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Department of
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Federal Crop
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PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

2015 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC 25330 (08-2014) FCIC 25330-1 (03-2015)
EFFECTIVE DATE: 2015 and Succeeding Crop Years	ISSUE DATE: March 27, 2015
SUBJECT: Provides procedures and instructions for administering the Pear crop insurance program.	OPI: Product Administration and Standards Division
	APPROVED: /s/ Tim B. Witt Deputy Administrator for Product Management

REASON FOR AMENDMENT

Major changes: See changes or additions in text which have been highlighted. Three stars identify information that has been removed.

1. Paragraph 14 - Added language to provide clarification for determining production to count under the Fresh Pear Quality Adjustment procedures for all states.
2. Exhibit 3. Pear appraisal procedures for California clarified to align with language in Para. 24B.
3. Exhibit 4. Pear appraisal procedures for all states clarified to align with language in Para. 24B.
4. Exhibit 4. New sample appraisal worksheet added with example of QA adjustment procedures when Para. 14 procedures are implemented.
5. Exhibit 5. Revised procedures to streamline production worksheet calculations.
6. Exhibit 5. Production worksheet example revised.

CONTROL CHART

Pear Loss Adjustment Standards Handbook							
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PART 2 POLICY INFORMATION

11 Insurability

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

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

- (1) The crop insured will be all the pears in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
 - (a) of varieties adapted to the area;
 - (b) grown on trees that have produced an average of at least 5 tons of pears per acre in at least one of the four previous crop years unless the SP or a written agreement establishes a lower production level; and
 - (c) grown in an orchard that, if inspected, is considered acceptable by the AIP.
- (2) Pears interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the policy.
- (3) In addition to causes of loss excluded in the BP, insurance coverage is not provided against damage or loss of production due to:
 - (a) failure of the pears to color properly;
 - (b) inability to market the pears for any reason other than actual physical damage from an insurable cause specified in the Causes of Loss section of the CP. 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. Always document uninsured causes of damage in the "Remarks" section of the appraisal worksheet or on a Special Report.

12 Unit Division

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

13 Quality Adjustment (California)

Production to count in tons will include all harvested and appraised production that:

- (1) meets the standards for:
 - (a) first grade canning as defined by the California Pear Advisory Board; or

13 Quality Adjustment (California) (Continued)

- (b) U.S. No. 1 Standards as defined by the U.S. Standards for Grades of: Summer and Fall Pears or Pears for Processing; or
 - (c) U.S. Extra No. 1 or U.S. No. 1 as defined by the U.S. Standards for Grades of Winter Pears;
- (2) Is accepted by a processor for canning or packing; or
 - (3) Is marketable for any purpose. If the pears are damaged by an insured cause, the production to count will be reduced by **the greater of** the following amounts:
 - (a) excess over 10 percent of pears that are size 165 or smaller for all varieties except *Forelle*, *Seckel*, or *Winter Nelis*; or
 - (b) result of dividing the value per ton (less harvest costs as shown in the actuarial documents) of such pears by the highest price election (per ton) for the insured type, subtracting the result from 1.000 and multiplying by the number of tons of such pears.

14 Quality Adjustment (All States)

A. The Fresh Pear Quality Adjustment Endorsement Applies to Any Crop Year Provided:

- (1) Pears that are located in a State designated for such coverage on the actuarial documents and for which there is designated a premium rate for this endorsement;
- (2) The insured did not elect to insure the pears under the CAT Endorsement;
- (3) The insured elected the Fresh Pear Quality Adjustment Endorsement on the application or other form approved by the AIP, and did so on or before the sales closing date for the initial crop year for which the insured wishes it to be effective. By doing so, the insured agrees to pay the additional premium designated in the actuarial documents for this optional coverage;
- (4) The insured or the AIP did not cancel the Fresh Pear Quality Adjustment Endorsement in writing on or before the cancellation date. The insured's election of CAT coverage for any crop year after the Fresh Pear Quality Adjustment Endorsement is effective will be considered as the insured's notice of cancellation of the endorsement.
- (5) All the pear trees in the unit are managed for the production of fresh market pears. (Units that are not managed for the production of fresh market pears do not qualify for this endorsement).

B. Production to Count under the Fresh Pear Quality Adjustment Endorsement

- (1) If the fresh pear production is damaged by any insured cause of loss and if 11 percent or more of the harvested and appraised production does not grade at least U. S. No. 1 in accordance with applicable U. S. Standards for Grades of Summer and Fall Pears or U.S. Standards for Grades of Winter Pears, as applicable, the amount of production will be reduced by:
 - (a) Two percent for each full one percent in excess of 10 percent, when 11 percent through 60 percent of the pears fail the grade standard; or
 - (b) One hundred percent when more than 60 percent of the pears fail the grade standard for the pears in (1) above. Refer to exhibit 6 for adjustment percentages.
- (2) If the insured sells more of his/her fresh pear production as U.S. Number 1 or better than the quantity of pears determined to grade U.S. Number 1 or better in the appraisal, the quantity of such sold production exceeding the amount determined to grade U.S. Number 1 or better in the appraisal will be included as production to count under this option. The adjuster must follow the procedure below when the Fresh Pear Quality Adjustment Endorsement is in effect:
 - (a) Appraise all pears in accordance with the applicable procedures contained herein and in section 24B and determine the appraisal per acre (item 27 on the appraisal worksheet);
 - (b) Do not finalize the claim until the final disposition of the crop is known. The claim may be finalized if the producer certifies the appraised crop will be destroyed.
 - (c) If the insured subsequently harvest and sells all or a portion of the previously appraised unharvested acreage, the adjuster will determine the amount of US#1 pears sold. The adjuster must determine if any previously appraised acreage is representative of the original appraisal, if not the adjuster must appraise the unharvest acreage in accordance with 24B below.
 - (d) Document in the narrative section of the production worksheet if the amount of sold production was used because it exceeded the appraised production or if the producer certified they intend to destroy the crop.
- (3) Marketable production that grades less than U. S. No. 1 due to uninsurable causes not covered by the Quality Adjustment Endorsement will not be reduced.
- (4) Insureds who select this option cannot receive less than the indemnity due under section 11 of the CP.

15-20 (Reserved)

PART 3 APPRAISALS

21 General Appraisal Information

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) These procedures apply when appraising potential production of unharvested pears by utilizing the appropriate method for immature and mature pears as evaluated by the adjuster.
- (3) Whenever an insured has filed a “Notice of Damage,” and an appraisal for quality is necessary, all production on the affected unit(s) must be inspected **PRIOR** to the beginning of harvest.
- (4) Whenever the insured has filed a notice of intent to direct market any portion of the unit’s production, an appraisal, including an appraisal for quality (if applicable), is required prior to the production being sold.
- (5) For all UNHARVESTED pear appraisals: If the insured and the adjuster do not agree on the grade (or if otherwise necessary), take the representative sample(s) to a licensed Federal/State Inspector for grading. Submit the quantity of pears required by the applicable grading service. The insured will pay for the inspector’s grading services and may accompany the adjuster when samples are submitted for grading. Obtain a copy of the grading certificate and insert the copy into the claim file or attach it to the claim.
- (6) Pear appraisals are made:
 - (a) when insured acreage of ANY type will not be harvested;
 - (b) when any insured acreage is Unharvested on the calendar date for the end of the insurance period;
 - (c) prior to any production being sold by direct marketing; however, if further damage occurs after the initial appraisal an additional appraisal will be conducted;
 - (d) when the insured has completed harvest on the unit but additional unharvested mature marketable production remains on the acreage;
 - (e) as further determined by the AIP;

Refer to the LAM for additional reasons for appraisals.

- (7) If the insured files a notice of damage and a situation listed in section 3(b) (1) through (4) of the CP occurred after the beginning of the insurance period and the AIP was not notified by the production reporting date:
- (8) Refer to the LAM for appropriate remedies for resolving uninsured causes of loss.

- (c) for All States, determine the minimum marketable pear size for the area (e.g., if the minimum marketable size is “135,” then $40 \text{ lbs.} \div 135 \text{ pears} = .2963 \text{ lbs average weight per pear}$);
 - (d) multiply the result of 1 (b) above, by the determined average weight of a marketable pear, and round the result to tenths of pounds (e.g., In California, $263.7 \text{ surviving immature pears per tree} \times .2424 \text{ lb. per pear} = 63.9 \text{ lbs.}$). Enter the weight per sample tree in Section I of the Pear Appraisal Worksheet;
 - (e) total the weight for all samples and divide by the number of sample trees to determine the average pounds of pears per sample tree to the nearest tenth (e.g., $325.4 \text{ lbs. from all samples} \div 5 \text{ sample trees} = 65.1 \text{ lbs. per sample tree}$);
 - (f) multiply the average pounds of pears per sample tree by the number of trees per acre to determine the pounds of pears per acre, rounded to tenths (refer to exhibit 6 to determine the number of trees per acre). Divide the result by 2000 lbs. to obtain the gross appraisal per acre in tons to tenths (e.g., $65.1 \text{ lbs. per sample tree} \times 151 \text{ trees per acre} = 9,830.1 \text{ lbs. per acre}$. $9,830.1 \text{ lbs.} \div 2000 \text{ lbs. per ton} = 4.9 \text{ tons per acre}$);
 - (g) show the calculations from steps 1 (b) through (d) above, in the “Remarks” section of the applicable appraisal worksheet or on a Special Report.
- (2) Upon completion of the appraisal if the insured decides:
- (a) to care for the unit until harvest, no further action will be necessary until the regular preharvest inspection (the inspection for the acreage of insured producers who have filed a “Notice of Damage”).
 - (b) NOT to care for the unit until harvest (e.g., immature pears are to be removed from the trees), finalize the claim (except for the adjuster’s signature and date) by using the aforementioned appraisal.
 - (i) advise the insured that the remaining immature pears, as appraised, are “Production to Count” for loss calculation purposes.
 - (ii) give the insured a Certification Form (for the removal of immature pears) with any appropriate completion instructions; and
 - (iii) upon receipt of the completed and signed Certification Form, (if necessary verify the removal of immature pears) file it with the claim documents.
- (3) At or before the time of conducting preharvest inspections, VERIFY, when necessary, that the insured removed all of the immature pears (identified in (2) above) from the orchard or sub-orchard.

- (a) If pear removal WAS completed, finalize the claim and handle in the usual manner.
- (b) If pear removal WAS NOT completed, conduct an updated appraisal when necessary. Strike out and initial the original appraisal on the claim form. Make a new line entry for the updated appraisal together with “H” (for Harvested) as the intended use.
- (c) Further action to complete the claim will depend on if the pears are harvested/not harvested as with any other preharvest inspection.

B. Mature Pear Appraisal

- (1) When notice of damage or loss is received by a date for which it is possible to accurately appraise mature production, make inspections as soon as possible. Record the results of such inspections, including any undamaged acreage on the unit, on the applicable appraisal worksheet and claim form.
- (2) For mature production that will be harvested, AIPs **must** inspect the acreage prior to harvest to determine applicable quality adjustment.
- (3) When all or part of the acreage is left unharvested, appraise unharvested production (as a basis for computing losses) as follows.
 - (a) select representative sample trees, and if practical, arrange for the insured to pick and weigh all marketable pears and pears damaged by uninsured causes from each sample tree; otherwise, the adjuster must pick and weigh the samples. If there are too many pears on a sample tree pick and weigh all marketable pears and pears damaged by uninsured causes from a representative scaffold limb using the RPAM or quadrant of each tree, as applicable. Multiply the weight of such pears by 4 (if a tree quadrant is used) or use the RPAM to determine the total weight in pounds to tenths for each sample tree. Enter this information in Section I of the Pear Appraisal Worksheet.
 - (b) if possible, submit pear samples to a licensed Federal/State Inspection Service to grade and size the sample(s). If not possible:
 - (i) randomly select a minimum of 30 mature pears, from each sample tree to determine the size and grade of pears, and pears damaged by insured and uninsured causes for the unit, orchard or sub-orchard, type being appraised. In instances when there is severe fruit damage and the number of sample fruit is limited, adjusters may select less than 30 fruit per tree but not less than 10 fruit per tree. To ensure consistent appraisals, select the same number of pears from each sample tree. If the insured harvested the sample trees in the adjuster’s presence, randomly select a number of pears from the harvested production;

Appraisal Worksheet Entries and Completion Information (California)

Element/Item Number	Standard
Company	Name of the AIP if not preprinted on the worksheet (Company Name)
Claim #	Claim number as assigned by AIP
1. Crop Year	Four-digit crop year, as defined in the policy, for the claim filed
2. Policy Number	Insured's assigned policy number
3. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued
4. Unit Number	Unit number from the Summary of Coverage after verified to be correct
5. Acres	Number of determined acres to tenths in orchard or sub-orchard being appraised. Refer to the LAM for information on perennial crop acreage determinations
6. Orchard ID	Individual orchard (or sub-orchard) identification symbol
7. Type	Type name of pears appraised and applicable three digit code
8. Acres	Number of determined acres, to tenths, for the unit, orchard or sub-orchard, or type inspected. Separately list unharvested and harvested acres within the same unit, orchard/sub-orchard, or type inspected
9. Damage	<p>a. Date(s): First three letters of the month during which the insured damage (including progressive damage) occurred. Include the specific date where applicable as in the case of hail damage (e.g., JUN 05).</p> <p>b. Cause(s): Name of the insured cause(s) of damage for this crop as listed in the LAM for the corresponding date of damage. If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" (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.</p> <p>c. Document the date(s) and cause(s) of uninsured damage in the Remarks or on a Special Report.</p>
10. Pounds per Sample	<p>For immature pear appraisals, enter in the heading the word "Immature." Record immature and mature pear appraisals on separate appraisal worksheets. For each sample tree, count the number of pears, include all damaged and undamaged pears and any pears damaged by uninsured causes. Do NOT COUNT any immature pears resulting from late season blooms. Enter the result in pounds to tenths:</p> <p>a. For immature pears, multiply the number of immature pears by the:</p> <p>(i) .90 immature pear survival factor; and</p> <p>(ii) determined weight of a marketable pear.</p> <p>b. For mature pears: if practical arrange for the insured to pick and weigh all marketable pears and pears damaged by uninsured causes for each sample tree, otherwise the adjuster must weigh each sample.</p> <p>Refer to Para. 24 for information on pear appraisals. Record above calculations in Remarks or on a Special Report</p>
11. Total Pounds	Total pounds, to tenths of all samples in item 10
12. No. of Samples	Total number of samples from item 10
13. Pounds/Tree	Item 11 divided by item 12, in pounds to tenths

Appraisal Worksheet Entries and Completion Information (California) (Continued)

Element/Item Number	Standard
14. Trees/Acre	Record number of unharvested trees per acre (refer to exhibit 6, tables B and C for determining trees per acre based on tree spacing). Record in Remarks, or on a Special Report, the distance between tree rows and the space between trees within the row.
15. Pounds/Acre	Item 13 times item 14, in pounds to tenths
16. Conversion Factor	MAKE NO ENTRY, "2000" is pre-printed on the appraisal worksheet.
17. Gross Appraisal	<p>a. Item 15 divided by item 16, in tons to tenths. For pears damaged by insured causes, or a combination of insured and uninsured causes, complete Section II below. For pears damaged solely by uninsured causes, transfer the entry to item 24b (left column) and Section I column 37 of the Production Worksheet.</p> <p>b. For pears appraised in accordance with the Representative Harvested In-field Fruit Appraisal transfer entry to item 25.</p>

SECTION II – UNHARVESTED QUALITY ADJUSTMENT (CALIFORNIA)

Complete this section for immature (e.g., early season appraisals) and mature pears to:

- a. adjust the amount of production to count for quality; and
- b. determine any uninsured damage.

Immature pears are not eligible for quality adjustment; however, complete this section to determine the amount of production to count and any uninsured damage.

For mature pear appraisals, submit samples (if possible) to a licensed Federal/State Inspection Service to grade and size the sample(s). Otherwise, for mature (and immature) pears, obtain representative samples of mature pears, in accordance with para. 24B above, from each representative sample tree (refer to exhibit 6 for minimum representative sample requirements). Do NOT COUNT immature pears resulting from late season blooms. Examine each pear and place in an appropriate pile by grade; either U.S. No. 1, Canning or Packing, or Marketable for Any Purpose combined with Size 165 and Smaller Pears. Calculate the percent of pears for each grade. Enter the percent for each grade in column 18 rounded to two-decimal places (e.g., out of 100 representative pears harvested, from 5 sample trees divide 43 pears graded U.S. No. 1 by 100 pears = .43, etc.).

Grade: For immature pear appraisals, enter in the column heading the word "Immature."

18. Avg. Grade Percentage	<p>From sample pears obtained from representative trees within the unit or orchard (or sub-orchard), record the calculated percentage (to two decimal places) for each grade of pears for:</p> <p>a. immature undamaged pears in item 18 (a) (such pears are considered to have the potential to meet the minimum grades at maturity); pears damaged by uninsured causes in item 18 (b) (refer to item 19b below for more information); and pears damaged by insured</p>
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Appraisal Worksheet Entries and Completion Information (California) (Continued)

(For Illustration Purposes Only)
PEAR APPRAISAL WORKSHEET (California)
 Mature Appraisal Example

Company: Any Company

Claim #: XXXXXXXX

1 Crop Year YYYY	2 Policy Number XXXXXXX	3 Name of Insured I.M. Insured	4 Unit Number 0001-0001-OU	5 Acres 14.4
6 Orchard ID: 1A and 1B		8 Acres: Unharv.: 4.4 Harv.: 10.0	9 Damage Date(s): JUN 5 Cause(s): Hail	JUL 15 Tomado
7 Type: Summer and Fall 489				

SECTION I										GROSS UNHARVESTED APPRAISAL						
10 Pounds per Sample										11 Total Pounds	12 No. of Samples	13 Pounds/ Tree	14 Trees/ Acre	15 Pounds/ Acre	16 Conversion Factor	17 Gross Appraisal
63.0	68.9	65.0	61.3	78.7						336.9	5	67.4	151	10,177.4	2000	5.1

SECTION II										UNHARVESTED QUALITY ADJUSTMENT						
GRADE										18 Avg. Grade Percentage	19 Graded Tonnage	20 Market Price/ Percentage	21 Highest Price Election/100 Percent	22 Factor	23 Quality Adjusted Appraisal	
(a) U.S. Number 1										.38	1.9				1.9	
(b) Uninsured Damage										.15	.8				.8	
(c) Canning or Packing										.27	1.4				1.4	
(d) Unmarketable Any Purpose										.06	.3					
(e) Marketable Any Purpose										.14	.7	76.12	220.00	.346		
(f) Size 165 and Smaller													100		.2	
24a Total										5.1			24b Total Gross/Net Unharvested Appraisal Per Acre	4.0	3.5	

SECTION III										HARVESTED QUALITY ADJUSTMENT						
25 Total (Field-run) Harvested Production										56.2						
GRADE										26 Avg. Grade Percentage	27 Graded Tonnage	28 Market Price/ Percentage	29 Highest Price Election/100 Percent	30 Factor	31 Quality Adjusted Production	
(a) U.S. Number 1										.45	25.3				25.3	
(b) Uninsured Damage										.05	2.8				2.8	
(c) Canning or Packing										.19	10.7				10.7	
(d) Unmarketable Any Purpose										.03	1.7					
(e) Marketable Any Purpose										.28	15.7	76.12	220.00	.346		
(f) Size 165 and Smaller												40.9	100	.591	5.4	
32a Total										56.2			32b Total Gross/Net Harvested Production	51.7	41.4	

33 Remarks: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – Harvested. Tree spacing 18 ft. X 16 ft. Section I – Item 10, see attached Special Report for calculations. Section II – Entry in item 19(b) due to uninsured insect damage, limb rubs and spur punctures. Entry in item 19(d), unharvested pears unmarketable due to hail damage. \$64.01 value/ton offered by Acme Packing Co. for production marketable for any purpose and size 165 and smaller. Section III – Entry in item 27(b) due to limb rubs and spur punctures. Entry in item 27(d), due to hail damage. \$76.12 value/ton received from Acme Packing Co. (\$165.12/ton - \$89.00/ton harvest costs = \$76.12/ton value received). Average size of canning and packing pears = 110. 50.9% of pears size 165 and smaller were marketable less 10% = 40.9%. Date harvested: MM/DD/YYYY. Acreage determined from aerial photo maps.

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

Appraisal Worksheet Entries and Completion Procedures (All States)

Element/Item Number	Standard
Company	Name of the AIP if not preprinted on the worksheet (Company Name)
Claim #	Claim number as assigned by AIP
1. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued
2. Unit No.	Unit number from the Summary of Coverage after it is verified.
3. Acres	Number of determined acres, to tenths, for the unit inspected. Refer to the LAM for information on acreage determinations
4. Orchard ID	Individual orchard or sub-orchard identification symbol
5. Type	Type name of pears appraised and applicable three-digit type code
8a. Acres Unharv.	Number of determined unharvested acres, to tenths, for the orchard/sub-orchard or type inspected
8b. Acres Harv.	Number of determined harvested acres, to tenths, for the orchard/sub-orchard or type inspected.
9a. Date(s) of Damage	First three letters of the month during which the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 05). Document date(s) of uninsured damage in Remarks or on a Special Report.
9b. Cause(s) of Damage	Name of the insured cause of damage for this crop as listed in the LAM for the corresponding date of damage. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in Remarks. Document cause(s) of damage in Remarks or on a Special Report.

SECTION I – GROSS UNHARVESTED APPRAISAL (All States)

Complete this section for immature and mature pear appraisals. Refer to the LAM for information on uninsured cause appraisals.

Samples: For immature pear appraisals, enter in SECTION I the word "Immature," and complete Sections I, II, and items 28 through 31.

10. Pounds per Sample	<p>For each sample tree, count the number of immature pears undamaged, and damaged by both insured and uninsured causes. Do NOT COUNT any immature pears resulting from late season blooms. Enter the result (in pounds to tenths) of multiplying the number of:</p> <ul style="list-style-type: none"> a. For immature pears, multiply the number of immature pears per sample tree by the: <ul style="list-style-type: none"> (ii) .90 immature pear survival factor; and (iii) determined weight of a marketable pear. b. For mature pears, if practical arrange for the insured to pick and weigh all marketable pears and pears damaged by uninsured causes for each sample tree, otherwise the adjuster must weigh each sample. <p>Refer to para 24 above for information on pear appraisals methods. Record above calculations in Remarks or on a Special Report</p>
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Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

Element/Item Number	Standard
11. Total Pounds (Line Total)	Total pounds, to tenths of all samples taken in item 10
12. Number of Samples	Total number of samples from item 10
13. Pounds/Tree	Column 11 divided by column 12, in pounds, to tenths
14. Trees/Acre	The number of trees per acre based on tree spacing (refer to TABLES B and C). Record in Remarks, or on a Special Report, the tree distance between tree rows and space between trees within the row.
15. Pounds/Acre	Column 13 times column 14, in pounds, to tenths
16. Conversion Factor	MAKE NO ENTRY, "2000" is pre-printed on the appraisal worksheet
17. Gross Appraisal/Acre	Column 15 divided by column 16, in tons to tenths for pears. Transfer the entry to Section II, item 23 below.

SECTION II – QUALITY ADJUSTMENT

Within the same unit, orchard/variety, record unharvested and harvested quality adjustment calculations in separate portions of Section II. Complete this section to:

- a. adjust production to count for quality when the Fresh Pear Quality Adjustment Endorsement is in effect and to determine any uninsured damage;
- b. determine the amount of marketable production to count if the Fresh Pear Quality Adjustment Endorsement has not been selected and to determine any uninsured damage.

For pear appraisals on unharvested acreage, obtain a representative sample. Examine each pear and place in appropriate piles for U.S. # 1 or Better, Uninsured Damage, and Insured Damage (refer to Para. 24 for instructions on mature pear appraisals and selecting random pear samples for quality adjustment). Also refer to exhibit 6 for the minimum number of samples.

18. Acres	<ul style="list-style-type: none"> a. Number of determined acres, to tenths, of the orchard/sub-orchard or type inspected. Separately list harvested and unharvested acres within the same orchard or sub-orchard or type in separate sections of appraisal worksheet (e.g., "4.4 – UH," "10.0 – H"). b. Record harvested and unharvested acreage on separate sections of the appraisal worksheet. Number of Samples: For immature pear appraisals enter beneath the title the word "Immature." For more than 10 samples, consolidate the Line"
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Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

Element/Item Number	Standard
18. Acres (Continued)	Totals” of items 19 through 22 in column “10” under the Number of Samples heading or document the additional samples on additional worksheets. Total results on the last worksheet. Document in Remarks the additional samples consolidated into column “10” for items 19 through 22.
19. #1 or Better	<p>Record the number of pears in each sample that grade at least U. S. No. 1 (if under the QA endorsement, otherwise #2 Processing or better) or better based on the applicable U.S. Pear Standards.</p> <p>If QA applies determine the AVG% by dividing the number of pears grading US #1 or better by the total number of pears sampled. When harvested pears are sold, use harvest production records to determine percent of US #1 pears sold by dividing the number of US #1 pears by total pears harvested, use this number as the ADJ US #1 pears.</p> <p>For immature pear appraisals:</p> <ol style="list-style-type: none"> Insured Under the Fresh Pear Quality Adjustment Endorsement, all undamaged immature pears in each sample are considered to have the potential at maturity to grade U.S. No. 1 or better. Not insured under the Fresh Pear Quality Adjustment Endorsement, all undamaged immature pears in each sample are considered to have the potential at maturity to be marketable. When sampling is complete, add the individual entries and enter the total in the column titled “Line Total.”
20. Uninsured Damage	<p>Record the number of pears in each sample damaged by uninsured causes. Include the following as damaged by uninsured causes (refer to the LAM for information on how to determine uninsured cause appraisals), pears:</p> <ol style="list-style-type: none"> damaged by machinery, limb rubs, spur punctures, insects, disease, etc., when due to uninsured causes; lost or damaged due to failure to follow good farming practices (refer to the LAM for instructions regarding failure to follow good farming practices). <p>When sampling is complete, add individual entries and enter total in the “Line Total” column. Explain in Remarks or on a Special Report any uninsured damage.</p>

Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

Element/Item Number	Standard
21. Insured Damage	<p>a. For immature pear appraisals:</p> <p>(i). Under the Fresh Pear Quality Adjustment Endorsement, record for each sample the number of pears damaged by insured causes to the extent that if left to maturity the pears would not grade U.S. No. 1 or better.</p> <p>(ii). Not under the Fresh Pear Quality Adjustment Endorsement, record the number of pears in each sample damaged by insured causes to the extent that if left to maturity the pears would not be marketable.</p> <p>b. For mature pears, record the number of pears in each sample failing to grade at least No. 1 or better because of insured damage in accordance with the Fresh Pear Quality Adjustment Endorsement. If the Fresh Pear Quality Adjustment Endorsement is not in effect, record the number of pears in each sample that are not marketable due to insured damage. When sampling is complete, add individual entries and enter total in the "Line Total" column.</p> <p>(i). If QA is in effect and the ADJ% of US #1 pears sold is greater than the AVG% of US #1 pears appraised, reduce the AVG% of insured damage by the difference between the two numbers (US #1 AVG%-ADJ%)</p>

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Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

Element/Item Number	Standard
22. Total Number	<p>a. Total number of pears from each sample. When sampling is complete, add individual entries and enter total in the “Line Total” column.</p> <p>b. For preharvest inspections, delay completion of items 23 through item 33 until harvest is complete unless harvest will not be completed. If harvest will not be completed, appraise the production.</p> <p>Line Total: Total all entries in lines 19 through 22.</p> <p>a. AVG. %: Item 20 (Uninsured Damage) “Line Total” divided by item 22 “Line Total,” results to two decimal places.</p> <p>b. AVG. %: Item 21 (Insured Damage) “Line Total” divided by item 22 “Line Total,” results to two-decimal places.</p> <p>ADJ. %: For item 21, MAKE NO ENTRY for immature pear appraisals and uninsured damage appraisals. For mature pears damaged by insured causes when the Fresh Pear Quality Adjustment Endorsement is in effect, locate the AVG. % on EXHIBIT 6 and find the corresponding ADJ. %. Enter the ADJ. % to two-decimal places. If AVG. % is “.10” or less, MAKE NO ENTRY in ADJ.%. If AVG. % is “.60” or more, enter “100” for ADJ. %. If the Fresh Pear Quality Adjustment Endorsement is not in effect, MAKE NO ENTRY in ADJ. % column.</p>
23. Appraisal per Acre	<p>a. Unharvested Appraisals: In the heading, line through the words “Production Or.” For pears damaged by insured causes or a combination of insured and uninsured causes, transfer entry from Section I, column 17.</p> <p>b. Harvested Production: In the heading, line through the words “Or Appraisal Per Acre.” Enter the total marketable production in tons to tenths, from harvested production records. Transfer the entry to item 56 on the Production Worksheet.</p>
24. Insured Damage	<p>a. For immature pears and mature pears NOT insured under the Fresh Pear Quality Adjustment Endorsement, item 21 “AVG %” times item 23, in tons to tenths.</p> <p>b. For mature pears insured under the Fresh Pear Quality Adjustment Endorsement, item 21 “ADJ. %” times item 23, in tons to tenths for pears failing to grade No. 1 or better because of insured causes of loss. The entry location (Harvested or Unharvested) will correspond to the location of the item 23 entry. Enter “0.0” if item 21 “AVG. %” is “.10” or less. If “AVG. %” is “.60” or more, transfer the entry in item 23 to item 24. For pears harvested BEFORE any insured damage, enter “0.0.”</p>
25. Net Tons	Item 23 minus item 24, in tons to tenths. If the result is zero, enter “0.0.” This entry cannot be less than zero

Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

Element/Item Number	Standard
<p>26. Uninsured Causes Appraisal Per Acre</p>	<p>a. For immature or unharvested mature pears damaged by uninsured causes, multiply the entry in item 23 from the Unharvested line by item 20 “AVG. %” and round the result to tons to tenths.</p> <p>b. Transfer the “per acre” entry determined in “a” above to Section I, item 37 of the Production Worksheet after multiplying by the applicable determined acres in item 19 of the Production Worksheet.</p> <p>c. For harvested production, in the heading of item 26, line through the words “Per Acre” and enter the result of multiplying item 23 “Gross Production” (from the Harvested line) by item 20 “AVG. %,” result rounded to tenths of tons. Transfer this entry to Section I, item 37 of the Production Worksheet.</p> <p>d. Document all calculations in Remarks or on a Special Report (refer to the LAM for information on how to determine uninsured cause appraisals).</p>
<p>27. Appraisal Per Acre</p> <p>***</p>	<p>a. Appraisals Per Acre: For appraised production, in the heading, line through the words “Production Or.”</p> <p>(i) Immature pears, transfer the entry from item 25 (Net Tons), in tons to tenths, and also transfer this entry to item 31 of the Production Worksheet.</p> <p>(ii) For mature pears, transfer the entry from item 25 (Net Tons), in tons to tenths. Transfer the result to Section I, item 36 of the Production Worksheet after multiplying by the applicable determined acres in item 19 of the Production Worksheet.</p> <p>b. Production: For harvested production, in the heading, line through the words “Per Acre,” and enter in tons to tenths, the result from item 25 (Net Tons).</p>
<p>28. Remarks</p>	<p>Document the following on the appraisal worksheet or on a Special Report, as applicable.</p> <p>a. Date of sampling if harvest is NOT complete (complete worksheet/claim at later date).</p> <p>b. Date harvest began or expected to begin (preharvest inspections).</p> <p>c. Date(s) and cause(s) of uninsured damage or failure to follow good farming practices. (Refer to the LAM for instructions regarding failure to follow good farming practices).</p> <p>d. Differences between item 5 “Acres” and the total of item 18 “Acres” for the unit.</p> <p>e. Damaged acreage harvested prior to preharvest inspection or appraisal.</p> <p>f. Tree planting pattern (e.g., 18 ft. X 16 ft.).</p> <p>g. Voluntary destruction or removal of orchard or sub-orchard acreage/trees in the unit.</p> <p>h. References for orchard/sub-orchard identification (aerial photo, sketch map, etc.).</p>

Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

Element/Item Number	Standard
29. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. 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.
30. 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 the insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
31. Page	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

(For Illustration Purposes Only)
PEAR APPRAISAL WORKSHEET (All States)
(Immature Appraisal Example)

Company: Any Company				Claim #: XXXXXXXX			
1. CROP YEAR YYYY	2. POLICY NUMBER XXXXXXX	3. NAME OF INSURED I. M. Insured			4. UNIT NO. 0001-0001-OU	5. ACRES 14.4	
6. ORCHARD ID 1		8a. ACRES UNHARV. 14.4		9a. DATE(S) OF DAMAGE: JUN 5			
7. TYPE Summer and Fall 489		8b. ACRES HARV.		9b. CAUSE(S) OF DAMAGE: Hail			

SECTION I – GROSS UNHARVESTED APPRAISAL

10 POUNDS PER SAMPLE	SAMPLES <i>Immature</i>										11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ ACRE	
	63.9	68.9	60.5	67.4	64.7						325.4	5	65.1	151	9,830.1	2000	4.9	

SECTION II – QUALITY ADJUSTMENT

18 ACRES 14.4 UH	NUMBER OF SAMPLES <i>Immature</i>										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested	Unharvested	26. UNINSURED CAUSES APPRAISAL PER ACRE	27. PRODUCTION OR APPRAISAL PER ACRE
														Harvested			
19. #1 or BETTER	15	18	16	18	21						88			Unharvested	4.9	1.4	3.5
20. UNINSURED DAMAGE	5	3	6	5	1						20	.13		26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE	10	9	8	7	8						42	.28		.6		3.5	
22. TOTAL NUMBER	30	30	30	30	30						150						

18 ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested	Unharvested	26. UNINSURED CAUSES APPRAISAL PER ACRE	27. PRODUCTION OR APPRAISAL PER ACRE
														Harvested			
19. #1 or BETTER														Unharvested			
20. UNINSURED DAMAGE														26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE																	
22. TOTAL NUMBER																	

18 ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested	Unharvested	26. UNINSURED CAUSES APPRAISAL PER ACRE	27. PRODUCTION OR APPRAISAL PER ACRE
														Harvested			
19. #1 or BETTER														Unharvested			
20. UNINSURED DAMAGE														26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE																	
22. TOTAL NUMBER																	

28. REMARKS: Orchard 1 will not be harvested due to hail damage. Section I, item 10, see attached Special Report for calculations. Tree spacing 18 ft. X 16 ft. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 trees sampled, 30 pears selected from each tree = 150 pears per sample.

Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

**(For Illustration Purposes Only)
PEAR APPRAISAL WORKSHEET
(All States) Mature Appraisal Example**

Company: Any Company			Claim #: XXXXXXXX		
1. CROP YEAR YYYY	2. POLICY NUMBER XXXXXXX	3. NAME OF INSURED I. M. Insured		4. UNIT NO. 0001-0001-OU	5. ACRES 14.4
6. ORCHARD ID 1		8a. ACRES UNHARV. 4.4	9a. DATE(S) OF DAMAGE: JUN 5 JUL 15		
7. TYPE Summer and Fall 489		8b. ACRES HARV. 10.0	9b. CAUSE(S) OF DAMAGE: Hail Tornado		

SECTION I – GROSS UNHARVESTED APPRAISAL

10 POUNDS PER SAMPLE	SAMPLES										11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ ACRE	
	44.1	48.8	55.0	51.3	57.7							256.9	5	51.4	151	7,761.4	2000	3.9

SECTION II – QUALITY ADJUSTMENT

18 ACRES 4.4 UH	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested			
19. #1 or BETTER	14	15	11	7	14						61	.41		Unharvested	3.9	2.9	1.0
20. UNINSURED DAMAGE	2	4	4	5	3						18	.12		26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE	14	11	15	18	13						71	.47	.74	.5		1.0	
22. TOTAL NUMBER	30	30	30	30	30						150						

18 ACRES 100 H	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRIASAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested	56.2	13.5	42.7
19. #1 or BETTER	23	22	21	19	21						106	.70		Unharvested			
20. UNINSURED DAMAGE	2	1	3	4	1						11	.07		26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE	5	7	6	7	8						33	.22	.24	3.9		42.7	
22. TOTAL NUMBER	30	30	30	30	30						150						

18 ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested			
19. #1 or BETTER														Unharvested			
20. UNINSURED DAMAGE														26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE																	
22. TOTAL NUMBER																	

28. REMARKS: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – H. Tree spacing 18 ft. X 16 ft. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 UH trees sampled, 30 pears selected from each tree = 150 pears per sample. Section II, Harvested samples see attached Special Report for calculations.

Appraisal Worksheet Entries and Completion Procedures (All States) (Continued)

(For Illustration Purposes Only)
PEAR APPRAISAL WORKSHEET
(All States) Mature Appraisal QA Adjustment Example

Company: Any Company			Claim #: XXXXXXXX		
1. CROP YEAR YYYY	2. POLICY NUMBER XXXXXXX	3. NAME OF INSURED I. M. Insured		4. UNIT NO. 0001-0001-OU	5. ACRES 14.4
6. ORCHARD ID 1		8a. ACRES UNHARV. 4.4	9a. DATE(S) OF DAMAGE: JUN 5		JUL 15
7. TYPE Summer and Fall 489		8b. ACRES HARV. 10.0	9b. CAUSE(S) OF DAMAGE: Hail		Tornado

SECTION I – GROSS UNHARVESTED APPRAISAL

10 POUNDS PER SAMPLE	SAMPLES										11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ ACRE	
	44.1	48.8	55.0	51.3	57.7							256.9	5	51.4	151	7,761.4	2000	3.9

SECTION II – QUALITY ADJUSTMENT

18 ACRES 4.4 UH	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested			
19. #1_ or BETTER	14	15	11	7	14						61	.41	.51	Unharvested	3.9	2.1	1.8
20. UNINSURED DAMAGE	2	4	4	5	3						18	.12		26. UNINSURED CAUSES APPRAISAL PER ACRE	27. PRODUCTION OR APPRAISAL PER ACRE		
21. INSURED DAMAGE	14	11	15	18	13						71	.37	.54	.5	1.8		
22. TOTAL NUMBER	30	30	30	30	30						150						

18 ACRES 100 H	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRIASAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	
	1	2	3	4	5	6	7	8	9	10				Harvested	56.2	7.9	48.3
19. #1_ or BETTER	23	22	21	19	21						106	.70	.75	Unharvested			
20. UNINSURED DAMAGE	2	1	3	4	1						11	.07		26. UNINSURED CAUSES APPRAISAL PER ACRE	27. PRODUCTION OR APPRAISAL PER ACRE		
21. INSURED DAMAGE	5	7	6	7	8						33	.17	.14	3.9	48.3		
22. TOTAL NUMBER	30	30	30	30	30						150						

18 ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS
	1	2	3	4	5	6	7	8	9	10				Harvested		
19. #1_ or BETTER														Unharvested		
20. UNINSURED DAMAGE														26. UNINSURED CAUSES APPRAISAL PER ACRE	27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE																
22. TOTAL NUMBER																

28. REMARKS: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – H. Tree spacing 18 ft. X 16 ft. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 UH trees sampled, 30 pears selected from each tree = 150 pears per sample. Section II, Harvested samples see attached. **Procedures for section 14(B)(1)(c) applied.**

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Claim Form Requirements and Completion procedures (Continued)

Element/Item Number	Standard
47b. Field ID	<ul style="list-style-type: none"> 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 and 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.Length or Diameter; Width, Depth, and Deduction:	For harvested production sold or stored, enter the name and address of the buyer, packer, processor, etc., as applicable. If farm stored production (boxes or bulk) has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter “Weighed and Stored on the Farm” in this space. For pears otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
53-55.	MAKE NO ENTRY
56. Bu., Ton, Lbs., Cwt.	Circle “Ton” in column heading and enter tons to tenths from: <ul style="list-style-type: none"> a. California: Item 32 b “Total Gross Production” (the left hand entry in column 31) on the Pear Appraisal Worksheet; b. All States: Item 23 “Gross Production” from the “Harvested” line on the Pear Appraisal Worksheet; or c. Acceptable weight tickets of production weighed and stored on the farm, enter result of gross pounds divided by 2000, rounded to tenths of tons.
57-60	MAKE NO ENTRY
61. Adjusted Production	Transfer entry from column 56 in tons to tenths
62. Production Not to Count	Net production NOT to count, in tons 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. 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.
64. Insured damage	<p>64a. Value: When applicable quality adjustment applies enter entry from item 24 on appraisal worksheet.</p> <p>64b. MAKE NO ENTRY</p>
65. QUALITYFACTOR	Under section 15 (j) of the BP, 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 39, 40, 41 and the Narrative above for additional instructions and required documentation). Also refer to LAM paragraphs 232 and 238 A for additional information. If no destruction order, MAKE NO ENTRY.

Claim Form Requirements and Completion procedures (Continued)

Element/Item Number	Standard
66. Production to Count	Transfer entry from: a. California: Item 32 b “Total Net Harvested Production” (the right hand entry in column 31) on the Pear Appraisal Worksheet. b. All States: Enter result from subtracting item 64 from item 63.
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 tons to tenths.
69. Section I Total	PRELIMINARY: MAKE NO ENTRY. FINAL: Enter figure from Section I, column 38 total.
70. Unit Total	PRELIMINARY: MAKE NO ENTRY. FINAL: Total of column 68 and column 69, in tons to tenths.
71. Allocated Prod.	Refer to the LAM for instructions on determining allocated production. Enter the total production, in 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.	a. If the Fresh Pear Quality Adjustment Endorsement is in effect for All States, enter the result (in tons to tenths) of adding the total of column 34 and item 67. Subtract from this result the total of column 37 and item 71 (Allocated Prod.). b. For California and for All States when the Fresh Pear Quality Adjustment Endorsement is NOT in effect, enter the result (in tons rounded to tenths) of subtracting the total of column 37 and item 71 (Allocated Prod.) from item 70 c. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.
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 the insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
74. 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 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.)

(Illustration Purposes Only)
PRODUCTION WORKSHEET(California)

1. Crop/Code # Pears 0089	2. Unit # 0001-0001-OU	3. Location Description SW1/4-2N-3W	7. Company Any Company Agency Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage JUN 5 JUL 15 SEP 22	5. Cause(s) of Damage Hail Tornado Frost	6. Insured Cause % 45 25 30	9. Claim # XXXXXXXX	11. Crop Year YYYY
12. Additional Units 0001-0002-OU 0002-0001-BU	13. Est. Prod. Per Acre 10.0 8.5	10. Policy # XXXXXX	14. Date(s) Notice of Loss MM/DD/YYYY	1st MM/DD/YYYY
		2nd MM/DD/YYYY		Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																						
A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
1A	NS	4.4	4.4	1.000	003	489					002		UH	UH	4.0			17.6		15.4	3.5	18.9
1B	NS	10.0	10.0	1.000	003	489					002		H	H							2.8	2.8
39. TOTAL		14.4	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		17.6		15.4	6.3	21.7
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) Acreage determined from permanent field measurements on aerial photo maps. Items 36, 40 and 66, due to hail and frost damage, Quality adjustment for pears marketable for any purpose. See attached appraisal worksheets and grade certificates.

SECTION II – DETERMINED HARVESTED PRODUCTION																				
43. Date Harvest Completed MM/DD/YY					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	
1B	NS	Acme Packing Co. Any Town, State XXXXX							51.7						51.7		51.7			41.4
67. TOTAL																51.7	68. Section II Total		41.4	
																69. Section I Total		21.7		
																70. Unit Total		63.1		
																71. Allocated Prod.				
																72. Total APH Prod.		56.8		

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

(Illustration Purposes Only)
PRODUCTION WORKSHEET(All States)

1. Crop/Code # Pear 0089		2. Unit # 0001-0001-OU		3. Location Description SW1/4-2N-3W			7. Company Any Company Agency Any Agency		8. Name of Insured I. M. Insured						
4. Date(s) of Damage JUN 5		JUL 15		SEP 22		9. Claim # XXXXXXX				11. Crop Year YYYY					
5. Cause(s) of Damage Hail		Tornado		Frost		10. Policy # XXXXXX				14. Date(s) Notice of Loss		1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY	
6. Insured Cause % 45		25		30		15. Companion Policy(s)									
12. Additional Units 0002-0001-OU		0002-0001-OU		0002-0001-BU											
13. Est. Prod. Per Acre 10.0		8.5													

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		
1A	NS	4.4	4.4	1.000	003	489					002		UH	UH	3.9			17.2		4.4	2.2	6.6		
1B	NS	10.0	10.0	1.000	003	489					002		H	H							3.9	3.9		
39. TOTAL			14.4	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		17.2		4.4	6.1	10.5		

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements on aerial photo maps. Items 36, 40 and 66, Fresh Pear Quality Adjustment Endorsement in effect.

Insured causes of loss caused pears to not grade U.S. No 1 and to not be marketable for any purpose. See attached appraisal worksheets.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., (Ton) Lbs., Cwt.	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				
1B	NS	Acme Packing Co. Any Town, State XXXXX							56.2						56.2		56.2	13.5		42.7			
67. TOTAL																56.2	68. Section II Total		42.7				
																69. Section I Total		10.5					
																70. Unit Total		53.2					
																71. Allocated Prod.							
																72. Total APH Prod.		67.3					

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