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Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-20160L (11-2023)

OLIVE LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: Olive Loss Adjustment Standards Handbook	NUMBER: FCIC-20160L OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: November 2, 2023
SUBJECT: Provides the loss adjustment procedures and instructions for administering the Olive crop insurance program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide procedures and instructions for administering the Olive Crop Insurance Program for the 2024 and succeeding crop years. This handbook replaces FCIC-20160L, Olive Loss Adjustment Standards Handbook, dated December 27, 2022. This handbook is effective for the 2024 and succeeding crop years and is not retroactive to any 2023 or prior crop year determinations.

SUMMARY OF CHANGES

Listed below are the changes to the 2024 FCIC 20160L APH Olive Loss Adjustment Standards Handbook with significant content change. All changes, and additions are **highlighted**. Minor changes and corrections are not included in this listing. ******* used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Exhibit 9	Page 51: Revised the “Gallons of Oil Per Ton by Variety” for applicable varieties.

OLIVE LOSS ADJUSTMENT STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

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

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA.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

B. Source of Authority

The Olive Crop Insurance Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act. The Olive Crop Insurance Program was implemented for the 2012 crop year.

C. Title VI of the Civil Rights Act of 1964

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

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

D. Related Handbooks

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

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards 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; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; 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.
OLIVE CISH	Provides specific underwriting guidelines for olives.

- (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 the Olive Crop Insurance Program loss adjustment and this handbook are in [Exhibits 1](#) and [2](#), herein.

E. CAT Coverage

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

F. Irrigated Practice

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

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in [Exhibits 3](#) and [4](#) are the minimum requirements for the Appraisal Worksheets and the PW (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (i.e., they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3–4](#). The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C. 1006 and 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730 and any other applicable federal statutes)."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

PART 2: INSURANCE CONTRACT INFORMATION

11 Insurability

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. The following may not be a complete list of insurability requirements. Refer to the BP, CP, and the SP for a complete list.

A. Insured Crop

- (1) The insured crop will be all commercially grown olives in the county for which a premium rate is provided by the AD:
 - (a) in which the insured has a share;
 - (b) grown for the production of olives;
 - (c) for which acceptable production records specified in Section 3(b)(1)(i) of the CP, except as otherwise provided in the SP;
 - (d) that are grown on tree varieties that are:
 - (i) for the oil type, adapted to the production area as determined by agricultural experts;
 - (ii) for the table type, varieties contained in an applicable Federal Marketing Order; and any applicable varieties contained in the SP;
 - (e) that are irrigated (unless non-irrigated is allowed by the SP or WA);
 - (f) that are grown on acreage that, if inspected, is considered acceptable by the AIP;
 - (g) that meets the following minimum age or production requirements contained in the SP;
 - (h) that are grown on trees that have reached:
 - (i) the second leaf year after hedging or topping;
 - (ii) the third leaf year after dehorning; or
 - (iii) the fourth leaf year after stumping.

Except that if hedging or topping is a standard annual production practice for the grove or the minimum production level (in tons or gallons, as applicable) contained in the SP for the most recent crop year is met for the grove that has been hedged or topped, the leaf year requirement does not apply. The number of leaf years is determined according to requirements contained in the SP; and

11 Insurability (Continued)

A. Insured Crop (Continued)

- (i) that are located in a grove that consists of minimum of three (3) contiguous acres of olives unless otherwise allowed by the SP.

B. Insurable Acreage

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

C. Uninsured Damage

In addition to causes of loss excluded in the BP, Section 11(b) of the CP provides that insurance coverage is not provided against damage or loss of production due to the following:

- (1) rejection of the crop by the processor due to being undersized, immature, overripe, mechanically damaged, or any other reason; or
- (2) inability to market the olives for any reason. For example, the AIP will not pay an indemnity if the insured is unable to market due to quality, quarantine, boycott, or refusal of any person to accept production.

12 Unit Divisions

Refer to the BP and CP for unit division provisions.

13 Insurance Period

A. Coverage Begins

- (1) The insurance period begins February 1 (refer to Section 10 of the CP for specific information) unless:
 - (a) the insured's application is received by the AIP after January 12 but prior to February 1, insurance will attach on the 20th day after the insured's properly completed application is received by the AIP; or
 - (b) the AIP inspects the acreage during the 20-day period and notifies the insured it does not meet the requirements for insurability contained in the insured's policy.
- (2) For subsequent crop years, policy remains continuously in force, coverage begins on the earlier of the day immediately following the end of the insurance period or November 16 preceding the crop year.
- (3) See Section 10(b) of the CP regarding insurance attachment if insured's policy is cancelled or terminated for the crop year.

13 Insurance Period (Continued)

B. End of Insurance Period

The insurance period ends for each crop year on the calendar date specified in the CP, unless specified otherwise in the SP.

14 Insured Duties in Event of Damage or Loss

The insured must notify the AIP:

- (1) within 3 days of the date harvest should have started if the crop will not be harvested;
- (2) at least 15 days prior to the beginning of harvest if the insured intends to claim an indemnity on any unit and the insured previously gave notice in accordance with Section 14 of the BP; and
 - (a) the insured must not sell or dispose of the damaged crop until after the AIP has been given the insured written consent to do so; and
 - (b) failure to meet requirements of the Para. 14(2) that results in the AIP's inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.
- (3) at least 15 days before any production from any unit will be harvested in a manner other than the insured reported it for coverage (e.g., the insured reported table olives but will harvest the acreage for oil, or the insured reported oil olives but will harvest the acreage for table olives) so that the AIP may appraise the acreage. Production to count will be determined in accordance with Section 12(c) of the CP if this notice requirement is not met.

15 Quality Adjustment

- (1) Total production to count from insurable acres in the unit includes harvested production of:
 - (a) olives reported to the AIP under the table type, which:
 - (i) are inspected, size graded, and certified on an applicable form in accordance with size standards contained in the U.S. Grades for Canned Ripe Olives and any Federal Marketing Order established for the production area; or
 - (ii) notwithstanding Para. 15(1)(a), are delivered to a processor for processing purposes for table olives, including green olives;
 - (b) all grades of olive oil that are produced from olives reported under the oil type;
 - (c) direct marketed olives that are reported under either type; and
 - (d) olives that are damaged or lost due to uninsured causes of loss (refer to [Para. 11\(C\)](#) above).

15 Quality Adjustment (Continued)

- (2) Adjustments for quality apply for mature production of table or oil type olives [items (a) through (c)] and oil production from oil type olives [item (d)] as provided below:
- (a) falls or is knocked to the ground as a result of earthquake, wind, or hail and is not harvested;
 - (b) damaged by freezing temperatures to the extent the AIP determines it cannot be processed for table or oil purposes (no area processor will accept the olives for oil or table processing) and such production is not harvested;
 - (c) damaged by insured causes and ordered destroyed by a Federal or State agency; or
 - (d) oil production from oil type olives and mature table olive production will be adjusted as provided in Section 13(g) of the CP. See [Exhibit 11](#) for guidelines and adjustment examples.

The disposition of the production in Para. 15(2)(a)-(c) must comply with approved procedures contained in the LAM.

- (3) Additionally, production to count will include production damaged by freeze [see Para. 15(2)(b)] that is harvested and processed for purposes other than table or oil use. The production to count (in tons or gallons, as applicable) is determined by dividing the total value received for the production by the price election the insured selected for the reported type and multiplying the result by 0.75.

16-20 Reserved

PART 3: APPRAISALS

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

21 General Information

A. Appraisal Types

- (1) For field appraisals, the insured or the insured's authorized representative must accompany the adjuster when olive acreage is being appraised.
- (2) Specifically for olives, circumstances that require an appraisal include (but are not limited to) when:
 - (a) the insured has olive acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period;
 - (b) any production will be sold by direct marketing;
 - (c) the insured has reported insured damage;
 - (d) olives are harvested for another use (e.g., reported table type olives are delivered for oil) and acceptable records showing the number of tons or gallons of oil will not be available.
 - (i) Acceptable records of harvested production would include:
 - (A) For reported table type olives delivered for oil, verifiable oil processor records (or other acceptable sources) showing the tons delivered (or poundage that can be converted to tons).
 - (B) For reported oil type olives delivered for table, verifiable table processor records (or other acceptable sources) showing the tons of delivered production. The gallons of oil will be determined using the oil conversion factor contained in the SP for the variety.
 - (ii) Such records may be used to establish the appraised production for such acreage (refer to Para. 32(K)(4) of the Olive CISH for acceptable record requirements and production determinations for olives); and
 - (e) other instances where verifiable production records will not be available (e.g., the insured sells a minimal crop on the tree to an independent picking crew for a fixed price).
- (3) Refer to the LAM for additional reasons for appraisals.

B. Appraisal Dates

AIP representatives will set appraisal dates.

C. Notice of Damage

In addition to the BP, the CP require that insureds file a “Notice of Damage or Loss” prior to one of the following events:

- (1) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
- (2) Before harvest begins if any acreage will be harvested in a manner other than how it was reported for coverage (e.g., reported table type olives but will be harvested for oil; reported as oil type olives but will be harvested for table olives). Failure to provide timely notice will result in an appraised amount of production to count of not less than the production guarantee per acre if such failure results in the inability of the AIP to make the required appraisal unless acceptable records are provided that can be used to establish the appraised production for the acreage of the reported type.
- (3) In accordance with the BP if the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged olive crop so that the AIP may inspect the damaged production. If the insured fails to meet the requirements listed above and such failure results in the AIP’s inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

D. Reduced Acreage

The AIP must provide the adjuster with the latest completed Producers PAW for the unit being appraised. If the AIP indicates that the acreage has not been reduced, but the adjuster determines through visual inspection that the plant stand was reduced in excess of 20 percent prior to the acreage reporting date and the actual plant stand disagrees with the number of trees reported on the PAW, then the adjuster must notify the AIP that a revised acreage report may be needed to reduce the number of acres. The claim cannot be finalized (do not obtain the insured’s signature) until the AIP determines if the acreage report must be revised to reflect this adjustment. If a revised acreage report is required, finalize the claim when the revised acreage report is completed. Refer to the LAM, CIH, and Olive CISH for acreage measurement and yield adjustment information on perennial crops.

22 Selecting Representative Sample Trees

A. Sample Tree Criteria

Determine the number and general location of trees to be used in the representative samples based on:

- (1) total acreage and number of trees;
- (2) extent of variation in the amount of production or damage within the unit acreage and location of the fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or an insured wishes to destroy a portion of the unit, split the unit into groves/subgroves and appraise each one separately;
- (3) percent of each variety in the acreage;
- (4) tree age, size, density, and vigor; and
- (5) the acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees.

B. Sample Size

Take not less than the minimum number (count) of representative samples required in [Exhibit 5](#).

23 Selecting Random Fruit Samples (Mature Appraisal-Fruit Count Method)

Select Random Fruit Samples for mature olive appraisals as follows:

- (1) Select a representative sample of olives from each sample tree to determine the weight of fruit for each sample tree:
 - (a) Examine a sufficient number of individual olives from different locations on the trees that represent the general condition of all insurable olives in the unit/grove/subgrove.
 - (b) Each sample must be random and include olives regardless of size, grade, or other quality characteristics.
 - (c) Obtain the entire fruit sample (for the 50-fruit sample) from the inside, outside, top, and bottom of all four quadrants of the tree.
 - (d) Select sample fruit from each tree in a representative number of rows in the unit.
 - (e) Use 50 fruit per sample as the basis for the appraised production for the unit/grove/subgrove. If a sample tree has less than 50 fruit, select additional sample fruit from adjacent tree(s) in the unit/grove/subgrove that are of the same variety, type, age, etc. to complete the 50-fruit sample. Explain in the Remarks section of the appraisal worksheet.

23 Selecting Random Fruit Samples (Mature Appraisal-Fruit Count Method) (Continued)

- (2) Appraise both mature and immature fruit. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit per sample.

24 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for both table and oil type olives when appraisals are required:

Appraisal Method...	Use...
Immature Appraisals	until general maturity of the crop.
Mature Olive Appraisals	only after general maturity of the crop.
Representative Tree Appraisals	the production harvested from the representative trees to determine the yield per acre.
Harvested Olive Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

B. General Information for Immature Olive Appraisals

- (1) Use [Exhibit 5](#), herein, to determine the minimum number of representative sample trees in the unit/grove/subgrove. Use the procedure in [Para. 22](#), herein, to select representative sample trees.
- (2) Complete [Exhibit 3, Section A, Part I: Fruit Count](#) of the appraisal worksheet using the Fruit Count Method to calculate the average number of fruit on each representative sample tree.
- (3) Complete [Exhibit 3, Section A, Part II: Production to Count](#) of the appraisal worksheet to calculate the production to count in tons per acre for table type olives and gallons of oil per acre for oil type olives. The gallons of oil per acre are determined using a conversion factor for the applicable variety contained in [Exhibit 9](#).
- (4) Do not appraise fruit until after the normal thinning period for the applicable variety.

C. Fruit Count Method for Immature Olive Appraisals

- (1) Count the number of immature fruit from representative sample trees. Include all fruit except any fruit damaged by insurable causes to the extent that it obviously would not remain on the tree until maturity. Include any fruit damaged due to uninsured causes.
- (2) Total the number of fruit in subsection from all sample trees. Divide the total number of fruit by the number of sample trees taken to calculate the Average Fruit per Tree.
- (3) Multiply the Average Fruit per Tree times the 0.95 survival factor to calculate the Average Fruit to Count.

- (4) Divide the Average Fruit to Count by the Fruit per Pound (for the variety) to calculate the Pounds per Tree. Refer to [Exhibit 8](#) to locate the applicable number of Fruit per Pound for the variety being appraised.

C. Fruit Count Method for Immature Olive Appraisals (Continued)

- (5) Multiply the Pounds per Tree times the number of trees per acre to calculate the Pounds per Acre.
- (6) Divide the Pounds per Acre by 2,000 to calculate the Tons per Acre for table type olives. For oil type olives, divide the Pounds per Acre by (2,000 divided by the gallons of oil per ton contained in the [Exhibit 9](#) for the variety) to calculate Gallons per Acre.
- (7) Enter the Ton per Acre/Gallons per Acre appraisal for the applicable type.

Example 1:**Table Olives – Sevillano**

401.2 average fruit per sample

95% survival factor

401.2 average fruit per sample × 0.95 survival factor = 381.1 average fruit to count

381.1 average fruit to count ÷ 48 fruit/lb. = 7.9 lbs./tree

7.9 lbs./tree × 110 trees/acre = 869 lbs./acre

869 lbs./acre ÷ 2,000 lbs. per ton = 0.4 tons/acre

Example 2:**Oil Olives – Sevillano (if reported for oil)**

869 lbs./acre ÷ (2,000 lbs./ton ÷ 15 gal/ton) = 133.3 lbs./gal

869 lbs./acre ÷ 133.3 = 6.5 gallons/acre

D. General Information for Mature Olive Appraisals

- (1) Use [Exhibit 5](#), herein, to determine the minimum number of representative sample trees in the unit/grove/subgrove. Use the procedure in [Para. 22](#), herein, to select representative sample trees.
- (2) Other seasonal instructions for appraising unharvested fruit may be issued by the RMA Regional Office, as applicable (see item 3(b) below).
- (3) Mature fruit will exhibit a range in maturity (e.g., ripening, ripe, over-ripe, etc.). Count all fruit, regardless of quality (i.e., size, grade, culls for table olives or the grade of oil that may be produced from oil olives) in order to determine the total amount of fruit for each sample tree excepting:
 - (a) any fruit that falls or is knocked to the ground due to earthquake, wind, or hail and that will not be harvested;

D. General Information for Mature Olive Appraisals (Continued)

- (b) all production on the tree if the fruit is damaged by freezing temperatures to the extent the AIP determines it cannot be processed for oil or table purposes in accordance with FCIC approved procedures and that will not be harvested; or
- (c) all production on the tree if it is destroyed in accordance with a Federal or state destruction order.

Note: The disposition of the production in items (a) through (c) must comply with approved procedures contained in the LAM.

- (4) If there are uninsurable causes of loss (e.g., unharvested production due to market conditions, fruit damage due to an uninsured cause of loss, etc.), appraise such acreage to determine the amount of unharvested fruit or fruit lost due to uninsured causes.
- (5) Complete [Exhibit 3, Section B, Part I: Fruit Count](#), of the appraisal worksheet using either the Fruit Count or Harvested Fruit Method to calculate the average number of fruit or average weight of fruit per tree.
- (6) Complete [Exhibit 3, Section B, Part II: Random Pick](#), of the appraisal worksheet for the Fruit Count Method to calculate the Average Weight per fruit.
- (7) Complete [Exhibit 3, Section B, Part III, Production to Count](#), of the appraisal worksheet using either the Fruit Count or Harvested Fruit Method to determine the pounds per acre and calculate the appraisal in tons or gallons per acre, as applicable.
- (8) The oil conversion table ([Exhibit 9](#)) may also be used to determine appraised production when the reported oil type olive is harvested for table use (without a preharvest inspection). Acceptable table production records in tons must be provided. See [Para. 21A\(2\)\(d\)](#) for additional instructions.

E. Fruit Count Method for Mature Olive Appraisals

- (1) Count the number of damaged and undamaged fruit on each representative sample tree. Total the number of fruit from all sample trees and divide by the number of sample trees to calculate the Average Fruit per Tree.
- (2) From each sample tree, randomly select a 50-fruit sample. Weigh the sample fruit from each sample tree and record the sample fruit weights, in pounds rounded to tenths, on the appraisal worksheet.
- (3) Separately total the fruit number and weight of all fruit in the samples.
- (4) Divide the weight of all sample fruit by the number of fruit from all sample trees to calculate the Average Weight per Fruit, in pounds to hundredths.
- (5) Multiply the Average Fruit per Tree times by the Average Weight per Fruit to calculate the number of Pounds (of fruit) per Tree rounded to tenths.

E. Fruit Count Method for Mature Olive Appraisals (Continued)

- (6) Multiply the number of Pounds per Tree times the Number of Trees per Acre to calculate the Pounds (of fruit) per Acre in whole pounds. Divide the Pounds per Acre by 2,000 to calculate the Tons per Acre for table type olives. For oil type olives, divide the Pounds per Acre by (2,000 divided by the gallons of oil per ton contained in [Exhibit 9](#) for the variety) to calculate Gallons per Acre.

Example:**Oil Olives – Manzanillo**

$364.0 \text{ average fruit/tree} \times 0.05 \text{ average weight/fruit} = 18.2 \text{ pounds per tree}$

$18.2 \times 110 \text{ trees/acre} = 2,002 \text{ lbs./acre}$

$2,002 \text{ lbs./acre divided by } 66.7 \text{ lbs./gal (2,000 lbs. divided } 30 \text{ gal/ton)} = 30.0 \text{ gal/acre}$

F. Harvested Fruit Method for Mature Olive Appraisals

- (1) Pick and weigh all fruit from each sample tree and enter the weight for each sample tree. Total the weights from all sample trees and divide by the number of sample trees to calculate the Average Fruit (Weight) per Tree entry on the appraisal worksheet.
- (2) For high and super high-density acreage of oil type olives (and high-density table type olives, if applicable), a representative row(s) for each unit/grove/subgrove may be machine harvested for appraisal purposes. Divide the weight of the fruit harvested from the sample row(s) by the number of trees in the row (total number of trees if more than one row) to calculate the Average Fruit (Weight) per Tree entry on the appraisal worksheet.
- (3) Enter the result of item (1) or (2) in Pounds per Tree on the appraisal worksheet.
- (4) Multiply the number of Pounds per Tree times the Number of Trees per Acre to calculate the Pounds (of fruit) per Acre in whole pounds. Divide the Pounds per Acre by 2,000 to calculate the Tons per Acre for table type olives. For oil type olives, divide the Pounds per Acre by (2,000 divided by the gallons of oil per ton contained in [Exhibit 9](#) for the variety) to calculate Gallons per Acre.

G. Representative Tree Appraisals for Harvested Olives

When harvested representative tree appraisals are used, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/grove/subgrove. The adjuster will make arrangements with the insured to do a field inspection when the insured harvests the representative sample trees. During the field inspection, the adjuster will:

G. Representative Tree Appraisals for Harvested Olives (Continued)

- (1) determine the amount of appraised potential production on each sample tree as described in [Para 24F](#); and
- (2) document the amount of potential appraised production on the appraisal worksheet as described in [Exhibit 3](#).

H. Harvested Acreage Appraisals for Harvested Olives

Prior to harvest, estimate the gross potential production on the unharvested acreage in unit/grove/subgrove. After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage in the unit can be verified as being representative of the unharvested acreage in the unit. Document such inspections and calculations in the Narrative section of the PW or on a Special Report.

25 Deviations and Modifications

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

26 Handling Pre-Harvest Appraisal Discrepancies

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees unharvested and for inspecting those trees when the fruit is ready to harvest (mature or harvest-appraisal).

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

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

27 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete a separate appraisal worksheet for each type and variety (e.g., types include table (Manzanillo and all other) and oil) by unit/grove/subgrove inspected, as applicable. Refer to [Para. 22](#) and [23](#) herein, for sampling instructions.
- (4) Complete a separate appraisal worksheet for insured acres damaged solely by uninsured causes.
- (5) Document the appraisal date in MM/DD/YYYY format in the Remarks section of the appraisal worksheet.
- (6) For every inspection, complete items 1 through 9 and items 49 through 51 of the appraisal worksheet.
- (7) For IMMATURE appraisals complete [Exhibit 3, Section A](#); for MATURE appraisals complete [Exhibit 3, Section B](#) on the appraisal worksheet.
- (8) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). Example appraisal worksheets are also provided to illustrate how to complete entries, except the last three items on the respective appraisal worksheet.

28-40 Reserved

PART 4: PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW contains all notices of damage for all preliminary and final inspections on a (including “No Indemnity Due” claims) 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 should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) acreage report errors.
 - (b) delayed notices and delayed claims.
 - (c) corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reason 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).
 - (f) if the AIP determines the claim is to be “denied,” refer to Para. 602A of the LAM for PW completion instructions.
- (4) The adjuster is responsible for determining if the insured has complied with all their requirements under the notice and claim provisions of the policy. If they 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) For insured olive acreage that is harvested after it has been appraised, determine production to count in accordance with Section 15(b) of the BP.

42-50 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Approved Acronyms	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CISH	Crop Insurance Standards Handbook
CLU	Common Land Unit
COC	California Olive Committee
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
EVOO	Extra Virgin Olive Oil
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
HD	High Density
ID	Identification
LAM	Loss Adjustment Manual
OPI	Office of Primary Interest
PAIR	Pre-Acceptance Inspection Report
PAW	Producer's Pre-Acceptance Worksheet
PW	Production Worksheet
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
SD	Standard Density
SHD	Super High Density
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UI	Uninsured
USDA	United States Department of Agriculture
WA	Written Agreement

Exhibit 2 Definitions

Alternate bearing: The physiological propensity of perennial species, such as olives (*Olea europea*), to produce a high yield (on year) to be followed the next year by a lower yield (off year). Any acreage of olives will be considered alternate bearing if the variability index for the production database for the acreage is:

- (a) less than or equal to 75; or
- (b) equal to or greater than 125.

If the variability index is greater than 75 but less than 125, the acreage will not be considered alternate bearing unless otherwise provided in the Special Provisions.

Basic unit: In lieu of the definition in the Basic Provisions, a basic unit will be:

- (a) All your insurable olive acreage in the county in which you have a share on the date coverage begins for the crop year:
 - (1) that does not meet the requirements for an enterprise unit in Section 2 of these Crop Provisions; or
 - (2) if meeting the requirements for an enterprise unit under Section 2, you do not elect to insure your insurable olive acreage as an enterprise unit.
- (b) A basic unit as described in (a) may be further divided into separate basic units by type and practice.

Canned ripe olives: Processed olives placed in hermetically sealed containers and heat sterilized under pressure.

Dehorning: Cutting of any tree to a height that is not greater than two thirds (2/3) the height of the tree before cutting.

Enterprise unit: In lieu of the definition in the Basic Provisions, an enterprise unit will be:

- (a) all your insurable olive acreage in the county in which you have a share on the date coverage begins for the crop year; and
- (b) that meets the requirements of Section 2 of these Crop Provisions.

Gallon: One hundred twenty-eight (128) fluid ounces or 3.7854 liters.

Green olives: Olives that have been fermented, cured, and packed in brine (processed).

Harvest: Picking of mature olives from the trees or ground either by hand or machine.

Hedging (Hedged): A process of machine trimming the sides of the olive trees to facilitate harvesting and improve sunlight management and fruit production.

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

Exhibit 2 Definitions (Continued)

Mature olive production: Olives that have reached a harvestable stage typical for the variety and use.

Natural condition olives: Olives in their fresh harvested state.

Oil olives: Olives produced for the purpose of being processed into olive oil.

Olives: Any variety of olives (*Olea europea*) that is grown for the production of:

- (a) table olives; or
- (b) olive oil.

Packaged olives: Processed olives known as canned ripe and green olives.

Price election percentage: The percentage elected by you and multiplied by the price election issued by RMA to determine your price election.

Processed (process/processing): Changing olives in any way from their natural condition by any commercial process.

Set out: The transplanting of olive trees into the grove.

Stumping: Cutting of any tree to a height that is not greater than four (4) feet.

Table olives: Olives produced for use as packaged and other processed olives.

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

Topping (Topped): A process of hand or machine trimming the uppermost portion of the olive trees to facilitate harvesting and improve sunlight management and fruit production.

Two-year coverage period: A two-crop-year period of a continuous policy whereby you agree:

- (a) to insure the olive crop for both years of the period; and
- (b) that the same coverage level and price election percentage selected by you will apply during the period.

Exhibit 2 Definitions (Continued)

Variability adjustment factor: A factor derived from the variability index.

- (a) If the variability index is less than or equal to 75, the variability adjustment factor will equal 1.30 unless otherwise provided in the Special Provisions.
- (b) If the variability index is greater than or equal to 125, the variability adjustment factor will equal 0.70 unless otherwise provided in the Special Provisions.
- (c) If the variability index is greater than 75 but less than 125, the variability adjustment factor will equal 1.00 unless otherwise provided in the Special Provisions.
- (d) The variability adjustment factor will be 1.00 (with an assigned variability index of 100) for any production database that does not contain at least the most recent four years of actual production including assigned yields.

Variability index: A ratio determined for each olive production database that has reached the 7th leaf year and contains at least the most recent four years of actual production records including assigned yields.

- (a) The ratio is determined by dividing the yield from the most recent crop year by the average yield for the two previous crop years. Multiply the result by 100 and round to the nearest whole number.
- (b) If the yield in the most recent crop year is greater than zero and the yield for each of the two previous crop years is a zero, the variability index will be 125.
- (c) If the yields in the most recent crop year and each of the two previous crop years are zero, the variability index will be 100.
- (d) If the yield for the most recent crop year is zero and the yield for either of the two previous crop years is greater than zero, the variability index will be 75.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Para. 27](#).

Element/Item Number	Standard
Company	Name of the AIP if not preprinted on the Worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured’s Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Crop Year	Four-digit crop year, as designed in the policy, for which the claim has been filed.
4. Unit Number	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 000100000BU or 000100000EU).
5. Acres	Unit acreage, rounded to tenths.
6. Number of Trees per Acre	The actual number of bearing trees per acre. Refer to the insured’s current PAW, PAIR, and/or addendum worksheet for the number of bearing trees. Refer to the LAM and CIH for additional information on determining the number of trees per acre.
7. Cause of Damage	Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. 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 specific date where applicable, as in the case of hail damage (e.g., May 11).
9. Crop Type	Enter Olives followed by “Table-Manzanillo,” “Table-All Other,” or “Oil” and the applicable variety name (e.g., Olives-Table-All Other-Sevillano, etc.).

Section A - IMMATURE OLIVE APPRAISALS

Part I: FRUIT COUNT

Element/Item Number	Standard
10. Field ID	Unit/grove/subgrove identification symbol.
11. Acres in Plot	As stated in the LAM and CIH, the number of land acres rounded to tenths, in unit/grove/subgrove being appraised.
12. Fruit Count - Number of Fruit from Each Sample Tree	Total number of fruit on each sample tree. Do not include any fruit damaged by insurable causes to the extent that it would not remain on the tree until maturity.
13. Total Fruit	Total number of fruit from all trees in item 12.
14. Number of Samples	Total number of samples taken from item 12.
15. Average Fruit per Tree	Item 13 divided by item 14, results rounded to tenths.

Part II: PRODUCTION TO COUNT

Element/Item Number	Standard
16. Average Fruit per Tree	Transfer entry from item 15.
17. Survival Factor	Strike through “.90” and enter “.95.”
18. Average Fruit to Count	Item 16 multiplied by item 17, results rounded to tenths.
19. Fruit per Pound	Enter number of fruit per pound (refer to Exhibit 8).
20. Pounds per Tree	Item 18 divided by item 19. Results in pounds rounded to tenths.
21. Number of trees per Acre	Transfer entry from item 6.
22. Pounds per Acre	Item 20 multiplied by item 21, results rounded to whole pounds.
23. Pounds per ____	Add “Gallon” to the column heading (Pounds/Gal. per ____). Insert “Ton” in heading for table and oil olives. Enter “2,000” pounds per ton for table olives. For oil olives, enter “2,000” pounds per ton divided by the gallons per ton contained in the Exhibit 9 for the applicable variety and enter the result in pounds per gallon rounded to tenths (e.g., 2,000/15 = 133.3 lbs./gallon). This result will be used to calculate the Gallons per Acre in item 24.
24. ____ per Acre	<p>Insert “Tons” for table olives and “Gallon” for oil olives in the heading, as applicable. Item 22 divided by item 23, results in tons or gallons, rounded to tenths.</p> <p>Table Example: $869 \text{ lbs.} \div 2,000 = .4 \text{ ton}$</p> <p>Oil Example: $869 \text{ lbs.} \div 133.3 \text{ lbs./gallon (2,000} \div 15) = 6.5 \text{ gallons}$</p> <p>(1) For insured cause appraisals: Transfer to column 31. “Appraised Potential” on the PW.</p> <p>(2) For uninsured cause appraisals: Use item 47 to complete column 37 entry, “Unins. Causes” on the PW. See the PW, column 37 instructions.</p> <p>If there is no mature olive appraisal, skip Section B. If there is a mature olive appraisal, refer to the instructions in Section B below.</p>

Section B - MATURE OLIVE APPRAISALS

(For the Harvest Fruit Method, strike through “FRUIT COUNT” in Part I and enter “HARVESTED FRUIT.” Item instructions provided below for mature appraisals, Part I – III, apply to both methods unless otherwise designated.)

Part I: FRUIT COUNT

Element/Item Number	Standard
25. Field ID	Unit/grove/subgrove identification symbol.
26. Acres in Plot	As stated in the LAM and CIH, the number of land acres rounded to tenths, in unit/grove/subgrove being appraised.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
27. Fruit Count - Number of Fruit from Each Sample Tree	<p>(1) Fruit Count Appraisals. For Fruit Count, total number of fruit on each sample tree.</p> <p>(2) Harvest Fruit Appraisal.</p> <p>(a) For Fruit that are hand or machine harvested from sample trees (hereafter referred to as Harvest Fruit), strike through “Fruit Count” and “Number” and insert “Weight” after “Number” in the column heading.</p> <p>(b) Machine Harvest</p> <p>(i) Over-the-top Harvester. For high and super high density acreage of oil type olives (and high density table type olives, if machine harvest is applicable), for which a representative row(s) is machine harvested, <u>also</u> strike through “Tree” and insert “Row.”</p> <p>(ii) Shaker Harvester. Harvesting individual trees in standard density table or oil type olives groves (or other tree densities if applicable) with a shaker-type harvester is not currently effective. However, if sample trees are harvested in this manner, remaining fruit on the tree must be hand harvested in order to determine the weight of fruit for each sample tree.</p> <p>(c) Enter the weight of fruit harvested from each sample tree/row in pounds rounded to tenths.</p>
28. Total Fruit	For Fruit Count, total number of fruit from all trees in item 27. For Harvested Fruit, insert “Weight” after “Fruit” in the column heading. Total weight of fruit from all sample trees or rows in item 27 rounded to tenths. For uninsured cause appraisals only, enter UI and the weight of the fruit damaged solely by uninsured causes.
29. Number of Samples	Total number of samples taken from item 27. For hand harvested, enter the number of sample trees. For machine harvested, enter the number of trees in the sample row (if more than one sample row is harvested, enter the total number of trees for the sample rows).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
30. Average Fruit per Tree	For Harvested Fruit, insert “Weight” after “Fruit” in the column heading. Applicable method entries, item 28 divided by item 29, results rounded to tenths. For uninsured cause appraisals only, enter the weight of the UI fruit for the Harvested Fruit Method.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Part II: RANDOM PICK

Element/Item Number	Standard
31. Random Pick - (____ per Sample)	For Fruit Count, strike through “or Number of Fruit that Meet Grade.” Enter “50” fruit per sample. Randomly select 50 fruit from each sample tree. For Harvested Fruit, MAKE NO ENTRY. See Para 23(1)(e) if the sample tree does not contain at least 50 fruit for additional instructions. For uninsured cause appraisals only, enter “UI.” From the 50-fruit sample above, count the number of fruit damaged solely by uninsured causes.
32. Weight of Graded Fruit (____ per Sample)	For Fruit Count, strike through “Graded.” Enter “50” fruit per sample. Weigh fruit from each sample tree. Enter weight in pounds rounded to tenths. For Harvested Fruit, make no entry. For uninsured cause appraisals only, enter “UI.” Enter the weight of fruit damaged solely by uninsured causes in pounds rounded to tenths.
33. Total Number of Fruit that Meet Grade	Make no entry.
34. Total Weight	For Fruit Count, total weight of fruit from all sample trees in item 32. Enter weight in pounds rounded to tenths. For Harvested Fruit, make no entry. For uninsured cause appraisals only, enter weight of UI fruit.
35. Total Number of Fruit From All Sample Trees	For Fruit Count, 50 fruit per tree multiplied by the number of sample trees listed in item 31 (e.g., 50 fruit per tree × 5 sample trees = 250 fruit from all sample trees). For Harvested Fruit, make no entry.
36. Total Number of Fruit-that Meet Grade	Make no entry.
37. Average Percent of Graded Fruit	Make no entry.
38. Average Weight per Fruit	For Fruit Count, item 34 divided by item 35, results rounded to two-decimal places. For Harvested Fruit, make no entry. For uninsured cause appraisals only, enter average weight per fruit of UI fruit.

Part III: PRODUCTION TO COUNT

Element/Item Number	Standard
39. Average Fruit per Tree	For Fruit Count, transfer entry from item 30. For Harvested Fruit, make no entry.
40. Average Percent of Graded Fruit	Make no entry.

41.	Graded Fruit per Tree	Make no entry.
Element/Item Number		Standard
42.	Average Weight per Fruit	For Fruit Count, transfer entry from item 38. For Harvested Fruit, make no entry.
43.	Pounds per Tree	For Fruit Count item 39 multiplied by item 42, results in pounds rounded to tenths. For Harvested Fruit, transfer applicable entry from item 30.
44.	Number of Trees per Acre	Transfer entry from item 6.
45.	Pounds per Acre	Item 43 multiplied by item 44, results rounded to whole pounds.
46.	Pounds per ____	Add "Gallon" to column heading (i.e., Pounds/Gal. per ____). Insert "Ton" in heading for table and oil olives. Enter "2,000" pounds per ton for table olives. For oil olives, enter "2,000" pounds per ton divided by the gallons per ton contained in Exhibit 9 for the applicable variety and enter the result in pounds per gallon rounded to tenths (e.g., 2,000/30). This result will be used to calculate the Gallons per Acre in item 47.
47.	____per Acre	<p>Insert "Tons" for table olives or "Gallon" for oil olives in the heading as applicable. Item 45 divided by item 46, results in tons/gallons rounded to tenths.</p> <p>Table Example: $2,002 \text{ lbs.} \div 2,000 = .4 \text{ ton}$</p> <p>Oil Example: $2,002 \text{ lbs.} \div 66.7 \text{ lbs./gal (2,000} \div 30) = 30.0 \text{ gallons}$</p> <p>(1) For insured cause appraisals: Transfer to column 31. "Appraised Potential" on the PW.</p> <p>(2) For uninsured causes appraisals: Use item 47 to complete column 37 entry, "Unins. Causes" on the PW. See the PW, column 37 instructions.</p>
48.	Remarks	Any pertinent information that pertains to the inspection/appraisal (appraisal date, uninsured damage, etc.).

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

Element/Item Number	Standard	
49.	Signature of Adjuster, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks" section of the Appraisal Worksheet (if available); otherwise, document the appraisal in the Narrative of the PW.
50.	Insured's Signature and Date	Insured's (or insured's authorized representative(s)) signature. Before obtaining the insured's signature, review all entries on the Appraisal Worksheet with the insured or insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
51.	Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

EXAMPLE OLIVE APPRAISAL WORKSHEET (For Illustration Purposes Only)

Company: Any Company				Claim Number: XXXXXXX				
1. Insured's Name	2. Policy Number	3. Crop Year	4. Unit Number	5. Acres	6. Number of Trees per Acre	7. Cause of Damage	8. Date of Damage	9. Crop Type
I. M. Insured	XXXXXXX	YYYY	00010000BU	28.0	110	Frost	May 12	Olives-Table-All Other- Sevillano

A. IMMATURE (GREEN) OLIVE APPRAISALS

Part I: FRUIT COUNT

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
		376	428	442	398	362						
A	7.2									= 2,006	÷ 5	= 401.2

Part II: PRODUCTION TO COUNT

16. Average Fruit per Tree	17. Survival Factor	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds/Gal per Ton	24. Tons per Acre		
401.2	×	0.900.95	= 381.1	÷ 48	= 7.9	×	110	= 869	÷ 2,000	= .4

B. MATURE OLIVE APPRAISALS

Part I: FRUIT COUNT

25. Field ID	26. Acres in Plot	27. Fruit Count Number of Fruit From Each Sample Tree								28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree
										=	÷	=

Part II: RANDOM PICK

31. Random Pick or Number of Fruit that Meet Grade (____per Sample)								33. Total Number of Fruit that Meet Grade				35. Total Number of Fruit From All Sample Trees				37. Average Percent of Graded Fruit			
32. Weight of Graded Fruit (____per Sample)								34. Total Weight				36. Total Number of Fruit that Meet Grade				38. Average Weight per Fruit			
31								33				35				37			
=								=				÷				=			
32								34				36				38			
=								=				÷				=			

Part III: PRODUCTION TO COUNT

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds/Gal per	47. _____ per Acre
	×	=	×	=	×	=	÷	=

48. Remarks: Appraisal date MM/DD/YY

EXAMPLE IMMATURE APPRAISAL – Fruit Count Method

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

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

EXAMPLE OLIVE APPRAISAL WORKSHEET (For Illustration Purposes Only)

Company: Any Company				Claim Number: XXXXXXX				
1. Insured's Name I. M. Insured	2. Policy Number XXXXXXX	3. Crop Year YYYY	4. Unit Number 00010000BU	5. Acres 28.0	6. Number of Trees per Acre 110	7. Cause of Damage Frost	8. Date of Damage May 12	9. Crop Type Olives-Oil-Manzanillo

A. IMMATURE (GREEN) OLIVE APPRAISALS

Part I: FRUIT COUNT

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
B	3.8	360	369	371	357	363				= 1,820	÷ 5	= 364.0

Part II: PRODUCTION TO COUNT

16. Average Fruit per Tree	17. Survival Factor	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds/Gal per	24. per Acre
	x 0.900.95	=	÷	=	x	=	÷	=

B. MATURE OLIVE APPRAISALS

Part I: FRUIT COUNT

25. Field ID	26. Acres in Plot	27. Fruit Count Number of Fruit From Each Sample Tree								28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree
B	3.8	360	369	371	357	363				= 1,820	÷ 5	= 364.0

Part II: RANDOM PICK

31. Random Pick or Number of Fruit that Meet Grade (50 per Sample)					33. Total Number of Fruit that Meet Grade					35. Total Number of Fruit From All Sample Trees			37. Average Percent of Graded Fruit	
32. Weight of Graded Fruit (50 per Sample)					34. Total Weight					36. Total Number of Fruit that Meet Grade			38. Average Weight per Fruit	
50	50	50	50	50	=	33	=	35	÷	250	37	=		
2.3	2.7	2.5	2.8	2.2	=	34	= 12.5	36	÷	38	=	.05		

Part III: PRODUCTION TO COUNT

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds/Gal per Ton	47. Gal per Acre
364.0	x	x	.05	18.2	x 110	2,002	÷ 2000/30 = 66.7	= 30.0

48. Remarks: Appraisal date MM/DD/YY

EXAMPLE MATURE APPRAISAL – Fruit Count Method

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

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

EXAMPLE OLIVE APPRAISAL WORKSHEET (For Illustration Purposes Only)

Company: Any Company				Claim Number: XXXXXXX				
1. Insured's Name I. M. Insured	2. Policy Number XXXXXXX	3. Crop Year YYYY	4. Unit Number 00010000BU	5. Acres 28.0	6. Number of Trees per Acre 110	7. Cause of Damage Frost	8. Date of Damage May 12	9. Crop Type Olives-Oil-Manzanillo

A. IMMATURE (GREEN) OLIVE APPRAISALS

Part I: FRUIT COUNT												
10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
									=	÷	=	
Part II: PRODUCTION TO COUNT												
16. Average Fruit per Tree	17. Survival Factor	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds per _____	24. _____ per Acre				
	0.900.95											
	×	=	÷	=	×	=	÷	=				

B. MATURE OLIVE APPRAISALS

Part I: FRUIT COUNT HARVESTED												
25. Field ID	26. Acres in Plot	27. Fruit Count Number Weight of Fruit From Each Sample Tree								28. Total Fruit Weight	29. Number of Samples	30. Average Fruit Weight per Tree
		18.0	18.4	18.6	17.8	18.2						
B	3.8								= 91.0	÷ 5	= 18.2	
Part II: RANDOM PICK												
31. Random Pick or Number of Fruit that Meet Grade (____per Sample)					33. Total Number of Fruit that Meet Grade					35. Total Number of Fruit From All Sample Trees		37. Average Percent of Graded Fruit
32. Weight of Graded Fruit (____per Sample)					34. Total Weight					36. Total Number of Fruit that Meet Grade		38. Average Weight per Fruit
31										=	÷	=
32										=	÷	=
Part III: PRODUCTION TO COUNT												
39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds/Gal. per Ton	47. Gal. per Acre				
				18.2	×	110	= 2,002	÷	2000/30 =	= 30.0		
									66.7			

48. Remarks: Appraisal date MM/DD/YY

EXAMPLE MATURE APPRAISAL – Harvest Fruit Method

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

Exhibit 4 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Para. 41](#).

Element/Item Number	Standard
1. Crop/Code #	"Olives" (0501).
2. Unit #	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., "00010000BU").
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 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 during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5. Cause(s) of 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. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in item 5. Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter "DC" and refer to the LAM for further instructions.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
6. Insured Cause %	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Whole percent of damage for the cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> <p>Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:</p> <p style="text-align: center;">4. Date(s) of Damage: MAY 12 JUN SEP 30 OCT NOV</p> <p style="text-align: center;">5. Cause(s) of Damage: Frost Heat Hail Wind Frost</p> <p style="text-align: center;">6. Insured Cause %: 35 30 15 10 10</p> <p>Narrative:</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 is filed.
12. Additional Units	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. 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 tons for table olives and gallons for oil olives, of all non-loss units for the crop at the time of final inspection. If both olive types are insured, enter production estimates for both types (e.g., 4/160).</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>14. Date(s) Notice of Loss</p>	<p>PRELIMINARY:</p> <ul style="list-style-type: none"> (a) Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete date (e.g., “MM/DD/YYYY”) for each notice. (b) A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (c) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. (d) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date. (e) If the notice does not require an inspection, document as directed in the “Narrative.” <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>
<p>15. Companion Policy(s)</p>	<ul style="list-style-type: none"> (a) If no other person has a share in the unit (insured has 100 percent share), make no entry. (b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” Refer to the LAM for further information regarding companion contracts. <ul style="list-style-type: none"> (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions. (2) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known. (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions. (c) Refer to the LAM for further information regarding companion contracts.

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

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

Element/Item Number	Standard
16. Field ID	The field identification symbol from a sketch map or an aerial photograph. Refer to the Narrative instructions.
17. Multi-Crop Code	Make no entry.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres rounded to tenths for the field or sub field. If there are no under-reported acres, make no entry.
19. Determined Acres	<p>Refer to the GSH for definition of acceptable determined acres for perennial crops used herein. Determined acres rounded to tenths (include "E" if estimated) 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. (e) from which production was sold by direct marketing if the insured failed to meet the requirements contained in the BP. (f) From which production was harvested for other than the purpose reported if the insured failed to meet the requirements contained in the CP. <p>FINAL: Determined acres rounded to tenths. Acreage breakdowns within a unit may be estimated (enter "E" in front of the acres) if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. Account for all planted acreage in the unit.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
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.	Make no entry.
22. Type	Three-digit code number entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, make no entry.
23.-25.	Make no entry.
26. Irr. Practice	Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigation Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If irrigation practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice	Three-digit code number entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice” 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 cropping 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 organic practice is not specified on the actuarial documents, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
29. Stage	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Stage abbreviation as shown below.</p> <table border="1" data-bbox="477 352 1526 1050"> <thead> <tr> <th data-bbox="477 352 760 394"><u>STAGE</u></th> <th data-bbox="760 352 1526 394"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="477 415 760 730">"P"</td> <td data-bbox="760 415 1526 730">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or which the insured failed to provide records of production which are acceptable to the AIP, or from which production was harvested for other than the purpose reported if the insured failed to meet the requirements contained in the CP.</td> </tr> <tr> <td data-bbox="477 730 760 783">"H"</td> <td data-bbox="760 730 1526 783">Harvested.</td> </tr> <tr> <td data-bbox="477 783 760 856">"U"</td> <td data-bbox="760 783 1526 856">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="477 856 760 930">"TZ"</td> <td data-bbox="760 856 1526 930">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="477 930 760 1003">"TA"</td> <td data-bbox="760 930 1526 1003">UUF/ Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="477 1003 760 1050">"TH"</td> <td data-bbox="760 1003 1526 1050">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table>	<u>STAGE</u>	<u>EXPLANATION</u>	"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or which the insured failed to provide records of production which are acceptable to the AIP, or from which production was harvested for other than the purpose reported if the insured failed to meet the requirements contained in the CP.	"H"	Harvested.	"U"	Unharvested or put to other use with consent.	"TZ"	UUF/Third Party Damage – Zero production on same acreage.	"TA"	UUF/ Third Party Damage – Appraised production on same acreage.	"TH"	UUF/Third Party Damage – Harvested production on same acreage.
<u>STAGE</u>	<u>EXPLANATION</u>														
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"TA"	UUF/ Third Party Damage – Appraised production on same acreage.														
"TH"	UUF/Third Party Damage – Harvested production on same acreage.														

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

Element/Item Number	Standard														
30. Use of Acreage	<p>Use the following "Use of Acreage" abbreviations:</p> <table border="1" data-bbox="477 1266 1526 1759"> <thead> <tr> <th data-bbox="477 1266 760 1308"><u>USE</u></th> <th data-bbox="760 1266 1526 1308"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="477 1329 760 1381">"Bulldozed, etc."</td> <td data-bbox="760 1329 1526 1381">Use made of acreage.</td> </tr> <tr> <td data-bbox="477 1381 760 1434">"WOC"</td> <td data-bbox="760 1381 1526 1434">Other use without consent.</td> </tr> <tr> <td data-bbox="477 1434 760 1486">"SU"</td> <td data-bbox="760 1434 1526 1486">Solely uninsured.</td> </tr> <tr> <td data-bbox="477 1486 760 1539">"ABA"</td> <td data-bbox="760 1486 1526 1539">Abandoned without consent.</td> </tr> <tr> <td data-bbox="477 1539 760 1591">"H"</td> <td data-bbox="760 1539 1526 1591">Harvested.</td> </tr> <tr> <td data-bbox="477 1591 760 1644">"U"</td> <td data-bbox="760 1591 1526 1644">Unharvested.</td> </tr> </tbody> </table> <p>Verify any "Use of Acreage" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Use of Acreage."</p>	<u>USE</u>	<u>EXPLANATION</u>	"Bulldozed, etc."	Use made of acreage.	"WOC"	Other use without consent.	"SU"	Solely uninsured.	"ABA"	Abandoned without consent.	"H"	Harvested.	"U"	Unharvested.
<u>USE</u>	<u>EXPLANATION</u>														
"Bulldozed, etc."	Use made of acreage.														
"WOC"	Other use without consent.														
"SU"	Solely uninsured.														
"ABA"	Abandoned without consent.														
"H"	Harvested.														
"U"	Unharvested.														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
31. Appraised Potential	Transfer the per-acre appraisal in tons/gallons rounded to tenths, of potential production from either item 24 or item 47 on the appraisal worksheet, as applicable for acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter "0," (zero). Refer to Para. 85 in the LAM for procedures for documenting "0" (zero) yield appraisals.
32a.-33.	Make no entry.
34. Production Pre-QA	Column 19 multiplied by column 31, results in tons/gallons rounded to tenths.
35. Quality Factor	Make no entry unless as provided under Section 15(j) of the BP, when due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor ".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 (item "w") below). Also refer to LAM Para. 96J(2) and 102A for additional information.
36. Production Post-QA	Result of multiplying item 34 by item 35 rounded to tenths. If no entry in item 35, transfer the entry from item 34.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard				
<p>37. Uninsured Causes</p>	<p>Make the following entries in tons/gallons rounded to tenths.</p> <p>For uninsured causes appraisals: column 19 multiplied by the per acre appraisal for uninsured causes (taken from item 24 or 47 on the appraisal worksheet or uninsured appraisal from other documentation, as applicable). Explain in the Narrative. If no uninsured causes, make no entry.</p> <p>(a) Hail and Fire exclusion not in effect.</p> <p>(1) Enter not less than the insured’s production guarantee per acre in tons/gallons as applicable, rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in tons/gallons, as applicable, rounded to tenths, for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(d) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>				
<p>38. Total to Count</p>	<p>Column 36 plus column 37, results in tons/gallons, as applicable, rounded to tenths.</p>				
<p>39. Total</p>	<p>Total of all column 19 acres, rounded to tenths.</p>				
<p>40. Quality</p>	<p>Check “None” unless column 35 contains an entry then, check the injurious substances or conditions resulting in the destruction order (refer to the Table below). Check “Other” if the identified injurious substances or conditions, for which a destruction order was issued, are not listed below. For mycotoxins, refer to item 41 below. Refer to the Narrative instructions for documentation requirements.</p> <p><u>Injurious Substances or Conditions:</u></p> <table data-bbox="488 1879 1015 1974"> <tr> <td>Aflatoxin</td> <td>Fumonisin</td> </tr> <tr> <td>Vomitoxin</td> <td>Other</td> </tr> </table>	Aflatoxin	Fumonisin	Vomitoxin	Other
Aflatoxin	Fumonisin				
Vomitoxin	Other				

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes.”	Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceed the FDA, State, or other health organization maximum limits, otherwise make no entry. Refer to the Narrative for documentation requirements.
42. Totals	Total of columns 34, 36, 37, and 38, in tons/gallons rounded to tenths, if there is an entry in the respective columns; otherwise, make no entry.

Narrative Instructions

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

a.	If 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.
b.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
f.	State that there is “No other fire insurance” when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production Not to Count” in column 62 and/or any production not included in column 56 or columns 49 - 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain a “No” checked in item 44.
k.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <ul style="list-style-type: none"> (1) if consent is or has been given to put part of the unit to another use; (2) if uninsured causes are present; or (3) for unusual or controversial cases. <p>Indicate on the sketch map or aerial photograph, the disposition of acreage destroyed or put to other use with or without consent.</p>

Narrative Instructions (Continued)

l.	Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
n.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with AIP’s instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	If “comparable acreage” was used to establish the production figures (i.e., Harvested Acreage Appraisal Method) for insured acreage, enter the location (identification) and yield of the comparable acreage.
s.	Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
t.	Record any trees removed without inspection.
u.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
v.	Document any other pertinent information, including any data to support any factors used to calculate the production.
w.	<p>For production ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following:</p> <p>(1) Explain any “0.000” factor entered in columns 35 and 65.</p> <p>(2) A description of the injurious substance or condition for which a destruction order was issued. The circumstances that caused the crop to be affected by an injurious substance or condition, the 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.</p> <p>(3) Refer to the LAM for additional documentation requirements.</p>
x.	Explain harvested production determinations for olives damaged by freeze the AIP determines cannot be processed for table or oil purposes in accordance with FCIC approved procedures and the olives are harvested for another use. See Section 13(f) of the CP. Explain the determination of quality adjustment factors used to calculate the oil production from oil type olives. See the CP, Section 13(g) and Exhibit 11 .

SECTION II – DETERMINED HARVESTED PRODUCTION

- (1) For harvested acreage, determine the harvested production of table type olives which are size-graded from Form COC 3A or 3C, weight and grade report (or such other lot identification form as may be approved by the olive committee) certified by Federal or State Inspection Service. Other production records for olives of either type include warehouse receipts, packer/processor receipts, sales receipts, final or year-end settlement sheets, 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. For oil type olives, records should establish gross gallons of oil at the time of milling. Records showing the delivery of oil type olives on a tonnage basis are acceptable if the gallons of oil can be derived from those records, for example, a record showing the delivered tonnage and gallons of oil per delivered ton based on processor records of average per ton oil recovery or gallons of oil determined using a certified mass meter measurement. In the absence of other acceptable records, tons of oil type olives delivered to the processor may be converted to gallons of oil using the applicable conversion factor in [Exhibit 9](#). (A certified mass meter is acceptable for purposes of establishing gallons of oil production.) This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, enter the name and address of the buyer, packing house, processor, etc. as applicable in columns 49 through 52. For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.
 - (b) Different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (d) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by type. If production has been commingled, refer to the LAM.

SECTION II – DETERMINED HARVESTED PRODUCTION (Continued)

- (e) Harvested freeze-damaged olives for the reported type that are damaged to the extent they cannot be processed for oil or table purposes and are harvested for a purpose other than intended. The production (in the applicable unit of measure) is determined by dividing the total value received by the price election for the reported type and multiplying the result by .75.
 - (f) Different quality adjustment factors for oil production qualifying for quality adjustment.
- (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>(Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</p> <p>PRELIMINARY: Make no entry.</p> <p>FINAL:</p> <p>(a) The earlier of the date the entire acreage was either (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 [see the CP, Section 10(b)].</p> <p>(b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”</p> <p>(c) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(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.</p>
44. Similar Damage	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.</p>
45. Assignment of Indemnity	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
46. Transfer or Right to Indemnity	<p>Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.</p>
47a. Share	<p>Record only varying shares on same unit to three decimal places.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
47b. Field ID	<p>(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).</p>

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

Element/Item Number	Standard
48. Multi-Crop Code	Make no entry.
49.-52. Length or Diameter, Width, Depth, Deduction	For olives sold, enter the name and address of the buyer, packing house, or processor, as applicable. For fruit otherwise disposed of, indicate the method of disposition (sold by direct marketing, etc.).
53.-55.	Make no entry.
56. BU, Ton, Lbs., Cwt.	For olive production that is processed for table olives or oil: Line through Bu., Lbs., Cwt. Enter “Gal.” (Gallons) if production is oil. Circle “Tons” or “Gal.,” as applicable (or both if both olive types are insured) in the heading. Enter production in ton/gallons, rounded to tenths.
57.-60.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	<p>Net production not to count in tons/gallons rounded to tenths, as applicable, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).</p> <p>This entry must never exceed production shown on the same line. Explain any “production not to count” in the narrative.</p>
63. Production Pre-QA	Result of subtracting the entry in column 62 from column 61, in tons/gallons rounded to tenths, as applicable.
64a. Value	For oil production of oil type olives that qualifies for quality adjustment, enter the value of the damaged oil. Separate line entries are required if different values apply for separate lots of oil production (see Exhibit 11 for instructions). Otherwise, make no entry.
64b. Mkt. Price	If an entry is made in column 64a., enter the Mkt. Price (value per gallon: the lesser of the average market value for extra virgin olive oil or the published maximum price election for oil). Separate line entries are required if the different Mkt. Prices apply based on the week the damaged oil is valued (see Exhibit 11 for instructions). Otherwise, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
65. Quality Factor	<p>Make no entry unless due to insured causes:</p> <p>(1) a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “0.000” [Refer to instructions for items 35 and 40 above for additional information for required destruction of production and the Narrative for required documentation (item “w”).]; or</p> <p>(2) entries are made in 64a. and 64b. in which case, divide 64a. by 64b. to determine the applicable quality factor to be entered in item 65. Separate line entries may apply.</p>
66. Production to Count	Enter result of multiplying column 63 by column 65 rounded to tenths. If no entry in item 65, transfer the entry from column 63.
67. Total	Total of column 63 entries in tons/gallons rounded to tenths. If no entry in column 63, make no entry.
68. Section II Total	Total of column 66 entries in tons/gallons rounded to tenths.
69. Section I Total	Total of column 38 entries in tons/gallons rounded to tenths.
70. Unit Total	Total of 68 and 69 in tons/gallons rounded to tenths.
71. Allocated Prod.	Refer to Para.126 C (5) and 127 of the LAM for instructions for determining allocated production. Total production in tons/gallons rounded to tenths, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod.	<p>Make the following entries in tons/gallons rounded to tenths.</p> <p>(1) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.</p> <p>(2) When there is no entry in item 71 and column 37: Transfer entry from item 70.</p> <p>Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>

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

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

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Olives</i> <i>0501</i>	2. Unit # <i>0001</i> <i>0000EU</i>	3. Location Description <i>SW1-96N-30W</i>	7. Company Agency <i>Any Company</i> <i>Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>May 12</i>	5. Cause(s) of Damage <i>Frost</i>	6. Insured Cause % <i>100%</i>	12. Additional Units <i>--</i>	13. Est. Prod. Per Acre <i>4/160</i>
9. Claim # <i>XXXXXX</i>				11. Crop Year <i>YYYY</i>
10. Policy # <i>XXXXXXXX</i>				
14. Date(s) Notice of Loss <i>1st MM/DD/YY</i>		2nd		Final <i>MM/DD/YY</i>
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count	
A			7.2	1.000		408				253			UH	UH	.4			2.9		2.9		2.9	
B			3.8	1.000		048				250			UH	UH	30.0			114.0		114.0		114.0	
C			17.0	1.000		048				250			H	H									
39. TOTAL			28.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> COFO <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>										41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>		42. TOTALS		2.9 Tons		2.9 Tons		2.9 Tons	
																114.0 Gal		114.0 Gal		114.0 Gal			

NARRATIVE (If more space is needed, attach a Special Report) *Acres determined using GPS. Grove A and B not harvested due to severe frost damage.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YY</i>					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION										
47a. Share	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu., Ton Lbs., Cwt., Gal.	56. Shell/ Sugar Factor	57. FM% Factor	58a. 58b. Moisture % Factor	59a. 59b. Moisture % Factor	60a. 60b. Test WT Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. 64b. Value Mkt. Price	65. Quality Factor	66. Production to Count
		CA Olive Oil Co. Anytown, State							2,300.0 Gal.								2,300.0 Gal.			2,300.0 Gal.
		CA Olive Oil Co. Anytown, State							700.0 Gal.								700.0 Gal.	11.20 15.50	.723	506.1
67. TOTAL																	2,300.0	68. Section II Total		0.0/2,806.1
																		69. Section I Total		2.9/114.0
																		70. Unit Total		2.9/2,920.1
																		71. Allocated Prod.		
																		72. Total APH Prod.		2.9/2,920.1

EXAMPLE CLAIM

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

Exhibit 5 Minimum Representative Sample Requirements

Acres in Grove or Subgrove	Minimum Number of Samples
0.1 - 10.0 acres	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 grove or subgrove.

Exhibit 6 Tree Planting Patterns Used in Olive Groves

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

*Quincunx: A tree planting pattern with trees planted in the corners of a square or rectangle with one tree (commonly a temporary tree) in the middle.

**Hexagonal: A tree planting pattern with 7 adjoining trees that are equidistant from any other one tree.

Exhibit 7 Number of Olive Trees Per Acre

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

The above figures are for square and hedgerow plantings.

- (1) For hexagonal plantings add 14%. (Example: 176 trees per acre from the above chart plus 25 (14% of 176) = 201 trees per acre.)
- (2) For quincunx plantings double the number of trees. (Example: 124 trees per acre from the chart + 124 = 248 trees per acre.)
- (3) For row spacing patterns in fractions of whole feet, multiply the distance between the rows by the spacing between the trees and divide into 43,560 (square feet per acre). (Example: Row spacing is 18.5 feet, distance between trees is 18.5 feet. $18.5 \times 18.5 = 342.3$ square feet. $43,560 \div 342.3 = 127$ trees per acre.)

Refer to the LAM for information on how to calculate the number of trees per acre.

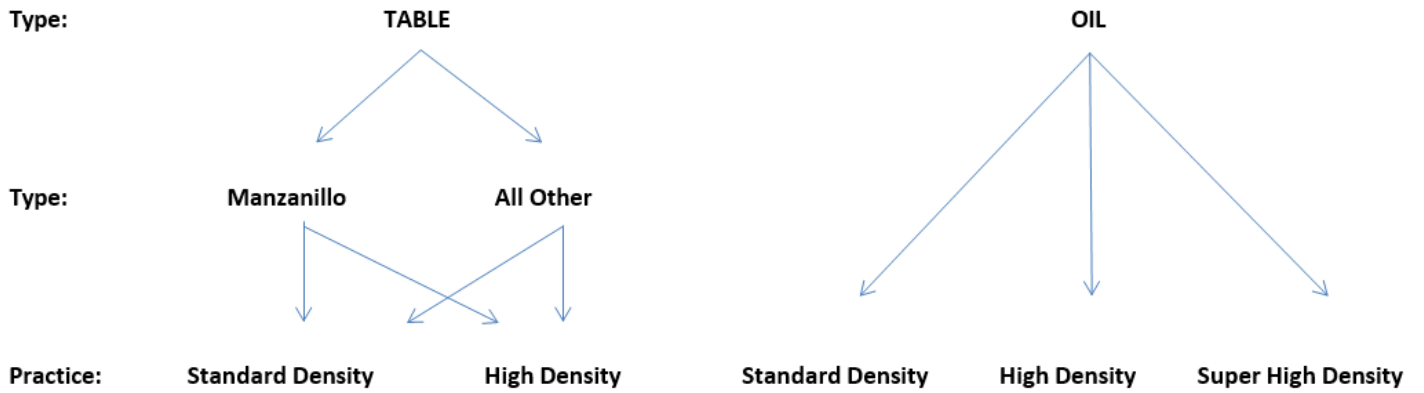
Exhibit 8 Number of Olives Per Pound by Variety

VARIETY	FRUIT/LB
Ascolano	73
Arbequina	243
Arbosana	134
Barouni	77
Coratina	83
Frantoio	242
Koroneiki	324
Leccino	206
Manzanillo	120
Maurino	264
Mission	134
Moraiolo	264
Pendolino	302
Picual	121
Sevillano	48
Taggiasca	123

Exhibit 9 Gallons of Oil Per Ton by Variety

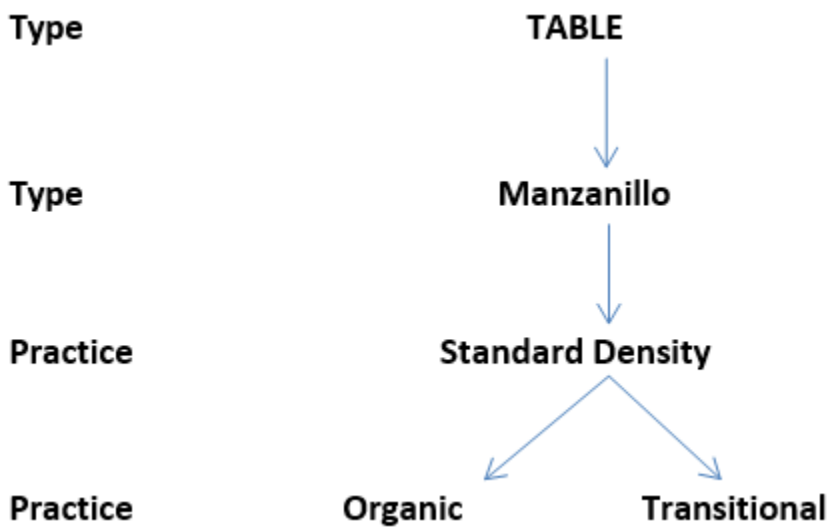
VARIETY	GALLONS/TON
Ascolano	25.0
Arbequina	41.0
Arbosana	37.6
Barouni	25.0
Coratina	45.0
Frantoio	40.0
Koroneiki	40.7
Lecciana	32.5
Leccino	30.0
Manzanillo	30.0
Maurino	37.5
Mission	45.0
Moraiolo	40.0
Pendolino	30.0
Picual	32.5
Sevillano	15.0
Taggiasca	40.0
All Other Varieties	32.5

Exhibit 10 Basic Unit Diagram-by Type and Practice



Basic units by density practice may be further divided by into separate basic units by organic, transitional, or non- irrigated practices (when coverage for non-irrigated acreage is provided by written agreement).

Example:



Section 13(g) of the Olive CP and the SP provide that oil production from oil olives will be adjusted for quality if, due to insurable causes, the oil has a value of less than 75 percent of the average market price of EVOO of the same or similar variety. The value per gallon of the qualifying damaged production and the average market price of EVOO oil will be determined on the date the damaged olive production is processed by the processor. The average market price of EVOO will be calculated by averaging the prices being paid by processors for the area during the week in which the damaged olive oil is valued.

Olive oil production that is eligible for quality adjustment, as specified above will be reduced by:

- (i) Dividing the value per gallon of the damaged olive oil by the value per gallon for EVOO (the value of EVOO oil will be the lesser of the average market price for EVOO or the maximum price election for olive oil contained in the actuarial documents); and
- (ii) Multiplying this result (not to exceed 1.000) by the number of gallons of the eligible damaged olive oil.

Example:

Two deliveries of oil olives were made to Processor ABC on November 28th representing 20 tons of production. The olives were processed and yielded 700 gallons of virgin grade olive oil. The price election for oil contained in the actuarial documents is \$16.70. The price paid by the processor for virgin grade olive oil is \$11.20. The average market value for EVOO paid by processors in the area for the week the damaged oil is valued is \$15.50.

Damaged Production:	700 Gallons
Value per Gallon:	\$11.20/Gallon
EVOO Avg. Market Price:	\$15.50
75 Percent Trigger:	\$11.63
Published Price Election:	\$16.70
Lesser of:	\$15.50 (\$15.50 < \$16.70)
Quality Adjustment Factor:	0.723 (\$11.20 ÷ \$15.50 rounded to three places)
Production to Count:	506.1 Gallons (700 × 0.723 rounded to tenths)

If the damaged oil is valued differently based on grade or if the damaged olives are processed in different weeks, different quality factors may apply if the value received, or the average market value is different for the applicable grade or week of delivery. Eligibility for quality adjustment may also vary by load/lot of processed olives.

Explain and document all quality determinations and calculations in the Narrative or on a Special Report.