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FCIC-25650-1 (08-2013)

# **FLORIDA AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2014 and Succeeding Crop Years**



**RISK MANAGEMENT AGENCY  
KANSAS CITY, MO**

<b>TITLE: FLORIDA AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25650 (08-2010) 25650-1 (08-2013)</b>
<b>EFFECTIVE DATE: 2014 and Succeeding Crop Years</b>	<b>ISSUE DATE: August 13, 2013</b>
<b>SUBJECT:</b>  <b>Provides procedures and instructions for administering the Florida Avocado crop insurance program.</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b>  /s/ <b>Tim B. Witt</b>  <b>Deputy Administrator for Product Management</b>

**REASON FOR AMENDMENT**

Major Changes: See changes or additions in text which have been highlighted. Three stars (\*\*\*) identify where information has been removed.

1. Subsection 5 A: Added instructions to count avocados on the ground under representative trees and on representative trees for the Fruit Count Method.
2. Subsection 8 C, item 35: Added standard language for Quality Factor.
3. Subsection 8 C, item 36: Added instructions for calculating Production Post-QA by referencing the new instructions for Quality Factor.
4. Subsection 8 C, item 40: Added standard language for Quality to include quality adjustment conditions that may affect production.
5. Subsection 8 C, item 41: Added standard language concerning mycotoxins that exceed FDA, State or other health organization maximum limits.
6. Subsection 8 C, Narrative: Added item “w” to address information for production ordered to be destroyed by a Federal or State agency.
7. Subsection 8 C, item 65: Added standard language for Quality Factor.
8. Subsection 8 C, item 66: Revised procedures for Production to Count to reference procedures for Quality Factor.
9. Subsection 8 C, Production Worksheet example, item 1: Added “Avocados” to entry to comply with procedural instructions.

**FLORIDA AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK**

Control Chart For: Florida Avocado Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		5-6 21-30		08-2010 08-2010	FCIC-25650 FCIC-25650
Insert	1-2		5-6 21-30		08-2013 08-2013	FCIC-25650-1 FCIC-25650-1
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# 1. INTRODUCTION

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

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

## 2. SPECIAL INSTRUCTIONS

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

### A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the 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 approved insurance provider (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 Florida avocado loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook

**DSSH** Document and Supplemental Standards Handbook, FCIC-24040  
**RPAM** Random Path Appraisal Method  
**SP** Special Provisions

(4) Definitions:

**Buckorn** To prune any limb at a diameter of at least four inches.

**Bushel** A unit of measure equal to 55 pounds of avocados.

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**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 through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the fields 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. (This is referenced in the General Information Section of Section II of the Production Worksheet)

**Harvest** Picking of the avocados from the trees or ground by hand or machine.

**Set Out** Transplanting a tree into the grove.

**Type** Either early varieties or late varieties of avocados, as specified in the Special Provisions.

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

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

#### **A. INSURABILITY**

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

- (1) The crop insured will be all the commercially grown avocado types for which a guarantee and premium rate is provided by the actuarial documents for the county, in which the insured has a share, and that is grown:
  - (a) For harvest as avocados;
  - (b) On trees that, if inspected, are considered acceptable to the AIP; and



- (c) On trees that have reached at least the fourth growing season after set out and produced the minimum production per acre as specified in the SP in at least one of the previous three crop years.
- (2) Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and/or disease control measures.
- (3) Insurance coverage is provided against damage or loss from fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove.
- (4) Insurance coverage is provided against damage or loss due to wildlife, unless control measures have not been taken.
- (5) Insurance coverage is not provided for damage or loss of production due to:
  - (a) Theft; or
  - (b) Inability to market the avocados 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 the insured an indemnity if the insured is unable to market avocados due to quarantine, boycott, or refusal of any person to accept production.
- (6) Refer to the SP for insurability provisions when a certain percentage of trees has been removed or stumped.
- (7) Refer to the SP for a list of insurable early and late avocado varieties.

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

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

## **C. UNIT DIVISION**

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

## **D. INSURANCE GUARANTEES**

The AIP will reduce the yield used to establish the insured's production guarantee as necessary, based on the effect of interplanting a perennial crop; removal of trees; trees that have been buckhorned; damage; or a change in practices, on the yield potential of the insured crop. If the insured fails to notify the AIP of any circumstances as set out in 3 (c) of the crop provisions, the AIP will reduce the insured's production guarantee as necessary, at any time the AIP becomes aware of the circumstance. Refer to the SP for instructions on reducing the insurance guarantee when the aforementioned circumstances occur.

## 4. FLORIDA AVOCADO APPRAISALS

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### A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures in this handbook and in the LAM.
- (2) Specifically for Florida avocados, circumstances that require an appraisal include (but are not limited to):
  - (a) If verifiable production records may not be available later (insurable trees pushed, etc.); or
  - (b) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each Florida avocado type grown in the grove, as applicable.
- (4) **Applicability** - Within the **crop** provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
  - (a) 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 an accurate appraisal.

- (b) If the insured intends to claim an indemnity on any unit, the insured must notify the AIP 15 days prior to the beginning of harvest or immediately if damage is discovered during harvest so that the AIP may inspect the damaged production.

If the insured fails to meet the requirements listed in 4 (b) above, and such failure results in the AIP’s inability to inspect the damaged production, all such production may be considered undamaged and included as production to count.

#### **(5) Appraisal Dates:**

- (a) AIP representatives will set appraisal dates.
- (b) Whenever possible, appraise Florida avocados when they have reached harvestable maturity after the drop period and before the fruit is removed from the trees.

For the purpose of this handbook, the drop period, commonly referred to as “June drop,” is a natural self-thinning phenomenon where an avocado tree reduces a heavy fruit load by dropping small unripened fruit. This second fruit drop usually occurs in June and is distinguished from the first drop of fruit occurring shortly after bloom and is usually caused by lack of or incomplete pollination, pests, or high temperatures.

- (6) Use the most recently completed Producer's Pre-Acceptance Worksheet (PAW) and sketch map for the unit being appraised. Certain instances specified in the CIH require an inspection of the acreage to determine if the original plant stand has been reduced in excess of 20 percent (unless percentage specified otherwise in the SP) prior to the acreage reporting date for the current crop year. If the original plant stand was:
  - (a) Reduced and such plant stand reduction is in excess of 20 percent (unless percentage specified otherwise in the SP), the adjuster must notify the AIP that a revised acreage report may be needed to reduce the number of insured acres. Do not finalize any such claims and do not obtain the insured's signature on claims documents until the AIP determines whether the acreage report must be revised for reduced acreage. If a revised acreage report is required, finalize the claim when the revised acreage report is completed.
  - (b) Not reduced or if the plant stand reduction is 20 percent (unless percentage specified otherwise in the SP) or less, the AIP will not revise the acreage report for reduced acreage. Complete the claim in accordance with the loss adjustment procedures in this handbook.

Refer to the SP for information regarding acreage reduction due to decreases in plant stand, and to PAR. 80 G of the LAM for additional information for perennial crops.

## **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

- (1) Make a general examination of all acreage in the unit. Determine the minimum number and general location of trees to be used in the representative sample, based on:
  - (a) Total insurable 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;
  - (c) Percent of each avocado type in the acreage;
  - (d) Tree age, size, density and vigor. When variable damage, tree age, tree density, or tree vigor causes the crop potential to significantly differ within the same grove, or an insured wishes to destroy a portion of the grove, split the grove into sub-groves and appraise each one separately;
  - (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 any areas have been partially picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each grove or sub-grove.

- (3) The RPAM may be used at the discretion of the AIP to appraise Florida avocado crop production. Use this method in lieu of appraisal methods in the Florida Avocado Loss Adjustment Standards Handbook as applicable.

**C. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the avocados are ready to harvest (harvested sample appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the grove and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

**5. APPRAISAL METHODS**

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**A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>Appraisal method....</b>	<b>Use when....</b>
Harvested <b>Sample</b> Method	the grove is being harvested - harvest and count avocados on the ground under representative trees and on representative trees.
Harvested <b>Acreage</b> Method	there is harvested production from a grove - use that production as the appraisal for another similar grove that has not been harvested.
Fruit Count Method	the trees have not been harvested and there is damage due to insured causes - count avocados on the ground under representative trees and on representative trees.

**B. HARVESTED APPRAISALS**

- (1) **Harvested Sample Appraisals** - Harvested Sample from Representative Trees.
- (a) Arrange with the insured to harvest avocados on the ground under the representative trees and on the representative trees after the crop has reached maturity. The adjuster must be present when this is done.
  - (b) Weigh all avocados from the harvested sample trees.
  - (c) Divide the total weight of all avocados from the harvested sample trees by the number of trees sampled to determine the average avocado sample weight per tree, in pounds to tenths.

- (d) Multiply the average avocado sample weight per tree for the grove/sub-grove times the number of trees per acre to determine the applicable avocado total weight produced for the grove or sub-grove, in whole pounds.
  - (e) Divide the total weight produced in whole pounds by 55 to determine the applicable bushels per acre for the grove or sub-grove.
- (2) **Harvested Acreage Appraisals** - Applying Harvested Acreage Yield to Unharvested Acreage. To use this procedure:
- (a) Prior to harvest, the insured must notify the AIP of any damaged avocado production so the AIP can inspect and verify the damage.
  - (b) Harvested acreage must be representative of unharvested acreage. Verify production by actually inspecting the harvested and unharvested acreage to compare the crop on the ground and on the trees.
  - (c) Divide the total harvested production by the number of harvested acres to calculate the harvested yield per acre in whole pounds.
  - (d) Divide the harvested yield per acre in whole pounds by 55 to determine the harvested bushels per acre to apply to the applicable unharvested acreage. This is the appraisal per acre for the applicable unharvested acreage.
  - (e) Document such inspections in the Narrative section of the Production Worksheet or on a Special Report form.

## C. UNHARVESTED APPRAISALS

### Fruit Count Appraisals

- (1) Select representative sample trees for fruit counts, appraising each avocado type as a separate sample.
- (2) Count as production all avocados **for each sample tree**, including those lost through uninsured causes, on and under the tree.
- (3) Harvest one representative sample of 25 avocados from the applicable sample **trees** (lumped together) and weigh, in pounds to tenths.
- (4) Divide the harvested weight determined in (3) by 25, recording the result in pounds, to hundredths, to determine the average weight per fruit.
- (5) Multiply the fruit count determined in (2), by the average avocado weight (determined in (4)) to determine the potential production, in pounds to tenths, for each sample tree.

- (6) Enter the average pounds of avocados per sample tree on the appraisal worksheet.
- (7) Convert fruit counts from sample trees to bushels of appraised production. (Multiply the determined pounds of fruit per sample tree times the number of trees per acre, dividing this result by 55 pounds per bushel to determine the total appraised production per acre in bushels for the grove or sub-grove.) If acreage has been adjusted for percent stand for the current crop year, use the number of trees per insurable acre.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. APPRAISAL WORKSHEET FORM STANDARDS**

- (1) The entry items in subsection 7 C are the minimum requirements for the Florida Avocado Appraisal Worksheet for all harvested and unharvested appraisals. All of these entry items are “Substantive” (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive” (i.e., they are required.)
- (3) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this **section**. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/requried.html> or successor website.
- (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 PROCEDURES**

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and type inspected (applicable to preliminary and final claims). Refer to subsection 4 B for sampling instructions.
- (4) For every inspection, complete items 1 through 9 and items 36 through 39.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection 7 C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.
- (6) For zero appraisals, refer to the LAM.

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

Verify or make the following entries:

**Item  
No.**

**Information Required**

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy NO.:** Insured's assigned policy number.
3. **Claim NO.:** Claim number as assigned by the AIP.
4. **Unit NO.:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Crop:** "Avocados" (0019)
6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
7. **Cause of Damage:** Name of the insured cause of loss for **this crop** as listed in the LAM. Refer to the Basic and crop provisions for information pertaining to insured and uninsured causes of loss.

8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE of damage where applicable, as in the case of hail damage (e.g., Aug. 11).
9. **Appraised Acres:** Number of determined acres in the unit, rounded to tenths, for which this appraisal is being conducted. Refer to the LAM or CIH for specific acreage determination instructions for perennial crops. If originally reported acreage has been adjusted for a reduction in percent stand for the crop year being appraised, note the originally reported acreage, plant density, and percent stand in Item 36 (Remarks).
10. **Grove ID:** Grove or sub-grove identification symbol.
11. **Type:** “Early” or “Late,” as listed in the actuarial documents, as applicable.
12. **Acres:** Number of determined acres, to tenths, of the grove or sub-grove being appraised. (Multiple grove and sub-grove entries may not encompass the entire unit.) Refer to the LAM or CIH and the **SP** for specific acreage determination instructions for perennial crops.

### **A – Harvested Sample Appraisal**

13. **Pounds of Avocado Per Sample Tree:** Number of pounds of avocados from the ground under the sample tree and on the sample tree, rounded to tenths. Include avocados lost due to uninsurable causes.
14. **Total Lbs. Avocados:** Total pounds of avocados from sample trees, to tenths.
15. **Number of Samples:** Number of trees sampled.
16. **AVG. Pounds/Tree:** Item 14, “Total Lbs. Avocados” divided by Item 15, “Number of Samples,” results rounded to tenths.
17. **Trees/Acre:** The actual number of bearing trees per insurable acre. Refer to Subsection 4 A (7). For a 100 percent stand, refer to **TABLE B**.
18. **Gross Lbs./Acre:** Item 16, “Average Pounds/Tree” times Item 17, “Trees/Acre,” results in whole pounds.
19. **Conversion Factor:** MAKE NO ENTRY. [“55” (pounds of avocados per bushel) is pre-printed on the worksheet.]
20. **Bushel/Acre:** Item 18, “Gross Lbs./Acre” divided by Item 19, “Conversion Factor,” results in bushels, rounded to tenths.

### **B – Fruit Count Appraisal**

21. **Grove ID:** Grove or sub-grove identification symbol.



22. **Type:** “Early” or “Late,” as listed in the actuarial documents, as applicable.
23. **Acres:** Number of determined acres, to tenths, of the grove or sub-grove being appraised. (Multiple grove and sub-grove entries may not encompass the entire unit.) Refer to the LAM or CIH and the **SP** for specific acreage determination instructions for perennial crops.
24. **HVSTD. Weight:** Weight of one representative sample of 25 avocados comprised of fruit from all of the sample trees (lumped together), in pounds to tenths.
25. **# AVCDS. PER Sample:** “25” pre-printed on worksheet. Make no entry.
26. **Avg. Lbs. per Fruit:** Divide Item 24 “Harvested Weight” by Item 25 “Number of Avocados in Representative Sample,” in pounds to hundredths.
27. **Fruit Count – No. Fruit per Sample Tree:** Number of avocados for each sample tree, including those lost through uninsured causes, on and under the tree.
28. **Total Fruit Count:** Total number of avocados from sample trees.
29. **Total Lbs. AVCDS.:** Item 28, “Total Fruit Count,” times item 26, “Avg. Lbs. per Fruit,” results in pounds to tenths.
30. **Number of Samples:** Number of trees sampled.
31. **AVG. Pounds/Tree:** Item 29, “Total Lbs. Avocados,” divided by item 30, “Number of Samples,” results rounded to tenths.
32. **Trees/Acre:** The actual number of bearing trees per insurable acre. Refer to Subsection 4 A (7). For a 100 percent stand, refer to **TABLE B**.
33. **Gross Lbs./Acre:** Item 31, “Average Pounds/Tree,” times item 32, “Trees/Acre,” results in whole pounds.
34. **Conversion Factor:** MAKE NO ENTRY. [“55” (pounds of avocados per bushel) is pre-printed on the worksheet.]
35. **Bushel/Acre:** Item 33, “Gross Lbs. /Acre,” divided by item 34, “Conversion Factor,” results in bushels, rounded to tenths.  
  
Transfer line entries to Section I of the Production Worksheet.
36. **Remarks:** Enter any additional information pertinent to the appraisal (e.g., tree spacing, etc.).
37. **Adjuster’s Signature, Code Number, and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

38. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
39. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

Company Name: Any Company

<b>FLORIDA AVOCADO APPRAISAL WORKSHEET</b> (For Illustration Purposes Only)	1. INSURED'S NAME I.M. Insured			2. POLICY NO. XXXXXXX			3. CLAIM NO. XXXXXXXXX			
	4. UNIT NO. 0001-0000BU	5. CROP Avocados (0019)		6. CROP YEAR YYYY		7. CAUSE OF DAMAGE Hail		8. DATE OF DAMAGE June 11		9. APPRAISED ACRES 17.5

**A – HARVESTED SAMPLE METHOD**

GROVE ID. 10.	TYPE 11.	ACRES 12.	POUNDS OF AVOCADO PER SAMPLE TREE 13.				TOTAL LBS. AVOCADOS 14.	NUMBER OF SAMPLES 15.	AVG. POUNDS/TREE 16.	TREES/ACRE 17.	GROSS LBS./ACRE 18.	CONVERSION FACTOR 19.	BUSHEL/ACRE 20.
			36.9	33.0	27.5	34.2							
D-4	Early	2.5	35.3	37.2	28.4	29.9	262.4 ÷	8 =	32.8 ×	104 =	3,411 ÷	55 =	62.0
												55	
												55	
												55	

**B – FRUIT COUNT APPRAISAL**

GROVE ID. 21.	TYPE 22.	ACRES 23.	HVSTD. WEIGHT 24.	# AVCDs. PER SAMPLE 25.	AVG LBS. PER FRUIT 26.	FRUIT COUNT - NO. FRUIT PER SAMPLE TREE 27.				TOTAL FRUIT COUNT 28.	TOTAL LBS. AVCDs. 29.	NUMBER OF SAMPLES 30.	AVG. POUNDS/TREE 31.	TREES/ACRE 32.	GROSS LBS./ACRE 33.	CONVERSION FACTOR 34.	BUSHEL/ACRE 35.
				25													
				25													

36 Remarks  
Tree spacing in grove is 15' x 28'

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

Company Name: Any Company

<b>FLORIDA AVOCADO APPRAISAL WORKSHEET</b> <b>(For Illustration Purposes)</b>	1. INSURED'S NAME I.M. Insured			2. POLICY NO. XXXXXXX			3. CLAIM NO. XXXXXXXX		
	4. UNIT NO. 0001-0000BU	5. CROP Avocados (0019)	6. CROP YEAR YYYY	7. CAUSE OF DAMAGE Hail	8. DATE OF DAMAGE June 11	9. APPRAISED ACRES 17.5			

**A – HARVESTED SAMPLE METHOD**

GROVE ID. 10.	TYPE 11.	ACRES 12.	POUNDS OF AVOCADO PER SAMPLE TREE 13.				TOTAL LBS. AVOCADOS 14.	NUMBER OF SAMPLES 15.	AVG. POUNDS/TREE 16.	TREES/ACRE 17.	GROSS LBS./ACRE 18.	CONVERSION FACTOR 19.	BUSHEL/ACRE 20.
												55	
												55	
												55	

**B – FRUIT COUNT APRAISAL**

GROVE ID. 21.	TYPE 22.	ACRES 23.	HVSTD. WEIGHT 24.	# AVCDS. PER SAMPLE 25.	AVG LBS. PER FRUIT 26.	FRUIT COUNT – NO. FRUIT PER SAMPLE TREE 27.				TOTAL FRUIT COUNT 28.	TOTAL LBS. AVCDS. 29.	NUMBER OF SAMPLES 30.	AVG. POUNDS/TREE 31.	TREES/ACRE 32.	GROSS LBS./ACRE 33.	CONVERSION FACTOR 34.	BUSHEL/ACRE 35.
						20	26	15	7								
A-1	Late	5.5	15.0	25	.60	15	18	10	20	131	78.6	÷ 8 = 9.8	x 145 = 1421	÷ 55 = 25.8			
B-2	Late	3.2	13.8	25	.55	18	24	17	19	107	58.9	÷ 5 = 11.8	x 145 = 1711	÷ 55 = 31.1			
C-3	Late	1.3	7.3	25	.29	36	30	33	34	168	48.7	÷ 5 = 9.7	x 145 = <sup>140</sup> 7	÷ 55 = 25.6			

36 Remarks  
Tree spacing in grove is 10' x 30'

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

## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection 8 C are the minimum claim form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive” (i.e., they are required.)
- (2) Production Worksheet Instructions. 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 Non-Discrimination statements are required statements that must be printed on the form or provided **to the insured** as a separate document. These statements are not shown in the example form in this **section**. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH 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 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., point size of font, etc.)

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

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections 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 any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
  - (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

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

Verify or make the following entries:

**Item  
No.**

**Information Required**

1. **Crop/Code #:** "Avocados (0019)."
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 identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

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

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

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

6. **Insured Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of damage – Excess Wind; Insured cause percent - 10%.					

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

12. **Additional Units:**

**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 bushels, of ALL non-loss units for the crop at the time of final inspection.

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

**PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of 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 to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.



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

- a. If no other person has a share in the unit (insured has 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 crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

- (1) Rate classes, types, farming practices, class, sub-class, intended use, irrigated practice, cropping practice, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

16. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.

\*\*\*

17. **Multi-Crop Code:**

**PRELIMINARY AND FINAL:** 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 for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:

- a. Put to other use without consent;
- b. Abandoned;
- c. Damaged by uninsured causes; or
- 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 notice requirements contained in the crop provisions.

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

**PRELIMINARY AND FINAL:** Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL **PLANTED** ACREAGE IN THE UNIT.

20. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

21. **Risk:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the Rate Class is found to be incorrect, revise according to AIP instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type (or variety) grown by the insured. If "No Type Specified" or "No Variety Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, MAKE NO ENTRY.

23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, MAKE NO ENTRY.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, MAKE NO ENTRY.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or 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 a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

29. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**STAGE**

**EXPLANATION**

“P” .....Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP or failed to provide timely notice for production which was direct marketed.

“H” .....Harvested.

“UH” .....Unharvested or put to other use with consent.

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

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

<u>USE</u>	<u>EXPLANATION</u>
“WOC” .....	Other use without consent
“SU” .....	Solely uninsured
“ABA” .....	Abandoned without consent
“H” .....	Harvested
“UH” .....	Unharvested

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

31. **Appraised Potential:** Per-acre appraisal in bushels, to tenths, of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet (Refer to section 5, “Appraisal Methods,” for additional instructions).

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

If there is no potential on “UH” acreage, enter “0.” Refer to paragraph 85 in the LAM for procedures for documenting zero yield appraisals.

32. - 33. MAKE NO ENTRY.

34. **Production Pre QA:**

**PRELIMINARY AND FINAL:** Result of multiplying column 31 times column 19, round result to tenths of a bushel. If no entry in column 31, MAKE NO ENTRY.

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

36. **Production Post-QA:**

**PRELIMINARY AND FINAL:** If the production is destroyed per section 15 (j) of the Basic Provisions, enter the result of multiplying item 34 by item 35; otherwise, transfer entry from column 34.

37. **Uninsured Causes:**

**PRELIMINARY AND FINAL:** Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to tenths of a bushel. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter the result of multiplying column 19 entry by NOT LESS than the insured’s production guarantee per-acre, in pounds 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.

- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per-acre, in bushels to tenths, by column 19 entry for any such acreage.

- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and the damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to the hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Result of adding column 36 and column 37.

39. **Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total determined acres (column 19), to tenths.

40. **Quality:**

**PRELIMINARY AND FINAL:** Check the applicable quality adjustment (QA) condition affecting the unit’s production (refer to Table below). Check the condition that applies to the unit’s appraised and harvested production.

<b>QA Condition:</b>
Aflatoxin
Vomitoxin
Fumonisin
Other
None

a. If “Other” is checked, document in the Narrative (or on a Special Report) the cause of the QA condition applicable to the unit’s production and the result the QA condition has on the production.

b. Check “None” if QA does not apply to the unit’s production.

41. **Mycotoxins exceed FDA, State or other health organization maximum limits. Check “Yes.”** Check “Yes” if any mycotoxin listed in item 40 above (including any identified as “Other”) exceeds Federal, State, or other health organization limits; otherwise, **MAKE NO ENTRY.** Document in the Narrative or on a Special Report, the disposition of the production.

42. **Totals:** Total of entries in columns 34, 36, 37 and 38. If a column has no entries, **MAKE NO ENTRY.**

## **NARRATIVE:**

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

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and no inspection is required, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, 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.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet and the date of the appraisal is not recorded on the appraisal worksheet.
- f. 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. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, column “62,” and/or any production not included in Section II, Column “56” or Columns “49” - “52” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “NO” checked in item 44 (Similar Damage).
- k. Attach a sketch map or aerial photo 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 photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. 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.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.

- p. Document any authorized estimated acres shown in Section I, Column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM and SP.
- r. 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.
- s. Record any trees removed without an inspection.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any unusual grove conditions that may affect insurability and/or unit division determinations (e.g., unable to identify varieties, etc.)
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.
- w. For production ordered to be destroyed by a Federal or State agency include a copy of all supporting documentation in the insured’s claim file.

(1) Explain any “0.000” factor entered in columns 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.

(2) Refer to the LAM for additional documentation requirements.

## SECTION II – DETERMINED HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) 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.
- (2) For production commercially sold or stored, enter the name and address of buyer, packinghouse, processor, or other first handler as applicable in columns “49” through “52.” For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

If the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (c) Varying determination of production (varying value, etc.).
- (4) There will generally be no harvested production entries in columns “47” through “66” for preliminary inspections.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

43. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM).**
- PRELIMINARY: MAKE NO ENTRY.**
- FINAL:**
- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed or put to other use, or (5) the calendar date for the end of the insurance period;
  - b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
  - c. If at the time of final inspection, (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
  - d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.
44. **Damage similar to other farms in the area?:**
- PRELIMINARY: MAKE NO ENTRY.**
- FINAL:** Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other groves 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 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 the SAME unit to three decimal places.



47b. **Field ID:**

- (a) If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
- (b) If more than one practice, variety, 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 Section I, column “16”).

\*\*\*

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. **Buyers, Packinghouse, or Processor:** For production sold or stored, enter the name and address of the buyer, packinghouse, processor, or other first handler. For avocados otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).

53.-55. MAKE NO ENTRY.

56. **Bu., Ton, Lbs., CWT:** Circle “Bu.” in column heading. Enter the production in bushels, to tenths, as determined by delivery records, production recaps, sales receipts from processors (must be NET weight), etc.

57.-60b. MAKE NO ENTRY.

61. **Adjusted Production:** Transfer the entry from column “56,” in bushels to tenths.

62. **Prod. Not to Count:** Net production NOT to count in bushels 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:** Result of subtracting column 62 from column 61.

64a.-64b. MAKE NO ENTRY

65. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Refer to items 40, 41 and the Narrative above for additional instructions and required documentation. Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. If no destruction order, MAKE NO ENTRY.

66. **Production to Count:** If entry in column 65, enter the result of multiplying column 63 by column 65. If no entry in column 65, transfer the entry from column 63, in bushels, rounded to tenths.

67. **Total:** Total of column 63. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:**  
**PRELIMINARY:** MAKE NO ENTRY.  
**FINAL:** Total of column “66,” in bushels to tenths.
69. **Section I Total:**  
**PRELIMINARY:** MAKE NO ENTRY.  
**FINAL:** Enter the figure from Section I, Column “38” total.
70. **Unit Total:**  
**PRELIMINARY:** MAKE NO ENTRY.  
**FINAL:** Total of column 68 and column 69, to tenths.
71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production. Enter the total production, 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.:** Result, to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71 transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

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

75. **Page Numbers:**

**PRELIMINARY:** Page numbers – “1,” “2,” etc., at the time of inspection.

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

**PRODUCTION WORKSHEET**

1. Crop/Code # <b>Avocados</b> 0019	2. Unit # 0001-0000 BU	3. Location Description SW1-96N-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I.M. Insured
4. Date(s) of Damage JUN 11	5. Cause(s) of Damage HAIL	6. Insured Cause % 100	12. Additional Units 0002-0000 BU	9. Claim # XXXXXXXXXX
13. Est. Prod. Per Acre 120				11. Crop Year YYYY
				10. Policy # XXXXXXXXXX
				14. Date(s) Notice of Loss 1st MM/DD/YYYY
				2nd Final MM/DD/YYYY
15. Companion Policy(s)				

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

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A-1	NS		5.5	1.000		057					003		UH	UH	25.8			141.9		141.9		141.9	
B-2	NS		3.2	1.000		057					003		UH	UH	31.1			99.5		99.5		99.5	
C-3	NS		1.3	1.000		057					003		UH	UH	25.6			33.3		33.3		33.3	
D-4	NS		2.5	1.000		057					003		UH	UH	62.0			155.0		155.0		155.0	
E	NS		5.0	1.000		057					003		H	H									
39. TOTAL			17.5	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>													42. TOTALS		429.7		429.7		429.7
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report) Acres were determined using the MPC1 acreage report, acreage would measure within 5 percent.

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., Cwt.	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
	NS	ABC Processing Company Anytown, Any State							310.0						310.0		310.0			310.0			
67. TOTAL																	310.0	68. Section II Total		310.0			
																	69. Section I Total		429.7				
																	70. Unit Total		739.7				
																	71. Allocated Prod.						
																	72. Total APH Prod.		739.7				

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

## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>Number of Acres:</b>	<b>Select:</b>
0.1 – 10.0	The lesser of 5 trees or 5% of the number of trees in the grove or sub-grove.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the grove or sub-grove	

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

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

For spacing not shown on this chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10.0 ft. equals 65.0 sq. ft.; then 43,560 divided by 65.0 equals 670 trees per acre.