



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25890 (08-2008)
FCIC-25890-1 (08-2016)

CALIFORNIA AVOCADO APH PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2018 and Succeeding Crop Years

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

TITLE: CALIFORNIA AVOCADO APH PILOT LOSS ADJUSTMENT HANDBOOK	NUMBER: FCIC-25890 FCIC-25890-1
EFFECTIVE DATE: 2018 and Succeeding Crop Years	ISSUE DATE: August 29, 2016
SUBJECT: Provides procedures and instructions for administering the CA Avocado APH Pilot crop insurance program.	OPI: Actuarial and Product Design Division APPROVED: <i>/s/Thomas W. Worth</i> Acting Deputy Administrator for Product Management

REASON FOR ISSUANCE

1. Section 4(a) item 2: Removed reference to fruit on the ground to comply with industry standards.
2. Section 7(D): Updated Unit No. reference in Information Required.
3. Section 7(D), items 11 and 12: Revised procedures to remove the 75 percent of the maximum price election reference for production to count, in accordance with the crop provisions.
4. Section 8(C), Section I, item M: Uninsured acreage should be reported as production guarantee and in whole pounds.

CALIFORNIA AVOCADO APH PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

California Avocado APH Pilot Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Removed	1-2		1-4		08-2008	FCIC-25890
			15-18		08-2008	FCIC-25890
			23-24		08-2008	FCIC-25890
Inserted	1-2		1-4		08-2016	FCIC-25890-1
			15-18		08-2016	FCIC-25890-1
			23-24		08-2016	FCIC-25890-1
Current Index	1-2	1-2	1-4		08-2016	FCIC-25890-1
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			23-24		08-2016	FCIC-25890-1
			25-30		08-2008	FCIC-25890
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1. INTRODUCTION

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

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

BCCR	Barclay's California Code of Regulations
BP	Basic Provisions
CDFR	California Department of Food and Agriculture
CP	Crop Provisions
SP	Special Provisions

(4) Definitions:

Commercial Sale is any sale of avocados that have been inspected under the rules of the CDFA and to which a marketing assessment payment applies under the Hass Avocado Promotion, Research, and Information Act of 2000.

Crop Year is the period of time that begins on December 1 immediately prior to the time the avocado trees normally bloom and that ends on October 31 of the calendar year following such bloom. Crop Year is designated by the calendar year following the year in which the avocado trees normally bloom.

Direct Marketing is the sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the fields for the purpose of picking all or a portion of the crop.

Fruit Drop as used for the purpose of this handbook, also commonly called "June Drop", is a natural self-thinning phenomenon whereby an avocado tree reduces a heavy fruit load by dropping small immature fruit. This second fruit drop usually occurs in June and is distinguished from the first drop of fruit occurring shortly after bloom and usually caused by lack of or incomplete pollination, pests, or temperatures.

Although there is some evidence that over-fertilizing with nitrogen during the early fruit stages can influence fruit drop, crop experts do not believe the data are overwhelmingly convincing. Excessive fruit drop determined to be caused by improper use of Nitrogen will be considered production to count under uninsured causes.

Harvest is picking of marketable avocado fruit from the trees.

Marketable refers to an avocado fruit that meets the standards published by the CDFA with respect to maturity, defects, size, and weight. Regulations are available from the BCCR website.

No. 2 avocado production is an avocado fruit that is marketable but that is diverted into processing uses due to visual defects resulting from an insured cause of loss.

Set out means transplanting an avocado tree into the orchard or grafting a scion onto rootstock.

Stump(ing) is a practice whereby the height of an avocado tree is reduced to approximately four to six feet by removal of branches.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

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

- (1) The crop insured will be all avocados in the county grown on insurable acreage, and for which a premium rates are provided **by the actuarial documents**:
 - (a) In which the insured has a share;
 - (b) That is grown for harvest as avocado fruit for commercial sale;
 - (c) That are irrigated;
 - (d) That are grown on trees that, if inspected, are considered acceptable by the AIP; and
 - (e) That is a type identified in the actuarial documents;
 - (f) That are grown on trees that have reached the sixth growing season after being set out unless the crop has achieved a yield of 2,000 lbs. per acre in one of the most recent three (3) crop years, or as otherwise allowed by the **SP**.
- (2) Avocado trees interplanted with another perennial crop are insurable, unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the CA Avocado APH Pilot **CP**.
- (3) If a producer is eligible to receive an indemnity under CAT coverage and benefits compensating him or her for the same loss under any other USDA program, the producer must elect the program from which they wish to receive benefits.
- (4) Avocado trees that have been stumped are not insurable for three calendar years following the calendar year in which the stumping occurred.
- (5) Refer to the **SP** for any additional insurability requirements.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

4. CALIFORNIA AVOCADO APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically, for California avocados, circumstances that require an appraisal include (but are not limited to):
 - (a) When the insured chooses not to harvest any acreage;
 - (b) When mature production remains after the final harvest; or
 - (c) When mature production remains on the tree when stumped or removed.

Avocado trees are generally harvested more than once to remove a single crop. It may not be necessary to appraise fruit on the tree unless the insured does not intend to pick any more of the crop. If the insured does not intend to pick more of the crop, an appraisal must be performed. Avocados on the trees will most likely be eventually marketed.

- (3) To help prevent the spread of the most serious disease (Avocado (Phytophthora) Root Rot) affecting avocados, the following precautions should be adhered to when appraising avocados:
 - (a) Carry a spray bottle of alcohol to disinfect bottom of shoes.
 - (b) Enter the orchard with a clean vehicle (free of mud and dust), and be careful not to stir up dust when driving in the orchard.
 - (c) Ladders, boxes, bins, etc., must be free of mud and dust before entering the orchard.

- (d) Observe any phytosanitary precautions which the insured has implemented.
- (4) **Applicability** – Within the policy provisions is a requirement that insureds file a “notice of damage or loss” with the AIP in the following situations:
- (a) At least 15 days before any production from any unit will be sold by direct marketing. The AIP will conduct a preharvest appraisal that will be used to determine the insured’s production. If damage occurs after the preharvest appraisal, and the insured can provide acceptable records that account for all production removed from the unit after the appraisal, the AIP will conduct an additional appraisal that will be used to determine production.
- The insured’s failure to give timely notice that production will be marketed directly to consumers will result in an appraised value of production to count of not less than the production guarantee per acre if such failure results in lack of ability to accurately determine the production to count.
- (b) Immediately if the insured intends to claim an indemnity on any unit, so any damaged production may be inspected. The insured must not sell or otherwise dispose of any damaged production until the AIP has given written consent to do so, or 15 days, whichever is earlier. If the insured fails to meet these requirements, all such production will be considered undamaged and included as production to count.
 - (c) Immediately if the insured intends to stump 10% or more of the trees on a unit after insurance has attached for a crop year.
- (5) **Appraisal dates:**
- (a) AIP representatives will set appraisal dates.
 - (b) Appraise avocados **after the second fruit drop period (June Drop)**, but before the fruit is removed from the trees. See Subsection 2 B (4) for definition of fruit drop.
- (6) Growers will normally harvest mature avocados prior to stumping; therefore, appraisals are generally not needed. The stumping process will remove the crop that would have been harvested the following crop year. This change in practice is addressed in the Pilot Avocado Crop Provisions and the actuarial documents.

B. SELECTING REPRESENTATIVE SAMPLE FOR APPRAISALS

Determine the trees to be used in the representative sample based on:

- (1) Total acreage and number of trees (Refer to **TABLE A**);
- (2) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy or stump a portion of the orchard, split the orchard into sub-orchards, and appraise each one separately.

- (3) Tree age, size, density, and vigor;

- (4) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees;
- (5) Whether or not any areas have been color (partially) picked; and
- (6) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each orchard or sub-orchard.

C. GROWTH STAGES

Growth stages do not apply to avocado appraisals, but crop years are very important and must be designated.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

*Appraisal Method...	Use...
Immature avocado appraisal method	up to general maturity of the crop.
Mature avocado appraisal method	only on or after the final release date for the crop year.

Release dates are published by the CDFA “when the director is satisfied that all fruit of a given size of a specified variety meet the maturity standards.” Release dates for a season are based on historical dry weight data and are announced annually. The release date for the smallest size (70 and smaller) of Hass avocados has been January 16 of the calendar year following bloom. The adjuster must verify this date for the current crop year. See Exhibit 2 for information regarding the source of these data if a copy of the director’s letter is not available.

B. IMMATURE AVOCADO APPRAISAL METHOD

(1) **Fruit Count.**

- (a) Count the number of immature fruit from representative sample trees. Include fruit damaged due to uninsured causes.
- (b) Do not include any fruit damaged by insurable causes including those fruits that obviously would not remain on the tree until maturity.
- (c) Total the number of fruit from B (1) (a) above, and divide by the number of samples taken to calculate the “Average Fruit per Tree”.

(2) **Production to Count.**

- (a) Multiply the “Average Fruit per Tree” times the 0.90 “Survival Factor” to calculate the “Average Fruit to Count”.

- (b) Divide the “Average Fruit to Count” by 2 (Average Number of Mature Fruit per Pound for Hass variety) to calculate the “Pounds per Tree”.
- (c) To calculate “Pounds per Acre,” multiply the “Pounds per Tree” times the “Number of Trees per Acre”. (Refer to **TABLE B.**)

C. MATURE AVOCADO APPRAISAL METHOD

- (1) If no acreage on the unit has been harvested, have the insured arrange for the avocados to be harvested from each representative tree. Document such inspections in the narrative section of the claim form or on a special report.
- (2) If no acreage on the unit has been harvested, and it is past the final maturity release date for the crop year, the fruit is determined acceptable to the packer if harvested and delivered. Document this determination in the Narrative section of the Appraisal Worksheet.
- (3) Select representative sample trees for fruit weights.
- (4) Fruit Count
 - (a) Count the number of mature fruit from representative sample trees, and enter total number of fruit from each sample on the appraisal worksheet.
 - (b) Total the number of fruit from (4) (a) above, and divide by the number of samples taken to calculate the “Average Fruit per Tree”.
- (5) Random Pick
 - (a) From each sample tree, randomly select a 50-fruit sample. From the 50-fruit sample, enter the number of fruit that meets CDFA standards on the appraisal worksheet. Never use less than 50 fruit per sample as a basis for establishing the percent of loss for any unit or sub-orchard. If a sample tree has less than 50 total fruit, use as many additional trees (with similar crop damage) as necessary to obtain the required number of fruit.
 - (b) Weigh all of the sample fruit that meets CDFA standards to calculate the “Weight of Tested Fruit.” Record the weights in pounds, to tenths, on the appraisal worksheet.
 - (c) Calculate the “Total Number of Fruit Meeting Standards” by totaling the number of fruit that meet standards in (5) (a) above.
 - (d) Calculate the “Total Weight” by totaling the weight of fruit in (5) (b) above.
 - (e) Divide the “Total Number of Fruit Meeting Standards” by the Total Fruit Sampled to calculate the “Avg. Percent of Tested Fruit”.
 - (f) Divide the “Total Weight” by the “Total Number of Fruit Meeting Standards” to calculate the “Avg. Weight per Fruit.”

- (6) Production to Count
 - (a) Multiply the “Avg. Fruit per Tree” by the “Avg. Percent Tested Fruit” to calculate the number of “Tested Fruit per Tree”.
 - (b) Multiply the result in (6) (a) by the “Avg. Weight per Fruit” to calculate the “Pounds/Tree”.
 - (c) Multiply the “Pounds/Tree” by “Number of Trees/Acre” to calculate the “Pounds/Acre”.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the California avocado appraisal worksheet for the Immature and Mature Avocado Appraisal Methods. All these entry items are “Substantive” (i.e., they are required.)
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The Nondiscrimination Statement can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit or sub-orchard inspected. Refer to section 4 for sampling requirements.

Standard appraisal worksheet items are numbered consecutively in subsection C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

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

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Claim Number:** Claim number as assigned by the AIP.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop:** "Avocados" (0019).
6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
7. **Cause of Damage:** Name of insured cause of loss for this crop as listed in the LAM. If an insured cause of loss is coded as "Other," explain in the "Narrative".
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., AUG 11).

A – IMMATURE AVOCADO APPRAISAL METHOD

9. **Orchard ID:** Orchard identification symbol.

10. **Acres:** Number of determined acres, to tenths, in the orchard or sub-orchard of the unit being appraised. Refer to Section 8 B, Section 1 - Acreage Appraised, Production, And Adjustments, items B or C.
11. **# of Avocados Per Sample Tree:** Number of undamaged avocados on each sample tree and avocados damaged due to uninsured causes. Do not include any fruit damaged by insurable causes including those fruits that obviously would not remain on the tree until maturity. Explain any uninsured causes in Remarks section.
12. **Total # Avocados:** Total number of avocados from all samples.
13. **No. of Samples:** The number of trees sampled.
14. **Avg. Fruit/Tree:** Item 12, "Total # Avocados" divided by item 13, "No. of Samples". (result to tenths)
15. **Survival Factor:** "0.90" pre-printed on worksheet. MAKE NO ENTRY.
16. **Avg. Fruit to Count:** Item 14, "Avg. Fruit/Tree" times item 15, "Survival Factor," result to tenths.
17. **Avg. # Fruit/Lb.:** "2" pre-printed on worksheet. MAKE NO ENTRY
18. **Avg. Lbs./Tree:** Item 16, "Avg. Fruit to Count" divided by item 17, "Avg. # Fruit/Lb." result in pounds to tenths.
19. **Trees/Acre:** Refer to **TABLE B** to enter appropriate number of trees per acre.
20. **Appraisal Lbs./Acre:** Item 18, "Avg. Lbs/Tree" times item 19, "Trees/Acre," results in whole pounds.

SECTION B – MATURE AVOCADO APPRAISAL METHOD

PART I – FRUIT COUNT

21. **Orchard ID:** Orchard identification symbol.
22. **Acres:** Number of determined acres to tenths in orchard or sub-orchard being appraised. Refer to Section 8 B, Section 1 - Acreage Appraised, Production, And Adjustments, items B or C.
23. **Fruit Count-Number of Fruit From Each Sample Tree:** Total number of damaged and un-damaged fruit from each sample tree.
24. **Total Fruit:** Number of fruit from all trees in item 23.
25. **Number of Samples:** Number of samples taken from item 23.
26. **Avg. Fruit per Tree:** Item 24 divided by item 25, to tenths.

PART II – RANDOM PICK

27. **Random Pick No. of Fruit Which Meet Standards:** Randomly select a 50-fruit sample from each representative sample tree. Document the number of fruit in the 50-fruit samples that meets or exceeds CDFA standards.
28. **Weight of Tested Fruit (50 per Sample):** Weight of sample fruit that meets or exceeds CDFA standards in pounds, to tenths.
29. **Total Number of Fruit Meeting Standards:** Total number of fruit from item 27.
30. **Total Weight:** Total weight of fruit in item 28 in pounds, to tenths.
31. **Total Fruit Sampled:** Total number of fruit sampled. (i.e. 50 fruit/sample and 5 samples taken = 250 total fruit sampled).
32. **Total Number of Fruit Meeting Standards:** Transfer entry from item 29.
33. **Avg. Percent of Tested Fruit:** Item 29 divided by item 31, to two decimal places.
Enter percent as a two-place decimal (e.g., 12 equals 0.12).
34. **Avg. Weight per Fruit:** Item 30 divided by Item 32, rounded to hundredths.

PART III – PRODUCTION TO COUNT

35. **Avg. Fruit per Tree:** Transfer entry from item 26.
36. **Avg. Percent of Tested Fruit:** Transfer entry from item 33.
37. **Tested Fruit per Tree:** Item 35 by item 36, to tenths.
38. **Avg. Weight per Fruit:** Transfer entry from item 34.
39. **Pounds/Tree:** Item 37 times item 38, to two decimal places.
40. **Number of Trees/Acre:** Measure the distance between trees and enter the number of bearing trees per acre. Refer to **TABLE B** for tree population per acre chart.
41. **Pounds/Acre:** Item 39 times item 40, in whole pounds.
42. **Remarks:** Enter any additional information pertinent to the unit appraisal, (i.e. – tree spacing, etc.).
43. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

Immature Avocado Appraisal Method Example

For Illustration Purposes Only

Company Name:

CALIFORNIA AVOCADO APPRAISAL WORKSHEET	1. Insured's Name				2. Policy No.				3. Claim No.			
	I.M. Insured				XXXXXXXX				XXXXXXXX			
	4. Unit No.		5. Crop		6. Crop Year		7. Cause of Damage		8. Date of Damage			
	00100		Avocados (0019)		YYYY		Wind		May			

Section A. Immature Appraisal Method

Orchard ID	Acres	# of Avocados per Sample Tree				Total # Avocados	÷	No. of Samples	=	Avg. Fruit/Tree	x	Survival Factor	=	Avg. Fruit to Count	÷	Avg. # Fruit/Lb.	=	Avg. Lbs./Tree	x	Trees/Acre	=	Appraisal (Lbs./Acre)
9.	10.	11.				12.		13.		14.		15.		16.		17.		18.		19.		20.
A-1	5.0	37	25	29	30	198	÷	7	=	28.3	x	.90	=	25.5	÷	2	=	12.8	x	145	=	1,856
											.90					2						
											.90					2						
											.90					2						

Section B. Mature Appraisal Method

Part I: Fruit Count

21. Orchard ID	22. Acres	23. Fruit Count-Number of Fruit from Each Sample Tree								24. Total Fruit		25. Number of Samples		26. Avg. Fruit per Tree	
										=	÷	=			

Part II: Random Pick

27. Random Pick No. of Fruit Which Meet Standards (50 per Sample)								29. Total # Fruit Meeting Standards				31. Total Fruit Sampled				33. Avg. Percent of Tested Fruit												
28. Weight of Tested Fruit (50-fruit Sample)								30. Total Weight				32. Total # of Fruit Meeting Standards				34. Avg. Weight per Fruit												
27.								29.							31.							33.						
								=						÷							=							
28.								30.						32.							34.							
								=						÷							=							

Part III: Production to Count

35. Avg. Fruit per Tree				36. Avg. Percent of Tested Fruit				37. Tested Fruit per Tree				38. Avg. Wt. per Fruit				39. Pounds/Tree				40. Number of Trees /Acre				41. Pounds/Acre							
x								=				x								=				x							

42. Remarks

Tree spacing in the orchard – 15' x 20'

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

Mature Avocado Appraisal Method Example

For Illustration Purposes Only

Company Name:

CALIFORNIA AVOCADO APPRAISAL WORKSHEET	2. Insured's Name				2. Policy No.				5. Claim No.			
	I.M. Insured				XXXXXXXX				XXXXXXXX			
	6. Unit No.		5. Crop		6. Crop Year		7. Cause of Damage		8. Date of Damage			
0001-0001-OU		Avocados (0019)		YYYY		Wind		May				

Section A. Immature Appraisal Method

Orchard ID 9.	Acres 10.	# of Avocados per Sample Tree 11.				Total # Avocados 12.	No. of Samples 13.	Avg. Fruit/Tree 14.	Survival Factor 15.	Avg. Fruit to Count 16.	Avg. # Fruit/Lb. 17.	Avg. Lbs./Tree 18.	Trees/Acre 19.	Appraisal (Lbs./Acre) 20.	
						÷	=	x	.90	=	÷	2	=	x	=
								.90			2				
								.90			2				
								.90			2				

Section B. Mature Appraisal Method

Part I: Fruit Count

21. Orchard ID	22. Acres	23. Fruit Count-Number of Fruit from Each Sample Tree					24. Total Fruit					25. Number of Samples	26. Avg. Fruit per Tree	
B-1	5.0	60	70	55	65	70						= 320	÷ 5	= 64.0

Part II: Random Pick

27. Random Pick No. of Fruit Which Meet Standards (50 per Sample)								29. Total # Fruit Meeting Standards				31. Total Fruit Sampled				33. Avg. Percent of Tested Fruit			
28. Weight of Tested Fruit (50-fruit Sample)								30. Total Weight				32. Total # of Fruit Meeting Standards				34. Avg. Weight per Fruit			
27.	22	16	18	18	20					29.	=	94	31.	÷	250	33.	=	0.38	
28.	8.6	10.4	10.4	9.0	8.7					30.	=	47.1	32.	÷	94	34.	=	0.50	

Part III: Production to Count

35. Avg. Fruit per Tree	36. Avg. Percent of Tested Fruit	37. Tested Fruit per Tree	38. Avg. Wt. per Fruit	39. Pounds/Tree	40. Number of Trees /Acre	41. Pounds/Acre						
64.0	x	0.38	=	24.3	x	0.50	=	12.2	x	145	=	1,769

42. Remarks

Tree spacing in the orchard – 15' x 20'

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

D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS

- (1) The Summary of Harvested Avocado Production Worksheet will be referred to as the summary worksheet, herein.
- (2) The summary worksheet contains the required items and information for documenting the value of harvested avocado production.
- (3) Separate summary worksheets are required for:
 - (a) Each unit,
 - (b) Each processor/packer receiving production,
 - (c) Unsold harvested production,
 - (d) Production sold at roadside stands
 - (e) Each variety of avocado, and
 - (f) No. 2 production.
- (4) CAC forms provide documentation of harvested production needed to complete item entries on the summary worksheet. Acceptable forms include:
 - (a) Assessment Reports,
 - (b) Pool Grade Report and Statements,
 - (c) Grower Packout Statements,
 - (d) Grower Statements,
 - (e) Processor/Packer Load Delivery Receipts, and/or
 - (f) Other forms that contain CAC harvested production information and are acceptable to the AIP.

Verify or make the following entries:

Item

No. Information Required

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
3. **Policy Number:** Insured's assigned policy number.
4. **Claim Number:** Claim number assigned by the AIP.
- *** 5. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.

6. **Appraised Acres:** Appraised acres, rounded to tenths.

7. **Name, Address and Phone Number of Processor/Packer:** Name, address, and telephone number of the processor/packer from the harvested production form. Include “No. 2 Production” if this summary worksheet is for No. 2 production for which the value per pound of harvested fruit is less than 75 percent of the maximum price election on the day of sale (Calculated value: $.75 * \text{Maximum price election}$, e.g. for worksheet on page 17 the value is $\$1.10 * .75 = \$.83$).
8. **Date Received:** Date (e.g. MM/DD/YYYY) bins are received by the processor/packer. This should be the same date on the harvested production form.
9. **Receipt Number:** Applicable number from the harvested production form.
10. **Pounds Harvested Fruit:** Whole pounds of harvested fruit from the harvested production form.
- *** 11. **If No. 1 production, then** make no entry. If the worksheet is No. 2 production, draw a line through the words “Crop Year’s Season Average.” Draw a vertical line in the item box. Enter the price of the No. 2 production to the left of the vertical line. Enter the maximum price election to the right of that line.
- *** 12. If the worksheet is No. 2 production, and if the price received for No.2 production is equal to or greater than the calculated value in item 7, enter the production amount in item 10. If the price received for No. 2 production is less than the calculated value in item 7, enter the No. 2 production amount that results from dividing the price received by the maximum price election multiplied by the quantity in item 10.
13. **Total Harvested Pounds Fruit:** Total of item 10, “Pounds Harvested Fruit” entries, in whole pounds.
- *** 14. Enter the sum of the entries in column 12.
15. **Remarks:** Enter pertinent information about any delivered harvested production.
16. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc. which may not be readily understood.
17. **Adjuster’s Code Number, Signature, and Date:** Code Number, signature of adjuster, and date signed after the insured (or insured’s authorized representative) has signed.
18. **Page Number:** Page numbers (Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All these entry items are considered “Substantive” (i.e., they are required.)
- (2) Production Worksheet Completion Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination Statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The Nondiscrimination Statement can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block immediately followed by the statement below.

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance”.

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

B. GENERAL INFORMATION FOR FORM ENTRIES AND COMPLETION INFORMATION

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeds the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) If notice of damage was given, an inspection is necessary to verify the amount of damage and that passing grade fruit has been picked up and delivered to the packer. The insured’s signature is required.
- (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

- 1. **Crop/Code #:** “Avocados” (0019).
- 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
- 3. **Legal Description:** Section, township, and range number, or other legal description that identifies the location of the unit.
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
- 5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other”, explain in the “Narrative”.

Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

- 6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Unit," 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 pounds, of all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. 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 first space of item 14 on the second set.
- 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.

FINAL: Transfer the last date in the first or second space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE”.
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

Refer to the LAM for further information regarding companion contracts.

SECTION I – ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions of the Production Worksheet. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

B. Preliminary Acres:

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops (i.e. land acres vs. tree/vine/bush acres).

FINAL: MAKE NO ENTRY.

C. Final Acres: Refer to the LAM for definition of acceptable determined acres for perennial crops used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.

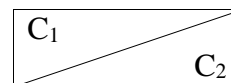
FINAL: Determined acres to tenths. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops (i.e. land acres vs. tree/vine/bush acres).

Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the AIP. Document the authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

C₁ Enter the ACTUAL acres for the orchard/sub-orchard.

C₂ Enter the REPORTED acres for the orchard/sub-orchard.



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

E. Risk: Three-digit code for the correct “Rate Class” specified on the actuarial documents. If there is no “Rate Class” or “High Risk Area” specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the Rate Class is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

F. Practice: Enter the three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Enter the three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.
“H”	Harvested.
“UH”	Unharvested or put to other use with consent.

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

I. **Intended or Final Use:** Use of Acreage. Use the following “Intended Use” abbreviations.

<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
“UH”	Unharvested

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

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

J. **Appraised Potential:** Enter the per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. Refer to section 4, “California Avocado Appraisals” for additional instructions.

If there is no potential on UH acreage, enter “0”.

K₁ – L. MAKE NO ENTRY.

M. + **Uninsured Causes:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's **production guarantee** per acre in **whole pounds** 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.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in **whole pounds** for any such acreage. Refer to the LAM for information on how to determine uninsured cause appraisals.

- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:** Column "J" plus Column "M", in whole pounds.

O. **Total to Count:** Column "C" or "C₁" (actual acres) by column "N", rounded to nearest whole pound.

P. **Per Acre:** Enter the production guarantee per acre from the schedule of insurance.

Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P". Round to nearest whole pound.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres (Column "C" [or "C₁" if there are under-reported acres]), to tenths.

FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "O" and total of Column "Q."

NARRATIVE:

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

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, Column M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, item “O,” and/or any production not included in Section II, item “I” or columns “B” through “E” entries (e.g., harvested production from uninsured acreage can be identified separately from the insured acreage in the unit).
- j. Explain a “NO” checked in item 19.
- k. Attach a sketch map or aerial photo to identify the total unit:

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

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain any delayed notices or delayed claims as instructed in the LAM.

- o. Document any authorized estimated acres shown in section I, item C as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Record any trees removed without an inspection.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially sold, enter the name and address of processor as applicable in items “B” through “E”. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

(In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (c) Varying determinations of production (varying value, etc.).
- (4) There will generally be no harvested production entries in items “A₁” through “N” for preliminary inspections.

Verify or make the following entries:

Item

No. Information Required

18. **Date Harvest Completed:** (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.

PRELIMINARY: MAKE NO ENTRY.

FINAL:

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

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No”. Refer to the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No”. Refer to the LAM.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

- b. If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

B. - E. **Length or Diameter, Width, Depth, and Deduction:** For production sold, enter the name and address of the Packer or Processor. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).

F.- H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs, Cwt:** Circle “Lbs” in column heading. Enter the total weight in whole pounds for production:

a. Weighed.

b. Sold – obtain production for the UNIT from the “Summary of Harvested Avocado Production” (see “Summary of Harvested Avocado Production Worksheet and Completion Procedures, item 14”) or other forms containing verifiable harvested production that is authorized by the CAC and the AIP.

J.- M. MAKE NO ENTRY.

N. **Adjusted Production:** Enter whole pounds from column “I”.

O. **Production Not to Count:** Net production NOT to count, in WHOLE pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre.

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

P. **Production:** Result of subtracting the entry in column “O” from column “N,” in whole pounds.

Q₁. – R. MAKE NO ENTRY.

S. **Production to Count:** Enter the value shown in column “P”. Round to nearest whole pound.

FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**
PRELIMINARY: MAKE NO ENTRY.
FINAL: Enter the sum of Column “S” in whole pounds.
23. **Section I Total:**
PRELIMINARY: MAKE NO ENTRY.
FINAL: Enter whole pounds from column “O” total in section I.
24. **Unit Total:**
PRELIMINARY: MAKE NO ENTRY.
FINAL: Total of 22 and 23, to whole pounds.
25. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

Final indemnity inspections should be signed on bottom line.
26. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining the signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED** (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood. Final indemnity inspections should be signed on bottom line.
27. **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
(FOR ILLUSTRATION PURPOSES ONLY)**

1. Crop/Code# <i>Avocados</i> 0019	2. Units 00100	3. Legal Description SW32-4N-22W	7. Company <i>Any Company</i> Agency _____						8. Name of Insured <i>I. M. Insured</i>					
4. Date of Damage MAY	5. Cause of Damage WIND	6. Primary Cause % 100%	12. Additional Units 00200 00300						9. Claim # XXXXXXXX			11. Crop Year YYYY		
							10. Policy # XXXXXXXX			14. Date(s) Notice of Loss MM/DD/YYYY		1st	2nd	Final MM/DD/YYYY
13. Est. Prod. Per Acre 4,650 4,200							15. Companion Policy(ies)							

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Actuarial									Potential Yield						Stage Guarantee		
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor SSAP	Uninsured Causes	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
<i>A-I</i> <small>MM/DD</small>	5.0	5.0	1.000	C06	002	055	UH	UH	1,856				1,856	9,280	2,698	13,490	
<i>B-I</i> <small>MM/DD</small>	5.0	5.0	1.000	C06	002	055	UH	UH	1,653				1,653	8,265	2,698	13,490	
<i>C</i> <small>MM/DD</small>	5.0	5.0	1.000	C06	002	055	P	WOC	2,698				2,698	13,490	2,698	13,490	
<i>D</i> <small>MM/DD</small>	5.0	5.0	1.000	C06	002	055	H	H							2,698	13,490	
16. TOTAL														20.0	17. TOTALS		53,960

NARRATIVE (If more space is needed, attach a Special Report) *See attached aerial photos for field ID's. Acreage determined by wheel measurement. Field C-Uninsured causes assessed put to other use without consent. Field D harvested for fresh production.*

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED MM/DD/YYYY					19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				20. ASSIGNMENT OF INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				21. TRANSFER OF RIGHT TO INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Measurements					Gross Production				Adjustments to Harvested Production									
A ₁	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S
Share	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Production (F x G)	Bu. Ton (Lbs.) Cwt.	Shell/ Sugar Factor	FM%	Moisture %	Test Wt.	Adjusted Production (H or I x J x K x L x M)	Prod. Not To Count	Production (N - O)	Value	Quality Factor (O ₁ ÷ O ₂)	Prod. to Count (P x R)
								19,415					19,415		19,415			19,415
<i>AAA Processor Anytown, CA</i>																		

22. SECTION II TOTAL **19,415**
23. SECTION I TOTAL **31,035**
24. UNIT TOTAL **49,010**

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

9. REFERENCE MATERIAL

TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B – TREE POPULATION PER ACRE CHART

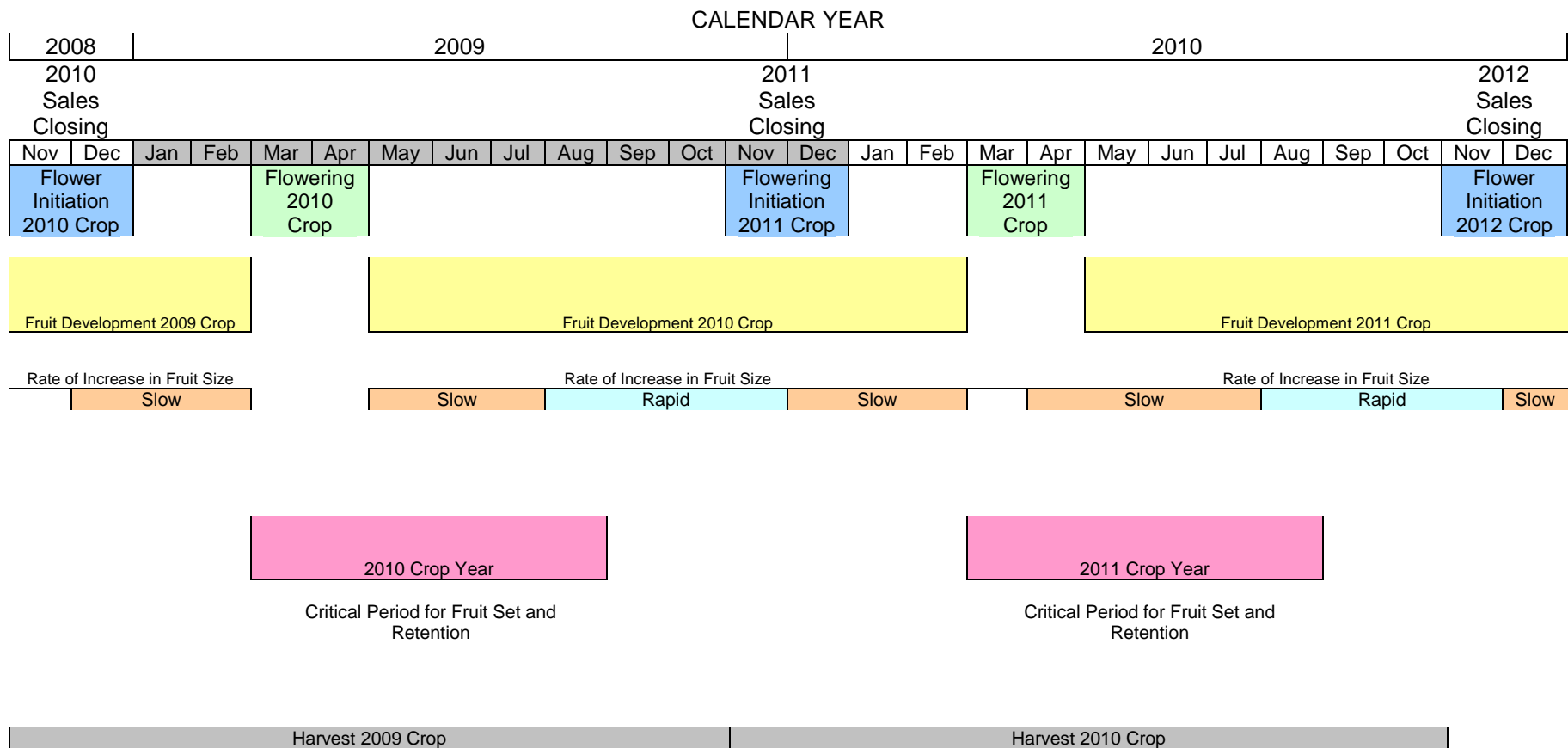
	4	5	6	7	8	9
1	10,890	8,712	7,260	6,223	5,445	4,840
2	5,445	4,356	3,630	3,111	2,723	2,420
3	3,630	2,904	2,420	2,074	1,815	1,613
4	2,723	2,178	1,815	1,556	1,361	1,210
5	2,178	1,742	1,452	1,245	1,089	968
6	1,815	1,452	1,210	1,037	908	807
7	1,556	1,245	1,037	889	778	691
8	1,361	1,089	908	778	681	605
9	1,210	968	807	691	605	538

For spacing not shown on the charts: Multiply the distance between plants (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560. Round result to the nearest whole number.

EXAMPLE: 6.5 FT. x 10.0 FT. = 65.0 SQ. FT.
43,560 ÷ 65.0 SQ. FT. = 670 PLANTS PER ACRE

		DISTANCE BETWEEN PLANTS (In Feet)																																		
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35									
DISTANCE BETWEEN ROWS (In Feet)	10						290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124									
	11						264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113									
	12						242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104									
	13						223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96									
	14						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									

TABLE C – FLOWERING, FRUIT SET, FRUIT DEVELOPMENT AND HARVEST OF ‘HASS’ AVOCADOS



Summarized by Watts and Associates
from information available

EXHIBIT 1

CALIFORNIA CODE OF REGULATIONS

The official BCCR can be purchased and must be used in all court proceedings. However, for ease of reference, the unofficial California Code of Regulations can be accessed at <http://ccr.oal.ca.gov/>. To find information related to avocados:

First, click on the link to “List of CCR Titles”.

Second, click on the “+” sign next to “Title 3 Food and Agriculture”.

Third, click on the “+” sign next to “Division 3 Economics”.

Fourth, click on the “+” sign next to “Chapter 1. Fruit and Vegetable Standardization”.

Fifth, click on the “+” sign next to “Subchapter 4. Fresh Fruits, Nuts, and Vegetables”.

Sixth, click on the “+” sign next to “Article 11. Avocados”.

EXHIBIT 2

MATURITY RELEASE DATE INFORMATION

Source of Information for release dates:

If the adjuster does not have access to the letter issued by the CDFA, the release dates for each crop year will be published by the CAC at the URL <http://www.avocado.org/>. To find the release dates:

First, click on “California Industry”.

Second, click on “Growers”.

Third, click on “Statistics”.

Fourth, click on “Maturity Release Dates”.