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APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK

2017 and Succeeding Crop Years

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

TITLE: APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25030 25030-1
EFFECTIVE DATE: 2017 and succeeding crop years	ISSUE DATE: 8/29/2016
SUBJECT: Provides the procedures and instructions for administering the apple crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: /s/ Thomas W. Worth Acting Deputy Administrator for Product Management

REASON FOR AMENDMENT

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

1. Table of Contents: Corrected page numbers for Paragraph 12 and Exhibits 4-7.
2. Paragraph 12 B, page 5: Revised “all damaged appraised production” to read “all appraised production for consistency with the CP.
3. Paragraph 31 B, page 13: Added “box/bushel” to step 3 for clarity.
4. Paragraph 31 B, step 8, page 14: Revised the reference in the reminder of the unharvested appraisal method.
5. Paragraph 31 C, page 15: Added the appraisal worksheet to the list of applicable locations for documentation regarding quality adjustment information.
6. Paragraph 32, page 16: Removed “pre-harvest” from the first column to now read, “When the insured disagrees with the appraisal.”
7. Paragraph 41 D, page 18: Reformatted the subparagraph for clarity.
8. Paragraph 41 D, page 18-19: Added language from the CP to clarify that when apples are insured under the Optional Coverage for Fresh Fruit, the final disposition of the apples must be known before a claim is finalized.
9. Exhibit 3, item 39, page 27: Removed the note regarding procedure on what to do for the quality factor for basic coverage appraisals because this factor is not used on the PW.
10. Exhibit 3, item 40, page 27: Revised the reference for item 40(b).

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REASONS FOR AMENDMENT (Continued)

11. Exhibit 3, item 42, page 28: Removed the procedure to transfer the “Undamaged %” entry to item 35 (Quality Factor) for the Optional Coverage and Optional Coverage Supplement.
12. Exhibit 4, item 31, page 41: Revised the directions for entering the Appraised Potential of basic coverage appraisals.
13. Exhibit 4, item 35, page 41: Revised the directions for entering the Quality Factor for apples insured under the optional coverage.
14. Exhibit 4, item 37, page 42: Revised the directions for entering Uninsured Causes for appraisals where only a part of the appraised production is damaged by uninsured causes.
15. Exhibit 4, item 65(a), page 48: Revised the language for entering the Quality Factor for apples under the optional coverage.
16. Exhibit 4, Production Worksheet Example, page 51: Made necessary corrections due to the revisions of items 31, 35, and 37 of exhibit 4.
17. Exhibit 4, Production Worksheet Example, page 52: Made necessary corrections due to the revisions of items 31, 35, and 37 of exhibit 4.

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Control Chart For: Apple Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	1-2	1-2	5-6 13-18 27-28 41-44 47-48 51-52			08-2013	FCIC-25030
Insert	1-4	1-2	5-6 13-18.2 27-28 41-44 47-48.2 51-52			08-2016	FCIC-25030-1
Current Index	1-4	1-2	1-4 5-6 7-12 13-18.2	1 2 3 3 3 4 4 4 4 4 4 4 4 4 5 6 7	19 20 22-26 27-28 29-32 34-40 41-44 45-46 47-48.2 49-50 51-52 53 54 55 56	08-2016 08-2016 08-2013 08-2016 08-2013 08-2016 08-2013 08-2013 08-2016 08-2013 08-2013 08-2016 08-2016 08-2013 08-2016 08-2013 08-2013 08-2016 08-2013 08-2013 08-2013 08-2013 08-2013 08-2013	FCIC-25030-1 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030 FCIC-25030 FCIC-25030 FCIC-25030 FCIC-25030 FCIC-25030

FILING INSTRUCTIONS

The handbook pages listed in the Control Chart above under the “Insert” heading replace such pages in the FCIC-25030 Apple Loss Adjustment Standards Handbook, dated August 15, 2013. This handbook is effective for the 2017 and succeeding crop years and is not retroactive to any 2016 or prior crop year determinations.

(RESERVED)

APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

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 www.rma.usda.gov/handbooks/25000/index.html.

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
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 apple 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.

2. AIP Responsibilities

A. Standards Utilization

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.

2. AIP Responsibilities (Continued)

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 3-4 are the minimum requirements for the Apple 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 the form 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: <http://www.rma.usda.gov/regs/required.html> 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 font size, etc.).

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11. Insurability

A. Insured Crop

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

- (1) in which the insured has a share;
- (2) that are grown on tree varieties that are adapted to the area and have, in at least one of the previous four years, produced:
 - (a) 10 bins of apples per acre in area A (a geographic area that includes Montana, Wyoming, Utah, New Mexico, and all states west thereof), or
 - (b) 150 bushels of apples per acre in area B (a geographic area that includes all states not included in area A, except Colorado), or
 - (c) 200 bushels of apples per acre in area C (Colorado);
- (3) that are grown in an orchard that, if inspected, is considered acceptable by the AIP; and
- (4) that are grown for fresh apple production or processing apple production.

B. Interplanted Crops

Apples interplanted with another perennial crop are insurable unless the AIP inspects acreage and determines that such acreage does not meet the policy's insurability requirements.

C. Unit Division

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 conditions stated in the applicable provisions are met.

Reminder: Refer to the insurance contract for unit provision information.

D. Causes of Loss or Damage

(1) Insured Causes of Damage

In addition to insured cause of damage provisions in the BP and CP, AIPs should determine the following.

11. Insurability (Continued)

D. Causes of Loss or Damage (continued)

- (a) Loss of production from insects and disease (e.g., when there is not an approved treatment or pesticide labeled for the specific pest or disease, etc.) but not damage due to insufficient or improper application of pest and disease control measures.
 - (b) Failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period, i.e., drought - well, pond, or creek goes dry due to lack of rainfall.
 - (c) Wildlife damage. Insureds are expected to exercise wildlife preventive practices that are generally recognized as effective for the area, such as mole or mice bait for mole or mice, or deer control measures if deer are known to be a problem in the orchard.
- (2) **Excluded Causes of Loss**

Insurance coverage is not provided against damage or loss of production due to the insured's inability to market the apples for any reason other than actual physical damage from an insurable cause specified in the policy. For example, the AIP will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

12. Quality Adjustment

A. Grade Standards

As applicable, refer to the CP and SP for applicable fresh and processing apple grade requirements. When the SP contain state-specific grades, refer to the Washington or Idaho apple grade standards; otherwise, refer to the USDA grade standards web address for a complete list of apple grade requirements.

- (1) USDA Grade Standards for Fresh and Processing Apple Grades:
www.ams.usda.gov/standards
- (2) Washington State Standards for Apples:
<http://apps.leg.wa.gov/WAC/default.aspx?cite=16-403&full=true>
- (3) Idaho State Standards for Apples: <http://admrules.idaho.gov/rules/2000/02/02040.pdf>

Reminder: For additional apple grade information, refer to the AIP or RMA Regional Office.

12. Quality Adjustment (Continued)

B. Basic Coverage Grade Requirements

*** In accordance with the CP, all appraised production and harvested marketable apple production insured under basic coverage that grades at least U.S. No. 1 Processing or better is considered production to count.

C. Optional Coverage for Quality Adjustment Requirements

In accordance with the CP, if appraised or harvested fresh apple production for the block or unit is damaged to the extent that more than 20 percent of the apple production does not grade U.S. Fancy or other applicable grade(s) listed in the SP or better, apply the following adjustments to such fresh production.

IF percent damage is...	DAMAGED fresh apple production...
21 through 40 percent	is reduced 2 percent for each full percent damage in excess of 20 percent;
41 percent through 50 percent	is reduced 40 percent plus an additional 3 percent for each full percent of damage in excess of 40 percent
51 percent through 64 percent	is reduced 70 percent plus an additional 2 percent for each full percent of damage in excess of 50 percent
65 percent or more	will not be considered production to count.

Reminder: Refer to exhibit 7 that contains actual and adjusted percent damage information.

13. Grading Information

A. General Information

- (1) As stated in the CP, any apple production not graded or appraised prior to the earlier of the time apples are placed in storage or the date the apples are delivered to a packer, processor, or other handler, such production will not be considered damaged apple production and will be considered production to count.
- (2) For acreage and production with different (diverse) maturity stages and multiple phases of harvest/picking, determine the crop's quality from samples obtained prior to the beginning of harvest while all fruit is still on the tree.
- (3) For acreage and production where all fruit is harvested at a single time, **only in rare situations when the AIP is unable to sample the fruit still on the tree**, the crop's quality may be determined from samples obtained from harvest containers still in the orchard. Sampled fruit from harvest containers must be uniform and representative of the entire acreage.

13. Grading Information (Continued)

A. General Information (continued)

If the AIP believes that fruit to be placed in harvest containers will not be conducive to obtaining representative samples, then samples shall be obtained prior to the beginning of harvest while all fruit is still on the tree or the AIP may authorize the insured to leave representative sample trees unharvested for grading purposes.

- (4) Document such graded production in items 31 through 45 on the appraisal worksheet, on a Special Report, or other form as applicable. In the Remarks section of the appraisal worksheet enter: "For Grade Purposes Only" and identify source of grade information. Retain a copy of such grade information in the insured's file folder.

B. Apple Graders

The AIP may choose to have appraised production graded in accordance with the grade standards contained in the CP or SP by any of the entities listed below, as applicable.

- (1) **Adjuster**

The adjuster may grade production using representative sample apples from the insured unit/block.

- (2) **State/Federal Grader**

A licensed State/Federal apple grader may grade production using representative sample apples from the unit/block. The AIP shall follow the procedure listed below for using State/Federal grade determinations.

- (a) The AIP shall be able to determine from the grade results, the quantity of apples that grade at least U.S. No. 1 Processing or better for Basic Coverage. The AIP shall also be able to determine the quantity of apples that grade at least U.S. No. 1 Processing but less than U.S. Fancy or other grade(s) listed in the SP and the quantity of apples that grade at least U.S. Fancy or other grade(s) listed in the SP or better for Optional Coverage.
- (b) The AIP shall submit the sample size (number of pounds of sample apples) required by the State/Federal grader to complete the grade and make sure all sample(s) meet the State/Federal grader requirements to ensure consistent grade determinations.
- (c) If the type and amount of fruit damage is consistent among the representative trees within the unit/block being appraised, one representative sample may be used for all trees with such damage to reduce the number of samples needed for the State/Federal grade determination.

13. Grading Information (Continued)

B. Apple Graders (continued)

Reminder: Note in the Remarks section of the appraisal worksheet, that only one representative sample was submitted to the State/Federal grader because the type and amount of damage was consistent within the unit/block and among the number of representative trees sampled.

Important: For State/Federal grade determinations, the AIP is responsible for selecting representative sample fruit from representative sample trees prior to beginning of harvest before apples are delivered to the processor/packing house, as applicable.

14-20 (Reserved)

PART 3 APPRAISAL INFORMATION

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

21. Apple Appraisals

A. General Information

All of the information herein applies to both basic and optional coverage appraisals unless specifically stated otherwise.

B. Notice of Damage

Within the CP is a requirement that insureds file a “Notice of Damage or Loss” with the AIP in the following situations.

- (1) At least 3 days prior to the date harvest should have started if the crop will not be harvested.
- (2) At least 15 days before any apple production from any unit will be sold by direct marketing. In the event of the insured’s failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of production to count not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
- (3) If the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest, or immediately if damage is discovered during harvest so that the AIP may inspect the damaged production.

Important: The insured must not sell or dispose of the damaged crop until after the AIP has given the insured written consent to do so. If the insured fails to meet the requirements listed above and such failure results in the AIP’s inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.

C. Appraisal Dates

- (1) AIP representatives shall set appraisal dates.
- (2) When an insured reports damage, the adjuster shall make arrangements with the insured to inspect/appraise damaged apple production using either early season or near-maturity appraisals, as applicable.

21. Apple Appraisals (Continued)

C. Appraisal Dates (continued)

(a) Early season appraisals

Make early-season appraisals when all hand and/or chemical thinning of apples has been completed, after the natural fruit-drop period (June drop period) has passed, and before apples reach harvestable maturity. If both the AIP and insured agree to an early-season appraisal and the apple crop at this stage of development has the potential to meet the applicable grade requirements, complete such early-season appraisal.

(b) Near maturity appraisals

Make near-maturity appraisals when apples are near harvestable maturity or have reached harvestable maturity, and before any apples are removed from the trees or the ground, as applicable. At this stage of development, apples must be mature enough for grading and/or quality adjustment.

22. Representative Samples for Appraisals

A. Representative Sample Trees

(1) Number of Sample Trees

Refer to exhibit 5 for the applicable number of representative sample trees.

(2) Selecting Representative Sample Tree

Determine the number and general location of trees to be used in the representative sample based on:

- (a) total acreage and number of trees;
- (b) extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;
- (c) when variable damage causes the 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 sub-orchards and appraise each one separately;
- (d) percent of each variety in the acreage;
- (e) tree age, size, density, and vigor;
- (f) trees that have been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (g) any acreage in the unit/block that has been cherry (partially) picked.

22. Representative Samples for Appraisals (Continued)

B. Representative Sample Fruit

- (1) Select representative sample fruit from representative sample trees after the natural fruit drop period, after hand/chemical thinning is completed, before any apples are removed from the trees or the ground, as applicable.
- (2) Select the total number of representative sample apples from the inside, outside, top, and bottom of all four quadrants of the representative sample tree.
- (3) Include apples that could be packed and apples that could be eliminated if graded at the processor/packing house.
- (4) **An individual sample shall consist of 30 apples** from different locations on the tree that reflect the average condition of apples on the unit/block acreage being appraised.
 - (a) **In instances when there is severe fruit damage and the number of sample fruit is limited, adjusters may select less than 30 fruit per tree but not less than 10 fruit per tree.** To insure consistent appraisals, select the same number of sample apples per sample tree in the unit/block being appraised.

Reminder: In instances when sample fruit is limited, adjusters may select additional sample trees/fruit as needed to ensure accurate appraisals.
 - (b) If a sample tree selected does not contain a sufficient number of apples to complete the sample amount, select additional sample apples from adjacent tree(s) in the orchard of the same variety, size, age, etc., to obtain the required number of apples for the sample.

C. Sample Fruit for Grading

- (1) For Basic and Optional Coverage appraisals, select the applicable number of sample fruit from each representative sample tree.
- (2) Separate such sample fruit from each sample tree into the categories listed below and enter such fruit in the applicable entry item on the appraisal worksheet.

If the insured selects....	From each sample tree, select apples that....
Basic Coverage	(a) are damaged by uninsured causes, and (b) grade at least U.S. No. 1 Processing or better.
Optional Coverage	(a) are damaged by uninsured causes, (b) grade at least U.S. No. 1 Processing but grade less than U.S. Fancy or other grade(s) listed in the SP, and (c) grade at least U.S. Fancy or other grade(s) listed in the SP, or better.

22. Representative Samples for Appraisals (Continued)

C. Sample Fruit for Grading (continued)

Important: Include any apples intentionally left on the tree past the normal maturity date for the variety and allowed to drop due to over-maturity or that are sprayed with a chemical ripener to accelerate abscission of the fruit.

D. Sample Fruit Damaged by Uninsured Causes

- (1) Includes all apples in each representative sample that fail to meet the applicable grade standards due to damage from uninsured causes that includes apples with mechanical damage, chemical damage, etc.
- (2) Visually examine each representative sample apple to determine if damage was caused by something other than an insured cause of loss.
- (3) When there is both uninsured and insured damage on the same apple (regardless of the amount of insured/uninsured damage), the apple will be considered damaged solely by uninsured causes.

Example: The stem end of an apple suffers insured hail damage on the top 2/3rds of the fruit. The petal end of the apple suffers spray damage (uninsured cause of loss) on the bottom 1/3rd of the fruit. As stated above, the entire apple is considered damaged by uninsured causes.

E. Grading Discrepancies

When an adjuster field grades apple production and the insured disagrees with such grade determination, handle as follows.

WHEN...	THE adjuster shall...
the insured disagrees with the adjuster-determined grades	<ol style="list-style-type: none">(1) Tell the insured that he/she (insured) is allowed to request a licensed State/Federal Grader grade the apple production at the insured's expense.(2) Explain to the insured that if he/she requests an additional grade determination from the State/Federal grader, such State/Federal grade (regardless of the grade results) will be used to complete the claim. <p>Important: The insured shall not be allowed to select the most favorable grade determination.</p>

23-30 (Reserved)

PART 4 APPRAISAL METHODS

31. Appraisal Methods

A. General Information

- (1) Adjusters shall use the following methods for appraising apple production on insured acreage.

Appraisal Method	Use
Unharvested Appraisals	For early season appraisals after June drop, after all fruit thinning has been completed, and before apples reach mature size.
Harvested Appraisals	When acreage is not intended for harvest, when production is damaged prior to or at harvest, for direct market appraisals, for conflict of interest appraisals, and for APH purposes.
(a) Representative Tree Appraisals	the gross production harvested from representative trees to calculate the appraised potential yield per acre.
(b) Harvested Acreage Appraisals	the gross production from harvested acreage as the appraisal for unharvested acreage.

- (2) Calculate the amount of appraised apple production to count in bushels/boxes rounded to tenths on the Apple Appraisal Worksheet, hereafter referred to as the appraisal worksheet.

Important: The appraisal information contained herein tracks with the item entry instructions on the appraisal worksheet and applies to both Basic Coverage and Optional Coverage appraisals, unless otherwise noted.

- (3) When more than one apple variety is grown in the unit/block and the amount of damage varies significantly among the varieties, complete a separate appraisal worksheet for each variety with such variability.
- (4) Refer to exhibit 5 for the required number of representative sample trees.
- (5) Refer to paragraph 22 A for representative sample tree criteria. The adjuster and insured shall jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/block.
- (6) Refer to paragraph 22 B for representative sample fruit criteria.

31. Appraisal Methods (Continued)

B. Unharvested Appraisal Method

Follow the steps below for unharvested appraisals. Enter calculation results from each step in the applicable entry item on the appraisal worksheet.

Step	Action
1	<p>On each sample tree selected, separately count the number of apples that meet or exceed the applicable grade standards, apples damaged solely by insured causes, and apples solely or partially damaged by uninsured causes.</p> <p>Exception: If the number of apples on the sample tree are too numerous to count individually, visually divide the sample tree in equal representative parts. Count the number of apples in one representative part and multiply by the number of parts to calculate the number of fruit on the entire tree.</p> <p>Example: A sample tree is divided into three representative parts. Counted 18 apples in one representative part, so: 18 apples x 3 parts = 54 apples on the tree.</p>
2	<p>Total the number of apples from all sample trees and divide by the number of sample trees to calculate the average number of apples per tree.</p>
3	<p>Calculate the number of apples per box/bushel per sample tree as follows.</p> <p>(a) Early-season appraisals: Conduct such early-season appraisals after the June drop period, after all fruit thinning has been completed, and before apples reach mature size.</p> <ol style="list-style-type: none"> (1) Determine the average number of apples per box/bushel expected to reach maturity at time of normal harvest. (2) Obtain average number of fruit per box/bushel from the grower, packer, processor, extension service, or commodity association, as applicable. <p>Reminder: Identify the source of such fruit per box/bushel information in the Remarks section of the appraisal worksheet.</p> <p>(b) Mature appraisals: Conduct such appraisals when fruit is near maturity, at maturity, and before fruit is removed from the orchard. Determine the number of apples per box/bushel per sample tree as follows:</p> <ol style="list-style-type: none"> (1) randomly select 10 apples from the sample tree; (2) weigh and round weight of such 10-apple sample in pounds to tenths; (3) calculate the number of apples per box/bushel using the formula below. <p>Formula:</p> <ul style="list-style-type: none"> ▶ Wt. of 10 apples in lbs. to tenths ÷ 10 = lbs./apple rounded to tenths. ▶ 42 lbs./bu., 40 lbs./bu., or 35 lbs./box ÷ lbs./apple = apples/bu. or box rounded to whole apples.

31. Appraisal Methods (Continued)

B. Unharvested Appraisal Method (continued)

3	<p>Example: Weight of 10 apples is 3.5 lbs. Unit of measure is 42 lbs./bu.</p> <p>▶ 3.5 lbs. ÷ 10 apples = 0.4 lbs./apple. ▶ 42 lbs./bu. ÷ 0.4 lbs./apple = 105 apples/bu.</p> <p>(c) Other methods. AIPs can authorize other methods for determining the number of fruit per box/bushel provided such method is documented in the Remarks section of the appraisal worksheet or on a Special Report.</p>	
4	Total the number of apples per box/bushel from all sample trees and divide by the number of sample trees to calculate the average number of apples per box/bushel.	
5	Divide the average number of apples per sample tree by the average number of apples per box/bushel to calculate number of boxes/bushels of apples per tree.	
6	Multiply the number of boxes/bushels of apples per tree by the number of trees per acre to calculate number of boxes/bushels per acre.	
7	Multiply the number of boxes/bushels per acre by the number of appraised acres to calculate the gross appraised production.	
8	<p>(a) Select representative sample fruit for grading/quality adjustment as described in paragraph 22 C.</p> <p>(b) Select 30 sample fruit per tree.</p> <p>Reminder: Refer to paragraph 22 B(4)(a) herein for information on using less than 30 sample fruit per tree.</p>	
Important: At this point on the appraisal worksheet, instructions differ for Basic Coverage and Optional Coverage appraisals as described below.		
9	<p>Basic Coverage Appraisals</p> <p>(a) Total the number of sample apples that grade at least U.S. No. 1 Processing or better and apples damaged by uninsured causes to determine the number of apples to count.</p> <p>(b) Divide the number of apples to count by the total number of sample apples to calculate the % meeting grade.</p>	<p>Optional Coverage Appraisals</p> <p>(a) Total the number of sample apples that grade U.S. Fancy or better, and apples damaged by uninsured causes to determine the number of apples to count.</p> <p>(b) Divide the number of apples to count by the total number of sample apples to calculate the % meeting grade.</p>

31. Appraisal Methods (Continued)

B. Unharvested Appraisal Method (continued)

9	<p>(c) Multiply the gross appraised production to count by the % meeting grade factor to calculate the amount of undamaged production.</p> <p>(d) Divide the amount of undamaged production by the appraised acreage to calculate the amount of appraised production per acre.</p>	<p>(c) Subtract the % meeting grade from 1.000 to calculate the actual % damage. Convert the actual % damage to the quality adjusted %.</p> <p>Reminder: Refer to exhibit 7 for actual and adjusted percentages.</p> <p>(d) Subtract the quality adjusted % from 1.000 to calculate the undamaged %.</p> <p>(e) Multiply the gross appraised production to count by the undamaged % to calculate the amount of undamaged production.</p> <p>(f) Divide the amount of undamaged production by the number of appraised acreage to calculate the amount of appraised production per acre.</p>
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C. Harvested Appraisal Method - Representative Tree Appraisals

Calculate the per-acre appraisal as follows.

Step	Action
1	The adjuster shall make arrangements to be present when the insured harvests the representative sample trees.
2	<p>During the field inspection the adjuster shall:</p> <p>(a) select sample apples for grading/quality adjustment from the harvested samples as described in paragraph 22 C;</p> <p>(b) determine the amount of appraised potential production on each sample tree as described in paragraph 31 B;</p> <p>(c) document amount of appraised production on the appraisal worksheet.</p> <p>Important: Document any applicable quality adjustment information on the Appraisal Worksheet, Production Worksheet or Special Report, as applicable.</p>

31. Appraisal Methods (Continued)

D. Harvested Appraisal Method – Harvested Acreage Appraisals

Calculate the per-acre appraisal as follows.

Step	Action
1	Prior to harvest, estimate gross amount of potential production on unharvested acreage.
2	After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage.
3	If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.
4	Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage and there is no quality adjustment. Exception: When appraised acreage is eligible for quality adjustment, do not use the harvested acreage appraisal method, use representative tree appraisal method.

32. Appraisal Discrepancies

WHEN...	THE adjuster shall...
*** the insured disagrees with the appraisal	(1) make arrangements for leaving representative trees unharvested and for inspecting those trees when the apples are ready to harvest (harvest-appraisal); (2) jointly with the insured, determine the trees to be selected for such representative sample; (3) make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row; and (4) be present when representative trees are harvested.

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

33. Appraisal Deviations and Modifications

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

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

34-40 (Reserved)

PART 5 WORKSHEET INFORMATION

41. General Information

A. Appraisal Worksheet Information

- (1) As applicable, complete separate appraisals for:
 - (a) each unit/block/orchard inspected;
 - (b) fresh and processing apples; and
 - (c) insured acreage damaged solely by uninsured causes.
- (2) Refer to the insured's file folder, CAW, PAW, or PAIR as applicable for information on the number of bearing trees per acre. Also refer to the LAM for additional instructions on determining the number of trees per acre.
- (3) Complete all applicable item entries on the appraisal worksheet as follows:
 - (a) For unharvested appraisals: Complete all item entries on the appraisal worksheet.
 - (b) For harvested appraisals: Complete item entries for items 1 through 14, items 27 through 29, and items 30 through 49.

Reminder: Refer to exhibit 3 item entry instructions for items 27 through 29 that are specific to harvested appraisals.

B. Appraisal Worksheet Optional Coverage Supplement Information

- (1) As stated in the CP, insureds who select Optional Coverage for fresh apple acreage cannot receive less than the indemnity due under Basic Coverage.
- (2) For such fresh apple acreage that is damaged by insured causes, appraised production to count will be the lesser of the Optional Coverage or Optional Coverage Supplement appraisal.
- (3) Determine if damaged fresh apple production qualifies for the Optional Coverage Supplement based on appraisal worksheet entries as follows.

IF...	THEN...
(a) Appraisal worksheet item 40 is less than 40 percent and there are no U.S. No. 1 Processing Apples in item 35(c); or	Complete the entry items for the Optional Coverage Supplement Appraisal (refer to the item entry instructions and example appraisal worksheet in exhibit 3). The appraised production to count will be the lesser of the Optional Coverage Supplement or Optional Coverage appraisal.
(b) Appraisal worksheet item 40 is 30 percent or less.	
(c) Statements (a) or (b) above are not applicable	Complete the entry items for Optional Coverage Appraisal entries on the appraisal worksheet.

Reminder: Refer to exhibit 3 for appraisal worksheet item entry instructions.

41. General Information (Continued)

C. Appraisal Worksheet APH Yield Information

AIPs may use the appraisal worksheet entry items 36 through 45 to calculate APH yield per acre information for appraised acreage. Use such APH yield to update the insured's apple yield database, as applicable.

D. Production Worksheet Information

- (1) Refer to the LAM for instructions regarding:
 - (a) acreage report errors;
 - (b) delayed notices and delayed claims;
 - (c) corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
 - (d) claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM); and
 - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee);
- (2) If the AIP determines a claim is to be denied;

Important: Refer to the LAM for Production Worksheet completion instructions pertaining to denied claims.

- (3) When a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed:
 - (a) If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line;
 - (b) The adjuster and the insured shall initial any line deletions.
- (4) The adjuster is responsible for determining if the insured has complied with all of the requirements under the notice and claim provisions of the policy. If the insured has not, the adjuster shall contact the AIP.
- (5) Per subsection 14(b)(5)(v) of the CP, if any fresh apple production is sold as U.S. Fancy or better, all such production is included as production to count. Use such records of sold production to determine the amount of production to count for the claim. When such records of sold production are not available by the end of the insurance period, refer to the LAM for information on handling delayed claims.

41. General Information (Continued)

D. Production Worksheet Information (Continued)

(6) Do not finalize the claim until the final disposition of the crop is known. The claim may be finalized if the producer certifies the appraised crop will be destroyed.

(7) Production Worksheet instructions:

- (a) labeled “**PRELIMINARY**” apply to preliminary inspections only;
- (b) labeled “**FINAL**” apply to final inspections only;
- (c) not labeled apply to all inspections.

42-50 (Reserved)

(RESERVED)

Acronyms

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronym	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Common Crop Insurance Policy Basic Provisions (11-BR)
CAT	Catastrophic Risk Protection Endorsement
CAW	Crop Addendum Worksheet
CES	Cooperative Extension Service
CIH	FCIC-18010 Crop Insurance Handbook
CLU	FSA Common Land Unit
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FN	FSA Farm Number
FSA	USDA Farm Service Agency
GPS	Global Positioning System
KD	Total Defects
LAM	FCIC-25010 Loss Adjustment Manual
PASD	Product Administration and Standards Division
PAW	Producer's Pre-acceptance Worksheet
RMA	USDA Risk Management Agency
SP	Special Provisions of Insurance
SRA	Standard Reinsurance Agreement
TMA	Transitional-yield Map Area
TW	Test Weight
USDA	United States Department of Agriculture

Definitions

The following list contains RMA-approved terms and definitions used in this handbook.

Apple Grader is a person or entity acceptable to the AIP who grades appraised and/or harvested apple production for crop insurance purposes using the applicable USDA apple grading standards or other grade(s) listed in the SP. Such person or entity may be a crop insurance loss adjuster or a licensed State/Federal grader who is a disinterested third party.

Block is trees in an orchard of a single or mixed age and density, separated by applicable practice, type, variety, or other characteristics shown in the actuarial documents.

Box is a container that contains 35 pounds of apples or another quantity as designated in the SP.

Bushel in all states except Colorado, 42 pounds of apples. In Colorado, 40 pounds of apples.

Damaged Apple Production

- (a) With respect to losses calculated under section 12 of the CP only, the percentage of fresh or processing apple production that fails to grade U.S. No. 1 Processing or better in accordance with the grade standards, due to insurable causes of loss; or
- (b) With respect to losses calculated under section 14 of the CP, the percentage of fresh apple production that fails to grade U.S. Fancy or better in accordance with the grade standards, due to an insurable cause of loss.

Fresh Apple Production

Apples:

- (a) that are sold, or could be sold, for human consumption without undergoing any changes in its basic form, such as peeling, juicing, crushing, etc.;
- (b) from acreage that is designated as fresh apples on the acreage report;
- (c) that follow the recommended cultural practices generally in use for fresh apple acreage in the area in a manner generally recognized by agricultural experts; and
- (d) from acreage that the insured certifies, and, if requested by the AIP provides verifiable records to support, that at least 50 percent of the production from acreage reported as fresh apple acreage from each unit, was sold as fresh apples in one or more of the four most recent crop years. AIPs may consider records of total production (rather than by unit) from one of the four most recent crop years that reflect fresh apple sales.

Acreage with production not meeting all the requirements above must be designated as processing apple production on the acreage report.

June Drop in fruit trees is a naturally occurring physiological function to shed excess immature fruit that generally occurs in June. Apple appraisals shall not be made prior to such June Drop period.

Harvest is the picking of mature apples from the trees or collecting mature apples from the ground. Apples collected from the ground that cannot be sold for human consumption will not be considered harvested.

Definitions (Continued)

Marketable means apple production that is not damaged apple production.

Mature Apples are apples defined as “mature” under the applicable grade standards.

Mechanical Damage is uninsured fruit damage caused by the action of machinery, mishandling, and/or improper packaging, and may result in cuts, punctures, bruises, and/or abrasions.

Natural Drop Apples are individual apples that drop from trees as an ordinary occurrence throughout the growing season.

Processing Apple Production are apples from insurable acreage failing to meet the insurability requirements for fresh apple production that are:

- (a) sold, or could be sold for the purposes of undergoing a change to its basic structure such as peeling, juicing, crushing, etc.; or
- (b) from acreage designated as processing apples on the acreage report.

Verifiable Records are contemporaneous records of acreage and production provided by the insured, which may be verified by FCIC through an independent third party source, and which are used to substantiate the acreage and production that have been reported on the production report.

Appraisal Worksheet Standards and Elements

Verify and/or make the following entries for each appraisal worksheet element/number. A completed appraisal worksheet example is at the end of this exhibit. Refer to paragraph 41 for general worksheet standards.

Part I: General Information

Element/Item Number	Description
Company	Name of the AIP (company name) if not pre-printed on the worksheet.
1. Insured's Name	Name of insured identifying exactly the person (legal entity) to whom the policy is issued.
2. Policy No.	Insured's assigned policy number.
3. Claim No.	Claim number as assigned by the AIP.
4. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
5. Unit No.	Unit number from the Summary of Coverage verified to be correct.
6. Block ID	As applicable, enter the block identification symbol from a sketch map, aerial photograph, CAW, PAW, or other applicable documents.
7. Variety Name	<p>As applicable, variety or varietal group name as shown in the actuarial documents. Note how many varieties are damaged by insurable causes in the unit/block and enter variety or varietal group name as follows:</p> <p>(a) When there is only one variety or varietal group: enter variety or varietal group name.</p> <p>(b) When there is more than one variety or varietal group and:</p> <p>(1) all varieties or varietal groups are damaged equally: enter name of the principal variety or varietal group only, or</p> <p>(2) damage varies significantly between varieties or varietal groups: complete a separate appraisal worksheet for each variety or varietal group with such variability.</p>
8. Type	Three-digit code number entered exactly as specified in the actuarial documents, for the type. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.
9. Practice	Three-digit code number entered exactly as specified in the actuarial documents. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
10. Unit Acres	Number of unit acres to tenths.
11. Appraised Acres	Number of appraised acres to tenths, for the variety listed in item 7.

Appraisal Worksheet Standards and Elements (Continued)

12. Appraisal Date	Appraisal date in MM/DD/YYYY format.
13. Unit of Measure	Place an “X” in the appropriate box indicating “Boxes” or “Bushels.”
14. Damage	<p>(a) Cause(s): Name of the insured cause(s) of loss as listed in the LAM.</p> <p>(b) Date(s): First three letters of the month during which most of the insured unit damage (including progressive damage) occurred for each inspection. Include the specific date in MM/DD/YYYY format where applicable as in the case of hail damage.</p>

Part II: Apples per Tree Calculations

Reminder: For unharvested appraisals complete items 15 through 29. For harvested appraisals complete items 27 through 29 in reverse order.

15. No. of Apples per Sample Tree	<p>Enter the number of apples on each sample tree.</p> <p>(a) Count apples that meet or exceed the applicable grade standards, apples damaged solely by insured causes, and apples solely or partially damaged by uninsured causes.</p> <p>(b) If the number of apples on the sample tree are too numerous to count individually, visually divide the sample tree in equal representative parts. Count the number of apples in one representative part and multiply by the number of parts to calculate the number of fruit on the entire tree, as applicable.</p> <p>Example: A sample tree was divided into three representative parts. Counted 18 apples in one part, so: 18 apples x 3 parts = 54 apples.</p>
16. Total Apples	Total number of all sample apples from item 15 entries.
17. No. of Sample Trees	Total number of all sample trees from item 15 entries.
18. Avg. No. of Apples per Sample Tree	Item 16 divided by item 17, results to tenths.
19. No. of Apples per Box/Bushel per Sample Tree	<p>For unharvested appraisals, enter the applicable number of apples per box/bushel as follows.</p> <p>(a) Early season appraisals: Determine such number from growers, packers, processors, extension service, etc. Explain in the Remarks.</p> <p>(b) Mature appraisals: Determine such number as described in paragraph 31 B.</p>
20. Total Apples	Total number of apples in item 19.
21. No. of Sample Trees	Total number of sample trees in item 19.

Appraisal Worksheet Standards and Elements (Continued)

22. Avg. No. of Apples per Box/Bushel	Item 20 divided by item 21, results to tenths.
23. Avg. No. of Apples per Sample Tree	Transfer entry from item 18.
24. Avg. No. of Apples per Box/Bushel	Transfer entry from item 22.
25. No. of Boxes/ Bushels per Tree	Item 23 divided by item 24, results to three-decimal places.
26. Trees/Acre	The number of bearing trees per acre on appraised acreage as listed on the CAW, PAW, or as determined by the loss adjuster, as applicable.
27. No. of Boxes/ Bushels per Acre	<p>Make the following entries in boxes/bushels to tenths.</p> <p>(a) For unharvested appraisals: Item 25 multiplied by item 26.</p> <p>(b) For harvested appraisals: Item 29 divided by item 28.</p> <p>Reminder: For Optional Coverage/Optional Coverage Supplement appraisals, transfer this entry to column 31 “Appraised Potential” on the Production Worksheet.</p>
28. Appraised Acres	Transfer entry from item 11.
29. Gross Appraised Production	<p>Make the following entries in boxes/bushels to tenths.</p> <p>(a) For unharvested appraisals: Item 27 multiplied by item 28.</p> <p>(b) For harvested appraisals: Enter the insured’s actual gross harvested production and/or production delivered to the processor/packing house, as applicable.</p> <p>Reminder: List source(s) of such production in the Remarks.</p>

Part III: Grading and Quality Adjustment Calculations

Basic Coverage/ Optional Coverage	Place an “X” in the appropriate box indicating “Basic Coverage” or “Optional Coverage” selected by the insured.
30. Sample Number	<p>(a) Sample numbers are pre-printed on the appraisal worksheet.</p> <p>(b) From each sample tree, separately enter the number of apples in each category in row 31 through 34, as applicable.</p>
31. No. of Apples per Sample	<p>An individual sample shall consist of 30 apples from different locations on the tree that reflect the average condition of apples on the unit/block acreage being appraised.</p> <p>(a) In instances when there is severe fruit damage and the number of sample fruit is limited, adjusters may select less than 30 fruit per tree but not less than 10 fruit per tree. To ensure consistent appraisals, select the same number of sample apples per sample tree in the unit/block being appraised.</p>

Appraisal Worksheet Standards and Elements (Continued)

<p>31. No. of Apples per Sample (continued)</p>	<p>Reminder: In instances when sample fruit is limited, adjusters may select additional sample trees/fruit as needed to ensure accurate appraisals.</p> <p>(b) If a sample tree selected does not contain a sufficient number of apples to complete the sample amount, select additional sample apples from adjacent tree(s) in the orchard of the same variety, size, age, etc., to obtain the required number of apples for the sample.</p> <p>(c) Make sure sample apples selected for grading/quality adjustment are representative of the average condition of all apples in the unit/block being appraised.</p>
<p>32. Uninsured Damage</p>	<p>(a) Visually examine each sample apple to determine if it is solely or partially damaged by uninsured causes.</p> <p>Reminder: Refer to paragraph 22 D for information on uninsured damaged apples.</p> <p>(b) Separately record the number of apples in each sample damaged by uninsured causes.</p>
<p>33. U.S. No. 1 Processing or Better</p>	<p>Visually examine each sample apple to determine if it meets the U.S. No. 1 Processing grade requirements.</p> <p>(a) Basic Coverage Appraisals: Separately record the number of apples in each sample that grade at least U.S. No. 1 Processing or better.</p> <p>(b) Optional Coverage Appraisals: Separately record the number of apples in each sample that grade at least U.S. No. 1 Processing but grade less than U.S. Fancy or other grade(s) listed in the SP.</p>
<p>34. Fancy or Better</p>	<p>(a) Basic Coverage Appraisals: Make no entry.</p> <p>(b) Optional Coverage Appraisals: Enter “US” “WA,” or “ID,” in item heading to identify applicable grade standards.</p> <p>(1) Visually examine each sample apple and determine if it grades at least U.S. Fancy or other grade(s) listed in the SP or better.</p> <p>(2) Separately record the number of apples in each sample that grade at least U.S. Fancy or other grade(s) listed in the SP or better.</p>
<p>35. Line Total</p>	<p>As applicable, total the number of apples by grade from all sample trees as follows:</p> <p>35(a): Total number of sample apples from line 31.</p> <p>35(b): Total number of uninsured damage apples from line 32.</p> <p>35(c): Total number of U.S. No. 1 Processing apples from line 33.</p>

	35(d): Total number of U.S. Fancy or other grade(s) listed in the SP or better apples from line 34.
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Appraisal Worksheet Standards and Elements (Continued)

Part IV: Appraised Production to Count Calculations

- (a) This part contains item entry instructions for Basic Coverage, Optional Coverage, Optional Coverage Supplement, and APH appraisals.
- (b) Instructions apply to all appraisal methods unless specifically stated otherwise.

36. Gross Appraised Production	Transfer entry from item 29.
37. No. of Apples to Count	<p>Total the number of sample apples to count from item 35 as follows:</p> <p>(a) Basic Coverage: $35b + 35c$.</p> <p>(b) Optional Coverage: $35b + 35d$.</p> <p>(c) Optional Coverage Supplement: $35b + 35c + 35d$.</p> <p>(d) APH:</p> <p>(1) Basic Coverage: $35c$.</p> <p>(2) Optional Coverage: $35c + 35d$.</p>
38. Total No. of Apples all Samples	Transfer entry from item 35a.
39. % Meeting Grade ***	Item 37 divided by item 38, enter percentage as a two-place decimal.
40. Actual % Damage	<p>Enter percentage as a two-place decimal as follows:</p> <p>(a) Basic Coverage: Make no entry.</p> <p>(b) Optional Coverage: $1.000 - \text{item 39}$.</p> <p>Important: When this entry is less than 40 percent, and there are no U.S. No. 1 Processing grade apples entered in item 35c; or, entry in item 40 is 30 percent or less, then complete all applicable entries for Optional Coverage Supplement in items 36 through 39, and 42 through 45.</p> <p>(c) Optional Coverage Supplement: Make no entry.</p> <p>(d) APH: Make no entry.</p>

Appraisal Worksheet Standards and Elements (Continued)

<p>41. Quality Adj. %</p>	<p>Enter percentage as a two-place decimal as follows:</p> <p>(a) Basic Coverage: Make no entry.</p> <p>(b) Optional Coverage: If the entry in item 40 is:</p> <p>(1) 20 percent or less: Enter “.00.”</p> <p>(2) is at least 21 percent but not more than 64 percent: Enter the applicable “Quality Adjusted %” from exhibit 7 that corresponds with the percentage entry in item 40, above.</p> <p>(3) is 65 percent or more: Enter “1.00.”</p> <p>(c) Optional Coverage Supplement: Make no entry.</p> <p>(d) APH: Make no entry.</p>
<p>42. Undamaged %</p> <p>***</p> <p>***</p>	<p>Enter percentage as a two-place decimal as follows:</p> <p>(a) Basic Coverage: Make no entry.</p> <p>(b) Optional Coverage: 1.000 - item 41.</p> <p>(c) Optional Coverage Supplement: Transfer entry from item 39.</p> <p>(d) APH: Make no entry.</p>
<p>43. Undamaged Production</p>	<p>Enter production in boxes/bushels to tenths as follows:</p> <p>(a) Basic Coverage: Item 36 multiplied by item 39.</p> <p>(b) Optional Coverage: Item 36 multiplied by item 42.</p> <p>(c) Optional Coverage Supplement: Item 36 multiplied by item 42.</p> <p>(d) APH: Item 36 multiplied by item 39.</p>
<p>44. Appraised Acres</p>	<p>Transfer entry from item 11.</p>
<p>45. Appraised Production/Acre</p>	<p>Item 43 divided by item 44, results in boxes/bushels to tenths.</p> <p>Important: For basic coverage appraisals, transfer this entry to item 31, “Appraised Potential” on the Production Worksheet.</p>

Appraisal Worksheet Standards and Elements (Continued)

<p>46. Remarks</p>	<p>As applicable, document the following information. If more space is needed, document on a Special Report(s), and enter “See Special Report.” Attach such Special Report(s) to the Production Worksheet.</p> <ul style="list-style-type: none"> (a) Attach map that identifies the unit/block boundaries and location of representative sample trees. (b) Enter additional pertinent information such as uninsured cause(s) of damage. (c) Note the bin-to-field box or bushel ratio, weight per bushel, and any calculations used to convert production to boxes/bushels. (d) Document the date representative samples were taken if harvest is not complete (worksheet and claim are to be completed at a later date). (e) Note any differences between unit acres and appraised acres. (f) Identify damaged acreage harvested before appraisals were conducted. (g) Explain and identify tree removal from any unit/block. (h) Document the circumstances of any conflict of interest appraisals. (i) Document grade results for harvested acreage in accordance with section 14 (c) of the CP. (j) For harvested appraisals only, identify source of gross appraised production entered in item 29.
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The following required entries are not illustrated on the appraisal worksheet example below.

<p>47. Adjuster’s Signature, Code Number, and Date</p>	<ul style="list-style-type: none"> (a) Adjuster’s signature, code number, and date signed after the insured or insured’s authorized representative has signed. (b) If an appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the appraisal worksheet (if available); otherwise, document in the Narrative of the production worksheet.
<p>48. Insured’s Signature and Date:</p>	<ul style="list-style-type: none"> (a) Insured’s or insured’s authorized representative’s signature and date. (b) Before obtaining the insured’s signature, review all entries on the appraisal worksheet with the insured or insured’s authorized representative, explaining entries that may not be readily understood.
<p>49. Pg __ of __:</p>	<p>Page number.</p>

	Example: Page 1 of 1, Page 2 of 2, etc.
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APPLE APPRAISAL WORKSHEET

PART I: GENERAL INFORMATION

1. Insured's Name: I. M. Insured		2. Policy No.: XXXXXXXX		3. Claim No.: XXXXXXXX		4. Crop Year: YYYY	5. Unit No.: 0001-0001BU	6. Block ID: B-2	7. Variety Name: Jonathan	
8. Type: 112	9. Practice: 002	10. Unit Acres: 20.0	11. Appraised Acres: 3.0	12. Appraisal Date: MM/DD/YYYY		13. Unit of Measure: Bushels <input checked="" type="checkbox"/> Boxes <input type="checkbox"/>		14. Damage: Cause(s): Freeze Date(s): MM/DD/YYYY		

PART II: APPLES PER TREE CALCULATIONS

15. No. of Apples per Sample Tree:						16. Total Apples:		17. No. of Sample Trees:		18. Avg. No. of Apples per Sample Tree: (16 ÷ 17)	
60	55	49	52	50		266	5			53.2	
19. No. of Apples per Box/Bushel per Sample Tree:						20. Total Apples:		21. No. of Sample Trees:		22. Avg. No. of Apples per Box/Bushel: (20 ÷ 21)	
72	68	74	66	70		350	5			70.0	
23. Avg. No. of Apples per Sample Tree (from 18)		24. Avg. No. of Apples per Box/Bushel (from 22)		25. No. Boxes/ Bushels per Tree (23 ÷ 24)		26. Trees/Acre		27. No. Boxes/Bushels per Acre (25 x 26)		28. Appraised Acres (from 11)	29. Gross Appraised Production (27 x 28)
53.2		70.0		0.760		100		76.0		3.0	228.0

PART III: GRADING AND QUALITY ADJUSTMENT CALCULATIONS

Basic Coverage: <input checked="" type="checkbox"/>	Optional Coverage: <input type="checkbox"/>	30. Sample Number:										35. Line Totals:	
		1	2	3	4	5	6	7	8	9	10		
31. No. Apples/Sample:		30	30	30	30	30						a	150
32. Uninsured Damage:		2	0	7	0	1						b	10
33. US #1 Processing or Better:		12	10	8	16	20						c	66
34. Fancy or Better:												d	

PART IV: APPRAISED PRODUCTION TO COUNT CALCULATIONS

	36. Gross Appraised Production (from 29)	37. No. Apples to Count (Basic: 35b + 35c) (Opt.: 35b + 35d) (Opt. Sup.: 35b+35c+35d)	38. Total No. of Sample Apples (from 35a)	39. % Meeting Grade (37 ÷ 38)	40. Actual % Damage (1.000 - item 39)	41. Quality Adj. % (from Exhibit 7)	42. Undamaged % (Opt: 1.000 - item 41) (Opt. Sup.: from 39)	43. Undamaged Production (Basic.: 36 x 39) (Opt./Opt. Sup: 36 x 42)	44. Appraised Acres (from 11)	45. Appraised Production/Acre (43 ÷ 44)
BASIC COVERAGE	228.0	76	150	0.51				116.3	3.0	38.8
OPTIONAL COVERAGE										
OPTIONAL COVERAGE SUPPLEMENT										
APH	228.0	66	150	0.44				100.3	3.0	33.4

46 Remarks:

Basic Coverage Appraisal Example
This form does not illustrate all required entry items

APPLE APPRAISAL WORKSHEET

PART I: GENERAL INFORMATION

1. Insured's Name: <i>I. M. Insured</i>		2. Policy No.: <i>XXXXXXXX</i>		3. Claim No.: <i>XXXXXXX</i>		4. Crop Year: <i>YYYY</i>	5. Unit No.: <i>0002-0001BU</i>		6. Block ID: <i>OC-1</i>	7. Variety Name: <i>Fuji</i>	
8. Type: <i>111</i>	9. Practice: <i>002</i>	10. Unit Acres: <i>25.0</i>	11. Appraised Acres: <i>4.5</i>	12. Appraisal Date: <i>MM/DD/YYYY</i>		13. Unit of Measure: Bushels <input checked="" type="checkbox"/> Boxes <input type="checkbox"/>		14. Damage: Cause(s): <i>Hail</i> Date(s): <i>MM/DD/YYYY</i>			

PART II: APPLES PER TREE CALCULATIONS

15. No. of Apples per Sample Tree:						16. Total Apples:		17. No. of Sample Trees:		18. Avg. No. of Apples per Sample Tree: (16 ÷ 17)	
<i>45</i>	<i>49</i>	<i>52</i>	<i>54</i>	<i>50</i>		<i>250</i>	<i>5</i>			<i>50.0</i>	
19. No. of Apples per Box/Bushel per Sample Tree:						20. Total Apples:		21. No. of Sample Trees:		22. Avg. No. of Apples per Box/Bushel: (20 ÷ 21)	
<i>80</i>	<i>92</i>	<i>86</i>	<i>79</i>	<i>86</i>		<i>423</i>	<i>5</i>			<i>84.6</i>	
23. Avg. No. of Apples per Sample Tree (from 18)		24. Avg. No. of Apples per Box/Bushel (from 22)		25. No. Boxes/ Bushels per Tree (23 ÷ 24)		26. Trees/Acre		27. No. Boxes/Bushels per Acre (25 x 26)		28. Appraised Acres (from 11)	29. Gross Appraised Production (27 x 28)
<i>50.0</i>		<i>84.6</i>		<i>0.591</i>		<i>110</i>		<i>65.0</i>		<i>4.5</i>	<i>292.5</i>

PART III: GRADING AND QUALITY ADJUSTMENT CALCULATIONS

Basic Coverage:	30. Sample Number:										35. Line Totals:	
Optional Coverage: <input checked="" type="checkbox"/>	1	2	3	4	5	6	7	8	9	10	a	
31. No. Apples/Sample:	<i>30</i>	<i>30</i>	<i>30</i>	<i>30</i>	<i>30</i>							<i>150</i>
32. Uninsured Damage:	<i>1</i>	<i>2</i>	<i>4</i>	<i>1</i>	<i>2</i>						b	<i>10</i>
33. U.S. No. 1 Processing or Better:	<i>0</i>	<i>1</i>	<i>1</i>	<i>2</i>	<i>1</i>						c	<i>5</i>
34. US Fancy or Better:	<i>20</i>	<i>20</i>	<i>18</i>	<i>25</i>	<i>12</i>						d	<i>95</i>

PART IV: APPRAISED PRODUCTION TO COUNT CALCULATIONS

	36. Gross Appraised Production (from 29)	37. No. Apples to Count (Basic: 35b + 35c) (Opt.: 35b + 35d) (Opt. Sup.: 35b+35c+35d)	38. Total No. of Sample Apples (from 35a)	39. % Meeting Grade (37 ÷ 38)	40. Actual % Damage (1.000 - item 39)	41. Quality Adj. % (from Exhibit 7)	42. Undamaged % (Opt: 1.000 - item 41) (Opt. Sup.: from 39)	43. Undamaged Production (Basic: 36 x 39) (Opt./Opt. Sup: 36 x 42)	44. Appraised Acres (from 11)	45. Appraised Production/Acre (43 ÷ 44)
BASIC COVERAGE										
OPTIONAL COVERAGE	<i>292.5</i>	<i>105</i>	<i>150</i>	<i>0.70</i>	<i>0.30</i>	<i>0.20</i>	<i>0.80</i>	<i>234.0</i>	<i>4.5</i>	<i>52.0</i>
OPTIONAL COVERAGE SUPPLEMENT	<i>292.5</i>	<i>110</i>	<i>150</i>	<i>0.73</i>			<i>0.73</i>	<i>213.5</i>	<i>4.5</i>	<i>47.4</i>
APH	<i>292.5</i>	<i>100</i>	<i>150</i>	<i>0.67</i>				<i>196.0</i>	<i>4.5</i>	<i>43.6</i>

46 Remarks:

Unharvested Optional Coverage Supplement Appraisal Example

This form does not illustrate all required entry items

APPLE APPRAISAL WORKSHEET

PART I: GENERAL INFORMATION

1. Insured's Name: I. M. Insured		2. Policy No.: XXXXXXXX		3. Claim No.: XXXXXXXX		4. Crop Year: YYYY	5. Unit No.: 0002-0001BU	6. Block ID: OC-2	7. Variety Name: Fuji	
8. Type: 111	9. Practice: 002	10. Unit Acres: 25.0	11. Appraised Acres: 6.4	12. Appraisal Date: MM/DD/YYYY		13. Unit of Measure: Bushels <input checked="" type="checkbox"/> Boxes <input type="checkbox"/>		14. Damage: Cause(s): Hail Date(s): MM/DD/YYYY		

PART II: APPLES PER TREE CALCULATIONS

15. No. of Apples per Sample Tree:						16. Total Apples:		17. No. of Sample Trees:		18. Avg. No. of Apples per Sample Tree: (16 ÷ 17)	
19. No. of Apples per Box/Bushel per Sample Tree:						20. Total Apples:		21. No. of Sample Trees:		22. Avg. No. of Apples per Box/Bushel: (20 ÷ 21)	
23. Avg. No. of Apples per Sample Tree (from 18)		24. Avg. No. of Apples per Box/Bushel (from 22)		25. No. Boxes/ Bushels per Tree (23 ÷ 24)		26. Trees/Acre		27. No. Boxes/Bushels per Acre (25 x 26)		28. Appraised Acres (from 11)	29. Gross Appraised Production (27 x 28)
								85.0		6.4	544.0

PART III: GRADING AND QUALITY ADJUSTMENT CALCULATIONS

Basic Coverage:	30. Sample Number:										35. Line Totals:	
Optional Coverage: <input checked="" type="checkbox"/>	1	2	3	4	5	6	7	8	9	10		
31. No. Apples/Sample:	30	30	30	30	30						a	150
32. Uninsured Damage:	0	0	0	0	0						b	0
33. US No. 1 Processing or Better:	1	4	4	2	1						c	12
34. US Fancy or Better:	20	20	18	25	23						d	106

PART IV: APPRAISED PRODUCTION TO COUNT CALCULATIONS

	36. Gross Appraised Production (from 29)	37. No. Apples to Count (Basic: 35b + 35c) (Opt.: 35b + 35d) (Opt. Sup.: 35b+35c+35d)	38. Total No. of Sample Apples (from 35a)	39. % Meeting Grade (37 ÷ 38)	40. Actual % Damage (1.000 - item 39)	41. Quality Adj. % (from Exhibit 7)	42. Undamaged % (Opt: 1.000 - item 41) (Opt. Sup.: from 39)	43. Undamaged Production (Basic: 36 x 39) (Opt./Opt. Sup: 36 x 42)	44. Appraised Acres (from 11)	45. Appraised Production/Acre (43 ÷ 44)
BASIC COVERAGE										
OPTIONAL COVERAGE	544.0	106	150	0.71	0.29	0.18	0.82	446.1	6.4	69.7
OPTIONAL COVERAGE SUPPLEMENT	544.0	118	150	0.79			0.79	429.8	6.4	67.2
APH	544.0	118	150	0.79				429.8	6.4	67.2

46 Remarks: **544.0 bu. in item 29 from Acme Fresh Apple Co.**

Harvested Optional Coverage Supplement Appraisal Example
This form does not illustrate all required entry items

Production Worksheet Standards and Elements

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. Refer to paragraph 41 for general worksheet standards.

Element/Item Number	Description
1. Crop/Code #	Apples/0054.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Location description may include section, township, and range; FSA Numbers, FSA CLU; tract numbers, GPS identifications; or Grid identifications.
4. Date(s) of Damage	<p>(a) First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry.</p> <p>(b) For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage.</p> <p>Example: Aug 11.</p> <p>(c) Enter additional dates of damage in the extra spaces, as needed.</p> <p>(d) If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>Important: Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>
5. Cause(s) of Damage	<p>(a) 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.</p> <p>(b) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(c) Enter additional causes of damage in the extra spaces, as needed.</p> <p>(d) If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p>

Production Worksheet Standards and Elements (Continued)

<p>5. Cause(s) of Damage (continued)</p>	<p>Important: If it is evident that no indemnity is due, enter “No Indemnity Due” across the column in item 5. Refer to the LAM for more information on no indemnity due claims.</p>																							
<p>6. Insured Cause %</p>	<p>PRELIMINARY: Make no entry.</p> <p>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.</p> <p>(a) If additional space is needed, enter additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative shall equal 100%.</p> <p>(b) Example entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table border="1" data-bbox="514 888 1469 1056"> <tr> <td data-bbox="514 888 721 930">4. Date of Damage</td> <td data-bbox="729 888 899 930"><i>May</i></td> <td data-bbox="907 888 1049 930"><i>Jun 30</i></td> <td data-bbox="1057 888 1179 930"><i>Jun 30</i></td> <td data-bbox="1187 888 1318 930"><i>Aug</i></td> <td data-bbox="1326 888 1469 930"><i>Aug</i></td> </tr> <tr> <td data-bbox="514 940 721 1003">5. Cause(s) of Damage</td> <td data-bbox="729 940 899 1003"><i>Excess-Moisture</i></td> <td data-bbox="907 940 1049 1003"><i>Tornado</i></td> <td data-bbox="1057 940 1179 1003"><i>Hail</i></td> <td data-bbox="1187 940 1318 1003"><i>Drought</i></td> <td data-bbox="1326 940 1469 1003"><i>Heat</i></td> </tr> <tr> <td data-bbox="514 1014 721 1056">6. Insured Cause %</td> <td data-bbox="729 1014 899 1056"><i>10</i></td> <td data-bbox="907 1014 1049 1056"><i>20</i></td> <td data-bbox="1057 1014 1179 1056"><i>15</i></td> <td data-bbox="1187 1014 1318 1056"><i>25</i></td> <td data-bbox="1326 1014 1469 1056"><i>20</i></td> </tr> </table> <p>Narrative: <i>Sept. 5 additional date of damage, freeze cause of damage, 10% insured cause percent.</i></p> <p>Important: Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>						4. Date of Damage	<i>May</i>	<i>Jun 30</i>	<i>Jun 30</i>	<i>Aug</i>	<i>Aug</i>	5. Cause(s) of Damage	<i>Excess-Moisture</i>	<i>Tornado</i>	<i>Hail</i>	<i>Drought</i>	<i>Heat</i>	6. Insured Cause %	<i>10</i>	<i>20</i>	<i>15</i>	<i>25</i>	<i>20</i>
4. Date of Damage	<i>May</i>	<i>Jun 30</i>	<i>Jun 30</i>	<i>Aug</i>	<i>Aug</i>																			
5. Cause(s) of Damage	<i>Excess-Moisture</i>	<i>Tornado</i>	<i>Hail</i>	<i>Drought</i>	<i>Heat</i>																			
6. Insured Cause %	<i>10</i>	<i>20</i>	<i>15</i>	<i>25</i>	<i>20</i>																			
<p>7. Company/Agency</p>	<p>Name of the AIP and agency servicing the contract.</p>																							
<p>8. Name of Insured</p>	<p>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</p>																							
<p>9. Claim #</p>	<p>Claim number as assigned by the AIP.</p>																							
<p>10. Policy #</p>	<p>Insured’s assigned policy number.</p>																							
<p>11. Crop Year</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>																							
<p>12. Additional Units</p>	<p>PRELIMINARY: Make no entry.</p> <p>FINAL:</p> <p>(a) 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.</p> <p>(b) Additional non-loss units may be entered on a single Production Worksheet.</p>																							

Production Worksheet Standards and Elements (Continued)

12. Additional Units (continued)	Important: If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.
13. Est. Prod. Per Acre	PRELIMINARY: Make no entry. FINAL: Estimated yield per acre, in whole boxes/bushels from all non-loss units for the crop at the time of final inspection.
14. Date(s) of Notice of Loss	PRELIMINARY: (a) Enter the 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 for each notice in MM/DD/YYYY format. (b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1 st space of item 14 on the second set of Production Worksheets. (c) Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection. (d) If the inspection is initiated by the AIP, enter “Company Insp” instead of the date. Important: If the notice does not require an inspection, document as directed in the Narrative instructions. FINAL: (a) Transfer the last date (in the 1 st or 2 nd space from first or second set of Production Worksheets) to the final space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. (b) Always enter the complete date of notice for the “Final” inspection in the final space on the first page of the first set of Production Worksheets in MM/DD/YYYY format. Reminder: For delayed notice of loss or delayed claim, refer to the LAM.

Production Worksheet Standards and Elements (Continued)

<p>15. Companion Policy(s)</p>	<p>(a) If no other person has a share in the unit (insured has a 100 percent share), make no entry.</p> <p>(b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (not crop-hail, fire). If the other person does not, enter “None.”</p> <p>(1) If the other person has a multiple-peril contract and the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p> <p>(2) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>Reminder: Refer to the LAM for further information regarding companion contracts.</p>
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Section I: Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (a) rate classes, types, irrigated, or organic practices as applicable;
- (b) APH yields;
- (c) appraisals;
- (d) adjustments to appraised mature production (quality adjustment factors);
- (e) stages or intended use(s) of acreage;
- (f) shares, e.g., 50% and 75% shares on the same unit; or
- (g) appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

<p>16. Field ID</p>	<p>As applicable, the unit/block/orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph. Refer to the Narrative instructions.</p>
<p>17. Multi-Crop Code</p>	<p>Applicable two-digit code for first crop and second crop.</p> <p>Reminder: Refer to the LAM for instructions regarding first crop and second crop code entries.</p>
<p>18. Reported Acres</p>	<p>(a) In the event of over-reported acres, handle in accordance with the individual AIP instructions.</p> <p>(b) In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard.</p>

Production Worksheet Standards and Elements (Continued)

<p>18. Reported Acres (continued)</p>	<p>(c) If there are no under-reported acres, make no entry.</p> <p>Reminder: Refer to the LAM or CIH for acreage determination specific to perennial crops.</p>
<p>19. Determined Acres</p>	<p>(a) Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (1) put to other use without consent; (2) abandoned; (3) damaged by uninsured causes; (4) for which the insured failed to provide acceptable records of production. <p>(b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Reminder: Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops.</p> <p>FINAL: Determined acres to tenths.</p> <p>(a) Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical.</p> <p>(b) Account for all planted acreage in the unit.</p>
<p>20. Interest or Share</p>	<p>(a) Insured’s interest in crop to three-decimal places as determined at the time of inspection.</p> <p>(b) If shares vary on the same unit, use separate line entries.</p>
<p>21. Risk</p>	<p>(a) Three-digit risk code number entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Risk Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(c) Make no entry if actuarial documents do not contain risk information.</p>
<p>22. Type</p>	<p>(a) Three-digit type code number entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Type Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(c) Make no entry if actuarial documents do not contain type information.</p>

Production Worksheet Standards and Elements (Continued)

23. Class	<p>(a) Three-digit code number entered exactly as specified on the actuarial documents for class.</p> <p>(b) If “No Class Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(c) Make no entry if actuarial documents do not contain class information.</p>
24. Sub Class	<p>(a) Three-digit code number entered exactly as specified on the actuarial documents for the sub class.</p> <p>(b) If “No Sub Class Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(c) Make no entry if the actuarial documents do not contain sub class information.</p>
25. Intended Use	<p>(a) Three-digit code number entered exactly as specified on the actuarial documents for the intended use.</p> <p>(b) If “No Intended Use Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(c) Make no entry if actuarial documents do not contain intended use information.</p>
26. Irr. Practice	<p>(a) Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.</p> <p>(b) If “No Irrigated Practice Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(c) Make no entry if actuarial documents do not contain irrigated practice information.</p>
27. Cropping Practice	<p>(a) Three-digit code number entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured.</p> <p>(b) If “No Cropping Practice Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(c) Make no entry if actuarial documents do not contain cropping practice information.</p>

Production Worksheet Standards and Elements (Continued)

<p>28. Organic Practice</p>	<p>(a) Three-digit code number entered exactly as specified on the actuarial documents for the organic practice carried out by the insured.</p> <p>(b) If “No Organic Practice Specified” is shown in the actuarial documents enter the appropriate three-digit code number.</p> <p>(3) Make no entry if actuarial documents do not contain organic practice information.</p>																
<p>29. Stage</p>	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><u>STAGE</u></th> <th style="text-align: left;"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“P”</td> <td>Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td>“H”</td> <td>Harvested. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (“cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37 on the Production Worksheet.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested or put to other use with consent.</td> </tr> </tbody> </table> <p>Reminder: Refer to the LAM for information on gleaning.</p>	<u>STAGE</u>	<u>EXPLANATION</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.	“H”	Harvested. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (“cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37 on the Production Worksheet.	“UH”	Unharvested or put to other use with consent.								
<u>STAGE</u>	<u>EXPLANATION</u>																
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“UH”	Unharvested or put to other use with consent.																
<p>30. Use of Acreage</p>	<p>Enter the applicable abbreviation as follows:</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><u>USE</u></th> <th style="text-align: left;"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“Bulldozed,” etc.....</td> <td>Use made of acreage</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”</td> <td>Harvested</td> </tr> <tr> <td>“HI”</td> <td>Harvest Incomplete</td> </tr> <tr> <td>“UH”</td> <td>Unharvested</td> </tr> </tbody> </table>	<u>USE</u>	<u>EXPLANATION</u>	“Bulldozed,” etc.....	Use made of acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“HI”	Harvest Incomplete	“UH”	Unharvested
<u>USE</u>	<u>EXPLANATION</u>																
“Bulldozed,” etc.....	Use made of acreage																
“WOC”	Other use without consent																
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“ABA”	Abandoned without consent																
“H”	Harvested																
“HI”	Harvest Incomplete																
“UH”	Unharvested																

Production Worksheet Standards and Elements (Continued)

<p>30. Use of Acreage (continued)</p>	<p>Important: Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Reminder: Refer to the LAM for information on gleaning.</p>
<p>31. Appraised Potential</p>	<p>Make the following entries in boxes/bushels to tenths.</p> <p>(a) <u>Basic Coverage Appraisals:</u> Transfer the “APH” entry of column 45 (Appraised Production per Acre) on the appraisal worksheet.</p> <p>(b) <u>Optional Coverage Appraisals:</u> Transfer entry for item 27 “No. of Boxes/Bushels per Acre” on the appraisal worksheet.</p> <p>(c) If there is no potential on UH acreage, enter “0.0” (zero).</p> <p>Reminder: Refer to the LAM for procedures for documenting “0.0” (zero) yield appraisals.</p>
<p>32a. - 33.</p>	<p>Make no entry.</p>
<p>34. Production Pre QA</p>	<p>Item 19 multiplied by item 31, results in boxes/bushels rounded to tenths.</p> <p>Reminder: If no entry in item 31, make no entry.</p>
<p>35. Quality Factor</p>	<p>Make the following percent entry as a three-place decimal.</p> <p>Example: Enter 4% as 0.040, etc.</p> <p>(a) Appraisals, or</p> <p>(1) <u>Basic Coverage Appraisals:</u> Make no entry.</p> <p>(2) <u>Optional Coverage Appraisals:</u></p> <p>(a) Appraisals without uninsured damage in item 35b of the appraisal worksheet: From column 42 (Undamaged %) of the appraisal worksheet, transfer the lesser of the entry for “Optional Coverage” or “Optional Coverage Supplement,” as applicable.</p> <p>(b) Appraisals with uninsured damage in item 35b of the appraisal worksheet: From column 39 (% Meeting Grade) of the appraisal worksheet, transfer the entry for “APH.”</p> <p>(b) State/Federal Destruction Orders</p> <p>Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.”</p>

Production Worksheet Standards and Elements (Continued)

<p>35. Quality Factor (continued)</p> <p>***</p>	<p>(1) 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 the Narrative below).</p> <p>(2) Refer to LAM for additional information.</p> <p>Reminder: Include a copy of all supporting quality adjustment documentation in the insured’s claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein. Make no entry if no quality adjustment.</p>
<p>36. Production Post-QA</p>	<p>Make the following entries in boxes or bushels to tenths. For appraisals:</p> <p>(a) <u>With</u> quality adjustment: Item 34 multiplied by item 35.</p> <p>(b) <u>Without</u> quality adjustment: Transfer entry from item 34.</p>
<p>37. Unins. Causes</p>	<p>Make the following entries in boxes/bushels rounded to tenths.</p> <p>For acreage damaged by uninsured causes, item 19 multiplied by the per-acre appraisal in item 27 “No. of Boxes/Bushels per Acre” on the appraisal worksheet or other documentation; otherwise, make no entry.</p> <p>(a) For appraisals where only a part of the appraised production is damaged by uninsured causes and recorded in item 35b “Uninsured Damage” of the appraisal worksheet:</p> <p>(1) Basic Coverage Appraisals: From column 43 (Undamaged Production) of the appraisal worksheet, enter the result of subtracting the entry for “APH” from the entry for “Basic Coverage.”</p> <p>(2) Optional Coverage Appraisals: From column 43 (Undamaged Production) of the appraisal worksheet, enter the result of subtracting the entry for “APH” from the entry for “Optional Coverage” or “Optional Coverage Supplement,” as applicable.</p> <p>(b) Hail and fire exclusion <u>not</u> in effect.</p> <p>(1) Enter the result of multiplying item 19 by not less than the insured’s production guarantee per acre for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p>

Production Worksheet Standards and Elements (Continued)

<p>37. Unins. Causes (continued)</p>	<p>(2) For acreage that is damaged partly by uninsured causes, enter the result of multiplying appraised uninsured loss of production per acre by item 19. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(c) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(d) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>Reminder: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>												
<p>38. Total to Count</p>	<p>Item 36 plus item 37, results in boxes/bushels to tenths.</p>												
<p>39. Total</p>	<p>Total of item 19 acres to tenths.</p>												
<p>40. Quality</p>	<p>Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production in the table below.</p> <p>Important: Refer to the CP and SP for quality conditions.</p> <p style="text-align: center;">Qualifying Quality Adjustment Conditions Table</p> <table border="1" data-bbox="509 976 1482 1144"> <tr> <td>TW</td> <td>Vomitoxin</td> <td>Dark Roast</td> <td>CoFo</td> </tr> <tr> <td>KD</td> <td>Fumonisin</td> <td>Sclerotinia</td> <td>Other</td> </tr> <tr> <td>Aflatoxin</td> <td>Garlicky</td> <td>Ergoty</td> <td>None</td> </tr> </table> <p>(a) Check "Other" if the identified injurious substances or conditions are not listed in the table above for production ordered destroyed by a Federal or State agency.</p> <p>(1) Identify the injurious substance or condition, the date the crop was destroyed and the method of destruction in the Narrative or on a Special Report.</p> <p>(2) Attach to the claim, the completed Certification Form, a copy of the destruction order, and if possible a copy of the laboratory test results confirming the presence of any injurious substances or conditions.</p> <p>(b) Otherwise, check "None."</p>	TW	Vomitoxin	Dark Roast	CoFo	KD	Fumonisin	Sclerotinia	Other	Aflatoxin	Garlicky	Ergoty	None
TW	Vomitoxin	Dark Roast	CoFo										
KD	Fumonisin	Sclerotinia	Other										
Aflatoxin	Garlicky	Ergoty	None										
<p>41. Mycotoxins exceed FDA, State, or other health organization maximum limits</p>	<p>Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceeds the Federal, State, or other health organization maximum limits; otherwise, make no entry.</p>												
<p>42. Totals</p>	<p>Separately total items 34, 36, 37, and 38 in boxes/bushels to tenths. Make no entry if an item has no entries.</p>												

Production Worksheet Standards and Elements (Continued)

Narrative

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

- (1) If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
- (2) 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.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) If there is an appraisal in item 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.
- (5) 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.
- (6) 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.
- (7) Explain any errors found on the Summary of Coverage.
- (8) Explain any commingled production. Refer to the LAM.
- (9) Explain any entry for “Production Not to Count” in item 62, and/or any production not included in item 56 entries.

Example: Harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit.

- (10) Explain a “No” checked in item 44.
- (11) Attach a sketch map or aerial photograph to identify the total unit:
 - (a) if consent is given to put part of the unit to another use;
 - (b) if uninsured causes are present; or
 - (c) for unusual or controversial cases.

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

- (12) 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.
- (13) 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.

Production Worksheet Standards and Elements (Continued)

Narrative (continued)

- (14) Explain reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
- (15) Document any authorized estimated acres shown in item 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- (16) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (17) For production to be destroyed due to presence of injurious substances or conditions, document the following.
 - (a) Explain any “0.000” quality adjustment factor entered in items 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.
 - (b) Refer to the LAM for additional documentation requirements.
- (18) Explain losses due to fire where weeds and other forms of undergrowth were not controlled or pruning debris was not removed.
- (19) Document the name and address of the charitable organization when gleaned acreage is applicable.

Reminder: Refer to the LAM for more information on gleaning.
- (20) Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II: Determined Harvested Production

- (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.
- (2) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production that is sold, enter the name and address of the buyer, packing house, or processor as applicable in items 49 through 52. For fruit otherwise disposed of, indicate the method of disposition.
- (4) The insured shall maintain satisfactory records of all production sold. Verify any processing/packing house records.

Reminder: If acceptable sales records are not available refer to the LAM.

Production Worksheet Standards and Elements (Continued)

Section II: Determined Harvested Production (continued)

- (5) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
- (a) separate storage facilities;
 - (b) different buyers, packing houses, or processors,
 - (i) the insured should maintain satisfactory records of all production,
 - (ii) AIP shall verify any packing house or processor records,
 - (iii) in all localities, if the first handler was not a packer or processor, the production shall be determined by the adjuster on the basis of available records;
 - (c) varying shares, such as 50% and 75% shares on same unit; and
 - (d) harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items 47a through 66 by crop.

Reminder: If production has been commingled, refer to the LAM.

- (6) If any of the insured's harvested production records are not based on standard units of measure as defined in the CP (bins, boxes, or bushels), convert such harvested production to 35 pound boxes, 42 pound bushels, or 40 pound bushels, as applicable. Document conversion calculations in the Production Worksheet Narrative or on a Special Report, as applicable.
- (7) Bushel/Box-Bin Equivalents - If the insured's harvested production records are based on a "Bin Count" the following applies:
- (a) in localities where a "Loose Field Box" is the standard container, use 25 loose field boxes per bin as the standard equivalent for determining the gross amount of production unless the number of loose field boxes is determined to be different than 25. In such cases, use the determined boxes per bin.
 - (b) in localities where a "Bushel" is the standard container, the number of bushels per bin is the number established by the first handler (packing house or processor).
- (8) In all localities, if the handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
- (9) There will generally be no harvested production entries in items 47a through 66 for preliminary inspections.

Production Worksheet Standards and Elements (Continued)

<p>43. Date Harvest Completed</p>	<p>Date is used to determine if there is a delayed notice or a delayed claim.</p> <p>Reminder: Refer to the LAM for delayed notice or delayed claim information.</p> <p>PRELIMINARY: Make no entry.</p> <p>FINAL:</p> <p>(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.</p> <p>(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.”</p> <p>(c) If at the time of final inspection (if prior to the end of the insurance period), <u>none</u> of the unit insured acreage has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>Important: If claim utilizes a Certification Form, enter date from such form when the entire unit is put to another use. Refer to the LAM.</p>
<p>44. Damage Similar to Other Farms in the Area?</p>	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the “Narrative.”</p>
<p>45. Assignment of Indemnity</p>	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>46. Transfer of Right to Indemnity</p>	<p>Check “Yes” only if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>47a. Share</p>	<p>Record only varying shares on same unit to three decimal places.</p>
<p>47b. Field ID</p>	<p>(a) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(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 item 16).</p>
<p>48. Multi-Crop Code</p>	<p>The applicable two-digit code for first crop and second crop.</p> <p>Reminder: Refer to the LAM for instructions regarding entry of first crop and second crop codes.</p>

Production Worksheet Standards and Elements (Continued)

49.-52. Length or Diameter/Width/Depth/Deduction	For harvested apple production that is sold, enter the name and address of the buyer, packing house, or processor, as applicable. For apples otherwise disposed of, indicate the method of disposition.
53.-55.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	<p>Make the following entries in boxes/bushels to tenths.</p> <p>(a) Circle “Bu.” or enter/circle “Boxes” in column heading, as applicable. Convert harvested production from crates, field boxes, bins, etc., to 35 pound boxes or 40/42 pound bushels, as applicable.</p> <p>(b) For undamaged marketable production from acreage insured under basic and optional coverage: Enter amount of undamaged marketable production that grades at least U.S. No. 1 Processing or better.</p>
57. -60.	Make no entry.
61. Adjusted Production	Transfer entry from item 56.
62. Prod. Not to Count	<p>Net production not to count in boxes/bushels to tenths when acceptable records are available from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (other units or uninsured acreage). This entry must never exceed entry in item 56 for harvested production shown on the same line.</p> <p>Reminder: Explain any production not to count in the Narrative.</p>
63. Production Pre-QA	<p>Make the following entries in boxes/bushels to tenths.</p> <p>(a) If there is <u>an</u> entry in item 62: Item 61 minus item 62.</p> <p>(b) If there is <u>no</u> entry in item 62: Transfer entry from item 61.</p>
64a. – 65b.	Make no entry.
65. Quality Factor	<p>Make the following percentage entry as a three-place decimal not to exceed 1.000. If no quality adjustment, make no entry.</p> <p>(a) For Harvested Production, or</p> <p>For Optional Coverage Only: Enter the percentage of apples that grade at least U.S. Fancy or better or other grade(s) listed in the SP.</p> <p>Note: For acreage that has not been appraised or graded prior to the apples being placed in storage or the date the apples are delivered to a packer, processor, or other handler will not be considered damaged apple production and will be considered production to count under this option.</p>

Production Worksheet Standards and Elements (Continued)

65. Quality Factor (Continued)	b) For State/Federal Destruction Orders (1) 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.” (2) 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). Reminder: Refer to LAM for additional information.
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(RESERVED)

Production Worksheet Standards and Elements (Continued)

<p>66. Production to Count</p>	<p>Make the following entries in boxes/bushels to tenths.</p> <p>(a) If entry in item 65: Item 63 multiplied by item 65.</p> <p>(b) If no entry in item 65: Transfer entry from item 63.</p>
<p>67. Total</p>	<p>(a) Total of item 63 entries in boxes/bushels to tenths.</p> <p>(b) If no entry in item 63, make no entry.</p>
<p>68. Section II Total</p>	<p>Total of item 66 entries, results in boxes/bushels to tenths.</p>
<p>69. Section I Total</p>	<p>Total of item 38 entries, results in boxes/bushels to tenths.</p>
<p>70. Unit Total</p>	<p>Item 68 plus item 69, results in boxes/bushels to tenths.</p>
<p>71. Allocated Prod.</p> <p>****</p>	<p>(a) Total production in boxes/bushels to tenths, allocated to this unit that is included in Sections I or II of the Production Worksheet.</p> <p>(b) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>Reminder: Refer to the LAM for instructions for determining allocated production.</p>
<p>72. Total APH Prod.</p>	<p>Make the following entries in boxes/bushels to tenths.</p> <p>(a) When there are entries in item 37 and/or item 71: Item 70 minus item 71, minus total of item 37.</p> <p>(b) When there is no entry in item 71 and item 37: Transfer entry from item 70.</p> <p>Important: Make no entry when separate APH yields are maintained by type or practice within the unit.</p>

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

<p>73. Adjuster's Signature, Code # and Date</p>	<p>(a) Signature of adjuster, code number, and date signed after the insured or insured's authorized representative has signed.</p> <p>(b) For an absentee insured, enter adjuster's code number only. The signature and date shall be entered after the absentee has signed and returned the Production Worksheet.</p> <p>(c) Final indemnity inspections should be signed on the bottom line.</p>
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Production Worksheet Standards and Elements (Continued)

74. Insured's Signature and Date	(a) Insured's or insured's authorized representative's signature and date. (b) Before obtaining insured's signature, review all Production Worksheet entries with the insured, or insured's authorized representative, explain codes that may not be readily understood. (c) Final indemnity inspections should be signed on the bottom line.
75. Page Numbers	PRELIMINARY: Page numbers "1," "2," etc., at the time of inspection. FINAL: Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

Production Worksheet Standards and Elements (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Apples</i> <i>0054</i>	2. Unit # <i>0001-0001BU</i>	3. Location Description <i>SW1-96N-30W</i>	7. Company Agency <i>Any Company</i> <i>Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>Apr 24</i>	5. Cause(s) of Damage <i>Freeze</i>	6. Insured Cause % <i>100</i>	12. Additional Units	13. Est. Prod. Per Acre
				9. Claim # <i>XXXXXXXX</i>
				11. Crop Year <i>YYYY</i>
				10. Policy # <i>XXXXXXXXXX</i>
14. Date(s) Notice of Loss		1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
<i>B-2</i>	<i>NS</i>		<i>3.0</i>	<i>1.000</i>		<i>112</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>33.4</i>			<i>100.3</i>		<i>100.3</i>	<i>16.0</i>	<i>116.3</i>
<i>B-3</i>	<i>NS</i>		<i>17.0</i>	<i>1.000</i>		<i>112</i>				<i>002</i>			<i>H</i>	<i>H</i>								
39. TOTAL			<i>20.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<i>100.3</i>		<i>100.3</i>	<i>16.0</i>	<i>116.3</i>
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) *Acres measured by GPS. Block B-2 not harvested.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b. Share	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test Wt. Factor	Adjusted Production	Prod not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
	<i>NS</i>	<i>Acme Applesauce Co. Anytown, State</i>							<i>1,600.0</i>						<i>1,600.0</i>		<i>1,600.0</i>			<i>1,600.0</i>	
67. TOTAL																	<i>1,600.0</i>	68. Section II Total		<i>1,600.0</i>	
																		69. Section I Total		<i>116.3</i>	
																		70. Unit Total		<i>1,716.3</i>	
																		71. Allocated Prod.			
																		72. Total APH Prod.		<i>1700.3</i>	

BASIC COVERAGE CLAIM

This form example does not illustrate all required entry items

Production Worksheet Standards and Elements (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Apples</i> <i>0054</i>	2. Unit # <i>0002-0001BU</i>	3. Location Description <i>SW1-96N-20W</i>	7. Company Agency <i>Any Company</i> <i>Any Agency</i>		8. Name of Insured <i>I. M. Insured</i>				
4. Date(s) of Damage <i>Aug 10</i>	5. Cause(s) of Damage <i>Hail</i>	6. Insured Cause % <i>100</i>	12. Additional Units	13. Est. Prod. Per Acre	9. Claim # <i>XXXXXXXX</i>	11. Crop Year <i>YYYY</i>			
10. Policy # <i>XXXXXXXX</i>					14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st	2nd	Final <i>MM/DD/YYYY</i>	
					15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
<i>OC-1</i>	<i>NS</i>		<i>4.5</i>	<i>1.000</i>		<i>111</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>65.0</i>			<i>292.5</i>	<i>0.67</i>	<i>196.0</i>	<i>17.5</i>	<i>213.5</i>
<i>OC-2</i>	<i>NS</i>		<i>6.4</i>	<i>1.000</i>		<i>111</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>85.0</i>			<i>544.0</i>	<i>0.79</i>	<i>429.8</i>		<i>429.8</i>
<i>OC-3</i>	<i>NS</i>		<i>14.1</i>	<i>1.000</i>		<i>111</i>				<i>002</i>			<i>H</i>	<i>H</i>								
39. TOTAL			<i>25.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<i>836.5</i>		<i>625.8</i>	<i>17.5</i>	<i>643.3</i>
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) *Acres measured by GPS. Block OC-1 and OC-2 not harvested.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test Wt. Factor	Adjusted Production	Prod not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
	<i>NS</i>	<i>Acme Fresh Apple Co. Anytown, State</i>							<i>400.0</i>					<i>400.0</i>		<i>400.0</i>			<i>400.0</i>		
67. TOTAL																<i>400.0</i>	68. Section II Total		<i>400.0</i>		
																69. Section I Total		<i>643.3</i>			
																70. Unit Total		<i>1,043.3</i>			
																71. Allocated Prod.					
																72. Total APH Prod.		<i>1025.8</i>			

OPTIONAL COVERAGE CLAIM

This form example does not illustrate all required entry items

Production Worksheet Standards and Elements (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Apples</i> <i>0054</i>	2. Unit # <i>0001-0002BU</i>	3. Location Description <i>SWI-96N-20W</i>	7. Company Agency <i>Any Company</i> <i>Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>	
4. Date(s) of Damage <i>Apr. 24</i>	5. Cause(s) of Damage <i>Freeze</i>	6. Insured Cause % <i>100</i>	12. Additional Units	13. Est. Prod. Per Acre	9. Claim # <i>XXXXXXXX</i>
					11. Crop Year <i>YYYY</i>
					10. Policy # <i>XXXXXXXX</i>
					14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>
					1st <i>MM/DD/YYYY</i>
					2nd <i>MM/DD/YYYY</i>
					Final <i>MM/DD/YYYY</i>
					15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count	
<i>A-1</i>	<i>NS</i>		<i>4.0</i>	<i>1.000</i>		<i>111</i>				<i>002</i>			<i>H</i>	<i>H</i>									
39. TOTAL			<i>4.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS							
															41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>								

NARRATIVE (If more space is needed, attach a Special Report) *Acres measured by GPS. Block A-1 appraised at 1,000 bu. net appraised production to count (see appraisal worksheet entries). Block A-1 was select harvested after such appraisal and 1,350.0 bu. sold as US Fancy. In accordance with section 15(b) of the Basic Provisions, used harvested production as production to count for the claim (column 56 entry).*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test Wt. Factor	Adjusted Production	Prod not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
	<i>NS</i>	<i>Acme Fresh Apple Co. Anytown, State</i>							<i>1,350.0</i>						<i>1,350.0</i>		<i>1,350.0</i>			<i>1,350.0</i>	
67. TOTAL																<i>1,350.0</i>	68. Section II Total		<i>1,350.0</i>		
																69. Section I Total					
																70. Unit Total		<i>1,350.0</i>			
																71. Allocated Prod.					
																72. Total APH Prod.		<i>1,350.0</i>			

OPTIONAL COVERAGE CLAIM

This form example does not illustrate all required entry items.

Representative Sample Requirements

Acres in Unit/Block	Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the unit or block.	

Number of Trees per Acre

		DISTANCE BETWEEN ROWS (In Feet)																																	
		5	6	7	8	9	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			
5		1742	1452	1245	1089	968	871	792	726	670	622	581	545	512	484	459	436	415	396	379	363	348	335	323	311	300	290	281	272	264	256	249			
6			1210	1037	908	807	726	660	605	558	519	484	454	427	403	382	363	346	330	317	303	290	279	269	259	250	242	234	227	220	214	207			
7				889	778	691	622	566	519	479	444	415	389	366	346	328	311	296	283	271	259	249	239	230	222	215	207	201	194	189	183	178			
8					681	605	545	495	454	419	389	363	340	320	303	287	272	259	248	237	227	218	209	202	194	188	182	176	170	165	160	156			
9						538	484	440	403	372	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161	156	151	147	142	138			
10							436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124			
11								360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113			
12									303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104			
13										258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96			
14											222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89			
15												194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83			
16													170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78			
17														151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73			
18															134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69			
19																121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66			
20																	109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62			
21																		99	94	90	86	83	80	77	74	72	69	67	65	63	61	59			
22																			90	86	83	79	76	73	71	68	66	64	62	60	58	57			
23																				82	79	76	73	70	68	65	63	61	59	57	56	54			
24																					76	73	70	67	65	63	61	59	57	55	53	52			
25																						70	67	65	62	60	58	56	54	53	51	50			
26																							64	62	60	58	56	54	52	51	49	48			
27																								60	58	56	54	52	50	49	47	46			
28																									56	54	52	50	49	47	46	44			
29																										52	50	48	47	46	44	43			
30																												48	47	45	44	43	41		
31																													45	44	43	41	40		
32																														43	41	40	39		
33																															40	39	38		
34																																38	37		
35																																	36		

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result to tenths into 43,560 sq. ft. per acre (round to the nearest whole number). **Example:** 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then 43,560 ÷ 65.0 = 670 trees per acre. Refer to the LAM for additional information on how to calculate the number of trees per acre.

Adjustment Percentages for Optional Coverage Appraisals

Actual Percent Damage	Quality Adjusted Percent Damage	Actual Percent Damage (continued)	Quality Adjusted Percent Damage (continued)
0 -20	00	43	49
21	02	44	52
22	04	45	55
23	06	46	58
24	08	47	61
25	10	48	64
26	12	49	67
27	14	50	70
28	16	51	72
29	18	52	74
30	20	53	76
31	22	54	78
32	24	55	80
33	26	56	82
34	28	57	84
35	30	58	86
36	32	59	88
37	34	60	90
38	36	61	92
39	38	62	94
40	40	63	96
41	43	64	98
42	46	65-100	100

Use this table when the insured has elected Optional Coverage for Quality Adjustment to adjust appraised unharvested and appraised harvested production that is damaged and that fails to grade at least U.S. Fancy or other grade(s) listed in the SP, or better. This table does not apply to any undamaged appraised or harvested production that meets or exceeds the U.S. Fancy or other grade(s) listed in the SP.

Example: On the appraisal worksheet, when item 40, “Actual % Damages” is 46 percent, use the above table to find 46 percent and the corresponding “Quality Adjusted % Damage” which is 58 percent. Enter “0.46” as the “Actual % Damage” in item 40 and “0.58” as the “Quality Adjusted %” in item 41.