



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25130 (09-2018)

# **FIG LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2019 and Succeeding Crop Years**



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

<b>TITLE: Fig Loss Adjustment Standards Handbook</b>	<b>NUMBER: FCIC-25130</b>
<b>EFFECTIVE DATE: 2019 and Succeeding Crop Years</b>	<b>ISSUE DATE: September 20, 2018</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the Fig crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b>  <i>/s/ Richard H. Flourney</i>  <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

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

1. Revised the handbook to incorporate the most recent FCIC loss adjustment handbook standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
2. Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections and exhibits in accordance with the new handbook standards format.
3. Exhibit 1 – Added acronym “UUF” for Uninsured Unavoidable Fire.
4. Exhibit 2 - Added Tena (Adriatic) and Sierra types to the definition of type.
5. Exhibit 3 - Item 8 and 14 – Added types Tena (Adriatic) and Sierra along with per pound amount.
6. Exhibit 4 – Added standard language for Production Worksheet and Item 29 added stage codes for UUF/Third-Party Damage.
7. Exhibit 7 – Row 14/Column 21 – Corrected result from 146 to 148 based on calculation on trees per acre.

## FIG LOSS ADJUSTMENT STANDARDS HANDBOOK

### CONTROL CHART

Fig Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					11-2010	FCIC-25130
Current Index	1-2	1-2	1-11	1-9	12-37	09-2018	FCIC-25130

### FILING INSTRUCTIONS:

This handbook replaces FCIC-25130, Fig Loss Adjustment Standards Handbook, dated November 15, 2010. This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2018 or prior crop year determinations.

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# PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

## 1 General Information

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### A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirement 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](http://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 can supersede either the original handbook or subsequent amendments.

### B. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
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 GSH and** the LAM.
- (2) Terms, abbreviations, and definitions specific to fig loss adjustment and this handbook are in **exhibits 1 and 2** herein.

### C. CAT Coverage

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

## 2 AIP Responsibilities

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### A. Utilization Standards

All AIPs will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

**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 (document) as stated in the SRA and as described in the LAM.

**D. Form Standards**

- (1) The entry items in the following exhibits are the minimum requirements for the Fig/Nut 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 - 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 CP which are to be considered in this determination include (but are not limited to):

### 11 Insurability

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#### A. Insured Crop

The crop insured will be all commercially grown dried figs that are grown in the county on insurable acreage, and for which a premium rate is provided by the actuarial documents:

- (1) which the insured has a share;
- (2) are grown for harvest as dried figs;
- (3) are irrigated;
- (4) have reached the seventh growing season after being set out; and
- (5) which acceptable production records for at least the previous crop year are provided.

#### B. Interplanted Crops

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

#### C. Insurability Requirements

Figs are not insurable when:

- (1) grown on acreage with less than 90 percent of a stand based on the original planting pattern unless the AIP agrees in writing to insure such figs;
- (2) the AIP inspects the figs and considers them not acceptable;
- (3) grown for the crop year the application is filed unless inspected and accepted by the AIP; or
- (4) grown on acreage acquired for the crop year unless such acreage has been inspected and accepted by the AIP.

#### D. Uninsured Damage

Insurance coverage is not provided against any loss of production due to:

- (1) fire, where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove; or
- (2) the inability to market the fruit as a direct result of quarantine, boycott, or refusal of any entity to accept production.

**Important:** Refer to the BP for additional uninsured causes of damage

## 12 Unit Division

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

## 13 Quality Adjustment

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### A. General Information

- (1) Appraised and harvested fig production that grades manufacturing or substandard due to insurable causes of loss is eligible for QA.
- (2) Select representative fig samples for deliver to the DFA for a grade determination.
- (3) For fig production that qualifies for QA, calculate production to count as described below.

### B. Selecting Representative Sample Figs for Grading

- (1) Before any fig counts are made:
  - (a) the insured and the adjuster together must collect a representative sample of damaged dried figs from the ground beneath each sample tree or windrows to take to the DFA for grading to determine if the figs meet the minimum grade standards in the Marketing Order for Dried Figs; and
  - (b) each sample must contain a minimum of 12½ pounds of dried figs.
- (2) Follow the steps below after DFA grading:

<b>IF, after DFA grading...</b>	<b>THEN...</b>
the sample figs <u>do not meet</u> the minimum grade standards in the Marketing Order for Dried Figs due to insurable causes	the figs will be declared substandard, do not count such substandard production as production to count for the claim.
the sample figs <u>meet</u> the minimum grade standards in the Marketing Order for Dried Figs and the insured intends to harvest	appraise the production to determine the potential using the appraisal method in paragraph 23, such production should be adjusted for quality according to the instructions in subparagraph C and the CP.

## 13 Quality Adjustment (Continued)

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### C. Manufacturing Grade Figs

Follow the steps below to quality adjust manufacturing grade figs:

<b>Step</b>	<b>Action</b>
1	Determine the value per pound of manufacturing grade figs.
2	Divide the value per pound for such manufacturing grade figs by the highest price election per pound available for the type (not to exceed 1.00).
3	Multiplying the result of step 1 by the number of pounds of such manufacturing grade production.

### D. Substandard Grade Figs

- (1) Figs that grade substandard due to insurable causes and are delivered to the substandard pool will not be considered production to count, provided the AIP:
  - (a) inspects all of the insured's substandard production; and
  - (b) provides written consent for such delivery prior to delivery.
- (2) If the AIP does not give written consent prior to delivery to the substandard pool, all production will be counted as undamaged marketable production.
- (3) If the AIP gives the insured written consent prior to delivery to the substandard pool and substandard production is not delivered to the substandard pool and is sold by the insured, such production will be considered production to count and adjusted for quality.
- (4) Follow the steps below to quality adjust substandard graded figs:

<b>Step</b>	<b>Action</b>
1	Determine the value per pound for substandard grade figs.
2	Divide the value per pound for such substandard grade figs by the highest price election available for the type (not to exceed 1.00).
3	Multiplying the result of step 1 by the number of pounds of such substandard production.

**14-20 (Reserved)**

## PART 3 APPRAISAL INFORMATION

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

### 21 Fig Appraisals

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- (1) Specifically for figs, when damage is reported and figs are still on the tree, circumstances that require an appraisal include, but are not limited to:
  - (a) when required by the AIP; or
  - (b) if verifiable production records may not be available.
- (2) AIP representatives will set appraisal dates. Whenever possible, appraise figs after the natural fruit drop period but before the fruit is removed from the trees.

### 22 Selecting Representative Sample Trees for Appraisals

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- (1) Make a general examination of all acreage in the unit to determine the type and scope of damage.
- (2) 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 when variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit/orchard/sub-orchard/block, split the unit into orchards/sub-orchards/blocks and appraise each one separately;
  - (c) percent of each type in the acreage;
  - (d) tree age, size, density, and vigor; and
  - (e) the acreage in the unit from which the fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees.
- (3) Take not less than the minimum number (count) of representative samples required in exhibit 5.

**A. General Information**

- (1) Use the applicable appraisal method below to determine the amount of appraised production on insured acreage:

<b>IF the appraisal method is...</b>	<b>USE...</b>
Fig Count Appraisals	for all pre-harvest appraisals.
Representative Tree Appraisals	when acreage is being harvested; harvest and count figs from representative sample trees.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for comparable unharvested acreage.

- (2) The adjuster and insured must jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/block. Refer to exhibit 5 for representative sample requirements.
- (3) Use the Fig/Nut Appraisal Worksheet (hereafter referred to as the appraisal worksheet) to document all fig count appraisals.

**B. Fig Count Appraisals**

Follow the steps below for fig count appraisals:

<b>Step</b>	<b>Action</b>
1	<p>(a) On each representative sample tree, count all:</p> <ul style="list-style-type: none"> <li>(i) <u>marketable</u> dried figs; and</li> <li>(ii) <u>unmarketable</u> figs lost due to <u>uninsured</u> causes;</li> </ul> <p><b>Important:</b> Do not count <u>unmarketable</u> dried figs lost due to <u>insured</u> causes.</p> <p>(b) Separately record each sample tree fig count on the appraisal worksheet.</p>
2	Total the number of dried figs from step 1 (a) above for all sample trees.
3	Step 2 total divided by the number of sample trees to calculate the average number of figs per tree.
4	Step 3 total divided by the number of figs per pound to calculate the average number of pounds of dried figs per tree. Refer to exhibit 6 for number figs per pound by variety type.
5	Step 4 total multiplied by the number of bearing trees per acre to calculate the appraised dried fig pounds per acre.

**C. Harvested Fig Appraisals**

- (1) Follow the steps below for representative tree appraisals:

Step	Action
1	The adjuster must make arrangements to be present when the insured harvests the representative sample trees.
2	<p>During the field inspection, the adjuster shall:</p> <ul style="list-style-type: none"> <li>(a) select sample figs for grading/quality adjustment from the harvested samples;</li> <li>(b) determine the amount of appraised potential production on each sample tree; and</li> <li>(c) document the amount of potential appraised production on the appraisal worksheet.</li> </ul> <p><b>Important:</b> Document any applicable quality adjustment information on the Production Worksheet or Special Report, as applicable.</p>

- (2) Follow the steps below for harvested acreage appraisals:

Step	Action
1	Prior to harvest, estimate the amount of gross 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	<p>Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage and there is no quality adjustment.</p> <p><b>Exception:</b> When such appraised acreage is eligible for quality adjustment, <u>do not</u> use the harvested acreage appraisal method, use the representative tree appraisal method.</p>

## **24 Appraisal Deviations and Modifications**

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### **A. Deviations**

AIPs shall obtain RMA written authorization prior to implementing any appraisal deviation as stated in the LAM.

### **B. Modifications**

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

**25-30 (Reserved)**

## PART 4 WORKSHEET INFORMATION

### 31 General Information

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#### A. Appraisal Worksheet

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the worksheet
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) As applicable, complete a separate appraisal worksheet for:
  - (a) Each unit/block inspected, as applicable; and
  - (b) Insured acreage damaged solely by uninsured causes.
- (4) Use the applicable appraisal method to determine potential production to count from acreage:
  - (a) That will not be harvested;
  - (b) That is damaged by uninsured causes and the insured fails to follow recognized good farming practices;
  - (c) With unharvested production that would be marketable if harvested; or
  - (d) The insured intends to abandon and no longer care for and the insured complies with the CP requirements.
- (5) Appraise unharvested acreage at not less than the production guarantee for production:
  - (a) that is abandoned or destroyed without AIP consent;
  - (b) damaged solely by uninsured causes of loss; or
  - (c) that the insured fails to provide acceptable production records to the AIP.
- (6) Refer to exhibit 9 for leaf year information.

**Important:** Document uninsured causes of loss in the Remarks section of the appraisal worksheet.



**B. Production Worksheet**

- (1) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors;
  - (b) Delayed notices of loss and delayed claims;
  - (c) Corrected claims for fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
  - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use) or other reasons described in the LAM;
  - (e) “No Indemnity Due” claims, which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee; and
  - (f) If the AIP determines a claim is to be denied.
- (2) If a PW 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 insured must initial any line deletions.
- (3) 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 must contact the AIP.
- (4) Production worksheet instructions:
  - (a) labeled “**PRELIMINARY**” apply to preliminary inspections only;
  - (b) labeled “**FINAL**” apply to final inspections only; and
  - (c) not labeled apply to all inspections.

**32-40 (Reserved)**

**Acronyms and Abbreviations**


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<b>Acronym/Abbreviation</b>	<b>Term</b>
AIP	Approved Insurance Provider
BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DFA	California Dried Fruit Association
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
<b>UUF</b>	<b>Uninsured Unavoidable Fire</b>

## Definitions

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Block means trees, vines, or bushes in an orchard, vineyard, bog, of a single or mixed age and density, separated by applicable practice, type, variety, different TMAs or other characteristics shown in the actuarial documents.

First Handler is a person or entity who takes possession of, or purchases, the insured crop for the purpose of acting as an intermediary in the marketing/sales process.

Harvest is the picking of the figs from the trees or ground by hand or machine for the purpose of removal from the orchard.

Manufacturing Grade Production is fig production that meets minimum grade standards and is defined as “manufacturing grade” by the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.

Marketable Figs are figs that grade manufacturing grade or better in accordance with the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.

Substandard Figs is fig production that does not meet minimum grade standards and is defined as “substandard” by the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.

Type is the varietal name for edible figs from the genus “*Ficus*” listed in the SP. **Example:** Adriatic, Tena (Adriatic), Sierra, Black Mission, Calimyrna, and Kadota.

## Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet is at the end of this exhibit. Refer to **paragraph 31** for general form standards and other general information.

Element/Item Number		Standard
	Company	Name of the AIP (company name) if not pre-printed on the worksheet.
	Claim Number	Claim number as assigned by the AIP.
1.	Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	Unit Number	Unit number from the Summary of Coverage verified as correct.
4.	Crop	"Figs."
5.	Acres Appraised	Appraised acres, to tenths.
6.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
7.	Orch. ID	Orchard identification symbol.
8.	Variety	Type name as listed in the SP for the unit/orchard/sub-orchard/block being appraised.  <b>Example:</b> Adriatic, Tena (Adriatic), Sierra, Black Mission, Calimyrna, or Kadota.
9.	Acres	Fig acres to tenths by type for the unit/block inspected.
10.	Number of Figs/Nuts per Tree	From each sample tree, separately count and enter the number of:  (a) marketable figs, and (b) unmarketable figs damaged by <u>uninsured causes</u> per sample tree.  <b>Note:</b> Do not count or include any figs that are unmarketable due to <u>insured causes</u> .  <b>Important:</b> Identify the type of uninsured damage such as spray burn, mechanical damage, etc. in the Remarks.
11.	Total Figs/Nuts all Trees	Total number of figs counted on all sample tree in item 10.
12.	Number of Trees in Sample	Enter number of sample trees.
13.	Average Figs/Nuts per Tree	Enter result of item 11 divided by item 12, rounded to whole figs.

## Form Standards – Appraisal Worksheet (Continued)

Element/Item Number		Standard																
14.	Figs/Nuts Lb. for Variety	Refer to the table below for number of figs per pound by type. <table border="1" data-bbox="548 331 1383 636"> <thead> <tr> <th>Type</th> <th>Number of Dry Figs per Pound</th> </tr> </thead> <tbody> <tr> <td>Adriatic</td> <td>53</td> </tr> <tr> <td>Tena (Adriatic)</td> <td>53</td> </tr> <tr> <td>Sierra</td> <td>34</td> </tr> <tr> <td>Black Mission</td> <td>45</td> </tr> <tr> <td>Calimyrna</td> <td>34</td> </tr> <tr> <td>Kadota (tray dried)</td> <td>41</td> </tr> <tr> <td>Kadota (natural)</td> <td>45</td> </tr> </tbody> </table>	Type	Number of Dry Figs per Pound	Adriatic	53	Tena (Adriatic)	53	Sierra	34	Black Mission	45	Calimyrna	34	Kadota (tray dried)	41	Kadota (natural)	45
Type	Number of Dry Figs per Pound																	
Adriatic	53																	
Tena (Adriatic)	53																	
Sierra	34																	
Black Mission	45																	
Calimyrna	34																	
Kadota (tray dried)	41																	
Kadota (natural)	45																	
15.	Average Pounds per Tress	Enter the result of item 13 divided by item 14 in pounds rounded to two decimal places.																
16.	Bearing Trees per Acre	Enter the actual number of trees per acre as determined by the adjuster. Refer to exhibit 8 for tree insurability based on year set out.																
17.	Figs/Nuts Pounds per Acre	Enter the result of item 15 multiplied by item 16, rounded to whole pounds. Transfer entry (by line if more than one block is listed on the appraisal worksheet) to separate lines on the PW as follows.  (a) For insured cause appraisals; item 31. (b) For uninsured cause appraisals; refer to the PW item 37 in exhibit 4.																
18-22		Make no entry																
23.	Remarks	Enter any pertinent information such as, but not limited to, date of damage, insured/uninsured causes of damage, appraisal date, unit acreage, fig acreage, eligible for QA, etc.																
<b>The following required entries are not illustrated on the example appraisal worksheet.</b>																		
25.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the insured's signature, review all entries on the appraisal worksheet with the insured or insured's authorized representative, particularly explaining codes which may not be readily understood.																
26.	Adjuster's Signature, Code No., and Date	Adjuster's signature, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the appraisal date in the "Remarks" section of the appraisal worksheet if available, otherwise document the appraisal date in the Narrative of the PW.																
	Page Number	Page number. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)																

Form Standards – Appraisal Worksheet (Continued)

<b>FIG/NUT TREES APPRAISAL WORKSHEET</b>			COMPANY			1 INSURED'S NAME			2 POLICY NUMBER			3 UNIT NO.					
			<i>Any Company</i>			<i>I. M. Insured</i>			XXXXXXXX			<i>0001-0001BU</i>					
			3. CLAIM NUMBER			4 CROP			5 ACRES APPRAISED			6 CROP YEAR					
			XXXXXXXX			<i>Figs</i>			6.8			YYYY					
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	
Orch. ID	Variety	Acres	Number of Figs/Nuts Per Tree			Total Figs/Nuts All Trees	Number Trees in Sample	Average Figs/Nuts Tree 11 ÷ 12	Figs/Nuts lb. for Variety	Average Pounds Per Tree 13 ÷ 14	Bearing Trees Per Acre	Figs/Nuts Pounds Per Acre 15 x 16	Reject Factor	Net Nuts Lbs. per Acre 17 x 18	% Acres for Variety	Figs/Nuts Acre for Variety 19 x 20	
A	Adriatic	3.4	60	103	94	457	5	91	53	1.72	290	499					
			110	90													
B	Adriatic	3.4	94	97	104	480	5	96	53	1.81	290	525					
			86	99													
23 REMARKS													22 Appraisal (Lbs./A.)				
<p><i>Date of Damage: MM/DD/YYYY, Damage due to excessive precipitation. Appraisal Date: MM/DD/YYYY. Orchard A was eligible for quality adjustment due to excess precipitation. 12.2 unit acres.</i></p> <p>This form example does not illustrate all required entry items</p>																	
Pg. 1 of 1																	

**Form Standards – Production Worksheet**

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. Refer to **paragraph 31** for general form standards and other general information.

Element/Item Number		Standard
1.	Crop/Code	Enter Figs/0060
2.	Unit	Unit number from the Summary of Coverage verified as correct
3.	Location Description	Location description may include: (a) section, township, and range; (b) FSA Farm Numbers or CLU; (c) tract numbers; (d) GPS identifications; or (e) grid identifications.
4.	Date(s) of Damage	(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. If no entry in item 5, make no entry.  (b) For progressive damage, enter in chronological order the month most of the insured damage occurred. Include the specific date where applicable as in the case of hail damage. Ex. Aug 18.  (c) Enter additional dates of damage in the extra spaces as needed.  (d) If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustrations in item 6.  (e) Make no entry if there is no insurable cause of loss and a no indemnity claim will be completed.
5.	Cause(s) of Damage	(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  (b) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.  (c) Enter additional causes of damage in the extra spaces, as needed.  (d) If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to item 6.  (e) If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5. Refer to the LAM for more information on no indemnity due claims.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard																		
6.	Insured Cause %	<p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b> 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 the additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative 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="529 793 1468 926"> <tr> <td>4. Date of Damage</td> <td>May</td> <td>Jun 30</td> <td>Jun 30</td> <td>Aug</td> <td>Aug</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Excess moisture</td> <td>Tornado</td> <td>Hail</td> <td>Drought</td> <td>Heat</td> </tr> <tr> <td>6. Insured Causes %</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: <i>Sep 5 additional date of damage, freeze cause of damage, 10% insured cause percent.</i></p> <p>(c) 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	May	Jun 30	Jun 30	Aug	Aug	5. Cause(s) of Damage	Excess moisture	Tornado	Hail	Drought	Heat	6. Insured Causes %	10	20	15	25	20
4. Date of Damage	May	Jun 30	Jun 30	Aug	Aug															
5. Cause(s) of Damage	Excess moisture	Tornado	Hail	Drought	Heat															
6. Insured Causes %	10	20	15	25	20															
7.	Company/Agent	Name of the AIP 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	<p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b></p> <p>(a) Unit number(s) for all non-loss units at final inspection. A non-loss unit is any unit with no completed PW.</p> <p>(b) Enter additional non-loss units on a single PW.</p> <p>(c) If more spaces are needed for non-loss units, enter such unit numbers, in the Narrative or on a Special Report.</p>																		
13.	Est. Prod per Acre	<p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b> Estimated yield per acre, in whole pounds from all non-loss units for the crop at the time of final inspection.</p>																		



Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>14. Date(s) of Notice of Loss</p>	<p><b>PRELIMINARY:</b></p> <ul style="list-style-type: none"> <li>(a) Enter the date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date for each notice in MM/DD/YYYY format.</li> <li>(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1<sup>st</sup> space of item 14 on the second set of PWs.</li> <li>(c) Reserve the “Final” space on the first page of the first set of PW for the date of notice for the final inspection.</li> <li>(d) If inspection is initiated by the AIP, enter “Company Insp” instead of the date.</li> <li>(e) If the notice does not require an inspection, document as directed in the Narrative instruction.</li> </ul> <p><b>FINAL:</b></p> <ul style="list-style-type: none"> <li>(a) Transfer the last date (in the 1<sup>st</sup> or 2<sup>nd</sup> space from first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice.</li> <li>(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 PWs in MM/DD/YYYY format.</li> </ul> <p><b>Reminder:</b> For delayed notice of loss or delayed claim, refer to the LAM.</p>

## Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
15.	Companion Policy(s)	<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>(i) if the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p> <p>(ii) 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>(iii) if unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>Refer to the LAM for further instructions regarding companion policies.</p>

## Section I: Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (a) types, irrigated or organic practices, as applicable;
- (b) APH yields;
- (c) appraisals;
- (d) adjustments to appraised mature production (QA factors);
- (e) stages or intended use(s) of acreage;
- (f) shares, such as 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.

16.	Field ID	The orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instruction.
17.	Multi-Crop Code	Applicable two-digit code for 1 <sup>st</sup> crop and 2 <sup>nd</sup> crop. Refer to the LAM for instructions regarding 1 <sup>st</sup> crop and 2 <sup>nd</sup> crop entries.
18.	Reported Acres	<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/sub-orchard.</p> <p>(c) If there are no under-reported acres, make no entry.</p> <p>Refer to the LAM or CIH for acreage determinations specific to perennial crops.</p>

## Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres	<p><b>PRELIMINARY:</b></p> <p>(a) Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use or:</p> <ul style="list-style-type: none"> <li>(i) put to another use without consent;</li> <li>(ii) abandoned;</li> <li>(iii) damaged by uninsured causes; or</li> <li>(iv) for which the insured failed to provide acceptable records of production.</li> </ul> <p>(b) Refer to the LAM for procedures when estimated acres are allowed and documentation requirements.</p> <p>Refer to the GSH for definition of acceptable determined acres for perennial crops used herein.</p> <p><b>FINAL:</b> 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>
20. Interest or Share	<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>
21. Risk	Make no entry.
22. Type	Three-digit type code number entered exactly as specified on the actuarial documents. If “No Type” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents. If a type is not specified on the actuarial documents, make no entry.
23. Class	Three-digit class code number entered exactly as specified on the actuarial documents. If “No Class” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents. If a class is not specified on the actuarial documents, make no entry.
24. Sub Class	Three-digit sub class code number entered exactly as specified on the actuarial documents. If “No Sub Class” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents. If a sub class is not specified on the actuarial documents, make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
25.	<p><b>Intended Use</b></p> <p>Three-digit intended use code number, entered exactly as specified on the actuarial documents. If “No Intended Use” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents. If an intended use is not specified on the actuarial documents, make no entry.</p>														
26.	<p><b>Irr. Practice</b></p> <p>Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents. If an irrigated practice is not specified on the actuarial documents, make no entry.</p>														
27.	<p><b>Cropping Practice</b></p> <p>Three-digit cropping practice code number, entered exactly as specified on the actuarial documents. If “No Cropping Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents. If a cropping practice is not specified on the actuarial documents, make no entry.</p>														
28.	<p><b>Organic Practice</b></p> <p>Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents. If an organic practice is not specified on the actuarial documents, make no entry.</p>														
29..	<p><b>Stage</b></p> <p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b> Stage abbreviation as shown below.</p> <table border="0" data-bbox="526 1171 1419 1864"> <thead> <tr> <th data-bbox="526 1171 688 1203"><u>STAGE</u></th> <th data-bbox="688 1171 938 1203"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="526 1203 688 1350">“P”</td> <td data-bbox="688 1203 1419 1350">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 data-bbox="526 1350 688 1602">“H”</td> <td data-bbox="688 1350 1419 1602">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 on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.</td> </tr> <tr> <td data-bbox="526 1602 688 1644">“UH”</td> <td data-bbox="688 1602 1419 1644">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="526 1644 688 1717">“TZ”</td> <td data-bbox="688 1644 1419 1717">UUF/Third-Party Damage – Zero Production on same acreage.</td> </tr> <tr> <td data-bbox="526 1717 688 1791">“TA”</td> <td data-bbox="688 1717 1419 1791">UUF/Third-Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="526 1791 688 1864">“TH”</td> <td data-bbox="688 1791 1419 1864">UUF/Third-Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>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 on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third-Party Damage – Zero Production on same acreage.	“TA”	UUF/Third-Party Damage – Appraised production on same acreage.	“TH”	UUF/Third-Party Damage – Harvested production on same acreage.
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“TH”	UUF/Third-Party Damage – Harvested production on same acreage.														

## Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard																
30.	Use of Acreage	<p>Enter the applicable abbreviation as follows:</p> <table border="0"> <thead> <tr> <th><u>USE</u></th> <th><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><b>“HI”</b></td> <td><b>Harvest Incomplete</b></td> </tr> <tr> <td>“UH”</td> <td>Unharvested</td> </tr> </tbody> </table> <p><b>Important:</b> Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out and initial the original. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Refer to the LAM for information on gleaning.</p>	<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	<b>“HI”</b>	<b>Harvest Incomplete</b>	“UH”	Unharvested
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31.	Appraised Potential	<p>(a) Transfer the per acre appraisal, in whole pounds, from item 17 on the appraisal worksheet.</p> <p>(b) If there is no potential on UH acreage, enter “0.”</p> <p>Refer to the LAM for procedures on documenting “0” yield appraisals.</p>																
32a.	Moisture %	<p>Line through the item heading and enter “Value/Lb.” Make the following dollar per pound entries as two-place decimal: Example \$0.26 as 0.26.</p> <p>(a) For appraised mature fig production with QA, enter the value per pound for such production that grades manufacturing or substandard, as applicable. Identify applicable grade in the Narrative.</p> <p>(b) For appraised mature fig production without QA, make no entry.</p>																
32b.	Factor	<p>Line through the item heading and enter “Price Elec./Lb.” Make the following dollar per pound entries as two-place decimal. Example \$0.31 as 0.31.</p> <p>(a) For appraised mature fig production with QA, enter the price election per pound (i.e., Established Price listed in the actuarial documents) for the type of figs appraised that grade manufacturing or substandard, as applicable. Identify applicable grade in the Narrative.</p> <p>(b) For appraised mature fig production without QA, make no entry.</p>																

## Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
33.	Shell %, Factor, or Value	Make no entry.
34.	Production Pre QA	Enter the result of multiplying item 19 by 31, rounded to whole pounds.
35.	Quality Factor	<p>(a) Make the following entries as a three-place decimal:</p> <p>(i) For QA, enter the result of item 32a divided by item 32b, not to exceed 1.00; or</p> <p>(ii) For Destruction Orders, under section 15(j) of the BP, if due to insure causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.”</p> <p>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.</p> <p>Refer to the LAM for additional information regarding QA definition, instructions, documentation, qualifications, and testing requirements. Also refer to the QA instructions in the Narrative.</p> <p>Include a copy of all supporting QA documentation in the insured’s claim file.</p> <p>(b) Make no entry if no QA.</p>
36.	Production Post-QA	<p>Make the following entries rounded to whole pounds:</p> <p>(a) For appraisals with QA, enter the result of item 34 multiplied by item 35.</p> <p>(b) For appraisals without QA, transfer entry from item 34.</p>
37.	Unins. Causes	<p>Make the following entries rounded to whole pounds:</p> <p>For uninsured causes appraisals, enter the result of item 19 multiplied by the per acre appraisal in item 17 of the appraisal worksheet for uninsured causes or other documentation, otherwise make no entry.</p> <p>(a) Hail and fire exclusion not in effect:</p> <p>(i) 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>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard												
37.	Unins. Causes (continued)	<p>(ii) 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>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>Refer to the LAM for fire losses, if the insured also has other fire insurance (double coverage).</p>												
38.	Total to Count	Enter the result of item 36 plus item 37, rounded to whole pounds.												
39.	Total	Total of item 19, acres to tenths.												
40.	Quality	<p>Check the applicable qualifying QA condition(s) affecting the unit's appraised and harvested production in the following table.</p> <p>Refer to the CP and SP for quality conditions.</p> <p style="text-align: center;">Qualifying Quality Adjustments Conditions Table</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <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>(i) 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>(ii) 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											
41.	Mycotoxins exceed FDA, State, or other health organization maximum limits	Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceed the Federal, State, or other health organization maximum limits; otherwise, make no entry.												
42.	Totals	Separately total items 34, 36, 37, and 38. Make no entry if an item has no entries.												

## Form Standards – Production Worksheet (Continued)

## NARRATIVE INSTRUCTIONS

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

a.	When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain an entry in item 31 for such fruit that meets or exceeds the policy grade requirements.
b.	If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
c.	If notice of damage was given and no inspection is necessary, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
d.	Explain any uninsured causes, unusual, or controversial cases.
e.	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.
f.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
g.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.
h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM.
j.	Explain any entry for “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.
k.	Explain a “No” checked in item 44.
l.	Attach a sketch map or aerial photograph to identify the total unit:  (1) if consent is or has been given to put part of the unit to another use; (2) if uninsured causes are present; or (3) for unusual or controversial cases.  Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
m.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
o.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
p.	Document any authorized estimated acres shown in item 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	For production that qualifies for quality adjustment:  (1) Explain any “0.000” QAF entered in items 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.  (2) Refer to the LAM for additional documentation requirements.



**Form Standards – Production Worksheet (Continued)**

s.	Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
t.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
u.	Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.

**Section II: Determined Harvested Production**
**General Information:**

- (a) 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, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (b) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in Section I herein because the quantity cannot be determined later.
- (c) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in items 49 through 52. For figs otherwise disposed of, indicate the method of disposition.
- (d) The insured must maintain satisfactory records of all production sold. Verify any processing/packing house records. Refer to the LAM if acceptable sales records are not available.
- (e) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (i) separate storage facilities;
  - (ii) different first handlers (buyers, packing houses, or processors);
    - (A) the insured should maintain satisfactory records of all production sold or stored,
    - (B) AIP shall verify any packing house or processor records,
    - (C) 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;
  - (i) harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage;
  - (ii) varying shares; such as 50 and 75 percent shares on same unit;

Form Standards – Production Worksheet (Continued)

Section II: Determined Harvested Production (continued)

(iii) harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items 47a through 66 by crop.

Refer to the LAM for commingled production.

(f) There will generally be no harvested production entries in items 47a through 66 for preliminary inspections.

Element/Item Number		Standard
43.	Date harvest Completed	<p>Date in MM/DD/YYYY format that is used to determine if there is a delayed notice or a delayed claim. Refer to the LAM for delayed notice or delayed claim information.</p> <p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b></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 insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>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>
44.	Damage Similar to Other Farms in the Area?	<p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b> 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>
45.	Assignment of Indemnity	Check “Yes” <u>only</u> if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46.	Transfer if Right to Indemnity	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.
47a.	Share	Record only varying shares on same unit to three decimal places.

## Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
47b.	Field ID	<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>
48.	Multi-Crop Code	<p>The applicable two-digit code for first crop and second crop.</p> <p>Refer to the LAM for instructions regarding entry of 1<sup>st</sup> crop and 2<sup>nd</sup> crop codes.</p>
49.-52	Length or Diameter /Width/Depth/ Deductions	<p>(a) For figs that are stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable.</p> <p>(b) For figs otherwise disposed of, identify such method of disposition.</p>
53.-55.		Make no entry.
56.	Bu., Ton, Lbs., Cwt.	<p>(a) Circle “Lbs.” in item heading.</p> <p>(b) Enter the amount of harvested fig production, in whole pounds, for fresh figs and dry fig production determined by delivery records, production recaps, sales receipts from processors, etc. Such records must be net weight.</p>
57.	Shell/Sugar Factor	(a) For harvested fresh fig production listed in item 56, enter “0.333” (fresh fig to dry fruit conversion factor).
58a.-60b.		Make no entry.
61.	Adjusted Production	<p>Make the following entries, rounded to whole pounds:</p> <p>(a) For harvested <u>fresh</u> production, enter result of item 56 multiplied by item 57.</p> <p>(b) For harvested <u>dried</u> production, transfer entry from item 56.</p>
62.	Prod. Not to Count	<p>Net production not to count, rounded to 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, or from other sources such as other units or uninsured acreage.</p> <p>This entry must never exceed entry in item 56 for harvested production shown on the same line.</p> <p>Explain any “Production Not to Count” in the Narrative.</p>
63.	Production Pre-QA	<p>Make the following entries:</p> <p>(a) When there is an entry in item 62, enter the result of item 61 minus item 62.</p> <p>(b) When there is no entry in item 62, transfer entry from item 61.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
64a.	Value	<p>Make the following entries for the value per pound as a two-place decimal as follows:</p> <ul style="list-style-type: none"> <li>(a) Figs, which due to insurable causes grade manufacturing grade, enter the value per pound received for such production.</li> <li>(b) Figs that grade substandard and the AIP gives written consent to the insured prior to delivery to the substandard pool are not considered production to count if delivered.                             <ul style="list-style-type: none"> <li>(i) If such figs are not delivered to the substandard pool but are sold by the insured, they will be considered production to count. Enter the value per pound received for such production.</li> <li>(ii) If such figs are not delivered to a substandard pool and are not sold, they will be considered production to count, with no QA.</li> </ul> </li> <li>(c) For harvested production without QA: Make no entry.</li> </ul>
64b.	Market Price	<p>Make the following entries for the market price per pound as a two-place decimal as follows:</p> <ul style="list-style-type: none"> <li>(a) For harvested production with QA: Enter the highest price election (i.e., Established Price listed in the actuarial documents) per pound for the applicable fig type that grades manufacturing or substandard, as applicable.</li> <li>(b) For harvested production without QA: Make no entry.</li> </ul>
65.	Quality Factor	<p>Make the following percentage entry, rounded to three decimal places, not to exceed 1.000. If no QA, make no entry.</p> <ul style="list-style-type: none"> <li>(a) For harvested production with QA, enter the result of item 64a divided by item 64b.</li> <li>(b) For State/Federal Destruction Order, 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."</li> </ul> <p>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.</p> <p>Refer to the LAM for additional information.</p>

## Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
66.	Production to Count	<p>Make the following entries;</p> <p>(a) For harvested production with QA, enter the result of item 63 multiplied by item 65, rounded to whole pounds.</p> <p>(b) For harvested production without QA, transfer the entry from item 63.</p>
67.	Total	Total of item 63 entries. If no entry in item 63, make no entry.
68.	Section II Total	Total of item 66 entries.
69.	Section I Total	Total of item 38 entries.
70.	Unit Total	The result of item 68 plus item 69.
71.	Allocated Prod.	<p>(a) Total production, in whole pounds, allocated to this unit that is included in Sections I or II of the PW.</p> <p>(b) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>Refer to the LAM for instructions for determining allocated production.</p>
72.	Total APH Prod.	<p>Make the following entries:</p> <p>(a) When there are entries in item 37 and/or item 71, enter the result of 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>Make no entry when separate APH yields are maintained by type/practice within the unit.</p>
<b>The following required entries are not illustrated on the PW example below.</b>		
73.	Adjuster's Signature, Code #, and Date	<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 will be entered after the absentee has signed and returned the PW.</p> <p>(c) Final indemnity inspections should be signed on the bottom line.</p>
74.	Insured's Signature and Date	<p>(a) Insured's or insured's authorized representative's signature and date.</p> <p>(b) Before obtaining the insured's signature, review all entries on the Production Worksheet with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.</p> <p>(c) Final indemnity inspections should be signed on the bottom line.</p>
	Page Number	Page Numbers

Form Standards –Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Figs/0060</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>Aug 11</i>	5. Cause(s) of Damage <i>Exces. Prec.</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	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. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acres	31. Appraised Potential	32a. Moisture % Value/Lb	32b. Factor Price Elec/Lb	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Unins. Causes	38. Total to Count
A	NS		3.4	1.000		160				002			UH	UH	499	0.22	0.31		1,697	0.710	1,205		1,205
B	NS		3.4	1.000		160				002			UH	UH	525				1,785		1,785		1,785
C	NS		5.4	1.000		160				002			H	H									
39 TOTAL		12.2		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		3,482		2,990		2,990	
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) *Orchards A and B not harvested. Orchard C 600 lbs. sold as fresh. Item 32a & 64a manufacturing grade. 225 lbs. harv. from UI acres.*

SECTION II – DETERMINE 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. Share	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu. Ton (Lbs.) CWT	56. Shell/Sugar Factor	57. FM%	58a. 58b. Moisture %	59a. 59b. Test WT	60a. 60b. Adjusted Production	61. Prod. Not to Count	62. Production Pre-QA	63. Value Mkt. Price	64a. 64b. Quality Factor	65. Production to Count	66. Production to Count
	NS	<i>Fig-O-Rama Anytown, State</i>							2,400					2,400	225	2,175	0.26	0.31	0.839	1,825
	NS	<i>Acme Fresh Fruit Co. Anytown, State</i>							600	0.333				200		200				200

67. TOTAL	2,375	68. Section II Total	2,025
		69. Section I Total	2,990
		70. Unit Total	5,015
		71. Allocated Prod.	
		72. Total APH Prod.	5,015

This form example does not illustrate all required entry items

**Representative Sample Requirements**

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<b>Acres in Orchard or Block</b>	<b>Minimum Number of Samples</b>
0.1 – 10.0	The lesser 5 trees or 5% of the number of trees in the orchard
One additional tree is required for each additional 10.0 acres or fraction thereof in the orchard.	

**Number of Fig per Pound by Variety**

<b>Variety Name</b>	<b>Number of Dry Figs per Pound*</b>
Adriatic	53
Tena (Adriatic)	53
Sierra	54
Black Mission	45
Calimyrna	34
Kadota (Tray Dried)	41
Kadota (Natural)	45

\*The number of figs per pound by variety is based on statewide data.



Number of Trees per Acre Table

		DISTANCE BETWEEN ROWS (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 TREES (In Feet)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124								
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113								
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104								
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96								
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89								
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83								
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78								
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73								
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69								
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66								
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62								
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59								
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57								
	23														82	79	76	73	70	68	65	63	61	59	57	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 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 calculating the number of trees per acre.

**Insurability Requirements by Year of Setout**

The CP state that fig acreage is insurable when trees reach the 7th growing season (crop year) after setout. The CIH splits the year of set out by planting dates. For trees planted before July 1, the setout year is the year of planting. For trees planted on or after July 1, the setout year is the following calendar year. Determine the month, day, and year trees are set out from the pre-acceptance inspection, self-certification reports, block PWs, etc. Use the table below to identify the crop year such trees are insurable.

<b>Year Trees are Set Out</b>	<b>Year Insurable When Trees are Planted Before July 1 in Year of Set Out</b>	<b>Year Insurable When Trees are Planted July 1 or Later in Year of Set Out</b>
2000	2006	2007
2001	2007	2008
2002	2008	2009
2003	2009	2010
2004	2010	2011
2005	2011	2012
2006	2012	2013
2007	2013	2014
2008	2014	2015
2009	2015	2016
2010	2016	2017
2011	2017	2018
2012	2018	2019
2013	2019	2020
2014	2020	2021
2015	2021	2022
2016	2022	2023
2017	2023	2024
2018	2024	2025
2019	2025	2026
2020	2026	2027

**Leaf Year Table**

The Leaf Year Table below is based on the SP instructions for calculating the leaf year. On the table below, locate the current calendar year in the top row. Determine the year set out from the PAW, PAIR, or exhibit 8, as applicable. Locate year set out in the left column. Locate the applicable leaf year where the current calendar year and year set out intersect on the table. Example: 2014 is the current calendar year, 2006 is the year trees were set out, 9 is the corresponding leaf year.

Year Set Out	Calendar Year											
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
2000	15	16	17	18	19	20	21	22	23	24	25	26
2001	14	15	16	17	18	19	20	21	22	23	24	25
2002	13	14	15	16	17	18	19	20	21	22	23	24
2003	12	13	14	15	16	17	18	19	20	21	22	23
2004	11	12	13	14	15	16	17	18	19	20	21	22
2005	10	11	12	13	14	15	16	17	18	19	20	21
2006	9	10	11	12	13	14	15	16	17	18	19	20
2007	8	9	10	11	12	13	14	15	16	17	18	19
2008	7	8	9	10	11	12	13	14	15	16	17	18
2009	6	7	8	9	10	11	12	13	14	15	16	17
2010	5	6	7	8	9	10	11	12	13	14	15	16
2011	4	5	6	7	8	9	10	11	12	13	14	15
2012	3	4	5	6	7	8	9	10	11	12	13	14
2013	2	3	4	5	6	7	8	9	10	11	12	13
2014	1	2	3	4	5	6	7	8	9	10	11	12
2015		1	2	3	4	5	6	7	8	9	10	11
2016			1	2	3	4	5	6	7	8	9	10
2017				1	2	3	4	5	6	7	8	9
2018					1	2	3	4	5	6	7	8
2019						1	2	3	4	5	6	7
2020							1	2	3	4	5	6
2021								1	2	3	4	5
2022									1	2	3	4
2023										1	2	3
2024											1	2
2025												1