United States Department of Agriculture



Federal Crop Insurance Corporation



Product Administration And Standards Division

FCIC-25650 (08/2007) FCIC-25650-1 (08/2008)

# FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS

HANDBOOK

**2009 and Succeeding Crop Years** 

#### UNITED STATES DEPARTMENT OF AGRICULTURE WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOO		08-2007) (08-2008)			
SUBJECT:	OPI: Product Administration Standards Division	And			
FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2009 AND SUCCEEDING CROP YEARS	APPROVED:DATE:/s/ Tim B. WittAugust 19, 2003				
	Deputy Administrator, Product Manage	ninistrator, Product Management			

#### THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2009 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

#### SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: See changes or additions in text which have been highlighted. Three stars (\*\*\*) identify where information has been removed.

Changes for Crop Year 2009 (FCIC-25650) issued AUGUST 2008:

- 1. Page 1, subsection 2 B (3): Added abbreviations for CAT and CIH.
- 2. Page 3, subsection 3 D: Added instructions to refer to the Special Provisions for instructions on reducing the insurance guarantee in accordance with the crop provisions.
- 3. Page 7, subsection 5 C (7): Clarified instructions pertaining to production 'per acre.'
- 4. Page 12, subsection 7 C, Appraisal Worksheet example: Corrected figure in item 18.
- 5. Page 29, subsection 9, Table A: Revised instructions for clarification.

## FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

Control Chart For: Florida Avocado Pilot Loss Adjustment Standards Handbook									
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number			
Remove	1-2		1-4 7-8 11-12	29-30	08-2007	FCIC-25650			
Insert	1-2		1-4 7-8 11-12	29-30	08-2008	FCIC-25650-1			
Current Index	1-2	1-2	1-4 5-6 7-8 9-10 11-12 13-28	29-30	08-2008 08-2007 08-2008 08-2007 08-2008 08-2007 08-2008 08-2007 08-2008	FCIC-25650-1 FCIC-25650 FCIC-25650-1 FCIC-25650 FCIC-25650 FCIC-25650 FCIC-25650 FCIC-25650 FCIC-25650-1			

## FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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#### THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at <u>www.rma.usda.gov/handbooks/25000/index.html</u>. All approved insurance providers (AIP) 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.

# 2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

## A. <u>DISTRIBUTION</u>

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.
- (2) The original and all remaining copies as instructed by the approved insurance provider (AIP).

It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

## B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Florida avocado loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

CAT Catastrophic Risk Protection

CIH Crop Insurance Handbook

	DSSH	Document and Supplemental Standards Handbook, FCIC-24040
	RPAM	Random Path Appraisal Method
(4)	Definitions:	
	Bushel	A unit of measure equal to 55 pounds of avocados.
	Buckhorning	Cutting any scaffold limb to a length that is not greater than one-fourth $(1/4)$ the height of the tree before such cutting.
	Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the fields for the purpose of picking all or a portion of the crop.
	First Handler	A person or entity who takes possession of, or purchases, the insured crop for the purpose of acting as an intermediary in the marketing/sales process. (This is referenced in the General Information Section of Section II of the Production Worksheet)
	Harvest	Picking of the avocados from the trees or ground by hand or machine.
	Set Out	Transplanting a tree into the grove.

# 3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

## A. **INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Florida Avocado Pilot Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all the commercially grown avocado types in the county for which a guarantee and premium rate is provided by the actuarial documents, in which the insured has a share, and that is grown:
  - (a) For harvest as avocados;
  - (b) On trees that, if inspected, are considered acceptable to the AIP; and
  - (c) On trees that have reached at least the fifth growing season after setout unless the AIP agrees in writing to insure avocados on acreage that has not reached this age and if the acreage has produced at least 50 bushels of avocados per acre in a previous year.

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- (2) Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and/or disease control measures.
- (3) Insurance coverage is not provided for damage or loss of production due to:
  - (a) Theft; or
  - (b) Inability to market the avocados for any reason other than actual physical damage from an insurable cause of loss specified in the crop provisions. For example, the AIP will not pay the insured an indemnity if the insured is unable to market avocados due to quarantine, boycott, or refusal of any person to accept production.
- (4) Refer to the Special Provisions for insurability provisions when a certain percentage of trees has been removed or stumped.
- (5) Refer to the Special Provisions for a list of insurable early and late avocado varieties.

## B. <u>PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT</u> <u>COVERAGE</u>

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

## C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

## D. INSURANCE GUARANTEES

The AIP will reduce the yield used to establish the insured's production guarantee as necessary, based on the effect of interplanting a perennial crop; removal of trees; buckhorning; damage; or a change in practices, on the yield potential of the insured crop. If the insured fails to notify the AIP of any circumstances as set out in 3 (c) of the crop provisions, the AIP will reduce the insured's production guarantee as necessary, at any time the AIP becomes aware of the circumstance. Refer to the Special Provisions for instructions on reducing the insurance guarantee when the aforementioned circumstances occur.

# 4. FLORIDA AVOCADO PILOT APPRAISALS

## A. <u>GENERAL INFORMATION</u>

- (1) Potential production for all types of inspections will be appraised in accordance with procedures in this handbook and in the LAM.
- (2) Specifically for Florida avocados, circumstances that require an appraisal include (but are not limited to):

- (a) If verifiable production records may not be available later (trees pushed, etc.); or
- (b) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each Florida avocado type grown in the grove, as applicable.
- (4) **Applicability** Within the policy provisions is a requirement that insureds file a "notice of damage or loss" unless the insurance period has ended prior to each of the following events:
  - (a) At least 15 days before any production from any unit will be direct marketed to consumers.

In the event of failure to give timely notice that the production will be sold by direct marketing, apply 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 an accurate appraisal.

- (b) If the insured intends to claim an indemnity on any unit, the insured must notify the AIP 15 days prior to the beginning of harvest or immediately if damage is discovered during harvest so that the AIP may inspect the damaged production.
- (5) If the insured fails to meet the requirements listed in 4 (a) and (b) above, and such failure results in the AIP's inability to inspect the damaged production, all such production may be considered undamaged and included as production to count.

#### (6) Appraisal Dates:

- (a) AIP representatives will set appraisal dates.
- (b) Whenever possible, appraise Florida avocados when they have reached harvestable maturity after the drop period and before the fruit is removed from the trees.

For the purpose of this handbook, the drop period, commonly referred to as "June drop," is a natural self-thinning phenomenon where an avocado tree reduces a heavy fruit load by dropping small unripened fruit. This second fruit drop usually occurs in June and is distinguished from the first drop of fruit occurring shortly after bloom and is usually caused by lack of or incomplete pollination, pests, or temperatures.

## B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

- (1) Make a general examination of all acreage in the unit. Determine the minimum number and general location of trees to be used in the representative sample, based on:
  - (a) Total acreage and number of trees;
  - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

- (c) Percent of each avocado type in the acreage;
- (d) Tree age, size, density and vigor. When variable damage, tree age, tree density, or tree vigor causes the crop potential to significantly differ within the same grove, or an insured wishes to destroy a portion of the grove, split the grove into sub-groves and appraise each one separately;
- (e) 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; and
- (f) Whether any areas have been partially picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each grove or sub-grove.
- (3) The RPAM may be used at the discretion of the AIP to appraise Florida avocado crop production. Use this method in lieu of appraisal methods in the Florida Avocado Pilot Loss Adjustment Standards Handbook as applicable.

## C. 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 avocados are ready to harvest (harvested sample appraisal). 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. An adjuster must be present when the representative trees are harvested.

# 5. APPRAISAL METHODS

## A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisal methods for:

Appraisal method	Use when
Harvested Sample Method	the grove is being harvested - harvest and count avocados on the ground under representative trees and on representative trees.
Harvested Acreage Method	there is harvested production from a grove - use that production as the appraisal for another similar grove that has not been harvested.
Fruit Count Method	the trees have not been harvested and there is damage due to insured causes.

## B. HARVESTED APPRAISALS

- (1) Harvested Sample Appraisals Harvested Sample from Representative Trees.
  - (a) Arrange with the insured to harvest avocados on the ground under the representative trees and on the representative trees after the crop has reached maturity. The adjuster must be present when this is done.
  - (b) Weigh all avocados from the harvested sample trees.
  - (c) Divide the total weight of all avocados from the harvested sample trees by the number of trees sampled to determine the average avocado sample weight per tree, in pounds to tenths.
  - (d) Multiply the average avocado sample weight per tree for the grove/sub-grove times the number of trees per acre to determine the applicable avocado total weight produced for the grove or sub-grove, in whole pounds.
  - (e) Divide the total weight produced in whole pounds by 55 to determine the applicable bushels per acre for the grove or sub-grove.
  - (f) Total all grove or sub-grove determined bushels to determine production for the unit.
- (2) **Harvested Acreage Appraisals** Applying Harvested Acreage Yield to Unharvested Acreage. To use this procedure:
  - (a) Prior to harvest, the insured must notify the AIP of any damaged avocado production so the AIP can inspect and verify the damage.
  - (b) Harvested acreage must be representative of unharvested acreage. Verify production by actually inspecting the harvested and unharvested acreage to compare the crop on the ground and on the trees.
  - (c) Divide the total harvested production by the number of harvested acres to calculate the harvested yield per acre in whole pounds.
  - (d) Divide the harvested yield per acre by 55 to determine the harvested bushels per acre to apply to the applicable unharvested acreage. This is the appraisal per acre for the applicable unharvested acreage.
  - (e) Document such inspections in the Narrative section of the Production Worksheet or on a Special Report form.

## C. <u>UNHARVESTED APPRAISALS</u>

#### **Fruit Count Appraisals**

- (1) Select representative sample trees for fruit counts, appraising each avocado type as a separate sample.
- (2) Count as production all avocados **for each sample tree**, including those lost through uninsured causes, on and under the tree.
- (3) Harvest one representative sample of 25 avocados from the applicable sample **trees** (lumped together) and weigh, in pounds to tenths.
- (4) Divide the harvested weight determined in (3) by 25, recording the result in pounds, to hundredths, to determine the average weight per fruit.
- (5) Multiply the fruit count determined in (2), by the average avocado weight (determined in (4)) to determine the potential production, in pounds to tenths, for each sample tree.
- (6) Enter the average pounds of avocados per sample tree on the appraisal worksheet.
- (7) Convert fruit counts from sample trees to bushels of appraised production. (Multiply the determined pounds of fruit per sample tree times the number of trees per acre, dividing this result by 55 pounds per bushel to determine the total appraised production per acre for the grove or sub-grove.)

# 6. APPRAISAL DEVIATIONS AND MODIFICATIONS

## A. <u>DEVIATIONS</u>

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

## B. MODIFICATIONS

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

# 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

## A. <u>APPRAISAL WORKSHEET FORM STANDARDS</u>

(1) The entry items in subsection 7 C are the minimum requirements for the Florida Avocado Appraisal Worksheet for all harvested and unharvested appraisals. All of these entry items are "Substantive" (i.e., they are required.)

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- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are "Substantive" (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination 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 in this exhibit. The current Privacy Act and Nondiscrimination Statements can be found in the DSSH.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.)

## B. <u>GENERAL INFORMATION FOR WORKSHEET ENTRIES AND</u> <u>COMPLETION PROCEDURES</u>

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and type inspected. Refer to subsection 4 B for sampling instructions.
- (4) For every inspection, complete items 1 through 9 and items 36 through 39.

Standard appraisal worksheet items are numbered consecutively in subsection 7 C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

## C. WORKSHEET ENTRIES AND COMPLETION PROCEDURES

#### Verify or make the following entries:

#### Item

## No. Information Required

Company Name: Name of the AIP if not preprinted on the worksheet (Company Name).

- 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. **Claim Number:** Claim number as assigned by the AIP.
- 4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

- 5. **Crop:** "Avocados" (0019)
- 6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
- 7. **Cause of Damage**: Name of the insured cause of loss for **this crop** as listed in the LAM. Refer to the Basic and crop provisions for information pertaining to insured and uninsured causes of loss.
- 8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE of damage where applicable, as in the case of hail damage (e.g., Aug. 11).
- 9. **Appraised Acres:** Number of acres in the unit, rounded to tenths, for which this appraisal is being conducted. Refer to the LAM or CIH for specific acreage determination instructions for perennial crops.
- 10. **Grove ID:** Grove or sub-grove identification symbol.
- 11. **Type:** "Early" or "Late," as listed in the actuarial documents, as applicable.
- 12. **Acres:** Number of determined acres, to tenths, of the grove or sub-grove being appraised. (Multiple grove and sub-grove entries may not encompass the entire unit.) Refer to the LAM or CIH for specific acreage determination instructions for perennial crops.

## A – Harvested Sample Appraisal

- 13. **Pounds of Avocados Per Sample Tree:** Number of pounds of avocados from the ground under the sample tree and on the sample tree, rounded to tenths. Include avocados lost due to uninsurable causes.
- 14. **Total Lbs. Avocados:** Total pounds of avocados from sample trees, rounded to tenths.
- 15. **Number of Samples:** Number of trees sampled.
- 16. **Average Pounds/Tree:** Item 14, "Total Lbs. of Avocados" divided by Item 15, "Number of Samples," results rounded to tenths.
- 17. **Trees/Acre:** The actual number of bearing trees per acre. For a 100 percent stand, refer to **TABLE B**.
- 18. **Gross Lbs./Acre:** Item 16, "Average Pounds/Tree" times Item 17, "Trees/Acre," results in whole pounds.
- 19. **Conversion Factor:** MAKE NO ENTRY. ["**55**" (pounds of avocados per bushel) is preprinted on the worksheet.]
- 20. **Bushel/Acre:** Item 18, "Gross Lbs./Acre" divided by Item 19, "Conversion Factor," results in bushels, rounded to tenths.

# **B** – Fruit Count Appraisal

21.	Grove ID: Grove or sub-grove identification symbol.
22.	Type: "Early" or "Late," as listed in the actuarial documents, as applicable.
23.	Acres: Number of determined acres, to tenths, of the grove or sub-grove being appraised. (Multiple grove and sub-grove entries may not encompass the entire unit.) Refer to the LAM or CIH for specific acreage determination instructions for perennial crops.
24.	<b>Harvested Weight:</b> Weight of one representative sample of 25 avocados comprised of fruit from all of the sample trees (lumped together), in pounds to tenths.
25.	No. Avocados Per Sample: "25" pre-printed on worksheet. Make no entry.
26.	<b>Avg. Lbs. per Fruit:</b> Divide Item 24 "Harvested Weight" by Item 25 "Number of Avocados in Representative Sample," in pounds to hundredths.
27.	<b>Fruit Count – No. of Fruit per Sample Tree:</b> Number of avocados for each sample tree, including those lost through uninsured causes, on and under the tree.
28.	Total Fruit Count: Total number of avocados from sample trees.
29.	<b>Total Lbs. Avocados:</b> Item 28, "Total Fruit Count," times item 26, "Avg. Lbs. per Fruit," results in pounds to tenths.
30.	Number of Samples: Number of trees sampled.
31.	<b>Average Pounds/Tree:</b> Item 29, "Total Lbs. Avocados," divided by item 30, "Number of Samples," results rounded to tenths.
32.	<b>Trees/Acre:</b> The actual number of bearing trees per acre. For a 100 percent stand, refer to <b>TABLE B</b> .
33.	<b>Gross Lbs./Acre:</b> Item 31, "Average Pounds/Tree," times item 32, "Trees/Acre," results in whole pounds.
34.	<b>Conversion Factor:</b> MAKE NO ENTRY. ["55" (pounds of avocados per bushel) is pre- printed on the worksheet.]
35.	Bushel/Acre: Item 33, "Gross Lbs. /Acre," divided by item 34, "Conversion Factor,"

35. **Bushel/Acre:** Item 33, "Gross Lbs. /Acre," divided by item 34, "Conversion Factor, results in bushels, rounded to tenths.

Transfer line entries to Section I of the Production Worksheet.

- 36. **Remarks:** Enter any additional information pertinent to the unit appraisal (e.g., tree spacing, etc.).
- 37. **Adjuster's Signature, Code Number, and Date:** Signature of the adjuster, adjuster's code number, and the date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 38. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the 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.
- 39. **Page:** Page numbers (Example: Page 1 of 1, Page 1 of 2, etc.).

	C	ompan	y Name		Company													
FLORIDA AVOCADO 1. INSURED'S NAME								2. POLICY NO.					3. CLAIM NO.					
APPRAISAL I.M. In						sured				XXXXX	xx		xxxxxxxx					
	W	ORKSH	EET		4. UNIT NO	. 5. CR	OP	6. (	CROP YEAR		7. CAUSE C	OF DAMAGE		OF DAMAG	e 9. appi	RAISED AC	RES	
(For II			rposes (	Only)	00100	A	vocados (0019)		уууу			Hail	J	une 11		17.5		
						•	A – HAR	VESTE	D SAMPLE M	ETH	OD		•		•			
GROVE							TOTAL LBS.				AV	'G.		GROSS	CON	ERSION	BUSHEL/	
ID.	TYPE	ACRES	POUNDS	OF AVO	CADO PER SA	MPLE TREE	AVOCADOS	NUM	BER OF SAMPL	.ES	POUNDS		TREES/ACRE		E FA	CTOR	ACRE	
10.	11.	12.			13.		14.		15.		16	).	17.	18.		19.	20.	
			36.9	33.0	27.5	34.2												
							1		_			•			•			
D-4	Early	2.5	35.3	37.2	28.4	29.9	262.4	÷	8		= 32	× 8.	: 104 :	= <mark>3,411</mark>	÷	55 =	62.0	
							-											
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														55				
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			-1				B – Ff		OUNT APPRA	ISAL	-			J		4		
				#	AVG							_						
GROVE			HVSTD.	AVCDS. PER	LBS. PER	EDI	JIT COUNT -		TOTAL FRUIT		TOTAL LBS.	NUMBEI OF	AVG. POUNDS/	TREES/	GROSS LBS./	CONVERS ION	BUSHEL/	
ID.	TYPE	ACRES	WEIGHT	SAMPLE			TPER SAMPLE TH	REE	COUNT	,	AVCDS.	SAMPLE		ACRE	ACRE	FACTOR	ACRE	
21	22.	23.	24.	25.	26.		27.		28.		29.	30.	31.	32.	33.	34.	35.	
				25								÷	=	x =	:	÷ 55	=	
												1	I	1 1		I	I	
				25								÷	=	x =		÷ 55	_	
				25								Ŧ	-	x =		- 55	-	
36 Rema Tree		ng in	arove	is 19	5′ x 28′													
1166	Spaci	.119 111	ATONE	TO T'	, <u>a</u> 20													

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

	(	Compa	ny Nam	e: Any	y Com	bany																
FLORIDA AVOCADO				1	. INSURE	D'S NAM	٨E			2. POLICY NO.							3. CLAIM NO.					
APPRAISAL						ured	xxxxxxx							xxxxxxx								
	wo	RKSH	EET	4	I. UNITN	10.	5. CROP	<b>)</b>	6.	CROP YEAR		7. CAUSE	OF DAMAGE	5 8	B. DATE	OF DA	MAGE	9. APPRAISE	D ACF	₹ES		
(Fo			Purpos	es	0010	0	Avo	ocados (0019	)	уууу			Hail			June 11			17.5			
								A – I	ARVES	TED SAMPLE N	IETI	HOD						-				
GROVE ID.	TYPE	ACRES	POUNDS	OF AVOC		5AMPLE		TOTAL LBS		MBER OF SAMPLE	s	A POUND		ACRE	GROSS LBS./ACRE		CONVERSION FACTOR		JSHEL/ ACRE			
10.	11.	12.			13.			14.		15.		1	16.	1	7.	18	5.	19.		20.		
																		55				
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		i			-			B	– FRUIT	COUNT APRA	ISA	L	i									
GROVE ID. 21.	TYPE 22.	ACRE S 23.	HVSTD. WEIGHT 24.	# AVCDS. PER SAMPLE 25.	PER	NO. F		COUNT – ER SAMPL 27.		TOTAL FRUIT COUNT 28.	I	OTAL LBS. /CDS. 29.	NUMBER OF SAMPLES 30.	AVO POUN TRE 31	IDS/ T E	REES/ ACRE 32.	GROS LBS ACR 33.	./ CONVERS E FACTO	-	BUSHEL/ ACRE 35.		
						20	26	15	7													
A-1	Late	5.5	15.0	25	.60	15	18	10	20	131	7	8.6	÷ 8	= 9.8	8 x	145	= 1421	1 ÷ 55	=	25.8		
						29	24	17	19													
в-2	Late	3.2	13.8	25	.55	18				107	5	8.9	÷ 5 :	= 11.	8 x	145 :	= 1711	. ÷ 55	=	31.1		
															T							
						30	33	35	34					l			l	I				
C-3	Late	1.3	7.3	25	.29	36				168	4	8.7 ·	÷ 5 :	= 9.7	7 x	145 :	= 1407	7 ÷ 55	=	25.6		
36 Rema Tree		.ng in	grove	is 10	)′x3	0′																

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

# 8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

## A. CLAIM FORM STANDARDS

- (1) The entry items in subsection 8 C are the minimum Claim Form (hereafter referred to as "Production Worksheet") requirements. All of these entry items are considered "Substantive" (i.e., they are required.)
- (2) Production Worksheet Completion Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are "Substantive" (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act and Nondiscrimination Statements can be found in the DSSH.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured's signature block immediately followed by the statement below.

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

(5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

## B. <u>GENERAL INFORMATION FOR FORM ENTRIES AND COMPLETION</u> <u>PROCEDURES</u>

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM).
- "No Indemnity Due" claims (which must be verified by an APPRAISAL or (e) NOTIFICATION from the insured that the production exceeded the guarantee).
- The adjuster is responsible for determining if any of the insured's requirements under the (4) notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- Instructions labeled "PRELIMINARY" apply to preliminary inspections only. (5) Instructions labeled "FINAL" apply to final inspections only. Instructions not labeled apply to ALL inspections.

## C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

<u>No.</u>	Information Required
1.	Crop/Code #: "Avocados (0019)."
2.	<b>Unit #:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3.	<b>Legal Description:</b> Section, township, and range or other legal description that identifies the location of the unit.
4.	<b>Date of Damage:</b> First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE of damage where applicable as in the case of hail damage (e.g., AUG 11).
5.	<b>Cause of Damage:</b> Name of insured cause(s) of loss for <b>this crop</b> as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."
	Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6.	Primary Cause %:
	PRELIMINARY: MAKE NO ENTRY.
	<b>FINAL:</b> Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

- 7. **Company/Agency:** Name of the 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 Number:** Claim number as assigned by the AIP.
- 10. **Policy Number:** Insured's assigned policy number.
- 11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
- 12. Additional Units:

#### **PRELIMINARY:** MAKE NO ENTRY.

**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 Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

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.

#### 13. Est. Prod. Per Acre:

#### **PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in whole bushels, of all non-loss units for the crop at the time of final inspection.

#### 14. **Date(s) Notice of Loss:**

#### **PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets 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.

**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 Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

#### 15. **Companion Policy(s):**

- 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."
  - (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.

Refer to the LAM for further information regarding companion contracts.

## **SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (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 a Hail and Fire Exclusion is in effect.

#### Verify or make the following entries:

#### Item

#### No. Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

#### **REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.**

#### B. **Prelim. Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include "E" if estimated), for which consent for other use has been given. Determine the actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

#### FINAL: MAKE NO ENTRY.

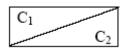
- C. **Final Acres:** Refer to the LAM for the definition of acceptable determined acres used herein. Enter the determined acres, to tenths (include "E" if estimated), for which consent is given for other use and/or:
  - a. Put to other use without consent.
  - b. Abandoned.
  - c. Damaged by uninsured 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 notice requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

C<sub>1</sub> Enter the ACTUAL acres for the grove or sub-grove.C<sub>2</sub> Enter the REPORTED acres for the grove or sub-grove.



- D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If there is no "Rate Class" or "High Risk Area" specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the Rate Class is found to be incorrect, revise according to AIP instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number entered exactly as shown on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H. Stage:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

#### **STAGE EXPLANATION**

"P".....Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP or failed to provide timely notice for production which was direct marketed.

"H".....Harvested.

"UH" ......Unharvested oUnharvested or put to other use with consent.

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

I. Intended or Final Use: Use of acreage. Use the following "Intended Use" abbreviations.

#### <u>USE</u> <u>EXPLANATION</u>

"WOC" ...... Other use without consent "SU"..... Solely uninsured "ABA" ..... Abandoned without consent "H"..... Harvested "UH"..... Unharvested

Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."

J. **Appraised Potential:** Per-acre appraisal in bushels, to tenths, of POTENTIAL production for the acreage appraised (Refer to section 5, "Appraisal Methods," for additional instructions).

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

If there is no potential on "UH" acreage, enter "0."

#### K. - L. MAKE NO ENTRY.

#### M. + Uninsured Causes: EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured's production guarantee per acre in bushels, 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.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in bushels, to tenths, for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and the damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to the hail and fire exclusion appraisals.

For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

- N. Adjusted Potential: Column "J" plus column "M," to tenths.
- O. **Total to Count:** Column "C" or " $C_1$ " (actual acres) times column "N," rounded to tenths.
- P. **Per-Acre:** Per Acre Guarantee Enter the per-acre production guarantee from the insured's policy.
- Q. **Total:** Column "C<sub>2</sub>" (**reported** acres; Use "C" if acreage is not under-reported) times column "P," to tenths.
- 16. **Total Acres:**

#### **PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total actual acres (column "C" or  $["C_1"$  if there are under reported acres]), to tenths.

FOR ITEM 17, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, THE TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES IN THESE SITUATIONS. MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

#### **Totals:** 17.

#### PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "O" and total of column "Q."

#### **NARRATIVE:**

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.

a.	If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
b.	If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
с.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in section I, column M 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. Refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for "Production Not to Count" in Section II, column "O," and/or any production not included in Section II, Column "I" or Columns "B" - "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

Explain a "NO" checked in item 19 (Similar Damage). j.

- k. Attach a sketch map or aerial photo to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- 1. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, Column C 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. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Record any trees removed without an inspection.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any unusual grove conditions that may affect insurability and/or unit division determinations (e.g. unable to identify varieties, etc.)
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **SECTION II - HARVESTED PRODUCTION**

#### GENERAL INFORMATION:

- (1) 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.
- (2) For production commercially sold or stored, enter the name and address of buyer, packinghouse, processor, or other first handler as applicable in columns "B" through "E." For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

If the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (c) Varying determination of production (varying value, etc.).
- (4) There will generally be no harvested production entries in columns "A" through "S" for preliminary inspections.

#### Verify or make the following entries:

Item

#### No. Information Required

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM).** 

#### PRELIMINARY: MAKE NO ENTRY.

#### FINAL:

a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed or put to other use, or (5) the calendar date for the end of the insurance period;

- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "Incomplete."
- c. If at 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."**
- 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.

#### 19. Similar Damage:

#### **PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check "Yes" or "No." Check "Yes" if the amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If "No" is checked, explain in the Narrative.

- 20. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
- 21. **Transfer of Right to Indemnity:** 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.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

#### A<sub>2</sub>. **Field ID:**

- (a) If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
- (b) If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding field ID (from Section I, column "A").

#### **REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.**

B.-E. **Buyers, Packinghouse, or Processor:** For production sold or stored, enter the name and address of the buyer, packinghouse, processor, or other first handler. For avocados otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).

#### F.-H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., CWT:** Circle "Bu." in column heading. Enter the production in bushels, to tenths, as determined by delivery records, production recaps, sales receipts from processors (must be NET weight), etc.

#### J.-M<sub>2</sub>. MAKE NO ENTRY.

- N. Adjusted Production: Transfer the entry from column "I," in bushels to tenths.
- O. **Prod. Not to Count:** Net production NOT to count in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

- P. **Production:** Result of subtracting the entry in Column "O" from column "N," in bushels, to tenths.
- Q.-R. MAKE NO ENTRY.
- S. **Production to Count:** Transfer the entry from column "P," in bushels to tenths.
- 22. Section II Total:

PRELIMINARY: MAKE NO ENTRY.

**FINAL:** Total of column "S," in bushels to tenths.

23. Section I Total:

**PRELIMINARY:** MAKE NO ENTRY.

FINAL: Enter the figure from Section I, Column "O" total.

24. Unit Total:

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, to tenths.

25. **Adjuster's Signature, Code #, and Date:** Signature of the adjuster, adjuster's code number, and the 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 Production Worksheet.

Final indemnity inspections should be signed on bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet 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.

#### 27. **Page Numbers:**

**PRELIMINARY:** Page numbers – "1," "2," etc., at the time of inspection.

FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

								J	PRODUC	<b>FION WO</b>	RKSHEET									
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		0010	0			-	7 Compa	my	Any Company		9 Claim Nu	ear								
00 4 Date of D	019	ILINI	JUN 11					-				10 Policy N	YYYY							
4 Date of L 5 Cause of	Ũ	HAI					Age	ency	Any Age	icy		10 Poncy N 14 Date(s)	umber 1 <sup>st</sup>		2 <sup>nd</sup>	Final				
6 Primary Cause %													Notice of Lo	-	/DD/YYYY	2	MM/DD/YYYY			
12 Additional Units		1009											15 Compani	on Policy(s)						
13 Est. Prod Per Acre		120	-										15 Compani	on roncy(s)						
				PODUCT	ION AND AI	HISTME	NTS													
ACTUARL		E AFFK	AISED, I	RODUCI	ION AND AI	JUSTNE	15		POTENTI	AL YIELD						STAGE GUARA	NTEE			
										K <sub>1</sub>										
А	В	С	E	) E	F	G	Н	Ι	J	К <sub>2</sub>	L	М	Ν		0	Р	Q			
Field ID	Prelim. Acres	Final Acres	Intere Sha		sk Practi	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential		l to Count C x N)	Per Acre	Total (C x P)			
A-1 NS	-	5.5	1.0	00	003	057	UH	UH	25.8				25.8		141.9	120.0	660.0			
B-2 NS	-	3.2	1.0	00	003	057	UH	UH	31.1				31.1		99.5	120.0	384.0			
C-3 NS	-	1.3	1.0	00	003	057	UH	UH	25.6		-		25.6		33.3	120.0	156.0			
D-4 NS	-	2.5	1.0	00	003	057	UH	UH	62.0		-		62.0		155.0	120.0	300.0			
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NARRATIV																				
Acres were	e determined	using the	MPCI ac	creage repor	t, acreage woi	ld measure	within 5 j	percent.												
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	e Harvest Co	mpleted	M/DD/YY				19 Is	damage simila Yes ⊠	ar to other farn	s in the area? No 🗌	1	Indemnity? No 🛛	ansfer of Right To	To Indemnity? No						
MEASUR	EMENTS	101	<u>, , , , , , , , , , , , , , , , , , , </u>		GROSS PH	ODUCTIO	ON		ADJUSTME	NTS TO HARV	ESTED PRODU	Yes  UCTION								
A <sub>1</sub> A <sub>2</sub>	В	С	D	Е	F	G	Н	Ι	J k	$L_1$ $L_1$ $L_2$	M <sub>1</sub> M <sub>2</sub>	N	0	Р	$\frac{Q_1}{Q_2}$	R	S			
Share	Length					Convers-	Gross		Shell/ FN		-	Adjusted		Product-	Value	Quality	Production			
Field ID	or Diameter	Width	Depth	Deduct- ion	Net Cubic Feet	ion Factor	Prod. (F x G)	BurTon	G	tor Factor		Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	ion (N – O)	Mkt. Price	Factor $(Q_1 \div Q_2)$	To Count (P X R)			
NS		Processin nytown, A		iny				310.0				310.0		310.0			310.0			
			,																	

22 Section II Total310.023 Section I Total429.7

24 Unit Total 739.7

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

# NOTES


# 9. REFERENCE MATERIAL

# TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of <mark>Acres</mark> :	Select:
<mark>0.1 – 10.0</mark>	The lesser of 5 trees or 1% change of the number of trees in the grove or sub-grove.
One additional tree is required for each addition sub-grove	hal 10.0 acres (or fraction thereof) in the grove or

## TABLE B – NUMBER OF TREES PER ACRE

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

For spacing not shown on this chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10.0 ft. equals 65.0 sq. ft.; then 43,560 divided by 65.0 equals 670 trees per acre.