

United States Department of Agriculture



Federal Crop Insurance Corporation

FCIC-25390 (04-2018)

# RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

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

TITLE: Raisin Loss Adjustment Standards	NUMBER: FCIC-25390
Handbook	
<b>EFFECTIVE DATE: 2019 and Succeeding</b>	ISSUE DATE: April 26, 2018
Crop Years	
SUBJECT:	OPI: Product Administration and Standards
	Division
Provides the procedures and instructions	APPROVED:
for administering the Raisin crop	
insurance program	/s/ Richard H. Flournoy
	Deputy Administrator for Product Management

#### **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.

#### RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

#### **CONTROL CHART**

	Raisin Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook				04-2010	FCIC-25390	
Current Index	1-2	1-2	1-25	1-11	26-63	04-2018	FCIC-25390

#### FILING INSTRUCTIONS:

This handbook replaces the 2010 Raisin Loss Adjustment Standards Handbook, FCIC-25390 (04-2010). 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

#### 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/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 LAM.
- (2) Terms, abbreviations, and definitions specific to raisin 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**

#### 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 Raisin Appraisal Weight or Count Method Worksheets, Claim Form (hereafter referred to as "Production Worksheet"), and all applicable raisin forms. 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 3-7. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <a href="http://www.rma.usda.gov/regs/required.html">http://www.rma.usda.gov/regs/required.html</a> or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW 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

#### A. Insured Crop

The crop insured will be all the raisins in the county of grape varieties in which the insured has a share for which a premium rate is provided by the actuarial documents and that are not:

- (1) laid on trays after September 8 in vineyards with north-south rows, or mechanically harvested raisins laid down on a continuous tray after September 25 in vineyards with east-west rows. (refer to the SP for county-specific information);
- (2) from table grape strippings; or
- (3) from vines that received manual, mechanical, or chemical treatment to produce table grape sizing.

Refer to the SP for a complete list of insurable raisin varieties.

#### B. Insurance Period

Insurance attaches on each unit at the time the raisins are placed on trays for drying and ends the earliest of:

- (1) October 20;
- (2) the date the raisins are removed from the trays;
- (3) the date the raisins are removed from the vineyard;
- (4) total destructions of all raisins on a unit;
- (5) upon final adjustment of a loss on a unit; or
- (6) abandonment of the raisins.

#### C. Insurability of Mechanically Harvested Raisins

As stated in the SP, insurance will not attach to any mechanically harvested raisins laid on a continuous tray unless the canes are severed at least 10 calendar days prior to the time raisins are laid on trays.

#### D. Insured Cause of Loss

In accordance with the CP, insurance is provided only against unavoidable loss of production resulting from rain that occurs during the insurance period and while the raisins are on trays or in rolls in the vineyard for drying.

#### 11 Insurability (Continued)

#### E. Uninsured Causes of Loss

In addition to the causes of loss excluded in the BP, insurance is not provided against damage or loss of production due to the inability to market raisins for any reason other than actual physical damage due to rain.

**Important**: The AIP will not insure against damage or loss of production due to the inability to market due to quarantine, boycott, or refusal of a person to accept production.

#### 12 Unit Division

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

#### 13 Notice of Damage or Loss

#### A. Timeliness

In addition to the requirements in the BP, the insured is required to file a "notice of damage or loss" within 72 hours of the time rain fell on the raisins. The AIP may reject any claim for indemnity if the notice is later. When the insured gives notice, he/she must provide the applicable information listed in the CP.

#### B. Deadlines

In lieu of the BP, any claim for indemnity must be submitted to the AIP not later than March 31 following the date for the end of the insurance period.

#### **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 Raisin Appraisals

Appraise when:

- (1) Rain damaged raisins are laid on trays to dry that will not be removed from the vineyard;
- (2) Raisins are damaged solely by uninsured causes;
- (3) Raisin discards are in excess of normal, that includes raisin discards;
  - (a) after boxing or as a salvage effort (on-tray reconditioning);
  - (b) from scattered trays not picked up and delivered;
  - (c) lost or discarded in the field or at grower's headquarters; and
  - (d) that are stuck to the trays.

#### 22 Selecting Representative Samples

#### A. Number and Location of Representative Samples

- (1) Determine the number of samples and general location of vines to be used as representative samples based on the:
  - (a) number of required samples;
  - (b) total acreage of raisin laid down;
  - (c) extent in variation in the amount of production or damage within the acreage;
    - Note: When variable damage causes the crop potential to be significantly different within the same acreage or when the insured wishes to destroy a portion of the production on the acreage, split the vineyard into subvineyards and appraise each one separately;
  - (d) raisin acreage in the unit that has been harvested and the amount of unharvested raisins.
- (2) Refer to exhibit 8 for the applicable number (count) of representative samples based on the number of vines in the vineyard or sub-vineyard to be appraised.

#### **B.** Representative Sample Size Standards

For raisins laid down on individual trays or continuous trays, selected the number of representative samples based on the appraisal method as follows:

Appraisal method	Representative sample size
Weight Appraisals	Individual trays: Count the number of individual
	trays from 5 consecutive vines (i.e., the space between
	6 vine trunks). If individual trays overlap across the
	end vine trunks, then weigh/count the last tray on one
	end but not on the other end.
	<b>Continuous trays</b> : Determine the space equal to the
	spacing of 5 continuous vines (i.e., the space between 6
	vine trunks).
Berry/Bunch Count Appraisals	Use weight appraisal method representative sample
(Individual Trays)	procedures for raisins laid down in individual trays.
Berry Count Appraisals	Measure the space between two vine trunks within the
(Continuous Trays)	row and divide by four to arrive at the representative
	sample row length in feet to tenths (this will be the area
	from which berry counts will be taken).

#### 23 Verifying Raisin Acreage and Share

#### A. Verifying Raisin Acreage

When the insured reports damage to the AIP, verify the following information from the Acreage Report or Summary of Coverage for the damaged unit(s):

- (1) location of vineyards;
- (2) number of insured/uninsured acres;
- (3) insured's share;
- (4) unit number;
- (5) practice; and
- (6) variety name(s).

#### B. Acreage and Share Discrepancies

Refer to the LAM if there are discrepancies in the insured share(s) or reported units.

(1) If there is reported acreage with no raisins laid down, verify if the insured notified the AIP on or before September 21 and if records were provided and satisfactorily verified that no raisins were produced from such acreage.

#### **B.** Acreage and Share Discrepancies (continued)

- (2) The AIP may deny liability on the unit if:
  - (a) notice is not provided; or
  - (b) satisfactory records are not provided.

**Reminder**: If such discrepancies are discovered prior to September 21, adjusters are advised to notify the AIP for further instructions.

#### 24 Establishing Raisin Tonnage and Moisture Percentage

#### A. Verifying Raisin Tonnage

When determining insured raisin tonnage, the AIP must:

- (1) use the insured's delivery records to determine delivered tonnage;
- (2) inspect all damaged units to determine the amount of delivered tonnage;
- (3) make necessary appraisals for raisins left in the vineyard; and
- (4) make necessary appraisals for raisins damaged by uninsured causes, as applicable.

#### **B.** Confirming Tonnage Adjustments

- (1) If any of the insured's delivery record tonnage has been adjusted and the type of adjustment or adjustment amount is not stated in the definition of "Delivered Ton" in the CP, recalculate tonnage based only on the allowed adjustments as follows:
  - (a) before recalculating the allowed adjustments (or to verify that unallowable adjustments have not been made), use individual delivery tickets rather than the grower's delivery records to determine the tons before unallowable adjustments were applied;
  - (b) if raisins contain moisture in excess of 24.3 percent at the time of delivery and are released for a use other than dry edible fruit, the raisins will be considered to contain 24.3 percent moisture.
- (2) Include "Delivered Tons," appraised tonnage, and verifiable discards in excess of normal when:
  - (a) the insured removes and delivers production from a portion of the unit and the remaining production is lost in the vineyard, the appraised tonnage will be based on delivered tonnage (refer to instructions for completing the "Raisin Production Worksheet"); or
  - (b) production will not be removed from the vineyard, determine the raisin tonnage amount using the Appraisal Weight Method.

#### C. Determining Percent Moisture at Delivery

When raisins with moisture in excess of 18 percent are delivered to a reconditioner, do not pull a sample for moisture at the time of delivery. The AIP should conduct a USDA moisture test prior to the AIP's authorization to recondition such raisins. If a moisture test was not done, the AIP cannot allow reconditioning of raisins solely for moisture content in excess of 18 percent.

**Reminder:** As stated in the SP, in accordance with the CP, substandard raisin tonnage in excess of the RAC 5 percent (moisture) tolerance is not an insurable defect.

#### 25 Determining Percent Row Length for Continuous Tray Raisins

Due to the variability in how raisins are laid on continuous trays and use of mechanical harvesting equipment, calculate the percent of row length occupied by continuous trays as follows.

Step	Action
1	Measure the total length in feet of the sample row selected.
2	Measure and tabulate the total length, in feet, of all gaps in such row. Gaps include the
	length of row without a tray, or length of tray, without raisins across the width of the tray.
3	Calculate percent of sample row by dividing the length of all gaps not containing raisins by
	the total length of row and subtract the result from "1," round results to 3 decimal places.
	Example:
	• Total Row Length: 450.0 ft.
	• Gap of 15.0 ft., gap of 11.0 ft., gap of 13.0 ft. = 39.0 ft. total gaps
	• 39.0 ft. total gaps $\div$ 450.0 ft. row length = 0.087
	• $1 - 0.087 = 0.913$ percent of row with raisins
	<b>Reminder</b> : Do not use "end rows" for sampling because end rows are not accurate representations of production on continuous trays. Mechanical harvesters are emptied on end rows at the end of the vineyard and contain a disproportionate amount of raisins. Do not take raisin samples near the beginning or end of a gap on a continuous tray.
4	Result of step 3 (percent of sample row) multiplied by the average weight per vine equals the adjusted average weight per vine rounded to tenths.
	Example:
	• Average Weight/Vine = 6.0 lbs.
	• 6.0 lbs. x 0.913 percent of row with raisins = 5.5 lbs. adjusted wt./vine
5	Result of step 4 multiplied by the number of vines to be appraised to determine the total
	appraised weight in whole pounds.
	<b>Example</b> : 5.5 lbs. adjuster wt./vine x 250 vines = 1,375 lbs. appraised weight

#### **26-30** (Reserved)

# **PART 4 APPRAISAL METHODS**

# 31 Raisin Appraisal Methods

#### A. General Information

(1) Use the applicable method to appraise raisins as follows.

Appraisal	Use when
method	
Weight	(a) raisins on individual or continuous trays will not be harvested and
	(b) any potential production remains on trays in the acreage with damage due to insurable or uninsurable causes.
Field Discard	amount of raisins discarded in the field is in excess of normal.
Weight	
Discards at Grower	amount of raisins discarded at grower headquarters is in excess of
Headquarters	normal
Tray Stickage	raisins stuck on individual or continuous trays are damaged by
	rain.
Berry or Bunch	(a) raisins on individual or continuous trays are damaged due to
Count	insurable or uninsurable causes to the extent that the raisins
	will not be harvested, and
	(b) the weight method cannot be used.

- (2) As applicable, use the Raisin Appraisal Weight Method Worksheet or the Raisin Appraisal Count Method Worksheet to calculate appraisals.
- (3) Select the number of representative sample vines in accordance with exhibit 8.

# **B.** Weight Method Appraisals

(1) Use this method when raisins are damaged by insurable or uninsurable causes to the extent that no raisins will be boxed and delivered.

Step	Action
1.	Record separately on the appraisal worksheet the total weight in pounds to tenths
	for each sample.
	<b>Reminder</b> : One sample equals 5 consecutive vines.
2.	Tally the number of trays from each sample.
3.	Separately tally the number of vines from each sample.
4.	Total raisin weight from all samples in step 1.
5.	Total number of vines sampled from step 3.
6.	Result of step 4 divided by result of step 5 to calculate the average raisin weight in
	pounds per vine.
7.	Result of step 6 multiplied by the number of vines to be appraised to calculate the
	appraised pounds of raisins to count.

#### **B.** Weight Method Appraisals (continued)

(2) Follow the steps below for weight appraisals for raisins laid on continuous trays.

Step	Action
1.	Record separately on the appraisal worksheet the total raisin weight in whole
	pounds from each sample.
	<b>Reminder</b> : One sample equals the length of row between 6 consecutive vine
	trunks in feet rounded to tenths.
2.	Enter total length of the row in feet to tenths.
3.	Enter the length of row in feet to tenths for:
	(a) length of row with no continuous tray, and
	(b) gaps on the continuous tray with no raisins.
4.	Separately tally the number of vines for each sample.
5.	Total raisin weight from all samples in step 1.
6.	Total number of vines sampled from step 4.
7.	Result of step 5 divided by result of step 6 to calculate the average weight in
	pounds per vine.
8.	Calculate the average percent of row with raisins from sample row/gap lengths in
	steps 2 and 3.
9.	Result of step 7 multiplied by the result of step 8 multiplied by the number of
	vines to be appraised to calculate the appraised pounds of raisins to count.

#### C. Field Discard Weight Method Appraisal

- (1) Use this method when field discards are in excess of normal.
  - (a) Use separate appraisal worksheets to records the total weight of berries/bunches discarded from individual or continuous trays, as applicable.
  - (b) Clearly indicate in the Raisin Appraisal Weight Method Worksheet heading that the appraisal is for "Field Discards."
- (2) Follow the steps below for appraising raisins when field discards are in excess of normal.

#### C. Field Discard Weight Method Appraisal (continued)

Step	Action	
1.	Calculate the average weight of raisins per vine.	
2.	Multiply the average weight of raisins per vine by the number of vines to be appraised to determine the total appraised weight.	
3.	Record step 2 total in:	
	<ul><li>(a) Item 23 of the Raisin Appraisal Weight Method Worksheet; and</li><li>(b) Item 29 of the Raisin Summary of PW.</li></ul>	
	<b>Important</b> : If raisins are over 16.0% moisture, adjust the appraised weight downward to 16.0% moisture. If raisins are over 24.3% moisture and will not be picked up, use the berry or bunch count appraisal to determine the amount of appraised production.	
	If a USDA inspection has been made prior to making the appraisal and enough time has elapsed that the moisture recorded is not representative of the actual appraisal, submit another adjuster-selected sample to USDA for an up-to-date moisture determination.	

#### D. Discards at Grower Headquarters Appraisals

- (1) Use this method only when discards are in excess of normal and are not accounted for in the Field Discard Weight Method appraisal.
  - (a) Record appraisal on a separate appraisal worksheet in tons rounded to hundredths of raisin discards at the grower headquarters.
  - (b) Clearly indicate in the heading of the appraisal worksheet that the appraisal is for "Discards at Grower Headquarters."
  - (c) Record all calculations in either the Raisin Appraisal Weight Method Worksheet Narrative or on a Special Report, as applicable.
- (2) Follow the steps below for appraising raisins when discards at grower's headquarters are in excess of normal.

#### D. Discards at Grower Headquarters Appraisals (continued)

Step	Action	
1.	Account for raisin discards in excess of normal lost over shaker at grower headquarters.	
2.	Determine average bin weight.	
	<b>Reminder</b> : A full bin weighs approximately 1,000 pounds.	
3.	Sample bins to determine the average percent of CSS in a bin. The remaining percentage is the amount of raisins damaged by rain to count. Determine the number of random bins to sample as follows:	
	(a) if there are less than 11 bins, sample 3 random bins to determine the average raisin discards to count.	
	(b) randomly sample 1 additional bin for each additional 10 bins.	
4.	Apply the average percentage of raisin discards to count to the total weight of all the bins in the yard.	
	<b>Example</b> : 5 bins x 1,000 lbs. (average weight of a bin) = 5,000.0 lbs. Calculate average percent discards from sample of three random bins percent discards, calculated as follows:  0.30 (bin 1) + 0.27 (bin 2) + 0.33 (bin 3) = 0.90  0.90 divided by 3 samples = 0.30 average discards  Sampled 5,000.0 lbs. x 0.30 (average percentage of raisin discards to count) = 1,500.0 lbs. appraisal.	
5.	Document the method used to determine the average percentage of CSS, and show the calculations in either the Narrative of the appraisal worksheet or on a Special Report.	
6.	Verify that raisin discard tonnage in bins has been destroyed prior to final settlement of the claim.	
7.	Record the calculated whole pounds of raisin discards on the Raisin Summary of Production Worksheet.	

#### E. Tray Stickage Appraisal Method

- (1) Use this method only when an inspection is required prior to the date raisins are removed from trays to appraise for rain damage that causes tray stickage.
- (2) Use a separate appraisal worksheet for weight or berry/bunch count appraisals, as applicable. Clearly state in the worksheet Narrative or on a Special Report that the appraisal is for "Tray Stickage."
- (3) Follow the steps below for tray stickage appraisals using the weight or berry/bunch count appraisal method, as applicable.

# E. Tray Stickage Appraisal Method (continued)

Step	Action
1.	(a) Inspect raisins prior to the date raisins are removed from the trays to determine damage is due to stickage caused by rain damage.
	(b) During the inspection and prior to boxing such raisins, determine the average number of trays laid down for 5 consecutive vines, and record such trays numbers on a Special Report.
2.	(a) Select representative sample rows with the insured.
	(b) Insured should agree with sample row selection and agree to leave trays in the sample rows for appraisal purposes.
	(c) Identify such sample rows with flags, markers, and/or sketch maps.
	<b>Reminder</b> : If trays are not left in designated sample rows as agreed upon or are destroyed, no appraisal will be made and no credit will be given for discards.
3.	Raisins in the sample row that are laid on individual trays can be:
	<ul><li>(a) stacked in a pile at the end of the sample rows; or</li><li>(b) left on the ground for the entire length of the rows after boxing is completed.</li></ul>
4.	(a) If individual trays are stacked at the end of sample rows, pull a group of trays off the top of the stack (approximately 1/3 of the stack),
	(1) pull off a consecutive number of individual trays based upon the average number of trays (determined on the first inspection) to be laid for 5 consecutive vines,
	(2) determine weight of such raisin stickage discards using the weight or berry/bunch count appraisal method, as applicable.
	(b) Repeat process in steps 4(a) for each additional sample to determine the average discard weight.
	<b>Important</b> : For individual trays, one stack at the end of a row equals one sample. For berry count appraisals on continuous trays, use the applicable continuous tray sample size.
5.	(a) If trays are left on the ground for the entire length of the sample row after boxing, locate a representative area within the row as follows:
	(1) for individual trays, mark off a consecutive number of trays based upon the average number of trays determined on the first inspection to be laid for 5 consecutive vines;
	(2) for berry count appraisals on continuous trays, use applicable continuous tray sample size.
	(b) Repeat step 5 (a) for each sample to obtain the average discard weight.
6.	Record tray stickage appraisal results in whole pounds on the applicable appraisal worksheet and the Raisin Summary of Production Worksheet.

### F. Berry or Bunch Count Method Appraisals

- (1) Use this method when the adjuster determines that raisins are damaged to the extent that an accurate weight appraisal cannot be made.
- (2) Use a separate appraisal worksheet to document bunch appraisals on individual trays or berry appraisals on continuous trays, as applicable.
- (3) Follow the steps below for bunch appraisals on individual trays.

Step	Bunch Appraisals on Individual Trays	
1.	Determine the number of representative sam	ple groups based on the number of vines in
	the insured unit.	
2.	For each representative sample group, count	the number of bunches on each individual
	tray within the sample.	
3.	Total the number of bunches from all sampl	es and divide by the number of vines
	sampled to determine the average number of bunches per vine.	
4.	Multiply the result of step 3 by the dry bunch weight below to calculate the average	
	weight per vine in pounds rounded to tenths	
	<u>Variety</u>	<b>Dry Bunch Weight in Pounds</b>
	Thompson & Fiesta	0.22
	Flame Seedless	0.24
	Ruby Seedless	0.56
	Muscat	0.18
	Sultana	0.20
	Monukka	0.27
	All Others	0.22
5.	Multiply the result of step 4 by the number of	of vines to be appraised to calculate the
	total appraisal weight in whole pounds.	

(4) Follow the steps below for berry count appraisals on continuous trays.

Step	Berry Appraisals on Continuous Trays	
1.	Select a sample row length as described in paragraph 25 and count the number of	
	berries in the sample.	
2.	Total the number of berries from all samples and divide by the number of vines	
	sampled to determine the average number of berries per vine.	
3.	Determine the percent of row containing the continuous tray as follows:	
	(a) Divide result of step 2 by 1,250 to obtain the average weight per vine in pounds to tenths.	
	(b) Multiply result of (a) by the percent of row with continuous tray to calculate the adjusted average weight per vine.	
4.	Multiply the result of step 3 (b) by the number of vines to be appraised to calculate the	
	total appraisal weight in whole pounds.	

#### A. Deviation

There may be instances where the average dry bunch weights may be below such bunch weights in the Dry Bunch Weight Table in subparagraph 31F. If the AIP determines that the bunch weight for the raisin variety being appraised is below or above such bunch weight, RMA may issue an approved deviation to the Dry Weight Bunch Weight table weights.

- (1) AIPs shall obtain RMA written authorization prior to implementing any appraisal deviation as stated in the LAM.
- (2) RMA shall issue an approved deviation for such bunch weights. Document the deviation method, including any calculations and facts to support the use of the modified weights in the Narrative section of the appraisal worksheet or on a Special Report.

#### **B.** Modifications

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

33-40 (Reserved)

#### PART 5 RAISIN RECONDITIONING

#### 41 Raisin Reconditioning Methods

#### A. General Information

(1) As stated in the CP, to be eligible for a reconditioning payment, insureds who make a request for consent for wash and dry reconditioning are required to identify insured unit acreage with such damaged raisin production to be reconditioned.

**Important**: Only insured raisin production that is damaged solely by rainfall is eligible for a reconditioning payment. Refer to exhibit 5A for reconditioning request form information.

- (2) The AIP shall require the insured to recondition a representative sample of not more than 10 tons of rain-damaged raisins to determine if such raisins meet standards established by the RAC after reconditioning.
- (3) If the AIP determines that it is not practical to recondition damaged production, the AIP shall determine (based on a USDA sample) the number of tons meeting RAC standards that could have been obtained if such production were reconditioned.

**Reminder:** Use either the "Boxed Sample" or the "Field Sample" method to determine the amount of appraised raisin production that can be reconditioned.

#### **B.** Boxed Sample Method for Reconditioning Determination

- (1) Use this method to determine, from selected samples, if rain-damaged raisins can be reconditioned to meet RAC standards for marketable raisins when:
  - (a) raisins have been boxed and the insured intends to sell the raisins "as is" to an alternative use market; or
  - (b) the insured agrees to pick up and box a sample of up to 10 tons of raisins to be reconditioned.

#### B. Boxed Sample Method for Reconditioning Determination (continued)

(2) Determine the sample size for reconditioning as follows:

If the raisins	Then
have been boxed	Randomly select 10 to 20 bins (between 5 and 10 tons) of raisins to be reconditioned.
	<b>Important</b> : Adjuster shall tell the insured to protect the raisins in the boxes or bins from further damage, as once the raisins
	have been removed from the field, insurance ceases.
have not been boxed	(a) Adjuster shall work with the insured to make sure a representative sample of 10 to 20 bins are collected for reconditioning.
	(b) Adjuster shall encourage the insured to have the packer recondition the sample, if the insured's packer cannot run the sample, contact another re-conditioner to run the sample.
	<b>Reminder</b> : The AIP shall assist the insured in finding a
	reconditioning facility if necessary.

(3) When the sample is reconditioned, obtain a USDA Crop Insurance Inspection to determine if the raisins meet RAC standards for raisins.

**Reminder**: The results of this determination shall be maintained by the AIP as documentation.

- (4) If the sample fails to meet RAC standards for raisins after reconditioning, or if it is determined that 40 percent or less of the sample is recoverable, the AIP shall work with the insured to determine the highest price available for such production. Once a value has been established, the insured may dispose of the raisins in any alternative use market.
- (5) If the insured changes her/his mind and reconditions the raisins, follow the reconditioning standards herein.
- (6) If sample meets RAC standards for raisins, confirm the insured's intentions. If raisins will not be reconditioned, the claims shall be completed by extrapolating the results of the sample to the entire crop. Allowance for reconditioning and production adjustments provided by the policy shall be included in the claim determination.

**Important**: Do not finalize the claim until the insured's actual disposition of the raisins is known.

#### C. Field Sample Method for Reconditioning Determination

- (1) Use this method:
  - (a) to value raisins that have reached 16.0 percent or less moisture, and
  - (b) if it is the insured's intent to sell the crop in an alternative use market and the insured refuses to box the 5-10 ton representative sample for reconditioning.
- (2) Raisins that have not dried down to 16.0 percent moisture should be left in the field until they are dry enough to box, unless the insured can deliver the raisins to cold storage or has immediate access to reconditioning.
- (3) The adjuster shall:
  - (a) select a representative sample of not less than ten gallons of raisins;
  - (b) mix the sample, select the amount necessary for an inspection by the USDA; and
  - (c) deliver the sample for a USDA Crop Insurance Inspection.

**Reminder**: The results of this determination shall be maintained by the AIP as documentation.

- (4) The adjuster shall utilize the historic reconditioning yields contained in the "Raisin Reconditioning Pool Production-to-Count" form to determine the extent of loss for crop insurances purposes. If the crop is not reconditioned, the claim shall be computed by extrapolating the historic reconditioning percentage to the entire corp.
- (5) Once historic reconditioning yields have been computed, the insured may dispose of the raisins in any alternative use market. If the raisins are reconditioned by the insured, follow the reconditioning instructions, herein. Allowance for reconditioning and production adjustments provided by the policy shall be included in the claim determination.
- (6) Do not finalize the claim until the insured's actual disposition of the raisins is known.
- (7) The CP state the insured shall box and deliver all raisins that can be removed from the vineyard. If it is the grower's decision not to box and deliver the raisins remind the insured that further damage would be considered an uninsured cause of loss and would not be covered by the CP.
- (8) If the Raisin Reconditioning Pool Production-to-Count form in exhibit 5 indicates 40 percent or less recovery, the crop shall be considered uneconomical to recondition and the raisins shall be valued at the highest price available for such raisins.
- (9) If the AIP determines the trays have deteriorated to the point that it is not reasonably possible to pick up the raisins, the AIP can release the raisins. If the AIP determines the trays can be picked up, follow paragraph 42 to determine the marketable value of the crop.

#### 42 Reconditioning Pools

- (1) When an insured belongs to a Cooperative (Co-op), the insured, may elect either Option A or B on the "Raisin Reconditioning Pool Production-to-Count" form. Instruct the insured to select:
  - (a) Option A if entering the raisins into the Co-op's Reconditioning Pool; or
  - (b) Option B, if raisins are to be reconditioned by an independent reconditioner.
- (2) Follow the steps below when the insured selects either option A or B.

If the insured selects	Then	
Option A	(a) Determine the amount of production meeting RAC standards for raisins after reconditioning by using the historical reconditioning yields contained on the Raisin Reconditioning Pool Production-to Count form.	
	(b) When there is more than one defect, use the defect with the lowest historic pool yield to determine the production to count meeting RAC standards after reconditioning. This allows the claim to be settled timely rather than waiting until all raisins in the pool have been reconditioned to determine what the yields were from such pool.	
	(c) Obtain the reconditioning cost that will be charged to the insured by the Co-op. The Co-op should provide a list of reconditioning costs that will be charged to the growers, such charges are based on the type and extent of the failing defect(s).	
Option B	(a) Damaged raisins can be reconditioned by an independen re-conditioner outside the Co-op.	
	(b) The actual recovery percentage shall be used to determine the production of such reconditioned raisins.	
	(c) The title to such raisins will remain with marketing Coop.	

#### A. Reconditioning Payments

- (1) If the AIP determines it is possible to recondition any damaged production and the insured does not do so, value such damaged production at the Reference Maximum Dollar Amount (refer to the SP), unless the damaged production undergoes a USDA inspection and is stored by the insured's packer with other producer's production to be reconditioned at a later date.
- (2) A reconditioning payment, based on the actual unadjusted weight of the raisins, will be made if insured raisin production:
  - (a) is damaged by rain within the insurance period;
  - (b) is reconditioned by washing with water and then drying;
  - (c) undergoes an inspection by the USDA and is found to contain;
    - (i) mold;
    - (ii) embedded sand, or other rain-caused contamination determined by microanalysis in excess of standards established by the RAC; or
    - (iii) moisture in excess of 18.0 percent.

**Important**: The AIP shall give consent to recondition the damaged production.

- (3) A reconditioning payment shall be made on all tons of raisins reconditioned even if the raisins do not meet RAC standards after reconditioning.
- (4) Only one reconditioning payment shall be made for any lot of raisins damaged during the crop year.
- (5) Follow the steps below for determining the amount of the reconditioning payment when representative sample raisins do not meet/meet RAC standards.

# A. Reconditioning Payments (continued)

When the sample raisins	Then
Do not meet RAC standards for marketable raisins after reconditioning	(a) The reconditioning payment shall be the actual cost the insured incurred to recondition the sample, not to exceed an amount that is reasonable and customary for such reconditioning, regardless of the coverage level selected.
	(b) Reconditioning payments do not apply to CAT coverage except as stated in this paragraph.
Meet RAC standards for marketable raisins after	(a) The reconditioning payment will be the lesser of the:
reconditioning	(1) actual cost of reconditioning; or
	(2) amount determined by multiplying the insured's elected level percentage by the greater of:
	(i) \$125.00 per ton; or
	(ii) the reconditioning dollar amount per ton contained in the SP.
	(b) Multiply the result of (a)(1) or (2), by the actual number of tons of unadjusted raisins that are wet and dry reconditioned.
	(c) Multiply the result of (b) by the insured's share to calculate the reconditioning payment.

# **B.** Determining Raisin Value

(1) Follow the steps below for determining the value of undamaged, rain-damaged, or discarded due to rain-damage.

When the raisins	Then
Are undamaged, reconditioned to	Value at the Reference Maximum Dollar Amount
meet RAC standards, destroyed	per Ton
or put to other use without	
consent, abandoned, or damaged	
solely by uninsured causes	

# **B.** Determining Raisin Value (continued)

When the raisins	Then
Are rain-damaged, fail to meet	Value at the greater of:
RAC standards after reconditioning, (will not be removed from the vineyard) and the AIP determines raisins could be picked up or have a salvage value for an alternative use market and delivered as such	<ul> <li>(a) \$35.00 per ton; or</li> <li>(b) the highest salvage value determined by the AIP.</li> <li>If such raisins are also damaged by uninsured causes, add the value of production lost to the values determined above.</li> </ul>
Are discarded from trays due to rain damage, lost on rain damaged trays, lost in the vineyard as part of normal handling (including trays that cannot be picked up due to rain damage) or normal discards of	The raisins will have a zero value if the raisins are destroyed.
rain damaged raisins  Are rain-damaged raisins that have been boxed and have no offers or alternative use markets	The raisins will have a zero value if the raisins are destroyed.
Have value and can be picked up and delivered for alternative market use and the insured elects not to make such delivery	The value of the raisins will be the greater of:  (a) \$35.00 per ton minimum, or  (b) the highest salvage value determined by the AIP.

# 44 Releasing Raisins

- (1) Follow the steps below for documenting the release of raisins that are:
  - (a) not reconditioned,
  - (b) reconditioned, or
  - (c) marketed for alternative use.

If the AIP determines	Then
Damaged production that has not	Complete the "Release to Destroy Damaged Raisins" form
been removed from the vineyard	and obtain the insured's signature.
cannot be reconditioned or has no	
salvage value, the raisins can be	
released and destroyed	

#### 44 Releasing Raisins (Continued)

If the AIP determines	Then	
Production can be reconditioned	Complete the "Raisin Reconditioning Authorization" form. This releases raisin production so it may be reconditioned.	
Production can be marketed to an alternative use market	(a) Complete a "Release of Insured Off-Grade Raisins to Alternative Use Market" form. Obtain insured's signature and keep a copy on file. After raisins have been sold as an alternative use, finalize the claim.	
	(b) Prior to releasing raisins for an alternative use market, the AIP should obtain a signed packer's release statement specifying the quantity released. Use a "Packer's Release Statement for Insured Off-Grade Raisins" form to document this information.	
	(c) For any production released to an alternative use market, AIP shall request that buyers making an offer on damaged raisins certify quantity and offer price on a "Certification of Offer to Purchase Raisins for Alternative Use Market" form.	
	(1) AIP will attempt to get at least 3 offers.	
	(2) The entity providing the offer should submit the certification form directly to the AIP.	
	(3) The AIP will retain all forms identified above for documentation purposes.	

Reminder: Refer to exhibit 5 for example forms entitled "Release to Destroy Damaged Raisins," "Raisin Reconditioning Authorization," "Release of Insured Off-Grade Raisins to Alternative Use Market," "Packer's Release Statement for Insured Off-Grade Raisins," and "Certification of Offer to Purchase Raisins for Alternative Use Market."

(2) Document on the PW, the criteria used to determine that raisins should be released.

**Example**: Soil type, condition of trays, raisin maturity, micro/mold, etc.

- (a) use photographs or video to document existing vineyard conditions, and
- (b) refer to the LAM for documentation requirements for photograph and video evidence.

#### **45-50** (Reserved)

#### PART 6 WORKSHEET INFORMATION

#### 51 General Information

#### A. Appraisal Worksheet Information

- (1) Make adjustments for any missing vines on the unit.
- (2) Use separate appraisal worksheets for:
  - (a) each unit,
  - (b) each practice,
  - (c) each vineyard/sub-vineyards inspected,
  - (d) uninsured cause appraisals,
  - (e) raisins destroyed without consent, or
  - (f) discards in the field or at farm headquarters.
- (3) Standard appraisal worksheet items are numbered consecutively below. Example appraisal worksheets are provided in exhibit 3 and 4.
- (4) Follow the item entry instructions below for weight method appraisals on:
  - (a) individual trays, or
  - (b) continuous trays, as applicable.

#### B. Raisin Summary of Production Worksheet Information

Use this worksheet to record all harvested and appraised raisin production for the unit. Record production that is:

- (1) defective (contains defects) and identify type of defects;
- (2) reconditioned:
- (3) substandard production that is passed on delivery or after reconditioning;
- (4) sold to alternative markets or off-grade;
- (5) lost in reconditioning;
- (6) destroyed without consent or damaged by uninsured causes;
- (7) appraised, destroyed with consent (disked) or not removed from the vineyard; and
- (8) damaged and undamaged by insured causes that is discarded in excess of normal in the field or at the farm headquarters.

#### C. Raisin Production Worksheet Information

- (1) The Raisin PW may be used as a notice of damage or loss for all inspections.
- (2) If a Raisin PW has been prepared for the unit on a prior inspection, and a change or correction is necessary, complete a corrected claim.
- (3) Refer to the LAM for instructions regarding:
  - (a) acreage tonnage 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 is appraised to be put to another use or other reasons described in the LAM); and
  - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining in 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 the AIP determines a claim is to be denied, refer to the LAM for PW completion instructions pertaining to denied claims.
- (6) Complete a separate PW for varying shares, different practices on the same unit and label the pages "Page 1 of 2" pages, "Pages 2 of 2" pages, etc.

#### **52-60** (**Reserved**)

Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CDFA	California Department of Food and Agriculture
CIH	Crop Insurance Handbook
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
CSS	Chaff, Stems, and Sand
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
RAC	Raisin Administrative Committee
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture

<u>Cooperative</u> means a farming enterprise or organization owned by and operated for the benefit of those using its services.

<u>Courtesy Inspection</u> means an actual determination by USDA inspector of all defects from raisin samples pulled and submitted by the insured.

<u>Discards</u> means inferior raisins that are unfit for human consumption that are removed from the vineyard or grower headquarters.

<u>Table Grape Strippings</u> means any table grapes remaining in the vineyard following final harvest that fail to meet the CDFA minimum standards for table grapes.

<u>USDA Crop Insurance Inspection</u> means an actual determination by a USDA inspector of all raisin defects from samples pulled and submitted by the adjuster.

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 51 for general form standards and other general information.

As applicable, follow the item entry instructions below for:

- (1) continuous tray weight appraisals, or
- (2) individual tray weight appraisals.

Element/Item Number		Standard
1.	Company	Name of the AIP (company name) if not pre-printed on the worksheet.
2.	Policy Number	Insured's assigned policy number.
3.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4.	Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
5.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
6.	Claim No.	Claim number as assigned by the AIP, if required.
7.	Field ID	Vineyard or sub-vineyard identification symbol, block number, etc.
8.	Number Vines/Acre	Whole number of vines per acre as determined by the adjuster during
		the first visit to the vineyard. Refer to exhibit 5, herein.
9.	Acres/Vines to be	Total number of acres to tenths and whole number of vines to be
	Appraised	appraised.
		<b>Example</b> : 2.3/1,194 (acres to tenths/number of vines).
10.	Laydown Date	Date raisins to be appraised were laid down in MM/DD/YYYY format.
11.	Practice/Variety	The three-digit practice and type codes from the actuarial documents.
		If "No Practice" or "No Type" is specified, enter the three-digit code
		numbers from the actuarial documents. Enter the variety name in the
		Narrative.
12.	Sample Number	Make no entry, sample numbers are pre-printed on the form.
13.	Total Weight of Sample	Make the following entries in pounds rounded to tenths.
		(a) Individual tray appraisals: By line, weight of sample.
		(b) Continuous tray appraisals: By line, weight of raisins on the tray
		occupying space equal to the spacing of 5 consecutive vines, the spaces between 6 vine trunks.
14.	No. of Trays in Sample	(a) Individual tray appraisals: Enter the number of trays in each sample.
	Sample	Sumpro.
		(b) Continuous tray appraisals: Make no entry.

Eler	nent/Item Number	Standard
15.	Length of Row/Tray Gap	<ul> <li>(a) Individual tray appraisals: Make no entry.</li> <li>(b) Continuous tray appraisals: Make the following entries in feet to tenths as follows:</li> <li>(1) enter length of the row and the length of row without a continuous tray, include gaps in the tray without raisins.</li> </ul>
16.	Number of Vines	Example: 600.0/58.0.  (2) when there are multiple samples show calculations for the average percent of row with raisins in the Narrative.  By line, total number of vines in the sample
17.	in Sample Totals	(a) Total of all column 13 entries in pounds to tenths.
		(b) Total of all column 16 entries in whole vines.
18.	Total Weight	Transfer entry from item 17(a).
19.	Number of Vines Sampled	Transfer entry from item 17(b).
20.	Average Weight Per Vine	Divide item 18 by item 19, results in pounds rounded to tenths.
21.	Avg. Weight Per Vine	(a) Individual tray appraisals: Transfer entry from item 20.
		(b) Continuous tray appraisals: Multiply percent of row occupied by continuous tray (from the Narrative calculation) times item 20, result in pounds rounded to tenths.
22.	No. Vines to Be Appraised	Transfer entry from item 9 for number of vines to be appraised.
23.	Total Appraised Pounds to Count	Multiply item 21 by item 22, results rounded to whole pounds.
24.	Narrative	Document:
		(a) whether the appraisal is for discards;
		(b) the method used to determine that discards were in excess of normal;
		(c) how the number of vines per acre was determined;
		(d) the name of the variety being appraised;
		(e) any other pertinent information; and
		(f) as applicable, calculations to determine percent of row with continuous tray and item 21, Avg. Weight per vine calculations.

Elei	ment/Item Number	Standard	
	The following required entries are not illustrated on the example appraisal worksheet.		
25.	Insured's	Insured's (or insured's authorized representative's) signature and date.	
	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	Adjuster's signature, code number, and date signed after the insured (or	
	Signature, Code	insured's authorized representative) has signed. If the appraisal is	
	No., and Date	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.)	

### **Example Individual Tray Weight Method Appraisal Worksheet**

RAISIN APPRAISAL WEIGHT METHOD WORKSHEET		1. Company Name: Any Company 4. Insured's Name: I. M. Insured		2. Policy Number: XX-XXX-XXXX  5. Unit Number: 0001-0001BU		3. Crop Year: YYYY 6. Claim No.: XXXXX
7. Field ID:	8. Number	9. Acres/Vines to Be	10. Layd	own Date:		ce/Variety:
A-1	Vines/Acre: 519	Appraised: 2.3/1,194 14.	MN	M/DD/YYYY 15.		092/997 16.
12. Sample Number	13. Total Weight of Sam (1 Sample = 5 Vine	nple No. of Trays in Sample		15. of Row/Tray Gap	Number	16. of Vines in Sample
(1)	38.0	9				5
(2)	32.0	8				5
(3)						
(4)						
(5)						
(6)					T.	
(7)				7 7		
(8)						
(9)				,		
(10)			11/2			
(11)						
(12)						
(13)						
(14)						
(15)						
(16)						
(17)						
(18)						
17. Totals	70.0					10
18. Total Wei 70. 21. AVG. We	eight Per Vine	19. Number of Vines Sampled 10 22. No. Vines to Be Appraised 1,194		20. Average V =   23. Total Ap	7.0	ands to Count

<sup>24.</sup> Narrative: Appraised MM/DD/YYYY. Thompson Seedless. To be disked.

This form example does not illustrate all required entry items

### **Example Continuous Tray Weight Method Appraisal Worksheet**

		1. Company Name:		2. Policy Numb	per:	3. Crop Year:
RAISIN AI	PPRAISAL WEIGHT	Any Company		XX-XXX-X		YYYY
METHOD WORKSHEET		4. Insured's Name:		5. Unit Number:		6. Claim No.:
		I. M. Insured		0001-000	)2BU	XXXXX
7. Field ID:	8. Number Vines/Acre:	9. Acres/Vines to Be Appraised:	10. Laydo		11. Practic	
B-1	519	2.8/1,194	MM/I	DD/YYYY		093/997
12. Sample Number	13. Total Weight of Sample (1 Sample = 5 Vines)	14 No. of Trays in Sample	Length of	15 Row/Tray Gap	Numbe	16. r of Vines in Sample
(1)	43.0		60	00/58 *		5
(2)	36.0		60	00/75 *		5
(3)						
(4)						
(5)			-			
(6)						
(7)		1				
(8)						
(9)						
(10)						
(11)						
(12)	6					
(13)	1					
(14)						
(15)						
(16)						
(17)						
(18)						
17. Totals	79.0					10
18. Total We		19. Number of Vines Sampled		20. Average W	_	
	79.0 ÷	10		=		7.9
21. AVG. We	eight Per Vine	22. No. Vines to Be Appraised		23. Total Appr		
	7.0 X	1,194		=	8,3	358

<sup>24.</sup> Narrative: Appraised MM/DD/YYYY. Thompson Seedless. To be disked. \*Sample 1:  $58.0 \, \text{ft. gap} \div 600.0 \, \text{ft. row} = 0.097 \, \text{Sample 2: } 75.0 \, \text{ft. gap} \div 600.0 \, \text{ft. row} = 0.125.$ 

This form example does not illustrate all required entry items

<sup>0.097 + 0.125 = 0.222</sup>.  $0.222 \div 2$  samples = 0.111 average percent gap. 1.000 - 0.111 = 0.889 average percent of row with raisins.  $7.9 \times 0.889 = 7.0 \text{ AVG}$ . Weight Per Vine (entry in item 21).

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. Refer to paragraph 51 for general form standards and other general information.

As applicable, follow the item entry instructions below for:

- (1) bunch count appraisals on individual trays, or
- (2) berry count appraisals on continuous trays.

Ele	ment/Item Number	Standard				
1.	Company	Name of the AIP (company name) if not pre-printed on the worksheet.				
2.	Check Appropriate Box	Place an "X" in the "Bunches" or "Berries" box, as applicable.				
3.	Policy Number	Insured's assigned policy number.				
4.	Crop Year	Crop year, as defined in the policy, for which the claim is filed.				
5.	Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.				
6.	Unit Number	Unit number from the Summary of Coverage verified to be correct.				
7.	Claim No.	Claim number as assigned by the AIP, if required.				
8.	Field ID	Vineyard or sub-vineyard identification symbol, block number etc.				
9.	No. Vines Per Acre	Whole number of vines per acre as determined by the adjuster during the first visit to the vineyard.  Reminder: Refer to exhibit 9 for number of vines per acre.				
10.	Acres/Vines to be	Total acres, to tenths and the number of vines to be appraised (for				
10.	Appraised	example, 2.5 acres/1,298 vines).				
11.	Laydown Date	Calendar date raisins were laid down in MM/DD/YYYY format.				
12.	Practice/Variety	Three-digit practice and type codes from the actuarial documents. If "No Practice" or "No Type" is specified, enter "997."				
13.	Sample Number	Make no entry, sample numbers are pre-printed on the form.				
14.	Total Number of Bunches or Berries	<ul><li>(a) Bunch count appraisals: By line, total number of bunches per sample.</li><li>(b) Berry count appraisals: By line, the number of berries per</li></ul>				
		sample.  (i) line out "5" in the column heading and replace with "¼"  (Sample = 5 ¼ Vines).  (ii) determine sample row length per paragraph 25.				
		(iii) record vine spacing and sample row length calculations in the Narrative or on a Special Report.				

Ele	ement/Item Number		Stand	ards				
15.	Number of Trays in	(a)	(a) Bunch count appraisals: By line, number of trays in each sample.					
	Sample	(b)	Berry count appraisals: Make no	entry.				
16.	Number of Berries Per Vine	(a)	Bunch count appraisals: Make n					
		(b)	(b) Berry count appraisals: By line, item 14 multiplied by "4," results in whole berries.					
17.	Number of Vines in Sample	(a)	(a) Bunch counts appraisal: By line, total number of vines in the sample.					
		(b)	Berry count appraisal: Enter "1."	"				
18.	Totals	(a)	Total of all column 14 entries (in	whole bunches),				
		(b)	(b) Total of all column 16 entries (in whole berries), and					
		(c)	Total of all column 17 entries (in	whole vines).				
19.	Total Number	(a)	Bunch count appraisals: Transfe	er entry from item 18 (a).				
	Bunches or Berries	(b) Berry count appraisals: Transfer entry from item 18 (b).						
20.	Number Vines	Transfer entries from item 18(c).						
	Sampled							
21.	Average Number Bunches or Berries Per Vine	Divide item 19 by item 20, round results to whole bunches or berries, as applicable.						
22.	Weight Factor	(a) Bunch count appraisals: Enter the two-decimal dry bunch weight factor for the variety from the table below.						
			Variety	Dry Bunch Weight in Pounds				
			Thompson & Fiesta	0.22				
			Flame and Seedless	0.24				
			Ruby Seedless	0.56				
			Muscat	0.18				
			Sultana	0.20				
			Monukka	0.27				
		All Others 0.22						
		(b) Berry count appraisals: Enter 1,250.						
23.	Average Weight Per Vine	Make the following entries in pounds rounded to tenths.						
		(a)	Bunch count appraisals: Multip	5				
		(b)	Berry count appraisals: Divide	e item 21 by item 22.				

Ele	ement/Item Number	Standards				
24.	Avg. Weight Per Vine	Make the following entries in pounds rounded to tenths.				
	V IIIC	(a) Bunch count appraisals: Transfer entry from item 24.				
		(b) Berry count appraisals: Enter result of multiplying percent of row with continuous tray by item 23.				
		(1) Show calculations in the Narrative.				
		(2) Refer to paragraph 25, herein for instructions on determining percent row with continuous tray.				
25	NI 1 CXI					
25.	Number of Vines to Be Appraised	Transfer number of vines from item 10.				
26.	Total Appraised Pounds to Count	Multiply item 24 by item 25, results in pounds to tenths.				
27.	Narrative	Document the following information:				
		(a) whether the appraisal is for discards;				
		(b) the method used to determine whether discards were in excess of normal.				
The	following required entr	ies are not illustrated on the example appraisal worksheet.				
28.	Insured's Signature	Insured's (or insured's authorized representative's) signature and				
	and Date	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, etc., which may not be				
20		readily understood.				
29.	Adjuster's Signature,	Signature of adjuster, code number, and date signed after the insured				
	Code No., & Date	(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 PW.				
	Page Number	Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).				

### **Example Individual Tray Bunch Count Method Appraisal Worksheet**

RAISI	N APPRAISA	L COUNT M	ИЕТНОD	1. Con	npany Name:		2. Check App	ropriate Box
	WORK	KSHEET		Any Company			Bunches	Berries
				3. Poli	cy Number:		4. Crop Year:	
					XX-XXX-X			YYY
5. Insured's N					Number:	7. Claim No.:	8. Field ID:	
-		Insured			-0001BU	XXXXX		<b>A-2</b>
9. No. Vines I		10. Acres/Vii	nes to Be Appraise	ed:	11. Laydow		12. Practice/V	<del>-</del>
	19		2.5/1,298		MM/I	DD/YYYY		2/997
13. Sample	14 Total Numbe		15. Number of Tra	ays in	Number of	16. Berries Per Vine		17. ines in Sample
Number	or Be		Sample		(1	14 X 4)		
	(1 Sample :	= 5 Vines)						
(1)	14	16	9					5
(2)	12	21	8					5
(3)	10	)5	7		-			5
(4)								
(5)								
(6)								
(7)						7		
(8)								
(9)								
(10)			M					
(11)		1						
(12)		1						
(13)								
(14)			7					
(15)								
(16)								
18. Totals	37	72						15
10 TE : 137	1 D 1	20 N 1	77' C 1 1 T	21 4	NT 1	D 1	22 W : 1 :	1 22 4
	mber Bunches erries	20. Number	Vines Sampled	21. Av	erage Number Berries Per V		22. Weight Factor	23. Average Weight Per Vine
3	372	÷	15 =		25		0.22	= 5.5
24. AVG. We	ight Per Vine		25. Numb	er Vines	to Be Apprais	sed	26. Total App to Count	raised Pounds
	5.5		X		1,298	=	•	139.0

<sup>27.</sup> Narrative: Appraised MM/DD/YYYY. Thompson Seedless. To be disked.

This form example does not illustrate all required entry items

### **Example Continuous Tray Berry Count Method Appraisal Worksheet**

				1. Company Name:			2. Check Appropriate Box	
RAISIN	APPRAISAL CO	OUNT ME	ГНОД	Any Company			Bunches Berries	
	WORKSHI	EET		3. Policy Number:			4. Crop Year:	
					XX-XXX-XX		YYYY	
5. Insured's N	Name:			6. Unit Numbe	er:	7. Claim No.:	8. Field ID:	
I. M. Insured			0001-00		XXXXX	B-2		
9. No. Vines		10. Acres/V			11. Laydowi		12. Practice/Variety:	
	519		2.6/1,298		MM/	DD/YYYY	093/997	
13. Sample	14. Total Number of	Runches or	Number o	15. f Trays in Samp	le Number	16. of Berries per Vine	17. Number of Vines in Sample	
Number	Berries		TVUITIOCT O	i irays iii Sainp	ic ivallioci v	(14 X 4)	rumber of vines in Sample	
	(1 Sample = <del>5</del> 1	/4 Vines)						
(1)	2162					8,648	1	
(2)	1935					7,740	1	
(3)	1716				4	6,864	1	
(4)								
(5)								
(6)								
(7)					1			
(8)					1			
(9)								
(10)		. 1						
(11)				9				
(12)								
(13)		1						
(14)								
18. Totals	5,813					23,252	3	
19. Total Nur Berries	mber Bunches or	20. Number Sample			Number Bunc s Per Vine	hes 22. Weigh	t Factor 23. Average Weight Per Vine	
23,	,252	<b>:</b>	3	=	7,751	1250	= 6.2	
24. AVG. We	eight Per Vine		25. Num	nber Vines to Be	Appraised	26. Tot	al Appraised Pounds to Count	
	5.5 *		X	1,29	98	=	7,139.0	

This form example does not illustrate all required entry items

<sup>27.</sup> Narrative: Appraised MM/DD/YYYY. 6 ft. vine spacing divided by 4 = 1.5 ft. sample tray length.

<sup>\*</sup> Sample 1) 58.0 ft.  $gap \div 600.0$  ft. row = 0.097; Sample 2) 77.0 ft.  $gap \div 600.0$  ft. row = 0.128; Sample 3) 68.5 ft.  $gap \div 600.0$  ft. row = 0.114.

<sup>0.097 + 0.128 + 0.114 = 0.339</sup>.  $0.339 \div 3$  samples = 0.113 average percent gap. 1.000 - 0.113 = 0.887 average percent of row with raisins. 6.2 Average Weight Per Vine X 0.887 = 5.5 AVG. Weight Per Vine. Thompson Seedless. To be disked.

#### A. Raising Reconditioning Authorization Form

#### (1) General Information

- (a) The following is the minimum information required to document raisins that are to be released for reconditioning due to moisture content in excess of 18.0% only.
- (b) This required information may be entered on an AIP generated form or Special Report. AIP generated forms must adhere to RMA form standards.
- (c) An AIP approved raisin sample must be taken and tested at a certified USDA inspection facility.
- (d) Authorization is given for wash and dry reconditioning only.
- (e) The insured shall certify to the AIP that reconditioning and/or cold storage facilities are available for immediate handling of insured raisins to prevent additional damage.

#### (2) Form Requirements

Standard form entry items are numbered consecutively below.

#### Part I – Heading

Ele	ement/Item Number	Standard
1.	Insured's Name	Name of insured that identifies exactly the person (legal
		entity) to whom the policy is issued.
2.	Policy No.	Insured's assigned policy number.
3.	Unit No.	Unit number from the Raisin Tonnage Report after it is
		verified to be correct.
4.	Practice	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 the appropriate
		three-digit code number from the actuarial documents.
5.	Variety	The three-digit code number, entered exactly as specified on
		the actuarial documents, for the grape variety released for
		reconditioning. If "No Type Specified," enter the three-digit
		code number from the actuarial documents.
6.	Claim No.	Claim number as assigned by the AIP, if required.

#### A. Raisin Reconditioning Authorization Form (continued)

#### **Part II – Example Release Statements**

- (a) "Release to Reconditioning for Moisture in excess of 18.0% only."
- (b) "Name of AIP" authorizes the above insured to deliver raisins on this unit for reconditioning without a USDA Crop Insurance Inspection certificate.
- (c) "This authorization is only given in situations where due to rain, raisins contain moisture in excess of 18.0%, and prevailing weather conditions indicate that if left in the field, additional damage may occur."
- (d) "The Moisture Percentage (X.X)% moisture determination is from an AIP approved sample, and tested at a certified USDA inspection facility. Refer to attached inspection certificate dated 'Date of Certificate' (MM/DD/YYYY)."
- (e) "Furthermore, this authorization is given for wash and dry reconditioning only. No allowance will be given for drying only.
- (f) "Furthermore, this authorization is given with the knowledge that the above named insured certifies to "AIP Name" that reconditioning and/or cold storage facilities are available for immediate handling of insured raisins to prevent any additional damage to raisins."

#### (g) Insured's Certification:

"I understand that this form and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. A false claim made to the Federal Crop Insurance Corporation, or a false statement made on a matter within the jurisdiction of the Federal Crop Insurance Corporation, may subject the maker to sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006, and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729, 3730) and other federal statutes."

Part III – Signatures and Dates

El	ement/Item Number	Standard
7.	Insured's Signature &	Insured's (or insured's authorized representative's) signature
	Date	and date signifying acceptance of reconditioning
		authorization.
8.	Adjuster's Signature,	Adjuster's signature, code number and date signed after the
	Code No., & Date	insured (or insured's authorized representative) has signed.

## **B.** Raisin Reconditioning Pool Production-to-Count Form

- (1) Use this form to document reconditioning raisin tonnage, payments, and pool standards.
- (2) Standard form entry items are numbered consecutively below.

Ele	ment/Item Number	Standard			
Con	npany Name	Name of AIP if not preprinted on the form.			
Clai	m No.	Claim number as assigned by the AIP, if required.			
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.			
2.	Policy No.	Insured's assigned policy number.			
3.	Unit No.	Unit number from the Raisin Tonnage Report after it verified to be correct.			
4.	Practice	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 the appropriate three-digit code number from the actuarial documents.			
5.	Variety	The three-digit code number, entered exactly as specified on the actuarial documents, for the grape variety released for reconditioning. If "No Type Specified," enter the three-digit code number from the actuarial documents.			
6.	Crop Year	Four-digit crop year for which the claim is filed, as defined in the policy.			
7.	Option	Enter either "A" or "B" indicating the option selected.			
8.	Insured's	Insured's (or insured's authorized representative's) signature and			
	Signature & Date	date.			
9.	Adjuster's Signature, Code No., & Date	Signature of adjuster, code number, and date signed after the insured's (or insured's authorized representative) has signed. For an absentee insured, enter the adjuster's code number only. The signature and date shall be entered after the absentee has signed and returned the form.			

#### B. Example Raisin Reconditioning Pool Production-to-Count Form

COMPANY NAME:	RAISIN RECONDITION	ING POOL	CLAIM 1	NO.:
Any Company	PRODUCTION-TO-	COUNT		XXXXX
1. INSURED'S NAME:		2. POLIC	CY NO.:	
I. M	I. Insured		XXXXXXX	XXXX
3. UNIT NO.:	4. PRACTICE:	5. VARIETY:	:	6. CROP YEAR:
0001-0001BU	092	9	997	YYYY

In consideration of the insurance provider named above, making indemnity payments prior to the time when production is known, the undersigned insured and company agree to establish the production to count of raisins damaged by rainfall in accordance with the following:

Raisin production damaged by rainfall, picked up, delivered and entered into a reconditioning pool as a result of mold, embedded sand, or microorganisms will be determined by loss adjustment procedures according to one of the following options.

#### **OPTION A:**

The equivalent production of reconditioned raisins will be calculated according to the historic average of the final yield percentage of such pools as shown in the following table:

POOL CATEGORY:	HISTO	RIĆ POOL YIELD:
Mold 5.1 – 10.0%		88%
Mold 10.1 - 15.0%		84%
Mold 15.1 - 20.0%		74%
Mold 20.1 - 25.0%		61%
Mold 25.1 - 30.0%		55%
Mold in excess of 30.0%		40%
Microorganisms		88%
Embedded Sand		91%

(Mold percentage, microorganisms, or embedded sand as shown in this schedule will be the controlling pool category factor).

#### OPTION B:

Insured growers may allow damaged raisins to be reconditioned by an independent reconditioner outside the cooperative and the actual recovery percentage will be used to determine the production of such reconditioned raisins. Title to such raisins will remain with the marketing cooperative.

7. I have selected Option	<u>A</u> .	
---------------------------	------------	--

I agree that I have read and understand the adjustment options contained herein and in the policy. It is also understood that the adjustment options contained herein apply only to raisins picked up, boxed, removed from the field, and entered into the reconditioning pool. "Distillery Material" raisins will be valued on the basis of a weighted average price.

I understand that this form and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. A false claim made to the Federal Crop Insurance Corporation, or a false statement made on a matter within the jurisdiction of the Federal Crop Insurance Corporation, may subject the maker to sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006, and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729, 3730) and other federal statutes.

8. INSURED'S SIGNATURE:	DATE:				
I. M. Insured		MM/DD/YYYY			
9. ADJUSTER'S SIGNATURE:	CODE NO.:	DATE:			
I. M. Adjuster	XXXXX	MM/DD/YYYY			

### C. Packer's Release Statement for Insured Off-grade Raisins Form

- (1) General Information
  - (a) The following is the minimum information required to document when a raisin packer releases insured off grade raisins.
  - (b) This required information may be entered on an AIP generated form or a Special Report. AIP generated forms must adhere to RMA form standards.
- (2) Standard form entry items are numbered consecutively below.

Ele	ement/Item Number	Standard										
1.	Company Name	Name of AIP if not preprinted on the form.										
2.	Claim No.	Claim number as assigned by the AIP, if required.										
3.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to										
		hom the policy is issued.										
4.	Policy No.	Insured's assigned policy number.										
5.	Unit No.	Unit number from the Raisin Tonnage Report verified to be										
		correct.										
6.	Packer's Statement	Statement shall include the:										
		<ul> <li>(a) name of the packer releasing off-grade raisins;</li> <li>(b) number of tons rounded to two decimal places of off-grade raisins released by the packer; and</li> <li>(c) variety name of off-grade raisins.</li> </ul>										
		<b>Example</b> : "Acme Packers hereby releases 4.34 tons of off-grade										
		Thomson Seedless raisins from the above stated										
		producer's insurance unit and contract."										
7.	Signature of Packer	Signature of the packer or the packer's authorized representative										
	& Date	and date signed verifying off-grade raisin tonnage was released.										

### D. Release of Insured Off-grade Raisins to Alternative Use Market Form

- (1) General Information
  - (a) The following is the minimum information required to document when a raisin packer releases insured off-grade raisins.
  - (b) This required information may be entered on an AIP generated form on a Special Report. AIP generated forms must adhere to RMA form standards.
- (2) Standard form entry items are numbered consecutively below.

# D. Release of Insured Off-grade Raisins to Alternative Use Market Form (continued)

Eler	nent/Item Number	Standard									
1.	Company Name	Name of AIP if not preprinted on the form.									
2.	Claim No.	Claim number as assigned by the AIP, if required.									
3.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to									
		whom the policy is issued.									
4.	Policy No.	Insured's assigned policy number.									
5.	Unit No.	Unit number from Raisin Tonnage Report after verified to be									
		orrect.									
6.	Insurance	Statement shall include the:									
	Provider's										
	Statement	(a) name of the AIP authorizing release of insured off-grade raisins to an alternative use market;									
		(b) number of tons rounded to two decimal places of raisins released; and									
		variety name of off-grade raisins released to an alternative use market.									
		Example: "Insurance Company hereby authorizes the release of approximately 4.34 tons of off-grade Thompson Seedless raisins from the above unit to an alternative use market for the above stated insured. It is understood that these raisins will not be reconditioned on behalf of the insured."									
7.	Practice	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 the appropriated three-digit code number from the actuarial documents.									
8.	Variety	The three-digit code number, entered exactly as specified on the ctuarial documents, for the grape variety. If "No Type Specified," nter the three-digit code number from the actuarial documents.									
9.	Insured's Signature & Date	Insured's (or insured's authorized representative's) signature and date.									
10.	Adjuster's	Signature of adjuster, code number, and date signed after the									
	Signature, Code	insured (or insured's authorized representative) has signed.									
	No., & Date	,									

#### E. Certificate of Offer to Purchase Raisins for Alternative Use Market Form

#### (1) General Information

- (a) The following is the minimum required information to document when an AIP releases insured off-grade raisins to an alternative use market.
- (b) The buyer offering to purchase the raisins shall certify the number of tons to be purchased, per ton value, and date and time the offer will expire.
- (c) This required information may be entered on an AIP generated form or a Special Report. AIP generated forms must adhere to RMA form standards.
- (2) Standard form entry items are numbered consecutively below.

Ele	ement/Item Number	Standard								
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.	Unit Number	Unit number from the acreage report.								
4.	Variety	(a) The three-digit code number, entered exactly as specified on								
		the actuarial documents, for the variety the buyer is offering to								
		purchase for an alternative use market.								
		(b) If "No Type Specified," enter the three-digit code number from the actuarial documents.								
5.	Address of Insured	Insured's mailing address including street, city, state and zip code.								
6.	Location of Insured	Physical location of raisins for an alternative use market.								
	Raisins									

#### E. Certificate of Offer to Purchase Raisins for Alternative Use Market Form (continued)

Elei	ment/Item Number	Standard								
7.	Alternative Use	The buyer's certifying statement must include the:								
	Market Statement	(a) name of the authorized buyer;								
		(b) name of the buyer purchasing the raisins for an alternative use market;								
		dollars per ton that the buyer certifies will be paid to the insured;								
		(d) approximate number of tons to hundredths of off grade raisins being purchased; and								
		(e) the date and time of day (e.g., MM/DD/YY, 10:30 A.M.) by which the buyer's representative must be notified regarding the acceptance of the above offer.								
		<b>Example:</b> "I A.M. Buyer of Acme Processor hereby value and agree to purchase and pay the above stated insured \$135.00 per ton on approximately 4.34 tons of off-graderaisins from the above identified insurance unit. I must be notified of the acceptance of this offer by MM/DD/YYYY 10:30 A.M."								
8.	Fax Number	The fax number to which the buyer's statement must be sent for								
9.	Signature of Buyer & Date	acceptance.  Signature of buyer (or buyer's authorized representative) and date signed certifying to the above offer.								

#### F. Raisin Release Form

#### (1) General Information

- (a) The following is the minimum required information to document the release of insured off-grade raisins damaged to the extent such raisins will not be removed from the vineyard or reconditioned and the insured agrees to destroy the raisins.
- (b) This information may be entered on an AIP generated form or Special Report. AIP generated forms must adhere to RMA form standards.
- (2) Standard form entry items are numbered consecutively below.

# F. Raisin Release Form (continued)

Elen	nent/Item Number	Standard									
1.	Company Name	Name of the AIP if not preprinted on the form.									
2.	Claim No.	Claim number as assigned by the AIP, if required.									
3.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to									
		whom the policy is issued.									
4.	Policy No.	Insured's assigned policy number.									
5.	Unit No.	Unit number from the tonnage report.									
6.	Practice	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 the appropriate three-digit code									
	<b>T</b> T • .	number from the actuarial documents.									
7.	Variety	The three-digit code number, entered exactly as specified on the									
		actuarial documents, for the variety laid down by the insured. If									
		"No Type Specified," enter the appropriate three-digit code number									
	т	from the actuarial documents.									
8.	Insurance	Such release statement shall contain the following:									
	Provider's Release	(-)									
	Statement	(a) name of AIP releasing raisins to be destroyed;									
		b) number of tons rounded to two decimal places of appraised									
		off-grade raisins being released for destruction;									
		off grade failules being released for destruction,									
		(c) a statement that the raisins will not be reconditioned, and that									
		no attempt will be made to deliver the raisins to any packer,									
		distiller, processor, or other buyer, and									
		(d) a requirement that the insured must notify the AIP prior to the									
		raisins being destroyed.									
		<b>Example</b> : "Any Company hereby releases 9.35 appraised tons of									
		off-grade <u>Thompson Seedless</u> raisins from the insurance									
		unit and practice identified above to be disked									
		underground by the above named insured. It is									
		understood that these raisins will not be reconditioned,									
		and no attempt will be made to deliver the raisins to any									
		raisin packer, distiller, processor, or other buyer. It is									
		further agreed that <u>Any Company</u> will be notified by the									
		insured before the raisins are disked."									

# F. Raisin Release Form (continued)

Elei	ment/Item Number	Standard
9.	Insured's	Insured's (or insured's authorized representative's) signature and
	Signature & Date	date.
10.	Adjuster's	Adjuster's signature, code number, and date signed after the insured
	Signature, Code	(or insured's authorized representative) has signed.
	No. & Date	

Verify and/or make the following entries for each summary of PW element/item number. A completed summary of PW example is at the end of this exhibit. Refer to paragraph 51 for general form standards and other general information.

Ele	ment/Item Number	Standard
1.	Company Name	Name of AIP (company name) if not pre-printed on the worksheet.
2.	Claim No.	Claim number as assigned by the AIP, if required.
3.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to
		whom the policy is issued.
4.	Policy No.	Insured's assigned policy number.
5.	Unit No.	Unit number from the acreage report.
6.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
7.	Practice	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 the appropriate three-digit code number from the actuarial documents.
8.	Variety	The three-digit code number, entered exactly as specified on the actuarial documents, for the grape type laid down by the insured. If "No Type Specified," enter the three-digit code number form the actuarial documents.
9.	Weight Tag	Applicable tag and/or worksheet number or other source of information
	Number, USDA	for this line. Obtain tag/worksheet number from the appraisal
	Worksheet No.	worksheet.
10.	Defects	Identify defects.
		Example: Moisture, mold, etc.
11.	Lbs. Allowed	Whole pounds of raisins allowed for reconditioning for each line entry.
	Recond.	
12.	Percent Moisture	Percent Moisture to tenths.
13.	Moisture Factor	Percent moisture factor to four decimal places.
		<b>Reminder</b> : Refer to exhibit 10 for moisture factors.
14.	Lbs. 16% Moisture	Multiply item 11 by item 13, results rounded to whole pounds of
		raisins.
		<b>Reminder</b> : This calculation adjusts raisins to 16.0 percent moisture.
15.	Percent Substand.	Percent to tenths of raisins that are substandard.

Ele	ment/Item Number	Standard								
16.	Factor	Substandard factor to three decimal places if the substandard percentage in column 15 above is greater than 5.0 percent.								
		(a) Refer to exhibit 11, herein for substandard factors, or								
		(b) If such factor is not on the exhibit 11 table, calculate as follows:								
		(1) determine the substandard factor by subtracting 5.0 percent from the actual substandard raisin percentages in column 15;								
		(2) subtract the result of (b) (1) from 1.000 to determine the substandard factor to three decimal places.								
		<b>Example:</b> 9.0 percent of the raisins were substandard 9.0 percent substandard or $0.09 - 0.05$ allowance = $0.04$ $1.000 - 0.04 = 0.960$ substandard factor								
17.	Insured Lbs. Adjusted for Moist.	Make the following entries rounded to whole pounds.								
	And Substandard Raisins	(a) For insured raisins adjusted to 16.0 percent moisture: Transfer entry from item 14.								
		(b) For raisins that exceed 5.0 percent substandard allowance: Item 14 multiplied by item 16.								
18.	Passed on Delivery	Whole pounds of raisins passed on delivery that meet RAC standards without reconditioning.								
19.	Passed After Reconditioning	Whole pounds of raisins passed after reconditioning that meet RAC standards after reconditioning.								
20.	Lost in Reconditioning	Whole pounds of raisins lost in reconditioning.								
21.	Failed After Recond.	Whole pounds of raisins that failed RAC standards after reconditioning.								
22.	Loss Off- Grade/Unins. Cause	Whole pounds of off-grade raisins and raisins lost due to uninsured causes.								
23.	Destroyed W/O Consent	Whole pounds of raisins disked under or otherwise destroyed without consent.								
24.	Sold Off-Grade Before Recond.	Whole pounds of off-grade raisins sold before reconditioning.								
25.	Sold Off Grade After Recond.	Whole pounds of off-grade raisins sold after reconditioning.								
26.	Sold to Distill.	Whole pounds of raisins sold as distillery material.								
27.	Destroy with Consent	Whole pounds of raisins destroyed with written consent from the AIP.								

Elei	ment/Item Number	Standard						
28.	Excess Discards at	On separate lines, enter:						
	Farm H.Q.	(a) whole pounds of rain-damaged unmarketable raisins discarded in excess of normal at the farm headquarters, and						
		(b) whole pounds of undamaged marketable raisins discarded in excess of normal based on appraisal determinations (refer to Narrative).						
29.	Excess Discards in	On separate lines, enter whole pounds of:						
	Field	(a) rain-damaged unmarketable raisins discarded in excess of normal in the field, and						
		(b) undamaged marketable raisins discarded in excess of normal based on appraisal determinations (refer to Narrative).						
30.	Total Pounds	Separately total the number of whole pounds of raisins from all entries in columns 11, and 17 through 29.						
31.	Total Tons	For all item 30 entries for columns 11 and 17 through 29, separately divide such total pound entries by 2,000 lbs./ton to calculate total tons for each column, rounded to two decimal places.						
		<b>Example</b> : Item 30 entry for column 11 total is 34,829 lbs. allowed recond. ÷ 2,000 lbs./ton = 17.41 tons.						
32.	Narrative	(a) Record the insured's actual reconditioning cost.						
		(b) Document how excess raisin discards were determined.						
		(c) Explain any pertinent information concerning the recorded production including damage due to uninsured causes.						
		(d) For raisins failing to meet RAC standards after reconditioning enter actual cost to recondition a 10 ton sample in the Narrative.						
		<b>Example</b> : 10.0 tons of sample raisins x \$225.00 actual cost/ton = \$2250.00 reconditioning cost.						
The	following required en	ntries are not illustrated on the Summary of Production Worksheet below.						
33.	Insured's Signature & Date	Insured's (or insured's authorized representative's) signature and date.  Before obtaining insured's signature, review all entries on the Summary of Production Worksheet with the insured, particularly explaining codes which may not be readily understood.						
34.	Adjuster's	Signature of the adjuster, code number, and date signed after the insured (or						
	Signature, Code	insured's authorized representative) had signed. For an absentee insured,						
	No., & Date	enter adjuster's code number only. The signature and date will be entered						
		after the absentee has signed and returned the Summary of Production Worksheet.						
	Page Number	Page number. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)						

## Form Standards – Raisin Summary of Production Worksheet (Continued)

### RAISIN SUMMARY OF PRODUCTION WORKSHEET

1. COMPANY N	1. COMPANY NAME: Any Company  2. CLAIM NO.: XXXXX																	
3. INSURED'S NAME: I. M. Insured							4. POLICY NO.: XXXXXXXXXX											
5. UNIT NO.: 0001-0001BU 6. CROP YEAR: YYYY							7. PRACTICE: 092 8. VARIETY: 997											
Weight Tag Number		Lbs.	Percent Moisture 12.	Lbs.	Percent Substnd. 15.	Insured Lbs. Adjusted for Moist. and	Passed	Passed		Failed	Loss Off Grade/	Destroyed	Sold Off Grade	Sold Off Grade	Sold	Destroy	Excess Discards	Excess
USDA Worksheet No. 9.	Defects 10.	Allowed Recond. 11.	Moisture Factor 13.	16% Moisture 14.	Factor 16.	Substnd. Raisins 17.	On Delivery 18.	After Recond. 19.	Lost In Recond. 20.	After Recond 21.	Unins. Cause 22.	W/O Consent 23.	Before Recond. 24.	After Recond. 25.	To Distill. 26.	With Consent 27.	At Farm H.Q. 28.	Discards In Field 29.
62114	MOIST.	14,477	19.2	13,927		13,927		11,302	2,625				1					
12-456	MOLD	14,477	0.9616	13,921		13,921		11,302	2,023									
62217	MOIST.	9,827	19.8	9,375		9,375		7,572	1,803	4								
12-488	MOLD	9,021	0.9544	9,373		9,373		1,312	1,803									
45671 12-138	MOIST. MOLD	10,525	19.5 0.9580	10,083		10,083			K	10,083								
378779	W/I *	0		41.675	9.0	40.000	10.000			7								
14-636	WI *	0		41,675	.960	40,008	40,008		7									
517649															3,500			
16-987								2							3,300			
FROM APPR.																8,358		
WORKSHEET																0,330		
FROM APPR.																7,139		
WORKSHEET				2												7,137		
30. TOTAL POUNDS:		34,829				73,393	40,008	18,874	4,428	10,083					3,500	15,497		
31. TOTAL TONS:		17.41 **				36.70	20.00	9.44	2.21	5.04					1.75	7.75		

<sup>32.</sup> NARRATIVE: \* Line 4, No failing defects; therefore, no reconditioning allowance given. Adjustments were made for substandard raisins.

This form examples does not illustrate all required entry items

<sup>\*\*</sup> Column 11, item 30, actual reconditioning cost \$195/Ton.

Verify and/or make the following entries for each PW element/item number. A completed PW is at the end of this exhibit. Refer to paragraph 51 for general form standards and other general information.

Ele	ment/Item Number	Standard
1.	Company Name	Name of AIP (company name), if not preprinted on the form servicing
	1 0	the contract.
2.	Agency Name	Name of agency servicing the contract.
3.	Name of Insured	Name of insured that identifies exactly the person (legal entity) to whom
		the policy is issued.
4.	Crop Year	Four-digit crop year as defined in the policy for which the claim is filed.
5.	Contract No.	Insured's assigned policy number.
6.	Claim No.	Claim number as assigned by the AIP.
7.	Date(s) of	(a) Date(s) in MM/DD/YYYY format adjuster inspected the unit.
	Inspection	(h) Dansant in a stirre for the same of the start of the
		(b) Document inspection findings on a Special Report attached to the PW.
8.	Unit No.	Unit number from the Summary of Coverage verified to be correct.
9.	Acres	Determined acres to tenths.
		Reminder: Refer to the LAM for definition of acceptable determined acres used herein.
10.	Practice	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 the appropriate three-digit code number from the actuarial documents.
11.	Variety	The three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "Not Type Specified," enter the appropriate three-digit code number from the actuarial documents.
12.	Date(s) of Notice of Damage or Loss	Date the notice of damage was given for the unit in item 5. For a delayed notice of lass or delayed claim, refer to the LAM.
13.	Date(s) of Rain Causing Damage	Actual date(s) in MM/DD/YYYYY format of the rain causing damage.
14.	Assignment of Indemnity and Transfer of Indemnity	Check the appropriate box, only if an Assignment or Transfer of Indemnity is in effect for the crop year, otherwise, make no entry.
15.	Insured Tons	Enter the actual insured tonnage to two-decimal places.
		<b>Example</b> : 46.19, etc.
16.	Amount of	Enter the Reference Maximum Amount, in whole dollars, in effect for
	Insurance Per Ton	the crop year based on the coverage level elected.
		<b>Example</b> : Multiply the Reference Maximum Dollar Amount from the SP by the Coverage Level. \$1,350 (ref. max \$ amt.) x 0.65 (coverage level) = \$877.50 rounded to \$878.

Element/Item Number		Standard							
17.	Insured Share	Insured's interest in the crop to three-decimal places as determined at the time of inspection.							
18.	Companion Policy(ies)	(a) Make no entry if no other person has a share in the unit (insured has 100 percent share).							
		(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 other person does not enter "None."							
		(1) If the other person has a multiple-peril contract and the same AIP services it, enter the contract number.							
		Important: Handle these companion policies according to AIP instructions.							
(2) If the other person has a multiple-peril contract different AIP or agent services it, enter the nam 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.							
		<b>Note</b> : Refer to the LAM for further information regarding companion contracts.							
19.	Final Disposition	Make no entry, methods of disposition are listed on the worksheet.							
20.	Tons Placed on Trays	Transfer the amount of raisin tonnage rounded to two-decimal places from the Raisin Summary of Production Worksheet to each applicable category (passed on delivery, passed after reconditioning, etc.) in item 19.							
21.	Value per Ton	(a) For each applicable final disposition category, determine the value per ton in dollars and cents. Refer to items (b), (c) and (d) below for exceptions.							
		(1) <b>Passed on Delivery</b> : Use the Reference Maximum Dollar Amount per ton.							
		(2) <b>Passed after Reconditioning</b> : Use the Reference Maximum Dollar Amount per ton.							
		(3) <b>Lost in Reconditioning</b> : Enter "0" (zero) value. Use "0.00" (zero) value for raisins destroyed when:							
		<ul><li>(i) production failed to meet USDA grade; or</li><li>(ii) forty percent or less were recoverable (refer to b below).</li></ul>							

Ele	ment/Item Number	Standard								
21.	Value per Ton		(4) Failed after Reconditioning: Use the greater of:							
	(continued)									
			(i) the highest value per ton received; or							
			(ii) \$0.00 per ton.							
			(5) I Off C I for a H I C II							
			(5) Loss Off-Grade from Uninsured Cause: Use the							
			Reference Maximum Dollar Amount per ton.							
			(6) <b>Destroyed (or Disked) without consent</b> : Use the Reference	ce						
			Maximum Dollar Amount per ton.							
			•							
			(7) <b>Sold Off-Grade Before Reconditioning</b> : Use the Reference	ce						
			Maximum Dollar Amount per ton.							
			(8) Sold Off-Grade After Reconditioning: Use the greater of	:.						
			(6) Sold On-Grade Arter Reconditioning. Ose the greater of	•						
			(i) the highest value per ton received; or							
			(ii) \$35.00 per ton.							
				_						
			(9) Sold – Alternative Use (Distillery, etc.): Use the greater of	f:						
			(i) the appraised salvage value per ton; or							
			(ii) \$35.00 per ton.							
			()							
			(10) <b>Disked in Field with Consent</b> : Use the greater of:							
			(i) the appraised salvage value per ton; or							
			(ii) \$35.00 per ton.							
			(11) Excess Discards Damaged and Not Marketable: Will							
			have a "0.00" (zero) value based on appraisal determination	ıs.						
			(12) Excess Discards Undamaged and Marketable: Will be							
			valued at the Reference Maximum Dollar Amount per ton							
			based on appraisal determinations.							
			<b>Reminder</b> : Refer to the LAM for more information on gleaning.	,						
		(b)	Boxed raisins that fail reconditioning and, based on USDA							
		(0)	inspection, 40 percent or less raisins are recoverable and cannot be							
			sold in an alternative use market (or a market cannot be found):							
			Will be valued at "0.00" (zero), provided the raisins are destroyed	1.						

Ele	ment/Item Number	Standard								
21.	Value Per Ton (continued)	(1) Refer to exhibit 5E for information on selling raisins in an alternative use market.								
		(2) Use a Certification Form to certify the insured destroyed such production. The form must be received by the AIP prior to the claim being finalized.								
		(3) If the raisins will not be destroyed, they must be valued at the highest price available for such raisins.								
		Raisins damaged solely by uninsured causes, destroyed, put to another use without the AIPs consent, or abandoned: Value at the Reference Maximum Dollar Amount of insurance.								
		(d) If the insured refuses to provide written authorization to obtain all relevant records from any raisin packer, raisin reconditioner, the RAC, or any other person who may have such records, the insured production will be considered undamaged: Value at the Reference Maximum Dollar Amount of Insurance, refer to the SP.								
22.	Total Value	For each applicable final disposition category, multiply item 20 by item 21, results rounded to dollars and cents.								
23.	Totals	<ul> <li>(a) Column 20: Total all applicable item 20 entries in tons to two decimal places.</li> <li>(1) Such total must equal entry item 15.</li> <li>(2) Document any adjustment due to rounding in the Narrative.</li> </ul>								
		(b) Column 21: Make no entry.								
		(c) Column 22: Total all applicable entries in dollars and cents.								

# **Part II Amount of Indemnity**

Ele	ment/Item Number	Standard				
24.	Amount of	Multiply item 16 by line 23 (total of column 20 entries), results in				
	Insurance for	dollars and cents.				
	Tonnage Placed on					
	Trays					
25.	Amount of Loss	(a) Subtract line 23 (column 22 total) from line 24, results in dollars				
	From Tons Placed	and cents.				
	on Trays					
		(b) If the value on line 23 (column 22 total) is greater than the amount				
		of insurance in line 24, enter "0.00" (zero).				

El	ement/Item Number		Standard
26.	Amount of Indemnity	(a)	Multiply item 25 by item 17, results rounded to whole dollars.
		(b)	For CAT coverage only: Multiply result of (a) by 0.55, enter such result rounded to whole dollars.

# **Part III Reconditioning Payment**

Ele	ement/Item Number	Standard							
27.	Tons of Raisins Wash	Make the following entries in tons rounded to two-decimal places for:							
	and Dry Reconditioned	(a) unadjusted in-going tons of raisins that meet RAC standards after wash and dry reconditioning.							
		(b) unadjusted in-going tons of raisins that fail to meet RAC standards after wash and dry reconditioned.							
		Important: The entries in (a) and (b) should equal the entry in item 31, "Total Tons" on the Raisin Summary of Production Worksheet (total of all applicable column 11 entries).							
28.	Allowable	Make the following entries in dollars and cents/ton.							
	Reconditioning Dollar Amount for:	(a) For in-going raisins that meet RAC standards. Enter the lesser of:							
		(1) the actual cost for reconditioning, or							
		(2) multiplying the greater of \$125.00 or the reconditioning amount per ton in the actuarial documents by the coverage level percentage elected (record calculations in the Narrative).							
		(b) For in-going raisins that fail to meet RAC standards. Enter the insured's actual cost incurred (dollar and cents per ton) to recondition the sample, not to exceed an amount that is reasonable and customary for such reconditioning, regardless of the coverage level selected.							
29.	Reconditioned	Make the following entries rounded to whole dollars.							
	Payment for:	(a) Raisins that meet RAC standards (stage code "RR"): Multiply item 27(a) by item 28(a) by item 17. Enter Stage code "RR" if required by AIP.							
		<b>Reminder</b> : No Payment for reconditioning costs is allowed for CAT Coverage except as stated in section 11 b of the CP.							
		(b) Raisins that fail RAC standards (stage code "RF"): Multiply item 27(b) by item 28(b) by item 17. Enter Stage Code "RF" if required by AIP.							
30.	Total Reconditioning Payment	Add item 29(a) and item 29(b), results in whole dollars.							

### **Part IV Net Amount Due**

Ele	ement/Item Number	Standard
31.	Amount of Indemnity	Transfer entry from Part II, item 26.
32.	Amount of	Transfer entry from Part III, item 30. If the reconditioning payment is
	Reconditioning	already paid to the insured, enter "0" (zero).
	Payment	
33.	Total	Add item 31 and item 32, results in whole dollars.

### **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.	If notice of damage was given and no inspection is necessary, enter the unit number "No										
	Inspection," date, and adjuster's initials, the insured's signature is not required.										
b.	Lay-down date (in MM/DD/YYYY format).										
c.	Number of lots reconditioned and the date each lot was reconditioned.										
d.	Actual cost per ton for each reconditioning.										
e.	Calculation of allowable reconditioning cost per ton.										
f.	For salvaged raisins, name of the buyer and date of the offer.										
g.	Explain any uninsured causes, unusual or controversial cases.										
h.	Explain the reason for any "No Indemnity Due" claims and indicate if the acreage or share is										
	being decreased from that originally reported.										
i.	Attach an aerial photograph or sketch map for field ID's to identify the total unit and to identify										
	areas within the unit if:										
	(1) Consent is or has been given to disk part of the unit,										
	(2) Uninsured causes are or have been present,										
	(3) Unusual or controversial cases exist or have existed, and/or										
	(4) Acreage was destroyed (disked) without consent.										
j.	Determine if the insured kept production records separate for each delivered unit and if not,										
	proceed in accordance with instructions in the LAM for commingled production.										
k.	Explain any delayed notices or delayed claims.										
1.	Explain any errors found on the Summary of Coverage.										
m.	Document the name and address of the charitable organization when gleaned acreage is										
	applicable.										
n.	Refer to the LAM for more information on gleaning.										
	6 6										

## **PART VI Certification**

The	The following required entries are not illustrated on the PW example below.									
35.	Insured's Signature &	sured's Signature & Insured's (or insured's authorized representative's) signature and dat								
	Date	Before obtaining insured's signature review all entries on the PW with								
		the insured, (or insured's authorized representative), particularly								
		explaining codes that may not be readily understood.								
36.	Adjuster's Signature,	Signature of the adjuster, code number and date signed after the								
	Code No. & Date	insured (or insured's authorized representative) has signed. For an								
		absentee insured, enter the adjuster's code number only. The signature								
		and date will be entered after the absentee insured has signed and								
		returned the PW.								
	Page Number	Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)								

#### Form Standards – Raisin Production Worksheet (Continued)

#### RAISIN PRODUCTION WORKSHEET 1. Company Name: 2 Agency Name: Any Company Any Agency 3 Name of Insured: 4 Crop Yr.: 5 Contract No.: I. M. Insured YYYY XXXXXXXX 7 Date(s) of Inspection: 8 Unit No.: 6 Claim No.: 9 Acres: MM-DD-YYYY XXXX 0001-0001BU 20.3 11. Variety: 10 Practice: 12 Date(s) of Notice of Damage or 13 Date(s) of Rain Causing 14 Assignment of Transfer of Loss: Damage: Indemnity: Indemnity: 092 997 MM-DD-YYYY MM-DD-YYYY X 15. Insured Tons: 16. Amount of Insurance Per 17. Insured Share: 18 Companion Policy(ies): Ton: 1.000 PART I. TONNAGE AND VALUE OF RAISINS PLACED ON TRAYS 21 FINAL DISPOSITION TONS PLACED ON TRAYS VALUE PER TON TOTAL VALUE 20.00 1100.00 22000.00 Passed on Delivery 9.44 1100.00 10384.00 Passed After Reconditioning 2.21 0.00 0.00 Lost in Reconditioning 5.04 0.00 0.00 Failed After Reconditioning Loss Off-Grade From Uninsured Cause Destroyed (or Disked) Without Consent Sold Off-Grade Before Reconditioning Sold Off-Grade After Reconditioning Sold - Alternative Use (Distillery, etc.) 1.75 127.00 222.25 7.75 35.00 271.25 Disked in Field With Consent Excess Discards Damaged and Not Marketable Excess Discards Undamaged and Marketable TOTALS: 46.19 32,877.50 PART II. AMOUNT OF INDEMNITY 24 AMOUNT OF INSURANCE FOR TONNAGE PLACED ON TRAYS (Item 16 X line 23 Total for Col. 20): 38,106.75 \$ 25 AMOUNT OF LOSS FROM TONS PLACED ON TRAYS (Line 24 minus line 23 total for Col. 22): 5,229.25 \$ 26 AMOUNT OF INDEMNITY (Line 25 X item 17): 5,229 \$ PART III. RECONDITIONING PAYMENT\* TONS OF RAISINS WASH AND DRY RECONDITIONED: Meet RAC Standards after reconditioning 12.15 (b) Fails RAC Standards after reconditioning 5.26 ALLOWABLE RECONDITIONING DOLLAR AMOUNT FOR: \$131.25 In-going tons of raisins that meet RAC standards (Refer to section 11e of the crop provisions) In-going ton of raisins that fail RAC standards \$195.00 (Refer to section 11b of the crop provisions) RECONDITIONING PAYMENT FOR: \$1,595 Raisins that meet RAC standards (stage code "RR") (Item 27a x item 28a x item 17 "Insured Share") Raisins that fail RAC standards (stage code "RF") \$1,026 (Item 27b x item 28b x item 17 "Insured Share") 30 TOTAL RECONDITIONING PAYMENT (ITEM 29a + 29b) 2,621 PART IV. NET AMOUNT DUE 31 AMOUNT OF INDEMNITY \$ 5.229 32 AMOUNT OF RECONDITIONING PAYMENT (From Part III, item 30, if already paid to insured, enter 0) \$ 2,621 7,850 33 TOTAL (Item 31 + Item 32) \$ NARRATIVE: 75% coverage level

Number of Vines	Number of Samples*						
0 through 2,500 vines	2 sample groups						
for each additional 5,000 vines (or fraction thereof)	1 additional sample group						
*1 sample group = 5 consecutive vines							

	DISTANCE BETWEEN VINES (IN FEET)															
		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
	6	1210	1037	908	807	726	660	605	558	519	484	453	427	403	382	363
	7	1037	889	778	691	622	566	519	479	444	415	389	366	346	328	311
	8	908	778	681	605	545	495	454	419	389	363	340	320	303	287	272
EET	9	807	691	605	538	484	440	403	372	346	323	303	285	269	255	242
(IN F	10	726	622	545	484	436	396	363	335	311	290	272	256	242	229	218
DISTANCE BETWEEN ROWS (IN FEET)	11	660	566	495	440	396	360	330	305	283	264	248	233	220	208	198
N RC	12	605	519	454	403	363	330	303	279	259	242	227	214	202	191	182
WEE	13	558	479	419	372	335	305	279	258	239	223	209	197	186	176	168
BET	14	519	444	389	346	311	283	259	239	222	207	194	183	173	164	156
NCE	15	484	415	363	323	290	264	242	223	207	194	182	171	161	153	145
[STA]	16	453	389	340	303	272	248	227	209	194	182	170	160	151	143	136
[]	17	427	366	320	285	256	233	214	197	183	171	160	151	142	135	128
	18	403	346	303	269	242	220	202	186	173	161	151	142	134	127	121
	19	382	328	287	255	229	208	191	176	164	153	143	135	127	121	115
	20	363	311	272	242	218	198	182	168	156	145	136	128	121	115	109

For vine spacing not show on the charts: Multiply the distance between vines (nearest tenth foot) and divide the result into 43,560 sq. ft./acre (round result to the nearest whole number).

**Example**: 6.5 ft. x 10.0 ft. = 65.0 sq. ft.

43,560 sq. ft./acre÷ 65 sq. ft. = 670 vines/acre

WHOLE PERCENT MOISTURE	TENTHS OF PERCENT – MOISTURE										
	0.0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9	
16	1.0000	0.9988	0.9976	0.9964	0.9952	0.9940	0.9928	0.9916	0.9904	0.9892	
17	0.9880	0.9868	0.9856	0.9844	0.9832	0.9820	0.9808	0.9796	0.9784	0.9772	
18	0.9760	0.9748	0.9736	0.9724	0.9712	0.9700	0.9688	0.9676	0.9664	0.9652	
19	0.9640	0.9628	0.9616	0.9604	0.9592	0.9580	0.9568	0.9556	0.9544	0.9532	
20	0.9520	0.9508	0.9496	0.9484	0.9472	0.9460	0.9448	0.9436	0.9424	0.9412	
21	0.9400	0.9388	0.9376	0.9364	0.9352	0.9340	0.9328	0.9316	0.9304	0.9292	
22	0.9280	0.9268	0.9256	0.9244	0.9232	0.9220	0.9208	0.9196	0.9184	0.9172	
23	0.9160	0.9148	0.9136	0.9124	0.9112	0.9100	0.9088	0.9076	0.9064	0.9052	
24	0.9040	0.9028	0.9016	0.9004	0.8992	0.8980	0.8968	0.8956	0.8944	0.8932	
25	0.8920	0.8908	0.8896	0.8884	0.8872	0.8860	0.8848	0.8836	0.8824	0.8812	
26	0.8800	0.8788	0.8776	0.8764	0.8752	0.8740	0.8728	0.8716	0.8704	0.8692	
27	0.8680	0.8668	0.8656	0.8644	0.8632	0.8620	0.8608	0.8596	0.8584	0.8572	
28	0.8560	0.8548	0.8536	0.8524	0.8512	0.8500	0.8488	0.8476	0.8464	0.8452	
29	0.8440	0.8428	0.8416	0.8404	0.8392	0.8380	0.8368	0.8656	0.8344	0.8332	
30	0.8320	0.8308	0.8296	0.8284	0.8272	0.8260	0.8248	0.8236	0.8224	0.8212	

**Example**: Assume 9,827 pounds of raisins have 19.8% moisture. From the table above, locate the line "19" and cross reference to the column identified "0.8" and find the moisture factor 0.9544. 9,827 pounds X 0.9544 moisture factor = 9,379 pounds of moisture adjusted raisins rounded to whole pounds.

Locate the applicable substandard percentage on the table below and transfer the corresponding factor to column 16 on the Raisin Summary of PW.

SUB %	FACTOR								
5.0	1.000	8.2	0.968	11.4	0.936	14.6	0.904	17.8	0.872
5.1	0.999	8.3	0.967	11.5	0.935	14.7	0.903	17.9	0.871
5.2	0.998	8.4	0.966	11.6	0.934	14.8	0.902	18.0	0.870
5.3	0.997	8.5	0.965	11.7	0.933	14.9	0.901	18.1	0.869
5.4	0.996	8.6	0.964	11.8	0.932	15.0	0.900	18.2	0.868
5.5	0.995	8.7	0.963	11.9	0.931	15.1	0.899	18.3	0.867
5.6	0.994	8.8	0.962	12.0	0.930	15.2	0.898	18.4	0.866
5.7	0.993	8.9	0.961	12.1	0.929	15.3	0.897	18.5	0.865
5.8	0.992	9.0	0.960	12.2	0.928	15.4	0.896	18.6	0.864
5.9	0.991	9.1	0.959	12.3	0.927	15.5	0.895	18.7	0.863
6.0	0.990	9.2	0.958	12.4	0.926	15.6	0.894	18.8	0.862
6.1	0.989	9.3	0.957	12.5	0.925	15.7	0.893	18.9	0.861
6.2	0.988	9.4	0.956	12.6	0.924	15.8	0.892	19.0	0.860
6.3	0.987	9.5	0.955	12.7	0.923	15.9	0.891	19.1	0.859
6.4	0.986	9.6	0.954	12.8	0.922	16.0	0.890	19.2	0.858
6.5	0.985	9.7	0.953	12.9	0.921	16.1	0.889	19.3	0.857
6.6	0.984	9.8	0.952	13.0	0.920	16.2	0.888	19.4	0.856
6.7	0.983	9.9	0.951	13.1	0.919	16.3	0.887	19.5	0.855
6.8	0.982	10.0	0.950	13.2	0.918	16.4	0.886	19.6	0.854
6.9	0.981	10.1	0.949	13.3	0.917	16.5	0.885	19.7	0.853
7.0	0.980	10.2	0.948	13.4	0.916	16.6	0.884	19.8	0.852
7.1	0.979	10.3	0.947	13.5	0.915	16.7	0.883	19.9	0.851
7.2	0.978	10.4	0.946	13.6	0.914	16.8	0.882	20.0	0.850
7.3	0.977	10.5	0.945	13.7	0.913	16.9	0.881	20.1	0.849
7.4	0.976	10.6	0.944	13.8	0.912	17.0	0.880	20.2	0.848
7.5	0.975	10.7	0.943	13.9	0.911	17.1	0.879	20.3	0.847
7.6	0.974	10.8	0.942	14.0	0.910	17.2	0.878	20.4	0.846
7.7	0.973	10.9	0.941	14.1	0.909	17.3	0.877	20.5	0.845
7.8	0.972	11.0	0.940	14.2	0.908	17.4	0.876	20.6	0.844
7.9	0.971	11.1	0.939	14.3	0.907	17.5	0.875	20.7	0.843
8.0	0.970	11.2	0.938	14.4	0.906	17.6	0.874	20.8	0.842
8.1	0.969	11.3	0.937	14.5	0.905	17.7	0.873	20.9	0.841
								30.0	0.840