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Federal Crop
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POMEGRANATE LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

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EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: 10/27/2022
SUBJECT: Provides the procedures and instructions for administering the Pomegranate Crop Insurance Program.	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Pomegranate Crop Insurance Program (Pomegranate Insurance Program).

POMEGRANATE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
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FILING INSTRUCTIONS:

This handbook is effective for the 2023 and succeeding crop years.

POMEGRANATE LOSS ADJUSTMENT STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for the Pomegranate Insurance Program are the official standard requirements for adjusting losses in a uniform manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at: www.rma.usda.gov/Policy-and-Procedure/Private-Developed-Products--20000.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede applicable portions of the original handbook.

B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Pomegranate 508(h) during the FCIC Board meeting in August 2022, under section 508(h) of the Federal Crop Insurance Act. The Pomegranate Insurance Program was implemented in November 2022 for the 2023 reinsurance year and 2023 crop year.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

1 General Information (Continued)

D. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides overall general underwriting procedures for crop insurance contracts.
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.
POMEGRANATE CISH	Provides specific underwriting guidelines for pomegranates.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and LAM.
- (2) Terms, abbreviations, and definitions specific to pomegranate loss adjustment and this handbook are in [Exhibits 1](#) and [2](#), herein.

E. CAT Coverage

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

F. Irrigated Practice

Refer to the CIH and LAM for irrigated standards and the DSSH for irrigated practice guidelines.

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in [Exhibits 3](#) and [4](#) are the minimum requirements for the Appraisal Worksheets and the PW (hereafter referred to as “Production Worksheet”). All entry items are “Substantive” (i.e., they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3 - 4](#). The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov.
- (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 certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C. 1006 and 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730 and any other applicable federal statutes).”
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font and so forth).

PART 2: INSURANCE CONTRACT INFORMATION

11 Insurability

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

A. Insured Crop

The insured crop will be all acreage of pomegranates in which the insured has a share, that is grown in the county shown on the application, and for which a premium rate is quoted by the AD:

- (1) that are of varieties adapted to the area;
- (2) that are irrigated;
- (3) that are grown on trees that have reached the sixth leaf year after being set out, unless otherwise provided in the SP; and
- (4) that are grown in an orchard that, if inspected, is considered acceptable by the AIP.

B. Insurable Acreage

Pomegranates interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determine that it does not meet the requirements contained in the insured's policy.

C. Reductions in Insured Acreage

Refer to the CIH for information regarding acreage reduction due to decreases in original plant stand. Also refer to the CIH and LAM for information regarding acreage measurements for perennial crops.

12 Unit Divisions

Refer to the BP and CP for unit division provisions.

13 Insurance Period

A. Coverage Begins

- (1) The insurance period begins for new applicants on January 31 for the 2023 crop year and December 1 for the 2024 and subsequent crop years (refer to Section 8 of the CP for specific information) unless the AIP inspects the acreage and notifies the insured it does not meet the requirements for insurability contained in the insured's policy.
- (2) For each subsequent crop year that the policy remains continuously in force, coverage begins on the day immediately following the end of the insurance period for the prior crop year. Cancelling and transferring the policy to a different AIP does not break continuity.

13 Insurance Period (Continued)

B. End of Insurance Period

The insurance period ends for each crop year on the following calendar dates:

- (1) October 15 for the Varietal Group A pomegranate type;
- (2) November 30 for the Varietal Group B pomegranate type; or
- (3) as otherwise provided for specific types in the SP.

14 Causes of Loss and Exclusions

Refer to the BP and CP for causes of loss and exclusions and the LAM for additional instructions.

15 Quality Adjustment

The Pomegranate Insurance Program provides quality adjustment for harvested production based on the relationship of the insured's historical fresh pack out percent to the actual fresh pack out percent for the current crop year for qualified insureds (see section 1, definition of historical fresh pack out percent and eligibility rules, section 11 claims examples of the CP for additional information, and Para. 33 of the Pomegranate CISH for information on the quality exclusion). Additionally, any pomegranate production that is unmarketable (production that is unwholesome, decomposed, adulterated, or otherwise unfit for human consumption or contains harmful substances injurious to human or animal health) due to insured causes of loss will not be considered production to count.

16 Insured Duties

Insureds are required to:

- (1) Leave representative samples of unharvested trees selected by the AIP.
- (2) In addition to the notice requirements contained in the BP, comply with the CP notice requirements listed below:
 - (a) The insured must notify the AIP within 72 hours of:
 - (i) the date harvest should have started if the crop will not be harvested; or
 - (ii) the insured's notice of damage or loss, if the insured has changed packing houses for the current crop year. If the insured changed packing houses for the current crop year, the insured will not be eligible for quality adjustment specified in section 11(c)(2)(i) and (ii) of these CP.
 - (b) If the insured intends to claim an indemnity on any unit, the insured must notify the AIP at least 15 days prior to the beginning of harvest or within 24 hours if damage is discovered during harvest.

16 Insured Duties (Continued)

- (c) The insured must not sell or dispose of the damaged crop until after the AIP has given the insured written consent to do so.
- (d) If the insured fails to meet the notice requirements of this paragraph, all such production will be considered undamaged and included as production to count.

17-20 Reserved

PART 3: APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.

21 General Appraisal Information

- (1) Specifically for the Pomegranate Insurance Program, circumstances that require an appraisal include (but are not limited to) when:
 - (a) the insured chooses not to harvest the acreage;
 - (b) the acreage or production will be put to other use;
 - (c) production remains on the trees which have been partially harvested;
 - (d) verifiable production records may not be available; or
 - (e) further determined by the AIP.
- (2) AIP representatives will set appraisal dates.

22 Selecting Representative Sample Trees

Make a general examination of all acreage in the orchard or sub-orchard before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample as follows:

- (1) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees.
- (2) Observe age and general production capabilities of the trees.
- (3) Observe the extent of variation in the amount of production or damage to fruit on trees within the acreage. When damage is not uniform, more sample trees may be required for the appraisal.
 - (a) Include different age or size of trees, if applicable. Never use weaker than average trees (dead or trees that contain little or no fruit which are not representative of the orchard or sub-orchard).
 - (b) Consider variation in elevation of the ground.
 - (c) Observe the location of fruit on the trees.

22 Selecting Representative Sample Trees (Continued)

- (d) Select sample trees from a representative number of rows in the orchard. Split the orchard into sub-orchards and appraise each sub-orchard when there are significant differences within the same orchard, or the insured intends to destroy part of the orchard. See [Exhibit 6](#), herein for representative sample tree requirements.
- (4) Exclude as representative sample trees any trees that:
 - (a) have been abandoned; or
 - (b) have been damaged by uninsured causes (e.g., mechanical damage, chemical damage, etc.).
- (5) Verify that any interplanted pomegranate acreage was inspected, and such acreage had met the requirements for insurance to attach.

23 Appraisal Methods

A. General Information

- (1) These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Weight Appraisal Method (Immature and Mature Fruit)	To determine the potential amount of pomegranate production (mature and immature) that will not be harvested.

- (2) Consider any pomegranates that are unmarketable either as fresh fruit or juice because they are unwholesome, decomposed, adulterated, or otherwise unfit for human consumption including any production that exceeds the FDA, state, or other health organization maximum limits for harmful substances as totally lost and not production to count. (See [Exhibit 7](#) for general guidance for evaluating quality of pomegranates for quality adjustment purposes.)
- (3) Appraised production is not eligible for quality adjustment.

B. Weight Appraisal Method (Immature and Mature Fruit)

- (1) Use the procedures in [Para. 22](#) and [Exhibit 6](#), herein to select representative sample trees.
- (2) Pick all immature and mature pomegranates from the sample trees and record the number of fruit for each sample. If possible, delay the appraisal until at least twenty-five percent of the fruit on the trees is mature.
- (3) If the percent of mature fruit is less than 50 percent of all fruit picked from all sample trees, strike through all “immature/mature” references in all applicable columns.

B. Weight Appraisal Method (Immature and Mature Fruit) (Continued)

- (a) Enter the fruit counts in Column 11 for each sample tree and total the Column 11 entries and enter the result in Column 12 for the orchard ID.
- (b) Total the fruit counts for all orchard IDs in Column 12 and transfer the result to Column 13.

Make no entries in Columns 16, 18, and 19.

- (c) Divide the number of fruit in Column 13 by the No. Trees Sampled in Column 14 to determine the Average Fruit/Sample Tree. Round the result to tenths and enter in Column 15.
 - (d) Enter 0.75 pounds, the standard Average Weight Per Fruit, in Column 17.
 - (e) Multiply the Average Fruit/Sample Tree in Column 15 by the standard Average Weight Per Fruit in Column 17 to determine the Total Weight Per Tree. Enter result in Column 20, rounded to hundredths.
 - (f) Enter the number of Trees Per Acre in Column 21 based on tree spacing (see [Exhibit 6](#), e.g., tree spacing $14 \times 17 = 183$ trees/acre).
 - (g) Multiply the Total Weight Per Tree in Column 20 by the number of Trees per Acre in Column 21 and enter the result as a whole number in Column 22, Total Pounds of Fruit Per Acre.
 - (h) Divide the Total Pounds of Fruit Per Acre in Column 22 by 2,000 pounds/ton. Enter the result rounded to tenths in Column 23, Tons Per Acre.
- (4) If at least 50 percent of all fruit picked from all sample trees is mature (such fruit weight provides a reasonable conversion basis for establishing the fruit weight for immature fruit for appraisal purposes), split Columns 11, 12 and 13 horizontally. Separate the immature and mature fruit from all sample trees and enter in the top block the number of immature fruit and in the bottom block, the number of mature fruit for each orchard ID.
- (a) Enter the immature/mature fruit counts in Column 11 for each sample tree and total the Column 11 entries and enter the results in the applicable block in Column 12 for the orchard ID.
 - (b) Total the immature/mature fruit counts for all orchard IDs in Column 12 and transfer the results to the applicable blocks in Column 13.
 - (c) Divide the number of immature fruit in Column 13 by the No. Trees Sampled in Column 14 to determine the Average Immature Fruit/Sample Tree. Round the result to tenths and enter in Column 15.

B. Weight Appraisal Method (Immature and Mature Fruit) (Continued)

- (d) Weigh the total mature fruit in Column 13 and enter the result in Column 16, Total Weight of Mature Fruit – All Sample Trees, rounded to hundredths of a pound.
- (e) Divide Total Weight of Mature Fruit – All Sample Trees in Column 16 by the total number of mature fruit in Column 13 to determine the Average Weight Per Mature Fruit rounded to hundredths of a pound. Enter the result in Column 17.
- (f) Multiply the Average Immature Fruit/Sample Tree in Column 15 by the Average Weight Per Mature Fruit in Column 17 to determine the Immature Fruit Weight Per Tree. Round the result to hundredths and enter in Column 18.
- (g) Divide Total Weight of Mature Fruit – All Sample Trees in Column 16 by the No. Trees Sampled in Column 14 to determine the Mature Fruit Weight Per Sample Tree rounded to hundredths of a pound. Enter the result in Column 19.
- (h) Add the results of Columns 18 and 19 to determine the Total Weight Per Tree. Enter the result rounded to tenths of a pound in Column 20.
- (i) Enter the number of Trees Per Acre in Column 21 based on the tree spacing in item 8 (see [Exhibit 6](#), e.g., tree spacing $14 \times 17 = 183$ trees/acre).
- (j) Multiply the Total Weight Per Tree in Column 20 by the number of Trees Per Acre in Column 21 and enter the result as a whole number in Column 22, Total Pounds of Fruit Per Acre.
- (k) Divide the Total Pounds of Fruit Per Acre in Column 22 by 2,000 pounds/ton. Enter the result rounded to tenths in Column 23, Tons Per Acre.

24 Deviations and Modifications

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established appraisal modifications contained in this handbook, refer to the LAM for additional information.

25 Handling Appraisal Discrepancies

If the insured disagrees with the appraisal, make arrangements with the insured for leaving representative trees unharvested and for inspecting those trees when the pomegranates are ready to harvest.

25 Handling Appraisal Discrepancies (Continued)

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

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

26 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if it is not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and type and for acreage within a unit damaged solely by uninsured causes. Refer to [Para. 22](#) herein for sampling instructions.
- (4) For every inspection complete items 1 through 9 and items 34 through 36 on the appraisal worksheet (see [Exhibit 3](#)).
- (5) For weight appraisals (immature and mature fruit) complete separate appraisal worksheets for Weight Method (Immature and Mature Fruit) – Less Than 50 Percent Mature Fruit and Weight Method (Immature and Mature Fruit) – Mature Fruit \geq 50 Percent.
- (6) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#) below. Example appraisal worksheets are provided to illustrate how to complete item entries.

27-40 Reserved

PART 4: PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) acreage report errors;
 - (b) delayed notices and delayed claims;
 - (c) corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
 - (d) claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as 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 if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) In the absence of acceptable records of disposition of harvested pomegranates, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (7) Refer to subsection 15(b) of the BP for information on determining production to count on acreage that is harvested after it has been appraised.
- (8) See [Exhibit 7](#) for general guidance for evaluating the pack out records used for quality adjustment purposes.

42-50 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronyms	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
CISH	Crop Insurance Standards Handbook
CLU	Common Land Units
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	USDA Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
OPI	Office of Primary Interest
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture

Harvest: The picking of mature pomegranates from the trees.

Historical fresh pack out percent: The simple average pack out percent by type for fresh fruit for the current crop year determined based on the insured's most recent consecutive four crop years of pack out records for each unit of the crop as specified in section 3(i) of the Crop Provisions. The pack out records must be from the same packing house for the four-year period. If the insured has less than four consecutive crop years of consecutive of pack out records from the same packing house for an applicable type or if the insured changes to a different packing house for the current crop year, the insured's historic fresh pack out percent for such type will be zero and the insured will not be eligible for any quality adjustment allowed under section 11(c)(2)(i) and (ii) of the Crop Provisions.

Interplanted: In lieu of the definition contained in the Basic Provisions, acreage on which two or more crops are planted in any form of alternating or mixed pattern.

Pomegranates: Any type or variety of pomegranates that is grown in the area for the production of pomegranates for fresh and processing purposes.

Program pack out percent: The percent contained in the Special Provisions and used to determine the standardized fresh pack out percent.

Quality adjustment trigger: The value determined by multiplying the program pack out percent by 90 percent, expressed as a whole percent, and used to determine eligibility for quality adjustment of harvested fresh production.

Set out: Transplanting the tree into the orchard.

Standardized fresh pack out percent: The result of:

- (a) dividing the insured's current year's actual fresh pack out percent by type by the insured's historical pack out percent;
- (b) multiplying the result by the program pack out percent; and
- (c) rounding the result to the nearest whole percent.

For example, $(25 \text{ percent actual fresh pack out} \div 40 \text{ percent historic fresh pack out}) \times 35 \text{ percent program pack out} = 22 \text{ percent standardized fresh pack out percent}$.

Ton: Two thousand (2,000) pounds avoirdupois.

Type: Each type of pomegranates specified in the Special Provisions.

Unmarketable: Pomegranates that cannot be processed into products for human consumption.

Exhibit 3 Form Standards – Appraisal Worksheet

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. For general form standards and other general information, see [subparagraph 2D](#) and [Para. 26](#).

Weight Method (Immature and Mature Fruit) – Less Than 50 Percent Mature Fruit

Element/Item Number	Standard
Company	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
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. Crop Year	Four-digit crop year as defined in the policy for which the claim has been filed.
4. Unit Number	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00010000BU or 00010000EU).
5. Unit Acreage	Number of determined acres, to tenths, in the unit being appraised.
6. Crop Name & Type	Enter the commodity name and type exactly as specified on the AD.
7. Cause & Date of Damage	The insured cause of damage and date of damage as first three letters of the month during which most of the insured damage (including progressive damage) occurred. Include specific date where applicable, as in the case of hail damage (e.g., “Jan 10, YYYY” etc.).
8. Planting Pattern	Line through heading and enter “Tree Spacing.” The spacing between trees and between rows of trees in whole feet (e.g., trees are planted 14 feet apart in the row and rows are planted 17 feet apart, enter 14 × 17).
9. Trees in Unit	Use the tree spacing in item 8, Exhibit 5 , current Producer’s Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, to determine the number of insurable trees in the unit. Refer to LAM for additional instructions on determining the number of trees per acre.
Trees in Orchard/Sub-orchard Appraised	The number of insurable trees in the orchard or sub-orchard appraised.
10. Orchard ID	Orchard/sub-orchard identification number.
Acres	Number of orchard/sub-orchard acres rounded to tenths.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
11. Number of Immature/Mature Fruit per Tree	(a) Determine the number of representative sample trees based on acreage (item 10), the number of trees in the orchard/sub-orchard (item 9), and Exhibit 6 , herein. (b) Count and record the number of pomegranates in Column 11 for each sample tree. Pick all fruit from the sample trees.
12. Total Immature/Mature Fruit	Enter the total number of fruit for all sample trees for each orchard ID.
13. Total Immature/Mature Fruit	Total the entries from Column 12 for all orchard IDs and enter the result in Column 13.
14. No. Trees Sampled	Enter the total number of sample trees in Column 14.
15. Average Immature Fruit/Sample Tree	Divide the number of fruit in Column 13 by Column 14 and round the result to tenths and enter in Column 15.
16. Total Weight of Mature Fruit – All Sample Trees	Make no entry.
17. Average Weight Per Mature-Fruit	Enter 0.75 pounds, the standard Average Weight Per Fruit in Column 17.
18. Immature Fruit Weight Per Sample Tree	Make no entry.
19. Mature Fruit Weight Per Sample Tree	Make no entry.
20. Total Weight Per Tree	Multiply Column 15 by Column 17 and enter the result, rounded to tenths, in Column 20.
21. Trees per Acre	Item 9 (trees in orchard or sub-orchard appraised) divided by item 10 orchard or sub-orchard acres. Enter the results, rounded to whole trees, in Column 21 (e.g., $1,263 \div 6.9$ orchard acres = 183 trees/acre).
22. Total Pounds of Fruit Per Acre	Multiply Column 20 by Column 21 and enter the result, as a whole number, in Column 22.
23. Tons Per Acre	Divide Column 22 by 2,000 pounds/ton and enter the result rounded to tenths in Column 23. (a) For insured cause appraisals: Transfer this entry to column 31 “Appraised Potential” on the PW for insured cause appraisals; or (b) For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to column 37 “Uninsured Causes” on the PW.

Weight Method (Immature and Mature Fruit) – Mature Fruit ≥ 50 Percent

Element/Item Number	Standard
Company	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
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. Crop Year	Four-digit crop year as defined in the policy for which the claim has been filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Unit Acreage	Number of determined acres, to tenths, in the unit being appraised.
6. Crop Name & Type	Enter the commodity name and type as specified on the AD.
7. Cause & Date of Damage	The insured cause of damage and date of damage as first three letters of the month during which most of the insured damage (including progressive damage) occurred. Include specific date where applicable, as in the case of hail damage (e.g., “Jan 10, YYYY” etc.).
8. Planting Pattern	Line through heading and enter “Tree Spacing.” The spacing between trees and between rows of trees in whole feet (e.g., trees are planted 14 feet apart in the row and rows are planted 17 feet apart, enter 14 × 17).
9. Trees in Unit	Use the tree spacing in Exhibit 5 , to determine the number of insurable trees in the unit. Refer to LAM for additional instructions on determining the number of trees per acre.
Trees in Orchard/Sub-orchard Appraised	The number of insurable trees in the orchard or sub-orchard appraised.
10. Orchard ID	Orchard/sub-orchard identification number.
Acres	Number of orchard/sub-orchard acres rounded to tenths.
11. Number of Immature/Mature Fruit per Tree	<p>(a) Determine the number of representative sample trees based on acreage (item 10), the number of trees in the orchard/sub-orchard (item 9), and Exhibit 6, herein.</p> <p>(b) Split Column 11 horizontally. Pick all fruit from the sample trees and count and record the number of immature fruit in the top block and mature fruit in the bottom block for each sample tree.</p>

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
12. Total Immature/Mature Fruit	Split Column 12 horizontally. Enter in the top block the total number of immature fruit and in the bottom block, the total number of mature fruit for all sample trees for the orchard ID.
13. Total Immature Fruit Total Mature Fruit	Split Column 13 horizontally. Total the immature/mature fruit counts for all orchard IDs in Column 12 and transfer the entries into the applicable Column 13 blocks (top block, immature fruit; bottom block, mature fruit).
14. No. Trees Sampled	Total number of sample trees.
15. Average Immature Fruit/Sample Tree	Divide the number of immature fruit in Column 13 by Column 14 and enter the result rounded to tenths in Column 15.
16. Total Weight of Mature Fruit – All Sample Trees	Weigh the total mature fruit in Column 13 and enter the result rounded to tenths of a pound in Column 16.
17. Average Weight Per Mature Fruit	Divide Column 16 by the mature fruit entry in Column 13 and enter the result rounded to hundredths of a pound in Column 17.
18. Immature Fruit Weight Per Sample Tree	Multiply Column 15 by Column 17 and enter the result rounded to hundredths in Column 18.
19. Mature Fruit Weight Per Sample Tree	Divide Column 16 by Column 14 and enter the result rounded to hundredths of a pound in Column 19.
20. Total Weight Per Tree	Add Columns 18 and 19 to determine the Total Weight Per Tree and enter the result rounded to tenths of a pound in Column 20.
21. Trees per Acre	Item 9 (trees in orchard/sub-orchard appraised) divided by item 10 (orchard acres). Enter the results rounded to whole trees in Column 21 (e.g., $1,263 \div 6.9$ orchard acres = 183 trees/acre).
22. Total Pounds of Fruit Per Acre	Multiply Column 20 by Column 21 and enter the result as a whole number in Column 22.
23. Tons Per Acre	<p>Divide Column 22 by 2,000 pounds and enter the result rounded to tenths in Column 23.</p> <p>(a) For insured cause appraisals: Transfer this entry to column 31 “Appraised Potential” on the PW for insured cause appraisals; or</p> <p>(b) For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to column 37 “Uninsured Causes” on the PW.</p>

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

The following required entries are not illustrated on the Appraisal Worksheet examples below.

Element/Item Number	Standard
24. Adjuster's Signature, Code No., and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
25. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the insured's signature, review all entries on the appraisal worksheet with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.
26. Page Numbers	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only											
COMPANY: <u>Any Company</u>					CLAIM NUMBER: <u>XXXXXXX</u>						
ADJUSTER'S POMEGRANATE WORKSHEET	1. INSURED'S NAME <i>I. M. Insured</i>					2. POLICY NUMBER <i>XXXXXX</i>			3. CROP YEAR <i>YYYY</i>		
	4. UNIT NUMBER <i>0001-0000BU</i>			5. UNIT ACREAGE <i>30.9</i>		6. CROP NAME & TYPE <i>Pomegranates – Type B</i>					
	7. CAUSE & DATE OF DAMAGE <i>Frost/Freeze APR 1, YYYY</i>					8. PLANTING PATTERN <i>Tree Spacing</i> <i>14 x 17</i>					
	9. TREES IN UNIT <i>5,654</i>					TREES IN ORCHARD/SUB-ORCHARD APPRAISED <i>713</i>					
	WEIGHT METHOD (IMMATURE AND MATURE FRUIT) – Less than 50 Percent Mature Fruit										
10. ORCHARD ID ACRES		11. NUMBER OF IMMATURE/MATURE FRUIT PER TREE									12. TOTAL IMMATURE/MATURE FRUIT
A	3.9	24	22	25	23	25				119	
13.	14.	15.	16.	17.	18.	19.	20.	21.	22.	23.	
TOTAL IMMATURE MATURE FRUIT	NO. OF TREES SAMPLED	AVERAGE IMMATURE FRUIT/SAMPLE TREE (13 + 14)	TOTAL WEIGHT OF MATURE FRUIT – ALL SAMPLE TREES (IN POUNDS)	AVG. WEIGHT PER MATURE FRUIT (IN POUNDS) (16 + 13) v	IMMATURE FRUIT WEIGHT PER SAMPLE TREE (IN POUNDS) (15 + 17)	MATURE FRUIT WEIGHT PER SAMPLE TREE (IN POUNDS) (16 + 14)	TOTAL WEIGHT PER TREE (IN POUNDS) (19 + 20) (15 x 17)	TREES PER ACRE	TOTAL POUNDS OF FRUIT PER ACRE (20 x 21)	TONS PER ACRE (Col. 22 ÷ 2,000)	
119	5	23.8		0.75			17.85	183	3,267	1.6	
	÷	=		x			=		=		
NARRATIVE:											

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

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only												
COMPANY: <u>Any Company</u>						CLAIM NUMBER: <u>XXXXXXX</u>						
ADJUSTER'S POMEGRANATE WORKSHEET		1. INSURED'S NAME I. M. Insured				2. POLICY NUMBER XXXXXX		3. CROP YEAR YYYY				
		4. UNIT NUMBER 0001-0000BU		5. UNIT ACREAGE 30.9		6. CROP NAME & TYPE Pomegranates – Type B						
		7. CAUSE & DATE OF DAMAGE Hail JUN 15, YYYY						8. PLANTING PATTERN Tree Spacing 14 x 17				
		9. TREES IN UNIT 5,654						TREES IN ORCHARD/SUB-ORCHARD APPRAISED 530				
WEIGHT METHOD (IMMATURE AND MATURE FRUIT) – Mature Fruit ≥ 50 Percent												
10. ORCHARD ID ACRES		11. NUMBER OF IMMATURE/MATURE FRUIT PER TREE										12. TOTAL IMMATURE/MATURE FRUIT
B 2.9		9	11	10	9	12					51	
		32	29	31	30	32					154	
13.	14.	15.	16.	17.	18.	19.	20.	21.	22.	23.		
TOTAL IMMATURE FRUIT	NO. OF TREES SAMPLED	AVERAGE IMMATURE FRUIT/SAMPLE TREE (13 ÷ 14)	TOTAL WEIGHT OF MATURE FRUIT – ALL SAMPLE TREES (IN POUNDS)	AVG. WEIGHT PER MATURE FRUIT (IN POUNDS) (16 ÷ 13)	IMMATURE FRUIT WEIGHT PER SAMPLE TREE (IN POUNDS) (15 × 17)	MATURE FRUIT WEIGHT PER SAMPLE TREE (IN POUNDS) (16 ÷ 14)	TOTAL WEIGHT PER TREE (IN POUNDS) (18 + 19)	TREES PER ACRE	TOTAL POUNDS OF FRUIT PER ACRE (20 × 21)	TONS PER ACRE (Col. 22 ÷ 2,000)		
51	5	10.2		0.49	5.00							
	÷	=		×	=							
154	5		75.04			15.01	20.0	183	3,660	1.8		
		÷			=		×	=				
NARRATIVE:												

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

Exhibit 4 Form Standards – Production Worksheet

Verify or make the following entries for each PW element/item number. A completed PW for pomegranates insured with an intended use of fresh fruit and pomegranates insured with an intended use of juice are at the end of this exhibit. For general form standards and other general information, see [subparagraph 2D](#) and [Para. 41](#).

Element/Item Number	Standard
1. Crop/Code #	Enter the applicable commodity name and code number exactly as specified on the AD.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies, if available, the location of the unit (e.g., section, township, and range; Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5 below, make no entry. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., “Jan 10”). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard												
<p>6. Insured Cause %</p>	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p> <p>If there is no insurable cause of loss and a no indemnity due claim will be completed, make no entry.</p> <p>Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage, and insured cause percentages:</p> <table data-bbox="592 814 1469 961"> <tr> <td>4. Date(s) of Damage</td> <td>MAR 10</td> <td>JUN 30</td> <td>SEP</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Freeze</td> <td>Hail</td> <td>Ex. Moisture</td> </tr> <tr> <td>6. Insured Cause %</td> <td>70</td> <td>15</td> <td>15</td> </tr> </table> <p>Narrative</p>	4. Date(s) of Damage	MAR 10	JUN 30	SEP	5. Cause(s) of Damage	Freeze	Hail	Ex. Moisture	6. Insured Cause %	70	15	15
4. Date(s) of Damage	MAR 10	JUN 30	SEP										
5. Cause(s) of Damage	Freeze	Hail	Ex. Moisture										
6. Insured Cause %	70	15	15										
<p>7. Company/Agency</p>	<p>Name of the AIP and agency servicing the contract.</p>												
<p>8. Name of Insured</p>	<p>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</p>												
<p>9. Claim #</p>	<p>Claim number as assigned by the AIP.</p>												
<p>10. Policy #</p>	<p>Insured’s assigned policy number.</p>												
<p>11. Crop Year</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>												
<p>12. Additional Units</p>	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>												

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
13. Est. Prod. Per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in tons to tenths, of all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) Notice of Loss	<p>Preliminary:</p> <ul style="list-style-type: none"> (a) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice. (b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (c) Reserve the Final space on the first page of the first set of PWs for the date of notice for the final inspection. (d) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date. (e) If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the final inspection in the final space on the first page of the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(ies)	<ul style="list-style-type: none"> (a) If no other person has a share in the unit (insured has 100 percent share), make no entry. (b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.” <ul style="list-style-type: none"> (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s) (Continued)	<p>(2) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(c) Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) rate classes, types, irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) appraisals;
- (4) adjustments to appraised production;
- (5) stages or intended use(s) of acreage;
- (6) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	The orchard/sub-orchard identification symbol from the appraisal worksheet, sketch map, or aerial photograph, as applicable. Refer to the Narrative instructions.
17. Multi-crop Code	Make no entry.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres, make no entry. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.
19. Determined Acres	<p>Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths for which consent is given for other use and/or:</p> <p>(a) put to other use without consent;</p> <p>(b) abandoned;</p> <p>(c) damaged by uninsured causes; or</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres (Continued)	(d) for which the insured failed to provide acceptable records of production. Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.
20. Interest or Share	Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	Make no entry.
22. Type	Type: Three-digit code [e.g., 197 for ‘Varietal Group A], entered exactly as specified on the AD for the type grown by the insured.
23. Class	Three-digit code entered exactly as specified on the AD, for the class grown by the insured. If “No Class Specified” is shown on the AD, enter appropriate three-digit code from the AD (997). If no class is specified on the AD, make no entry.
24. Sub-Class	Three-digit code entered exactly as specified on the AD, for the sub-class grown by the insured. If “No Sub-Class Specified” is shown on the AD, enter appropriate three-digit code from the AD (997). If no sub-class is specified on the AD, make no entry.
25. Intended Use	Three-digit code entered exactly as specified on the AD, for the intended use grown by the insured. If “No Intended Use Specified” is shown on the AD, enter appropriate three-digit code from the AD (997). If no intended used is specified on the AD, make no entry.
26. Irr. Practice	Three-digit code (e.g., 002), entered exactly as specified on the AD for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).
27. Cropping Practice	Three-digit code entered exactly as specified on the AD, for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown on the AD, enter appropriate three-digit code from the AD (997). If no cropping practice (or practice) is specified on the AD, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																
28. Organic Practice	Three-digit code entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an organic practice is not specified on the AD, make no entry.																
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <table border="0" data-bbox="537 512 1429 737"> <thead> <tr> <th data-bbox="537 512 613 543"><u>Stage</u></th> <th data-bbox="688 512 846 543"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="537 548 586 579">“P”</td> <td data-bbox="688 548 1429 659">Acreage abandoned without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td data-bbox="537 663 586 695">“H”</td> <td data-bbox="688 663 829 695">Harvested.</td> </tr> <tr> <td data-bbox="537 699 607 730">“UH”</td> <td data-bbox="688 699 862 730">Unharvested.</td> </tr> </tbody> </table> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreage abandoned without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.	“H”	Harvested.	“UH”	Unharvested.								
<u>Stage</u>	<u>Explanation</u>																
“P”	Acreage abandoned without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.																
“H”	Harvested.																
“UH”	Unharvested.																
30. Use of Acreage	<p>Use the following abbreviations:</p> <table border="0" data-bbox="537 915 1331 1220"> <thead> <tr> <th data-bbox="537 915 597 947"><u>Use</u></th> <th data-bbox="1016 915 1174 947"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="537 951 760 982">“Trees removed”</td> <td data-bbox="951 951 1284 982"></td> </tr> <tr> <td data-bbox="537 987 862 1018">“Orchard replanted” etc.</td> <td data-bbox="951 987 1284 1018">Use made of the acreage.</td> </tr> <tr> <td data-bbox="537 1022 630 1054">“WOC”</td> <td data-bbox="951 1022 1308 1054">Other use without consent.</td> </tr> <tr> <td data-bbox="537 1058 597 1089">“SU”</td> <td data-bbox="951 1058 1174 1089">Solely uninsured.</td> </tr> <tr> <td data-bbox="537 1094 618 1125">“ABA”</td> <td data-bbox="951 1094 1328 1125">Abandoned without consent.</td> </tr> <tr> <td data-bbox="537 1129 586 1161">“H”</td> <td data-bbox="951 1129 1092 1161">Harvested.</td> </tr> <tr> <td data-bbox="537 1165 607 1197">“UH”</td> <td data-bbox="951 1165 1125 1197">Unharvested.</td> </tr> </tbody> </table> <p>Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Trees removed”		“Orchard replanted” etc.	Use made of the acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested.	“UH”	Unharvested.
<u>Use</u>	<u>Explanation</u>																
“Trees removed”																	
“Orchard replanted” etc.	Use made of the acreage.																
“WOC”	Other use without consent.																
“SU”	Solely uninsured.																
“ABA”	Abandoned without consent.																
“H”	Harvested.																
“UH”	Unharvested.																
31. Appraised Potential	<p>Transfer the per-acre appraisal in tons to tenths from item 23 or 33 on the appraisal worksheet. Do not include any pomegranate production that is unwholesome, decomposed, adulterated, or otherwise unfit for human consumption or exceeds the FDA, state, or other health organization maximum limits (see items 40 and 41). Such production will not be considered production to count.</p> <p>If there is no potential on UH acreage, enter “0.0.” Refer to the LAM for zero appraisal documentation.</p>																

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
32a.& b. Moisture % & Factor	Make no entry.
33. Shell % Factor or Value	Make no entry.
34. Production Pre QA	Column 19 multiplied by column 31, results in tons rounded to tenths.
35. Quality Factor	Make no entry.
36. Production Post-QA	Transfer the entry from 34.
37. Uninsured Causes	<p>Make the following entries:</p> <p>Result of appraisal for uninsured cause(s) appraisal (taken from item 23 or 33 on the appraisal worksheet). If no uninsured causes, make no entry.</p> <p>(a) Hail and Fire exclusion not in effect.</p> <p>(1) Enter not less than the insured’s production guarantee per acre in tons rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in tons rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(d) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Result of adding item 36 and item 37.
39. Total	Total of all column 19 entries in acres to tenths.
40. Quality	Appraised production is not adjusted for quality.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>40. Quality (Continued)</p>	<p>Check the applicable qualifying quality adjustment condition(s) affecting the unit’s appraised and harvested production in the table below.</p> <p style="text-align: center;">Qualifying Quality Adjustment Conditions</p> <p>Aflatoxin Fumonisin Vomitoxin Other None</p> <p>(a) For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:</p> <p>(1) Document the level for each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date(s) of such tests; or</p> <p>(2) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the quality adjustment conditions).</p> <p>(b) If “Other” is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report:</p> <p>(1) a description of the qualifying quality adjustment conditions; and</p> <p>(2) the name of the controlling authority that considers this qualifying quality adjustment condition to be injurious to human or animal health and why.</p> <p>(c) Check “None” if none of the production qualifies for quality adjustment.</p>
<p>41. Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits</p>	<p>Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed the FDA, state, or other health organization maximum limits; otherwise, leave blank.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
41. Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits (Continued)	<p>Document in the Narrative or on a Special Report the disposition of the production that was:</p> <p>(a) sold, document the name and address of the buyer; or</p> <p>(b) not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed.</p> <p>Refer to the LAM for additional information on mycotoxins.</p>
42. Totals	Total of columns 34, 36, 37, and 38. If a column has no entries, make no entry.

Narrative Instructions

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

a.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
b.	If notice of damage was given and no inspection is necessary, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in column “37” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
f.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production Not to Count” in column “62,” and/or any production not included in column “56” (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain a “No” checked in item “44.”
k.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <p>(1) if consent is or has been given to put part of the unit to another use;</p> <p>(2) if uninsured causes are present; or</p> <p>(3) for unusual or controversial cases.</p>
l.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.

Narrative Instructions (Continued)

m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
n.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres shown in column “19” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r	Enter the historical fresh pack out, current year’s fresh pack out, program pack out, quality adjustment trigger, and standardized fresh pack out. Show calculations; add a Special Report if more space is required.
s.	If disease is a cause of loss specified on the SP, specify the type of disease. Explain why control measures taken were ineffective or if no effective control mechanism was available. Note the sources contacted to verify that an effective control mechanism is not available.
t.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
u.	Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II – Determined Harvested Production

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production for all entities sharing in the crop except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially sold, enter the name and address of packer/processor as applicable in items “49” through “52.” For fruit otherwise disposed of, indicate method of disposition.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packing house or processor records. (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records;
 - (b) varying shares; (e.g., 50 percent and 75 percent shares on the same unit);
 - (c) varying determinations of production (varying value, etc.);
 - (d) varying practices or types/varieties when a separate approved APH yield exists; and
 - (e) if there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in items “47a” through “66” for preliminary inspections.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(a) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”</p> <p>(b) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(c) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p>
44. Damage Similar to Other Farms in the Area?	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.</p>
45. Assignment of Indemnity	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the GSH.</p>
46. Transfer of Right to Indemnity	<p>Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the GSH.</p>
47a. Share	<p>Record only varying shares on same unit to three decimal places.</p>
47b. Field ID	<p>(a) If only one practice, variety, or type of harvested production is listed in Section I, make no entry.</p> <p>(b) If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID (see column “16”).</p>
48. Multi-crop Code	<p>Make no entry.</p>
49.-52. Length or Diameter, Width, Depth, Deductions	<p>For harvested production sold, enter the name and address of the buyer, packing house, or processor. For harvested production otherwise disposed of, indicate method the disposition (e.g., direct marketing).</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
53.-55.	Make no entry.
56. Bu. Ton, Lbs., CWT.	Enter the harvested production in tons rounded to tenths. Make separate line entries for the following, as applicable. Convert any harvested production in pounds, containers, etc. to tons, explain in the Narrative.

Subsection 1: With Quality Adjustment

For qualified insureds (see the definition of Historical fresh pack out percent in the CP), harvested production will be adjusted for quality if the standardized fresh pack out percent is less than the quality adjustment trigger (90 percent multiplied by the program pack out percent of 35 percent; i.e., 31.5 percent rounded to 32 percent).

Obtain the current year’s fresh pack out percent from packer, processor, etc. records. The historical fresh pack out percent is recorded in the yield column of the production database. See the applicable database for the type for the historical fresh pack out percent for the unit. Recorded values and calculations are shown in the Narrative or on a Special Report. Additionally, the packing house for the applicable crop year is listed in the Remarks section or other appropriate area of the production report.

(See [Exhibit 7](#) for general guidance for evaluating the pack out records used for quality adjustment purposes.)

Element/Item Number	Standard
57.	Make no entry.
58a.	Strike through the column heading and enter S. F. (Standardized Fresh) Pack Out %. Enter the standardized fresh pack out percent rounded the nearest whole percent.
58b.	Strike through the column heading and enter % Processing. Enter the result of 100 minus the entry in column 58a.
59a.	Strike through column heading and enter F. (Fresh) Tons. Multiply column 56 column by 58a. and enter the result in tons rounded to tenths.
59b.	Strike through column heading and enter P. (Processing) Tons. Subtract column 59a. from column 56 and enter the result to tenths.
60a.	Strike through column heading and enter Fresh Price. Enter in whole dollars the result of multiplying the fresh quality adjustment price shown on the SP by the insured’s price election percentage.
60b.	Strike through column heading and enter Processing Price. Enter in whole dollars the result of multiplying the processing quality adjustment price shown in the SP by the insured’s price election percentage.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
61. Adjusted Production	Split the column horizontally. Enter in the top half the result of multiplying column 59a. by column 60a. then divided by (the published price election contained in the AD multiplied by the insured’s price election percentage). Enter in the bottom half the result of multiplying column 59b. by column 60b. then divided by (the published price election contained in the AD multiplied by the insured’s price election percentage).
62. Prod. Not To Count	Enter the net production NOT to count determined when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any “Production not to Count” in the Narrative.
63. Production Pre-QA	Column 61 minus column 62. If no entry in column 62, transfer the entries from column 61.
64a. Value	Make no entry.
64b. Mkt. Price	Make no entry.
65. Quality Factor	Make no entry.
66. Production to Count	Transfer the entries from column 63.

Subsection 2: Without Quality Adjustment

Quality adjustment will not apply for insureds not eligible for quality adjustment (see the CP reference in Subsection 1 above) and for harvested production if the standardized fresh pack out percent is more than or equal to the quality adjustment trigger (90 percent multiplied by the program pack out percent of 35 percent; i.e., 31.5 percent rounded to 32 percent).

Obtain the current year’s fresh pack out percent from packer, processor, etc. records. The historical fresh pack out percent and packing house are reported on the production report and pack out percent recorded in the yield column of the production database. See the applicable database for the type for the historical fresh pack out percent for the unit. Recorded values and calculations are shown in the Narrative or on a Special Report.

Element/Item Number	Standard
57.-60b.	Make no entry.
61. Adjusted Production	Transfer entry for Column 56.
62. Prod. Not to Count	Enter the net production NOT to count when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any “Production not to Count” in the Narrative.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
63. Production Pre-QA	Column 61 minus column 62. If no entry in column 62, transfer the entry from column 61.
64a. Value	Make no entry.
64b. Mkt. Price	Make no entry.
65. Quality Factor	Make no entry.
66. Production to Count	Transfer the entry from column 63.
67. Total	Total of all column 63 entries. If no entry in column 63, make no entry.
68. Section II Total	Total of all column 66 entries. If no entry in column 66, make no entry.
69. Section I Total	Transfer entry from section 1 column 38 total.
70. Unit Total	Item 68 plus item 69.
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production in tons to tenths. Enter the value of total production allocated to this unit that is included in sections I or II, as applicable, based on tons of production and applicable prices. Document how the allocated value of production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod	<p>Make the following entries:</p> <p>(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus the total of column 37.</p> <p>(b) When there is no entry in column 37 or item 71: Transfer the entry from item 70.</p> <p>Note: Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>

The following required entries are not illustrated on the PW examples below.

Element/Item Number	Standard
73. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the insured’s signature, review all entries on the PW with the insured or insured’s authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
74. Adjuster’s Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.
75. Page Numbers	<p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (With Quality Adjustment)

1. Crop/Code # <i>Pomegranates 0XXX</i>	2. Unit # <i>0001-0000 BU</i>	3. Location Description <i>Section 6, TXX-RXX</i>	7. Company <i>Any Company</i>	8. Name of Insured <i>I. M. Insured</i>
			Agency <i>Any Agency</i>	
4. Date(s) of Damage <i>APR 1</i>	<i>JUN 15</i>	<i>SEP 15</i>	9. Claim # <i>XXXXXXXX</i>	
5. Cause(s) of Damage <i>Freeze</i>	<i>Hail</i>	<i>Ex. Moist</i>	11. Crop Year <i>YYYY</i>	
6. Insured Cause % <i>40</i>	<i>40</i>	<i>20</i>	10. Policy # <i>XXXXXX</i>	
12. Additional Units <i>0002-0000 BU</i>			14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st <i>MM/DD/YYYY</i>
13. Est. Prod. Per Acre <i>7.3</i>			2nd <i>MM/DD/YYYY</i>	Final <i>MM/DD/YYYY</i>
			15. Companion Policy(s)	

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count	
A			3.9	1.000		XXX	997	997	997	002	997	997	UH	UH	1.6			6.2		6.2		6.2	
B			2.9	1.000		XXX	997	997	997	002	997	997	UH	UH	1.8			5.2		5.2		5.2	
C			21.0	1.000		XXX	997	997	997	002	997	997	H	H									
39. TOTAL			27.8	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergot <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>															42. TOTALS	11.4		11.4	11.4

NARRATIVE Acres calculated using GPS. (See Special Report for calculations). Historical Fresh Pack Out – 40%; Type XXX Current Year's Fresh Pack Out – 25%; Program Pack Out – 35%; Quality Adjustment Trigger – 32% (35% × 90% = 32.5% rounded to 32); Standardized Fresh Pack Out = 22% [(25% ÷ 40%) × 35%]. Eligible for quality adjustment.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>									
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a. Share	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu., Ton Lbs., CWT.	56. Shell/Sugar Factor	57. S.F. Pack Out % EM%	58a. %	58b. %	59a. F. Tons Moisture %	59b. P. Tons Factor	60a. Fresh Price Test WT	60b. Processing Price Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value	64b. Mkt.-Price	65. Quality Factor	66. Production to Count
		<i>Acme Fruit Co. Anytown, State</i>							157.5		.22	.78		34.7	122.8	\$1,000	\$200	72.3		72.3				72.3
67. TOTAL																			123.5			123.5		

(For Illustration Purposes Only)

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

68. Section II Total	123.5
69. Section I Total	11.4
70. Unit Total	134.9
71. Allocated Prod.	
72. Total APH Prod.	134.9

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (Without Quality Adjustment)

1. Crop/Code # <i>Pomegranates 0XXX</i>		2. Unit # <i>0001-0000 BU</i>		3. Location Description <i>Section 6, TXX-RXX</i>			7. Company <i>Any Company</i> Agency <i>Any Agency</i>				8. Name of Insured <i>I. M. Insured</i>													
4. Date(s) of Damage <i>APR 1</i>		<i>JUN 15</i>		<i>SEP 15</i>										9. Claim # <i>XXXXXXXX</i>		11. Crop Year <i>YYYY</i>								
5. Cause(s) of Damage <i>Freeze</i>		<i>Hail</i>		<i>Ex. Moist</i>												10. Policy # <i>XXXXXX</i>								
6. Insured Cause % <i>40</i>		<i>40</i>		<i>20</i>												14. Date(s) Notice of Loss		1st <i>MM/DD/YYYY</i>		2nd <i>MM/DD/YYYY</i>		Final <i>MM/DD/YYYY</i>		
12. Additional Units <i>0002-0000 BU</i>																								
13. Est. Prod. Per Acre <i>7.3</i>																								
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																								
A. ACTUARIAL															B. POTENTIAL YIELD									
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	lrr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count		
<i>A</i>			<i>3.9</i>	<i>1.000</i>		<i>XXX</i>	<i>997</i>	<i>997</i>	<i>997</i>	<i>002</i>	<i>997</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>1.6</i>			<i>6.2</i>		<i>6.2</i>		<i>6.2</i>		
<i>B</i>			<i>2.9</i>	<i>1.000</i>		<i>XXX</i>	<i>997</i>	<i>997</i>	<i>997</i>	<i>002</i>	<i>997</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>1.8</i>			<i>5.2</i>		<i>5.2</i>		<i>5.2</i>		
<i>C</i>			<i>21.0</i>	<i>1.000</i>		<i>XXX</i>	<i>997</i>	<i>997</i>	<i>997</i>	<i>002</i>	<i>997</i>	<i>997</i>	<i>H</i>	<i>H</i>										
39. TOTAL			<i>27.8</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergot <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>													42. TOTALS		<i>11.4</i>		<i>11.4</i>		<i>11.4</i>	
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>																								
NARRATIVE (If more space is needed, attach a Special Report) Acres calculated using GPS (See Special Report). Historical Fresh Pack Out – 40%; Type XXX Current Year's Fresh Pack Out – 40%; Program Pack Out – 35%; Quality Adjustment Trigger – 32% (35% x 90% = 32.5% rounded to 32); Standardized Fresh Pack Out = 35% [(40% ÷ 40%) x 35%]. Not eligible for quality adjustment.																								
SECTION II – DETERMINED HARVESTED PRODUCTION																								
43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>									
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a.	47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., CWT.	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count					
		<i>Acme Fruit Co. Anytown, State</i>								<i>157.5</i>									<i>157.5</i>		<i>157.5</i>			<i>157.5</i>
67. TOTAL																		<i>157.5</i>	68. Section II Total		<i>157.5</i>			
																			69. Section I Total		<i>11.4</i>			
																			70. Unit Total		<i>168.9</i>			
																			71. Allocated Prod.					
																			72. Total APH Prod.		<i>168.9</i>			

(For Illustration Purposes Only)
This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

Exhibit 5 Tree Populations per Acre

Distance Between Trees (in feet) × Distance Between Rows (in feet)

	4	5	6	7	8	9
1	10890	8712	7260	6223	5445	4840
2	5445	4356	3630	3111	2723	2420
3	3630	2904	2420	2074	1815	1613
4	2723	2178	1815	1556	1361	1210
5	2178	1742	1452	1245	1089	968
6	1815	1452	1210	1037	908	807
7	1556	1245	1037	889	778	691
8	1361	1089	908	778	681	605
9	1210	968	807	691	605	538

For tree/row spacing not shown on the adjacent charts:
 Multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560 round result to the nearest whole number (e.g., 6.5 ft. × 10 ft. = 65 sq. ft. 43,560 ÷ 65 sq. ft. = 670 trees per acre). Refer to the LAM for information on how to calculate the number of trees per acre.

Distance Between Trees (in feet) × Distance Between Rows (in feet)

	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
23														82	79	76	73	70	68	65	63	61	59	57	56	54
24															76	73	70	67	65	63	61	59	57	55	53	52
25																70	67	65	62	60	58	56	54	53	51	50
26																	64	62	60	58	56	54	52	51	49	48
27																		60	58	56	54	52	50	49	47	46
28																			56	54	52	50	49	47	46	44
29																				52	50	48	47	46	44	43
30																					48	47	45	44	43	41
31																						45	44	43	41	40
32																							43	41	40	39
33																								40	39	38
34																									38	37
35																										36

Exhibit 6 Representative Sample Requirements

Acres in Orchard or Block	Minimum Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.

One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or sub-orchard.

In conjunction with Part 14, Section 4 of the CIH, the following quality characteristics may be used to verify the pack out percentages reported by insured producers.

A. Fresh Fruit

Fresh pomegranates have the highest quality and value of any of the crop utilizations. General quality guidelines for fresh pomegranates include the following:

- (1) Color must be pink or darker. (Figure 1)
- (2) Minor cracks are acceptable.
- (3) No more than two splits up to approximately 2" long each and up to approximately 1/8" wide each are acceptable. (Figure 2)
- (4) Exposed arils are unacceptable. (Figure 4)
- (5) Scarring or other natural blemishes covering up to 50% of the total surface area is acceptable. Most of the fruit marketed as fresh in most years will have less than 20% scarring. (Figure 5 and Figure 6)
- (6) Sunburn covering up to 25% of the total surface area is acceptable. (Figure 7)
- (7) Fruit must be on tree, not lying on the orchard floor.
- (8) Fruit must be size 36 or larger¹. (Figure 8)
- (9) Less than 20% misshapen fruit surface is acceptable.
- (10) Significant herbicide injury is not acceptable (e.g., greater than 50% surface scarring). (Figure 9)
- (11) No Alternaria Fruit Rot (Black Heart) can be present. (Figure 10)

B. Processing (Juice)

Pomegranates processed into juice have the lowest quality and value of any of the crop utilizations, representing the minimal acceptable quality. General quality guidelines for pomegranates to be processed for juice include the following:

- (1) Exposed arils are acceptable. (Figure 4)
- (2) Scarring and sunburn are acceptable. (Figure 5, Figure 6, and Figure 7)
- (3) No Alternaria Fruit Rot (Black Heart) can be present. (Figure 10)

¹ Depending upon growing conditions, the smaller size 42 may be acceptable.

C. Processing (Juice) (Continued)

- (4) Fruit must be on tree, not lying on the orchard floor.
- (5) Fruit not of sufficient quality for fresh or arils but meeting other criteria for juice are acceptable.

D. Processing (Arils)

Though the aril utilization is a type of processing, quality requirements are higher than those for juice and include the following requirements:

- (1) Cracks and splits are acceptable but exposed arils are not. (Figure 3 and Figure 4)
- (2) Scarring is acceptable. (Figure 5 and Figure 6)
- (3) Sunburn covering up to 25% of the total surface area is acceptable. Sunburn results in off-color arils. (Figure 7)
- (4) No Alternaria Fruit Rot (Black Heart) can be present. (Figure 10)
- (5) Fruit must be on tree, not lying on the orchard floor.
- (6) Fruit must be size 36 or larger². (Figure 8)
- (7) Fruit not of sufficient quality for fresh but meeting other criteria for arils are acceptable.

Photos are provided below to further illustrate the general guidelines for pomegranates:



Figure 1. Color

² Depending upon growing conditions, the smaller size 42 may be acceptable.



Figure 2. Maximum Acceptable Splitting



Figure 3. Splits Without Exposed Arils



Figure 4. Exposed Arils



Figure 5. Maximum Allowable Scarring 1



Figure 6. Maximum Allowable Scarring 2



Figure 7. Sunburn



Figure 8. Pomegranate Sizes

Source: Pomegranate Council



Figure 9. Herbicide Injury



Figure 10. Alternaria Fruit Rot