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Federal Crop
Insurance
Corporation

FCIC-25900 (09-2022)

ACTUAL REVENUE HISTORY (ARH) TART CHERRY 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: ARH TART CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC–25900 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: September 14, 2022
SUBJECT: Provides the loss adjustment procedures and instructions for the ARH Tart Cherry (Pilot) crop insurance program.	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide procedures and instructions for administering the ARH Tart Cherry crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC–25900 ARH Tart Cherry Loss Adjustment Standards Handbook with significant content change. Major changes, and additions are highlighted. Minor changes and corrections are not included in this listing. *** is used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Throughout the handbook	FCIC loss adjustment handbook standards format and standard language was incorporated.
Throughout the handbook	References were revised to reflect the new handbook format, removal and arrangement of various sections and tables.
Throughout the handbook	Changes were made to correct spelling punctuation, formatting and to correct subparagraph and section numbering.
Throughout the handbook	Handbook was reformatted into parts, paragraphs, subparagraphs, sections, subsections, and exhibits in accordance with the new handbook standards format.

ARH TART CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1-2	1-18	19-57	09-2022	FCIC-25900

FILING INSTRUCTIONS

This handbook replaces FCIC-25900, ARH Tart Cherry Loss Adjustment Standards Handbook, dated August 2021. This handbook is effective for the 2023 and succeeding crop years. This handbook is effective upon approval and until obsoleted.

ARH TART CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES.....	1
1 General Information	1
2 Responsibilities	2
3-10 (Reserved)	3
PART 2: POLICY INFORMATION	4
11 Insurability	4
12 Provisions and Procedures Not Applicable to CAT Coverage	5
13 Unit Division	5
14 Tart Cherry Grade Requirements.....	5
15 Treatment of Share	5
16-30 (Reserved)	6
PART 3: APPRAISALS	7
31 General Information	7
32 Selecting Representative Sample Trees for Appraisals	8
33 Orchard Appraisals.....	9
34 Handling Pre-harvest Appraisal Discrepancies	10
35 Appraisal Methods.....	10
36 Immature (Green) Tart Cherry Appraisals	11
37 Mature Tart Cherry Appraisals.....	12
38 Appraisal Deviations and Modifications	15
39 General Information for Worksheet Entries and Completion Procedures.....	15
40 (Reserved)	15
PART 4: HARVESTED PRODUCTION WORKSHEET	16
41 Determining the Annual Price.....	16
42 General Information for Worksheet Entries and Completion Procedures.....	17
43-50 (Reserved)	17
PART 5: PRODUCTION WORKSHEET	18
51 General Information for Worksheet Entries and Completion Procedures.....	18
52-60 (Reserved)	18
EXHIBITS.....	19
Exhibit 1 Acronyms and Abbreviations	19
Exhibit 2 Definitions	20
Exhibit 3 Form Standards – Appraisal Worksheet	21
Exhibit 4 Form Standards – Harvested Production Worksheet	29
Exhibit 6 Minimum Representative Sample Requirements.....	53

Exhibit 7	Adjustments to Appraised Processing Tart Cherry Production	54
Exhibit 8	Number of Trees per Acre	55
Exhibit 9	Cherry Industry Administrative Board Diversion Certificate	56

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. These standards for this crop and crop year are in effect as of the signature date for this handbook located at: www.rma.usda.gov.

This handbook remains in effect until cancelled or superseded by reissuance of the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede the relevant material in either the original handbook or subsequent amendments.

B. Title VI of the Civil Rights Act of 1964

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

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

1 General Information (Continued)

C. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
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.
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 and Vegetation 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.
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.

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

D. CAT Coverage

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

2 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.

2 Responsibilities (Continued)

B. Form Distribution

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

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

C. Record Retention

It is the AIP's responsibility to maintain records (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 Tart Cherry Appraisal Worksheet, Harvest Production and PW. All entry items are "Substantive" (they are required).

- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#), [Exhibit 4](#), and [Exhibit 5](#). [See the DSSH for statement requirements.](#)

- (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.

3-10 (Reserved)

PART 2: POLICY INFORMATION

11 Insurability

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

A. Insured Crop

The crop insured will be all tart cherries for processing in the county for which a premium rate is provided by the actuarial documents:

- (1) In which the insured has a share;
- (2) That is of varieties (scion and rootstock) adapted to the area;
- (3) That is irrigated unless the SP allow a non-irrigated practice;
- (4) That is grown on acreage that has produced an average yield at least equal to the amount of tart cherries specified in the SP;
- (5) That is grown in an orchard that, if inspected, is considered acceptable by the AIP; and
- (6) That is grown for processing.

B. Interplanted Crops

Tart cherries interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the CP.

C. Uninsured Damage

In addition to causes of loss excluded in section 12 of the BP, insurance coverage is not provided against damage or loss of production due to:

- (1) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures (coverage, however, is provided if adverse weather conditions prevent application of control measures or cause control measures to be ineffective, and reapplication is not possible or permitted before damage occurs or if there is no pesticide registered for the particular insect or disease);
- (2) Mechanical damage to trees and/or fruit;
- (3) Failure to harvest in a timely manner; or
- (4) Inability to market the tart cherries for any reason other than actual physical damage from an insurable cause as specified in the CP.

11 Insurability (Continued)

D. Duties in the Event of Damage or Loss

Within the CP is a requirement that insureds file a “notice of damage or loss”:

- (1) Within 3 days of the occurrence of damage if damage occurs when the tart cherries are mature and ready for harvest. Mature means tart cherries have reached the stage of growth that will ensure the proper completion of the ripening process. This provision does not mandate an appraisal or even an inspection, but only a notice of damage from the insured. The AIP has the option of whether or not to inspect the orchard.
- (2) If the insured fails to meet the above requirements and such failure results in the AIP’s inability to inspect the damaged production, production to count shall be not less than the amount of insurance per acre.

E. Diverted acres

The CP require the insured to notify the AIP “within 2 days of any decision (by you or your handler) to divert any part of your crop under the in-orchard diversion provisions of the Federal Tart Cherry Marketing Order for supply control.”

12 Provisions and Procedures Not Applicable to CAT Coverage

CAT coverage is not provided under the ARH Tart Cherry Pilot Program.

13 Unit Division

Refer to the insurance contract for unit provisions. 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.

14 Tart Cherry Grade Requirements

The CP define a marketable tart cherry for processing production to include the production that will be accepted by a handler/processor.

15 Treatment of Share

It is important to note that share is treated differently under ARH than it is under plans of insurance based on production. Production can be allocated between the landlord and the lessee in proportion to the stated arrangement. However, there is no reason to anticipate or require that each party realized the identical amounts of income from sales of the insured crop. Consequently, any appraisals must be converted to production to count for the insured’s contract by multiplying by the insured’s share on the PW. Only the revenue from production and diversion certificates for the insured’s share that are committed to handlers/processors sold by the insured is included in the revenue to count.

15 Treatment of Share (Continued)

While only the insured's share of production (pounds) is reflected on worksheets for the claim, the total production from the acreage must be rolled to the ARH the following year. Refer to the example for share in the ARH Tart Cherry Pilot Insurance Standards Handbook.

16-30 (Reserved)

PART 3: APPRAISALS

31 General Information

A feature of the tart cherry market is the operation of the Federal Tart Cherry Marketing Order. This Marketing Order incentivizes crop diversion in some years. Full details of diversion procedures are identified in the CIAB Compliance Officers Handbook. This public document is updated every year and is available upon request.

A. Potential Production

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

B. Appraisal Considerations

Specifically for tart cherries for processing, circumstances that require an appraisal include (but are not limited to):

- (1) When significant production remains on acreage that has been harvested;
- (2) The insured has tart cherry acreage that they do not intend to harvest or which is unharvested at the end of the insurance period for physical damage;
- (3) The insured has diverted acreage under the provisions for in-orchard diversion of the Federal Tart Cherry Marketing Order that are certified by the CIAB;
- (4) When directed by the AIP. An appraisal or inspection may be necessary when:
 - (a) Verifiable production or adequate sales records may not be available;
 - (b) Damage has occurred through uninsured causes of loss; or
 - (c) Indicated in the SP.

C. Separate Appraisals

If the AIP considers it appropriate, the production from diverted acres may be assessed by the CIAB as part of its procedures implementing the Tart Cherry Federal Marketing Order.

If this option is adopted, the AIP representative should meet with the CIAB compliance staff at the diverted acres to inspect the diverted acres and confirm that the CIAB compliance staff follows the procedures identified in the latest edition of the CIAB Compliance Officer's Manual to assess and certify the volume of marketable tart cherries.

On this visit the AIP representative will also confirm the acreage of diverted tart cherries (as there is no record of this on the CIAB diversion certificates). The volume of tart cherries identified by the CIAB assessment is confirmed by a diversion certificate presented to the grower from the CIAB. See [Exhibit 9](#) for an explanation of in-orchard diversion and an example of a CIAB diversion certificate.

C. Separate Appraisals (Continued)

If this option is not adopted, the AIP will follow the procedures for appraisal identified in Paragraphs 31, 33, 34, 36, and 37. In this case, the AIP adjustor should liaise with the CIAB assessor to ensure that the sampling procedures outlined in this document can be implemented.

If the AIP decides to conduct its own appraisal of marketable yield on diverted acres, that assessment will be used in any settlement of claim.

D. Appraisal Dates

- (1) AIP representatives will set inspection and/or appraisal dates as soon as feasibly possible, but within one month of submission of the notice of loss.
- (2) If it is not possible to complete a full loss adjustment and appraisal of loss within one month of the notice of loss submission, an inspection to verify the cause of loss must be conducted within one month of the notice of loss submission. Verification of cause of loss will be consistent with procedures in the LAM.
- (3) Whenever appraisals are necessary, inspect the unit/orchard/suborchard after the normal fruit-drop period and before the fruit is removed from the trees.

E. Appraisal Methods

Appraisals of mature fruit will normally be undertaken using a machine harvester as used by the insured for harvesting tart cherries for processing. Hand picking is an option if the AIP decides that it is the most appropriate (e.g., if the crop is very small).

32 Selecting Representative Sample Trees for Appraisals

Make a general examination of all acreage in the orchard/suborchard before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample based on:

- (1) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees;
- (2) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately;
- (3) Percent of each type or variety in the acreage;
- (4) Tree age, damage, size, density, and vigor;
- (5) The acreage in the unit from which fruit has been picked; or

32 Selecting Representative Sample Trees for Appraisals (Continued)

- (6) Take not less than the minimum number (count) of representative samples required in [Exhibit 6](#).

33 Orchard Appraisals

A. Timing of Appraisals

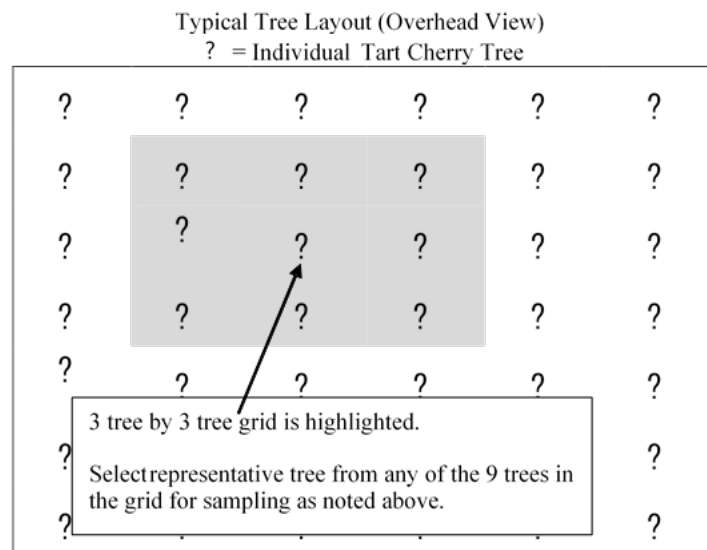
Timing of pre-harvest appraisals when required by the AIP. Arrange to inspect the orchard/suborchard when most of the tart cherries are mature if early release is not required.

B. Selecting Sample Trees

Select sample trees that have production representative of all the trees in the orchard/suborchard. If the orchard/suborchard has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of tart cherries, select as many sample trees as necessary to make appraisals.

C. Two-tier Selection Method

Due to the normal variability in tart cherry tree production potential, the adjuster should use a two-tier tree selection method to determine trees to be appraised (fruit count of immature or harvest of mature fruit). In this method, the adjuster is to select a “sample” (target) tree in a normal manner. Utilizing this tree as the center of a 3-tree by 3-tree grid (nine trees) surrounding and including this target tree, choose a single representative tree (of the nine trees) as the actual tree to be sampled (refer to the diagram below).



Harvest tart cherries in the normal manner (that is, machine picked) as if the fruit were intended for sale (refer to Paragraph 31 for appraisal instructions).

34 Handling Pre-harvest Appraisal Discrepancies

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

- (1) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/orchard/suborchard and sample trees by row number and tree count within the chosen row.
- (2) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/orchard/suborchard.
- (3) An adjuster must be present when the representative trees are harvested.
- (4) If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

35 Appraisal Methods

These instructions provide information on appraisal methods for:

A. Immature (Green) Tart Cherry Appraisals

If the unit/orchard/suborchard will be abandoned or destroyed in the period at least 10 days after fruit set and before general maturity of the crop. In all cases, as identified in [Subparagraph 31 D \(2\)](#), the seasonal fruit drop must have occurred.

B. Mature Tart Cherry Appraisals

To determine the amount of unharvested fruit that could have been packed or processed when:

- (1) None of the acreage in the unit has been or will be harvested;
- (2) Undamaged fruit is not harvested due to market conditions;
- (3) Fruit is damaged by an uninsured cause of loss;
- (4) Harvested per acre fruit production does not reflect the unharvested per acre fruit potential; or
- (5) Acres are diverted under the provisions for in-orchard diversion of the Federal Tart Cherry Marketing Order. In this case an assessment of the volume of production from the physical location of the diverted area may be made by the [CIAB](#).

Note: No appraisal is required if the amount and condition of the fruit harvested is representative of the fruit remaining on unharvested acreage. For example, an insured picks and delivers to the processor only a portion of a unit's production. If the adjuster determines the amount and condition of the fruit harvested is representative of the potential from the unharvested trees (acreage), then no appraisal is required.

B. Mature Tart Cherry Appraisals (Continued)

If not, an appraisal to determine marketable production is necessary on any unharvested acreage. The production (from the unharvested acreage that was not appraised because it was representative of the harvested fruit) would be valued in accordance with the Annual Price or Annual Price for diverted production procedures. Note: This would take sufficient documentation during a field visit to verify.

36 Immature (Green) Tart Cherry Appraisals

A. General Information.

- (1) For immature (green) fruit appraisals, hand picking will be required.
- (2) For immature (green) fruit appraisals, complete Sections A and C of the Tart Cherry appraisal worksheet (hereafter referred to as the appraisal worksheet).
- (3) Use [Exhibit 6](#) to determine the number of representative sample trees based on insured acreage. Use the procedure in [Paragraph 32](#) to select representative sample trees.

B. Fruit Count

- (1) Count the number of fruit from each representative sample tree to determine the average number of green fruit per tree.
- (2) Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.
- (3) Include fruit damaged by uninsured causes in fruit counts.

C. Appraised Immature Production to Count

- (1) Multiply the average number of fruit per tree by 0.90 (survival factor) to calculate the average number of fruit to count per tree.
- (2) Divide the result of (1) above by 100 tart cherries per pound for the average fruit size of mature fruit to determine potential pounds, to tenths, per tree.

D. Value of Immature Appraised Production

- (1) Multiply the pounds of potential production per tree (from 36C(2) above) by the number of trees per acre to calculate the pounds of fruit per acre.
- (2) Multiply the pounds of fruit per acre from (1) above by the annual price to calculate the whole-dollar potential value of tart cherries per acre for the orchard/suborchard (refer to the example below).

D. Value of Immature Appraised Production (Continued)

Immature Green Tart Cherry Example

Typical fruit size is 100 tart cherries per pound. The annual price for tart cherries for processing = \$0.25 per pound:

- (a) 2,000 Fruit per Sample Tree × 0.90 Survival Factor = 1,800 Fruit to Count
- (b) 1,800 Fruit to Count × 100 Fruit per Pound = 18.0 Pounds per Tree
- (c) 18.0 Pounds per Tree × 100 Trees per Acre = 1,800 Pounds per Acre
- (d) 1,800 Pounds per Acre × \$0.25 per Pound = \$450 Potential Value per Acre

37 Mature Tart Cherry Appraisals

A. General Information: Diverted Tart Cherry Acres

- (1) If the AIP opts to accept the CIAB assessment of marketable tart cherries on diverted acres it should ensure that the procedures follow those outlined in the latest edition of the CIAB’s Compliance Manual.
- (2) The CIAB assessment of the marketable tart cherries to count from any diverted area is the volume identified on the CIAB diversion certificate(s) from the physical location of the diverted area on the unit. This volume (in pounds) must be entered separately into Section D of the appraisal worksheet. Arrange with the insured to obtain copies of the diversion certificates for all of the diverted area on the unit, including those acres diverted on the instruction of their handler. (A handler is a processor of tart cherries that is subject to the provisions of the Federal Tart Cherry Marketing Order).
- (3) If the AIP chooses to undertake its own appraisal of diverted acres it must follow the procedures for damaged acres below. The appraisal results for diverted acres and damaged acres must be recorded separately on Section D of the appraisal worksheet.

B. Appraised Production from Diverted Acres

- (1) Divide the pounds of marketable production identified on diversion certificates from the diverted acres by the diverted acres. If the diversion certificates are not made available to the AIP, make a note in the “Remarks” section and refer to this when completing Item 64b of the PW.
- (2) The production from the diverted acres will be valued in the PW.

Example Diverted Acres Appraisal

Marketable tart cherries identified from diversion certificates for 2 diverted acres on the 10-acre unit equals 8,000 pounds. 8,000 pounds marketable yield divided by 2 = 4,000 pounds per acre.

C. General Information - Damaged Acres

- (1) Where the production from damaged acres has been inspected by the AIP representative and machine harvested, the marketable production to count will be identified from grading slips or other recording of volume and quality at the processor or other first handler premises.
- (2) If (1) does not apply, arrange with the insured to harvest fruit from representative sample trees after the crop has reached.
- (3) Complete Sections B and C of the appraisal worksheet.
- (4) Use [Exhibit 6](#) to determine the number of representative sample trees based on insured acreage. Use the procedure in [Paragraph 32](#) to select representative sample trees.

D. Mature Fruit to Count

The adjuster should examine the insured acreage to determine if it is necessary to split the orchard into suborchards (based on the amount and severity of crop damage, insurable types/varieties of tart cherries, etc.) for appraisal purposes. For each orchard/suborchard, as applicable, the adjuster should verify the percent of fruit damage due to insured causes before determining whether it is necessary to harvest additional fruit. Use the following procedure to calculate the percent of fruit damage on representative sample trees.

- (1) Inspect the damaged acreage to verify that the cause of damage is due to an insured cause.
- (2) Randomly select a 100-fruit sample from each sample tree. If a sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the 9-tree grid with similar crop damage, as applicable, to complete the 100-fruit sample.
- (3) Separate the fruit in each 100-fruit sample into two categories, as follows:
 - (a) Marketable production to count includes all tart cherries meeting the definition of marketable production and tart cherries damaged by uninsured causes; and
 - (b) Production not to count that includes tart cherries damaged by insured causes.
- (4) Total the number of damaged fruit due to insured causes from all representative sample trees. Divide this total by the total number of fruit from all representative sample trees to calculate the average percent of damaged fruit per tree.
- (5) Apply the percent production to count factor from [Exhibit 7](#), to calculate the adjustment to appraised production.
 - (a) For each orchard/suborchard appraised, if the average percent of damaged fruit results in a total crop loss (zero production to count), no additional fruit needs to be harvested from the representative sample trees.

D. Mature Fruit to Count (Continued)

- (i) Complete all applicable column entries on the appraisal worksheet for calculating the average percent of damaged fruit to document that the appraisal was a total crop loss.
 - (ii) Refer to the example appraisal worksheet in [Exhibit 3](#) that illustrates how to make column entries for total crop loss appraisals.
- (b) If the average percent of damaged fruit falls below the 75% threshold for processing tart cherries, refer to procedures in [Paragraph 33](#) and [Paragraph 37](#) for selecting additional representative sample trees and completing the fruit weight portion of the appraisal.

E. Fruit Weight

Calculate the average weight of mature appraised marketable production to count (marketable production is tart cherry production that will be accepted by a handler/processor).

- (1) Select representative sample trees throughout the orchard/suborchard. Have all the fruit picked from each sample tree.
- (2) Weigh the fruit from each sample tree in pounds, to tenths. Record weights on the appraisal worksheet. Total the sample weights from all sample trees for the orchard/suborchard, as applicable.
- (3) Divide the total weight of all the samples from (2) above by the number of sample trees to calculate the average weight of fruit per tree, in pounds to tenths.

F. Value of Mature Appraised Production

- (1) Multiply the average pounds of production to count per tree from 37E(3) by the number of trees per acre in the orchard/suborchard to calculate the pounds rounded to tenths of mature tart cherries to count per acre.
- (2) Multiply the pounds rounded to tenths of mature tart cherries to count per acre from (1) above by the annual price to calculate the per-acre value of appraised production to count in whole dollars (see example below).

Example Appraisal On Damage Acres

Annual price for tart cherries = \$0.25 per lb. with 42% mature marketable fruit (58% damaged by insurable causes). From Exhibit 7, locate 42% marketable fruit. The corresponding percent production to count is 34% or 0.34.

- (a) Appraised 50.0 lbs. of fruit per tree × 0.34 production to count = 17.0 lbs. of fruit per tree.
- (b) 17.0 lbs. of fruit per tree × 100 trees per acre = 1,700.0 lbs. per acre.

37 Mature Tart Cherry Appraisals (Continued)

F. Value of Mature Appraised Production (Continued)

(c) 1,700.0 lbs. per acre × \$0.25 annual price per lb. = \$425 per acre value of appraised production to count.

(3) Zero Appraisals

A zero appraisal may be applied if the number of cherries within all required sample areas is not sufficient to complete the procedures as stated in [Subparagraph 37D](#).

38 Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

39 General Information for Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit/orchard/suborchard inspected, as applicable. Refer to Paragraph 32 for sampling requirements.
- (4) Complete a separate appraisal worksheet when appraising production damaged by uninsured causes of loss.
- (5) Entries in the appraisal worksheets are the pounds determined by the appraisal. Any adjustments to recognize share for appraised production to count will be made on the PW.
- (6) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided to illustrate how to complete item entries.

40 (Reserved)

PART 4: HARVESTED PRODUCTION WORKSHEET

41 Determining the Annual Price

- (1) Use the insured's Net Dollars Received as the value of sold harvested production if the AIP determines the insured received a reasonable price per pound for such production. A reasonable price is the price buyers in the area are paying on the date of sale for tart cherries of the same variety and quality.
- (2) If the AIP determines the price was reasonable, the annual price will be the total of the net dollars received for production sold, other than revenue from diverted acres, divided by the pounds sold. If the annual price for tart cherries is determined using actual grower sales, the AIP must ensure the production sold is from a legitimate run of tart cherries, complete with the settlement sheets. A small volume of tart cherries brought to the processor with the sole intent of establishing an annual price does not qualify unless it comprises at least 2 standard tart cherry tanks (1,998 pounds) and is a confirmed as picked from representative trees by an adjuster.
- (3) This value is determined for each unit by type as follows:
 - (a) the total revenue received from the unit from sale of tart cherries and diversion certificates when handlers/processors initiate the diversion, divided by the total pounds sold from that unit; or
 - (b) if there was no sold production from that unit or the price is determined not reasonable, the amount determined in (a) for a similar unit of the same processing type from which the insured did have sold production; or
 - (c) if there is no unit of the same processing type that is determined to be reasonable, the total revenue to count from all units of the same type divided by the total pounds sold; or
 - (d) if there were no sales from any unit or if we determine you did not receive a reasonable price per pound RMA will determine the price per pound.
- (4) Harvested production damaged or defective due to insurable causes and not marketable will have a zero value and will not be included in determining the annual price.
- (5) The marketable production from the diverted acres will be valued at a price determined by RMA.
- (6) If a producer/handler/processor is exclusively processing fruit from their own production, the Annual Price will be as identified in (3)(d).
- (7) If a producer supplies their cooperative, and that cooperative is exclusively processing fruit from its members, the Annual Price will be as identified in (3)(d).
- (8) If a producer in either of the two situations (6) or (7) cannot provide evidence that they are paid a price considered reasonable when compared with purchases from other suppliers without a financial interest in the company or cooperative, the Annual Price will be as identified in (3)(d).

- (1) Use this worksheet to record harvested production and sale of tart cherries.
- (2) Record all the production delivered to each processor, or other first handler on separate Harvested Production Worksheets. Convert production delivered to pound equivalents and enter production pounds on the Harvested Production Worksheet, as applicable.
- (3) Complete a separate worksheet for sold, unsold, and diverted production, as applicable. Use multiple worksheets for sold, unsold, and diverted production as needed to record all individual load or lot data.
- (4) A year-end summary from a processor, or other first handler by tart cherry type may be used in lieu of individual load or lot data. The examples herein demonstrate individual load or lot data.
- (5) The allowable revenue may not include any handling charges such as grading, cooling, fumigating, packing, packing containers, selling commissions, CIAB assessments, marketing fees, and other assessments.
- (6) For production from diverted acres the allowable revenue may not include any remittances from the sale of diversion certificates.
- (7) The end of the insurance period for inadequate market price is January 15, the year following harvest. Any production not sold by January 15 will be valued using the Annual price procedure. If a pool should close after January 15, but before April 15, the insured must still use the annual price procedure because the end of insurance period for inadequate market price is January 15. In addition, the revenue report for the next insurance year will need to use the revenue to count amount from the loss claim.
- (8) All entries on the Harvested Production Worksheet must reflect the insured's share.
- (9) While one or more individual lines within a worksheet, or individual worksheets within a unit, may have net returns of less than zero dollars, the unit summary worksheet cannot have a final net value less than zero as the unit's liability establishes the maximum indemnity payable on the unit.

43-50 (Reserved)

PART 5: PRODUCTION WORKSHEET

51 General Information for Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) made on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) Refer to Section 15 (b) of the **BP** for information on determining production to count when acreage is harvested after the crop has been appraised.
- (7) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (8) Standard PW items are numbered consecutively in [Exhibit 5](#). An example PW is also provided to illustrate how to complete item entries.

52-60 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
ARH	Actual Revenue History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIAB	Cherry Industry Administrative Board
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
LAM	Loss Adjustment Manual, FCIC-25010
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement

Exhibit 2 Definitions

See the BP, GSH, CP, and LAM for definitions not specific to tart cherry loss adjustment.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify 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, refer to [Subparagraph 2D](#) and [Paragraph 38](#). For every inspection complete columns 1 through 9 and columns 33 through 46 on the appraisal worksheet. Complete appraisal worksheet Sections A, B, C, and D as instructed below.

Element/Item Number	Standard
Company	Name of AIP, if not preprinted on the worksheet.
Claim No.	Claim number as assigned by the AIP.
1. Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Crop Year	Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Acreage	Number of determined acres, to tenths, in the unit being appraised. This number must equal the total acres (item 39) on the PW.
6. Trees per Acre	The actual number of producing trees per acre. Refer to Exhibit 8 if there is a 100% stand; or to determine the number of trees by count if less than 100% stand. The adjuster may verify the number of producing/insured trees from either the self-certification inspection and/or pre-acceptance inspections reports, as applicable.
7. Cause of Damage	Insured cause of loss. If it is evident that no indemnity is due enter “None.” If an insured cause of loss is coded as “Other,” explain in the Remarks.
8. Date of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date, where applicable, as in the case of hail damage (e.g., May 11).
9. Variety/Type	Tart cherry variety name and type (e.g., “Bing - Fresh” or “Northstar - Processing,” etc.). Appraise each type and variety separately, as applicable.

**SECTION A - IMMATURE TART CHERRY APPRAISAL: COUNT METHOD
PART I - FRUIT COUNT**

Element/Item Number	Standard
10. Field ID	Applicable orchard/suborchard identification symbol.
11. Appraised Acres	Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised.
12. Number of Fruit from each Sample Tree	Total number of fruit from each sample tree. Do not include any fruit damaged to the extent it would not remain on the tree until maturity. Include fruit damaged due to uninsured causes.
13. Total Number of Fruit	Total number of fruit from all sample trees in item 12.
14. Number of Samples	Number of samples taken, from item 12.
15. Average Number of Fruit per Tree	Item 13 divided by item 14, record results as whole fruit.

PART II - APPRAISED IMMATURE PRODUCTION TO COUNT

Element/Item Number	Standard
16. Average Number of Fruit per Tree	Transfer entry from item 15.
17. Survival Factor	Enter "0.90" if not preprinted on the appraisal worksheet.
18. Number of Fruit to Count	Item 16 multiplied by item 17, record results as whole fruit.
19. Number of Fruit per Pound	Enter the number of fruit determined in accordance with Paragraph 34.
20. Pounds to Count per Tree	Item 18 divided by item 19, results in pounds rounded to tenths.

SECTION B – MATURE TART CHERRY APPRAISAL: WEIGHT METHOD

PART I - FRUIT WEIGHT

Element/Item Number	Standard
21. Field ID	Applicable orchard/suborchard identification symbol.
22. Appraised Acres	Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised.
23. Weight of Fruit from Each Sample Tree	Pounds to tenths, of all damaged and undamaged fruit harvested from each sample tree.
24. Total Weight	Pounds to tenths, of all damaged and undamaged fruit harvested from all sample trees in item 23.
25. Number of Samples	Number of samples taken.
26. Average Pounds per Tree	Item 24 divided by item 25, results in pounds rounded to tenths.

PART II - MATURE FRUIT TO COUNT

Element/Item Number	Standard
27. Number of Damage Fruit in 100-Fruit Sample	Using a 100-fruit random sample from each representative sample tree, separate fruit that is damaged by insured causes from fruit that must be included as production to count. If the selected representative sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the grid, as applicable, to complete the 100-fruit sample. Count the number of fruit damaged by insured causes. Record the number of fruit damaged by insured causes from each 100-fruit sample.
28. Total Number of Damaged Fruit	The sum of all (count) unmarketable fruit from all sample trees in item 27.
29. Number of Samples	Number of samples taken.
30. %Damaged Fruit	item 28 divided by item 29, record results as a whole percent (e.g., enter 48% as "48").

Exhibit 3 Form Standards – Appraisal Worksheet

Element/Item Number	Standard
31. % Production to Count	Apply % from item 30 to Exhibit 7 for processing cherries to determine the percent production to count. Enter the whole percent production to count as a decimal (e.g., enter 8% as .08). If there is a total crop loss enter “0” (zero). Refer to total crop loss example appraisal worksheet.
32. Pounds to Count per Tree	Item 26 multiplied by item 31, results rounded to tenths (e.g., item 26 = 50.0 lbs. per tree multiplied by .08 = 4.0 lbs. of cherries to count per tree). If there is a total crop loss enter “0.00” (zero). Refer to total crop loss example appraisal worksheet.

SECTION C - TOTAL OF APPRAISED PRODUCTION – Damaged Acres

Element/Item Number	Standard
33. Pounds to Count per Tree	Transfer entry from item 20 for Immature Tart Cherry Appraisals or item 32 for Mature Sweet Cherry Appraisals, as applicable. If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet.
34. Number of Trees per Acre	Transfer entry from item 6.
35. Pounds to Count per Acre	Item 33 multiplied by item 34, round results to the nearest whole pound. If there is a total crop loss enter “0” (zero). Refer to the total crop loss example appraisal worksheet. Transfer this amount to column 31 - “Appraised Potential” on the PW. If there is a total crop loss enter “0.0” (zero). Refer to the total crop loss example appraisal worksheet.
36. Minimum Value	Make no entry.
37. Dollars per Acre	Make no entry.

SECTION D – TOTAL OF APPRAISED PRODUCTION – Diverted Acres

Element/Item Number	Standard
38. Diverted Acres	Enter the number of acres rounded to tenths diverted under the Federal Tart Cherry Marketing Order. If no acres diverted enter “0.0.”
39. Appraised Pounds to Count	Enter pounds rounded to tenths identified on the CIAB diversion certificate and also transfer to item 11 on the Summary of Harvested Tart Cherry Production Worksheet.
40. Pounds to Count per Acre	Divide the number of whole pounds in item 39 by the acres diverted (Item 38) and round to the nearest whole pound.
41.-42.	Make no entry.
43. Remarks	Enter any information pertinent to the appraisal including date of appraisal, circumstances leading to a green appraisal, etc. For uninsured cause of loss appraisals, explain the reasons for the appraisal.
Adjuster’s Signature, Code No., and Date (not illustrated)	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the “Remarks” section of the appraisal worksheet (if available); otherwise, document the appraisal date in the narrative of the PW.

SECTION D – TOTAL OF APPRAISED PRODUCTION – Diverted acres (Continued)

Element/Item Number	Standard
Insured's Signature and Date (not illustrated)	Insured's (or insured's authorized representative's) signature and date. Before obtaining the insured's signature, review all entries on the appraisal worksheet with the insured or the insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
Page Number (not illustrated)	Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

COMPANY: <i>Any Company</i>		CLAIM #: <i>XXXXXXXXXX</i>		
TART CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1. NAME <i>I. M. Insured</i>		2. POLICY NUMBER <i>XXXXXXXX</i>	3. CROP YEAR <i>YYYY</i>
	4. UNIT NUMBER <i>0001-0001BU</i>		5. ACREAGE <i>80.0</i>	6. TREES PER ACRE <i>100</i>
	7. CAUSE OF DAMAGE <i>Other</i>		8. DATE OF DAMAGE <i>May 24</i>	9. VARIETY/TYPE <i>Montmorency/ Processing</i>

SECTION A - IMMATURE (GREEN) TART CHERRY APPRAISAL: COUNT METHOD

PART I: FRUIT COUNT

10. Field ID	11. Appraised Acres	12. Number of Fruit from Each Sample Tree							13. Total Number of Fruit	14. Number of Samples	15. Average Number of Fruit per Tree
A	2.1	2,600	2,800	3,000	2,500	2,000	2,450		15,550	6	2,592

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

16. Average Number of Fruit per Tree	17. Survival Factor	18. Number of Fruit to Count	19. Number of Fruit per Pound	20. Pounds to Count per Tree
2,592	0.90	2,333	100	23.3

SECTION B - MATURE TART CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

21. Field ID	22. Appraised Acres	23. Weight of Fruit from Each Sample Tree							24. Total Weight	25. Number of Samples	26. Average Pounds per Tree

PART II: MATURE FRUIT TO COUNT

27. Number of Damaged Fruit in 100-Fruit Sample							28. Total Number of Damaged Fruit	29. Number of Samples	30. % Damaged Fruit	31. % Production to Count	32. Pounds to Count per Tree

SECTION C - VALUE OF APPRAISED PRODUCTION – Damaged acres

33. Pounds to Count per Tree	34. Number of Trees per Acre	35. Pounds to Count per Acre	36. Minimum Value per Pound	37. Dollars per Acre
23.3	100	2,330		

SECTION D - VALUE OF APPRAISED PRODUCTION – Diverted acres

38. Diverted acres	39. Appraised Pounds to Count	40. Pounds to count per acre	41. Value/Pound	42. Dollars per Acre

43. Remarks: *Appraised Field A, June 6. Trees appraised because they are to be removed before harvest for an adjacent highway widening.*

EXAMPLE IMMATURE APPRAISAL

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

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

TART CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1. NAME <i>I. M. Insured</i>	2. POLICY NUMBER <i>XXXXXXXX</i>	3. CROP YEAR <i>YYYY</i>
	4. UNIT NUMBER <i>0001-0001BU</i>	5. ACREAGE <i>80.0</i>	6. TREES PER ACRE <i>100</i>
	7. CAUSE OF DAMAGE <i>Excessive Precipitation</i>	8. DATE OF DAMAGE <i>Jul 5</i>	9. VARIETY/TYPE <i>Montmorency/ Processing</i>

SECTION A - IMMATURE (GREEN) TART CHERRY APPRAISAL: COUNT METHOD

PART I: FRUIT COUNT

10. Field ID	11. Appraised Acres.	12. Number of Fruit from Each Sample Tree								13. Total Number of Fruit	14. Number of Samples	15. Average Number of Fruit per Tree

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

16. Average Number of Fruit per Tree	17. Survival Factor	18. Number of Fruit to Count	19. Number of Fruit per Pound	20. Pounds to Count per Tree

SECTION B - MATURE TART CHERRY APPRAISAL: WEIGHT METHOD

1BPART I: FRUIT WEIGHT

21. Field ID	22. Appraised Acres.	23. Weight of Fruit from Each Sample Tree								24. Total Weight	25. Number of Samples	26. Average Pounds per Tree
<i>B</i>	<i>25.1</i>	<i>52.0</i>	<i>46.0</i>	<i>50.0</i>	<i>54.0</i>	<i>52.0</i>	<i>46.0</i>			<i>300.0</i>	<i>6</i>	<i>50.0</i>

PART II: MATURE FRUIT TO COUNT

27. Number of Damaged Fruit in 100-Fruit Sample								28. Total Number of Damaged Fruit	29. Number of Samples	30. % Damaged Fruit	31. % Production to Count	32. Pounds to Count per Tree
<i>48</i>	<i>38</i>	<i>54</i>	<i>50</i>	<i>55</i>	<i>43</i>			<i>288</i>	<i>6</i>	<i>48</i>	<i>0.54</i>	<i>27</i>

SECTION C - VALUE OF APPRAISED PRODUCTION

33. Pounds to Count per Tree <i>27.0</i>	34. Number of Trees per Acre <i>100</i>	35. Pounds to Count per Acre <i>2,700</i>	36. Minimum Value per Pound	37. Dollars per Acre
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SECTION D - VALUE OF APPRAISED PRODUCTION – Diverted acres

38. Diverted acres	39. Appraised Pounds to Count	40. Pounds to count per acre	41. Value/Pound	42. Dollars per Acre

43. Remarks: *Appraised Field B – July 8. Checked insureds crop chemical use records on a 25.1-acre block with weather data for the critical spray date period. Checked product use recommendations to confirm Pre-Harvest Interval. Insured cause of damage confirmed.*

EXAMPLE MATURE APPRAISAL

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

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

COMPANY: *Any Company*

CLAIM #: *XXXXXXXXXX*

TART CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1. NAME <i>I. M. Insured</i>		2. POLICY NUMBER <i>XXXXXXXXXX</i>		3. CROP YEAR <i>YYYY</i>		
	4. UNIT NUMBER <i>0001-0001BU</i>			5. ACREAGE <i>80.0</i>		6. TREES PER ACRE <i>100</i>	
	7. CAUSE OF DAMAGE <i>Hail</i>			8. DATE OF DAMAGE <i>Jul 15</i>		9. VARIETY/TYPE <i>Montmorency/ Processing</i>	

SECTION A - IMMATURE (GREEN) TART CHERRY APPRAISAL: COUNT METHOD

PART I: FRUIT COUNT

10. Field ID	11. Appraised Acres	12. Number of Fruit from Each Sample Tree						13. Total Number of Fruit	14. Number of Samples	15. Average Number of Fruit per Tree

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

16. Average Number of Fruit per Tree	17. Survival Factor	18. Number of Fruit to Count	19. Number of Fruit per Pound	20. Pounds to Count per Tree

SECTION B - MATURE TART CHERRY APPRAISAL: WEIGHT METHOD

2BPART I: FRUIT WEIGHT

21. Field ID	22. Appraised Acres	23. Weight of Fruit from Each Sample Tree						24. Total Weight	25. Number of Samples	26. Average Pounds per Tree
<i>C</i>	<i>16.8</i>	<i>52.0</i>	<i>46.0</i>	<i>50.0</i>	<i>54.0</i>	<i>52.0</i>	<i>46.0</i>	<i>300.0</i>	<i>6</i>	<i>50.0</i>

PART II: MATURE FRUIT TO COUNT

27. Number of Damaged Fruit in 100-Fruit Sample						28. Total Number of Damaged Fruit	29. Number of Samples	30. % Damaged Fruit	31. % Production to Count	32. Pounds to Count per Tree
<i>90</i>	<i>85</i>	<i>70</i>	<i>82</i>	<i>90</i>	<i>83</i>	<i>500</i>	<i>6</i>	<i>83</i>	<i>0</i>	<i>0</i>

SECTION C - VALUE OF APPRAISED PRODUCTION

33. Pounds to Count per Tree <i>0</i>	34. Number of Trees per Acre <i>100</i>	35. Pounds to Count per Acre <i>0</i>	36. Minimum Value per Pound	37. Dollars per Acre
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SECTION D - VALUE OF APPRAISED PRODUCTION – Diverted acres

38. Diverted acres	39. Appraised Pounds to Count	40. Pounds to count per acre	41. Value/Pound	42. Dollars per Acre
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43. Remarks: *Field C - On July 17 inspected 16.8 acre block that had suffered serious hail damage. Harvested a 100-fruit sample from 6 trees to determine the volume of fruit and percent of damage. Checked weather data for the date of damage. Insured cause of damage confirmed.*

EXAMPLE MATURE APPRAISAL WITH A TOTAL CROP LOSS

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

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

COMPANY: *Any Company*

CLAIM #: *XXXXXXXX*

TART CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1. NAME <i>I. M. Insured</i>		2. POLICY NUMBER <i>XXXXXXXX</i>		3. CROP YEAR <i>YYYY</i>	
	4. UNIT NUMBER <i>0001-0001BU</i>		5. ACREAGE <i>80.0</i>		6. TREES PER ACRE <i>100</i>	
	7. CAUSE OF DAMAGE <i>No damage - (Diversion)</i>		8. DATE OF DAMAGE		9. VARIETY/TYPE <i>Montmorency/ Processing</i>	

SECTION A - IMMATURE (GREEN) TART CHERRY APPRAISAL: COUNT METHOD

PART I: FRUIT COUNT

10. Field ID	11. Appraised Acres	12. Number of Fruit from Each Sample Tree						13. Total Number of Fruit	14. Number of Samples	15. Average Number of Fruit per Tree

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

16. Average Number of Fruit per Tree	17. Survival Factor	18. Number of Fruit to Count	19. Number of Fruit per Pound	20. Pounds to Count per Tree

SECTION B - MATURE TART CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

21. Field ID	22. Appraised Acres	23. Weight of Fruit from Each Sample Tree						24. Total Weight	25. Number of Samples	26. Average Pounds per Tree
<i>E</i>	<i>10</i>									

PART II: MATURE FRUIT TO COUNT

27. Number of Damaged Fruit in 100-Fruit Sample						28. Total Number of Damaged Fruit	29. Number of Samples	30. % Damaged Fruit	31. % Production to Count	32. Pounds to Count per Tree

SECTION C - VALUE OF APPRAISED PRODUCTION

33. Pounds to Count per Tree	34. Number of Trees per Acre	35. Pounds to Count per Acre	36. Minimum Value per Pound	37. Dollars per Acre

SECTION D - VALUE OF APPRAISED PRODUCTION – Diverted acres

38	39	40	41	42
Diverted acres	Appraised Pounds to Count	Pounds to count per acre	Value/Pound	Dollars per Acre
<i>10</i>	<i>39,763</i>	<i>3,976</i>		

43. Remarks: *Inspected Field E July 19. Grower notified on July 17 that in-orchard diversion to be implemented. Inspected diverted areas and confirmed agreement to CIAB assessment to identify production to count. Marketable production to count identified from CIAB diversion certificate.*

EXAMPLE MATURE APPRAISAL – DIVERTED ACRES – CIAB APPRAISED

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

Exhibit 4 Form Standards – Harvested Production Worksheet

Verify or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, refer to [Subparagraph 2D](#) and [Paragraph 42](#).

Element/Item Number	Standard
Company Name	Name of AIP, if not preprinted on the worksheet.
1. Insured’s Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Crop	“Tart Cherries for processing (0057).”
3. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4. Policy Number	Insured’s assigned policy number.
5. Unit Number	Number from the Summary of Coverage after it is verified to be correct.
6. Claim Number	Claim number as assigned by the AIP.
7. Type/Disposition/Variety	Tart cherry type, disposition (e.g., sold, unsold, diverted), and variety name of the tart cherries represented by this Harvested Production Worksheet.
8. Name, Address, and Phone Number of Buyer/Packer	Name, address, and telephone number of the processor, or other first handler of the production.

PART I – PRODUCTION

Element/Item Number	Standard
9. Date	Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized. List in MM/DD/YYYY format.
10. Load/Lot/Pool/Summary Number	Identification number of the load, lot, pool, account, or diversion certificate.

For columns 11 through 15 below, when there are no specific instructions for either sold, unsold, or diverted production, enter 0 on the worksheet. Pounds Delivered, Pounds Sold, Sold, Diverted Production, and All Dollar Entries must include only that portion of the production included by the insured share.

11. Pounds Delivered	The insured’s share of the number of whole pounds of tart cherries per load, lot, pool, or account, as delivered. If production is in field containers, convert the field container weights to pounds and enter weight in whole pounds. List any conversion factor(s) used in the “Remarks.” For diverted production enter the insured’s share of the production to count identified from the CIAB diversion certificates.
12. Pounds Sold	The insured’s share of the number of whole pounds per load, lot, pool, or account that were sold. Harvested unmarketable tart cherries, not purchased by a processor, or other handler, are reported as the difference between Delivered and Sold Pounds and must be explained in the “Remarks” section. Unsold Production and Diverted: The insured’s share of the Harvested marketable pounds which are Unsold or production from diverted acres must be reported on a separate Unsold and Diverted PWs and must be identified as Unsold or Diverted in item #7 of those worksheets.

PART I – PRODUCTION (Continued)

Element/Item Number	Standard
13. Gross Dollars Received	Sold or Diverted Production: the insured’s share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler. Where no final price is available follow instructions for annual price in Paragraph 41 .
14. Adjustments to Gross Dollars Received	Sold Production: if the gross dollars received as reported in item 13 include handling charges, enter the insured’s share of the amount of those charges in dollars and cents, such as in-charges, out-charges, and other industry handling charges customary in the area. If the dollars in item 13 do not include such charges, enter zero (0). If not delivered to a third party, (i.e., the insured is also a processor, adjustments must be verifiable as packing or processing expenses).
15. Net Dollars Received	Column 13 minus column 14, results to dollars and cents.
16. Totals	Separately total columns 11, 12, 13, 14, and 15, as applicable, on the final page of the worksheet for each classification (sold, unsold, or diverted).

PART II - SUMMARY VALUES BY TYPE AND UNIT

17. Totals Net Dollars Received	On the final worksheet for sold, enter the sum of the net dollars received for Sold Production from column 15 “Totals” from the appropriate worksheets. Leave the item blank on the Unsold and Diverted PWs. Transfer this entry to Section II, column 66 for the applicable disposition on the PW.
18. Total Pounds Delivered	On the final worksheet for each disposition (sold, unsold or diverted) enter the sum of the total pounds delivered for all column 11 entries from the appropriate worksheets. Transfer this entry to Section II, column 55 on the PW.
19. Total Pounds Sold	On the final worksheet for each disposition (sold, unsold or diverted) enter the sum of the total pounds sold, unsold and diverted for all column 12 entries from the appropriate worksheets. Transfer this entry to Section II, column 56 on the PW.
20. Average Value per Pound	On the final worksheet for sold enter the result of dividing column 17 by column 19 in cents per pound rounded to a three-place decimal (e.g., \$0.667 is entered as 0.667, etc.). Transfer this entry to Section II, column 64a. for the applicable disposition on the PW. On the final worksheet for unsold, make no entry.
21. Total Net Dollars Received Unit	On the final worksheet for each unit, enter the sum of the net dollars received for Sold Production for all column 17 entries, as appropriate. If this sum is less than zero, enter zero.
22. Total Pounds Delivered Unit	On the final worksheet for each unit, enter the sum of the total pounds delivered for all column 18 entries from the appropriate worksheets (Sold, Unsold and Diverted). Use this to check that Section II, column 67 on the PW includes all pounds delivered. Do not transfer value to another worksheet.

PART II - SUMMARY VALUES BY TYPE AND UNIT

Element/Item Number	Standard
23. Total Pounds Sold Unit	On the final worksheet for each unit, enter the sum of the total pounds Sold for all column 19 entries, as appropriate. Do not include pounds from the unsold or diverted worksheets.
24. Annual Price per Unit	On the final worksheet for each unit enter the result of dividing column 21 by column 23 in cents per pound rounded to a three-place decimal (e.g., \$0.667 is entered as 0.667, etc.). Transfer this entry to the unsold cell in Column 64b. for the applicable disposition on Section II of the PW.
25. Remarks	Enter any pertinent information such as where unsold production has been stored and how it will be valued (i.e., with annual price procedure). Document any factors used to convert containers of delivered production to pounds of delivered production (e.g., 1 standard tart cherry tank = 949 pounds, etc.) on each page for which conversion factors are applicable.
Adjuster’s Signature, Code Number, and Date (not illustrated)	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed.
Insured’s Signature and Date (not illustrated)	Insured’s (or insured’s authorized representative’s) signature and date on each page. Before obtaining the insured’s signature, review all entries with the insured or the insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
Page Number (not illustrated)	Page number of the Summary of Harvested Production pages applicable to the tart cherry type, (e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.).

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

SUMMARY OF HARVESTED TART CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only)	COMPANY NAME: <i>Any Company</i>		Page 1 of 2	
	1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>Tart Cherries (00XX)</i>	3. CROP YEAR <i>YYYY</i>
	4. POLICY NUMBER <i>XXXXXXXX</i>	5. UNIT NUMBER <i>0001-0001BU</i>	6. CLAIM NUMBER <i>XXXXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY <i>Montmorency/sold</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
*Acme Packing Company
 Any Street
 Any Town, State (XXX) XXX-XXXX*

PART I – PRODUCTION						
DATE 9.	LOAD/LOT/POOL/ SUMMARY NO. 10.	POUNDS DELIVERED 11.	POUNDS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14.	NET DOLLARS RECEIVED 15.
<i>07-19-YYYY</i>	<i>00103</i>	<i>11,707</i>	<i>11,707</i>	<i>2,927</i>	<i>0</i>	<i>2,927</i>
<i>07-18-YYYY</i>	<i>00458</i>	<i>26,934</i>	<i>26,934</i>	<i>6,734</i>	<i>0</i>	<i>6,734</i>
16. TOTALS		<i>38,641</i>	<i>38,641</i>	<i>9,661</i>	<i>0</i>	<i>9,661</i>

PART II - SUMMARY VALUES				
17. TOTAL NET DOLLARS RECEIVED	18. TOTAL POUNDS DELIVERED	19. TOTAL POUNDS SOLD	20. AVERAGE VALUE PER POUND	
21. TOTAL NET DOLLARS RECEIVED -UNIT-	22. TOTAL POUNDS DELIVERED -UNIT-	23. TOTAL POUNDS SOLD -UNIT-	24. ANNUAL PRICE per -UNIT-	

25. REMARKS:

SOLD PROCESSED FRUIT EXAMPLE

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

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

SUMMARY OF HARVESTED TART CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only)	COMPANY NAME: <i>Any Company</i>		Page 2 of 2	
	1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>Tart Cherries (XXXX)</i>	3. CROP YEAR <i>YYYY</i>
	4. POLICY NUMBER <i>XXXXXXXX</i>	5. UNIT NUMBER <i>0001-0001BU</i>	6. CLAIM NUMBER <i>XXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY <i>Montmorency/sold</i>

B. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
Omega Packing Company
Any Street
Any Town, State (XXX) XXX-XXXX

PART I – PRODUCTION						
DATE 9.	LOAD/LOT/POOL/ SUMMARY NO. 10.	POUNDS DELIVERED 11.	POUNDS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14.	NET DOLLARS RECEIVED 15.
<i>07-19-YYYY</i>	<i>00921</i>	<i>34,854</i>	<i>34,854</i>	<i>8,713</i>	<i>0</i>	<i>8,713</i>
<i>07-20-YYYY</i>	<i>01024</i>	<i>48,206</i>	<i>48,206</i>	<i>12,052</i>	<i>0</i>	<i>12,052</i>
16. TOTALS		<i>83,060</i>	<i>83,060</i>	<i>20,765</i>	<i>0</i>	<i>20,765</i>

PART II - SUMMARY VALUES				
17. TOTAL NET DOLLARS RECEIVED	18. TOTAL POUNDS DELIVERED	19. TOTAL POUNDS SOLD	20. AVERAGE VALUE PER POUND	
<i>30,426</i>	<i>121,701</i>	<i>121,701</i>	<i>0.250</i>	
21. TOTAL NET DOLLARS RECEIVED -UNIT-	22. TOTAL POUNDS DELIVERED -UNIT-	23. TOTAL POUNDS SOLD -UNIT-	24. ANNUAL PRICE per -UNIT-	

25. REMARKS:

SOLD PROCESSED FRUIT EXAMPLE

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

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

SUMMARY OF HARVESTED TART CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only)	COMPANY NAME: <i>Any Company</i>		Page 1 of 1	
	1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>Tart Cherries (00XX)</i>	3. CROP YEAR <i>YYYY</i>
	4. POLICY NUMBER <i>XXXXXXXX</i>	5. UNIT NUMBER <i>0001-0001BU</i>	6. CLAIM NUMBER <i>XXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY <i>Montmorency/Unsold</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
Donny Bravo Processing
Any Street
Any Town, State (XXX) XXX-XXXX

PART I – PRODUCTION						
DATE 9.	LOAD/LOT/POOL/ SUMMARY NO. 10.	POUNDS DELIVERED 11.	POUNDS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14.	NET DOLLARS RECEIVED 15.
<i>07-20-YYYY</i>	<i>0136</i>	<i>800</i>	<i>800</i>			
	16. TOTALS	<i>800</i>	<i>800</i>			

PART II - SUMMARY VALUES				
17. TOTAL NET DOLLARS RECEIVED	18. TOTAL POUNDS DELIVERED	19. TOTAL POUNDS SOLD	20. AVERAGE VALUE PER POUND	
	<i>800</i>	<i>800*</i>		
21. TOTAL NET DOLLARS RECEIVED -UNIT-	22. TOTAL POUNDS DELIVERED -UNIT-	23. TOTAL POUNDS SOLD -UNIT-	24. ANNUAL PRICE per -UNIT-	

25. REMARKS: 6/15: * 800 pounds of harvested marketable production, which has not been sold. These pounds will be valued with the annual price procedure.

UNSOLD PROCESSED EXAMPLE

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

Exhibit 4 Form Standards – Harvested Production Worksheet (Continued)

SUMMARY OF HARVESTED TART CHERRY PRODUCTION WORKSHEET (For Illustration Purposes Only)	COMPANY NAME: <i>Any Company</i>		Page 1 of 1	
	1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>Tart Cherries (00XX)</i>	3. CROP YEAR <i>YYYY</i>
	4. POLICY NUMBER <i>XXXXXXXX</i>	5. UNIT NUMBER <i>0001-0001BU</i>	6. CLAIM NUMBER <i>XXXXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY <i>Montmorency/diverted</i>

B. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER
Al's Fruit Stand
Any Street
Any Town, State (XXX) XXX-XXXX

PART I – PRODUCTION						
DATE 9.	LOAD/LOT/POOL/ SUMMARY NO. 10.	POUNDS DELIVERED 11.	POUNDS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14.	NET DOLLARS RECEIVED 15.
<i>07-19-YYYY</i>	<i>Diversion certificate number</i>	<i>39,763</i>	<i>39,763</i>			
16. TOTALS		<i>39,763</i>	<i>39,763</i>			

PART II – SUMMARY VALUES				
17. TOTAL NET DOLLARS RECEIVED	18. TOTAL POUNDS DELIVERED	19. TOTAL POUNDS SOLD	20. AVERAGE VALUE PER POUND	
	<i>39,763</i>	<i>39,763</i>		
21. TOTAL NET DOLLARS RECEIVED -UNIT-	22. TOTAL POUNDS DELIVERED -UNIT-	23. TOTAL POUNDS SOLD -UNIT-	24. ANNUAL PRICE per -UNIT-	
<i>30,426</i>	<i>162,264</i>	<i>121,701</i>	<i>0.250</i>	

25. REMARKS: *July 19 – 39,763 pounds of harvested marketable production on diverted acres as verified from CIAB diversion certificates. These pounds will be valued at the price determined by RMA.*

DIVERTED ACRES EXAMPLE

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

Exhibit 5 Form Standards – Production Worksheet

Verify or make the following entries:

Element/Item Number	Standard
1. Crop/Code #	"Cherries (0057)."
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, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications, or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item# 5 below. If no entry in item# 5 below, make no entry.</p> <p>(a) For progressive damage, enter the month that identifies when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug. 11).</p> <p>(b) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item# 6 below.</p> <p>Important: Make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.</p>
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item# 4 above for this inspection.</p> <p>(a) If an insured cause(s) of damage is coded as "Other," explain in the Narrative.</p> <p>(b) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item# 6 below.</p> <p>(c) If it is evident that no indemnity is due, enter "No Indemnity Due" across the column in item# 5.</p> <p>Important: Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter "DC" and refer to the LAM for further instructions.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
6. Insured Cause%	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> <p>Entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <ul style="list-style-type: none"> (a) Damage occurred on May 30 with excess moisture as the cause of damage insured cause 10%. (b) Damage occurred on June 30 with tornado as the cause of damage insured cause 20%. (c) Damage occurred on June 30 with hail as the cause of damage insured cause 15%. (d) Damage occurred in August with drought as the cause of damage insured cause 25%. (e) Damaged occurred in August with heat as the cause of damage insured cause 20% <p>Additional date of damage occurred on September 5th with freeze as the cause of damage insured cause 10%.</p>
7. Company/Agency	Name of company and agency servicing the contract.
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9. Claim #	Claim number as assigned by the AIP.
10. Policy #	Insured’s assigned policy number.
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim has been filed.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
12. Additional Units	<p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(a) 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.</p> <p>(b) Additional non-loss units may be entered on a single PW.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>
13. Est. Prod. Per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p>
14. Date (s) Notice of Loss	<p>Preliminary:</p> <p>(a) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.</p> <p>(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of Column 14 on the second set of PWs.</p> <p>(c) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>(d) If the inspection is initiated by the AIP, enter “Company Insp.” Instead of the date.</p> <p>(e) If the notice does require an inspection, document as directed in the Narrative instructions.</p> <p>Final: Transfer the last date in the 1st or 2nd space to the final space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the final inspection in the final space on the first page of the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s)	<p>(a) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(b) In all cases where insured has less than a 100 percent share of a loss affected unit, ask insured if the other person sharing in the unit has a multiple-peril crop insurance contract (e.g., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(i) 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.</p> <p>(ii) 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>(iii) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(c) Refer to the LAM for further information regarding companion contracts.</p>

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (a) Rate classes, types, irrigated practices, or organic practices, as applicable;
- (b) APH yields;
- (c) Appraisals;
- (d) Adjustments to appraised mature production (quality adjustment factors);
- (e) Stages or intended use(s) of acreage;
- (f) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (g) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	The orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
17. Multi-Type 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.
18. Reported Acre	In the event of over-reported acres, handle in accordance with the individual AIP instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres, make no entry. Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. Determined Acres	<p>Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops. Enter the determined acres to tenths for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (a) Put to other use without consent. (b) Abandoned. (c) Damaged by uninsured causes. (d) For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical. Account for all planted acreage in the unit.</p>
20. Interest or Share	Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. Type	Three-digit code number (112) entered exactly as specified on the actuarial documents for the type grown by the insured.
23. Class	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
24. Sub-Class	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25. Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26. Irrigated Practice	Three-digit code number (e.g., 002, 003, 702, 712, 723, 724, 997, etc.), entered exactly as specified on the actuarial documents for the practice carried out by the insured.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <ul style="list-style-type: none"> (a) P - acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the AIP. (b) H - Harvested. (c) UA - Unharvested Production Adjustment. (d) UH - Unharvested or put to other use with consent. (e) TZ - UUF/Third Party Damage - zero production on same acreage. (f) TA - UUF/Third Party Damage - appraised production on same acreage.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
29. Stage (continued)	<p>(g) TH - UUF/Third Party Damage - harvested production on same acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>
30. Use of Acres	<p>Use the following “Intended Use” abbreviations.</p> <p>(a) “Bulldozed,” etc. - use made of the acreage.</p> <p>(b) “WOC” - other use without consent.</p> <p>(c) “SU” - solely uninsured.</p> <p>(d) “ABA” - abandoned without consent.</p> <p>(e) “H” - harvested and a claim can be completed at the time of the stalk inspection.</p> <p>(f) “UH” -unharvested.</p> <p>Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acres.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>
31. Appraised Potential	<p>Transfer the per-acre appraisal in whole pounds from column 35, on the appraisal worksheet. If there is no potential on UH acreage, enter “0” (zero). Refer to LAM for procedures for documenting “0” (zero) yield appraisals.</p>
32a. Moisture %	<p>For appraised tart cherry, make no entry.</p>
32b. Factor	<p>For appraised tart cherry, make no entry.</p>
33. Shell%, Factor, or Value	<p>Line through the column heading and enter “Annual Price.”</p> <p>(a) For appraised tart cherry production, enter the annual price in cents per pound rounded to three decimal places, “e.g., \$0.125” from item 24 of the appropriate Harvested Tart Cherry Production worksheet summary or the appropriate annual price as determined in accordance with the annual price procedure, Paragraph 41. Notate appropriately how this price was calculated.</p> <p>(b) For unsold and diverted acreage, make no entry.</p>
34. Production Pre-QA	<p>(a) For appraised tart cherry production, column 19 multiplied by column 20 multiplied by column 31, results rounded in pounds to tenths.</p> <p>(b) For unsold and diverted acreage, make no entry.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
35. Quality Factor	Under section 15 (j) of the Basic Provisions, 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.” 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). Also refer to LAM for additional information. If no destruction order, make no entry.
36. Production Post QA	<p>Make the following entries rounded in whole pounds.</p> <p>(a) For appraisals with destruction order, column 34 multiplied by column 35.</p> <p>(b) For appraisals without destruction order, transfer entry from column 34.</p> <p>(c) For unsold and diverted acreage, make no entry.</p>
37. Uninsurable Causes	<p>Make the following entries in pounds. For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 35 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>(a) Hail and Fire exclusion NOT in effect.</p> <p>(i) Enter NOT LESS than the insured’s approved yield multiplied by coverage level, and the share and the number of acres damaged solely by uninsured causes, for any “P” stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.</p> <p>(ii) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production in whole pounds (i.e., Column 35 from the appropriate appraisal worksheet multiplied by column 19 of the PW). Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	<p>(a) Add column 36 to column 37 and multiply that result by the column 33. Enter the result rounded to whole dollars.</p> <p>(b) For unsold and diverted acreage, make no entry.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
39. Total	Total of column 19 acres.
40. Quality	<p>Check the applicable condition(s) affecting the unit’s appraised and harvested production (refer to the CP and SP) in the list below.</p> <ol style="list-style-type: none"> 1. TW (Test Weight) 2. KD (Total Defects) 3. Aflatoxin 4. Vomitoxin 5. Fumonsim 6. Garlicky 7. Dark Roast 8. Sclerotinia 9. Ergoty 10. COFO (Commercially Objectionable Foreign Odor) 11. Other <ol style="list-style-type: none"> (a) Check “Other” if the identified injurious substances or conditions are not listed above (refer to item 35 above). For mycotoxins, also refer to item 41 below. Document in the Narrative (or on a Special Report): <ol style="list-style-type: none"> (i) A description of the injurious substance or condition for which a destruction order was issued, the date the crop was destroyed and the method of destruction; and (ii) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions. (b) Otherwise, check “None.”
41. Do any mycotoxins exceed FDA, State, or other health organization maximum limits	Check “Yes” refer to the LAM for information on mycotoxins. If any mycotoxins listed in item 40 (including any identified as “Other”) exceed Federal, state, or other health organization maximum limits; otherwise, leave blank.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
42. Totals	Separately total columns 36 and 37 in whole pounds and column 38 in whole dollars. If a column has no entries, make no entry.

Narrative Instructions

a.	If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.
b.	When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain an entry in column 31 for such fruit that meets or exceeds the policy grade requirements.
c.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
d.	If notice of damage was given and no inspection is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
e.	Explain any uninsured causes, unusual, or controversial cases.
f.	If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
g.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
h.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM for additional information.
i.	Explain any errors found on the Summary of Coverage.
j.	Explain any commingled production. Refer to the LAM.
k.	Explain any entry for “Revenue Not to Count” and/or any revenue not included in Section II, item 62 and/or any production not included in column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
l.	Explain a “No” checked in item 44.
m.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <ul style="list-style-type: none"> (a) If consent is or has been given to put part of the unit to another use; (b) if uninsured causes are present; (c) for unusual or controversial cases; or (d) diverted acres, as applicable.
n.	Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
o.	Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the PW for signature.
p.	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.
q.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
r.	Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”

Narrative Instructions (Continued)

s.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
t.	Explain any “.000” factor entered in columns 35 and 65. The circumstances the caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions. Refer to the LAM for additional documentation requirements.
u.	Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
v.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
w.	Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested tart cherry production calculations, and harvest cost calculations.
x.	Document in the Narrative or on a Special Report the disposition of the production that was: <ul style="list-style-type: none"> (a) Sold: Document the name and address of the buyer, or (b) Not sold: Document the date(s) of the disposition, how the production was used, or how it (production) was destroyed.

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from diversion certificates, 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 and revenue from the sale of that production for the insured person only except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of ALL production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.

Exhibit 5 Form Standards – Production Worksheet (Continued)

- (b) Different first handlers (buyers or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any processor records. In all localities, if the first handler was not a processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage.
 - (d) Varying shares; [e.g., 50 percent and 75 percent shares on same unit].
 - (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “47a.” through “66” by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns “47a.” through “66” for preliminary inspections.

Element/Item Number	Standard
43. Date Harvest Completed	<p>Use to determine delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <ul style="list-style-type: none"> (a) The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period. (b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.” (c) If at 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, enter “No Harvest.” (d) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.
44. Damage similar to other farms in the area?	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
45. Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46. Transfer of Right to Indemnity Check	Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
47a. Share	RECORD ONLY VARYING SHARES on SAME unit to three decimal places. When sold, unsold, or direct marketed is not from Summary Of Harvested Production Worksheet enter only the insured’s share.
47b. Field ID	<p>If only one practice of harvested production is listed in Section I, make no entry:</p> <p>(a) If only one practice and/or type of harvested production is listed in section I, make no entry.</p> <p>(b) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from 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/Deduction	Strike column headings and enter “Disposition.”. Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to Exhibit 4. When there is Sold/Unsold and Direct Marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example PW).
53.-54. Net Cubic/Conversion Factor	Make no entry.
55. Gross Prod.	Delivered production in whole pounds for tart cherry production determined by delivery records, production recaps, sales receipts from processors, etc. (must be NET WEIGHT). Transfer entry from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.
56. Bu., Ton, Lbs., CWT.	<p>Circle “Lbs.” in column heading. Sold Tart Cherry production in whole pounds for tart cherry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 19 on the Harvested Production Worksheet for the insured’s share all sold, unsold, and direct marketed harvested production. For any harvested production not documented on the Summary of Harvested Production Worksheet, enter the result of multiplying such production by the share in item 47a.</p> <p>(a) Tart cherries which are unmarketable due to insurable causes are not counted as production to count.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
56. Bu., Ton, Lbs., CWT. (continued)	<p>(b) Any undamaged marketable tart cherries, or tart cherries that the producer cannot market that meet the minimum grade standards as specified in the Special Provisions, must be counted as production to count.</p> <p>(c) Appraised marketable production from diverted acres must be identified as production to count.</p>
57.-61. Shell/Sugar Factor/FM%/Moisture%/Test WT/ Adjusted Production	Make no entry.
62. Prod. Not to Count	Production NOT to count, to nearest whole pound, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the production guarantee per acre, and there is also harvested production from such acreage or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any “production not to count” in the narrative.
63. Production Pre-QA	Make the following entries in whole pounds. For harvested production with production not to count: Column 56 minus column 62. For harvested production without production not to count: Transfer entry from column 56.
64a. Value	<p>Make the following entries for the value per pound as a three-place decimal (e.g., enter \$0.245 as 0.245, etc.) as follows:</p> <p>(a) For all sold harvested production, transfer entry from column 20 on the Harvested Production Worksheet.</p> <p>(b) For all unsold harvested and diverted production, make no entry.</p> <p>(c) If there is a destruction order, make no entry.</p>
64b. Market Price	<p>Make the following entries for the value per pound as a three-place decimal (e.g., enter \$0.245 as 0.245, etc.) as follows:</p> <p>(a) For all unsold harvested production, transfer entry from column 24 on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure.</p> <p>(b) For all marketable production from diverted acres, enter the result on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
64b. Market Price (continued)	<p>(c) If the diversion certificates are not made available to the AIP to confirm production to count, transfer the entry for column 24 of the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure to identify the value of marketable tart cherries per diverted acre.</p> <p>(d) If fewer than two days’ notice were given for intention to divert, transfer the entry for column 24 of the Final Harvested Production Worksheet for the unit in accordance with the annual price procedure to identify the value of marketable tart cherries per diverted acre.</p> <p>(e) If there is a destruction order, make no entry.</p>
65. Quality Factor	<p>Under section 15 (j) of the Basic Provisions, 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.” 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). Also refer to LAM for additional information.</p>
66. Production to Count	<p>Make the following entries in rounded whole dollars.</p> <p>(a) For all sold production, transfer entry from column 17 on the Harvested Production Worksheet.</p> <p>(b) For all unsold harvested and diverted production, multiply column 63 by column 64b and enter results in rounded whole dollars.</p> <p>(c) For production with a destruction “order,” multiply column 63 by the applicable price in column 64 multiplied by column 65 rounded to whole dollars.</p>
67. Total	<p>Total of column 63 entries in whole pounds. If no entry in column 63, make no entry.</p>
68. Section II Total	<p>Total of column 66 entries, results in whole dollars.</p>
69. Section I Total	<p>Total of column 38 entries, results in whole dollars.</p>
70. Unit Total	<p>Item 68 plus item 69, results in whole dollars.</p>
71. Allocated Prod.	<p>Refer to the LAM for instructions for determining allocated production. Total production, in whole pounds, 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>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
72. Total APH Prod.	<p>Make the following entries in whole dollars.</p> <p>(a) When there is an entry in item 71: Item 70 – item 71.</p> <p>(b) When there is no entry in item 71: Transfer entry from item 70.</p> <p>(c) Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>
Insured’s Signature and Date (not illustrated)	<p>Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the signature, review all entries on the PW with the insured, (or insured’s authorized representative) particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.</p>
Adjuster’s Signature, Code #, and Date (not illustrated)	<p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.</p>
Page Numbers (not illustrated)	<p>Preliminary: Page numbers – “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Tart Cherries/XXXX</i>		2. Unit # <i>0001-0001BU</i>		3. Location Description <i>SEC-1 TWP-96N RNG-30W</i>				7. Company Agency <i>Any Company</i> <i>Any Agency</i>		8. Name of Insured <i>I. M. Insured</i>													
4. Date(s) of Damage <i>May 24</i> <i>July 5</i> <i>July 15</i>		5. Cause(s) of Damage <i>Other</i> <i>Rain</i> <i>Hail</i>		6. Insured Cause % <i>8%</i> <i>67%</i> <i>25%</i>		12. Additional Units <i>00200-0001U</i>		13. Est. Prod. Per Acre <i>4,500</i>		10. Policy # <i>XXXXXXXX</i> <i>XXXXXXXX</i>		11. Crop Year <i>YYYY</i>		14. Date(s) Notice of Loss <i>MM/DD/YYYY</i> <i>MM/DD/YYYY</i>		15. Companion Policy(s)							
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	Intense d Use	IP Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Annual Price	Production Pre QA	Quality Factor	Production Post QA	Uning Causes	Total to Count	
A	0057		2.1	1.000		112				003			UH	Bulldozed	2,330		0.250	4,893		4,893		1,223	
B	0057		25.1	1.000		112				003			UH	UH	2,700		0.250	67,770		67,770		16,843	
C	0057		16.8	1.000		112				003			UH	UH	0		0.250	0		0		0	
E	0057		10.0	1.000		112				003			DH	DH									
F	0057		26.0	1.000		112				003			H	H									
39. TOTAL		80.0		40. Quality: TW <input type="checkbox"/> #3 <input type="checkbox"/> Afletoxin <input type="checkbox"/> vomitoxin <input type="checkbox"/> Furofurosin <input type="checkbox"/> Gerlicy <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergot <input type="checkbox"/> CoRo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>												AS-TOTALS		72,663		-		18,166	
NARRATIVE (If more space is needed, attach a Special Report) <i>Acreage verified, permanent orchards. Orchards "A," "B" and "C" not harvested. Orchard "E" production from Harvested Production Worksheets.</i>																							
SECTION II – DETERMINED HARVESTED PRODUCTION																							
43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage rippled 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 Rights to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>								
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a	47b	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a 58b	59a 59b	60a 60b.	61.	62.	63.	64a 64b.	65.	66.			
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Depth Date	Net Cubic Feet	QY/Fc sign Factor	Gross Prod.	Bu-Ton Lbs. CVT	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				
F	0057	SOLD						121,701	121,701							121,701	0.250			30,425			
E	0057	DIVERTED						39,763	39,763							39,763	0.200			7,953			
F	0057	UNSOLD						800	800							800	0.250			200			
67. TOTAL																	162,264		68. Section II Total		38,578		
																			69. Section I Total		18,166		
																			70. Unit Total		56,744		

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

Exhibit 6 Minimum Representative Sample Requirements

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

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

Exhibit 7 Adjustments to Appraised Processing Tart Cherry Production

Percent Damaged* Fruit	Percent Marketable Fruit	Percent Production to Count
0 - 20	100 - 80	100
21	79	99
22	78	98
23	77	97
24	76	96
25	75	95
26	74	94
27	73	93
28	72	92
29	71	91
30	70	90
31	69	88
32	68	86
33	67	84
34	66	82
35	65	80
36	64	78
37	63	76
38	62	74
39	61	72
40	60	70
41	59	68
42	58	66
43	57	64
44	56	62
45	55	60
46	54	58
47	53	56

Percent Damaged* Fruit (cont'd)	Percent Marketable Fruit (cont'd)	Percent Production to Count (cont'd)
48	52	54
49	51	52
50	50	50
51	49	48
52	48	46
53	47	44
54	46	42
55	45	40
56	44	38
57	43	36
58	42	34
59	41	32
60	40	30
61	39	28
62	38	26
63	37	24
64	36	22
65	35	20
66	34	18
67	33	16
68	32	14
69	31	12
70	30	10
71	29	8
72	28	6
73	27	4
74	26	2
75 - 100	25 - 0	0

*Due to insurable causes.

Exhibit 8 Number of Trees per Acre

		DISTANCE BETWEEN ROWS (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 (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	120	116	113																		
	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	110	107	104																		
	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	101	98	95	92	89																
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96	93	90	87	84	81	78															
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89	86	83	80	77	74	71	68														
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83	80	77	74	71	68	65	62	59													
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78	75	72	69	66	63	60	57	54	51	48											
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73	70	68	65	63	60	57	54	51	48	45	42										
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69	67	64	62	60	58	56	54	52	50	48	46	44									
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	65	63	61	59	57	55	53	51	49	47	45	43	41	39								
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62	60	58	56	54	52	50	48	46	44	42	40	38	36								
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59	57	55	53	51	49	47	45	43	41	39	37	35	33								
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	56	54	52	50	48	46	44	42	40	38	36	34	32	30								
	23														82	79	76	73	70	68	65	63	61	59	57	55	53	51	49	47	45	43	41	39	37	35	33	31	29	27								
	24															76	73	70	67	65	63	61	59	57	55	53	51	49	47	45	43	41	39	37	35	33	31	29	27	25	23							
	25																70	67	65	62	60	58	56	54	52	50	48	46	44	42	40	38	36	34	32	30	28	26	24	22	20							
	26																	64	62	60	58	56	54	52	50	48	46	44	42	40	38	36	34	32	30	28	26	24	22	20	18	16						
	27																		60	58	56	54	52	50	48	46	44	42	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12					
	28																			56	54	52	50	48	46	44	42	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10					
	29																				52	50	48	46	44	42	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8					
	30																					48	47	45	44	43	41	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24				
	31																						45	44	43	41	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22			
	32																							43	41	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20		
	33																								40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	
	34																									38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	
	35																											36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16

Subtract missing / non-producing trees.

For spacing not shown on the chart: Multiply the distance between trees (nearest tenth of a foot) by the distance between rows (nearest tenth of a foot) and divide the result into 43,560 square feet per acre (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10.0 ft. equals 65 sq. ft. then 43,560 divided by 65 equals 670 trees per acre. Refer to the LAM for additional information on how to calculate the number of trees per acre.

Diversion can happen in a variety of ways. The options for the Grower to divert are:

- (1) Block (Whole) - a process in which all of the production of a block of tart cherries is not harvested.
- (2) Block (Partial) - a process by which Grower-selected, contiguous rows in a block are not harvested.
- (3) In-orchard Tank - a process by which harvested fruit is probed and measured in the tanks and then is dumped onto the orchard floor or at a location selected by the grower. Dumping of each tank must be observed by Compliance Staff.

Diversion Certificate - these are issued by the CIAB to the Grower upon completion of required visits by Compliance Staff to the orchard and blocks utilizing a diversion process. The certificates represent the total of pounds diverted by the grower or handler. Growers may receive these certificates as soon as the necessary paperwork is received and processed.

A grower diversion certificate is presented in the form of a letter from the CIAB to the grower, a sample of which follows for reference.

The features of the certificate are:

- (a) It is directed to the grower who has undertaken the diversion and cites their grower number, "G- _____," which are assigned permanently to each grower entity.
- (b) The certificate cross references a form that was used during the orchard diversion process, "B- _____" in this example, which substantiates the diversion activity, volume other relevant issues.
- (c) The certificate references the volume of the "Total Diverted Weight," 34,393 in this example, which is the certificate's value.
- (d) The certificate is printed on CIAB letterhead, signed either by the Compliance Officer, or the Executive Director after which an embossed seal is imprinted over the signature. These are issued only after completion of the process and substantiation of the diversion activity.
- (e) A grower could receive more than one such certificate depending upon whether or not they did a series of different diversions and the time that it took to issue certificates to them. Each certificate would have a different tracking identifier.

The volume of the certificate(s) is based on the field activity done by the grower and overseen by CIAB field staff. All diversions are observed and documented by CIAB field staff. Diversion certificates are issued only after total compliance by the grower with the diversion requirements and substantiation by CIAB field staff.

Wednesday, February 20, 2013

Grower ID - G _____

GROWER DIVERSION CERTIFICATE

Certificate Number B- _____

**CERTIFICATE VALUE &
TOTAL DIVERTED WEIGHT: 34393**

Please be advised this certificate expires November 1, 20__.

Dear

This certificate represents the tonnage of fruit that you have diverted in-orchard for the Crop Year 20__ . This certificate belongs to you and the pounds represented by it are your property.

This certificate is fully transferable by you. The certificate can be transferred in whole or in part to other growers or to handlers. The total transferred to others cannot exceed the tonnage represented by this certificate.

CIAB Form C's are included with this letter for your use. They are to be used to transfer interests in this Diversion Certificate to others. Please follow the directions on the form to complete the transfer.

Respectfully,

Compliance Officer

Enclosures