <i>/s/ Tim B Witt</i> Deputy Administrator for Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2013 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Major changes: **Highlighted** text indicates changes made.

- A. Page 7, subsection 5A: Updated Language in general information table.
- B. Page 18, subsection 8B: Updated Annual Price language to clarify.
- C. Page 34, subsection 31b: Updated Language on Appraised Potential
- D. Page 34, subsection 33b: Updated Language for Shell %, Factor, or Value
- E. Page 34, subsection 34a: Updated Language for Production Pre QA
- F. Page 34, subsection 34b: Updated Language for Production Pre QA
- G. Page 34-35, subsection 37: Updated Language for Uninsured Causes
- H. Page 38, subsection v: Added Section under Narrative

**CHERRY ACTUAL REVENUE HISTORY PILOT
LOSS ADJUSTMENT STANDARDS HANDBOOK**

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1. INTRODUCTION

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 and are located on the internet at 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 include crop appraisal methods, claims completion instructions, and form standards that supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

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 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 cherry loss adjustment and this handbook which are not defined in the policy, are defined as they appear in the text.
- (3) Abbreviations:

DSSH
NASS

Document and Supplemental Standards Handbook, FCIC-24040.
National Agricultural Statistics Service

(4) Definitions:

Mature

"Mature" means cherries have reached the stage of growth that will insure the proper completion of the ripening process.

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. ARH Cherry Pilot Crop Provisions (hereafter referred to as the 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 cherries in the county for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That is of varieties (scion and rootstock) adapted to the area;
 - (c) That is irrigated unless the Special Provisions allow a non-irrigated practice;
 - (d) That is grown on acreage that has produced an average yield at least equal to the amount of cherries specified in the Special Provisions;
 - (e) That is grown in an orchard that, if inspected, is considered acceptable by the AIP; and
 - (f) That is not direct marketed, unless the insured complies with the requirements for direct marketed cherries contained in the Crop Provisions.
- (2) **Interplanted Crops.** Cherries interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the Crop Provisions.
- (3) **Uninsured Damage.** In addition to causes of loss excluded in section 12 of the Basic Provisions, insurance coverage is **not** provided against damage or loss of production due to:
 - (a) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures (coverage, however, is provided if adverse weather conditions prevent application of control measures or cause control measures to be ineffective, and reapplication is not possible or permitted before damage occurs or if there is no pesticide registered for the particular insect or disease);
 - (b) Mechanical damage to trees and/or fruit;

- (c) Failure to harvest in a timely manner; or
 - (d) Inability to market the cherries for any reason other than actual physical damage from an insurable cause as specified in the Crop Provisions.
- (4) **Applicability.** Within the Crop Provisions is a requirement that insureds file a “notice of damage or loss”:
- (a) Within 3 days of the date harvest should have started if the crop will not be harvested.
 - (b) Within 3 days of the occurrence of damage if damage occurs when the cherries are mature and ready for harvest. This provision does not mandate an appraisal or even an inspection, but only a notice of damage from the insured. The AIP has the option of whether or not to inspect the orchard.
 - (c) At least 15 days before any production from any unit will be sold by direct marketing. If timely notice that the production will be sold by direct marketing is NOT given and such failure results in the AIP’s inability to make the required appraisal or inspection, apply an appraisal of NOT LESS than the amount of insurance per acre for such acreage.
 - (d) At least 15 days prior to the beginning of harvest if the insured expects the production per acre to be less than the approved yield multiplied by the coverage level, or immediately if damage is discovered during harvest.
 - (e) If the insured fails to meet the above requirements and such failure results in the AIP’s inability to inspect the damaged production, production to count shall be not less than the amount of insurance per acre.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

CAT coverage is not provided under the ARH Cherry Pilot Program.

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 conditions stated in the applicable provisions are met.

D. CHERRY GRADE REQUIREMENTS

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

E. TREATMENT OF SHARE

It is important to note that share is treated differently under ARH than it is under plans of insurance based on production. Production can be allocated between the landlord and the lessee

in proportion to the stated arrangement. However, there is no reason to anticipate or require that each party realized the identical amounts of income from sales of the insured crop. Consequently, any appraisals must be converted to production to count for the insured's contract by multiplying by the insured's share. In addition, only the revenue from production actually sold by the insured is included in the revenue to count.

4. CHERRY APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for cherries, circumstances that require an appraisal include (but are not limited to):
 - (a) When significant production remains on acreage that has been harvested;
 - (b) The insured has cherry acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period for physical damage; or
 - (c) When directed by the AIP. An appraisal or inspection may be necessary when:
 - 1 Verifiable production or adequate sales records may not be available;
 - 2 Damage has occurred through uninsured causes of loss;
 - 3 Any production will be sold by direct marketing (without being commercially packed or processed); or
 - 4 Indicated in the Special Provisions.
- (3) Make separate appraisals for each cherry type grown in the unit/orchard/suborchard, as applicable. Refer to the LAM for additional reasons for appraisals.
- (4) Appraisal dates:
 - (a) AIP representatives will set appraisal dates.
 - (b) Whenever appraisals are necessary, inspect the unit/orchard/suborchard after the normal fruit-drop period and before the fruit is removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

- (1) Make a general examination of all acreage in the orchard/suborchard before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample based on:
 - (a) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause crop potential to be significantly

different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately;

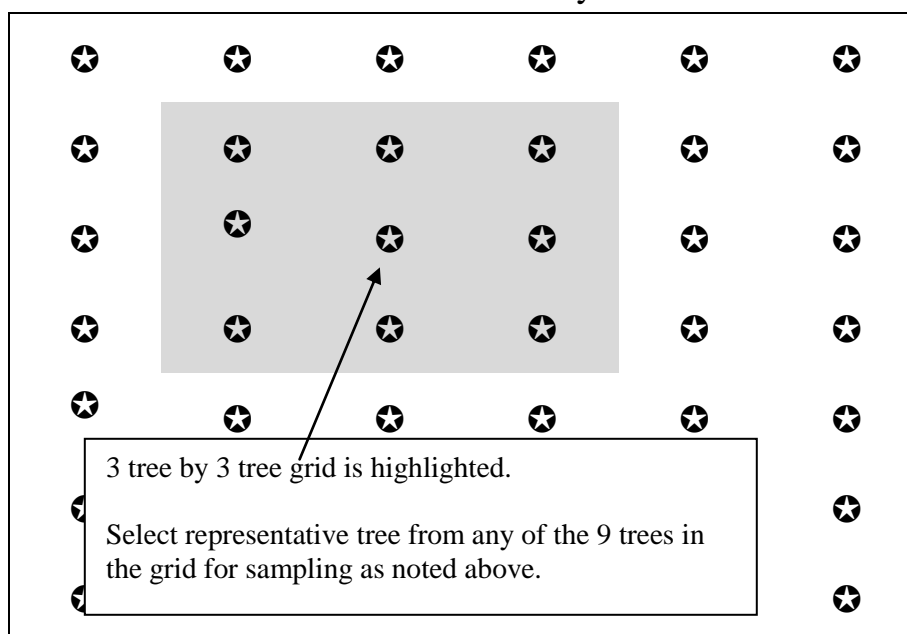
- (c) Percent of each type or variety in the acreage;
 - (d) Tree age, damage, size, density, and vigor;
 - (e) The acreage in the unit from which fruit has been picked, the extent of variation in the amount of unpicked fruit on the trees; or whether any areas or trees have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**, herein.

C. ORCHARD APPRAISALS

- (1) Timing of pre-harvest appraisals when required by the AIP.
- (a) Arrange to inspect the orchard/suborchard when most of the cherries are mature, if early release is not required.
 - (b) If damaged cherries will be harvested for direct marketing such as U-pick or for roadside sales, do not complete the claim until records of all sales are available, even if such fruit is not marketable through regular channels. If acceptable production records of direct marketed sales are not made available and the cherries have not been appraised, assess not less than the amount of insurance per acre for any such acreage.
- (2) Select sample trees that have production representative of all the trees in the orchard/suborchard. If the orchard/suborchard has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of cherries, select as many sample trees as necessary to make appraisals.
- (3) Due to the normal variability in cherry tree production potential, the adjuster should use a two-tier tree selection method to determine trees to be appraised (fruit count of immature or harvest of mature fruit). In this method, the adjuster is to select a “sample” (target) tree in a normal manner. Utilizing this tree as the center of a 3-tree by 3-tree grid (nine trees) surrounding and including this target tree, choose a single representative tree (of the nine trees) as the actual tree to be sampled (refer to the diagram below).

Typical Tree Layout (Overhead View)

★ = Individual Cherry Tree



- (a) All representative sample trees must be completely picked or harvested (refer to section 5C, herein, for exceptions to this procedure when there is a possibility of a total crop loss). Picking cherries from some scaffold branches will not provide a representative sample of the crop.
- (b) Instruct all pickers to remove all fruit from designated trees, including all damaged and undamaged, mature and immature, and marketable and unmarketable cherries.
- (c) Harvest cherries in the normal manner (with stems, without stems, machine picked, etc.). Handle the fruit as carefully as if the fruit were intended for sale (refer to section 5 herein for appraisal instructions).

D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

- (1) If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the cherries are 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 can also physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/orchard/suborchard.
 - (c) An adjuster must be present when the representative trees are harvested.
- (2) If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

*Appraisal Method...	Use...
Immature (Green) Cherry Appraisals	If the unit/orchard/suborchard will be abandoned or destroyed in the period at least 10 days after fruit set and before general maturity of the crop. In all cases, as identified in Section 4.A.(4)(a), the seasonal fruit drop must have occurred.
Mature Cherry Appraisals	To determine the amount of unharvested fruit that could have been packed or processed when: (a) None of the acreage in the unit has been or will be harvested; (b) Undamaged fruit is not harvested due to market conditions; (c) Fruit is damaged by an uninsured cause of loss; (d) Harvested per acre fruit production does not reflect the unharvested per acre fruit potential; or (e) Fruit is direct marketed.

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

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

B. IMMATURE (GREEN) CHERRY APPRAISALS

(1) General Information.

- (a) For immature (green) fruit appraisals, complete sections A and C of the Cherry Appraisal Worksheet (hereafter referred to as the appraisal worksheet).
- (b) Use **TABLE A**, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in subsection 4B, herein, to select representative sample trees.

(2) Fruit Count.

- (a) Count the number of fruit from each representative sample tree to determine the average number of green fruit per tree.
 - (b) Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.
 - (c) Include fruit damaged by uninsured causes in fruit counts.
- (3) **Appraised Immature Production to Count.**
- (a) Multiply the average number of fruit per tree by 0.90 (survival factor) to calculate the average number of fruit to count per tree.
 - (b) Divide the result of subsection (3)(a) above by the number of cherries per pound for the average fruit size of mature fruit to determine potential pounds, to tenths, per tree. Use either 65 cherries per pound for California and Montana, or 60 cherries per pound for all other states unless the variety does not meet the number of cherries per pound criteria stated above. If this is the case, determine the average actual cherry size by determining the diameter (the average diameter as measured at cross sections to the stem end) of the cherries and compare this to the diameters referenced in **TABLE D** to determine the applicable number of cherries per pound. Round up if the diameter exceeds one-half the difference between the next smaller and the next larger diameter (e.g., if the average size of selected cherries is 59/64 inch, use 65 cherries per pound; if the average size is 59.1/64 inch, use 60 cherries per pound).
- (4) **Value of Immature Appraised Production.**
- (a) Multiply the pounds of potential production per tree (from subsection (3)(b) above) by the number of trees per acre to calculate the pounds of fruit per acre.
 - (b) Multiply the pounds of fruit per acre from subsection (4)(a) above by the **annual price** to calculate the whole-dollar potential value of cherries per acre for the orchard/suborchard (refer to the example below).

EXAMPLE:

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

- (a) 2,000 Fruit per Sample Tree x 0.90 Survival Factor = 1,800 Fruit to Count
- (b) 1,800 Fruit to Count ÷ 65 Fruit per Pound = 27.7 Pounds per Tree
- (c) 27.7 Pounds per Tree x 100 Trees per Acre = 2,770.0 Pounds per Acre
- (d) 2,770.0 Pounds per Acre x \$0.685 per Pound = \$1,897 Potential Value per Acre

C. MATURE CHERRY APPRAISALS

(1) **General Information.**

- (a) Arrange with the insured to harvest fruit from representative sample trees after the crop has reached maturity.

- (b) Complete sections B and C of the appraisal worksheet.
 - (c) Use **TABLE A**, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in subsection 4B, herein, to select representative sample trees.
- (2) **Mature Fruit to Count.** The adjuster should examine the insured acreage to determine if it is necessary to split the orchard into suborchards (based on the amount and severity of crop damage, insurable types/varieties of cherries, etc.) for appraisal purposes. For each orchard/suborchard, as applicable, the adjuster should verify the percent of fruit damage due to insured causes before determining whether it is necessary to harvest additional fruit. Use the following procedure to calculate the percent of fruit damage on representative sample trees.
- (a) Inspect the damaged acreage to verify that the cause of damage is due to an insured cause.
 - (b) Randomly select a 100-fruit sample from each sample tree. If a sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the 9 tree grid with similar crop damage, as applicable, to complete the 100-fruit sample.
 - (c) Separate the fruit in each 100-fruit sample into two categories, as follows:
 - 1 **Marketable production to count** includes all cherries meeting the definition of marketable production and cherries damaged by uninsured causes; and
 - 2 **Production not to count** that includes cherries damaged by insured causes.
 - (d) Total the number of damaged fruit due to insured causes from all representative sample trees. Divide this total by the total number of fruit from all representative sample trees to calculate the average percent of damaged fruit per tree.
 - (e) Apply the percent production to count factor from either **TABLE B** (for fresh production) or **TABLE C** (for processing production), as applicable, to calculate the adjustment to appraised production.
 - 1 For each orchard/suborchard appraised, if the average percent of damaged fruit results in a total crop loss (zero production to count), no additional fruit needs to be harvested from the representative sample trees.
 - (i) Complete all applicable column entries on the appraisal worksheet for calculating the average percent of damaged fruit to document that the appraisal was a total crop loss.
 - (ii) Refer to the example appraisal worksheet, herein, that illustrates how to make column entries for total crop loss appraisals.
 - 2 If the average percent of damaged fruit falls below either the 50% threshold for fresh cherries or the 75% threshold for processing cherries, refer to procedures in subsections 4 C and 5 C (3), herein, for selecting additional representative sample trees and completing the fruit weight portion of the appraisal.

- (3) **Fruit Weight.** Calculate the average weight of mature appraised production to count (refer to section 2B, herein, for definition of marketable production).
- (a) Select representative sample trees throughout the orchard/suborchard. Have all the fruit picked from each sample tree.
 - (b) Weigh the fruit from each sample tree in pounds, to tenths. Record weights on the appraisal worksheet. Total the sample weights from all sample trees for the orchard/suborchard, as applicable.
 - (c) Divide the total weight of all the samples from subsection (3)(b) above by the number of sample trees to calculate the average weight of fruit per tree, in pounds to tenths.
- (4) **Value of Mature Appraised Production.**
- (a) Multiply the average pounds of production to count per tree from subsection (3)(c) above by the number of trees per acre in the orchard/suborchard to calculate the pounds rounded to tenths of mature cherries to count per acre.
 - (b) Multiply the pounds rounded to tenths of mature cherries to count per acre from subsection (4)(a) above by the **annual price** to calculate the per-acre value of appraised production to count in whole dollars (see example below).

EXAMPLE:

Annual price for fresh cherries = \$0.80 per lb. with 52% mature marketable fruit (48% damaged by insurable causes). From **TABLE B**, locate 52% marketable fruit. The corresponding percent production to count is 8% or 0.08.

- (a) Appraised 50.0 lbs. of fruit per tree x 0.08 production to count = 4.0 lbs. of fruit per tree.
- (b) 4.0 lbs. of fruit per tree x 100 trees per acre = 400.0 lbs. per acre.
- (c) 400.0 lbs. per acre x \$0.80 **annual price per lb.** = \$320 per acre value of appraised production to count.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection C herein are the minimum requirements for the Cherry Appraisal Worksheet (hereafter referred to as the Appraisal Worksheet). All these 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 Appraisal Worksheet or provided to the insured as a separate document. These statements are not shown on the example exhibit. The current Privacy Act and Nondiscrimination statements can be found on the RMA website at 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 APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the Appraisal Worksheet title if not preprinted on the AIP’s worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete separate Appraisal Worksheets for each unit/orchard/suborchard inspected, as applicable. Complete separate appraisal worksheets for each cherry type in the unit, as applicable.
- (4) For every inspection complete columns 1 through 9 and columns 33 through 41 on the Appraisal Worksheet. Complete appraisal worksheet sections A, B, and C as instructed below.
- (5) Entries in the Appraisal Worksheets are the pounds determined by the appraisal. Any adjustments to recognize share will be made on the Production Worksheet.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

August 2012

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FCIC-25670 (CHERRY ARH)

No. **Information Required**

Company: Name of the AIP, if not preprinted on the worksheet (company name).

Claim #: Claim number as assigned by the AIP.

1. **Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Acreage:** Number of determined acres, to tenths, in the unit being appraised. This number must equal the total acres (item 39) on the Production Worksheet.
6. **Trees per Acre:** The actual number of producing trees per acre. Refer to **TABLE E** if there is a 100% stand; or, determine the number of trees by count if less than 100% stand. The adjuster may verify the number of producing/insured trees from either the self-certification inspection and/or pre-acceptance inspections reports, as applicable.
7. **Cause of Damage:** Insured cause of loss. If it is evident that no indemnity is due enter "NONE." If an insured cause of loss is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE, where applicable, as in the case of hail damage (e.g., May 11).
9. **Variety/Type:** Cherry variety name and type (e.g., "Bing - Fresh" or "Northstar - Processing," etc.). Appraise each type and variety separately, as applicable.

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

PART I - FRUIT COUNT

10. **Field ID:** Applicable orchard/suborchard identification symbol.
11. **Appraised Acres:** Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised.
12. **Number of Fruit from each Sample Tree:** Total number of fruit from each sample tree. Do not include any fruit damaged to the extent it would not remain on the tree until maturity. Include fruit damaged due to uninsured causes.
13. **Total Number of Fruit:** Total number of fruit from all sample trees in item 12.
14. **Number of Samples:** Number of samples taken, from item 12.

15. **Average Number of Fruit per Tree:** Item 13 divided by item 14, record results as whole fruit.

PART II - APPRAISED IMMATURE PRODUCTION TO COUNT

16. **Average Number of Fruit per Tree:** Transfer entry from item 15.
17. **Survival Factor:** Enter “0.90” if not preprinted on the appraisal worksheet.
18. **Number of Fruit to Count:** Item 16 multiplied by item 17, record results as whole fruit.
19. **Number of Fruit per Pound:** Enter the number of fruit determined in accordance with section 5B(3).
20. **Pounds to Count per Tree:** Item 18 divided by item 19, results in pounds rounded to tenths.

SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD

PART I - FRUIT WEIGHT

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

PART II - MATURE FRUIT TO COUNT

27. **Number of Damaged Fruit in 100-Fruit Sample:** Using a 100-fruit random sample from each representative sample tree, separate fruit that is damaged by insured causes from fruit that must be included as production to count. If the selected representative sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the grid, as applicable, to complete the 100-fruit sample. Count the number of fruit damaged by insured causes. Record the number of fruit damaged by insured causes from each 100-fruit sample.
28. **Total Number of Damaged Fruit:** The sum of all (count) unmarketable fruit from all sample trees in item 27.
29. **Number of Samples:** Number of samples taken.

30. **% Damaged Fruit:** Item 28 divided by item 29, record results as a whole percent (e.g., enter 48% as “48”).
31. **% Production to Count:** Apply the % from item 30 to **TABLE B** for fresh cherries or **TABLE C** for processing cherries, as applicable to determine the percent production to count. Enter the whole percent production to count as a decimal (e.g., enter 8% as .08). If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet herein.
32. **Pounds to Count per Tree:** Item 26 multiplied by item 31, results rounded to tenths (e.g., item 26 = 50.0 lbs. per tree multiplied by .08 = 4.0 lbs. of cherries to count per tree). If there is a total crop loss enter “0.00” (zero). Refer to the total crop loss example appraisal worksheet herein.

SECTION C - TOTAL OF APPRAISED PRODUCTION

33. **Pounds to Count per Tree:** Transfer entry from item 20 for Immature Cherry Appraisals or item 32 for Mature Cherry Appraisals, as applicable. If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet herein.
34. **Number of Trees per Acre:** Transfer entry from item 6.
35. **Pounds to Count per Acre:** Item 33 multiplied by item 34, round results to the nearest whole pound. If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet herein. Transfer this amount to column 31 - “Appraised Potential” on the claim form. If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet herein.
36. **Make no Entry.**
37. **Make no Entry.**
38. **Remarks:** Enter any information pertinent to the appraisal including date of appraisal, how the number of fruit per pound was determined, etc.

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

39. **Adjuster’s Signature, Code No., 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” section of the appraisal worksheet (if available); otherwise, document the appraisal date in the “Narrative” of the claim form.
40. **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 appraisal worksheet **WITH THE INSURED** or the insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
41. **Page Number:** Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

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

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

PART I: FRUIT COUNT

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

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

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

SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

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

PART II: MATURE FRUIT TO COUNT

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

SECTION C - VALUE OF APPRAISED PRODUCTION

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

38. Remarks:

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

EXAMPLE IMMATURE APPRAISAL

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

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

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

PART I: FRUIT COUNT

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

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

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

SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

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

PART II: MATURE FRUIT TO COUNT

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

SECTION C - VALUE OF APPRAISED PRODUCTION

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

38. Remarks:

Appraised 5/25.

EXAMPLE MATURE APPRAISAL

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

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

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

PART I: FRUIT COUNT

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

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

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

SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

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

PART II: MATURE FRUIT TO COUNT

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

SECTION C - VALUE OF APPRAISED PRODUCTION

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

38. Remarks:

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

EXAMPLE MATURE APPRAISAL WITH A TOTAL CROP LOSS

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

8. DETERMINING THE VALUE OF HARVESTED PRODUCTION

A. GENERAL INFORMATION

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

B. DETERMINING THE ANNUAL PRICE

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

9. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. SUMMARY OF HARVESTED PRODUCTION WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Summary of Harvested Production Worksheet hereafter referred to as the Harvested Production Worksheet. Each of these entry items is “Substantive,” (i.e., they are required).
- (2) Harvested Production Worksheet Completion Instructions. The completion instructions for the required entry items on the 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 exhibit. The current Privacy Act and Nondiscrimination 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 HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Use this worksheet to record harvested production and sale of cherries.
- (2) Record all the production delivered to each processor, packinghouse, or other first handler on separate Harvested Production Worksheets. When cherry production is recorded in boxes, crates, etc., convert boxes, crates, etc. to pound equivalents and enter production pounds on the Harvested Production Worksheet, as applicable.
- (3) Complete a separate worksheet for each cherry type (e.g., sweet cherries fresh or sweet cherries processing, etc.) and for sold, unsold, and direct marketed production, as applicable. Use multiple worksheets for sold, unsold, and direct marketed production as needed to record all individual load or lot data if this is the form in which the data are entered.
- (4) A year-end summary from a processor, packinghouse, or other first handler by cherry type may be used in lieu of individual load or lot data. The examples herein demonstrate individual load or lot data.
- (5) The allowable revenue may not include any handling charges such as grading, cooling, fumigating, packing, packing containers, selling commissions, and other assessments.
- (6) The end of the insurance period for inadequate market price is January 15 following harvest. Any production not sold by January 15 will be valued at the Annual price. If a pool should close after January 15, but before March 1, the insured must still use the NASS price because the end of insurance period for inadequate market price is January 15. In addition, the revenue report for the next insurance year will need to use the revenue to count amount from the loss claim.
- (7) All entries on the Harvested Production Worksheet must reflect the insured’s share of the total.

C. HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item
No. Information Required
 August 2012

Company Name: Name of AIP, if not preprinted on the worksheet (company name). Insert “Page 1 of n,” “Page 2 of n,” etc. Number each set of worksheets (sold, direct marketed, unsold) separately.

1. **Insured’s Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** “Cherries” (0057).
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **Policy Number:** Insured’s assigned policy number.
5. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
6. **Claim Number:** Claim number as assigned by the AIP.
7. **Type/Disposition/Variety:** Cherry type, disposition (e.g., sold, unsold, direct marketed), and variety name of the cherries represented by this Harvested Production Worksheet.
8. **Name, Address, and Phone No. of Buyer/Packer:** Name, address, and telephone number of the processor, packing house, or other first handler of the production.

PART I - PRODUCTION

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

For columns 11 through 15 below, when there are no specific instructions for either sold, unsold, or direct marketed production, enter 0 on the worksheet. POUNDS DELIVERED, POUNDS SOLD, DIRECT MARKETED PRODUCTION, AND ALL DOLLAR ENTRIES MUST INCLUDE ONLY THAT PORTION OF THE PRODUCTION INCLUDED BY THE INSURED SHARE.

11. **Pounds Delivered:** Sold, Unsold, or Direct Marketed Production: The insured’s share of the number of whole pounds of cherries per load, lot, pool, or account, as delivered. If production is in field containers, convert the field container weights to pounds and enter weight in whole pounds. List any conversion factor(s) used in the “Remarks”.
12. **Pounds Sold:** Sold Production: The insured’s share of the number of whole pounds per load, lot, pool, or account that were sold. Cherries that are unmarketable according to policy grading standards, yet are purchased by a packer, processor, or other handler, must be included in the sold production. Harvested unmarketable cherries, not purchased by a packer, processor, or other handler, are reported as the difference between Delivered and Sold Pounds and must be explained in the Remarks section. Unsold Production: Harvested marketable pounds which are Unsold must be reported on a separate Unsold Production worksheet and must be identified as Unsold in column 7. Direct Marketed production: Transfer entry from column 11.

13. **Gross Dollars Received:** Sold or Direct Marketed Production: The insured's share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler.
14. **Adjustments to Gross Dollars Received:** Sold Production: If the gross dollars received as reported in item 13 include handling charges, enter the insured's share of the amount of those charges in dollars and cents, such as in-charges, out-charges, and other industry handling charges customary in the area. If the dollars in item 13 do not include such charges, enter zero (0). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses.
15. **Net Dollars Received:** Column 13 minus column 14, results rounded to dollars and cents.
16. **Totals:** Separately total columns 11, 12, 13, 14, and 15, as applicable, on the final page of the worksheet for each classification (sold, unsold, or direct marketed).

PART II - SUMMARY VALUES BY TYPE AND UNIT

17. **Total Net Dollars Received:** On the final worksheet for sold or direct marketed, enter the sum of the net dollars received for Sold and Direct Marketed Production from column 15 "Totals" from the appropriate worksheets. Leave the item blank on the Unsold Production worksheet. Transfer this entry to Section II, column 66 "Production to Count" on the Production Worksheet.
18. **Total Pounds Delivered:** On the final worksheet for each disposition (sold, unsold or directed marketed) enter the sum of the total pounds delivered for all column 11 entries from the appropriate worksheets. Transfer this entry to section II, column 55 on the Production Worksheet.
19. **Total Pounds Sold:** On the final worksheet for each disposition (sold, unsold or directed marketed) enter the sum of the total pounds sold for all column 12 entries from the appropriate worksheets. Transfer this entry to section II, column 56 on the Production Worksheet.
20. **Average Value per Pound:** On the final worksheet for sold or direct marketed enter the result of dividing column 17 by column 19 in cents per pound as a three-place decimal (e.g., \$0.667 is entered as 0.667, etc.). Transfer this entry to Section II, column 64a. "Value" on the Production Worksheet. On the final worksheet for unsold, make no entry.
21. **Total Net Dollars Received –UNIT:** On the final worksheet for each unit, enter the sum of the net dollars received for Sold and Direct Marketed Production from all column 17 entries, as appropriate.
22. **Total Pounds Delivered -UNIT:** On the final worksheet for each unit, enter the sum of the total pounds delivered for all column 18 entries from the appropriate worksheets. Transfer this entry to section I, column 32a on the Production Worksheet.
23. **Total Pounds Sold -UNIT:** On the final worksheet for each unit, enter the sum of the total pounds Sold and Direct Marketed from all column 19 entries, as appropriate. **DO NOT INCLUDE POUNDS FROM THE UNSOLD WORKSHEET.**
24. **Annual Price per Unit:** On the final worksheet for each unit enter the result of dividing column 21 by column 23 in cents per pound as a three-place decimal (e.g., \$0.667 is entered as 0.667, etc.). Transfer this entry to the UNSOLD cell in of Column 64b. "Mkt. Price", Section II of the Production Worksheet.
25. **Remarks:**

- a. Enter any pertinent information such as where unsold production has been stored and how it was valued.
- b. Document any factors used to convert containers of delivered production to pounds of delivered production (e.g., 1 box = 18.0 pounds, etc.) on each page for which conversion factors are applicable.

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

26. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.
27. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date on each page. Before obtaining the insured's signature, REVIEW ALL ENTRIES WITH THE INSURED or the insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
28. **Page:** Page number of the Summary of Harvested Production pages APPLICABLE TO THE CHERRY TYPE, e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.

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

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER

*Acme Packing Company
Any Street
Any Town, State (XXX) XXX-XXXX*

PART I – PRODUCTION

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

PART II - SUMMARY VALUES

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

25. REMARKS:

SOLD FRESH FRUIT EXAMPLE

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

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

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER

*Omega Packing Company
Any Street
Any Town, State (XXX) XXX-XXXX*

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

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

25. REMARKS:

SOLD FRESH FRUIT EXAMPLE

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

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

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER

*Donny Bravo Processing
Any Street
Any Town, State (XXX) XXX-XXXX*

PART I – PRODUCTION

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

PART II - SUMMARY VALUES

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

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

UNSOLD FRESH MARKET EXAMPLE

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

**SUMMARY OF HARVESTED
CHERRY PRODUCTION**

COMPANY NAME: *Any Company*

Page 1 of 1

1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>Cherries (0057)</i>	3. CROP YEAR <i>YYYY</i>
4. POLICY NUMBER <i>XXXXXXXX</i>	5. UNIT NUMBER <i>0001-0001BU</i>	6. CLAIM NUMBER <i>XXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY <i>Fresh/Direct Market/Bing</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER

*Al's Fruit Stand
Any Street
Any Town, State (XXX) XXX-XXXX*

PART I – PRODUCTION

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

PART II - SUMMARY VALUES

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

25. REMARKS:

DIRECT MARKETED EXAMPLE

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

10. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. PRODUCTION 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 Statement and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) The DSSH requires the following certification statement on the form directly above the insured’s signature block.

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation an agency of the United States subsidizes and reinsures this crop insurance.”

- (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 PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) made 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 the insured are to 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 described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any 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) Refer to section 15 (b) of the Basic Provisions for information on determining production to count when acreage is harvested after the crop has been appraised.
- (7) In order to make the unharvested production adjustment calculation flow better throughout the various worksheets, the calculation can now be performed on the Production Worksheet with the additional data that has been included. However, an example of the unharvested production adjustment calculation can be found below.
 - (a) Multiply approved yield times coverage level and share;
 - (b) Multiply the number of acres damaged solely by uninsured cause by (a);
 - (c) Multiply the respective entries in Section C item 35 of the Cherry Appraisal Worksheets by the insured’s share and by the number of acres appraised;
 - (d) Sum the values determined in step (c) and add amount from step (b);
 - (e) Add the pounds from Part II item 22 of the Harvested Production Worksheet to the result determined in step (d);
 - (f) Multiply pounds in step (a) by the number of insured acres; and
 - (g) Subtract the result of step (e) from the result of step (f).

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

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

This amount will be entered on the Production Worksheet in Section I item 36 with a stage code “UA.”

C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** “Cherries” (0057).
2. **Unit #:** Unit number from the Summary of Coverage after it is verified to be correct.
3. **Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. 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, etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.

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 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 column 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	<i>MAY</i>	<i>JUN 30</i>	<i>JUN 30</i>	<i>AUG</i>	<i>AUG</i>
5. Cause(s) of Damage	<i>Excess Moisture</i>	<i>Tornado</i>	<i>Hail</i>	<i>Drought</i>	<i>Heat</i>
6. Insured Cause %	<i>10</i>	<i>20</i>	<i>15</i>	<i>25</i>	<i>20</i>
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 pounds 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 first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (e.g., “MM/DD/YYYY”) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of 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 on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (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.”
 - (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.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, irrigated practices, or organic practices, 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 orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.
17. **MAKE NO ENTRY.**
18. **Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres, **MAKE NO ENTRY.** Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. **Determined Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Enter the determined acres to tenths 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.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

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. **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 (e.g., 111 or 112) entered exactly as specified on the actuarial documents for the type grown by the insured.
- 23.-25. **MAKE NO ENTRY.**

26. **Irr. Practice:** Three-digit code number (e.g., 002, 003, 702, 712, 723, 724, 997, etc.), entered exactly as specified on the actuarial documents for the practice carried out by the insured.

27. MAKE NO ENTRY.

28. MAKE NO ENTRY.

29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the applicable abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P” Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.
“H” Harvested.
“UA” Unharvested Production Adjustment
“UH” Unharvested or put to other use with consent.

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

30. **Use of Acreage:** Enter the applicable abbreviation as follows:

<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.” For the **Unharvested Production Adjustment MAKE NOT ENTRY.**

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

31. **Appraised Potential:**

- a. Transfer the per-acre appraisal in whole pounds from column 35, on the appraisal worksheet. If there is no potential on UH acreage, enter “0” (zero). Refer to paragraph 85 in the LAM for procedures for documenting “0” (zero) yield appraisals.

- b. For the **Unharvested Production Adjustment** **On a separate line** enter the approved yield per acre multiplied by the coverage level, the share, and the number of acres insured. Also see the example displayed in 10B(7).

32a. **Moisture%:**

- a. For appraised cherry MAKE NO ENTRY.
- b. For the **Unharvested Production Adjustment** enter the amount from column 22 of the Summary of Harvested Production Worksheet.

32b. **Factor:**

- a. For appraised cherry MAKE NO ENTRY.
- b. For the **Unharvested Production Adjustment** enter the sum of column 36 and column 37.

33. **Shell %, Factor, or Value:** Line through the column heading and enter “Annual Price.”

- a. For appraised cherry production enter the annual price from item 24 of the appropriate Harvested Cherry Production worksheet summary or the appropriate annual price as determined in accordance with the annual price procedure, section 8(B). Notate appropriately how this price was calculated.
- b. For the **Unharvested Production Adjustment** **On a separate line** enter the dollar amount per pound contained in the Special Provisions for hand or machine harvest, as applicable.

34. **Production Pre QA:**

- a. For appraised cherry production column 19 multiplied by column 31, results rounded to **dollar amounts**.
- b. For the **Unharvested Production Adjustment** **On a separate line** enter the greater of zero (0) or the result of column 31 less column 32a and column 32b (i.e., column 31 – (column 32a. + column 32b.)).

35. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. If no destruction order, MAKE NO ENTRY.

36. **Production Post-QA:** Make the following entries in whole pounds.

- a. For appraisals **with** destruction order, column 34 multiplied by column 35.
- b. For appraisals **without** destruction order, transfer entry from column 34.
- c. For the **Unharvested Production Adjustment**, MAKE NO ENTRY.

37. **Unins. Causes:** Make the following entries in **dollars**.

For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 35 on the appraisal worksheet for uninsured causes or other documentation **multiplied by column 33**; otherwise, MAKE NO ENTRY.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's approved yield multiplied by coverage level, and the share and the number of acres damaged solely by uninsured causes, for any "P" stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production in whole pounds (i.e., Column 35 from the appropriate appraisal worksheet multiplied by column 19 of the Production Worksheet). Refer to the LAM for information 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:**

- a. Add column 36 to column 37, and multiply that result by the column 33. Enter the result in whole dollars.
- b. For the **Unharvested Production Adjustment**, column 33 multiplied by column 34. Enter the result in whole dollars.

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

40. **Quality:** Check the applicable condition(s) affecting the unit's appraised and harvested production (refer to the CP and SP) in the Table below.

Qualifying Quality Adjustment Conditions Table

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

- a. Check “Other” if the identified injurious substances or conditions are not listed above (refer to item 35 above). For mycotoxins, also refer to item 41 below. Document in the Narrative (or on a Special Report):
 - (1) A description of the injurious substance or condition for which a destruction order was issued, the date the crop was destroyed and the method of destruction;
 - (2) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions.
- b. Otherwise, check “None.”

- 41. **Do any mycotoxins exceed FDA, State, or other health organization maximum limits:** Check “Yes.” Refer to the LAM for information on mycotoxins. If any mycotoxins listed in item 40 (including any identified as “Other”) exceed Federal, state, or other health organization maximum limits; otherwise, leave blank.
- 42. **Totals:** Separately total columns 36, and 37, in whole pounds and column 38 in whole dollars. If a column has no entries, MAKE NO ENTRY.

NARRATIVE:

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 “Revenue Not to Count” and/or any revenue not included in Section II, item 62 and/or any production not included in column “56” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- 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. Document any authorized estimated acres shown in column “19” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. (1) Explain any “.000” factor entered in columns 35 and 65.
 - (2) The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.

Refer to the LAM for additional documentation requirements.

- s. Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

- u. 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.
- v. Document in the Narrative or on a Special Report the disposition of the production that was:
 - a. Sold: Document the name and address of the buyer, or
 - b. Not sold: Document the date(s) of the disposition, how the production was used, or how it (production) was destroyed.

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

- (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 AND REVENUE FOR THE INSURED PERSON ONLY except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of ALL production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.
- (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) 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. **Damage Similar to Other Farms in the Area?:**

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:**
- a. Strike column headings, and enter "Disposition". Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to section 9, herein.
 - b. When there is Sold/Unsold and Direct Marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example Production Worksheet, herein).
- 53.-54. MAKE NO ENTRY.
55. **Gross Prod.:** Delivered production in whole pounds for cherry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.
56. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Sold Cherry production in whole pounds for cherry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 19 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.
- a. Cherries which are unmarketable due to insurable causes are not counted as production to count.
 - b. Any undamaged marketable cherries, or cherries that the producer cannot market that meet the minimum grade standards as specified in the Special Provisions, must be counted as production to count.
57. – 61. MAKE NO ENTRY.
62. **Prod. Not to Count:** Net production NOT to count in whole pounds 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:** Make the following entries in whole pounds.
- a. For harvested production with production not to count: Column 56 minus column 62.
 - b. For harvested production without production not to count: Transfer entry from column 56.
- 64a. **Value:** Make the following entries for the value per pound as a three-place decimal (e.g., enter \$0.685 as 0.685, etc.) as follows:
- a. For all sold and direct marketed harvested production, transfer entry from column 20 on the Harvested Production Worksheet.

- b. For all unsold harvested production, MAKE NO ENTRY.
- 64b. **Market Price:** Make the following entries for the market price per pound as a three-place decimal (e.g., enter \$0.685 as 0.685, etc.) as follows:
- a. For all sold, direct marketing, and unsold harvested production, transfer entry from column 24 on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure.
65. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.
66. **Production to Count:** Make the following entries in whole dollars.
- a. For all sold and direct marketed harvested production, transfer entry from column 17 on the Harvested Production Worksheet.
- b. For all unsold harvested production, multiply column 63 by column 64b.
- c. For production with a destruction order, column 63 multiplied by the applicable price in column 64 multiplied by column 65.
67. **Total:** Total of column 63 entries in whole pounds. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:** Total of column 66 entries, results in whole dollars.
69. **Section I Total:** Total of column 38 entries, results in whole dollars.
70. **Unit Total:** Item 68 plus item 69, results in whole dollars.
71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1 – 3) and 127 for instructions for determining allocated production. Total production, in whole pounds, allocated to this unit that is included in sections I or II of the 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 whole dollars.
- a. When there is an entry in item 71: Item 70 – item 71.
- d. When there is no entry in item 71. 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 # Cherries/0057	2. Unit # 0001-0001BU	3. Location Description SEC-1 TWP-96N RNG-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage Apr 20	May-11			9. Claim # XXXXXXXX
5. Cause(s) of Damage Rain	Rain			11. Crop Year YYYY
6. Insured Cause % 70%	X			10. Policy # XXXXXXXXXX
12. Additional Units 00200				14. Date(s) Notice of Loss MM/DD/YYYY
13. Est. Prod. Per Acre 1,600				1st MM/DD/YYYY
				2nd MM/DD/YYYY
				Final MM/DD/YYYY
				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	Annual Price	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count	
A			20.0	1.000		111				002			UH	UH	2,770			.685	55,400		55,400		37,949
B			20.0	1.000		111				002			UH	UH	400			.685	8,000		8,000		5,480
C			3.0	1.000		111				002			UH	UH	0			.685	0		0		0
D				1.000		111				002			UA		300,000	173,090	63,400	.200	63,510				12,702
E			37.0	1.000		111				002			H	H									
39. TOTAL			80.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42 TOTALS				63,400		56,131	
															41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>								

NARRATIVE (If more space is needed, attach a Special Report) **Orchards "A," "B" and "C" not harvested. Orchard "E" production from Harvested Production Worksheets.**

Acreage verified, permanent orchards

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						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.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.	Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. Ton (Lbs. CWT)	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			
			SOLD						159,050	159,050							159,050	.667		106,124			
			DIRECT MARKETED						13,240	13,240							13,240	.902		11,940			
			UNSOLD						800	800							800	.685		548			
67. TOTAL																	173,090	68. Section II Total		118,612			
																		69. Section I Total		56,131			
																		70. Unit Total		174,743			
																		71. Allocated Prod.					
																		72. Total APH Prod.		174,743			

EXAMPLE CHERRY CLAIM

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

11. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - ADJUSTMENTS TO APPRAISED FRESH CHERRY PRODUCTION

Percent Damaged* Fruit	Percent Marketable Fruit	Percent Production to Count	Percent Damaged* Fruit (cont'd)	Percent Marketable Fruit (cont'd)	Percent Production to Count (cont'd)
0 - 10	100 - 90	100	31	69	67
11	89	99	32	68	64
12	88	98	33	67	61
13	87	97	34	66	58
14	86	96	35	65	55
15	85	95	36	64	52
16	84	94	37	63	49
17	83	93	38	62	46
18	82	92	39	61	43
19	81	91	40	60	40
20	80	90	41	59	36
21	79	88	42	58	32
22	78	86	43	57	28
23	77	84	44	56	24
24	76	82	45	55	20
25	75	80	46	54	16
26	74	78	47	53	12
27	73	76	48	52	8
28	72	74	49	51	4
29	71	72	50 - 100	50 - 0	0
30	70	70			

*Due to insurable causes

TABLE C - ADJUSTMENTS TO APPRAISED PROCESSING CHERRY PRODUCTION

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

Percent Damaged* Fruit (cont'd)	Percent Marketable Fruit (cont'd)	Percent Production to Count (cont'd)
48	52	54
49	51	52
50	50	50
51	49	48
52	48	46
53	47	44
54	46	42
55	45	40
56	44	38
57	43	36
58	42	34
59	41	32
60	40	30
61	39	28
62	38	26
63	37	24
64	36	22
65	35	20
66	34	18
67	33	16
68	32	14
69	31	12
70	30	10
71	29	8
72	28	6
73	27	4
74	26	2
75 -100	25 - 0	0

* Due to insurable causes

TABLE D - NUMBER OF CHERRIES PER POUND

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

* Row size is a term used to indicate the number of cherries it takes to fill a row in a standard packed box of cherries.

TABLE E - NUMBER OF TREES PER ACRE (Subtract missing/non-producing trees)

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

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