

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25050 (06-1999)  
FCIC-25050-1 (12-2000)

# **STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2001 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25050 (06-1999) 25050-1 (12-2000)</b>
<b>SUBJECT:</b>  <b>STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS</b>	<b>DATE: December 18, 2000</b>
	<b>OPI: Product Development Division</b>
	<b>APPROVED: /s/ R.E. Waggoner for Tim B. Witt</b>  <b>Deputy Administrator, Research and Evaluation</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2001 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

**Changes for December 2000 (FCIC-25050-1):**

**Inserts:**

- A. In section 2 B, revised the definitions for “grading standards,” “type,” and “varietal group” to track with the current Stonefruit Crop Provisions (01-077).
- B. In section 3 A (1) (f), removed reference to California and inserted generic references to “applicable state” and “applicable crop or type.”
- C. In section 3 B, amended the hail and fire exclusion statement and added “Coverage Enhancement Option” to the list of provisions not applicable to CAT coverage.
- D. In section 5 B and 7 B, amended text to refer to “representative” fruit from each randomly-picked sample.
- E. In section 7 B, amended the number of samples on the example appraisal worksheet to track with **TABLE A** requirements.

# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. In section 8 B - Section I, added references to gleaned acreage in items “H,” “I,” and item “w” in the Narrative section. In section 8 B - Section II, items Q<sub>1</sub>, Q<sub>2</sub>, and R added text that distinguishes between fresh packed and “other than fresh packed” stonefruit production.
- G. In section 9, amended **TABLE A** so that there is procedure for selecting representative samples for 10.0 acres. Also amended the rounding rules for 10.0 acres or less to round to the nearest “whole tree.” Removed quality standards from **TABLE B**. Finally, in **TABLE C**, added an example calculation for tree and row spacings that are in fractions of a foot.
- H. Made general editorial changes so that these slipsheets track with the current prototype handbook format.

Control Chart for: Stonefruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Removes	1-2		1-4	33-34	06-1999	FCIC-25050
			11-12		06-1999	FCIC-25050
			15-18		06-1999	FCIC-25050
			23-24		06-1999	FCIC-25050
			27-30		06-1999	FCIC-25050
Inserts	1-2		1-4	33-34	12-2000	FCIC-25050-1
			11-12		12-2000	FCIC-25050-1
			15-18		12-2000	FCIC-25050-1
			23-24		12-2000	FCIC-25050-1
			27-30		12-2000	FCIC-25050-1
Current Index	1-2	1-2	1-4		12-2000	FCIC-25050-1
			5-10		06-1999	FCIC-25050
			11-12		12-2000	FCIC-25050-1
			13-14		06-1999	FCIC-25050
			15-18		12-2000	FCIC-25050-1
			19-22		06-1999	FCIC-25050
			23-24		12-2000	FCIC-25050-1
			25-26		06-1999	FCIC-25050
			27-30		12-2000	FCIC-25050-1
			31-32		06-1999	FCIC-25050
			33-34		12-2000	FCIC-25050-1
			35-36		06-1999	FCIC-25050

# **1. INTRODUCTION**

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This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM).

## **2. SPECIAL INSTRUCTIONS**

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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. DISTRIBUTION**

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

**NOTE:** It is the insurance provider'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 stonefruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

**CDFA**                      California Department of Food and Agriculture

**RPAM**                      Random Path Appraisal Method

(4) Definitions:

<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary, such as a wholesaler, retailer, processor, shipper, or buyer. Examples of direct marketing include selling (fruit) through an on-farm or roadside stand, farmer's market, and/or permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
<b>Grading Standards</b>	The applicable state's Tree Fruit Agreement or related crop advisory board standards for the state as specified in the Special Provisions.
<b>Lug</b>	A container of fresh stonefruit of specified weight. Lugs of varying sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; and Fresh Freestone Peaches - 22 pounds per lug. Weight for Processing Apricots, Cling Peaches, and Processing Freestone Peaches are specified in tons.
<b>Marketable</b>	Stonefruit production acceptable for processing or other human consumption, even if it (stonefruit) fails to meet the State Department of Food and Agriculture minimum grading standard.
<b>Stonefruit</b>	Any of the following crops grown for fresh market or processing: Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches.
<b>Type</b>	Class of a stonefruit crop with similar characteristics that are grouped for (crop) insurance purposes. For example: types of processing cling peaches that are listed as extra early varieties include Beardon, Farida, Fortuna, etc., on the Special Provisions.
<b>Varietal Group</b>	A subclass of type.

### **3. INSURANCE CONTRACT INFORMATION**

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The insurance provider 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**

- (1) The crop insured will be all of each stonefruit crop the insured elects to insure that is grown in the county and for which premium rates are provided in the actuarial documents, and grown on trees that:
  - (a) The insured has a share;
  - (b) Were commercially available when the trees were set out;
  - (c) Are adapted to the area;
  - (d) Are grown on a rootstock that is adapted to the area;
  - (e) Are irrigated;
  - (f) Have produced at least 200 lugs of fresh market production per acre, or at least 2.2 tons per acre for processing crops, in at least one of the three most recent actual production history crop years, unless the insurance provider inspects such acreage and gives their approval in writing;
  - (g) Are regulated by the applicable state's Tree Fruit Agreement or related crop advisory board for the state (for the applicable crop or type);
  - (h) Are grown in an orchard that, if inspected, is considered acceptable by the insurance provider; and
  - (i) Have reached at least the fifth (5th) growing season after set out; however, the insurance provider may agree in writing to insure acreage that has not reached this age if it meets the minimum production requirements in item (e) above.
- (2) Stonefruit interplanted with another perennial crop is insurable unless the insurance provider inspects the acreage and determines that it does not meet the requirements for insurability contained in the insured's policy.
- (3) Insurance coverage is provided against damage or loss from insects and disease when adverse weather prevents proper application of control measures or causes properly applied control measures to be ineffective or causes insect or disease infestation which there is no effective control mechanism is available.

- (4) Insurance coverage is not provided for:
  - (a) Split pits, regardless of cause; or
  - (b) Inability to market the insured crop for any reason other than actual physical damage from an insurable cause of loss specified in the crop provisions. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional units.
- (2) Written agreements.
- (3) Hail and fire exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) Coverage Enhancement Option.

## **C. UNIT DIVISION**

See the insurance contract for unit provisions. **NOTE:** 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. QUALITY ADJUSTMENT**

- (1) The quantity of harvested stonefruit production will be reduced if the following conditions apply:
  - (a) The value of damaged production is less than 75 percent of the marketable value of undamaged production due to an insured cause of loss; and
  - (b) For stonefruit insured as fresh fruit only, the stonefruit either is packed and sold as fresh fruit and meets only the utility grade requirements of the applicable grading standards, or fails to meet the applicable grading standards but is or could be sold for any use other than fresh packed stonefruit.
- (2) Harvested production of stonefruit that is eligible for quality adjustment as specified in the crop provisions will be reduced as follows:
  - (a) When packed and sold as fresh fruit or when insured as a processing crop, by dividing the marketable value per lug or ton by the highest price election (for the applicable coverage level) and multiplying the result (not to exceed 1.00) by the quantity of such production; or
  - (b) For all other fresh stonefruit, will be determined by multiplying the number of tons that could be marketed by the value per ton (for the applicable coverage level) and dividing that result by the highest price election available for that type.



- 2 Selecting and weighing 10 representative fruit from each randomly-picked sample that meets the respective grade requirements. Record the weight on the appraisal worksheet.
  - 3 Dividing the total weight of each sample by the number of samples taken to calculate the total average weight of the sample fruit.
  - 4 Dividing the average weight of the sample fruit by 10 to calculate the average weight per fruit.
- (e) Determine the appraised potential by:
- 1 Multiplying the average number of fruit per tree (as determined on the appraisal worksheet in section B, Part I) by the average percent of fruit meeting the specified grade for the type as determined in section B, Part II to calculate the production to count (in section B, Part III). This total equals the average amount of grade-specified fruit per tree.
  - 2 Multiplying the amount of fruit per tree by the average weight per fruit, (as determined on the appraisal worksheet in section B, Part II) to calculate the average total weight of fruit per tree. Multiply the total weight of fruit per tree by the trees-per-acre to determine the total pounds of fruit per acre.
  - 3 Dividing the total in (e) 2 above by the weight-per-lug for the stonefruit being appraised OR 2000 pounds per ton, as applicable to calculate the lugs or tons per acre of appraised production to count.

**EXAMPLE:**

163.4 average fruit/tree x 56 average % acceptable grade fruit = 91.5 graded fruit/tree x 0.29 average weight/fruit = 26.5 average weight/tree x 110 trees/acre = 2915 total lbs./acre ÷ either:

24 pounds per lug for Fresh Apricots = **121.5 lugs/acre** ;

25 pounds per lug for Fresh Nectarines = **116.6 lugs/acre** ;

22 pounds per lug for Fresh Freestone Peaches = **132.5 lugs/acre** ; or

2000 pounds per ton for Processing Apricots, Processing Cling Peaches, or Processing Freestone Peaches = **1.5 tons/acre**

**C. HARVESTED APPRAISALS**

**(1) Representative Tree Appraisals:**

Arrange with the insured to harvest representative sample trees after the crop has reached maturity. Use the production harvested from the representative trees to determine the yield per acre.

(2) **Harvested Acreage Appraisals:**

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 can be verified to be representative of unharvested acreage. Verify by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the crops on the trees.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

Modifications in appraisal methods require insurance provider authorization (as described in the LAM).

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURE**

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### **A. GENERAL INFORMATION**

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each variety/type by unit or plot inspected. Refer to section 4 for sampling instructions.
- (4) For every inspection, complete items 1 through 9 and items 49 through 53. For immature (green) appraisals complete section A. For mature appraisals complete section B on the appraisal worksheet.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

29. **Number of Samples:** Number of **samples** taken from item 27.

30. **Avg. Fruit per Tree:** Item 28 divided by item 29, to tenths.

### **Part II: Random Pick**

31. **Random Pick, No. of Fruit Which Meet Grade:** Number of random-picked fruit meeting grade from the 100-fruit sample.

32. **Weight of Graded Fruit:** Weight of 10 representative fruit in item 31, to tenths.

33. **Total Percent of Graded Fruit:** Number of **fruit** from item 31.

**NOTE:** Since 100 fruit are sampled, the number of graded fruit equals the percent of graded fruit.

34. **Total Weight:** Total weight of fruit in item 32, to tenths.

35. **Number of Samples:** Number of **samples** taken from item 31.

36. **Number of Samples:** Number of **samples** taken from item 32.

37. **Total Avg. Wt. of Sample Fruit:** Item 34 divided by item 36, to tenths.

38. **Avg. Percent of Graded Fruit:** Item 33 divided by item 35, to tenths.

**NOTE:** Enter percent as a two-place decimal (e.g., 12 equals 0.12).

39. **Avg. Weight per Fruit:** Item 37 divided by “**10**,” to tenths.

### **Part III: Production to Count**

40. **Avg. Fruit per Tree:** Transfer entry from item 30.

41. **Avg. Percent of Graded Fruit:** Transfer entry from item 39.

42. **Graded Fruit per Tree:** Item 40 times item 41, to tenths.

43. **Avg. Weight per Fruit:** Transfer entry from item 39.

44. **Pounds/Tree:** Item 42 times item 43, to tenths.

45. **No. of Trees/Acre:** Transfer entry from item 6.

46. **Pounds/Acre:** Item 44 times item 45, in whole pounds.

47. **Pounds per \_\_\_\_\_:** Insert “Lugs” or “Tons” in heading as applicable. Enter applicable weight from **TABLE E**.
48. **\_\_\_\_\_ per Acre:** Insert “Lugs” or “Tons,” in heading as applicable. Item 47 divided by item 48, to tenths.
49. **Remarks:** Any pertinent information that pertains to the inspection.
50. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
51. **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 Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
52. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

**STONEFRUIT APPRAISAL WORKSHEET I**  
(For Illustration Purposes Only)

Company: <b>Acme Insurance</b>					Claim Number:					
1. Insured Name <p align="center">I. M. Insured</p>			2. Policy Number <p align="center">XXXXXXX</p>	3. Crop Year <p align="center">YYYY</p>	4. Unit No. <p align="center">00100</p>	5. Acres <p align="center">30.0</p>	6. Trees/Acre <p align="center">110</p>	7. Cause of Damage <p align="center">Hail</p>	8. Date of Damage <p align="center">Apr 11</p>	9. Crop Type <p align="center">Fresh Nectarines</p>

**A. IMMATURE (GREEN) STONEFRUIT 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. Avg. Fruit per Tree			
		45	54	58	60	48	59	50	54	53	59						
A	8.8											=	540	÷	10	=	54.0

**Part II: PRODUCTION TO COUNT**

16. Avg. Fruit per Tree	17. Survival Factor	18. Avg. Fruit to Count	19. Fruit per Pound	20. Pounds/Tree	21. Number of Trees/Acre	22. Pounds per Acre	23. Pounds per _____	24. _____ per Acre
54.0	X	0.90	=	48.6	÷	2.5	=	19.4
					X	110	=	2134
							÷	25
							=	85.4

**B. MATURE STONEFRUIT 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. Avg. Fruit per Tree		
												=		÷		=

**Part II: RANDOM PICK**

31. Random Pick or No. of Fruit Which Meet Grade (100 per sample)										33. Total Percent of Graded Fruit					35. Number of Samples					37. Total Avg. Wt. of Sample Fruit					38. Avg. Percent of Graded Fruit					
32. Weight of Graded Fruit (100 per sample)										34. Total Weight					36. Number of samples					39. Avg. Weight per Fruit										
31										=							÷							=						
32										=							÷							=						

**Part III: PRODUCTION TO COUNT**

40. Avg. Fruit per Tree	41. Avg. Percent Grade Fruit	42. Graded Fruit per Tree	43. Avg. Wt. per Fruit	44. Pounds/Tree	45. Number of Trees/Acre	46. Pounds/Acre	47. Pounds per _____	48. _____ per Acre
	X	=	X	=	X	=	÷	=

49. Remarks

**IMMATURE APPRAISAL EXAMPLE**

50. Adjuster's Signature			Code #	Date	51. Insured's Signature			Date
I. M. Adjuster			xxxxx	MM/DD/YYYY	I. M. Insured			MM/DD/YYYY

**STONEFRUIT APPRAISAL WORKSHEET**

(For Illustration Purposes Only)

Company: <b>Acme Insurance</b>					Claim Number: <b>XXXXXXXX</b>													
1. Insured Name <p align="center">I. M. Insured</p>			2. Policy Number <p align="center">XXXXXXX</p>		3. Crop Year <p align="center">YYYY</p>		4. Unit No. <p align="center">00100</p>		5. Acres <p align="center">30.0</p>		6. Trees/Acre <p align="center">110</p>		7. Cause of Damage <p align="center">Hail</p>		8. Date of Damage <p align="center">May 15</p>		9. Crop Type <p align="center">Fresh Nectarines</p>	

**A. IMMATURE (GREEN) STONEFRUIT 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. Avg. Fruit per Tree  =	

**Part II: PRODUCTION TO COUNT**

16. Avg. Fruit per Tree	17. Survival Factor	18. Avg. Fruit to Count	19. Fruit per Pound	20. Pounds/Tree	21. Number of Trees/Acre	22. Pounds per Acre	23. Pounds per _____	24. _____ per Acre
X	0.90	=	÷	=	X	=	÷	=

**B. MATURE STONEFRUIT 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. Avg. Fruit per Tree	

**Part II: RANDOM PICK**

31. Random Pick or No. of Fruit Which Meet Grade (100 per sample)										33. Total Percent of Graded Fruit					35. Number of Samples					37. Total Avg. Wt. of Sample Fruit					38. Avg. Percent of Graded Fruit				
32. Weight of Graded Fruit (100 per sample)										34. Total Weight					36. Number of samples					39. Avg. Weight per Fruit									
31	13	12	10	13	10	14	14	10	12	33	120	10		38	0.12														
12										=		÷		=															
32	3.8	3.9	3.7	3.9	3.8	3.7	3.8	3.9	3.9	34	38.0	10	3	3.8	39														
3.6										=		÷	=	÷	10	=	0.38												

**Part III: PRODUCTION TO COUNT**

40. Avg. Fruit per Tree	41. Avg. Percent Grade Fruit	42. Graded Fruit per Tree	43. Avg. Wt. per Fruit	44. Pounds/Tree	45. Number of Trees/Acre	46. Pounds/Acre	47. Pounds per <u>Lug</u>	48. _____ per Acre								
362.0	X	0.12	=	43.4	X	0.38	=	16.49	X	110	=	1814	÷	25	=	72.6

49. Remarks

**MATURE APPRAISAL EXAMPLE**

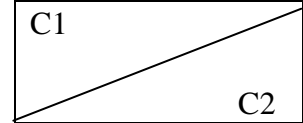
50. Adjuster's Signature <p align="center">I. M. Adjuster</p>			Code # <p align="center">XXXXX</p>		Date <p align="center">MM/DD/YYYY</p>		51. Insured's Signature <p align="center">I. M. Insured</p>			Date <p align="center">MM/DD/YYYY</p>	
------------------------------------------------------------------	--	--	---------------------------------------	--	------------------------------------------	--	----------------------------------------------------------------	--	--	------------------------------------------	--

52. Pg. 1 of 1

**NOTE:** 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 insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in column “C” as shown below.

C<sub>1</sub> Enter the ACTUAL acres for the orchard or suborchard.  
 C<sub>2</sub> Enter the REPORTED acres for the orchard or suborchard.



D. **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.

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. Refer to the LAM.

**NOTE:** Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number, entered exactly as shown on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”.....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
“H” .....	Harvested.
“UH”.....	Unharvested 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.”

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

J. **Appraised Potential:** Per-acre appraisal in lugs or tons to tenths, of POTENTIAL production for the acreage appraised. Refer to the appraisal methods for additional instructions.

**NOTE:** If there is no potential on UH acreage, enter “0.”

K<sub>1</sub>. - L. MAKE NO ENTRY.

M. + **Uninsured Cause:** 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 lugs or tons to tenths, for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

**NOTE:** 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 whole lugs or tons, to tenths, for any such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

**NOTE:** 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.”



- u. Record any trees removed without inspection.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information.
- w. 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 stored, sold, enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in items "B" - "E."
- (3) 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, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.

**NOTE:** (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) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items "A" through "S" by crop.

**NOTE:** If production has been commingled, refer to the LAM.

**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 amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.

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 an 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 SAME unit to three decimal places.

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

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

B. - E. **Length or Diameter, Width, Depth, Deduction:** For stonefruit that is stored or sold, enter the name and address of the **Buyer, Packing house, or Processor** as applicable. For stonefruit otherwise disposed of, indicate the disposition (sold by direct marketing, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Tons” or enter “Lugs” as applicable. Enter production in lugs or tons, to tenths.

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

N. **Adjusted Production:** Results from column "T" in lugs or tons to tenths.

O. **Production Not to Count:** Net production NOT to count in lugs or tons 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 lugs or tons, to tenths.

Q<sub>1</sub>. **Value:** For harvested stonefruit production damaged by insurable causes that qualifies for quality adjustment, as specified in section 3D:

- a. For production packed and sold as "fresh fruit" or when insured as a processing crop, enter the marketable value per lug or ton, as applicable for the insured crop in dollars and cents.
- b. For all other fresh stonefruit production that is sold as "other than fresh packed stonefruit," enter the value per ton in dollars and cents.

Q<sub>2</sub>. **Market Price:** When there is an entry in Q<sub>1</sub> above:

- a. For production packed and sold as "fresh fruit" or when insured as a processing crop, enter the highest price election for the crop (for the applicable coverage level) in dollars and cents.
- b. For all other fresh stonefruit production that is sold as "other than fresh packed stonefruit," enter the highest price election available for the type insured in dollars and cents.

R. **Quality Factor:** For production eligible for quality adjustment, enter the three-digit quality adjustment factor determined by dividing the result of Q<sub>1</sub> by Q<sub>2</sub> to three-decimal places.

**NOTE:** For all other fresh stonefruit production that is sold for any use "other than fresh packed stonefruit," this factor will convert tons of damaged production into the number of lugs to count.

S. **Production to Count:** Enter result from multiplying Column "P" times column "R," results in lugs or tons to tenths.

**NOTE:** FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column "S," in lugs or tons, to tenths.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from section I, column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in lugs or tons, to tenths.

25. **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 Production Worksheet.

**NOTE:** Final indemnity inspections should be signed on the bottom line.

26. **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 Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

**NOTE:** Final indemnity inspections should be signed on the 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.).

## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

Number of Acres	Select
10.0 or less	The lesser of 10 trees or 5% of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres

**TABLE B - (RESERVED)**

**TABLE C - NUMBER OF TREES PER ACRE**

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

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then 43,560 sq. ft. ÷ 65.0 sq. ft. = 670 trees per acre.