United States Department of Agriculture



Federal Crop Insurance Corporation



Risk Management Agency

Actuarial and Product Design Division

FCIC 25670 (08-2014)-2

ACTUAL REVENUE HISTORY (ARH)

SWEET CHERRY PILOT

LOSS ADJUSTMENT STANDARDS HANDBOOK

2015 and Succeeding Crop Years

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

TITLE: ARH SWEET CHERRY PILOT	NUMBER: 25670
LOSS ADJUSTMENT STANDARDS	
HANDBOOK	
EFFECTIVE DATE: 2015 and succeeding	ISSUE DATE: 07-20-2015
crop years	
SUBJECT:	OPI: Actuarial and Product Design Division
	APPROVED:
Provides the loss adjustment procedures	
and instructions for the Pilot ARH Sweet	/s/ Tim B Witt
Cherry crop insurance program.	Deputy Administrator for Product Management

REASONS FOR ISSUANCE

This loss adjustment standards handbook is being issued and is effective for this crop for the 2015 and succeeding crop years. Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training.

The changed language is highlighted in green.

- 1. Page 34 Unharvested Production Adjustment revised the numbering.
- 2. Pages 41-43 Exhibit 5 revised to align with the Crop Provisions and Special Provisions.

ARH SWEET CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	ARH Sweet Cherry Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove				5	41-42	08/2014	FCIC-25670
Insert			<mark>34</mark>			07/2015	FCIC-25670
Insert				<mark>5</mark>	<mark>41-43</mark>	07/2015	FCIC-25670
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FILING INSTRUCTIONS

The handbook pages listed in the Control Chart above under the "Insert" heading replace such pages in the FCIC-25670 ARH Sweet Cherry Pilot Loss Adjustment Standards Handbook, dated August 27, 2014. This handbook is effective upon approval and until obsoleted.

ACTUAL REVENUE HISTORY SWEET CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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ACTUAL REVENUE HISTORY SWEET CHERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at <u>www.rma.usda.gov/handbooks/25000/index.html</u>.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose	
CIH Provides overall general underwriting (not crop specific) process.		
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.	
LAM	Provides overall general loss adjustment (not crop-specific) process.	

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions specific to sweet cherry loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

2 **AIP Responsibilities**

A. Utilization of Standards

All AIPs shall 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.

B. Form Distribution

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:

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items and completion instructions in exhibits 3 and 4 are the minimum requirements for the Sweet Cherry Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 and 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <u>http://www.rma.usda.gov/regs/required.html</u> or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet 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."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at: http://www.rma.usda.gov/handbooks/24000/index.html or successor website.

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11 Insurability

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

A. Insured Crop

The crop insured will be all cherries in the county for which a premium rate is provided by the actuarial documents:

- (1) In which the insured has a share;
- (2) That is of varieties (scion and rootstock) adapted to the area;
- (3) That is irrigated unless the SP allow a non-irrigated practice;
- (4) That is grown on acreage that has produced an average yield at least equal to the amount of cherries specified in the SP;
- (5) That is grown in an orchard that, if inspected, is considered acceptable by the AIP; and
- (6) That is not direct marketed, unless the insured complies with the requirements for direct marketed cherries contained in the CP.

B. Interplanted Crops

Cherries interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the CP.

C. Uninsured Damage

In addition to causes of loss excluded in section 12 of the BP, insurance coverage is **not** provided against damage or loss of production due to:

- (1) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures (coverage, however, is provided if adverse weather conditions prevent application of control measures or cause control measures to be ineffective, and reapplication is not possible or permitted before damage occurs or if there is no pesticide registered for the particular insect or disease);
- (2) Mechanical damage to trees and/or fruit;
- (3) Failure to harvest in a timely manner; or

C. Uninsured Damage (continued)

(4) Inability to market the cherries for any reason other than actual physical damage from an insurable cause as specified in the CP.

D. Applicability

Within the CP is a requirement that insureds file a "notice of damage or loss":

- (1) Within 3 days of the date harvest should have started if the crop will not be harvested.
- (2) Within 3 days of the occurrence of damage if damage occurs when the cherries are mature and ready for harvest. This provision does not mandate an appraisal or even an inspection, but only a notice of damage from the insured. The AIP has the option of whether or not to inspect the orchard.
- (3) At least 15 days before any production from any unit will be sold by direct marketing. If timely notice that the production will be sold by direct marketing is not given and such failure results in the AIP's inability to make the required appraisal or inspection, apply an appraisal of not less than the amount of insurance per acre for such acreage.
- (4) At least 15 days prior to the beginning of harvest if the insured expects the production per acre to be less than the approved yield multiplied by the coverage level, or immediately if damage is discovered during harvest.
- (5) If the insured fails to meet the above requirements and such failure results in the AIP's inability to inspect the damaged production, production to count shall be not less than the amount of insurance per acre.

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

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

14 Duties in Event of Damage or Loss

In the event of damage or loss, the cotton stalks must remain intact for the AIP's inspection. The stalks must not be destroyed, and required samples must not be harvested, until the earlier of the AIP's inspection or 15 days after harvest of the balance of the unit is completed and written notice of probable loss is given to the AIP.

14 Duties in Event of Damage or Loss (Continued)

Important: Representative samples are required in accordance with section 14 of the BP.

15 Treatment of Share

It is important to note that share is treated differently under ARH than it is under plans of insurance based on production. Production can be allocated between the landlord and the lessee in proportion to the stated arrangement. However, there is no reason to anticipate or require that each party realized the identical amounts of income from sales of the insured crop. Consequently, any appraisals must be converted to production to count for the insured's contract by multiplying by the insured's share on the production worksheet. In addition, only the revenue from production actually sold by the insured is included in the revenue to count.

"NOTE – while only the insured's share of production (pounds) is reflected on worksheets for the claim, the total production from the acreage must be rolled to the ARH the following year. Refer to the example for share in the ARH Sweet Cherry Pilot Insurance Standards Handbook."

16-20 (Reserved)

PART 3 APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

21. General Information

A. Potential Production

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Specifically for cherries, circumstances that require an appraisal include (but are not limited to):

- (1) When significant production remains on acreage that has been harvested;
- (2) The insured has sweet cherry acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period for physical damage; or
- (3) When directed by the AIP. An appraisal or inspection may be necessary when:
 - (a) Verifiable production or adequate sales records may not be available;
 - (b) Damage has occurred through uninsured causes of loss;
 - (c) Any production will be sold by direct marketing (without being commercially packed or processed); or
 - (d) Indicated in the SP.

B. Separate Appraisals

Make separate appraisals for each sweet cherry type grown in the unit/orchard/suborchard, as applicable. Refer to the LAM for additional reasons for appraisals.

C. Appraisal Dates

- (1) AIP representatives will set appraisal dates.
- (2) Whenever appraisals are necessary, inspect the unit/orchard/suborchard after the normal fruit-drop period and before the fruit is removed from the trees.

D. Selecting Representative Sample Trees for Appraisals

- (1) Make a general examination of all acreage in the orchard/suborchard before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample based on:
 - (a) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees;

D. Selecting Representative Sample Trees for Appraisals (continued)

- (b) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately;
- (c) Percent of each type or variety in the acreage;
- (d) Tree age, damage, size, density, and vigor;
- (e) The acreage in the unit from which fruit has been picked, the extent of variation in the amount of unpicked fruit on the trees; or whether any areas or trees have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in Exhibit 6, herein.

22. Orchard Appraisals

A. Timing

Timing of pre-harvest appraisals when required by the AIP.

- (1) Arrange to inspect the orchard/suborchard when most of the cherries are mature, if early release is not required.
- (2) If damaged cherries will be harvested for direct marketing such as U-pick or for roadside sales, do not complete the claim until records of all sales are available, even if such fruit is not marketable through regular channels. If acceptable production records of direct marketed sales are not made available and the cherries have not been appraised, assess not less than the amount of insurance per acre for any such acreage.

B. Selecting Sample Trees

- (1) Select sample trees that have production representative of all the trees in the orchard/suborchard. If the orchard/suborchard has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of cherries, select as many sample trees as necessary to make appraisals.
- (2) Due to the normal variability in sweet cherry tree production potential, the adjuster should use a two-tier tree selection method to determine trees to be appraised (fruit count of immature or harvest of mature fruit). In this method, the adjuster is to select a "sample" (target) tree in a normal manner. Utilizing this tree as the center of a 3-tree by 3-tree grid (nine trees) surrounding and including this target tree, choose a single representative tree (of the nine trees) as the actual tree to be sampled (refer to the diagram below).

B. Selecting Sample Trees (continued)

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Typical Tree Layout (Overhead View)

- (3) All representative sample trees must be completely picked or harvested (refer to subpart 24, herein, for exceptions to this procedure when there is a possibility of a total crop loss). Picking cherries from some scaffold branches will not provide a representative sample of the crop.
- (4) Instruct all pickers to remove all fruit from designated trees, including all damaged and undamaged, mature and immature, and marketable and unmarketable cherries.
- (5) Harvest cherries in the normal manner (with stems, without stems, machine picked, etc.). Handle the fruit as carefully as if the fruit were intended for sale (refer to subpart 24 herein for appraisal instructions).

23. Handling Pre-harvest Appraisal Discrepancies

A. Insured Disagrees with Appraisal

Make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the cherries are ready to harvest.

- (1) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/orchard/suborchard and sample trees by row number and tree count within the chosen row.
- (2) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/orchard/suborchard.

A. Insured Disagrees with Appraisal (continued)

(3) An adjuster must be present when the representative trees are harvested.

B. Insured Refuses to Sign Appraisal Worksheet

If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

24. Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

Appraisal Method	Use		
Immature (Green) Sweet Cherry Appraisals	If the unit/orchard/suborchard will be abandoned or destroyed in the period at least 10 days after fruit set and before general maturity of the crop. In all cases, as identified in subpart 21 seasonal fruit drop must have occurred.		
Mature Sweet Cherry Appraisals	 To determine the amount of unharvested fruit that could have been packed or processed when: (a) None of the acreage in the unit has been or will be harvested; 		
	(b) Undamaged fruit is not harvested due to market conditions;		
	(c) Fruit is damaged by an uninsured cause of loss;		
	(d) Harvested per acre fruit production does not reflect the unharvested per acre fruit potential; or		
	(e) Fruit is direct marketed.		

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

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

B. Immature (Green) Sweet Cherry Appraisals

- (1) General Information
 - (a) For immature (green) fruit appraisals, complete sections A and C of the Sweet Cherry Appraisal Worksheet (hereafter referred to as the appraisal worksheet).
 - (b) Use Exhibit 6, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in subpart 21, herein, to select representative sample trees.
- (2) Fruit Count
 - (a) Count the number of fruit from each representative sample tree to determine the average number of green fruit per tree.
 - (b) Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.
 - (c) Include fruit damaged by uninsured causes in fruit counts.
- (3) Appraised Immature Production to Count
 - (a) Multiply the average number of fruit per tree by 0.90 (survival factor) to calculate the average number of fruit to count per tree.
 - (b) Divide the result of subsection (3)(a) above by the number of cherries per pound for the average fruit size of mature fruit to determine potential pounds, to tenths, per tree. Use either 65 cherries per pound for California and Montana, or 60 cherries per pound for all other states unless the variety does not meet the number of cherries per pound criteria stated above. If this is the case, determine the average actual cherry size by determining the diameter (the average diameter as measured at cross sections to the stem end) of the cherries and compare this to the diameters referenced in Exhibit 9 to determine the applicable number of cherries per pound. Round up if the diameter exceeds one-half the difference between the next smaller and the next larger diameter (e.g., if the average size of selected cherries is 59/64 inch, use 65 cherries per pound; if the average size is 59.1/64 inch, use 60 cherries per pound).
- (4) Value of Immature Appraised Production
 - (a) Multiply the pounds of potential production per tree (from subsection (3)(b) above) by the number of trees per acre to calculate the pounds of fruit per acre.
 - (b) Multiply the pounds of fruit per acre from subsection (4)(a) above by the **annual price** to calculate the whole-dollar potential value of cherries per acre for the orchard/suborchard (refer to the example below).

B. Immature (Green) Sweet Cherry Appraisals (continued)

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

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

C. Mature Sweet Cherry Appraisals

- (1) General Information
 - (a) Arrange with the insured to harvest fruit from representative sample trees after the crop has reached maturity.
 - (b) Complete sections B and C of the appraisal worksheet.
 - (c) Use Exhibit 6, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in subpart 21, herein, to select representative sample trees.

(2) Mature Fruit to Count

The adjuster should examine the insured acreage to determine if it is necessary to split the orchard into suborchards (based on the amount and severity of crop damage, insurable types/varieties of cherries, etc.) for appraisal purposes. For each orchard/suborchard, as applicable, the adjuster should verify the percent of fruit damage due to insured causes before determining whether it is necessary to harvest additional fruit. Use the following procedure to calculate the percent of fruit damage on representative sample trees.

- (a) Inspect the damaged acreage to verify that the cause of damage is due to an insured cause.
- (b) Randomly select a 100-fruit sample from each sample tree. If a sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the 9 tree grid with similar crop damage, as applicable, to complete the 100-fruit sample.
- (c) Separate the fruit in each 100-fruit sample into two categories, as follows:
 - <u>1</u> **Marketable production to count** includes all cherries meeting the definition of marketable production and cherries damaged by uninsured causes; and
 - <u>2</u> **Production not to count** that includes cherries damaged by insured causes.

C. Mature Sweet Cherry Appraisals (continued)

- (d) Total the number of damaged fruit due to insured causes from all representative sample trees. Divide this total by the total number of fruit from all representative sample trees to calculate the average percent of damaged fruit per tree.
- (e) Apply the percent production to count factor from either Exhibit 7 (for fresh production) or Exhibit 8 (for processing production), as applicable, to calculate the adjustment to appraised production.
 - 1 For each orchard/suborchard appraised, if the average percent of damaged fruit results in a total crop loss (zero production to count), no additional fruit needs to be harvested from the representative sample trees.
 - (i) Complete all applicable column entries on the appraisal worksheet for calculating the average percent of damaged fruit to document that the appraisal was a total crop loss.
 - (ii) Refer to the example appraisal worksheet, herein, that illustrates how to make column entries for total crop loss appraisals.
 - 2 If the average percent of damaged fruit falls below either the 50% threshold for fresh cherries or the 75% threshold for processing cherries, refer to procedures in subpart 22 and subpart 24, herein, for selecting additional representative sample trees and completing the fruit weight portion of the appraisal.
- (3) Fruit Weight
 - (a) Calculate the average weight of mature appraised production to count (refer to Exhibit 2, herein, for definition of marketable production).
 - (b) Select representative sample trees throughout the orchard/suborchard. Have all the fruit picked from each sample tree.
 - (c) Weigh the fruit from each sample tree in pounds, to tenths. Record weights on the appraisal worksheet. Total the sample weights from all sample trees for the orchard/suborchard, as applicable.
 - (d) Divide the total weight of all the samples from subsection (3)(b) above by the number of sample trees to calculate the average weight of fruit per tree, in pounds to tenths.

C. Mature Sweet Cherry Appraisals (continued)

- (4) Value of Mature Appraised Production
 - (a) Multiply the average pounds of production to count per tree from subsection (3)(c) above by the number of trees per acre in the orchard/suborchard to calculate the pounds rounded to tenths of mature cherries to count per acre.
 - (b) Multiply the pounds rounded to tenths of mature cherries to count per acre from subsection (4)(a) above by the **annual price** to calculate the per-acre value of appraised production to count in whole dollars (see example below).

Example: Annual price for fresh cherries = \$0.80 per lb. with 52% mature marketable fruit (48% damaged by insurable causes). From Exhibit 7, locate 52% marketable fruit. The corresponding percent production to count is 8% or 0.08.

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

A zero appraisal may be applied if the number of cherries within all required sample areas is not sufficient to complete the procedure as stated in 24(C)(2).

25. Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

26 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.

26 General Information for Worksheet Entries and Completion Procedures (Continued)

- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield (applicable to preliminary and final claims) that have a differing base (APH) yield or farming practice. Refer to paragraph 21 for sampling requirements.
- (4) Complete separate Appraisal Worksheets for each unit/orchard/suborchard inspected, as applicable. Complete separate appraisal worksheets for each sweet cherry type in the unit, as applicable.
- (5) For every inspection complete columns 1 through 9 and columns 33 through 41 on the Appraisal Worksheet. Complete appraisal worksheet sections A, B, and C as instructed below.
- (6) Entries in the Appraisal Worksheets are the pounds determined by the appraisal. Any adjustments to recognize share will be made on the Production Worksheet.
- (7) Standard appraisal worksheet items are numbered consecutively in exhibit 3. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.
- (8) For zero appraisals, refer to the LAM.

27-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 General Information for Worksheet Entries and Completion Procedures

- (1) The Production Worksheet, is a progressive form containing all notices of damage for all preliminary and final inspections, including "No Indemnity Due" claims, 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 or delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If they have not, the adjuster should contact the AIP.
- (5) Instructions labeled **"PRELIMINARY"** apply to preliminary inspections only. Instructions labeled **"FINAL"** apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) Standard production worksheet items are numbered consecutively in Exhibit 4. An example production worksheet is also provided to illustrate how to complete item entries.

32-40 (Reserved)

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
ARH	Actual Revenue Hisotry
AUP	American Upland Cotton
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
СР	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
FSN	Farm Serial Number
LAM	Loss Adjustment Manual, FCIC-25010
NASS	National Agricultural Statistics Service
RMA	Risk Management Agency
SP	Special Provisions

Definitions

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

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. Completed appraisal worksheet examples are at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 29.

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet.
Claim No.	Claim number as assigned by the AIP.
1. Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number
3. Crop Year	Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Acreage	Number of determined acres, to tenths, in the unit being appraised. This number must equal the total acres (item 39) on the Production Worksheet.
6. Trees per Acre	The actual number of producing trees per acre. Refer to Exhibit 10 if there is a 100% stand; or, determine the number of trees by count if less than 100% stand. The adjuster may verify the number of producing/insured trees from either the self-certification inspection and/or pre-acceptance inspections reports, as applicable.
7. Cause of Damage	Insured cause of loss. If it is evident that no indemnity is due enter "NONE." If an insured cause of loss is coded as "Other," explain in the Remarks.
8. Date of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE, where applicable, as in the case of hail damage (e.g., May 11).
9. Variety/Type	Sweet Cherry variety name and type (e.g., "Bing - Fresh" or "Northstar -Processing," etc.). Appraise each type and variety separately, as applicable.

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

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

PART I - FRUIT COUNT

PART II - APPRAISED IMMATURE PRODUCTION TO COUNT

16. Average Number of Fruit per Tree	Transfer entry from item 15.
17. Survival Factor	Enter "0.90" if not preprinted on the appraisal worksheet.
18. Number of Fruit to Count	Item 16 multiplied by item 17, record results as whole fruit.
19. Number of Fruit per Pound	Enter the number of fruit determined in accordance with subpart 24
20. Pounds to Count per Tree	Item 18 divided by item 19, results in pounds rounded to tenths.

SECTION B - MATURE SWEET CHERRY APPRAISAL: WEIGHT METHOD

PART I - FRUIT WEIGHT

21. Field ID	Applicable orchard/suborchard identification symbol.
22. Appraised Acres	Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised.
23. Weight of Fruit from Each Sample Tree	Pounds to tenths, of all damaged and undamaged fruit harvested from each sample tree.

24. Total Weight	Pounds to tenths, of all damaged and undamaged fruit harvested from all sample trees in item 23.
25. Number of Samples	Number of samples taken.
26. Average Pounds per Tree	Item 24 divided by item 25, results in pounds rounded to tenths.

27. Number of Damaged	Using a 100-fruit random sample from each representative sample
Fruit in 100-Fruit	tree, separate fruit that is damaged by insured causes from fruit that
Sample	must be included as production to count. If the selected
	representative sample tree does not have 100 fruit, select additional
	fruit from adjacent tree(s) in the grid, as applicable, to complete the
	100-fruit sample. Count the number of fruit damaged by insured
	causes. Record the number of fruit damaged by insured causes from
	each 100-fruit sample.
28. Total Number of	The sum of all (count) unmarketable fruit from all sample trees in
Damaged Fruit	item 27.
29. Number of Samples	Number of samples taken.
30. % Damaged Fruit	Item 28 divided by item 29, record results as a whole percent (e.g.,
	enter 48% as "48").
31. % Production to Count	Apply % from item 30 to Exhibit 7 for fresh cherries or Exhibit 8 for
	processing cherries, as applicable to determine the percent production
	to count. Enter the whole percent production to count as a decimal
	(e.g., enter 8% as .08). If there is a total crop loss enter "0" (zero).
	Refer to total crop loss example appraisal worksheet herein.
32. Pounds to Count per	Item 26 multiplied by item 31, results rounded to tenths (e.g., item 26
Tree	= 50.0 lbs. per tree multiplied by $.08 = 4.0$ lbs. of cherries to count
	per tree). If there is a total crop loss enter "0.00" (zero). Refer to
	total crop loss example appraisal worksheet herein.

PART II - MATURE FRUIT TO COUNT

SECTION C - TOTAL OF APPRAISED PRODUCTION

33. Pounds to Count per	Transfer entry from item 20 for Immature Sweet Cherry Appraisals
Tree	or item 32 for Mature Sweet Cherry Appraisals, as applicable. If
	there is a total crop loss enter "0" (zero). Refer to the total crop loss
	example appraisal worksheet herein.
34. Number of Trees per	Transfer entry from item 6.
Acre	

35. Pounds to Count per Acre	Item 33 multiplied by item 34, round results to the nearest whole pound. If there is a total crop loss enter "0" (zero). Refer to the total crop loss example appraisal worksheet herein. Transfer this amount to column 31 - "Appraised Potential" on the claim form. If there is a total crop loss enter "0" (zero). Refer to the total crop loss example appraisal worksheet herein.
3637	Make no Entry.
38. Remarks	Enter any information pertinent to the appraisal including date of appraisal, how the number of fruit per pound was determined, etc.
The following required entr	ries are not illustrated on the appraisal worksheet example below.
39. Adjuster's Signature, Code No., and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks" section of the appraisal worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the claim form.
40. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED or the insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
41. Page Number	Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

COMPANY: Any Company								CLAIM #: XXXXXXXX												
								1. NAME							2. POLICY NUMBER				ER 3. CROP YEAR	
SWE	EET CH	IEF	RRY	APPI	RA	ISAL	,			<i>M.</i> 1		red			XXX					
	W)BI	KSH	FFT				4. UNI	IT NUN	MBEI	R		5. ACF	REAGE		6	6. TREES PER ACRE			
(TO								0	001-0	001	BU			80.0			100			
(FO	R ILLUST	KAII	ION PU	RPOSE	SON	NLY)		7. CAU	USE OI	F DA	MAG	GE	8. DA	TE OF DAM	1AGE	9	9. VARIETY/TYPE			
									Ra	ain				Apr 20			Bing	g-Fro	esh	
				A - IMI	MA	TURE	(GR	EEN)	SWE	ET (CHE	RRY	APPR	AISAL: C	OUN	ΓMI	ETHOD			
PART I:	FRUIT CO	DUNI	Г													_	I			
10.	11.														13 To		14.		15. Average	
Field ID	Appraise Acres	d			10) Numb	on of	Emit fo	iom Eo.	ah Ca		Tura			Numb			f Nu	mber of Fruit	
Field ID	Acres	1	,600	2,100		2. Numb 1,920		300	1,96		<u>2,1</u>				Fn	111	Samples	_	per Tree	
A	20.0	_	,000	2,100	, 	1,720	2,	500	1,70		2,1	20			12,0	000	6		2,000	
PART II	: APPRA	ISEI	D IMM		E P	RODI	CTI	ON T	0.00	UNT	г									
	16.					RODU					L									
	Number of I er Tree	Fruit	S	17. urvival		or	Nu	18. umber of Fruit to Count				19. Number of Fruit per Pound				F	20. Pounds to Count per Tree			
· · · · ·	2,000			0.9		01	I (u.	1,800				114		65	una			7.7		
	,000		SECT			AATUI	RE S		<i>,</i>	ERR	YA	PPR		WEIGH'	Г МЕ'	гно		• /		
PART I	FRUIT	WEI	GHT																	
	22														2	4	25.		26.	
21.	22. Apprais	ed												24. Total		Number of	I	Average Pounds per		
Field ID	Acres				2	23. Weig	ght of	of Fruit from Each Sample Tree						1	Wei	ght	Samples	_	Tree	
PART II	MATUR	E FR	RUIT TO	O COUN	ЛТ								28.		1		T			
												Т	otal	29.	3		31.		32.	
												nber of naged	Number of	9 Dam		% Productio	m	Pounds to Count per		
27. Number of Damaged Fruit in 100-Fruit						Fruit S	Sample					ruit	Samples	Fr		to Count		Tree		
					S	SECTIO	N C	- VAL	UE OF	F APP	PRA	ISED	PRODU	CTION						
	33.				34.			35.						36.				37.		
Pounds	to Count pe	r Tre	e Ni	umber o		ees per A	Acre					Acre Minimum Value per Pound				und	Dolla	ars pe	r Acre	
27.7 100 38. Remarks:								2,770												

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

EXAMPLE IMMATURE APPRAISAL

COMPA	NY: <i>Any</i>	v Co	mpan	у						CL	LAIN	1 #: X	XXXXX							
							1. NA	ME					2. PC	2. POLICY NUMBER			ER 3. CROP YEAR			
SWEET CHERRY APPRAISAL							. <i>M</i> .	Ins	ured		4	XXXXXXX			X YYYY					
0.11	-							4. UN	R		5. AC	REAGE		6.	6. TREES PER ACRE					
	W	OR	RKSI	HEET	Γ			0	001-0	0001	BU			80.0			100			
(FC	R ILLUS	TRA	FION F	URPOS	ES O	NLY)		7. CA	USE O	F DA	MA	GE	8. DATE OF DAMAGE				9. VARIETY/TYPE			
									Ra	ain				May 11			Bing	-Fre	sh	
		SEC	CTION	NA-IN	AMA	TUR	E (G	REEN)	SWE	ET (CHE	ERRY	APPR	AISAL: C	OUN	T MI	THOD			
PART I:	FRUIT C	COUN	T																	
10. Field ID	11. Apprais Acres				1	2. Nur	mber o	of Fruit fi	rom Ea	nch Sa	ampl	e Tree			To Num	.3. otal iber of ruit	14. Number o Samples	f Num	15. Average Iber of Fruit ber Tree	
											<u> </u>									
		-													-					
PART II		AISE	D IM	MATI	REI	PROD		ION T	0.00	IINT	г									
<u></u>	16.	II.OL			IL I	ROD		10111	0.00		<u> </u>									
	Number of	f Frui	t		7.	4	N		18.	4- C-		N	1	19. Emit a v De		г		0.		
P	er Tree			Surviva	al Fac	tor	IN	umber of	Fruit	to Co	ount	NU	imber of	Fruit per Po	und	ł	ounds to C	ount pe	er Tree	
	SECTION B - MATURE SWEET CHERRY APPRAISAL: WEIGHT METHOD																			
DADTI					R - 1	MATU	URE	SWEE	ГСН	EKK	Y A	РРК	AISAL	: WEIGH	I ME	тно	D			
PARTI	: FRUIT	WE	JGHI												1		25.	<u> </u>	26.	
21.	22.														2	24.	Number	A	Average	
	Apprai							of Fruit from Each Sample Tree							Total		of	Po	ounds per	
Field ID	Acre	s.	50	0 4		1			1		-		e		Weight		Samples		Tree	
B	20.0	0	52.0	4	6.0	50.	.0	54.0	52.	.0	4	6.0		_	30	0.0	6		50.0	
DADTH	: MATU		DIUT																	
raki ii	: MATU	КС Г.	KUII	10.00									28.				T			
	27.	Numł	ber of I	Damaged	l Frui	t in 100)-Fruit	t Sample				T Nun Dar	otal ober of naged ruit	29. Number of Samples	Dan	30. % naged ruit	31. % Production to Count	n C	32. Pounds to Count per Tree	
<i>48</i>	38		4										•		10					
												2	88	6	4	48	.08		4.0	
						SECT	ION (C - VAL	UE OF	F API	PRA	ISED	PRODU	CTION						
	33.				34	4.				35.				36.				37.		
Pounds	to Count p	ber Tr	ee	Number			r Acre	Pou	nds to		it per	r Acre				ound				
	4.0				10	00				400										
38. Rei	marks:																			

Appraised 5/25.

EXAMPLE MATURE APPRAISAL

COMPA	NY: Any	v Con	npany							Cl	LAIN	1 #: X	XXXXX						
								1. NAME 2. F							JCY N	UMB	ER 3. CF	OP YEAR	
SWF	EET C	неғ	RRY	АРР	'RA	ISAI	, [I	. <i>M</i> .	Insi	ured		X	XXXX	XX		YYYY	
2112	_						-	4. UNIT NUMBER					5. ACH	REAGE		6.	6. TREES PER ACRE		
			KSH					0001-0001BU						80.0			100		
(FC	OR ILLUS	TRAT	ION PU	RPOS	ES OI	NLY)	Γ	7. CAU	JSE (OF DA	AMA	GE	8. DAT	TE OF DAM	IAGE	9.	9. VARIETY/TYPE		
Rain May 11 Bing-Fresh												Fresh							
	SECTION A - IMMATURE (GREEN) SWEET CHERRY APPRAISAL: COUNT METHOD																		
PART I:	FRUIT C	OUN	Г																
10. Field ID	11. Apprais Acres				12	2. Numł	er of	Fruit fr	om F	ach S	amnl	e Tree			13 Tot Numb Fru	al er of	14. Number of Samples	15. Average Number of Fruit per Tree	
	110105							uno in	0	ach S	unpi						Sumptes	per mee	
															-				
PART II	: APPRA	AISEI	D IMM	IATU	RE P	PRODU	JCTI	ION T	0 C(DUN'	Г								
PART II: APPRAISED IMMATURE PRODUCTIOn 16. Average Number of Fruit 17.													10			20			
	Number of ber Tree	Fruit	S	1′ Surviva		or	Nu	umber of Fruit to Count				Nu	19. Number of Fruit per Pound				20. Pounds to Cou		
· · · · ·														•					
			SECT	FION	B - N	AATUI	RE S	WEET	Г СН	IERR	RY A	PPR/	AISAL:	WEIGHT	г мел	НО	D		
PART I	: FRUIT	WEI	GHT														1		
21.	22. Apprai														24. Total		25. Number of	26. Average Pounds per	
Field ID	Acre				2	23. Wei	ght of	of Fruit from Each Sample							Weight		Samples	Tree	
С	3.0																		
C	5.0	, 																	
PART II	: MATUI	RE FR	RUIT TO	0 COL	JNT								_		1		1		
27. Number of Damaged Fruit in 100-Fru								t Sample				Damaged		29. Number of Samples	30 % Dama Fru	iged	31. % Production to Count	32. Pounds to Count per Tree	
68	85	70)	82	9	0						20	05	5	7	n	0	0	
395								3	79	,	U	U							
			•		S	SECTIC	ON C	- VAL	UE O	FAP	PRA	ISED	PRODU	CTION					
33. 34. 34. Number of Trees per Acres					\ora	35.			nt no	36.			nor Pound			37. Dollars per Acre			
Founds	<u>o Count p</u> 0			uniber	<u>10</u>		1010	Pounds to Count per Acre				Acte	cre Minimum Value per Pound			inu	Donar	s per Acre	
38. Rei	38. Remarks:																		

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

EXAMPLE MATURE APPRAISAL WITH A TOTAL CROP LOSS

Form Standards – Harvested Production Worksheet

A. General Information

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

B. Determining the Annual Price

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

C. Harvested Production Worksheet Entries and Completion

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

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet.
Claim No.	Claim number as assigned by the AIP. Insert "Page 1 of n," "Page 2 of n," etc. Number each set of worksheets (sold, direct marketed, unsold) separately.
1. Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Crop	"Cherries" (0057).
3. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4. Policy Number	Insured's assigned policy number.
A (2014	

5.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
6.	Claim Number	Claim number as assigned by the AIP.
7.	Type/Disposition/ Variety	Sweet Cherry type, disposition (e.g., sold, unsold, direct marketed), and variety name of the cherries represented by this Harvested Production Worksheet.
8.	Name, Address, and Phone No. of Buyer/Packer	Name, address, and telephone number of the processor, packing house, or other first handler of the production.

PART I – PRODUCTION

9. Date	Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized. List in MM/DD/YYYY format.
10. Load/Lot/Pool/ Summary No.	Identification number of the load, lot, pool, or account.
unsold, or direct marketed pounds SOLD, DIRECT	below, when there are no specific instructions for either sold, production, enter 0 on the worksheet. POUNDS DELIVERED, MARKETED PRODUCTION, AND ALL DOLLAR ENTRIES HAT PORTION OF THE PRODUCTION INCLUDED BY THE
11. Pounds Delivered	Sold, Unsold, or Direct Marketed Production: The insured's share of the number of whole pounds of cherries per load, lot, pool, or account, as delivered. If production is in field containers, convert the field container weights to pounds and enter weight in whole pounds. List any conversion factor(s) used in the "Remarks".
12. Pounds Sold	Sold Production: The insured's share of the number of whole pounds per load, lot, pool, or account that were sold. Cherries that are unmarketable according to policy grading standards, yet are purchased by a packer, processor, or other handler, must be included in the sold production. Harvested unmarketable cherries, not purchased by a packer, processor, or other handler, are reported as the difference between Delivered and Sold Pounds and must be explained in the Remarks section. Unsold Production: Harvested marketable pounds which are Unsold must be reported on a separate Unsold Production worksheet and must be identified as Unsold in column 7. Direct Marketed production: Transfer entry from column 11.
13. Gross Dollars Received	Sold or Direct Marketed Production: The insured's share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler.

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

PART II - SUMMARY VALUES BY TYPE AND UNIT

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

24. Annual Price per Unit	On the final worksheet for each unit enter the result of dividing column 21 by column 23 in cents per pound as a three-place decimal (e.g., \$0.667 is entered as 0.667, etc.). Transfer this entry to the UNSOLD cell in of Column 64b. "Mkt. Price", Section II of the Production Worksheet.
25. Remarks	a. Enter any pertinent information such as where unsold production has been stored and how it was valued.
	b. Document any factors used to convert containers of delivered production to pounds of delivered production (e.g., 1 box = 18.0
	pounds, etc.) on each page for which conversion factors are applicable.
The following required entr	ies are not illustrated on the appraisal worksheet example below.
26. Adjuster's Signature,	Signature of adjuster, code number, and date signed after the insured
Code Number, and Date	(or insured's authorized representative) has signed.
27. Insured's Signature and	Insured's (or insured's authorized representative's) signature and date
Date	on each page. Before obtaining the insured's signature, REVIEW
	ALL ENTRIES WITH THE INSURED or the insured's authorized
	representative, particularly explaining codes, etc., which may not be
	readily understood.
28. Page	Page number of the Summary of Harvested Production pages
	APPLICABLE TO THE SWEET CHERRY TYPE, e.g., Page 1 of 2
	Pages, Page 2 of 2 Pages, etc.

		COMPANY NAME: Any Company					Page 1 of 2			
SUMMARY OF HARVESTED SWEET CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only)		1. INSURED	1. INSURED'S NAME			2. CROP 3.		3. CROP YE	3. CROP YEAR	
			I.M. Insured			Cherries (0057)		YYYY		
		4. POLICY NUMBER		5. UNIT NUMBER		6. CLAIM NUMBER		7. TYPE/DISPOSITION/VARIETY		
		XXXXXXX		0001-0001BU		XXXXX	XXX	Fresh/Sold/Bing		
^{3.} NAME, ADDRESS, AND Acme Packing Compan Any Street Any Town, State (XX			R/PACKER						8	
				PART I – PRODUCTIO	N					
DATE 9.	LOAD/LC SUMMA 10	RY NO.	POUNDS DELIVERED 11.	POUNDS SOLD 12.	(GROSS DOLLARS RECEIVED 13.	VED RECEIVED		NET DOLLARS RECEIVED 15.	
06-20-YYYY	001	03	15,300	15,300		20,250.00 1,34		.00	18,905.00	
<i>06-25-YYYY</i>	Y 00458		35,200	35,200		31,270.00	2,395.00		28,875.00	
16. TOTALS 50,500		/	50,500		51,520.00	3,740.00		47,780.00		
7 TOTAL NET DOLLARS	DECENTED		UNDS DELIVERED	PART II - SUMMARY VA 19. TOTAL POUNDS SOLD		20. AVERAGE VALU	E DED DOUND			
17. TOTAL NET DOLLARS RECEIVED 18. TOTAL P		JUINDS DELIVERED	19. IUTAL POUNDS SOLD	,	20. AVEKAGE VALU	E FEK POUND				
21. TOTAL NET DOLLARS RECEIVED 22. TOTAL -UNIT- 22. TOTAL			UNDS DELIVERED -UNIT-	23. TOTAL POUNDS SOLD -UNIT-	23. TOTAL POUNDS SOLD -UNIT-		24. ANNUAL PRICE per -UNIT-			

25. REMARKS:

SOLD FRESH FRUIT EXAMPLE

Exhibit 4

Form Standards – Harvested Production Worksheet (Continued)

		COMPANY N	NAME: Any Compan	у			Page 2 of 2	2	
SUMMARY OF HARVESTED		1. INSURED'	S NAME	2. CROP	2. CROP 3		3. CROP YEAR		
SWEET CHE			I.M.	Insured	C	Cherries (0057)		YYYY	
(For Illustration Pur		4. POLICY N	UMBER	5. UNIT NUMBER	6. CLAIM N	UMBER	7. TYPE/DI	SPOSITION/VARIETY	
		2	XXXXXXX	0001-0001BU		XXXXXXXX	Fresh/Sold/Bing		
B. NAME, ADDRESS, AND Dmega Packing Compa Any Street Any Town, State (XX)			PACKER						
				PART I – PRODUCTIO	N				
DATE	LOAD/LO SUMMA		POUNDS DELIVERED	POUNDS SOLD	GROSS DOLLA RECEIVED	ADJUSTM RS GROSS D RECE	OLLARS	NET DOLLARS RECEIVED	
9.	1).	11.	12.	13.	14	4.	15.	
06-28-YYYY	009	021	45,550	45,550	35,287.00	3,59	8.00	31,689.00	
<i>06-29-YYYY</i>	010)24	63,000	63,000	30,660.00	4,00	5.00	26,655.00	
		16. TOTALS	108,550	108,550	65,947.00	7,60	3.00	58,344.00	
				PART II - SUMMARY VAL					
17. TOTAL NET DOLLARS RECEIVED 18. TOTAL F		18. TOTAL PO	UNDS DELIVERED	19. TOTAL POUNDS SOLD	20. AVERAC	E VALUE PER POUND			
106,124		15	9,050	159,050		0.667			
21. TOTAL NET DOLLARS RECEIVED 2 -UNIT- 2			JNDS DELIVERED JNIT-	23. TOTAL POUNDS SOLD -UNIT-	24. AN	NUAL PRICE per -UNIT-			

25. REMARKS:

SOLD FRESH FRUIT EXAMPLE

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

		COMPANY	NAME: Any Compan	у			Page 1 of 1	,	
SUMMARY OF HA		1. INSURED	'S NAME		2. CROP	2. CROP 3		3. CROP YEAR	
SWEET CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only)			I.M.	Insured	Che	rries (0057)		YYYY	
		4. POLICY N	IUMBER	5. UNIT NUMBER	6. CLAIM NUM	IBER	7. TYPE/DISPOSITION/VARIETY		
			XXXXXXX	0001-0001BU	XX	XXXXXXXX		Fresh/Unsold/Bing	
3. NAME, ADDRESS, AND Donny Bravo Processin Any Street .ny Town, State (XXX)	lg		/PAUKEK						
				PART I – PRODUCTION	1				
DATE 9.	LOAD/LO SUMMA 10	RY NO. DELIVERED		POUNDS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTM GROSS D RECEI 14	OLLARS IVED	NET DOLLARS RECEIVED 15.	
06-30-YYYY	013	36	800	800					
		16. TOTALS	800	800					
				PART II - SUMMARY VAL			T		
17. TOTAL NET DOLLARS RECEIVED 18. TO		18. TOTAL POUNDS DELIVERED		19. TOTAL POUNDS SOLD	20. AVERAGE	20. AVERAGE VALUE PER POUND			
			800	800*					
21. TOTAL NET DOLLARS RECEIVED 22. T -UNIT-			UNDS DELIVERED UNIT-	23. TOTAL POUNDS SOLD -UNIT-		JAL PRICE per UNIT-			

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

UNSOLD FRESH MARKET EXAMPLE

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

		COMPANY	NAME: Any Company	у				Page 1 of 1	
SUMMARY OF HARVESTED SWEET CHERRY		1. INSURED'S NAME				2. CROP 3. CROP YE		EAR	
			I.M.	Insured		Cherries (0057)			YYYY
PRODUCTION WC (For Illustration Pur		4. POLICY		5. UNIT NUMBER	6. CL	AIM NUMBER	(0007)		SPOSITION/VARIETY
(1 of musication 1 ur	poses omy)		XXXXXXX	0001-0001BU		XXXXX	VVV	Fresh/Qirect Market/Bing	
8. NAME, ADDRESS, AND	PHONE NUMB			0001-0001BU		ΛΛΛΛΛ	ΔΛΛ		
Al's Fruit Stand Any Street		_							
Any Town, State (XXX) XXX-XXXX								
				PART I – PRODUCTI	ON		ADJUSTM		
DATE	LOAD/LO SUMMA		POUNDS DELIVERED	POUNDS SOLD	GROSS D RECE		GROSS DC RECEI	DLLARS	NET DOLLARS RECEIVED
9.	10).	11.	12.	13	i.	14.		15.
06-30-YYYY	Led	lger 4,990		4,990	4,99	0.00	0.0	0	4,990.00
07-03-YYYY	Led	ger 3,500		3,500	3,30	0.00	00 0.00		3,300.00
07-10-YYYY	Led	ger	4,750	4,750	3,65	0.00	0.0	0	3,650.00
	4	16. TOTALS	13,240	13,240	11,94	0.00			11,940.00
			Ι	PART II - SUMMARY VA	LUES				
17. TOTAL NET DOLLARS	RECEIVED	18. TOTAL PO	DUNDS DELIVERED	19. TOTAL POUNDS SOLI	D 20. AV	ERAGE VALU	E PER POUND		
11,940		-	13,240	13,240		0.902			
21. TOTAL NET DOLLARS -UNIT-	RECEIVED		OUNDS DELIVERED -UNIT-	23. TOTAL POUNDS SOLI -UNIT-		24. ANNUAL PRIC -UNIT-			
118,064		73,090	172,290		0.685				

25. REMARKS:

DIRECT MARKETED EXAMPLE

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

A. General Information

Refer to section 15 (b) of the Basic Provisions for information on determining production to count when acreage is harvested after the crop has been appraised.

B. Unharvested Production Adjustment Calculations

In order to make the unharvested production adjustment calculation flow better throughout the various worksheets, the calculation can now be performed on the Production Worksheet with the additional data that has been included. However, an example of the unharvested production adjustment calculation can be found below.

- (1) Multiply approved yield by coverage level and share;
- (2) Multiply the number of acres damaged solely by uninsured causes by (1);
- (3) Multiply the respective entries in Section C item 35 of the Sweet Cherry Appraisal Worksheets by the insured's share and by the number of acres appraised;
- (4) Sum the values determined in step (3) and add amount from step (2);
- (5) Add the pounds from Part II item 22 of the Harvested Production Worksheet to the result determined in step (4);
- (6) Multiply pounds in step (1) by the number of insured acres; and
- (7) Subtract the result of step (5) from the result of step (6).

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

- (1) 5,000 lbs. X 0.75 X 1.000 = 3,750 lbs;
- (2) Assume no acres are damaged solely by uninsured causes;
- (3) (2,770 lbs. to count per acre X 1.000 X 20 appraised acres = 55,400 lbs.) + (400 lbs. to count per acre X 1.000 share X 20 appraised acres = 8,000 lbs.) + (0 lbs. to count per acre X 1.000 X 3 appraised acres = 0 lbs.);
- (4) 55,400 lbs. + 8,000 lbs. + 0 lbs. + 0 lbs. = 63,400 lbs.
- (5) 63,400 lbs. + 173,090 lbs. = 236,490 lbs.
- (6) 3,750 lbs. X 80 acres = 300,000 lbs.
- (7) 300,000 lbs. 236,490 lbs. = 63,510 lbs.

This amount will be entered on the Production Worksheet in Section I item 34 with a stage code "UA."

Verify and/or make the following entries for each production worksheet element/item number. A completed production worksheet example is at the end of this exhibit.

Element/Item Number	Description
1. Crop/Code #	"Cherries" (0057).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications, or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	 First three letters of the month(s) during which the determined insured damage occurred for the inspection and 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.

6.	Insured Cause % (continued)	 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	AUG		
			5. Cause(s) of Damage	Tornado	Drought	Heat		
			6. Insured Cause %	20	25	45		
			Additional date of dama	-				
			Hail; Insured cause perce	0				
	~							
7.	Company/Agency	Name of com	pany 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 assig	gned 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	PRELIMINA	RY : MAKE NO ENTRY	•				
		FINAL : Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.						

14. Date(s) Notice of Loss	PRELIMINARY:
	(1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1 st or 2 nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. (2) 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 Column 14 on the second set of Production Worksheets.
	(3) Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
	(4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.
	(5) 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)	(1) If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
	(2) In all cases where insured has LESS than a 100 percent share of a loss-affected unit, ask 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."
	 (a) 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.
	(b) 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.
	(c) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.

15. Companion Policy(s) (continued)	(3)	Refer to the LAM for further information regarding companion contracts.
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Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) ARH yields;
- (2) Appraisals;
- (3) Adjustments to appraised mature production (quality);
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent share on the same unit); or
- (6) Appraisal for damage due to hail or fire if a Hail and Fire Exclusion is in effect; or
- (7) Rate classes or farming practices, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable.

Element/Item Number	Description
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 the 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: (1) Abandoned; (2) Put to other use without consent; (3) Damaged by uninsured causes; (4) On which the cotton stalks are destroyed prior to inspection; or (5) For which the insured failed to provide acceptable records of production.
	Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements

19. Determined Acres	PRELIMINARY AND FINAL: Determined acres to tenths. Acreage
(continued)	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 the AIP's instructions. Refer to the LAM.Unrated land is uninsurable without a written agreement.
22 Turne	Three digit and number entand questly as apositied on the estuarial
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 abbre	eviation as shown below.			
	STAGE	EXPLANATION			
	"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, stalks destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the AIP.			
	"H" "UA"	Harvested. Unharvested Production Adjustment			
	"UH"	Unharvested or put to other use with consent.			
	GLEANED ACREA	AGE: Refer to the LAM for information on gleaning.			
30. Use of Acreage	Use the following "I	Intended Use" abbreviations.			
	<u>USE</u>	EXPLANATION			
	"Bulldozed," etc "WOC" "SU"	Use made of the acreage. Other use without consent. Solely uninsured.			

30. Use of Acreage (continued)	 "ABA" Abandoned without consent. "H" Harvested and a claim can be completed at the time of the stalk inspection. "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." GLEANED ACREAGE: Refer to the LAM for information on gleaning.
31. Appraised Potential	 a. Transfer the per-acre appraisal in whole pounds from column 35, on the appraisal worksheet. If there is no potential on UH acreage, enter "0" (zero). Refer to the LAM for procedures for documenting "0" (zero) yield appraisals. b. For the Unharvested Production Adjustment On a separate line enter the approved yield per acre multiplied by the coverage level, the share, and the number of acres insured. Also see the example displayed in Exhibit 5 EXAMPLE SWEET CHERRY CLAIM.
32a. Moisture%	a. For appraised cherry MAKE NO ENTRY.
	b. For Unharvested Production Adjustment enter the amount from column 22 of the Summary of Harvested Production Worksheet.
32b.Factor:	a. For appraised cherry MAKE NO ENTRY.
	b. For the Unharvested Production Adjustment enter the total sum of column 36 and column 37 from item 42 totals.
33. Shell %, Factor, or Value	 Line through the column heading and enter "Annual Price." a. For appraised sweet cherry production enter the annual price from item 24 of the appropriate Harvested Sweet Cherry Production worksheet summary or the appropriate annual price as determined in accordance with the annul price procedure, exhibit 4. Notate appropriately how this price was calculated. b. For the Unharvested Production Adjustment; on a separate line, enter the dollar amount per pound contained in the Special Provisions for hand or machine harvest, as applicable.

34. Production Pre-QA	 a. For appraised sweet cherry production, column 19 multiplied by column 20 multiplied by column 31, results in pounds to tenths. b. For Unharvested Production Adjustment On a separate line enter the greater of zero (0) or the result of column 31 less column 32a and column 32b (i.e., column 31 – (column 32a. + column 32b.)).
35. Quality Factor	Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. If no destruction order, MAKE NO ENTRY.
36. Production Post-QA	 Make the following entries in whole pounds. a. For appraisals with destruction order, column 34 multiplied by column 35. b. For appraisals without destruction order, transfer entry from column 34.

26 Droduction Doct OA	c. For the Unharvested Production Adjustment , MAKE NO						
36. Production Post-QA (continued)	ENTRY.						
37. Uninsured Causes	Make the following entries in pounds . For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 35 on the appraisal worksheet for uninsured causes or other documentation; otherwise, MAKE NO ENTRY.						
	a. Hail and Fire exclusion NOT in effect.						
	 (1) Enter NOT LESS than the insured's approved yield multiplied by coverage level, and the share and the number of acres damaged solely by uninsured causes, for any "P" stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. 						
	(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production in whole pounds (i.e., Column 35 from the appropriate appraisal worksheet multiplied by column 19 of the Production Worksheet). Refer to the LAM for information regarding assessing uninsured cause appraisals.						
	b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.						
	c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.						
	d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.						
38. Total to Count	a. Add column 36 to column 37, and multiply that result by the column 33. Enter the result in whole dollars.						
	b. For the Unharvested Production Adjustment , column 33 multiplied by column 34. Enter the result in whole dollars.						
39. Total	PRELIMINARY: MAKE NO ENTRY.						
	FINAL: Total determined acres (column 19), to tenths.						

40. Quality	Check the applicable condition(s) affecting the unit's appraised and						
	harvested production (refer to	the CP and SP) in the Table below.					
	Qualifying Quality	y Adjustment Conditions Table					
	TW (Test Weight)	Dark Roast					
	KD (Total Defects)	Sclerotinia					
	Aflatoxin	Ergoty					
	Vomitoxin	CoFo (Commercially Objectionable					
		Foreign Material)					
	Fumonisin	Other					
	Garlicky	None					
	 are not listed above (refrefer to item 41 below. Special Report): (1) A description of which a destructidestroyed and the (2) Attach to the claic copy of the destructina agency and (if pot that confirms the conditions. 	entified injurious substances or conditions fer to item 35 above). For mycotoxins, also Document in the Narrative (or on a the injurious substance or condition for on order was issued, the date the crop was e method of destruction; m, the completed Certification Form, a uction order issued by the Federal or State presence of injurious substances or					
41 D	b. Otherwise, check "None.".						
41. Do any mycotoxins exceed FDA, State, or other health organization maximum limits:	AM for information on mycotoxins. If any including any identified as "Other") health organization maximum limits;						
41. Do any mycotoxins exceed FDA, State, or other health organization maximum limits:	Check "Yes." Refer to the LAM for information on mycotoxins. If any mycotoxins listed in item 40 (including any identified as "Other") exceed Federal, state, or other health organization maximum limits; otherwise, leave blank.						
42. Totals	Separately total columns 36, a	and 37, in whole pounds and column 38 in s no entries, MAKE NO ENTRY.					

Narrative Instructions

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

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

Narrative Instructions (continued)

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

- m. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- n. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- o. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.
- p. Document any authorized estimated acres shown in column "19" as follows: "Line 3 'E' acres authorized by AIP MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. (1) Explain any ".000" factor entered in columns 35 and 65.
 - (2) The circumstances the caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured's completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.

Refer to the LAM for additional documentation requirements.

- s. Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.
- v. Document in the Narrative or on a Special Report the disposition of the production that was:
 - (1). Sold: Document the name and address of the buyer, or
 - (2). Not sold: Document the date(s) of the disposition, how the production was used, or how it (production) was destroyed.

Section II – Determined Harvested Production

GENERAL INFORMATION:

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

Element/Item Number	Description						
43. Date Harvest Completed	Used to determine 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 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, 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.						
famis in the area?	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 farms 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 SAME unit to three decimal places. For production from the Summary of Harvested Production Worksheet, when sold, unsold, or direct marketed is not from Summary Of Harvested Production Worksheet enter only the insured's share.						
47b.Field ID	(1) If only one practice of harvested production is listed in Section I, MAKE NO ENTRY						
	a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.						

47b.Field ID (continued)	 b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column "16"). (2) If more than one practice of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice the corresponding Field ID (from Section I, item 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.
4952. Length or Diameter/Width/ Depth/Deduction	 a. Strike column headings, and enter "Disposition". Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to section 9, herein. b. When there is Sold/Unsold and Direct Marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example Production Worksheet, herein).
5354.	MAKE NO ENTRY
55. Gross Prod.	Delivered production in whole pounds for sweet cherry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.
56. Bu., Ton, Lbs., CWT	Circle "Lbs." in column heading. Sold Sweet Cherry production in whole pounds for sweet cherry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 19 on the Harvested Production Worksheet for the insured 'share all sold, unsold, and direct marketed harvested production. For any harvested production not documented on the Summary of Harvested Production Worksheet, enter the result of multiplying such production by the share in item 47a.
	a. Cherries which are unmarketable due to <u>insurable</u> causes are not counted as production to count.
	b. Any undamaged marketable cherries, or cherries that the producer cannot market that meet the minimum grade standards as specified in the Special Provisions, must be counted as production to count.

5761.	MAKE NO ENTRY							
62. Prod. Not to Count	Production NOT to count, to nearest whole pound, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the production guarantee per acre, and there is also harvested production from such acreage or from other sources (e.g., other units or uninsured acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON							
	THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.							
63. Production Pre-QA	Make the following entries in whole pounds.							
	a. For harvested production with production not to count: Column 56 minus column 62.							
	b. For harvested production without production not to count: Transfer entry from column 56.							
64a. Value	 Make the following entries for the value per pound as a three-place decimal (e.g., enter \$0.685 as 0.685, etc.) as follows: a. For all sold and direct marketed harvested production, transfer entry from column 20 on the Harvested Production Worksheet. 							
64b.Mkt. Price	b. For all unsold harvested production, MAKE NO ENTRY.Make the following entries for the market price per pound as a three-							
	 place decimal (e.g., enter \$0.685 as 0.685, etc.) as follows: a. For all sold, direct marketing, and unsold harvested production, transfer entry from column 24 on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure. 							
65. Quality Factor	Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.							
66. Production to Count	Make the following entries in whole dollars.							
	a. For all sold and direct marketed harvested production, transfer entry from column 17 on the Harvested Production Worksheet.							

66. Production to Count (continued)	b. For all unsold harvested production, multiply column 63 by column 64b.
	c. For production with a destruction order, column 63 multiplied by the applicable price in column 64 multiplied by column 65.
67. Total	Total of column 63 entries in whole pounds. If no entry in column 63, MAKE NO ENTRY.
68. Section II Total	Total of column 66 entries, results in whole dollars.
69. Section I Total	Total of column 38 entries, results in whole dollars.
70. Unit Total	Item 68 plus item 69, results in whole dollars.
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production. Total production, in whole pounds, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod.	 Make the following entries in whole dollars. a. When there is an entry in item 71: Item 70 – item 71. d. When there is no entry in item 71. Transfer entry from item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.
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 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.)

Claim Form Entries and Completion Information (Continued)

1. Cr	op/Cod	pp/Code # 2. Unit # 3. Location Description 7. Company Any Company								8. N	lame of Ir	sured												
	~ .				SE	SEC-1 TWP-96N RNG-				Agency Any Agency						– I. M. Insured								
	Cherrie	es/0057	000	01-0001E	30	Ĵ	BOW		C	5						9. Claim # 11. Crop Year								
		f Damage		Apr 20		<i>lay-11</i>										XXXXXXX YYYY								
	()	of Damag	ge	Rain		Rain	_			10. Policy #							XXXXXXXX							
	sured C			70%		X											14. Date	· /	1st		2 nd	Final		
		nal Units		00200													Notice of			D/YYYY			MM/DD/	YYYY
13. Est. Prod. Per Acre 1,600 15. Companion Policy(s)																								
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS A. ACTUARIAL B. POTENTIAL YIELD																								
A. <i>I</i>	ACTU	AKIAL	1				1		1	-					1		B. PO		L YIELI) 				
16.	17.	18.	1	9.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.		31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field	Multi- Crop Code	Reported Acres		mined l res	Interest or Share	Risk	Туре	Class	Sub- Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of A	Acres	Appraise d Potential	Moisture % Factor	Annual Price	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
A			20	.0	1.000		111				002			UH	UH		2,770		.685	55,400		55,400		37,949
B			20	0.0	1.000		111				002			UH	UH	!	400		.685	8,000		8,000		5,480
С			3	.0	1.000		111				002			UH	UH	[0		.685	0		0		0
D					1.000		111				002			UA			300,000	173,090 63,400	.200	63,510				12,702
E			32	7.0	1.000		111				002			H	H									
	39.	TOTAL	80	.0	Scl	erotinia	🗆 Erge	oty 🛛 🛛 C	oFo 🗆	Other 🗵	None	Fumonisir ganization n			Dark Ro Yes E		ο□	42 '	TOTALS			63,400		56,131
		E (If mo							Acreage	verified,	perman	ent orchards	s. Orchar	ds "A,",	"B" and	"С" по	ot harvesi	ted. Orch	ard "E" p	roduction f	rom Harvest	ted Productio	n Worksh	eets.
		I – DET		ED HAF	RVESTE																			
			DD/YYY	Y				imilar to Yes	X	No				e	ment of In Yes	s	No	X		46. Tran	isfer of Righ Yes	t to Indemnit	y? X	
	IEASU	REMEN	TS		1	B. G	ROSS P	RODUC	FION		. ADJU	STMENTS				UCTIO	DN				64	1		
47a. 47b.	- 48.	49.	50.	51.	52.	53.	54.	55.		56.	57.	58a. 58b.	5	9a. 9b.	60a. 60b.	61.		62.		63	64a. 64b.	65.		66.
Share Field		ode or		n Depth	Deduc- tion	Cubi	c -sion	Gross Prod.		, Ton .bs. WT	Shell/ Sugar	FM% Factor		sture %	Test WT Factor	Adjus Produc		Prod. Not to Count		duction re-QA	Value Mkt. Price	Quality F	actor	Production to Count
ID		Diame		SOLD		Feet	Factor	159,050		w 1 9,050	Factor								15	9,050	.667			106,124
		1			TED			13,240	-	,240										3,240	.902			11,940
	DIRECT MARKETED 13,240																							
UNSOLD 800 800 800 800										.685		T-4-1	548											
																		67. TOTA	L 17	3,090		8. Section II 9. Section I T		118,612 56,131
											-	ERRY CL										Unit Total		174,743
						This	form ex	ample do				red entry it poses Only	× 8.	, signatu	res, etc.).							Allocated P.	rod.	,
									(F0	mustra	uon r ur	poses Only	,								72. Ta	otal ARH Pro	od.	174,743

Reference Material - Minimum Representative Sample Requirements

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

Reference Material – Adjustments to	Appraised Fresh Sweet Cherry Production
Kerer ence Material – Aujustinents to	appraised fresh Sweet Cherry I roudenon

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

*Due to insurable causes

Percent Damaged* Fruit	Percent Marketable Fruit	Percent Production to Count	Percent Damaged* Fruit (cont'd)	Percent Marketable Fruit (cont'd)	Percent Production to Count (cont'd)
0 - 20	100 -80	100	48	52	54
21	79	99	49	51	52
22	78	98	50	50	50
23	77	97	51	49	48
24	76	96	52	48	46
25	75	95	53	47	44
26	74	94	54	46	42
27	73	93	55	45	40
28	72	92	56	44	38
29	71	91	57	43	36
30	70	90	58	42	34
31	69	88	59	41	32
32	68	86	60	40	30
33	67	84	61	39	28
34	66	82	62	38	26
35	65	80	63	37	24
36	64	78	64	36	22
37	63	76	65	35	20
38	62	74	66	34	18
39	61	72	67	33	16
40	60	70	68	32	14
41	59	68	69	31	12
42	58	66	70	30	10
43	57	64	71	29	8
44	56	62	72	28	6
45	55	60	73	27	4
46	54	58	74	26	2
47	53	56	75 -100	25 - 0	0

* Due to insurable causes

Reference Material – Number of Cherries per Pound

DIAMETER, INCHES	ROW SIZE *	NUMBER OF FRUIT PER POUND
67/64	10	50
64/64	101/2	55
61/64	11	60
57/64	111/2	65
54/64	12	75
51/64	121/2	86
48/64	13	100

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

Reference Material – Number of Trees per Acre (subtract missing/non-producing trees)

			DISTANCE BETWEEN ROWS (FEET)																								
	-	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
	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
(L	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
(FEET)	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
E	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
[RI	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
DISTANCE BETWEEN TREES	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
EE	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
ΓM	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
3EJ	23														82	79	76	73	70	68	65	63	61	59	57	56	54
E	24															76	73	70	67	65	63	61	59	57	55	53	52
N	25																70	67	65	62	60	58	56	54	53	51	50
TA	26																	64	62	60	58	56	54	52	51	49	48
SIC	27																		60	58	56	54	52	50	49	47	46
Π	28 20																			56	54	52	50	49	47	46	44
	29 20																				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 34																								40	39 38	38 37
	34 25																									38	
	35																										36

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