

United States Department of Agriculture



Federal Crop Insurance Corporation

FCIC-25050 (09-2010) FCIC-25050-1 (09-2011) FCIC-25050-2 (10-2013)

# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

**2014 and Succeeding Crop Years** 

# RISK MANAGEMENT AGENCY KANSAS CITY, MO

TITLE: STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25050 (09-2010) 25050-1 (09-2011) 25050-2 (10-2013)				
EFFECTIVE DATE:	ISSUE DATE: Sept. 30, 2013				
SUBJECT:	OPI: Product Administration and Standards Division				
Provides the procedures and instructions for administering the Stonefruit crop insurance	APPROVED:				
program	/s/ Tim B. Witt				
	Deputy Administrator for Product Management				

### REASON FOR AMENDMENT

Major changes are highlighted. Three stars (\*\*\*) identify where information has been removed.

- 1. Page 7, subsection 4 A (6): Deleted "Reduced Acreage" information as there is no SPOI statement to support this procedure.
- 2. Page 32, subsection 8 C, Production Worksheet, Section II instructions: Inserted instructions to document harvested production on separate lines for multiple size fruit with more than one grade and value.
- 3. Page 41-42, **TABLE E**: Updated Number of Plums per Pound by Variety list to track with 2014 Special Provisions of Insurance for California Plums. Added varieties: Amigo 1, Amigo 2, Copa Rosa, Crimson Royale, Fall Fiesta, Flavorite, Ruby Kat, Dapple Jack, Emerald Green, and Muir Beauty. Deleted varieties: French Improved Prune and French Prune.

### STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Remove			5-6 31-32 41-42		09-2010 09-2010 09-2010	FCIC-25050 FCIC-25050 FCIC-25050
Insert			5-6 31-32 41-42		10-2013 10-2013 10-2013	FCIC-25050-2 FCIC-25050-2 FCIC-25050-2
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# **FILING INSTRUCTIONS**

The handbook pages listed in the Control Chart above under the "Insert" heading replace such pages in the FCIC-25050-1, Stonefruit Loss Adjustment Standards Handbook, dated September 2011. This handbook is effective upon approval and until obsoleted.

# STONEFRUIT LOSS ADJUSTMENT 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 at <a href="https://www.rma.usda.gov/handbooks/25000/index.html">www.rma.usda.gov/handbooks/25000/index.html</a>. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

# 2. SPECIAL INSTRUCTIONS

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

# A. DISTRIBUTION

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

# B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

CAT	Catastrophic Coverage Endorsement
CDFA	California Department of Food and Agriculture

**CIH** Crop Insurance Handbook

PAIR Pre-acceptance Inspection Report
PAW Producer's Pre-acceptance Worksheet

### (4) Definitions:

**Block** Trees, vines, or bushes in an orchard, vineyard, bog, of a single or

mixed age and density, separated by applicable practice, type, variety, different T-Yield Map Areas (TMA) or other characteristics shown in

the actuarial documents (e.g., early, mid, late, peaches).

**Direct Marketing** Sale of the insured crop directly to consumers without the

intervention of an intermediary, such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing

include selling (fruit) through an on-farm or roadside stand,

farmer's market, and permitting the general public to enter the field

for the purpose of picking all or a portion of the crop.

**First Handler** A person or entity who takes possession of, or purchases, the

insured crop for the purpose of acting as an intermediary in the

marketing/sales process.

**Grade Standards** The United States Standards for Grades of Peaches, the United

States Standards for Grades of Nectarines, the United States Standards for Grades of Apricots, and the United States Standards for Grades of Fresh Plums and Prunes, or other such standards

specified in the Special Provisions.

**Harvest** The physical removal of mature stonefruit from the tree either by

hand or machine.

**Harvest Cost** The costs that the insured incurs with the harvest and delivery of

the marketable stonefruit crop as stated in the Special Provisions.

**Lug** A container of fresh stonefruit of specified weight. Lugs of varying

sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit or as specified in the Special Provisions: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; Fresh Freestone Peaches - 25 pounds per lug; and Fresh Plums - 28 pounds per lug. Weight for Processing Apricots, Processing Cling Peaches, and Processing

Freestone Peaches are specified in tons.

**Marketable** Stonefruit production that meets or exceeds the quality standards

for U.S. No. 1 in accordance with the applicable grade standards or

other standards as specified in the Special Provisions, or if

stonefruit production fails to meet the applicable grade standards, stonefruit production that is accepted by a packer, processor, or

other handler.

**Stonefruit** Any of the following crops grown for fresh market or processing:

Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Fresh Plums, Processing Plums, Processing Apricots, Processing Cling Peaches, Processing Freestone Peaches, or other crops listed in the

Special Provisions.

# 3. INSURANCE CONTRACT INFORMATION

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

# A. <u>INSURABILITY</u>

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

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

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

# B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

# C. <u>UNIT DIVISION</u>

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

# D. GRADING AND QUALITY ADJUSTMENT

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

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

# E. HARVEST COST INFORMATION

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

### **EXAMPLE:**

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

# 4. STONEFRUIT APPRAISALS

# A. **GENERAL INFORMATION**

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

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

### (5) Appraisal Dates.

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

\*\*\*

# B. <u>SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS</u>

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

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

# C. <u>SELECTING REPRESENTATIVE SAMPLE FRUIT</u>

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

# D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

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

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

# 5. APPRAISAL METHODS

# A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

# B. <u>UNHARVESTED APPRAISALS</u>

(1) Immature (Green) Stonefruit Appraisals.

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

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

# (b) **Appraisal Method**.

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

### **EXAMPLE:**

# Fresh Fruit (Apricots)

104.4 average fruit per sample x 0.90 survival factor = 94.0 average fruit to count.  $94.0 \div 12$  fruit/lb. = 7.8 lbs. of fruit/tree x 110 trees/acre = 858 lbs. of fruit/acre

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

### **EXAMPLE:**

# **Processing Fruit (Apricots)**

 $2,222 \text{ lbs./acre} \div 2,000 \text{ lbs./ton} = 1.1 \text{ tons/acre}$ 

### (2) Mature Appraisals.

### (a) General Information.

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

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

### (b) Appraisal Method.

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

### **EXAMPLE:**

361.4 average fruit/tree x 0.38 average % grade fruit = 137.3 number of graded fruit/tree.

137.3 x 0.16 average weight/fruit = 22.0 average weight of fruit/tree.

22.0 x 110 trees/acre = 2,420 total lbs./acre. Divide 2,420 by:

24 pounds per lug for Fresh Apricots = **100.8 lugs/acre**;

25 pounds per lug for Fresh Nectarines = **96.8 lugs/acre**;

25 pounds per lug for Fresh Freestone Peaches = **96.8 lugs/acre**;

28 pounds per lug for Fresh Plums = **86.4 lugs/acre**; or

2000 pounds per ton for Processing Apricots, Processing Cling Peaches, or Processing Freestone

Peaches = 1.2 tons/acre

# C. HARVESTED APPRAISALS

- (1) **Representative Tree Appraisals.** When representative trees are harvested for appraisals, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements to be present when the insured harvests the representative sample trees.
  - (a) Instruct the insured to harvest all of the production (following normal harvesting practices) from each of the representative sample trees.
    - Have the insured take all of the production from such sample trees to a packer/processor or State inspection service for weight and grade determination. Have the packer/ processor establish a value per lug/ton for such damaged production.
      - i. If more than one load is harvested/delivered for weight and grade, make separate entries on the Production Worksheet for each such load.
      - ii. When assessing a value on damaged production, such value is based on each delivery counting fruit that makes and fails grade.
    - In the Narrative of the Production Worksheet or on a Special Report form:
      - i. Calculate the amount of appraised and harvested production from sample trees (see example below).

### **EXAMPLE:**

5.0 acres of processing cling peaches, 105 trees/acre, 5 representative trees are sampled, the 800.0 lbs. harvested from sample trees was sold (to be deducted from appraisal so such production is not counted twice).

Calculate the harvested weight: 800.0 lbs. ÷ 2,000.0 lbs./ton = 0.4 tons sold production (enter in column 56 of the Production Worksheet)

Calculate the average weight of fruit per tree: 800.0 lbs. ÷ 5 trees = 160.0 lbs. of fruit/tree

Calculate the appraised weight in tons: 160.0 lbs. fruit/tree x 105 trees/acre = 16,800.0 lbs./acre ÷ 2,000.0 lbs./ton = 8.4 tons/acre appraisal – 0.4 (sold weight in tons) = 8.0 tons appraised (enter in column 31 of the Production Worksheet)

ii. Calculate the quality adjustment factor for appraised and/or harvested production (see example below).

### **EXAMPLE:**

From EXAMPLE 1, the cling peach canner established a price of \$35.00/ton for damaged cling peaches due to hail damage in excess of canner standards (no harvest cost deduction as insured chose to not harvest the crop).

Price election for processing cling peaches is \$278.00/ton.

<u>Value of Damaged Production</u>: Enter \$35.00 in column 32a for appraised production and column 64a for harvested production on the Production Worksheet, as applicable.

<u>Market Price</u>: Enter \$278.00 in column 32b for appraised production and column 64b for harvested production on the Production Worksheet, as applicable.

Quality Factor Calculation:  $$35.00 \div $278.00 = 0.126$  enter in column 35 for appraised production or column 65 for harvested production on the Production Worksheet, as applicable.

- iii. Complete all applicable Production Worksheet entries in accordance with the procedures in subsection 8 C herein.
- (b) Based on subsection C (1) (a) results, confirm the insured's intent to harvest/not harvest the damaged crop. If the insured decides to:
  - Take the crop to harvest: In addition to the appraisal calculations above, document the amount of harvested production and any applicable quality adjustment calculations. Complete a Production Worksheet for such acreage, production to count for such acreage will be the greater of the appraised production or the harvested production in accordance with section 15 (b) of the BP, or
  - Destroy the crop: Give the insured a Certification Form and instruct the insured that after the crop in the orchard is destroyed to complete and submit the Certification Form to the AIP certifying that the crop was destroyed and the date of destruction (refer to the LAM for additional information). Production to count will be the appraised production.
- (2) **Harvested Acreage Appraisals.** Prior to harvest, estimate the potential amount of gross potential production on unharvested acreage. After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage and there is no quality adjustment. If such acreage is eligible for quality adjustment, **do not** use the harvested acreage appraisal method, use representative tree appraisal method above.

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

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

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

### **EXAMPLE 1: Converting Tons to Lugs**

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

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

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

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

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

Calculate production to count: 241.7 gross lugs other than fresh pack production x  $\frac{0.033}{0.033} = \frac{8.0}{0.033}$  net lugs other than fresh packed production to count.

### **EXAMPLE 2: Converting Pounds to Lugs**

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

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

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

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

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

**Calculate production to count:**  $47.9 \text{ gross lugs other than fresh pack production x <math>\frac{0.585}{0.585} = \frac{28.0}{0.585}$  net lugs other than fresh packed production to count.

# 6. APPRAISAL DEVIATIONS AND MODIFICATIONS

# A. DEVIATIONS

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

# **B. MODIFICATIONS**

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

# 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURE

# A. WORKSHEET STANDARDS

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

- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <a href="http://www.rma.usda.gov/regs/required.html">http://www.rma.usda.gov/regs/required.html</a>.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

# B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

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

# C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

### **Item**

### No. Information Required

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

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

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

# A - IMMATURE (GREEN) STONEFRUIT APPRAISALS

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

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

### Part II: PRODUCTION TO COUNT

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

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

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

### **B - MATURE STONEFRUIT APPRAISALS**

### Part I: FRUIT COUNT

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

### Part II: RANDOM PICK

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

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

### **Part III: Production to Count**

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

- a. For insured cause appraisals: Transfer to column 31 "Appraised Potential" on the Production Worksheet.
- b. For uninsured cause appraisals: Transfer to column 37 "Unins. Causes" on the Production Worksheet.
- 48. **Remarks:** Any pertinent information that pertains to the inspection/appraisal (e.g., appraisal date, uninsured damage, etc.).

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

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

### STONEFRUIT APPRAISAL WORKSHEET

(For Illustration Purposes Only)

Company: Any Company									Claim Number: XXXXXXX												
1 Insured's Na	ame			2. Po	licy Nun	nber	3. Crop	Year	4.	. Unit Numl	ber	5. Acres	6. Numb	er of Tree	es per	7. Ca	use of Damage	8. Date of Dar	nage 9. (	Crop Types	
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32. Weight of C	Graded 1	Fruit (_	p	er Sam	ple)					34. Total W	eight				Total Fruit   14. Number of Samples   15. Average Fruit per Tree   1,022						
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48. Remarks: Appraisal date MM/DD/YYYY.

# **EXAMPLE IMMATURE APPRAISAL**

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

### STONEFRUIT APPRAISAL WORKSHEET

(For Illustration Purposes Only)

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

# **EXAMPLE MATURE APPRAISAL**

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

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

# A. WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. All entry items are considered "Substantive," (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are "Substantive," (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <a href="http://www.rma.usda.gov/regs/required.html">http://www.rma.usda.gov/regs/required.html</a>.
- (4) The following certification statement required by the Document Standards and Supplemental Standards Handbook (FCIC-24040) must be included on the form directly above the insured's signature block immediately followed by the statement below.
- I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The Approved Insurance Provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation an agency of the United States subsidizes and reinsures this crop insurance.
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

# B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

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

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

# C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

#### Item

### No. <u>Information Required</u>

- 1. **Crop/Code #:** Applicable crop/code from the actuarial documents.
- 2. **Unit #:** Unit number from the Summary of Coverage after it is verified to be correct.
- 3. **Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid Identifications) as applicable for the crop.
- 4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

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

5. Cause(s) of Damage: Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.

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

6. **Insured Cause %:** 

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

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

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

**PRELIMINARY:** MAKE NO ENTRY.

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

### 13. Est. Prod. Per Acre:

**PRELIMINARY:** MAKE NO ENTRY.

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

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

#### **PRELIMINARY:**

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

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

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

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

- (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
- (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
- (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.

# SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Types, irrigated practice, cropping practice, or organic practice, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.
- **Field ID:** The field identification symbol from a sketch map or an aerial photograph. Refer to the Narrative instructions.
- Multi-Crop Code: The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.
- 18. **Reported Acres**: In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres MAKE NO ENTRY.
- 19. **Determined** Acres: Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:
  - a. Put to other use without consent.
  - b. Abandoned.
  - c. Damaged by uninsured causes.
  - d. For which the insured failed to provide acceptable records of production.
  - e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.

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

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

#### 29. **Stage:**

**PRELIMINARY: MAKE NO ENTRY.** 

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

EXPLANATION

<u>STAGE</u>	<u>EXPLANATION</u>
"p"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.
"H"	Harvested. Harvested appraisal using the representative tree appraisal
	method. Also includes an incomplete harvest, where a portion of the
	crop is harvested in a random manner, requiring an appraisal for any
	remaining production (e.g., "cherry" picking only part of the fruit on the
	trees). Enter an appraisal for any such remaining production on the
	Production Worksheet in item 31 and/or, if applicable, an appraisal for
	uninsured damage in item 37.
"UH"	Unharvested or put to other use with consent.

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

30. **Use of Acreage**: Use the following "Use of Acreage" abbreviations:

<u>USE</u>	<b>EXPLANATION</b>
"Bulldozed," etc	Use made of acreage
"WOC"	. Other use without consent
"SU"	Solely uninsured
"ABA"	. Abandoned without consent
"H"	Harvested
"HA"	. Harvested appraisal using the representative tree appraisal method
"HI"	. Harvest incomplete with appraisal
"UH"	Unharvested

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

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

- 31. **Appraised Potential:** Make the following entries in lugs/tons rounded to tenths.
  - a. For Immature and Mature Stonefruit Appraisals: Transfer the per-acre appraisal in lugs/tons to tenths, of POTENTIAL production from either item 24 or item 47 on the appraisal worksheet, as applicable for acreage appraised.
  - b. For Representative Tree Appraisals: Enter the per-acre appraisal as calculated in the Narrative or Special Report form (refer to subsection 5 C (1), herein).
  - c. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter "0," (zero). Refer to paragraph 85 in the LAM for procedures for documenting "0" (zero) yield appraisals.
- Moisture %: For Representative Tree Appraisal Only. Line through column heading and enter "Value." Enter the dollars and cents value per lug/ton minus harvest cost, as applicable, as calculated on the Special Report form.
- 32b. **Factor:** For Representative Tree Appraisal Only Line through column heading and enter "Mkt. Price" (i.e., price election). Enter the applicable price election in dollars and cents per lug/ton.
- 33. MAKE NO ENTRY.
- 34. **Production Pre-QA:** Column 19 multiplied by column 31, results in lugs/tons to tenths.
- **Quality Factor:** Make the following percent entries as a three-place decimal (e.g., enter 71 percent as 0.710, etc.). If no quality adjustment, MAKE NO ENTRY.
  - a. *For Representative Tree Appraisal Only*. Column 32a divided by column 32b, results not to exceed 1.00; or

b. 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). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.

Attach to the claim form, a copy of the completed Certification Form, destruction order, and any additional supporting quality adjustment documentation. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.

- 36. **Production Post-QA:** Make the following entries in lugs/tons rounded to tenths.
  - a. For appraisals with no quality adjustment: Transfer entry from column 34.
  - b. For Representative Tree Appraisals Only:
    - (1) If the factor in column 35 is 0.750 or greater: Transfer entry from column 34.
    - (2) If the factor in column 35 is less than 0.750: Column 34 multiplied by column 35.
  - c. For Federal or State destruction orders: Column 34 multiplied by column 35.
- 37. **Unins. Causes:** Make the following entries in lugs/tons rounded to tenths.

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

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

(RESERVED)

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- Total to Count: Column 36 plus column 37, results in lugs/tons rounded to tenths.
- **Total:** Total of all column 19 acres rounded to tenths.
- 40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production (refer to the Crop Provisions and Special Provisions) in the Table below.

**Oualifying Ouality Adjustment Conditions Table** 

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

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

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

## 41. MAKE NO ENTRY.

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

## **NARRATIVE:**

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

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

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

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

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

## SECTION II – DETERMINED HARVESTED PRODUCTION

## GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column "49" through "52." For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (4) If additional lines are necessary, enter data 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.
  - (f) Multiple size and/or grade of harvested fruit production with separate values per lug/ton. As applicable, calculate a separate quality adjustment factor for each size and/or grade of such fruit. Make one line entry for harvested fruit production of multiple sizes that are the same grade with one value. Explain in the Narrative or on a Special Report.
- (5) There will generally be no harvested production entries in columns "47a" through "66" for preliminary inspections.
- 43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

**FINAL:** 

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

## 44. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

- 45. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
- 46. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
- 47a. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

## 47b. **Field ID:**

- a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column "16").
- c. Enter the applicable two-digit code for first crop or second crop.
- d. If "HA" or "HI" is entered in item 30 for any appraised acreage, transfer the applicable Field ID symbol from item 16 for such acreage (explain in the Narrative).
- 48. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.
- 49. 52. **Length or Diameter/Width/Depth/Deduction:** For stonefruit that is stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For stonefruit otherwise disposed of, indicate the method of disposition.

- 53.-55. MAKE NO ENTRY.
- 56. **Bu., Ton, Lbs., Cwt.:** Circle "Tons or enter/circle "Lugs," in column heading, as applicable. Enter harvested stonefruit production in lugs/tons rounded to tenths. For other than fresh packed production, as applicable, convert production from tons/pounds to lugs and enter production in lugs rounded to tenths (refer to subsection 5 D herein). Document all such calculations in the Narrative or on a Special Report form, as applicable.
- 57.-60. MAKE NO ENTRY.
- 61. **Adjusted Production:** Transfer entry from column 56.
- 62. **Prod. Not to Count:** Net production NOT to count in lugs/tons rounded to tenths WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.
- 63. **Production Pre-QA:** Column 61 minus column 62, results in lugs/tons rounded to tenths.
- 64a. **Value:** The dollar and cents value per lug/ton for harvested production damaged by insurable causes minus harvest cost per lug/ton, as applicable, from the Special Provisions that qualifies for quality adjustment. Refer to subsection 3 E for harvest cost information. For other than fresh packed production, refer to subsection 5 D instructions for converting the dollar and cents value per ton/pound to a dollar and cents value per lug.
- 64b. **Mkt. Price:** When there is an entry in column 64a above, enter the applicable highest price election per lug/ton in dollars and cents.
- 65. **Quality Factor:** Make the following percentage entries as a three-place decimal.
  - a. For harvested production without quality adjustment: MAKE NO ENTRY;
  - b. For harvested production with quality adjustment: Column 64a divided by column 64b; or
  - c. 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). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.
- 66. **Production to Count:** Make the following entries in lugs/tons to tenths:
  - a. If no entry in column 65, transfer entry from column 63.
  - b. For quality adjustment:
    - (1) When column 65 is less than 0.750, column 63 multiplied by column 65 results not to exceed 1.000.
    - (2) When column 65 is 0.750 or greater, transfer entry from column 63.
  - c. For Federal or State destruction order: Column 63 multiplied by column 65.
- 67. **Total:** Total of column 63 entries in lugs/tons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.
- 68. **Section II Total:** Total of column 66 entries, in lugs/tons rounded to tenths.

- 69. Section I Total: Total of column 38 entries, in lugs/tons rounded to tenths.
- 70. Unit Total: Item 68 plus item 69, results in lugs/tons rounded to tenths.
- Allocated Prod.: Refer to paragraphs 126 C (5) and 127 of the LAM for instructions for determining allocated production. Total production in lugs/tons rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
- 72. **Total APH Prod:** Make the following entries in lugs/tons rounded to tenths.
  - a. When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.
  - b. When there is no entry in item 71 and column 37: Transfer entry from item 70.

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

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

- 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.
- **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.).

1 0	/G 1 /			r			- ·				PROD			ORKSH	ЕЕТ	0 N							
	/Code # essing	‡ Apricots		Unit # <b>0001-</b>		Location SW1-9	Descrip <b>6N-30</b> 1		7. Comp				Compar			8. Nar	ne of Insure	ed	<i>I. M.</i>	Insured			
		<b>I</b>		001B					Agei	ıcy		Any	Agency	y									
	021	8														9. Cla	im#			11. Cro	n Vear		
4. Date	(s) of D	amage		May I	1 N	<i>1ay 15</i>										). Cia		XXXXX		11. Cic	-	YYY	
5. Caus	se(s) of	Damage		Hail		Hail										10. Pol				XXX	XXXXX		
6. Insu				50%		50%										14. Dat	e(s)	1st		2nd	Fin	al	
12. Addi	itional U	Jnits		00200	)											Notice of	of Loss	MM/DD/	YYYY			MM/DD/	YYYY
13. Est.	Prod. Po	er Acre		1,850	)											15. Cor	npanion Po	licy(s)					
SECTI	ON I -	- DETERN	MINEI	D ACI	REAGE	APPRA	ISED,	PRODU	JCTION	AND A	ADJUST	MENTS											
A. AC	TUAF	RIAL														B. POT	ENTIAL	YIELD					
16.	17.	18.	19	9.	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	Deter		Interest or Share	Risk	Type	Class	Sub- Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A	Code		8.	.8	1.000		997				0200			UH	UH	0.8		·	7.0		7.0		7.0
n			21		1 000		007				0200			77	11								
В			21	1.2	1.000		997				0200			Н	Н								
																		-					
	3	9. TOTAL	30	0.0	Sclo	erotinia 🗆	l Ergo	ty □ C	oFo 🗆	Other 🗵	None □	Fumonisin		rlicky  limits?	Dark Roas Yes □		42.	TOTALS	7.0		7.0		7.0
NARR	ATIVE	(If more	space i	s need	led, attacl	h a Spec	ial Repo	ort) A	Acres de	termined	l using G	SPS. Ore	chard A	not harve	ested due	to severe	hail dam	ıge					
		– DETER		D HA	RVEST																		
43. Date		st Complete MM/DD/				44. Dar	nage sin	nilar to ot Yes	ther farms	in the ar	ea?		45.	Assignmer	nt of Inden Yes	nnity No	X		46. Trans	sfer of Rigl Yes	nt to Indemn No	ity?	
A. ME	ASUR	EMENTS				B. GR	OSS P	RODUC	CTION	C.	ADJUS			<b>IARVES</b>	TED PR	ODUCT	ION						
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	. 50	5.	57.	58a. 58b.	59a. 59b.	60a. 60b.	- 61.		62.	63.		64a. 64b.	65.		66.
Share	Multi	- Length			Deduc-	Net	Conv	er- Gro	ss Bu		11011/	FM%	Moisture %	Test WT	Adjust	ed D.	od. Not	Productio	on V	/alue		Pr	roduction
Field ID	Crop Code		Width	Depth	tion	Cubic Feet	sion Facto	l Pro			ugar actor	Factor	Factor	Factor	Product	:	Count	Pre-QA		t. Price	Quality Fac	etor to	o Count
		Acme I	Fruit P. nytow		0				14	0.0								140.0					140.0

**EXAMPLE PROCESSING FRUIT CLAIM** 

(For Illustration Purposes Only)

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

68. Section II Total 140.0
69. Section I Total 7.0
70. Unit Total 147.0
71. Allocated Prod.
72. Total APH Prod. 147.0

**SEPTEMBER 2010** 36

67. TOTAL

140.0

1. Crop	/Codo #		12	Unit#	12	Location 1	Dagamint: -			PRO	DUCTI			SHEE		Name of Ins	umo d					
1. Crop	/Code #		2.	Unit #	3.	Location I SW1-96		/. \	Company			y Comp			-   <sup>8.</sup>	Name of Ins	urea	1 M	. Insured			
F	resh A	pricots		0001-		5111-20	11-3011		Agency		A	ny Agen	<i>c</i> y		_			1. 1/1	. msureu			
	021	-		0001- 0002BU											9	Claim #			11. Cr	op Year		
4. Dat	e(s) of E	Damage		May 15											,		XXXXXX		111 01	1	YYY	
		Damage		Hail											10	. Policy #			XX	XXXXX		
6. Inst	ired Cau	ıse %		100%											14	. Date(s)	1st		2 <sup>nd</sup>		Final	
12. Add	ditional	Units													No	otice of Loss	MM/D	D/YYYY			MM/D	D/YYYY
13. Est	Prod. P	er Acre													15	. Companion	Policy(s)		•		•	
SECT	ION I -	– DETER	RMINE	D ACR	EAGE	APPRAI	SED, PI	RODUCT	ION AN	ND ADJU	STMEN	TS										
A. A	CTUAI	RIAL													B. PO	TENTIAL Y	ZIELD					
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	Multi-	Reported	Det.	Interes	it				Intended		Cropping	Organic		Use of	Appraise	d Moisture %	Shell %,	Production	Quality	Production	Uninsured	Total to
ID	Crop	Acres	Acres	or	Risk	Type	Class	Sub-Clas	Intended Use	Irr Practice	Cropping Practice	Practice	Stage	Acres	Potentia		Factor, or	Pre OA	Factor	Post QA	Causes	Count
-	Code			Share	;											1 actor	Value					
В			10.0	1.000	9	997				002			UH	UH	100.8			1,008.0		1,008.0		1,008.0
$\boldsymbol{C}$			15.0	1.000	9	997				002			H	H								
39. TO	TAL		25.0	S	Sclerotin	TW □ K ia □ Erge nycotoxins	oty 🗆 C	oFo 🗆 (	)ther ⊠	None □			•		st □ No □	42.	TOTALS	1,008.0		1,008.0		1,008.0
NARR	ATIVE	E (If more	e space	is neede	d, attac	h a Specia	ıl Report	) Or	chard R	not harve	sted Or	chard C	harves	tod 1 15	0 0 1hs s	old as other	than frask	nack prod	uction		<u>.</u>	L.
								01								s x 24.0 lbs/				17 harvest a	ost/lug =	\$5.21
						ce election							inan j	resit paci	пирисог	3 X 24.0 103/1	$m_{\rm g} = \varphi r \cdot \sigma$	o raine per	ιας φ2.	r nur rest e	031/1115 -	φυ.21
					•	ED PRO			υ το φοιν	orting (con		citti y ji										
		est Comple			X V LOI	44. Dama			arms in th	ne area?		45	Assim	nment of l	Indemnity			46 Tran	sfer of Rig	ht to Indemn	ity?	
+3. Du		MM/DD				TT. Dame	-	es	X No			43.	113315	Ye		No X		70. 1141	Yes	No.	X	
A. M		REMENT				B. GRO	SS PRO	DUCTION			USTME	NTS TO	HARY	VESTED	PROD	UCTION					<u> </u>	
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60	)a.	61.	62.		63.	64a. 64b.	65.		66.
Share	Multi	i- Length	,			Net	Conver-		Bu., Ton	Shell/	FM%	Moistu	***		djusted		Dro	luction	Value		1	Production
	Cror	_		Depth	Deduc-	Cubic	sion	Gross	Lbs.	Sugar	1 141 /0	%	1030	2 10	oduction	Prod. Not		e-OA		Quality Fac		to Count
Field ID	Code			1	tion	Feet	Factor	Prod.	CWT Lugs	Factor	Factor	Factor	Fac	ctor	Judetion	to Count			Mkt. Price			
	+	Acm	Fruit I	Processin	ng Co	<b>-</b>						+	-						5.21			
				n, State	0				47.9					······································	47.9		4	17.9	8.90	0.585		28.0
			-	esh Frui					150.0						150.0			50.0				150.0

450.0

67. TOTAL

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

450.0

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

478.0 68. Section II Total 1,008..0 69. Section I Total 70. Unit Total 1,486.0 71. Allocated Prod. 72. Total APH Prod. 1,486.0

450.0

Anytown, State

450.0

497.9

										PRO	DUCTI	ON V	VORK	SHEI	ET							
Crop	/Code #		2.	Unit #	3.	Location I		n 7. (	Company		Ai	ıy Com	pany		8.	Name of Insu	red					
			,			SW1-96	N-30W		Agency		A	ny Age	ency					I. M	. Insured			
roces	sing Cl 022	ing Peacl		0001-												~			1 ~			
4 D /				0003BU											9.	Claim#	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		11. Cr	op Year		
	e(s) of D			May 21											10		XXXXX		7777		YYY	
	red Cau	Damage		Hail												Policy # Date(s)	1st		2 <sup>nd</sup>	XXXXX	Final	
	litional U			100%	-											tice of Loss		D/YYYY	2			D/YYYY
	Prod. P															Companion F		<i>D</i> /1111			IVIIVI/IDI	0/1111
			MINE	D ACD	FACE	APPRAI	SED DD	ODUCT	TON AN	JD ADIII	CTMEN	TC			13	Companion i	oney(s)					
	CTUAL		TATTLAT	DACK	LAGE	AFFKAI	SED, FR	орост	ION AI	ID ADJU	SIMEN	15			D DO	FENTIAL Y	IEI D					
16.	17.	18	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	33.	34.	35.	36.	37.	38.
10.	17.	16	19.	20.	21.	22.	23.	24.	23.	20.	21.	26.	29.	30.	31.	32b.	33.	34.	33.	30.	37.	36.
Field ID	Multi- Crop Code	Reported Acres	Det. Acres	Interest or Share	Risk	Туре	Class	Sub-Clas	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use o	* *		Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
В			5.0	1.000	,	997				002			Н	НА	8.0	35.00		40.0	0.126	5.0		5.0
D			3.0	1.000		771				002			11	ША	0.0	278.00		40.0	0.120	3.0		3.0
39. TO	ΓAL		5.0	S	clerotin	TW □ K ia □ Erge nycotoxins	oty 🗆 C	oFo 🗆 (	Other 🗵	None □			,		oast □ □ No □	42. 5	TOTALS	40.0		5.0		5.0
NARR	ATIVE	(If more	space	is neede	d, attac	h a Specia	l Report	) Se	e Specia	l Report fo	or apprai	sal and	quality	adjustr	nent calcu	lations for or	chard B.	Orchard E	3 harveste	d 0.8 T of s	ample fru	it for
gradin	g purpo	oses.												·		•				•		
SECT	ION II	– DETE	RMINI	ED HAF	RVEST	ED PRO	DUCTIO	N														
43. Da	te Harve	st Complet	ed			44. Dama	age simila	r to other f	arms in th	ne area?		4.	5. Assig	gnment o	f Indemnity			46. Trai	nsfer of Rig	ht to Indemn	ity?	
		MM/DD	YYYYY					'es	X No					•	Yes	No X			Yes	No	X	
A. MI	EASUR	REMENT	S			B. GRO	SS PRO	DUCTI	ON	C. ADJ	USTME	NTS T	O HAR	VESTE	D PRODU	JCTION						
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a 59b		0a. 0b.	61.	62.	63	3.	64a. 64b.	65.		66.
Share	Multi	- Length				Net	Conver-		Bu, Ton	) Shell/	FM%	Mois	1169	st WT	Adjusted		Produ	iction	Value		p	roduction
	Crop	U	Width	Depth	Deduc-	Cubic	sion	Gross	Lbs.	Sugar	111170	%	100		roduction	Prod. Not	Pre-			Quality Fac		o Count
Field ID	Code				tion	Feet	Factor	Prod.	CWT	Factor	Factor	Fact	or Fa	nctor		to Count			Mkt. Price	- •		
В				ruit Co. n, State					0.4						0.4		0.	.4	35.00 278.00	0.126		0.1
												1					1				1	

## **EXAMPLE HARVESTED APPRAISAL CLAIM**

(For Illustration Purposes Only)

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

69. Section I Total
70. Unit Total
71. Allocated Prod.
72. Total APH Prod.
5.0
5.1
5.1

0.1

68. Section II Total

67. TOTAL

0.4

(RESERVED)

# 9. REFERENCE MATERIAL

# TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - NUMBER OF TREES PER ACRE

										DIS	STAN	ICE E	BETV	VEEN	l RO	WS (	IN FI	EET)									
		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
	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
$\overline{\mathbf{c}}$	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
E	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
DISTANCE BETWEEN TREES (IN FEET)	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
ES	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
RE	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
L	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
<b>E</b> E	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
[W]	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
3EJ	23														82	79	76	73	70	68	65	63	61	59	57	56	54
Œ	24															76	73	70	67	65	63	61	59	57	55	53	52
Ž	25																70	67	65	62	60	58	56	54	53	51	50
T.	26																	64	62	60	58	56	54	52	51	49	48
DIS	27 28																		60	58	56 54	54 52	52 50	50 49	49 47	47 46	46
	20 29																			56	52	50	48	49	46	40	43
	30																				32	48	47	45	44	43	41
	31																					70	47	44	43	43	40
	32																						73	43	41	40	39
	33																							45	40	39	38
	34																								-10	38	37
	35																										36
For troo						Щ_								,		1.0										ل	

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

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

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

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

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

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

# TABLE E – NUMBER OF PLUMS PER POUND BY VARIETY

2 FRUIT/LB	3 FRUIT/LB	4 FRU	JIT/LB	5 FRUIT/LB	6 FRUIT/LB		
August Yummy	276-051	92-99R	Rosemary	4949 Black	Ambra		
Candy Red	Amber Jewel	Amigo 1	Royal Diamond	Autumn Jade	Black Beaut		
Black Kat	Amigo 2	Andy's Best	Ruby Kat	Autumn Pride	Burgandy		
Flavor Fall	Aphrodite	Angeleno	Scarlet Sun	Black 4D185	Early Black Diamond		
Flavor Treat	Autumn Giant	<b>Autumn Beaut</b>	Sumplumsixteen	Black Ice	El Dorado		
Lone Star Red	Betty Anne	Blackamber	Suplumtwentythree	Black Flame	Empress		
King James	Black Giant	Black Diamond	Sweetheart	Black Gold	Flavorosa		
Sierra Rose	Black Knight	Black Torch	Touchdown	Black Jack	Frank Ann		
Yummy Giant	Challenger	Candy Black	Westener	Blue Knight	Frontier		
Suplumthirtythree	Cherry Red	Copa Rosa	Yummy Beaut	Black Premium	June Beaut		
Suplumthirtysix	Flavorich	Crimson Royale	Yummy Rosa	Black Splendor	King Richard		
	Flavor Grenade	Dapple Dandy	·	Casselman	Late Santa Rosa		
	Flavor Heart	Debut		Catalina	Linda Rosa		
	Flavor Queen	Ebony Jewel		Dapple Jack	May Rosa		
	Flavor Wynne	Ebony May		Dolly	Murietta		
	Fortune	Elephant Heart		Earliqueen	Nubiana		
	Freedom	Fall Fiesta		Early Friar	O'Jewel		
	Gar Jumbo	<b>Flavorite</b>		Early Simka	President		
	Golden Globe	Friar		Ebony Sun	Prima Black		
	Golden Nectar	Gar Fantasy		Emerald Beaut	Red Roy		
	Howard Sun	Gar One		Emerald Green	Rojo Grande		
	King's Black	Gar Red		Gar Arias	Royal Garnet		
	Maragoni Black	Grand Rosa		J E Sun	Royal Red		
	Monster Red	Hirome Red		King David	Royal Zee		
	October Gem	<b>Honey Punch</b>		Laroda	Roysum		
	Owen T	J D Red		Passion	Santa Rosa		
	Prime Time	Joanna Red		Prima Dona	Scarlet Ram		
	Red Giant	John W Kelsey		Purple Majesty	Sierra Sweet		
	Red Lane	King Diamond		Queen Ann	Spring Flavor		
	Ruby Red	Kingo Black		Rancho Ocho	Wool/Monte Red		
	September King	Larrian		Royal Star	Zona Black		
	September Yummy	Mid Red/Tiger Red		Sharron's Plum			
	Showtime	New Lane		Sierra Red			
	Sierra Princess	October Sun		Simka			
	Silky Red	Onyx Jewel		Suplumthirtyeight			
	Sir George	Patty Anne		Suplumtwentytwo			
	Sumplumeleven	Prima Rosa		Suplumtwentyfive			
	Sunrise	Queen Rosa		Sweet Mirriam			
	Suplumthirtyfive	Red Ram		Wickson			
	Suplumthirtyseven	Red Sun		All Other Varieties			
	Suplumtwentyeight						

41

<sup>•</sup> This list is based on actual production averages from California.

# TABLE E – NUMBER OF PLUMS PER POUND BY VARIETY

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

<sup>•</sup> This list is based on actual production averages from California.