



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25330 (11-2022)

PEAR 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**

TITLE: PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25330 OPI: Product Management
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: November 25, 2022
SUBJECT: Provides the procedures and instructions for administering the Pear crop insurance program	APPROVED: <i>/s/ John Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Pear crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC-25330 Pear Loss Adjustment Standards Handbook with significant content change. All changes and additions are highlighted. Three asterisks (***) used throughout the handbook indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
Subparagraph 1B	Added to comply with External Handbook Standards.
Subparagraph 1C	Added to comply with External Handbook Standards.
Subparagraph 1D	Updated handbook descriptions to comply with External Handbook Standards.
Subparagraph 2D(2)	Updated for standard language concerning Privacy Act and Non-Discrimination statements.
Subparagraph 11A	Revised the wording to align with the Pear CP.
Paragraph 13	<ol style="list-style-type: none"> (1) Subparagraph 13A: Added a new subparagraph addressing insurable COLs to align with the CP and other LASHs. (2) Subparagraph 13B: Relocated language that was previously in Insurability addressing uninsurable COLs. (3) As a result, Paragraphs 13-15 are renumbered from the previous issuance of the Pear LASH.
Paragraph 21	<ol style="list-style-type: none"> (1) Revised the language regarding appraisal requirements for production being harvested for direct marketing to align with the Pear CP. Changed the words “sold by” to “harvested for.” (2) Removed incomplete language from the CP regarding yield reduction.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Paragraph 22	Removed the reminder in Paragraph 22(1) to refer to Exhibit 6 for minimum representative sample requirements as this information is provided in Paragraph 22(2).
Paragraph 24	<p>(1) Subparagraph 24A:</p> <ul style="list-style-type: none"> (a) Broke down the procedure for calculating the per acre appraisal for immature pears into steps for clarity. (b) Step 4: Added language to identify what the procedure is calculating. (c) Steps 5-9: Revised the wording for clarity. <p>(2) Subparagraph 24B:</p> <ul style="list-style-type: none"> (a) Broke down the procedure for conducting a mature pear appraisal into steps for clarity. (b) Step 1: Added the term “while the adjuster is present.” (c) Step 2: Added language to clarify what the procedure is calculating.
Exhibit 1	<p>(1) Added the following acronyms: AD, OPI, QA, RPAM, and UUF.</p> <p>(2) Removed the FCIC Control Numbers from the terms for the following acronyms: BP, CIH, DSSH, and LAM.</p> <p>(3) Removed “USDA” from the term for the following acronyms: FSA and RMA.</p> <p>(4) Removed “FSA” from the term for FN.</p> <p>(5) Removed the following terms, as they were not used in the LASH: CES, PASD, and PAW.</p>
Exhibit 2	Added a definition for “Random Path Appraisal Method.”
Exhibit 3	<p>(1) Item 15: Changed the word “times” to “multiplied by.”</p> <p>(2) Item 18: Added “for immature appraisals” and “for mature appraisals” for clarity.</p> <p>(3) Item 19:</p> <ul style="list-style-type: none"> (a) Changed the word “times” to “multiplied by.” (b) Added an example depicting the calculations for uninsured damage. (c) Revised the numbering in the example for mature unharvested pears to align with the example Appraisal Worksheet.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
<p>Exhibit 3 (Continued)</p>	<p>(4) Item 20:</p> <ul style="list-style-type: none"> (a) Added procedure for immature appraisals. (b) Added the words “for mature appraisals” for clarity. <p>(5) Item 21:</p> <ul style="list-style-type: none"> (a) Added procedure for immature appraisals. (b) Added the words “for mature appraisals” for clarity. <p>(6) Item 22:</p> <ul style="list-style-type: none"> (a) Added procedure for immature appraisals. (b) Added the words “for mature appraisals” for clarity. (c) Revised the example for item 22(e). (d) Revised the wording for calculating item 22(f) for clarity. <p>(7) Item 23:</p> <ul style="list-style-type: none"> (a) Removed the words “in tons to tenths” as this procedure is not a calculation. (b) Changed the word “times” to “multiplied by.” <p>(8) Item 24b: Revised the procedure for the element standard for clarity.</p> <p>(9) Item 27:</p> <ul style="list-style-type: none"> (a) Changed the word “times” to “multiplied by.” (b) Added procedure for items 26(a) and 26(c)-(e) in the event that 26(b) is equal to 1.00. (c) Added an example depicting the calculations for uninsured damage. (d) Revised the numbering in the example Appraisal Worksheets at the end of Exhibit 3. <p>(10) Item 30:</p> <ul style="list-style-type: none"> (a) Revised the procedure for calculating item 30(f) for clarity. (b) Revised the example for calculating item 30(f) to align with example Appraisal Worksheet at the end of Exhibit 3.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Exhibit 3 (Continued)	<p>(11) Item 31:</p> <p>(a) Revised the wording for items 31(a)-(c) for clarity.</p> <p>(b) Changed the word “times” to “multiplied by” in the procedure for calculating item 31(e).</p> <p>(12) Item 33: Added new element standards for Remarks.</p> <p>(13) Pear Appraisal Worksheet Example (California): Immature Appraisal: Corrected the entry for item 24b (Total Gross Unharvested Appraisal).</p>
Exhibit 4	<p>(1) Item 1: Added the element “Crop Year” to align with the Appraisal Worksheet.</p> <p>(2) Item 2: Added the element “Policy Number” to align with the Appraisal Worksheet.</p> <p>(3) Item 10:</p> <p>(a) Revised the wording in the introductory procedure for clarity.</p> <p>(b) Removed the word “immature” in the introductory procedure.</p> <p>(c) Relocated the procedure for counting immature pears from the introductory procedure to the procedure for immature pear appraisals.</p> <p>(4) Item 15: Changed the word “times” to “multiplied by.”</p> <p>(5) Item 19: Revised the entire element standard for clarity.</p> <p>(6) Item 20: Revised the entire element standard for clarity.</p> <p>(7) Item 21: Revised the entire element standard for clarity.</p> <p>(8) Item 22: Revised the entire element standard. Previous procedure for this element has been relocated to items 19-21, as applicable, for clarity.</p> <p>(9) Item 24:</p> <p>(a) Changed the word “times” to “multiplied by.”</p> <p>(b) Revised the wording for clarity.</p> <p>(10) Item 25: Revised the wording for clarity.</p> <p>(11) Item 26: Revised the element standard for clarity.</p>

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Exhibit 4 (Continued)	<p>(12) Item 27: Revised the instructions for mature pear appraisals for clarity.</p> <p>(13) Item 28: Added new element standards for Remarks.</p> <p>(14) Pear Appraisal Worksheet Example (All States): Mature Appraisal without Fresh Pear QA Endorsement:</p> <p>(a) This example is for a mature pear appraisal of production that is not eligible for QA. Therefore, the entries the entries for “Adj. %” of item 21 have been removed per the instructions.</p> <p>(b) Corrected the entries for items 21, 24, 25, and 27.</p> <p>(15) Pear Appraisal Worksheet Example (All States): Mature Appraisal with Fresh Pear QA Endorsement: Corrected entries for items 21, 24, 25, and 27.</p>
Exhibit 5	<p>(1) Item 29: Added UUF/Third Party Damage stage codes.</p> <p>(2) Item 37: Added references to the applicable Appraisal Worksheet entries for clarity.</p> <p>(3) Production Worksheet Example (All States): Revised entries due to corrected examples of appraisal worksheets.</p>
Exhibit 6	<p>Removed the following procedure, “Refer to Paragraph 22 for situations where types may be combined for appraisal purposes.” The language references procedure that was removed from the 2010 Pear LASH.</p>

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-5	1	1-19	20-73	11-2022	FCIC-25330

FILING INSTRUCTIONS:

This handbook replaces FCIC-25330-1, Pear Loss Adjustment Standards Handbook, dated March 27, 2015. This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations.

**PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK
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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000.

A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Source of Authority

Refer to the LAM for sources of authority.

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.

D. Related Handbooks

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

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.

1 General Information (Continued)

D. Related Handbooks (Continued)

Handbook	Relation/Purpose
GSH	This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

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

E. CAT Coverage

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

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 and completion instructions in [Exhibit 3](#), [Exhibit 4](#), and [Exhibit 5](#) are the minimum requirements for the Pear Appraisal Worksheet and [PW](#). 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 the [exhibits](#). See the [DSSH for required statements](#).
- (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 point size of font, and so forth). [The current DSSH can be found on the RMA website at \[www.rma.usda.gov\]\(http://www.rma.usda.gov\)](#).

3-10 (Reserved)

PART 2: POLICY INFORMATION

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

11 Insurability

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

A. Insured Crop

The crop insured will be all the pears in the county for which a premium rate is provided by the AD:

- (1) in which the insured has a share;
- (2) are of varieties adapted to the area;
- (3) that are grown on trees that have produced an average of at least 5 tons of pears per acre in at least one of the four previous crop years, unless otherwise allowed by the SP; and
- (4) that are grown in an orchard that, if inspected, is considered acceptable by the AIP.

B. Interplanted Crops

Pears interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the policy.

12 Unit Division

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

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

13 Causes of Loss

A. Insurable Causes of Loss or Damage

Insurance coverage is provided only against the following COLs that occur within the insurance period:

- (1) adverse weather conditions;
- (2) fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- (3) earthquake;
- (4) volcanic eruption;

A. Insurable Causes of Loss or Damage (Continued)

- (5) failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- (6) insects, but not damage due to insufficient or improper application of pest control measures; or
- (7) plant disease, but not damage due to insufficient or improper application of disease control measures.

B. Uninsurable Causes of Loss or Damage

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

- (1) failure of the fruit to color properly; or
- (2) inability to market the pears for any reason other than actual physical damage from an insurable cause specified in the CP.

Example: The AIP will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

14 Quality Adjustment (California)

Production to count in tons will include all harvested and appraised production that:

- (1) meets the standards for:
 - (a) first grade canning as defined by the California Pear Advisory Board;
 - (b) U.S. No. 1 Standards as defined by the U.S. Standards for Grades of: Summer and Fall Pears or Pears for Processing; or
 - (c) U.S. Extra No. 1 or U.S. No. 1 as defined by the U.S. Standards for Grades of Winter Pears;
- (2) is accepted by a processor for canning or packing; or
- (3) is marketable for any purpose. If the pears are damaged by an insured cause, the production to count will be reduced by the greater of the following amounts:
 - (a) excess over 10 percent of pears that are size 165 or smaller for all varieties except Forelle, Seckel, or Winter Nelis; or
 - (b) result of dividing the value per ton (less harvest costs as shown in the AD) of such pears by the highest price election (per ton) for the insured type, subtracting the result from 1.000 and multiplying by the number of tons of such pears.

A. Fresh Pear Quality Adjustment Endorsement

The Fresh Pear QA Endorsement applies to any crop year provided:

- (1) pears are located in a State designated for such coverage on the AD and for which there is designated a premium rate for this endorsement;
- (2) all the pear trees in the unit are managed for the production of fresh market pears; (Units that are not managed for the production of fresh market pears do not qualify for this endorsement);
- (3) the insured did not elect to insure the pears under the CAT Endorsement;
- (4) the insured elected the Fresh Pear QA Endorsement on their application or other form approved by the AIP, and did so on or before the sales closing date for the initial crop year for which the insured wishes it to be effective; and

- (5) the insured or the AIP did not cancel the Fresh Pear QA Endorsement in writing on or before the cancellation date. The insured's election of CAT coverage for any crop year after the Fresh Pear Quality Adjustment Endorsement is effective will be considered as the insured's notice of cancellation of the Fresh Pear QA endorsement.

B. Production to Count under the Fresh Pear Quality Adjustment Endorsement

- (1) If the fresh pear production is damaged by an insured cause of loss, and if 11 percent or more of the harvested and appraised production does not grade at least U.S. No. 1 in accordance with applicable U.S. Standards for Grades of Summer and Fall Pears, or U.S. Standards for Grades of Winter Pears, as applicable, the amount of production will be reduced as follows:
 - (a) by two percent for each full one percent in excess of 10 percent, when 11 percent through 60 percent of the pears fail the grade standard; or
 - (b) by one hundred percent when more than 60 percent of the pears fail the grade standard for the pears in (1) above. Refer to Exhibit 9 for adjustment percentages.
 - (c) if the insured sells more of their fresh pear production as U.S. No. 1 or better than the quantity of pears determined to grade U.S. No. 1 or better in the appraisal, the quantity of such sold production exceeding the amount determined to grade U.S. No. 1 or better in the appraisal will be included as production to count under this option.
- (2) Marketable production that grades less than U.S. No. 1 due to uninsurable causes not covered by the Fresh Pear QA Endorsement will not be reduced.

B. Production to Count under the Fresh Pear Quality Adjustment Endorsement (Continued)

- (3) Insureds who select the **Fresh Pear QA endorsement** cannot receive less than the indemnity due under section 11 of the CP.
- (4) The adjuster must follow the procedures **s** below when the Fresh Pear **QA** Endorsement is in effect.
 - (a) Appraise all pears in accordance with the applicable procedures contained in [Subparagraph 24B](#) and determine the appraisal per acre (item 27 on the appraisal worksheet **for All States**).
 - (b) Do not finalize the claim until the final disposition of the crop is known. The claim may be finalized if the producer certifies the appraised crop will be destroyed.
 - (c) If the insured subsequently harvest and sells all or a portion of the previously appraised unharvested acreage, the adjuster will determine the amount of **U.S. No. 1** pears sold. The adjuster must determine if any previously appraised acreage is representative of the original appraisal, if not the adjuster must appraise the unharvested acreage in accordance with [Subparagraph 24B](#) below.
 - (d) Document in the Narrative section of the **PW** if the amount of sold production was used because it exceeded the appraised production or if the producer certified they intend to destroy the crop.

16-20 (Reserved)

PART 3: APPRAISALS

21 General Appraisal Information

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) These procedures apply when appraising potential production of unharvested pears by utilizing the appropriate method for immature and mature pears as evaluated by the adjuster.
- (3) Whenever an insured has filed a “Notice of Damage” and an appraisal for quality is necessary, all production on the affected unit(s) must be inspected prior to the beginning of harvest.
- (4) Whenever the insured has filed a notice of intent to direct market any portion of the unit’s production, an appraisal, including an appraisal for quality (if applicable), is required prior to the production being harvested for direct marketing.
- (5) For all unharvested pear appraisals:
 - (a) if the insured and the adjuster do not agree on the grade (or if otherwise necessary), take the representative sample(s) to a licensed Federal/State Inspector for grading;
 - (b) submit the quantity of pears required by the applicable grading service;
 - (c) the insured will pay for the inspector’s grading services and may accompany the adjuster when samples are submitted for grading; and
 - (d) obtain a copy of the grading certificate and insert the copy into the claim file or attach it to the claim.
- (6) Pear appraisals are made:
 - (a) when insured acreage of ANY type will not be harvested;
 - (b) when any insured acreage is unharvested on the calendar date for the end of the insurance period;
 - (c) prior to any production being harvested for by direct marketing;
Reminder: If further damage occurs after the initial appraisal an additional appraisal will be conducted.
 - (d) when the insured has completed harvest on the unit but additional unharvested mature marketable production remains on the acreage; or
 - (e) as further determined by the AIP.

Reminder: Refer to the LAM for additional reasons for appraisals.

21 General Appraisal Information (Continued)

- (7) Refer to the LAM for appropriate remedies for resolving uninsured causes of loss.

22 Selecting Representative Samples

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

- (1) Determine the number and general location of trees to be used in the representative sample based on:
 - (a) total acreage and number of trees;
 - (b) extent of variation in the amount of production or damage within the acreage and location of the pears on the tree. When variable damage causes the crop potential to be significantly different within the same orchard or suborchard, and/or when a portion of the orchard will be destroyed, split the orchard into suborchards and appraise each separately;
 - (c) percent of each type in the acreage;
 - (d) tree age, size, density, and vigor; and
 - (e) whether or not any areas have been color (partially) picked.

- (2) Select not less than the minimum number (count) of representative samples required in [Exhibit 6](#) for each orchard or suborchard.
- (3) The RPAM may be used at the discretion of the AIP to appraise the pear crop production. Use the RPAM method in lieu of appraisal methods in this handbook as applicable.

Reminder: The handbook containing the RMA issued standards for the RPAM is located at www.rma.usda.gov.

23 Inspections

- (1) When a notice of damage or loss is given before it is possible to accurately assess the damage, defer appraisals until an accurate determination of potential production can be made. If further care for a damaged immature crop is not feasible or the insured will remove a portion of the orchard or suborchard, appraise the crop potential using the Immature Appraisal Method. Otherwise, defer appraisals until the Mature Appraisal Method can be used. AIPs may authorize inspections to verify the cause and relative severity of damage. Prepare a Special Report (including insured's signature) to document the inspection and record:

23 Inspections (Continued)

- (a) the date(s) and cause(s) of damage (document amount lost due to uninsured causes);
and
 - (b) if the crop will be harvested; and if any loss of potential was not sufficient to claim an indemnity.
- (2) Any pear production not graded or appraised prior to the earlier of the time pears are placed in storage or the date the pears are delivered to a packer, processor, or other handler will not be considered damaged pear production and will be considered production to count.
 - (3) Refer to the BP and the CP sections entitled “Duties in the Event of Damage or Loss” for additional notice and inspection requirements.

24 Appraisal Methods

These instructions provide information on the following appraisal methods:

Appraisal Method...	Use...
Immature Pear Appraisals	<ol style="list-style-type: none">(1) When an insured decides further care of a crop is not feasible and remaining fruit will be destroyed prior to harvest, appraise such acreage to determine potential production.(2) When production is damaged by insured causes; or, if damage resulted from uninsured cause(s), appraise such acreage to determine amount of fruit lost.
Mature Pear Appraisals	<ol style="list-style-type: none">(1) To determine mature harvested and unharvested production to count that meets the applicable quality standards in the crop provisions.(2) To appraise unharvested acreage to determine fruit that could be harvested for packing or processing.(3) When production is unharvested due to market conditions; or, if damage resulted from uninsured cause(s), appraise such acreage to determine the amount of unharvested fruit or fruit lost.

A. Immature Pear Appraisals

- (1) For immature pears, calculate the per acre appraisal as follows:

Step 1: Count all immature pears on each representative sample tree and determine the total number of pears from all total sample trees. Include undamaged pears, pears damaged by insured causes, and pears damaged by uninsured causes.

Important: Do not count immature pears resulting from late season blooms as these will not mature properly.

A. Immature Pear Appraisals (Continued)

Step 2: (a) Determine the average number of pears per sample tree.

Example: $1465 \text{ pears} \div 5 \text{ sample trees} = 293 \text{ pears per tree}$

(b) If there are too many pears on the sample trees, count the pears from a representative scaffold limb using the RPAM or a quadrant of each tree, as applicable. Multiply the resulting number of fruit by 4 (if a tree quadrant is used) or use the RPAM to determine the number of immature pears per sample tree.

Step 3: Multiply the number of immature pears per sample tree by the 0.90 immature pear survival factor.

Example: $293 \text{ pears on a sample tree} \times 0.90 \text{ survival factor} = 263.7$
surviving immature pears on a sample tree

Step 4: Calculate the average determined weight of a marketable pear by determining the minimum marketable pear size.

(a) California: The California Pear Advisory Board specifies the minimum size of a marketable fresh pear as a "165." This means 165 marketable pears will weigh not less than 40 lbs. and the average weight of a size 165 pear is 0.2424 lbs.

Example: $40 \text{ lbs.} \div 165 \text{ pears} = 0.2424 \text{ lbs.}$

(b) All States: Determine the minimum marketable pear size for the area.

Example: If the minimum marketable size is "135," then the average weight of a size 135 pear is 0.2963 lbs.

$40 \text{ lbs.} \div 135 \text{ pears} = 0.2963 \text{ lbs.}$

Step 5: Multiply Step 3 results by Step 4 results, rounded to tenths of pounds. Enter this amount in item 10, "Pounds per Sample" on the appraisal worksheet.

Example (California): $263.7 \text{ pears} \times 0.2424 \text{ lbs.} = 63.9 \text{ lbs.}$

Step 6: Total the weight of all samples from all sample trees.

A. Immature Pear Appraisals (Continued)

Step 7: Divide Step 6 results by the number of sample trees to calculate average pounds of pears, rounded to tenths, per sample tree. Enter this amount in item 13, "Pounds/Trees" on the appraisal worksheet.

Example: $325.4 \text{ lbs. from all samples} \div 5 \text{ sample trees} = 65.1 \text{ lbs. per sample tree}$

Step 8: Determine the number of unharvested trees per acre.

Reminder: Refer to [Exhibit 7](#) and [Exhibit 8](#) for determining trees per acre based on tree spacing.

Step 9: Multiply Step 7 results by Step 8 results to calculate the per acre appraisal in pounds, rounded to tenths. Enter this amount in item 15, "Pounds/Acre" on the appraisal worksheet.

Example: $65.1 \text{ lbs. per sample tree} \times 151 \text{ trees per acre} = 9,830.1 \text{ lbs. per acre}$

Step 10: Divide Step 9 results by 2,000 lbs., results in tons to tenths. Enter this amount in item 17, "Gross Appraisal" on the appraisal worksheet.

Example: $9,830.1 \text{ lbs. per acre} \div 2,000 \text{ lbs.} = 4.9 \text{ tons per acre}$

- (2) Upon completion of the appraisal if the insured decides:
- (a) to care for the unit until harvest, no further action will be necessary until the regular preharvest inspection (the inspection for the acreage of insured producers who have filed a "Notice of Damage"); **or**
 - (b) not to care for the unit until harvest (e.g., immature pears are to be removed from the trees), finalize the claim (except for the adjuster's signature and date) by using the aforementioned appraisal;
 - (i) advise the insured that the remaining immature pears, as appraised, are "Production to Count" for loss calculation purposes;
 - (ii) give the insured a Certification Form (for the removal of immature pears) with any appropriate completion instructions; and
 - (iii) upon receipt of the completed and signed Certification Form, (if necessary, verify the removal of immature pears) file it with the claim documents.
- (3) At or before the time of conducting preharvest inspections, verify, when necessary, that the insured removed all of the immature pears (identified in (b) above) from the orchard or suborchard.

B. Mature Pear Appraisals

- (1) When notice of damage or loss is received by a date for which it is possible to accurately appraise mature production, make inspections as soon as possible. Record the results of such inspections, including any undamaged acreage on the unit, on the applicable appraisal worksheet and claim form.
- (2) For mature production that will be harvested, AIPs must inspect the acreage prior to harvest to determine applicable QA.
- (3) When all or part of the acreage is left unharvested, appraise unharvested production (as a basis for computing losses) as follows:

Step 1: Select representative sample trees, and

- (a) if practical, arrange for the insured to pick and weigh all marketable pears and pears damaged by uninsured causes from each sample tree while the adjuster is present; otherwise, the adjuster must pick and weigh the samples; or
- (b) if there are too many pears on a sample tree pick and weigh all marketable pears and pears damaged by uninsured causes from a representative scaffold limb using the RPAM or quadrant of each tree, as applicable; and

Reminder: Multiply the weight of such pears by 4 (if a tree quadrant is used) or use the RPAM to determine the total weight in pounds to tenths for each sample tree.

- (c) enter this information in Section I of the Pear Appraisal Worksheet.

Step 2: Calculate the percent of pears for each grade for QA.

- (a) If possible, submit pear samples to a licensed Federal/State Inspection Service to grade and size the sample(s).
- (b) If it is not possible to submit pear samples to a licensed Federal/State Inspection Service, obtain representative samples of mature pears using the steps below.

B. Mature Pear Appraisals (Continued)

- (i) Randomly select a minimum of 30 mature pears, from each sample tree to determine the size and grade of pears, and pears damaged by insured and uninsured causes for the unit, orchard or suborchard, type being appraised. In instances when there is severe fruit damage and the number of sample fruit is limited, adjusters may select less than 30 fruit per tree but not less than 10 fruit per tree. To ensure consistent appraisals, select the same number of pears from each sample tree. If the insured harvested the sample trees in the adjuster's presence, randomly select a number of pears from the harvested production.

Reminder: In instances when sample fruit is limited, adjusters may select additional sample trees/fruit as needed to ensure accurate appraisals.

- (ii) Obtain the samples from the inside, outside, top, and bottom of all four quadrants of the tree. If a sample tree does not have enough pears for a sample, select the required pears from adjacent trees of the same type.
- (iii) The samples must include pears that are damaged/undamaged, that may be packed/processed and eliminated if graded.
- (iv) Separate the samples according to the applicable grading requirements.

Note: Refer to [Exhibit 3](#) and [Exhibit 4](#) for more information on grading requirements.

- (c) Enter the percentage of each grade in Section II of the applicable appraisal worksheet. For **QA** requirements in:
 - (i) California, refer to the **CP**; or
 - (ii) All States, if elected by the insured, refer to the Fresh Pear **QA** Endorsement **in the CP**.

C. Market Value – California

Because the price election is established as an “on-tree” price, for claims purposes the price received must be adjusted to the same “on-tree” basis. For harvested marketable pears damaged by insured causes, deduct the harvest costs (which include harvest and transportation costs) shown in the AD to determine the “on-tree” value at the time the damaged pears are delivered to the buyer, broker, packer, processor, shipper or warehouse, etc. To convert values expressed in dollars per ton to dollars per container divide dollars per ton by 2,000 lbs. to determine dollars per pound. Multiply dollars per pound by the appropriate pounds per container to determine dollars per container (refer to the table in Subparagraph 24D for common pear container weights).

D. Weight Conversions

Pears may be delivered in various container sizes (refer to the chart below for some common pear container weights). Use actual weights when available. Divide the total container net weight (in whole pounds) by 2,000 lbs. to determine the weight of production in tons, to tenths. To calculate the tonnage equivalent for common pear containers, multiply the total number of containers by the determined container weight in whole pounds and divide by 2,000 lbs. (in tons, rounded to tenths).

Common Pear Container Weights
1,000 lb. bin (4 ft. × 4 ft. × 2 ft. or 32 cubic ft.)
50 lb. per bu.
48 lb. per bu. (CA, OR, and WA)
45 lb. box
40 lb. box
35 lb. box
20 lb. L.A. lug

25 Pear Appraisals Using Harvested Samples or Acreage

A. Representative Tree Appraisals

When representative harvested pear trees are used for the appraisal, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:

- (1) select a representative sample of mature pears for grading/quality adjustment from the harvested sample pears as described in Subparagraph 24B;
- (2) determine the amount of appraised potential production on each sample tree as described in Subparagraph 24B; and

A. Representative Tree Appraisals (Continued)

- (3) document the amount of potential appraised production and any applicable quality adjustment information on the appraisal worksheet as described in [Exhibit 3](#) and [Exhibit 4](#).

B. Representative Harvested Acreage Appraisals

Use this method to determine potential production when more than 50 percent of the acreage in the unit is harvested. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

- (1) Conduct an appraisal to determine the amount of potential gross production on the unharvested representative acreage [using the appraisal procedures specified in Subparagraph 24B](#). Do not adjust for quality.
- (2) Compare the appraisal for the unharvested acreage determined in (1) above to the actual gross production from the harvested acreage. If the appraised gross potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, [use the appraisal amount determined in \(1\) above](#).
- (3) Document on a Special Report how the unharvested acreage appraisal was determined.

Important: Do not use this method if the production is eligible for quality adjustment or if the unharvested acreage will be harvested.

C. Representative Harvested In-field Fruit Appraisals

- (1) For acreage and production where all fruit is harvested at a single time, only in rare situations when the AIP is unable to sample the fruit still on the tree, the crop's quality may be determined from samples obtained from harvest containers still in the orchard. Sampled fruit from harvest containers must be uniform and representative of the entire acreage.
- (2) If the AIP believes that fruit to be placed in harvest containers will not be conducive to obtaining representative samples, then samples shall be obtained prior to the beginning of harvest while all fruit is still on the tree, or the AIP may authorize the insured to leave representative sample trees unharvested for grading purposes.

26 Appraisal 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).

27 General Information for Appraisal Worksheet Entries and Completion Procedures (California)

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) or when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for immature and mature appraisals and for each:
 - (a) unit;
 - (b) orchard or suborchard; and
 - (c) type inspected.

Refer to [Exhibit 6](#) for sampling instructions. Consolidate small orchards or suborchards on the appraisal worksheet only in situations where the orchards or suborchards are composed of the same tree type as identified on the AD.

- (4) For every inspection, complete items 1 through 17 and items 33 through 36. For immature appraisals and mature unharvested quality adjustment appraisals, complete Section II, items 18 through 24b. For harvested quality adjustment appraisals, complete Section III, items 25 through 32b.
- (5) If any significant amount of marketable pears remain on the trees or on the ground after harvest is completed (e.g., poorly harvested), appraise the quantity of such pears for entry on the PW.
- (6) For zero appraisals, refer to the LAM.
- (7) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided, at the end of [Exhibit 3](#), to illustrate how to complete all entries, except for items 34 through 36.

28 General Information for Appraisal Worksheet Entries and Completion Procedures (All States)

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the applicable appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for immature and mature pear appraisals and for each:
 - (a) unit;
 - (b) orchard or suborchard; and

**28 General Information for Appraisal Worksheet Entries and Completion Procedures (All States)
(Continued)**

(c) type inspected.

Refer to [Exhibit 6](#) for sampling instructions. Consolidate small orchards or suborchards on the appraisal worksheet only in situations where the orchards or suborchards are composed of the same tree type as identified on the [AD](#).

- (4) For every inspection, complete items 1 through 17 and items 29 through 32. For quality adjustment of mature pears and to determine damage due to uninsured causes, complete items 18 through 28.
- (5) If part of an orchard/suborchard or unit was harvested prior to damage, determine such production separately from Bin Counts, Weight Tickets, (or other applicable measure) for inclusion with item 56 in Section II of the Production Worksheet. Account for the production from all acreage in the orchard/suborchard or unit.
- (6) If any significant amount of marketable pears remain on the trees harvest is completed (e.g., poorly harvested), appraise the quantity of such pears for entry on the [PW](#).
- (7) For zero appraisals, refer to the LAM.
- (8) Standard appraisal worksheet items are numbered consecutively in [Exhibit 4](#). An example appraisal worksheet is also provided, at the end of [Exhibit 4](#), to illustrate how to complete all entries, except for items 34 through 36.

29-40 (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 the AIP determines the claim is to be denied, refer to the LAM for **PW** completion instructions.
- (3) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (4) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed.
 - (a) If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line.
 - (b) The adjuster and the insured shall initial any line deletions.
- (5) In the absence of acceptable records of disposition of harvested pears, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (6) Refer to the LAM for instructions regarding:
 - (a) acreage report errors;
 - (b) delayed notices and delayed claims;
 - (c) corrected claims or fire losses (double coverage), and cases involving uninsured COLs, 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).
- (7) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions have not been met. If any have not, the adjuster shall contact the AIP.
- (8) Refer to the BP for information on determining production to count on acreage that is harvested after it has been appraised.
- (9) **Standard PW items are numbered consecutively in [Exhibit 5](#).**

42-50 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/ Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FSA	Farm Service Agency
GPS	Global Positioning System
KD	Total Defects
LAM	Loss Adjustment Manual
OPI	Office of Primary Interest
QA	Quality Adjustment
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
SP	Special Provisions
SRA	Standard Reinsurance Agreement
TW	Test Weight
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire

Block: A portion of the orchard where trees are of the same size (age), type, maturation date, etc. Trees, vines, or bushes in an orchard, vineyard, or bog of a single or mixed age and density, separated by applicable practice, type, different T-Yield Map Areas, or other characteristics shown in the **AD** (e.g., early, mid, late pears).

Harvest: Picking of mature pears from the trees or the collecting of marketable pears from the ground.

Marketable: Pear production that grades U.S. **No.** 2 processing or better, unless otherwise provided in the **SP**, or that is sold (even if failing to meet any U.S. or applicable State grading standard).

Pollinator: A tree grown in an orchard that produces flowers and pollen for pollinating the commercial tree type in the orchard. Fruit from pollinator trees usually have no commercial value.

Random Path Appraisal Method: An appraisal method that uses a cross-section area measuring tape and a series of random number calculations to identify a specific limb on a sample tree. The selected limb is measured at the trunk and at each split until the terminal end is reached. Fruit counts are made between each split for each stage. Actual fruit counts from each stage are mathematically expanded to predict the number of fruit on the entire tree. Limb measurements, fruit counts, and calculations are tabulated on the **RPAM worksheet**.

Top-worked: A tree that has branches with different varieties of the same fruit or similar fruit that are grafted onto the main branches of the original tree.

Value Per Container or Ton: For **QA** in California relates to the “on-tree” price in dollars per container or ton received for harvested marketable pears damaged by insured causes. To determine the on-tree value subtract the harvest costs shown in the **SP** from the price received at the time the pears are delivered to the buyer, broker, packer, processor, shipper, or warehouse, etc.

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 [Paragraph 27](#).

GENERAL INFORMATION

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. Crop Year	Four-digit crop year, as defined in the policy, for the claim filed.
2. Policy Number	Insured’s assigned policy number.
3. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
4. Unit Number	Unit number from the Summary of Coverage after verified to be correct.
5. Acres	Number of determined acres to tenths in orchard or suborchard being appraised. Refer to the LAM for information on perennial crop acreage determinations.
6. Orchard ID	Individual orchard (or suborchard) identification symbol.
7. Type	Type name of pears appraised and applicable three-digit code.
8. Acres	Number of determined acres, to tenths, for the unit, orchard or suborchard, or type inspected. Separately list unharvested and harvested acres within the same unit, orchard/suborchard, or type inspected.
9. Damage	<p>(1) Date(s): First three letters of the month during which the insured damage (including progressive damage) occurred. Include the specific date where applicable as in the case of hail damage (e.g., Jun 05).</p> <p>(2) Cause(s): Name of the insured cause(s) of damage for this crop as listed in the LAM for the corresponding date of damage. If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” (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> <p>(3) Document any additional date(s) and cause(s) and any date(s) and cause(s) of uninsured damage in the Remarks or on a Special Report.</p>

SECTION I: GROSS UNHARVESTED APPRAISAL

Element/Item Number	Standard
<p>10. Pounds per Sample</p>	<p>For immature pear appraisals, enter in the heading the word “Immature.” Record immature and mature pear appraisals on separate appraisal worksheets. For each sample tree, count the number of pears, include all damaged and undamaged pears and any pears damaged by uninsured causes. Do not count any immature pears resulting from late season blooms. Enter the result in pounds to tenths:</p> <p>(1) For immature pears: Multiply the number of immature pears by the:</p> <p>(a) 0.90 (immature pear survival factor); and</p> <p>(b) determined weight of a marketable pear.</p> <p>(2) For mature pears: If practical arrange for the insured to pick and weigh all marketable pears and pears damaged by uninsured causes for each sample tree, otherwise the adjuster must weigh each sample.</p> <p>Important: Refer to Paragraph 24 for information on pear appraisals. Record the above calculations in the Remarks or on a Special Report.</p>
<p>11. Total Pounds</p>	<p>Total pounds, to tenths of all samples in item 10.</p>
<p>12. No. of Samples</p>	<p>Total number of samples from item 10.</p>
<p>13. Pounds/Tree</p>	<p>Item 11 divided by item 12, in pounds to tenths.</p>
<p>14. Trees/Acre</p>	<p>(1) Record number of unharvested trees per acre.</p> <p>Reminder: Refer to Exhibit 7 and Exhibit 8 for determining trees per acre based on tree spacing.</p> <p>(2) Record in Remarks, or on a Special Report, the distance between tree rows and the space between trees within the row.</p>
<p>15. Pounds/Acre</p>	<p>Item 13 multiplied by item 14, in pounds to tenths.</p>
<p>16. Conversion Factor</p>	<p>Make no entry, “2000” is pre-printed on the appraisal worksheet.</p>
<p>17. Gross Appraisal</p>	<p>(1) Item 15 divided by item 16, in tons to tenths. For pears damaged by insured causes, or a combination of insured and uninsured causes, complete Section II below. For pears damaged solely by uninsured causes, transfer the entry to item 24b (left column) and Section I column 37 of the Production Worksheet.</p> <p>(2) For pears appraised in accordance with the Representative Harvested In-field Fruit Appraisal transfer entry to item 25.</p>

SECTION II: UNHARVESTED QUALITY ADJUSTMENT FOR CALIFORNIA

- (1) Complete this section for immature (e.g., early season appraisals) and mature pears to:
- (a) adjust the amount of production to count for quality; and
 - (b) determine any uninsured damage.
- (2) Immature pears are not eligible for quality adjustment; however, complete this section to determine the amount of production to count and any uninsured damage **using all immature pears that are considered to have the potential at maturity to meet the requirements in item 18 below.**

Important: On the Appraisal Worksheet, enter the word “Immature” on the “Grade” column heading that is to the left of item 18.

- (3) For mature pear appraisals:
- (a) Submit samples (if possible) to a licensed Federal/State Inspection Service to grade and size the sample(s).
 - (b) Otherwise, for mature (and immature) pears, obtain representative samples of mature pears, in accordance with **Subparagraph 24B** from each representative sample tree.

Important: Refer to **Exhibit 6** for minimum representative sample requirements.

- (c) Do not count immature pears resulting from late season blooms.
- (d) Examine each pear and place in an appropriate pile by grade; either U.S. No. 1, Canning or Packing, or Marketable for Any Purpose combined with Size 165 and Smaller Pears. Calculate the percent of pears for each grade. Enter the percent for each grade in column 18 (Avg. Grade Percentage), rounded to two-decimal places.

Example: From 5 sample trees, 100 representative pears are harvested.

From the 100 representative pears, 43 pears grade U.S. No. 1.

Pears grading U.S. No. 1 ÷ 100 representative pears = 0.43

Enter 0.43 for “U.S. Number 1” entry of Item 18 (Avg. Grade Percentage).

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

Element/Item Number	Standard
<p>18. Avg. Grade Percentage</p>	<p>From sample pears obtained from representative trees within the unit or orchard (or suborchard), record the calculated percentage (to two decimal places) for each grade of pears for:</p> <p>(1) For immature appraisals: Immature undamaged pears in item 18(a).</p> <p>Important: Make no entries in items 18(c), 18(e), and 18(f). Such pears are considered to have the potential to meet the minimum grades at maturity.</p> <p>(2) Pears damaged by uninsured causes in item 18(b).</p> <p>Important: Refer to item 19b below for more information.</p> <p>(3) Pears damaged by insured causes or that would be unmarketable for any purpose if left to maturity in item 18(d).</p> <p>(4) For mature appraisals: Mature pears in items 18(a) through (e).</p> <p>(5) Size 165 and Smaller Pears will be included in item 18(e) "Marketable any Purpose."</p> <p>(6) Record any calculations in the Remarks or on a Special Report.</p>
<p>19. Graded Tonnage</p>	<p>(1) Item 17 multiplied by items 18(a) through (e) in tons to tenths, as applicable.</p> <p>(2) Include in items 18(b) and 19(b), as uninsured damage:</p> <p>(a) Mature pears that fail to meet the grades specified under section 11(c)(3) of the Pear Crop Provisions (e.g., misshapen, undersized, off color, etc.);</p> <p>(b) Pears damaged by machinery, limb rubs, scars; spur punctures, insects, disease, etc., when such damage is due to uninsured causes;</p> <p>(c) Pears damaged by a combination of insured and uninsured causes; and</p> <p>(d) Pears lost or damaged due to failure to follow good farming practices.</p>

Element/Item Number	Standard
<p>19. Graded Tonnage (Continued)</p>	<p>(3) Account for any production unmarketable for any purpose in the Remarks.</p> <p>(4) Document any uninsured damage and the date(s) in the Remarks or on a Special Report.</p> <p>Important: Refer to the LAM for information on uninsured cause appraisals.</p> <p>Example: Immature pear</p> <p><u>Item 19(a): Graded Tonnage of U.S. Number 1</u> $4.9 \text{ tons (item 17)} \times 0.70 \text{ (item 18 (a))} = 3.4 \text{ tons per acre}$</p> <p><u>Item 19 (d): Graded Tonnage of Unmarketable Any Purpose</u> $4.9 \text{ tons (item 17)} \times 0.14 \text{ (item 18 (d))} = 0.7 \text{ tons per acre}$</p> <p><u>Remarks</u> Section II, item 19 (b) entry due to uninsured insect damage. Item 19 (d) entry due to hail damage.</p> <p>Example: Mature unharvested pears</p> <p><u>Item 19(a): Graded Tonnage of U.S. Number 1</u> $5.1 \text{ tons (item 17)} \times 0.38 \text{ (item 18 (a))} = 1.9 \text{ tons per acre}$</p> <p><u>Item 19(b): Uninsured Damage</u> $5.1 \text{ tons (item 17)} \times 0.15 \text{ (item 18(b))} = 0.8 \text{ tons per acre}$</p> <p><u>Item 19(c): Canning and Packing</u> $5.1 \text{ tons (item 17)} \times 0.27 \text{ (item 18 (c))} = 1.4 \text{ tons per acre}$</p> <p><u>Item 19(d): Unmarketable Any Purpose</u> $5.1 \text{ tons (item 17)} \times 0.06 \text{ (18 (d))} = 0.3 \text{ tons per acre}$</p> <p><u>Item 19(e): Marketable Any Purpose and Size 165 and Smaller</u> $5.1 \text{ tons (item 17)} \times 0.14 \text{ (item 18(e))} = 0.7 \text{ ton per acre}$</p> <p><u>Remarks</u> Item 19 (b) entry due to uninsured insect damage, limb rubs and spur punctures. Item 19 (d) unharvested pears unmarketable due to hail damage.</p>

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

Element/Item Number	Standard
<p>20. Market Price/Percentage</p>	<p>(1) For immature pear appraisals: Make no entry.</p> <p>(2) For mature pear appraisals:</p> <p>(a) For items 20(a)-(d): Make no entry.</p> <p>(b) For item 20(e): Enter the value per ton in dollars and cents of “Marketable Pears any Purpose” (pears failing to meet the applicable grade standards but could be marketed for an alternative use). Refer to the CP for the applicable grading requirements.</p> <p>(c) For item 20(f): If any pears are marketable for any purpose and are “Size 165 and Smaller,” enter the percentage, to tenths, of such pears in excess over 10% of pears that are size 165 and smaller.</p> <p>Example: 50.9% of “Marketable any Purpose” pears are size 165 and smaller.</p> <p>50.9% – 10% = 40.9% (Enter 40.9.)</p> <p>Important: This subsection does NOT apply to Forelle, Seckel, or Winter Nelis varieties.</p>
<p>21. Highest Price Election/100 Percent</p>	<p>(1) For immature pear appraisals: Make no entry.</p> <p>(2) For mature pear appraisals:</p> <p>(a) For items 21(a) through (d): Make no entry.</p> <p>(b) For item 21(e): Enter the highest price election in dollars and cents from the SP for the insured practice/type.</p> <p>(c) For item 21(f): Make no entry. “100” is pre-printed on the appraisal worksheet.</p>

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

Element/Item Number	Standard
22. Factor	<p>(1) For immature pear appraisals: Make no entry.</p> <p>(2) For mature pear appraisals:</p> <p>(a) For items 22(a)-(d): Make no entry.</p> <p>(b) For item 22(e): Item 20(e) divided by item 21(e), result rounded to three decimal places.</p> <p>Example: $76.12 \div 220.00 = 0.346$</p> <p>Important: This factor may not exceed 1.000.</p> <p>(c) Item 22(f): Subtract item 20(f) from 21(f) and then divide by 100, results rounded to three decimal places.</p> <p>Example: $(100 - 40.9) \div 100 = 0.591$</p> <p>Important: This factor may not exceed 1.000 or be less than zero.</p> <p>(d) If there are factors in both items 22(e) and 22(f), circle the lesser of the two factors.</p>
23. Quality Adjusted Appraisal	<p>(1) Items 23(a)-(c): Transfer applicable entries from items 19(a)-(c). ***</p> <p>(2) Item 23 (e): Item 19 (e) multiplied by the circled factor in item 22(e) or 22(f), as applicable, results in tons, to tenths.</p> <p>Example: $0.7 \text{ ton} \times 0.346 \text{ factor} = 0.2 \text{ tons}$</p>
24a. Total	Total of all applicable column 19 entries for lines (a) through (e), in tons to tenths

Element/Item Number	Standard
24b. Total Gross/Net Unharvested Appraisal Per Acre	<p>(1) Total Gross Unharvested Appraisal Per Acre:</p> <p>(a) Total the item 19 entries for lines (a), (c), and (e) and enter the result in tons, to tenths, in the left-hand box.</p> <p>(b) Transfer this entry to Section I, item 31 of the PW.</p> <p>(2) Total Net Unharvested Appraisal Per Acre:</p> <p>(a) Total the item 23 entries for lines (a), (c) and the applicable of (e) or (f) and enter the result in tons, to tenths, in the right-hand box.</p> <p>(b) Multiply the result in 2(a) above by the applicable determined acres from item 19 of the PW and transfer the result of this calculation to item 36 (Production Post-QA) of the PW.</p>

SECTION III – HARVESTED QUALITY ADJUSTMENT FOR CALIFORNIA

- (1) For immature pear appraisals, complete only items 33 through 36.
- (2) Complete this section for mature harvested production to:
 - (a) adjust the amount of production to count for quality; and
 - (b) determine any uninsured damage.
- (3) List the percent of pears that meet the grade requirements for U.S. No. 1, Canning or Packing, or Marketable for Any Purpose combined with size 165 and smaller pears.
- (4) Document the reasons for any unmarketable production in the Remarks or on a Special Report.
- (5) Refer to the LAM for information on determining uninsured cause appraisals.

Element/Item Number	Standard
25. Total (Field-Run) Harvested Prod.	<p>(1) Total harvested field-run production for the unit based on storage determinations or warehouse/processor records or determined from the appraisal as described in Subparagraph 25C, in tons to tenths.</p> <p>(2) For fruit not graded or appraised prior to being placed into storage or delivered to the packer/processor, do not complete items 26 through 30 and transfer entry to item 32(b).</p>

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

Element/Item Number	Standard
26. Avg. Grade Percentage	<p>(1) Size 165 and smaller pears are to be included in the “Marketable any Purpose” grade of pears.</p> <p>(2) If the production in item 25 is damaged solely, by uninsured causes:</p> <p>(a) enter “1.00” (or 100%) in item 26(b); and</p> <p>(b) make no entries in items 26(a) and 26(c)-(e).</p>
27. Graded Tonnage	<p>(1) Item 25 multiplied by item 26(a)-(e) in tons, to tenths, as applicable (refer to example below).</p> <p>(2) If the production entered in item 25 reflects damage due solely to uninsured causes, transfer the entry to items 27(b) and 31(b).</p> <p>(3) Document the reasons for any uninsured cause appraisal (refer to item 19(b) above for information regarding pears damaged by uninsured causes).</p> <p>(4) Document the reasons for any unmarketable production in Remarks or on a Special Report.</p> <p>(5) If “1.00” is entered in item 26(b), transfer the entry in item 25 and make no entries in items 26(a), (c)-(e).</p>

Element/Item Number	Standard
<p>27. Graded Tonnage (Continued)</p>	<p>Example: <u>Item 27(a): Graded Tonnage of U.S. Number 1</u> 56.2 field run tons (item 25) × 0.45 (item 26(a)) = 25.3 tons</p> <p><u>Item 27(b): Uninsured Damage</u> 56.2 field run tons (item 25) × 0.05 (item 26(b)) = 2.8 tons</p> <p><u>Item 27(c): Canning and Packing</u> 56.2 field run tons (item 25) × 0.19 (item 26(c)) = 10.7 tons</p> <p><u>Item 27(d): Unmarketable Any Purpose</u> 56.2 field run tons (item 25) × 0.03 (item 26(d)) = 1.7 tons</p> <p><u>Item 27(e): Marketable Any Purpose and Size 165 and Smaller</u> 56.2 field run tons (item 25) × 0.28 (item 26(e)) = 15.7 tons</p> <p><u>Remarks</u> Item 27 (b) entry due to limb rubs and spur punctures. Item 27 (d) entry due to hail damage.</p>
<p>28. Market Price/Percentage</p>	<p>(1) Items 28 (a)-(d): Make no entry.</p> <p>(2) Item 28 (e): Enter the value per ton in dollars and cents for harvested marketable pears damaged by insured causes after deducting the harvest costs shown in the SP.</p> <p>(3) Item 28 (f): If any harvested pears that are marketable for any other purpose are “Size 165 and Smaller,” enter the percentage, to tenths, of such pears which exceeds 10% of pears that are size 165 and smaller.</p> <p>Example: 50.9% of “Marketable any Purpose” pears are size 165 and smaller. 50.9% – 10% = 40.9% Enter 40.9.</p> <p>Important: This subsection does NOT apply to Forelle, Seckel, or Winter Nelis varieties.</p>

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

Element/Item Number	Standard
29. Highest Price Election/100 Percent	<p>(1) Item 29(a)-(d): Make no entry.</p> <p>(2) Item 29 (e): Enter the highest price election in dollars and cents for the insured type.</p> <p>(3) Item 29(f): Make no entry. “100” is pre-printed on the appraisal worksheet.</p>
30. Factor	<p>(1) Items 30 (a)-(d): Make no entry.</p> <p>(2) Item 30(e): Item 28(e) divided by item 29(e), result rounded to three decimal places.</p> <p>Example: $76.12 \div 220.00 = 0.346$</p> <p>Important: This factor may not exceed 1.000.</p> <p>(3) Item 30(f): Subtract item 28(f) from 29(f) and then divide by 100, result rounded to three decimal places.</p> <p>Example: $(100 - 40.9) \div 100 = 0.591$</p> <p>Important: This factor may not exceed 1.000 or be less than zero.</p> <p>(4) If there are factors in both items 30(e) and 30(f), circle the lesser of the two factors.</p>
31. Quality Adjusted Production.	<p>(1) Items 31 (a)-(c): Transfer entries from items 27(a)-(c).</p> <p>(2) Item 31(e): Item 27(e) multiplied by the circled factor in items 30(e) or 30(f), as applicable, results in tons to tenths.</p> <p>Example: $15.7 \text{ tons} \times 0.346 = 5.4 \text{ tons}$</p>
32a. Total Gross/Net Harvested Production	<p>Total of all column 27 entries for lines (a) through (e), in tons to tenths.</p> <p>Important:The total should match the entry in item 25.</p>
32b. Total Gross/Net Harvested Production	<p>(1) Total item 27 entries for lines (a), (c), and (e) and enter the result in tons to tenths in the left-hand box as the “Total Gross Harvested Production.” Transfer this entry to the appropriate line in Section II, item 56 of the PW.</p> <p>(2) Total item 31 entries for lines (a), (c) and the applicable of (e) or (f) and enter the result in tons to tenths in the right-hand box as the “Total Net Harvested Production.” Transfer this entry to the appropriate line in Section II, item 66 of the PW.</p>

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

Element/Item Number	Standard
33. Remarks	<p>Document the following on the appraisal worksheet or on a Special Report, as applicable.</p> <ol style="list-style-type: none"> (1) Where value/ton for damaged pears was obtained. (2) Calculations for determining the value per container or ton less harvest costs. (3) Date harvest began or expected to begin (preharvest inspections). (4) Where value/ton for damaged pears was obtained. (5) Date of sampling if harvest is not complete (complete worksheet/claim at later date). (6) Damaged acres harvested before appraisals. (7) Differences between item 5 “Acres” and the total of item 8 “Acres” for the unit. (8) Date(s) and cause(s) of uninsured damage or failure to follow good farming practices. (9) Amount and cause of unmarketable production. (10) Average size of marketable pears accepted for processing, packing, etc. (11) Total percentage of “Size 165 and Smaller” pears for the unit. (12) Calculations for determining the number of pounds of pears from immature appraisals. (13) Calculations for determining average grade percentage. (14) Tree planting pattern (e.g., 18 ft. × 16 ft.). (15) Voluntary destruction or removal of orchard/suborchard production/trees in the unit. (16) References for orchard/suborchard identification (aerial photo, sketch map, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

The following required entries are not illustrated on the appraisal worksheet example below.

Element/Item Number	Standard
34. Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
35. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature. 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 readily understood.
36. Page Number	Page number(s). Example: Page 1 of 1, Page 1 of 2, etc.

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

**PEAR APPRAISAL WORKSHEET (CALIFORNIA)
Example: Immature Appraisal (For Illustration Purposes Only)**

Company: Any Company

Claim #: XXXXXXXX

1 Crop Year YYYY		2 Policy Number XXXXXXX		3 Name of Insured I.M. Insured			4 Unit Number 0001-0001-OU			5 Acres 14.4		
6 Orchard 1A				8 Acres: Unharv.: Harv.:		4.4		9 Damage Date(s): Cause(s):		JUN 5 Hail		
7 Type: Summer and Fall 489												
SECTION I GROSS UNHARVESTED APPRAISAL												
10 Pounds per Sample IMMATURE						11 Total Pounds	12 No. of Samples	13 Pounds/ Tree	14 Trees/ Acre	15 Pounds/ Acre	16 Conversion Factor	17 Gross Appraisal
63.9	69.1	60.5	67.4	64.5		325.4	5	65.1	151	9830.1	2000	4.9
SECTION II UNHARVESTED QUALITY ADJUSTMENT												
GRADE IMMATURE		18 Avg. Grade Percentage	19 Graded Tonnage	20 Market Price/ Percentage	21 Highest Price Election/100 Percent	22 Factor	23 Quality Adjusted Appraisal					
(a) U.S. Number 1		.70	3.4				3.4					
(b) Uninsured Damage		.16	.8				.8					
(c) Canning or Packing												
(d) Unmarketable Any Purpose		.14	.7									
(e) Marketable Any Purpose												
(f) Size 165 and Smaller							100					
		24a Total	4.9				24b Total Gross/Net Unharvested Appraisal		3.4	3.4		
SECTION III HARVESTED QUALITY ADJUSTMENT												
25 Total (Field-run) Harvested Production												
GRADE		26 Avg. Grade Percentage	27 Graded Tonnage	28 Market Price/ Percentage	29 Highest Price Election/100 Percent	30 Factor	31 Quality Adjusted Production					
(a) U.S. Number 1												
(b) Uninsured Damage												
(c) Canning or Packing												
(d) Unmarketable Any Purpose												
(e) Marketable Any Purpose												
(f) Size 165 and Smaller							100					
		32a Total					32b Total Gross/Net Harvested Production					
33. Remarks: Orchard 1 comprised of suborchard 1A appraised and 1B to be harvested. Suborchard 1A immature pears damaged by hail and insured does not intend to harvest the acreage. Tree spacing 18 ft. x 16 ft. Acreage determined from aerial photo maps. Section I, Item 10, see attached Special Report for calculations. Section II: Item 19b, entry due to uninsured insect damage. Item 19d, entry due to hail damage.												

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

Exhibit 3 Form Standards – Appraisal Worksheet for California (Continued)

**PEAR APPRAISAL WORKSHEET (CALIFORNIA)
Example: Mature Appraisal (For Illustration Purposes Only)**

Company: Any Company

Claim #: XXXXXXXX

1 Crop Year YYYY	2 Policy Number XXXXXXX	3 Name of Insured I.M. Insured	4 Unit Number 0001-0001-OU	5 Acres 14.4
6 Orchard ID: 1A and 1B		8 Acres: Unharv 4.4	9 Damage Date(s): JUN 5 ; JUL 15	
7 Type: Summer and Fall 489		Harv.: 10.0	Cause(s): Hail ; Tornado	
SECTION I GROSS UNHARVESTED APPRAISAL				
10 Pounds per Sample				
63.0	68.9	65.0	61.3	78.7
336.9				
		11 Total Pounds	12 No. of Samples	13 Pounds/ Tree
		5	67.4	151
		14 Trees/ Acre	15 Pounds/ Acre	16 Conversion Factor
		10,177.4	2000	5.1
SECTION II UNHARVESTED QUALITY ADJUSTMENT				
18 GRADE		19 Avg. Grade Percentage	20 Graded Tonnage	21 Market Price/ Percentage
		22 Highest Price Election/100 Percent	23 Factor	24 Quality Adjusted Appraisal
(a) U.S. Number 1		.38	1.9	
(b) Uninsured Damage		.15	.8	
(c) Canning or Packing		.27	1.4	
(d) Unmarketable Any Purpose		.06	.3	
(e) Marketable Any Purpose		.14	.7	76.12
(f) Size 165 and Smaller				220.00
				100
		24a Total	5.1	24b Total Gross/Net Unharvested Appraisal Per Acre
				4.0
				3.5
SECTION III HARVESTED QUALITY ADJUSTMENT				
25 Total (Field-run) Harvested Production		56.2		
26 GRADE		27 Avg. Grade Percentage	28 Graded Tonnage	29 Market Price/ Percentage
		30 Highest Price Election/100 Percent	31 Factor	32 Quality Adjusted Production
(a) U.S. Number 1		.45	25.3	
(b) Uninsured Damage		.05	2.8	
(c) Canning or Packing		.19	10.7	
(d) Unmarketable Any Purpose		.03	1.7	
(e) Marketable Any Purpose		.28	15.7	76.12
(f) Size 165 and Smaller				220.00
				100
		32a Total	56.2	32b Total Gross/Net Harvested Production
				51.7
				41.4
33 Remarks: Orchard 1 comprised of suborchard 1A appraised – UH, and suborchard 1B – Harvested. Tree spacing 18 ft. x 16 ft. Section I – Item 10, see attached Special Report for calculations. Section II – Entry in item 19(b) due to uninsured insect damage, limb rubs and spur punctures. Entry in item 19(d), unharvested pears unmarketable due to hail damage. \$64.01 value/ton offered by Acme Packing Co. for production marketable for any purpose and size 165 and smaller. Section III – Entry in item 27(b) due to limb rubs and spur punctures. Entry in item 27(d), due to hail damage. \$76.12 value/ton received from Acme Packing Co. (\$165.12/ton - \$89.00/ton harvest costs = \$76.12/ton value received). Average size of canning and packing pears = 110. 50.9% of pears size 165 and smaller were marketable less 10% = 40.9%. Date harvested: MM/DD/YYYY. Acreage determined from aerial photo maps.				

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

Exhibit 4 Form Standards – Appraisal Worksheet for All States

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 [Paragraph 28](#).

GENERAL INFORMATION

Element/Item Number	Standard
Company Name	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Crop Year	Four-digit crop year, as defined in the policy, for the claim filed.
2. Policy Number	Insured’s assigned policy number.
3. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
4. Unit No.	Unit number from the Summary of Coverage after it is verified.
5. Acres	Number of determined acres, to tenths, for the unit inspected. Refer to the LAM for information on acreage determinations.
6. Orchard ID	Individual orchard or suborchard identification symbol.
7. Type	Type name of pears appraised and applicable three-digit type code.
8a. Acres Unharv.	Number of determined unharvested acres, to tenths, for the orchard/suborchard or type inspected.
8b. Acres Harv.	Number of determined harvested acres, to tenths, for the orchard/suborchard or type inspected.
9a. Date(s) of Damage	First three letters of the month during which the insured damage (including progressive damage) occurred. Include the specific date where applicable as in the case of hail damage (e.g., Jun 05). Document date(s) of uninsured damage in Remarks or on a Special Report.
9b. Cause(s) of Damage	Name of the insured cause of damage for this crop as listed in the LAM for the corresponding date of damage. If it is evident that no indemnity is due, enter “None.” If an insured cause of loss is coded as “Other,” explain in Remarks. Document cause(s) of damage in Remarks or on a Special Report.

SECTION I: GROSS UNHARVESTED APPRAISAL (ALL STATES)

- (1) Complete this section for immature and mature pear appraisals.
- (2) Refer to the LAM for information on uninsured cause appraisals.
- (3) Samples: For immature pear appraisals:
 - (a) enter in Section I the word “Immature”; and
 - (b) complete Sections I, II, and items 28 through 31.

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

Element/Item Number	Standard
<p>10. Pounds per Sample</p>	<p>For each sample tree, count the number of pears, include all damaged and undamaged pears and any pears damaged by uninsured causes. Enter the result, in pounds to tenths, of multiplying the number of: ***</p> <p>(1) For immature pear appraisals: Multiply the number of immature pears per sample tree by the:</p> <p>(a) 0.90 (immature pear survival factor); and</p> <p>(b) determined weight of a marketable pear.</p> <p>Important: Do not count any immature pears resulting from late season blooms.</p> <p>(2) For mature pear appraisals: If practical arrange for the insured to pick and weigh all marketable pears and pears damaged by uninsured causes for each sample tree, otherwise the adjuster must weigh each sample.</p> <p>Important: Refer to Paragraph 24 above for information on pear appraisals methods. Record above calculations in Remarks or on a Special Report.</p>
<p>11. Total Pounds (Line Total)</p>	<p>Total pounds, to tenths, of all samples taken in item 10.</p>
<p>12. Number of Samples</p>	<p>Total number of samples from item 10.</p>
<p>13. Pounds/Tree</p>	<p>Column 11 divided by column 12, in pounds, to tenths.</p>
<p>14. Trees/Acre</p>	<p>(1) Record number of unharvested trees per acre.</p> <p>Reminder: Refer to Exhibit 7 and Exhibit 8 for determining trees per acre based on tree spacing.</p> <p>(2) Record in Remarks, or on a Special Report, the distance between tree rows and the space between trees within the row.</p>
<p>15. Pounds/Acre</p>	<p>Column 13 multiplied by column 14, in pounds, to tenths.</p>
<p>16. Conversion Factor</p>	<p>Make no entry, “2000” is pre-printed on the appraisal worksheet.</p>
<p>17. Gross Appraisal/Acre</p>	<p>Column 15 divided by column 16, in tons to tenths, for pears. Transfer the entry to Section II, item 23 below.</p>

SECTION II: QUALITY ADJUSTMENT

Within the same unit, orchard/variety, record unharvested and harvested quality adjustment calculations in separate portions of Section II. Complete this section to:

- (1) adjust production to count for quality when the Fresh Pear Quality Adjustment Endorsement is in effect and to determine any uninsured damage; **and**
- (2) determine the amount of marketable production to count if the Fresh Pear Quality Adjustment Endorsement has not been selected and to determine any uninsured damage.

For pear appraisals on unharvested acreage, obtain a representative sample. Examine each pear and place in appropriate piles for U.S. Number 1 or Better, Uninsured Damage, and Insured Damage (Refer to [Subparagraph 24B](#) for instructions on mature pear appraisals and selecting random pear samples for quality adjustment). Also refer to [Exhibit 6](#) for the minimum number of samples.

Element/Item Number	Standard
18. Acres	<p>(1) Number of determined acres, to tenths, of the orchard/suborchard or type inspected.</p> <p>(a) Separately list harvested and unharvested acres within the same orchard or suborchard or type in separate sections of appraisal worksheet.</p> <p>Example: "4.4 – UH," "10.0 – H"</p> <p>(b) Record harvested and unharvested acreage on separate sections of the appraisal worksheet.</p> <p>(2) Number of Samples:</p> <p>(a) For immature pear appraisals enter beneath the title the word "Immature."</p> <p>(b) For more than 10 samples, consolidate the "Line Totals" of items 19 through 22 in column "10" under the Number of Samples heading or document the additional samples on additional worksheets. Total results on the last worksheet. Document in Remarks the additional samples consolidated into column "10" for items 19 through 22.</p>

Element/Item Number	Standard
<p>19. #1 or Better (Continued)</p>	<p>(1) Number of Samples:</p> <p>(a) For immature pear appraisals:</p> <p>(i) If the Fresh Pear QA Endorsement is in effect: All undamaged immature pears in each sample are considered to have the potential at maturity to grade U.S. No. 1 or better; or</p> <p>(ii) If the Fresh Pear QA Endorsement is not in effect: All undamaged immature pears in each sample are considered to have the potential at maturity to be marketable.</p> <p>(b) For mature appraisals: Record the number of pears in each sample that grade at least U.S. No. 1 (if under the Fresh Pear QA endorsement, otherwise No. 2 Processing or better) or better based on the applicable U.S. Pear Standards.</p> <p>(2) Line Total:</p> <p>When sampling is complete, add the individual entries and enter the total in the column titled "Line Total."</p> <p>(3) Avg. %:</p> <p>(a) If QA applies: Divide the entry for "Line Total" by the total number of pears sampled (item 22). Enter the result, rounded to two decimal places, in the column titled "Avg. %;" or</p> <p>(b) If QA does not apply: Make no entry in the column titled "Avg. %."</p> <p>(4) Adj. %:</p> <p>When harvested pears are sold, use harvested production records to determine percent of U.S. No. 1 pears sold by dividing the number of U.S. No. 1 pears by total pears harvested. Enter the result, rounded to two decimal places, in the column titled "Adj. %."</p>

Element/Item Number	Standard
<p>20. Uninsured Damage</p>	<p>(1) Number of Samples:</p> <p>Record the number of pears in each sample damaged by uninsured causes. Include the following as damaged by uninsured causes, pears:</p> <p>(a) damaged by machinery, limb rubs, spur punctures, insects, disease, etc., when due to uninsured causes; or</p> <p>(b) lost or damaged due to failure to follow good farming practices (refer to the LAM for instructions regarding failure to follow good farming practices).</p> <p>Reminder: Refer to the LAM for information on how to determine uninsured cause appraisals and instructions regarding failure to follow good farming practices.</p> <p>(2) Line Total:</p> <p>When sampling is complete, add the individual entries and enter the total in the column titled “Line Total.” Explain in Remarks or on a Special Report any uninsured damage.</p> <p>(3) Avg. %:</p> <p>Divide the entry for “Line Total” by the total number of pears sampled (item 22). Enter the result, rounded to two decimal places, in the column titled “Avg. %.”</p> <p>(4) Adj. %:</p> <p>Make no entry.</p>

Element/Item Number	Standard
21. Insured Damage	<p>(1) Number of Samples:</p> <p>(a) For immature pear appraisals:</p> <p>(i) If the Fresh Pear QA Endorsement is in effect: Record for each sample the number of pears damaged by insured causes to the extent that if left to maturity the pears would not grade U.S. No. 1 or better.</p> <p>(ii) If the Fresh Pear QA Endorsement is not in effect: Record the number of pears in each sample damaged by insured causes to the extent that if left to maturity the pears would not be marketable.</p> <p>(b) For mature pear appraisals:</p> <p>(i) If the Fresh Pear QA Endorsement is in effect: Record the number of pears in each sample failing to grade at least No. 1 or better because of insured damage.</p> <p>(ii) If the Fresh Pear QA Endorsement is not in effect: Record the number of pears in each sample that are not marketable due to insured damage.</p> <p>(2) Line Total:</p> <p>When sampling is complete, add individual entries and enter total in the "Line Total" column.</p> <p>(3) Avg. %:</p> <p>Divide the entry for "Line Total" by the total number of pears sampled (item 22). Enter the result, rounded to two decimal places, in the column titled "Avg. %."</p>

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

Element/Item Number	Standard
<p>21. Insured Damage (Continued)</p>	<p>(4) Adj. %:</p> <p>(a) For immature pear appraisals: Make no entry.</p> <p>(b) For mature pear appraisals:</p> <p>(i) If the Fresh Pear QA Endorsement is in effect:</p> <p>(A) Locate the Avg. % on Exhibit 9 and find the corresponding Adj. %. Enter the Adj. % to two-decimal places (e.g., 0.75).</p> <p><u>1</u> If Avg. % is less than or equal to 0.10, make no entry in Adj. %.</p> <p><u>2</u> If Avg. % is greater than or equal to 0.60, enter “1.00” for Adj. %.</p> <p>(B) If QA is in effect and the Adj. % of U.S. No. 1 pears sold is greater than the Avg. % of U.S. No. 1 pears appraised, reduce the Avg. % of insured damage by the difference between the two numbers (U.S. No. 1 Avg. % – Adj. %).</p> <p>(ii) If the Fresh Pear QA Endorsement is not in effect: Make no entry.</p>
<p>22. Total Number</p>	<p>(1) Total number of pears from each sample. When sampling is complete, add individual entries and enter total in the “Line Total” column.</p> <p>(2) For preharvest inspections, delay completion of items 23 through item 33 until harvest is complete unless harvest will not be completed. If harvest will not be completed, appraise the production.</p>
<p>23. Appraisal per Acre</p>	<p>(1) Unharvested Appraisals: In the heading, line through the words “Production Or.” For pears damaged by insured causes or a combination of insured and uninsured causes, transfer entry from Section I, column 17.</p> <p>(2) Harvested Production: In the heading, line through the words “Or Appraisal Per Acre.” Enter the total marketable production in tons to tenths, from harvested production records. Transfer the entry to item 56 on the PW.</p>

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

Element/Item Number	Standard
24. Insured Damage	<p>(1) For immature pears and mature pears not insured under the Fresh Pear QA Endorsement: Item 21 “Avg. %” multiplied by item 23, in tons to tenths.</p> <p>(2) For mature pears insured under the Fresh Pear QA Endorsement: Item 21 “Adj. %” multiplied by item 23, in tons to tenths for pears failing to grade No. 1 or better because of insured causes of loss. The entry location (Harvested or Unharvested) will correspond to the location of the item 23 entry. Enter “0.0” if item 21 “Avg. %” is less than or equal to 0.10. If “Avg. %” is greater than or equal to 0.60, transfer the entry in item 23 to item 24.</p> <p>(3) For pears harvested before any insured damage, enter “0.0.”</p>
25. Net Tons	<p>Item 24 subtracted from item 23, in tons to tenths. If the result is zero, enter “0.0.”</p> <p>Important: This entry cannot be less than zero.</p>
26. Uninsured Causes Appraisal Per Acre	<p>(1) For immature or unharvested mature pears damaged by uninsured causes:</p> <p>(a) Multiply the entry in item 23 from the Unharvested line by item 20 (Avg. %), result in tons rounded to tenths.</p> <p>(b) Multiply the “Uninsured Causes Appraisal per Acre” entry determined in (1) above by the applicable determined acres from item 19 on the PW. Transfer the result of this calculation, in tons rounded to tenths, to item 37 (Uninsured Causes) on the PW.</p> <p>(2) For harvested production:</p> <p>(a) Strike through the words “Appraisal” in the heading of item 26.</p> <p>(b) From the “Harvested” line, multiply item 23 (Gross Production) by item 20 (Avg. %), result in tons rounded to tenths.</p> <p>(c) Transfer this entry to Section I, item 37 of the Production Worksheet.</p> <p>(3) Document all calculations not shown on the appraisal worksheet in Remarks or on a Special Report.</p> <p>Reminder: Refer to the LAM for information on how to determine uninsured cause appraisals.</p>

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

Element/Item Number	Standard
<p>27. Production or Appraisal Per Acre</p>	<p>(1) For appraised production:</p> <ul style="list-style-type: none"> (a) Strikethrough the words “Production Or” in the heading. (b) For immature pear appraisals: <ul style="list-style-type: none"> (i) Transfer the entry from item 25 (Net Tons), in tons to tenths. (ii) Transfer this entry to item 31 of the PW. (c) For mature pear appraisals: <ul style="list-style-type: none"> (i) Transfer the entry from item 25 (Net Tons), in tons to tenths. (ii) Multiply item 25 by the applicable determined acres from item 19 on the PW. Transfer the result of this calculation, in tons rounded to tenths, to item 36 (Production Post-QA) on the PW. <p>(2) For harvested production:</p> <ul style="list-style-type: none"> (a) Strikethrough the words “Appraisal” in the heading. (b) Transfer the entry from item 25 (Net Tons), in tons to tenths.
<p>28. Remarks</p>	<p>Document the following on the appraisal worksheet or on a Special Report, as applicable.</p> <ul style="list-style-type: none"> (1) Date of sampling if harvest is NOT complete (complete worksheet/claim at later date). (2) Date harvest began or expected to begin (preharvest inspections). (3) Date(s) and cause(s) of uninsured damage or failure to follow good farming practices (refer to the LAM for instructions regarding failure to follow good farming practices). (4) Differences between item 5 “Acres” and the total of item 18 “Acres” for the unit. (5) Damaged acreage harvested prior to preharvest inspection or appraisal.

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

Element/Item Number	Standard
28. Remarks (Continued)	<p>(6) Tree planting pattern (e.g., 18 ft. × 16 ft.).</p> <p>(7) Voluntary destruction or removal of orchard or suborchard acreage/trees in the unit.</p> <p>(8) References for orchard/suborchard identification (aerial photo, sketch map, etc.).</p> <p>(9) Any calculations performed for item 10 (Pounds per Sample), item 26 (Uninsured Causes Appraisal Per Acre), item 27 (Appraisal Per Acre), and any other calculations not documented on the appraisal worksheet.</p> <p>(10) Any consolidated entries for item 18 Acres.</p>

The following required entries are not illustrated on the appraisal worksheet example below.

Element/Item Number	Standard
29. Adjuster’s Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
30. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature. 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 readily understood.
31. Page Number	Page number(s). Example: Page 1 of 1, Page 1 of 2, etc.

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

PEAR APPRAISAL WORKSHEET (ALL STATES)
Example: Immature Appraisal (For Illustration Purposes Only)

Company: Any Company					Claim #: XXXXXXXX												
1. CROP YEAR YYYY		2. POLICY NUMBER XXXXXXX		3. NAME OF INSURED I. M. Insured			4. UNIT NO. 0001-0001-OU		5. ACRES 14.4								
6. ORCHARD ID 1			8a. ACRES UNHARV. 14.4		9a. DATE(S) OF DAMAGE: JUN 5												
7. TYPE Summer and Fall 489			8b. ACRES HARV.		9b. CAUSE(S) OF DAMAGE: Hail												
SECTION I – GROSS UNHARVESTED APPRAISAL																	
10 POUNDS PER SAMPLE	SAMPLES					11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ACRE					
	63.9	68.9	60.5	67.4	64.7												
						325.4	5	65.1	151	9,830.1	2000	4.9					
SECTION II – QUALITY ADJUSTMENT																	
18. ACRES 14.4 UH	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADI. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS	
	1	2	3	4	5	6	7	8	9	10							
														Harvested			
19. # 1 or BETTER	15	18	16	18	21						88			Unharvested	4.9	1.4	3.5
20. UNINSURED DAMAGE	5	3	6	5	1						20	.13	26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE		
21. INSURED DAMAGE	10	9	8	7	8						42	.28					
22. TOTAL NUMBER	30	30	30	30	30						150				3.5		
18. ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADI. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS	
	1	2	3	4	5	6	7	8	9	10							
														Harvested			
19. # 1 or BETTER														Unharvested			
20. UNINSURED DAMAGE													26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE		
21. INSURED DAMAGE																	
22. TOTAL NUMBER																	
18. ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADI. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS	
	1	2	3	4	5	6	7	8	9	10							
														Harvested			
19. # 1 or BETTER														Unharvested			
20. UNINSURED DAMAGE													26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE		
21. INSURED DAMAGE																	
22. TOTAL NUMBER																	
28. REMARKS: Orchard 1 will not be harvested due to hail damage. Section I, item 10, see attached Special Report for calculations. Tree spacing 18 ft. x 16 ft. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 trees sampled, 30 pears selected from each tree = 150 pears per sample.																	

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

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

PEAR APPRAISAL WORKSHEET (ALL STATES)

Example: Mature Appraisal without Fresh Pear QA Endorsement (For Illustration Purposes Only)

Company: Any Company					Claim #: XXXXXXXX													
1. CROP YEAR YYYY		2. POLICY NUMBER XXXXXXX		3. NAME OF INSURED I. M. Insured			4. UNIT NO. 0001-0001-OU		5. ACRES 14.4									
6. ORCHARD ID 1			8a. ACRES UNHARV. 4.4		9a. DATE(S) OF DAMAGE: JUN 5			JUL 15										
7. TYPE Summer and Fall 489			8b. ACRES HARV. 10.0		9b. CAUSE(S) OF DAMAGE: Hail			Tornado										
SECTION I – GROSS UNHARVESTED APPRAISAL																		
SAMPLES										11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ACRE		
10 POUNDS PER SAMPLE	44.1	48.8	55.0	51.3	57.7					256.9	5	51.4	151	7,761.4	2000	3.9		
SECTION II – QUALITY ADJUSTMENT																		
18. ACRES 4.4 UH		NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS	
		1	2	3	4	5	6	7	8	9	10				Harvested			
19. # 1 or BETTER		14	15	11	7	14						61	.41		Unharvested	3.9	1.8	2.1
20. UNINSURED DAMAGE		2	4	4	5	3						18	.12		26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE		14	11	15	18	13						71	.47	***	.5		2.1	
22. TOTAL NUMBER		30	30	30	30	30						150						
18. ACRES 100 H		NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS	
		1	2	3	4	5	6	7	8	9	10				Harvested	56.2	12.4	43.8
19. # 1 or BETTER		23	22	21	19	21						106	.71		Unharvested			
20. UNINSURED DAMAGE		2	1	3	4	1						11	.07		26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE		5	7	6	7	8						33	.22	***	3.9		43.8	
22. TOTAL NUMBER		30	30	30	30	30						150						
18. ACRES		NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS	
		1	2	3	4	5	6	7	8	9	10				Harvested			
19. # 1 or BETTER															Unharvested			
20. UNINSURED DAMAGE															26. UNINSURED CAUSES APPRAISAL PER ACRE		27. PRODUCTION OR APPRAISAL PER ACRE	
21. INSURED DAMAGE																		
22. TOTAL NUMBER																		
28. REMARKS: Orchard 1 comprised of suborchard 1A appraised – UH, and suborchard 1B – H. Tree spacing 18 ft. x 16 ft. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 UH trees sampled, 30 pears selected from each tree = 150 pears per sample. Section II, Harvested samples see attached Special Report for calculations.																		

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

Exhibit 4 Form Standards – Appraisal Worksheet for All States (Continued)

PEAR APPRAISAL WORKSHEET (ALL STATES)

Example: Mature Appraisal with Fresh Pear QA Endorsement (For Illustration Purposes Only)

Company: Any Company			Claim #: XXXXXXXX														
1. CROP YEAR YYYY	2. POLICY NUMBER XXXXXXX	3. NAME OF INSURED I. M. Insured			4. UNIT NO. 0001-0001-OU	5. ACRES 14.4											
6. ORCHARD ID 1		8a. ACRES UNHARV. 4.4		9a. DATE(S) OF DAMAGE: JUN 5		JUL 15											
7. TYPE Summer and Fall 489		8b. ACRES HARV. 10.0		9b. CAUSE(S) OF DAMAGE: Hail		Tornado											
SECTION I – GROSS UNHARVESTED APPRAISAL																	
10 POUNDS PER SAMPLE	SAMPLES					11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ACRE					
	44.1	48.8	55.0	51.3	57.7	256.9	5	51.4	151	7,761.4	2000	3.9					
SECTION II – QUALITY ADJUSTMENT																	
18. ACRES 4.4 UH		NUMBER OF SAMPLES								LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS		
		1	2	3	4	5	6	7	8	9	10						
19. #1 or BETTER		14	15	11	7	14						61	.41	.51	Harvested		
20. UNINSURED DAMAGE		2	4	4	5	3						18	.12		Unharvested	3.9	2.9
21. INSURED DAMAGE		14	11	15	18	13						71	.47	.74			
22. TOTAL NUMBER		30	30	30	30	30						150				.5	1.0
26. UNINSURED CAUSES APPRAISAL PER ACRE												27. PRODUCTION OR APPRAISAL PER ACRE					
23. GROSS PRODUCTION OR APPRAISAL PER ACRE												24. INSURED DAMAGE		25. NETTONS			
18. ACRES 10.0 H		NUMBER OF SAMPLES								LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS		
		1	2	3	4	5	6	7	8	9	10						
19. #1 or BETTER		23	22	21	19	21						106	.70	.75	Harvested	56.2	7.9
20. UNINSURED DAMAGE		2	1	3	4	1						11	.07		Unharvested		
21. INSURED DAMAGE		5	7	6	7	8						33	.17	.14			
22. TOTAL NUMBER		30	30	30	30	30						150				3.9	48.3
26. UNINSURED CAUSES APPRAISAL PER ACRE												27. PRODUCTION OR APPRAISAL PER ACRE					
23. GROSS PRODUCTION OR APPRAISAL PER ACRE												24. INSURED DAMAGE		25. NETTONS			
18. ACRES		NUMBER OF SAMPLES								LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NETTONS		
		1	2	3	4	5	6	7	8	9	10						
19. #1 or BETTER															Harvested		
20. UNINSURED DAMAGE															Unharvested		
21. INSURED DAMAGE																	
22. TOTAL NUMBER																	
26. UNINSURED CAUSES APPRAISAL PER ACRE												27. PRODUCTION OR APPRAISAL PER ACRE					
23. GROSS PRODUCTION OR APPRAISAL PER ACRE												24. INSURED DAMAGE		25. NETTONS			
28. REMARKS: Orchard 1 comprised of suborchard 1A appraised – UH, and suborchard 1B – H. Tree spacing 18 ft. x 16 ft. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 UH trees sampled, 30 pears selected from each tree = 150 pears per sample. Section II, Harvested samples see attached. Procedures for section 14(B)(1)(c) applied.																	

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

Exhibit 5 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW for processing fruit and fresh fruit are at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 41](#).

Element/Item Number	Standard
1. Crop/ Code #	Pears (0089).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies the legal description and, if available, the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>(1) First three letters of the month(s) during which the determined insured damage occurred for the inspection and COLs listed in item 5 below.</p> <p>(2) If no entry in item 5 below, make no entry.</p> <p>(3) 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., "Jun 05"). 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 example in item 6 below.</p> <p>(4) If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5. Cause(s) of Loss	<p>(1) 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.</p> <p>(2) If an insured cause(s) of loss is coded as "Other," explain in the Narrative.</p> <p>(3) 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>(4) 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).</p>
6. Insured Cause %	Preliminary: Make no entry.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																		
<p>6. Insured Cause % (Continued)</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>Example: Entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table data-bbox="678 766 1518 982"> <tr> <td>4. Date of damage:</td> <td>May</td> <td>Jun 30</td> <td>Jun 30</td> <td>Aug</td> <td>Aug</td> </tr> <tr> <td>5. Cause(s) of Damage:</td> <td>Excess Moisture</td> <td>Tornado</td> <td>Hail</td> <td>Drought</td> <td>Heat</td> </tr> <tr> <td>6. Insured Cause %:</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: Sep 5 additional date of damage, freeze cause of damage, 10% insured cause percentage.</p> <p>Important: Make no entry if there is no insurable COL, and no indemnity due claim will be completed.</p>	4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug	5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat	6. Insured Cause %:	10	20	15	25	20
4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug														
5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat														
6. Insured Cause %:	10	20	15	25	20														
<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>Important: If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units” in the Narrative or on an attached Special Report.</p>																		

Exhibit 5 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> <ol style="list-style-type: none"> (1) 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 for each notice in MM/DD/YYYY format. (2) 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. (3) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. (4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date. (5) 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 in MM/DD/YYYY format 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(s)	<ol style="list-style-type: none"> (1) If no other person has a share in the unit (insured has 100 percent share), make no entry. (2) 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.” <ol style="list-style-type: none"> (a) 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 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s) (Continued)	<p>(b) 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>(c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) 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 (map areas), types, practices, or organic practices, **as applicable**;
- (2) APH yields;
- (3) appraisals;
- (4) stages or intended use(s) of acreage;
- (5) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	<p>Orchard/suborchard identification symbol from the appraisal worksheet, sketch map, or aerial photograph, as applicable.</p> <p>Refer to the Narrative instructions.</p>
17. Multi-crop Code	<p>The applicable two-digit code for first crop and second crop.</p> <p>Refer to the LAM for instructions regarding entry of first and second crop codes.</p>
18. Reported Acres	<p>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 suborchard. If there are no under-reported acres, make no entry.</p> <p>Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres	<p>Refer to the LAM or CIH for definition of acceptable determined acres used herein and how acres for perennial crops are determined. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (1) put to other use without consent; (2) abandoned; (3) damaged by uninsured causes; (4) for which the insured failed to provide acceptable records of production; or (5) from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CPs. <p>Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Account for all planted acreage in the unit.</p>
20. Interest or Share	<p>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.</p>
21. Risk	<p>Three-digit code for the correct Area Classification specified on the AD maps. If an Area Classification or “High Risk Area” is not specified on the AD maps, make no entry. Verify with the Summary of Coverage, and if the Area Classification is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.</p>
22. Type	<ul style="list-style-type: none"> (1) Three-digit code entered exactly as specified on the AD for the type grown by the insured. (2) If “No Type Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). (3) If type is not specified on the AD, make no entry.
23. Class	<p>Make no entry.</p>
24. Sub-Class	<p>Make no entry.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
25. Intended Use	<p>(1) Three-digit code entered exactly as specified on the AD for the intended use of the crop grown by the insured.</p> <p>(2) If “No Intended Use Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If an intended use is not specified on the AD, make no entry.</p>
26. Irr. Practice	<p>(1) Three-digit code entered exactly as specified on the AD for the irrigated practice carried out by the insured.</p> <p>(2) If “No Irrigation Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If irrigation practice is not specified on the AD, make no entry.</p>
27. Cropping Practice	<p>(1) Three-digit code entered exactly as specified on the AD for the cropping practice carried out by the insured.</p> <p>(2) If “No Cropping Practice” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If cropping practice is not specified on the AD, make no entry.</p>
28. Organic Practice	<p>(1) Three-digit code entered exactly as specified on the AD for the organic practice carried out by the insured.</p> <p>(2) If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997).</p> <p>(3) If organic practice is not specified on the AD, make no entry.</p>

Element/Item Number	Standard														
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <table border="0"> <thead> <tr> <th data-bbox="586 380 667 411"><u>Stage</u></th> <th data-bbox="777 380 938 411"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="586 415 667 447">"P"</td> <td data-bbox="777 415 1487 680">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.</td> </tr> <tr> <td data-bbox="586 720 667 751">"H"</td> <td data-bbox="777 720 919 751">Harvested.</td> </tr> <tr> <td data-bbox="586 791 667 823">"UH"</td> <td data-bbox="777 791 1382 823">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="586 863 667 894">"TZ"</td> <td data-bbox="777 863 1463 932">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="586 972 667 1003">"TA"</td> <td data-bbox="777 972 1463 1041">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="586 1081 667 1113">"TH"</td> <td data-bbox="777 1081 1463 1150">UUF/Third Party Damage – Harvested production on same acreage.</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, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.	"H"	Harvested.	"UH"	Unharvested or put to other use with consent.	"TZ"	UUF/Third Party Damage – Zero production on same acreage.	"TA"	UUF/Third Party Damage – Appraised production on same acreage.	"TH"	UUF/Third Party Damage – Harvested production on same acreage.
<u>Stage</u>	<u>Explanation</u>														
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.														
"H"	Harvested.														
"UH"	Unharvested or put to other use with consent.														
"TZ"	UUF/Third Party Damage – Zero production on same acreage.														
"TA"	UUF/Third Party Damage – Appraised production on same acreage.														
"TH"	UUF/Third Party Damage – Harvested production on same acreage.														

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
<p>30. Use of Acreage</p>	<p>Use the following abbreviations, as applicable:</p> <table border="0"> <tr> <td>Use</td> <td>Explanation</td> </tr> <tr> <td>“Bulldozed,” etc.</td> <td>Use made of the acreage.</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent.</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured.</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent.</td> </tr> <tr> <td>“H”</td> <td>Harvested.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested.</td> </tr> </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>	Use	Explanation	“Bulldozed,” etc.	Use made of the acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested.	“UH”	Unharvested.
Use	Explanation														
“Bulldozed,” etc.	Use made of the acreage.														
“WOC”	Other use without consent.														
“SU”	Solely uninsured.														
“ABA”	Abandoned without consent.														
“H”	Harvested.														
“UH”	Unharvested.														
<p>31. Appraised Potential</p>	<p>(1) Per-acre appraisal in tons, to tenths, of potential production for the acreage appraised.</p> <p>(2) Transfer the entry from item 24b (left hand box) on the Pear Appraisal Worksheet (California) or item 23 (the Unharvested line) on the Pear Appraisal Worksheet (All States).</p> <p>(3) If there is no potential on UH acreage enter “0.0.”</p> <p>Important: Refer to the LAM for procedures on documenting zero yield appraisals.</p>														
<p>32-33.</p>	<p>Make no entry.</p>														
<p>34. Production Pre-QA</p>	<p>Result of multiplying column 31 by column 19, result in tons, rounded to tenths.</p>														
<p>35. Quality Factor</p>	<p>(1) If no destruction order, make no entry.</p> <p>(2) For destruction orders:</p> <p>(a) Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.”</p>														

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
35. Quality (Continued)	<p>(2) For destruction orders (Continued):</p> <p>(b) Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below). Refer to the LAM for additional information.</p> <p>(c) Attach to the claim form, a copy of the completed Certification Form, destruction order, and any additional supporting QA documentation. For additional QA definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the QA instructions in the Narrative, herein.</p>
36. Production Post-QA	<p>If the production is destroyed per section 15 (j) of the BP then enter "0.00." Otherwise, for mature unharvested production which (due to insurable causes) qualifies for quality adjustment as provided by the Pear CP, transfer the appropriate entry from the Pear Appraisal Worksheet as instructed below.</p> <p>(1) California:</p> <p>(a) Result of multiplying item 19 of the Production Worksheet by the entry in the right-hand box of item 24 b of the Pear Appraisal Worksheet (California), in tons to tenths.</p> <p>(b) If quality adjustment does not apply, transfer the entry from item 34 above.</p> <p>(2) All States:</p> <p>(a) If Fresh Pear Quality Adjustment Endorsement is in effect, enter result, in tons to tenths, by multiplying item 27 "Appraisal Per Acre" from the Pear Appraisal Worksheet (All States) by the applicable determined acres in item 19 of the PW.</p> <p>(b) If Fresh Pear Quality Adjustment Endorsement is not in effect, transfer the entry from item 34 above.</p>
37. Unins. Causes	<p>Result of per acre appraisals for uninsured causes (taken from the applicable appraisal worksheet or other documentation) multiplied by column 19, in tons, rounded to tenths. If no uninsured causes, make no entry.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>37. Unins. Causes (Continued)</p>	<p>(1) Hail and Fire exclusion NOT in effect:</p> <p>(a) Enter the results of multiplying the entry for column 19 of the PW by not less than the insured’s production guarantee per acre in tons to tenths, for the line, (calculate by multiplying the elected coverage level percentage by the approved APH yield per acre shown on the APH form) for any “P” stage acreage.</p> <p>(b) 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>(c) For unharvested acreage that is damaged partly by uninsured causes, enter the result, in tons, to tenths, of multiplying the entry for column 19 by the appraised uninsured loss of production per acre, from:</p> <p>(i) Pear Appraisal Worksheet (California): Item 23 (line b).</p> <p>(ii) Pear Appraisal Worksheet (All States): Item 26.</p> <p>(d) For harvested acreage damaged partly by uninsured causes, enter the result of the uninsured cause of loss appraisal, in tons to tenths, from:</p> <p>(i) Pear Appraisal Worksheet (California): Item 31 (line b).</p> <p>(ii) Pear Appraisal Worksheet (All States): Item 27.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> <p>Important: Refer to the LAM for information on how to determine uninsured cause appraisals.</p>
38. Total to Count	Result of adding column 36 and column 37, results in tons, to tenths.
39. Total	Total of all column 19 entries in acres, to tenths.

Element/Item Number	Standard												
40. Quality	<p>Check “Other” or “None” as instructed below for the qualifying QA condition(s) affecting the unit’s unharvested or harvested production (refer to the table below). Refer to the CP and the SP.</p> <p style="text-align: center;">Qualifying QA Conditions Table</p> <table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 20px;">TW</td> <td style="padding-right: 20px;">Vomitoxin</td> <td style="padding-right: 20px;">Dark Roast</td> <td>COFO</td> </tr> <tr> <td>KD</td> <td>Fumonisin</td> <td>Sclerotinia</td> <td>Other</td> </tr> <tr> <td>Aflatoxin</td> <td>Garlicky</td> <td>Ergoty</td> <td>None</td> </tr> </table> <p>(1) For all qualifying QA conditions checked, in the Narrative or on a Special Report:</p> <p style="margin-left: 40px;">(a) document the grade level, date, the name, and location of the grading facility that verified the presence of the qualifying QA conditions if samples of mature pears were sent for grading; and</p> <p style="margin-left: 40px;">(b) enter “See documentation included in the claim file.”</p> <p style="margin-left: 80px;">Important: Include a copy of the grade certificate, summary or settlement sheet, appraisal worksheet, etc., that documents the QA condition.</p> <p>(2) Check “Other” for pears qualifying for QA (as specified in the CP). In addition to the above documentation requirements, document in the Narrative (or on a Special Report) a description of the qualifying QA conditions.</p> <p>(3) Check “Other” if identified injurious substances or conditions are not listed in the table above for production ordered destroyed by Federal or State agency.</p> <p style="margin-left: 40px;">(a) Identify the injurious substance or condition, the date the crop was destroyed and the method of destruction in the Narrative or on a Special Report.</p> <p style="margin-left: 40px;">(b) Attach a completed Certification Form, a copy of the destruction order, and if possible, a copy of the laboratory test results confirming the presence of any injurious substances or conditions.</p> <p>(4) Check “None” if QA does not apply to the unit’s production.</p>	TW	Vomitoxin	Dark Roast	COFO	KD	Fumonisin	Sclerotinia	Other	Aflatoxin	Garlicky	Ergoty	None
TW	Vomitoxin	Dark Roast	COFO										
KD	Fumonisin	Sclerotinia	Other										
Aflatoxin	Garlicky	Ergoty	None										

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
41. Mycotoxins exceed FDA, State or other health organization maximum limits.	(1) Check “Yes” if any mycotoxin listed in item 40 above (including any identified as “Other”) exceeds Federal, State, or other health organization limits; otherwise, make no entry. (2) Document in the Narrative, or on a Special Report, the disposition of the production.
42. Totals	(1) Total of entries in columns 34, 36, 37, and 38, results in tons, to tenths. (2) 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 required, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, column 37 for uninsured causes due to 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 section II, column 62 and/or any production not included in Section II, column 56 or column 49 through 52 entries (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.

Narrative Instructions (Continued)

- k. Attach a sketch map or aerial photograph to identify the total unit:
- (1) if consent is or has been given to put part of the unit to another use;
 - (2) if uninsured causes are present; or
 - (3) for unusual or controversial cases.
- Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres as instructed in the LAM, shown in Section I, column 19.
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- t. For All States only: UNHARVESTED pears on HARVESTED acreage, explain an entry in Section I, column 31 FOR PEARS THAT MEET OR EXCEED THE FRESH PEAR QUALITY ADJUSTMENT ENDORSEMENT GRADE REQUIREMENTS.
- u. For production ordered to be destroyed by a Federal or State agency include a copy of all supporting documentation in the insured’s claim file.
- (1) Explain any “0.000” factor entered in columns 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.
 - (2) Refer to the LAM for additional documentation requirements.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “see attachment.”

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 herein because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, **packing house**, or processor as applicable in column 49 through 52.
- (4) If additional lines are necessary, enter data on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.
 - (b) Different first handlers (buyers, **packing houses**, or processors).
 - (i) The insured must have maintained satisfactory records of all production sold or stored.
 - (ii) Verify any packing house or processor records. Verify any packing house or processor records against written records from the first handler.

Important: Refer to the LAM for farm record requirements.
 - (c) Varying shares (e.g., 50 percent and 75 percent shares on same unit).
- (5) Harvested production from more than one insured practice or type and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by type or practice.

Important: If production has been commingled, refer to the LAM.
- (6) **There will generally be no harvested production entries in columns “47a” through “66” for preliminary inspections.**

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>43. Date Harvest Completed</p>	<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>(1) The earlier of the date the entire acreage on the unit was</p> <ul style="list-style-type: none"> (a) harvested; (b) totally destroyed; (c) put to other use; (d) a combination of harvested, destroyed, or put to other use; or (e) the calendar date for the end of the insurance period. <p>(2) 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>(3) 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>(4) 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>
<p>44. Damage Similar to Other Farms in the Area?</p>	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.</p>
<p>45. Assignment of Indemnity</p>	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the GSH.</p>
<p>46. Transfer of Right to Indemnity</p>	<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>
<p>47a. Share</p>	<p>Record only varying shares on same unit to three decimal places.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
47b. Field ID	<p>(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from Section I, column 16).</p>
48. Multi-crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49-52. Length or Diameter, Width, Depth, Deductions	For harvested production sold or stored, enter the name and address of the buyer, packer, processor, etc., as applicable. If farm stored production (boxes or bulk) has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter “Weighed and Stored on the Farm” in this space. For pears otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
53-55.	Make no entry.
56. Bu. Ton, Lbs., Cwt.	<p>Circle “Ton” in column heading. Make the following entries in tons, rounded to tenths:</p> <p>(1) California: Item 32 b “Total Gross Production” (the left hand entry in column 31) on the Pear Appraisal Worksheet;</p> <p>(2) All States: Item 23 “Gross Production” from the “Harvested” line on the Pear Appraisal Worksheet; or</p> <p>(3) Acceptable weight tickets of production weighed and stored on the farm, enter result of gross pounds divided by 2000, rounded to tenths of tons.</p>
57-60b.	Make no entry.
61. Adjusted Production	Transfer entry from column 56, in tons, to tenths.
62. Prod. Not to Count	<p>Net production not to count in tons, rounded to tenths, 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).</p> <p>Important: This entry must never exceed production shown on the same line.</p> <p>Reminder: Explain any “production not to count” in the Narrative.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
63. Production Pre-QA	Column 62 subtracted from column 61, results in tons, to tenths.
64a. Value	When applicable QA applies: Transfer the entry from item 24 on appraisal worksheet for All States.
64b. Mkt. Price	Make no entry.
65. Quality Factor	<p>(1) For destruction orders: In accordance with section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.”</p> <p>(a) Instruct insured to complete and submit a Certification Form stating the date crop or production was destroyed and method of destruction (refer to item 40 and the Narrative below).</p> <p>(b) Refer to LAM for additional information.</p> <p>(2) If no destruction orders, make no entry.</p>
66. Production to Count	<p>Transfer entry from:</p> <p>(1) California: Item 32(b) “Total Net Harvested Production” (the right-hand entry in column 31) on the Pear Appraisal Worksheet.</p> <p>(2) All States: Enter result from subtracting item 64 from item 63.</p>
67. Total	Total of column 63. If no entry in column 63, make no entry.
68. Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66, in tons to tenths.</p>
69. Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Enter figure from Section I, column 38 total.</p>
70. Unit Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of item 68 and item 69, in tons to tenths.</p>
71. Allocated Prod.	<p>(1) Enter the total production, in tons rounded to tenths, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>(2) Refer to the LAM for instructions for determining allocated production.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
72. Total APH Prod	<p>Make the following entries in tons, to tenths:</p> <p>(1) If the Fresh Pear Quality Adjustment Endorsement is in effect for All States: Enter the result of adding the total of column 34 and item 67 and then subtracting the total of column 37 and item 71.</p> <p>(2) For California and for All States when the Fresh Pear Quality Adjustment Endorsement is not in effect: Enter the result of subtracting the total of column 37 and item 71 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 following PW examples.

Element/Item Number	Standard
73. Insured's Signature and Date	<p>(1) Insured's (or insured's authorized representative's) signature and date.</p> <p>(2) 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.</p> <p>(3) Final indemnity inspections should be signed on bottom line.</p>
74. Adjuster's Signature, Code #, and Date	<p>(1) Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.</p> <p>(2) For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW.</p> <p>(3) Final indemnity inspections should be signed on bottom line.</p>
75. Page Numbers	<p>Preliminary: Page numbers - "1," "2," etc., at the time of inspection.</p> <p>Final: Page numbers.</p> <p>Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

**PRODUCTION WORKSHEET EXAMPLE (CALIFORNIA)
(For Illustration Purposes Only)**

1. Crop/Code # Pears 0089	2. Unit # 0001-0001-OU	3. Location Description SW1/4-2N-3W	7. Company Agency	Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage JUN 5 JUL 15 SEP 22	5. Cause(s) of Damage Hail Tornado Frost	6. Insured Cause % 45 25 30	9. Claim # XXXXXXX		11. Crop Year YYYY
12. Additional Units 0001-0002-OU 0002-0001-BU	13. Est. Prod. Per Acre 10.0 8.5	10. Policy # XXXXXX		14. Date(s) Notice of Loss	1 st MM/DD/YYYY 2 nd MM/DD/YYYY Final MM/DD/YYYY
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
1A	NS	4.4	4.4	1.000	003	489					002		UH	UH	4.0	-----		17.6		15.4	3.5	18.9
1B	NS	10.0	10.0	1.000	003	489					002		H	H		-----					2.8	2.8
39. TOTAL		14.4	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>										42. TOTALS	17.6		15.4	6.3	21.7				

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements on aerial photo maps. Items 36, 40 and 66, due to hail and frost damage, Quality adjustment for pears marketable for any purpose. See attached appraisal worksheets and grade certificates.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYY					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 Field ID	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu.,(Ton) Lbs., Cwt.	56. Shell/Sugar Factor	57. FM% Factor	58a. Moisture % Factor	58b. Test WT Factor	59a. Adjusted Production	59b. Prod. Not to Count	60a. Production Pre-QA	60b. Value Mkt. Price	61. Quality Factor	62. Production to Count
1B	NS	Acme Packing Co. Any Town, State XXXXX							51.7		-----	-----	-----	51.7		51.7	-----		41.4
67. TOTAL																51.7	68. Section II Total		41.4
																69. Section I Total		21.7	
																70. Unit Total		63.1	
																71. Allocated Prod.			
																72. Total APH Prod.		56.8	

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

Exhibit 5 Form Standards – Production Worksheet (Continued)

**PRODUCTION WORKSHEET EXAMPLE (ALL STATES)
(For Illustration Purposes Only)**

1. Crop/Code # Pear 0089		2. Unit # 0001-0001-OU		3. Location Description SW1/4-2N-3W			7. Company Agency		Any Company Any Agency		8. Name of Insured I. M. Insured														
4. Date(s) of Damage JUN 5		JUL 15		SEP 22						9. Claim # XXXXXXX					11. Crop Year YYYY										
5. Cause(s) of Damage Hail		Tornado		Frost						10. Policy # XXXXXX															
6. Insured Cause % 45		25		30						14. Date(s) Notice of Loss		1st MM/DD/YYYY		2nd MM/DD/YYYY		Final MM/DD/YYYY									
12. Additional Units 0002-0001-OU		0002-0001-BU								15. Companion Policy(s)															
13. Est. Prod. Per Acre 10.0		8.5																							
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																									
A. ACTUARIAL															B. POTENTIAL YIELD										
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.		
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count			
1A	NS	4.4	4.4	1.000	003	489					002		UH	UH	3.9	-----		17.2		4.4	2.2	5.6			
1B	NS	10.0	10.0	1.000	003	489					002		H	H		-----					3.9	3.9			
39. TOTAL		14.4														42. TOTALS		17.2		4.4		6.1		10.5	
40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>																									
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>																									
NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements on aerial photo maps. Items 36, 40 and 66, Fresh Pear Quality Adjustment Endorsement in effect. Insured causes of loss caused pears to not grade U.S. No 1 and to not be marketable for any purpose. See attached appraisal worksheets.																									
SECTION II – DETERMINED HARVESTED PRODUCTION																									
43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>										
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION															
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.		
Share Field ID	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						
1B	NS	Acme Packing Co. Any Town, State XXXXX							56.2		-----	-----	-----	-----	56.2		56.2	7.9		48.3					
67. TOTAL															56.2		68. Section II Total		48.3						
																	69. Section I Total		10.5						
																	70. Unit Total		58.8						
																	71. Allocated Prod.								
																	72. Total APH Prod.		67.3						

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

Exhibit 6 Minimum Representative Sample Requirements

Acres in Orchard/Suborchard/Block	Minimum Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees by type in the block or unit (rounded to the nearest whole tree).

- (1) One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard, suborchard, or block.
- (2) Do not select pollinator trees as representative sample trees.
- (3) Select top-worked trees as representative samples only if there are at least 10 other top-worked trees in the orchard or suborchard grafted to the same types.

Exhibit 7 Tree Planting Patterns

Square				Hedgerow				Quincunx				Hexagonal			
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Exhibit 8 Number of Trees per Acre

To calculate the number of trees per acre, multiply the distance between trees (nearest tenth foot) by the distance between rows (nearest tenth foot) and divide this result to tenths into 43,560 sq. ft. per acre (round to the nearest whole number).

Example: 6.5 ft. × 10.0 ft. = 65.0 sq. ft.
 43,560 ÷ 65.0 = 670 trees per acre

The diagram below depicts examples of tree populations for common/tree row spacings with square or hedge planting patterns. Refer to Exhibit 7 for common tree planting patterns.

Important: Refer to the LAM for additional information on calculating the number of trees per acre (e.g., determining the tree population for other planting patterns).

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

Exhibit 9 Adjustment Percentages For Pears With Insured Damage Under The Fresh Pear Quality Adjustment Endorsement

Average Percent (%)	Adjusted Percent (%)	Average Percent (%)	Adjusted Percent (%)
11	2	36	52
12	4	37	54
13	6	38	56
14	8	39	58
15	10	40	60
16	12	41	62
17	14	42	64
18	16	43	66
19	18	44	68
20	20	45	70
21	22	46	72
22	24	47	74
23	26	48	76
24	28	49	78
25	30	50	80
26	32	51	82
27	34	52	84
28	36	53	86
29	38	54	88
30	40	55	90
31	42	56	92
32	44	57	94
33	46	58	96
34	48	59	98
35	50	60 +	100