

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

2004 AND SUCCEEDING CROP YEARS

FCIC-25390 (08-1997)
FCIC-25390-1 (07-1998)
FCIC-25390-2 (06-1999)
FCIC-25390-3 (07-2004)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25390 (08-1997) 25390-1 (07-1998) 25390-2 (06-1999) 25390 3 (07-2004)
SUBJECT: RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS	DATE: July 27, 2004	
	OPI: Product Development Division	
	APPROVED: <i>John B. Witt</i> Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 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 **highlighted**. Three stars (***) identify where information has been removed.

Changes:

- A Changed the title of section 13, replacing the word “Standards” with “Requirements.” Revised subsection 13 B (3) and (4) by adding instructions for grapes laid down on continuous trays and clarifying instructions for grapes laid down on individual trays. Revised the Weight Method appraisal worksheet to add an entry and example for “Claim Number.” Also added a second appraisal worksheet example illustrating how to complete the form for weight method appraisals for continuous tray raisins. Deleted subsection 13 C and moved the information it contained to the end of subsection 13 B (2) as a NOTE. Inserted additional handbook references and corrected others as appropriate.
- B Revised subsection 13 B (4) and (5) to add instructions to use the Raisin Appraisal Worksheet (Weight Method) to record appraisals for field discards and discards at the growers headquarters. Revised subsection 13 B (5) In subsection 13 B (5), added all calculations are to be recorded either in the Narrative of the appraisal worksheet or a Special Report.

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

- C Revised subsection 13 B (6) to add instructions to use the Raisin Appraisal Worksheet for either the Weight or Count Method as appropriate to appraise for stickage on individual or continuous trays. Inserted all calculations are to be recorded either in the Narrative of the appraisal worksheet or a Special Report.
- D Changed the title of section 14, deleting the word “Standards.” Revised subsection 14 C to clarify how representative samples are selected for the weight, count and continuous tray appraisal methods. Changed the title of the “Vine Minimum Sample Table” to “Minimum Representative Sample Requirements” and reformatted the table for clarification.
- E Changed the title of section 15, replacing the word “Form” with the word “Worksheet” and deleting the word “Standards.” Deleted the language in the old subsections A (1) and (2) and inserted language in A (1) to correspond with the loss adjustment handbook standards. Inserted new language in subsection A (2) to use separate appraisal worksheets for each variety, vineyard (or sub-vineyard) and unit inspected. Renumbered subsection 15 C as 15 A (3), and changed the old subsection 15 B to be a NOTE at the end of subsection 15 A. Renumbered subsection 15 D as 15 B. Changed the title of the old subsection 15 D to show it includes instructions for individual and continuous tray appraisals and deleted all references to FCIC form numbers and OMB numbers.
- F Revised the new subsection 15 B by inserting the appraisal worksheet dated 2/99 and related form completion instructions. Added instructions and an example for “Claim No.” Revised the form completion instructions to reflect standard handbook language. Inserted instructions for “Company Name,” and rearranged and numbered items 1 through 3 to match the new form example. Revised form completion instructions to add instructions for the continuous tray appraisal method in items 12, 13, 15, 19, and 24. Inserted a new form example for continuous tray appraisals. On the example forms for individual and continuous tray appraisals, corrected the entries for items 6 – 8, 20, 21, and 23. Inserted “FOR ILLUSTRATION PURPOSES ONLY” in the heading of the example forms.
- G Moved the information in section 16 “Appraisal Modification and Deviation Standards” to section 18, retitled the section to read “Appraisal Deviations and Modifications,” Reserved the old section 16. The “Dry Bunch Weight Table” in Subsection B was revised to add a dry bunch weight for the category “All Others.”
- H In subsection 18, deleted all references to FCIC form numbers and OMB numbers. Inserted language to clarify when information applied to individual or continuous tray appraisals. In subsection 18 A, added a description of the bunch and berry count appraisal methods. Added a new subsection 18 D to reflect the loss adjustment handbook standards and renumbered the old subsection D as E. Deleted the old subsection 18 D (2) and incorporated the information into subsection 18 E. Inserted the appraisal worksheet dated 2/99 and revised the form completion instructions accordingly. Also revised the form and completion instructions to reflect the loss

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

adjustment handbook standards and inserted instructions and an example entry for “Claim Number.” Inserted instructions for appraising raisins laid on continuous trays under the Count Appraisal Method, with items 12 - 14, 20, 21, and 26 being revised accordingly. Corrected entries in the example form for the bunch count appraisal method for individual trays for items 6, 8, 22, 23, 25, and 26. Inserted and entry for “Company Name,” and rearranged and numbered items 1 through 3 to match the new form example. Inserted a new form example for continuous tray appraisals. Inserted “FOR ILLUSTRATION PURPOSES ONLY” in the heading of the example forms.

- I Removed Exhibit 10, which contained blank forms, and revised the Table of Contents accordingly.
- J Revised the Table of Contents to reflect the loss adjustment standards handbook format and to reflect changes made in the slipsheeted pages.
- K Removed “see section...,” and “see subsection...,” etc., and replaced with “refer to section...” and “refer to subsection...,” etc., wherever they appeared in the slipsheeted pages.
- L Made minor changes within the slip sheeted pages to correct spelling and punctuation; and revise page numbering and references.

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Raisin Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	1-4	1-2	9-10 11-12.2 13-14 15-20 21-24	10 (67-68)	07-1998 08-1997 07-1998 08-1997 07-1998 08-1997	FCIC-25390-1 FCIC-25390 FCIC-25390-1 FCIC-25390 FCIC-25390-1 FCIC-25390
Insert	1-4	1-2	1-4 9-24		07-2004 07-2004	FCIC-25390-3 FCIC-25390-3
Current Index	1-4	1-2	1-2 3-6 7-8 9-24 25-28 29-30 31-34 35-38 39-40 41-42 43-46	1(47-48.2) 1(49-50) 2(51-52) 3(53-54) 4(55-56) 5(57-58) 6(59-60) 7(61-62) 8(63-64) 9(65-66)	07-2004 06-1999 07-1998 08-1997 07-2004 07-1998 06-1999 07-1998 06-1999 08-1997 07-1998 08-1997 08-1997 08-1997 08-1997 08-1997 08-1997 07-1998 08-1997	FCIC-25390-3 RCIC-25390-2 FCIC-25390-1 FCIC-25390 FCIC-25390-3 FCIC-25390-1 FCIC-25390-2 FCIC-25390-1 FCIC-25390-2 FCIC-25390-1 FCIC-25390-2 FCIC-25390 FCIC-25390-1 FCIC-25390 FCIC-25390 FCIC-25390 FCIC-25390 FCIC-25390 FCIC-25390-1 FCIC-25390

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PART 3 RAISIN APPRAISALS

13 GENERAL APPRAISAL REQUIREMENTS

A Raisin appraisals are to be made on:

- (1) Rain-damaged raisins on trays to dry that will not be removed from the vineyard;
- (2) Raisins damaged solely by uninsured causes;
- (3) Discards in excess of normal discards:
 - (a) After boxing or as a salvage effort (“on-tray reconditioning”);
 - (b) Raisins from scattered trays not picked up and delivered;
 - (c) Raisins lost or discarded at grower headquarters; and
 - (d) Raisins stuck to trays (refer to subsection 13 B (5) below).

NOTE: Show method of determining discards and all calculations on a Special Report.

B General Information

- (1) Use the appraisal method procedures contained herein to determine raisin production.
- (2) The adjuster will determine which appraisal method to use depending upon vineyard conditions at loss appraisal time.

NOTE: Make separate appraisals for each variety inspected.

NOTE: List (and explain) uninsured conditions or causes of loss in the “Remarks” section of the appraisal worksheet or on a Special Report.

(3) **Weight Method Appraisals**

Use this method when raisins are damaged by insured or uninsured causes to the extent that NO raisins will be boxed and delivered. If the insurance provider determines that raisins are damaged to the extent that a weight method appraisal will not be accurate, refer to section 18, Appraisal Deviations and Modifications.

- (a) Use the Raisin Appraisal Worksheet (Weight Method) to record the total of all sample weights for raisins on individual or continuous tray laid from or in front of 5 consecutive vines and calculate an average weight per vine.
- (b) For raisins on continuous trays, determine the percent of row containing raisins on continuous tray by measuring , in whole feet, the total length of row selected for the sample and then measuring the gaps (or length of the sample row without continuous tray). To determine the percent of the sample row with raisins on continuous tray, divide the length of gaps by the total length of row and subtract the result from “1,” round to tenths of a percent.

- (c) Multiply the average weight per vine by the percent of row with continuous tray to determine the adjusted average weight per vine. Multiply the average weight per vine (or adjusted average weight per vine for continuous tray) by the number of vines to be appraised to determine the total appraised weight in pounds and convert to tons to hundredths. Also record the results on the Raisin Claim Worksheet (refer to Exhibit 1), as applicable.

NOTE: For continuous trays, do not use “end rows” for sample purposes. End rows are a continuous tray laid down at the edge of the vineyard to empty a mechanical harvester. Also, do not take samples near the beginning or end of a gap in a continuous tray due to variability in harvesting equipment.

(4) **Field Discard Weight Method**

Use this method when field discards are in excess of normal. Use a separate Raisin Appraisal Worksheet (Weight Method) to record the total weight of berries/bunches discarded from individual or continuous trays from 5 consecutive vines. Clearly indicated in the heading of the appraisal worksheet that the appraisal is for “Field Discards.” Calculate the average weight per vine. Multiply the average weight per vine by the number of vines to be appraised to calculate the total appraisal weight in pounds and convert to tons to hundredths. Record the total appraised tons (to hundredths) in item 23 of the Raisin Appraisal Worksheet (Weight Method). Also record the results in item 28 of the Raisin Claim Worksheet (refer to EXHIBIT 1).

NOTE: If raisins are over 16% moisture, adjust the appraised weight downward to 16% moisture (refer to EXHIBIT 9). If a USDA inspection has been made prior to making the appraisal and enough time has elapsed that the moisture recorded is not representative at the time of appraisal, submit another adjuster selected sample to USDA for a moisture determination. If moisture is in excess of 24.3% and raisins will not be picked up, refer to the appraisal deviations and modifications in section 18.

(5) **Appraisal For Discards At Grower Headquarters**

Perform this appraisal ONLY when discards are in excess of normal. Use a separate Raisin Appraisal Worksheet (Weight Method) to record the appraised tons to hundredths of raisin discards. Clearly indicate in the heading of the appraisal worksheet that the appraisal is for “Discards at Grower Headquarters.” Record all calculations in either the “Narrative” of the Raisin Appraisal Worksheet (Weight Method) or on a Special Report. Account for raisin tonnage (discards in excess of normal) lost over shaker at grower headquarters as follows:

- (a) Determine average bin weight (full bin weighs approximately 1,000 pounds).
- (b) Sample a number of bins to determine the average percent of chaff, stems, sand (CSS) in a bin. (The remaining percentage is the amount of raisins damaged by rain to count.) Determine the number of random bins to sample as follows:
- 1 If there are 1-10 bins, sample three random bins to determine the average of raisins to count.
 - 2 Randomly sample an additional bin for each additional 10 bins.

- (c) Apply the average percentage of raisins to count to the total weight of all the bins in the yard.

EXAMPLE: 5 bins X 1,000 lbs. (average weight of a bin) = 5,000 lbs. 5,000 lbs. X .30 (average percentage of raisins to count) = 1,500 lbs. 1,500 lbs. divided by 2000 = .75 tons appraisal.

- (d) Document the method used to determine the average percentage of CSS, and show the calculations in either the "Narrative" of the Raisin Appraisal Worksheet (Weight Method) or on a Special Report. Verify that raisin tonnage in bins has been destroyed prior to final settlement of claim.
- (e) Also record the calculated tonnage amount in item 27 of the Raisin Claim Worksheet (refer to Exhibit 1).

(6) **Tray Stickness Appraisal**

Perform this appraisal only when raisins have been lost to tray stickage due to rain damage, and the insured has left trays from the designated representative sample rows agreed upon during the inspection prior to boxing as outlined in section 8. Use a separate Raisin Appraisal Worksheet to record the appraised tons to hundredths. Use either the Weight or Count Method, as appropriate. Clearly indicate in the heading of the appraisal worksheet that the appraisal is for "Tray Stickness." Record all calculations in either the "Narrative" of the worksheet or on a Special Report. Account for raisin tonnage stuck to trays as follows:

- (a) If individual trays are stacked at the end of the sample rows:

- 1 Pull a group of trays off the top of the stack (approximately 1/3 of the stack), then pull off a consecutive number of individual trays based upon the average number of trays determined on the first inspection to be laid between 5 consecutive vines (refer to section 8 for inspection requirements).
- 2 Determine the total weight of raisin discards from tray stickage either by weight (refer to subsection 13 B (3)), or by berry/bunch count (refer to section 18).

Repeat this process for each of the required samples as contained in section 14 to obtain the average discard weight. One stack at the end of a row equals one sample.

- (b) If trays are left on the ground the entire length of the sample rows after boxing:

- 1 Locate a representative area within the row, then for individual trays mark off a consecutive number of trays based upon the average number of trays determined on the first inspection to be laid between 5 consecutive vines. For berry count appraisals on continuous trays, use the sample size as determined in subsection 14 C (3).

2 Determine the total weight of raisin discard from tray stackage either by weight (refer to subsection 13 B (3)), or by bunch/berry count (refer to section 18).

Repeat this process for each required sample (as determined in section 14) to obtain the average discard weight.

(d) Record the results on the Raisin Appraisal Worksheet in tons to hundredths. Also record the results in item 28 of the Raisin Claim Worksheet (refer to Exhibit 1).

14 SAMPLE SELECTION

A Make a general analysis of all acreage in the unit. Determine the number and general location of vines to be selected as representative samples based on:

(1) The number of vines; and

(2) The extent of variation in the amount of production or damage within the acreage.

B When significant yield-potential or damage difference exists within a vineyard or the insured wishes to destroy a part of a vineyard, split the vineyard into sub-vineyards for separate appraisals.

C Select representative samples for:

(1) Weight appraisal method for raisins laid down on individual trays, by counting the number of individual trays from 5 consecutive vines (the space between 6 vine trunks). If individual trays overlap across the end vine trunks, then weigh/count the last tray on one end but not on the other end. For continuous trays, determine the space equal to the spacing of 5 continuous vines (the space between 6 vine trunks).

(2) Berry or bunch count appraisal method for raisins laid down on individual trays, use subsection 14 C (1) above to determine the sample size.

(3) The berry count appraisal method for raisins that are laid down on continuous trays by measuring the space between two vine trunks within the row and dividing by four to arrive at the representative sample row length in feet to tenths.

MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS (by Unit)	
Number of Vines	Number of Samples*
0 through 2,500 vines	2 sample groups*
<u>For each additional 5,000 vines (or fraction thereof)</u>	<u>1 additional sample group*</u>
* 1 sample group = 5 consecutive vines.	

15 APPRAISAL **WORKSHEET** ENTRIES AND COMPLETION

A General Information

- (1) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (2) Separate appraisal worksheets are required for each variety, vineyard (or sub-vineyard), and unit inspected.
- (3) Make adjustments for any missing vines on the unit.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B below. Example appraisal worksheets are also provided to illustrate how to complete entries.

B Weight Method Appraisal Worksheet Entries and Completion (for both individual and continuous tray appraisals)

Item No.

Information Required

Claim No.:

Claim number as assigned by the insurance provider, if required.

- 1 Company Name:** Name of insurance provider, if not preprinted on the worksheet (Company Name).
- 2 Policy Number:** Insured's assigned policy number.
- 2 a Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
- 3 Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 4 Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 5 Field ID:** Vineyard or sub-vineyard identification symbol (block number, etc.).
- 6 Acres:** Number of determined acres, to tenths, in the unit being appraised.
- 7 Number of Vines/Acre:** Number of vines per acre as determined by the adjuster during the first visit to the vineyard (refer to Exhibit 8 for vine spacing).
- 8 Acres/Vines To Be Appraised:** Total number of acres (to tenths) in the vineyard or sub-vineyard and the number of vines to be appraised (e.g., 2.3/1194).

- 9 **Laydown Date:** Date raisins to be appraised were laid down (e.g., MM/DD/YYYY).
- 10 **Samples Req.:** Number of samples required based on the number of vines to be appraised (refer to subsection 14 C).
- 11 **Sample Number:** MAKE NO ENTRY, pre-printed on the form.
- 12 **Total Weight Of Sample:** By line, total weight of sample in whole pounds. For continuous tray, weigh the raisins on the tray occupying space equal to the spacing of 5 consecutive vines (i.e., the spaces between 6 vine trunks).
(1 sample = 5 vines)
- 13 **Number Of Trays In Sample:** By line, number of individual trays in each sample. For continuous tray, cross out "Number of Trays in Sample" and replace with "Percent Of Row With Tray." Enter percent of row with continuous tray, rounding to tenths of a percent, using the instructions in subsection 13 B (3), above. Show calculations in the "Narrative."
- 14 **Number Of Vines In Sample:** By line, total number of vines in the sample.
- 15 **Totals:** Totals of column 12, "Total Weight of Sample," in whole pounds; column 13, "Number of Trays in Sample," for individual trays enter whole trays, for continuous trays enter total percent to tenths; and column 14, "Number of Vines in Sample," in whole vines.
- 16 **Total Weight:** Transfer entry from item 15, "Total Weight Of Sample," in whole pounds.
- 17 **Number Of Vines Sampled:** Transfer entry from item 15, "Number Of Vines In Sample."
- 18 **Average Weight Per Vine:** Result of dividing item 16, "Total Weight," by item 17, "Number Of Vines Sampled," in pounds to tenths.
- 19 **AVG. Weight Per Vine:** For individual trays, transfer entry from item 18, "Average Weight Per Vine." For continuous trays, multiply percent of row occupied by continuous tray (from "Narrative" calculation) times item 18, result in pounds to tenths.
- 20 **No. Vines To Be Appraised:** Transfer entry from item 8 for number of vines to be appraised.
- 21 **Total Weight:** Multiply item 19, "AVG. Weight Per Vine," times item 20, "No. Vines To Be Appraised," results in pounds to tenths.
- 22 **Lbs./Ton:** MAKE NO ENTRY ("2000" pre-printed on the form).

- 23 **Appraised Tons To Count:** Divide item 21, “Total Weight,” by item 22, “Lbs./Ton,” results in tons to two decimal places, after adjusting to 16 percent moisture if moisture is in excess of 16 percent. Refer to Raisin Moisture Adjustment Factor Table in Exhibit 9.
- 24 **Narrative:** Document:

 - a Whether the appraisal is for discards.
 - b Method used to determine that discards were in excess of normal discards.
 - c How the number of vines per acre was determined.
 - d Any other pertinent information.
 - e Calculation adjusting “Appraised Tons to Count” (item 23) for moisture in excess of 16 percent.
 - f. Calculations for determining percent of row with continuous tray (refer to subsection 13 B (3)) and item 19 entry, average weight per vine.
- 25 **Insured’s Signature:** Insured (or insured’s authorized representative’s) signature. 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.
- 26 **Date:** Date of the insured’s signature (e.g., MM/DD/YYYY).
- 27 **Adjuster’s Signature, Code No.:** Signature of the adjuster and code number after the insured (or insured’s authorized representative) has signed.
- 28 **Date:** Date of the adjuster’s signature (e.g., MM/DD/YYYY) after the worksheet has been reviewed with, and signed by the insured. 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 claim form.
- 29 **Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

(EXAMPLE FOR INDIVIDUAL TRAY APPRAISALS)

Claim No.: XXXXX

(Rev. 2-99) (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL WORKSHEET Weight Method		1. Company Name Any Company		2. Policy Number XX-XXX-XXXXX	2a. Crop Year YYYY
		3. Insured's Name I. M. Insured		4. Unit Number 00100	5. Field ID A-1
6. Acres 2.3	7. Number Vines/Acre 519	8. Acres/Vines To Be Appraised 2.3/1194	9. Laydown Date MM/DD/YYYY	10. Samples Req. 2	
11. Sample Number	12. Total Weight Of Sample (1 Sample = 5 Vines)	13. Number Of Trays In Sample		14. Number Of Vines In Sample	
(1)	38	9		5	
(2)	32	8		5	
(3)					
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
(11)					
(12)					
(13)					
(14)					
(15)					
(16)					
(17)					
(18)					
15. Totals	70	17		10	
16. Total Weight 70		17. Number Vines Sampled 10		18. Average Weight Per Vine = 7.0	
19. AVG. Weight Per Vine 7.0	20. No. Vines To Be Appraised X 1194	21. Total Weight = 8358.0	22. Lbs/Ton ÷ 2000	23. Appraised Tons To Count = 4.18	
24. Narrative: Appraised on MM/DD/YYYY.					
25. Insured's Signature I. M. Insured				26. Date MM/DD/YYYY	
27. Adjuster's Signature I. M. Adjuster			Code No. XXXXXX		28. Date MM/DD/YYYY

Claim No.: XXXXXX

(EXAMPLE FOR CONTINUOUS TRAY APPRAISALS)

(Rev. 2-99) (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL WORKSHEET Weight Method		1. Company Name Any Company		2. Policy Number XX-XXX-XXXXX		2a. Crop Year YYYY			
		3. Insured's Name I. M. Insured		4. Unit Number 00100		5. Field ID A-1			
6. Acres 2.3		7. Number Vines/Acre 519		8. Acres/Vines To Be Appraised 2.3/1194		9. Laydown Date MM/DD/YYYY		10. Samples Req. 2	
11. Sample Number	12. Total Weight Of Sample (1 Sample = 5 Vines)			13. Number Of Trays In Sample Percent Of Row With Tray			14. Number Of Vines In Sample		
(1)	43			90.3			5		
(2)	36			87.5			5		
(3)									
(4)									
(5)									
(6)									
(7)									
(8)									
(9)									
(10)									
(11)									
(12)									
(13)									
(14)									
(15)									
(16)									
(17)									
(18)									
15. Totals		79			177.8			10	
16. Total Weight 79			17. Number Vines Sampled 10			18. Average Weight Per Vine = 7.9			
19. AVG. Weight Per Vine 7.0		20. No. Vines To Be Appraised x 1194		21. Total Weight = 8358.0		22. Lbs/Ton ÷ 2000		23. Appraised Tons To Count = 4.18	
24. Narrative: Appraised on MM/DD/YYYY. Sample 1 58.0 ft gap ÷ 600.0 ft row = .097; Sample 2 75.0 ft gap ÷ 600.0 ft row = .125. .097 + .125 = .222. .222 ÷ 2 samples = .111 average percent gap. 1 - .111 = .889 average percent of row with tray. 7.9 X .889 = 7.0.									
25. Insured's Signature I. M. Insured						26. Date MM/DD/YYYY			
27. Adjuster's Signature I. M. Adjuster						Code No. XXXXXX		28. Date MM/DD/YYYY	

16 RESERVED.

17 RESERVED.

18 APPRAISAL DEVIATIONS AND MODIFICATIONS

A **Count Method Appraisal Modification** - If it is determined that raisins are damaged to the extent that an accurate weight appraisal cannot be made, use the **Count Method Appraisal Modification (bunch or berry count)** to determine appraised raisin production.

- (1) **For bunch appraisals**, select a representative 5 vine sample (refer to section 14), count the number of bunches on each **individual** tray within the sample. **For berry appraisals on continuous trays**, select a sample row length using subsection 14 C (3) and count the number of berries in the sample.
- (2) **Total the number of bunches/berries for all samples and divide by the number of vines sampled to determine the average number of bunches/berries per vine.**
- (3) **For bunch appraisals**, multiply the **average** number of bunches per vine times the dry bunch weight factor (refer to the table in subsection 18 B below) to obtain the average weight per vine in pounds to tenths. **For berry appraisals on continuous trays**, determine the percent of row containing the continuous tray using the instructions in subsection 13 B (3), above. Divide the average number of berries per vine by "1250" to obtain the average weight per vine in pounds to tenths. Multiply the average weight per vine by the percent of row with continuous tray to determine the adjusted average weight per vine.
- (4) Multiply the average weight per vine (or for continuous trays, the adjusted average weight per vine) by the number of vines to be appraised to calculate the total appraisal weight in pounds and **divide by "2000" to convert to tons to hundredths.**

- (5) Use the **Count Method Appraisal Modification** for bunch and berry appraisals using the procedures in 18 E below.

B Use the dry factors in the table below **with** the **Count Method Appraisal Modification (bunch appraisals)**.

DRY BUNCH WEIGHT TABLE	
Variety Name	Dry Bunch Weight in Pounds
Thompson & Fiesta	.22
Flame Seedless	.24
Ruby Seedless	.56
Muscat	.18
Sultana	.20
Monukka	.27
All Others	.22

C Deviation of dry weights. There will be instances where the average bunch weights may be below or above these average weights. If it is determined that the bunch weight for the variety being appraised is below or above average weights, FCIC (as described in the LAM) may issue an approved deviation of the factors in the Dry Bunch Weight Table. If an approved deviation

is used, document the deviation method, including any calculations and facts to support the use of the modified weights.

D General Information

- (1) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (2) Separate appraisal worksheets are required for each variety, vineyard (or sub-vineyard), and unit inspected.
- (3) Make adjustments for any missing vines on the unit.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection 18 E below. Example appraisal worksheets are also provided to illustrate how to complete entries.

E Count Method Appraisal Modification – Bunch or Berry Count for Individual Tray and Berry Count for Continuous Tray

<u>Item No.</u>	<u>Information Required</u>
Claim No.:	Claim number as assigned by the insurance provider, if required.
1 Company Name:	Name of insurance provider, if not preprinted on the worksheet (Company Name).
1 a Check Appropriate Box Bunches/Berries:	Place a check in the appropriate box to indicate if the appraisal is for “bunches” or “berries.”
2 Policy Number:	Insured's assigned policy number.
2 a Crop Year:	Four-digit crop year for which the claim is filed, as defined in the policy.
3 Insured’s Name:	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
4 Unit Number:	Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5 Field ID:	Vineyard or sub-vineyard identification symbol (block number, etc.).
6 Acres:	Number of determined acres, to tenths, in the vineyard or sub-vineyard being appraised.
7 Number Vines/Acre:	Number of vines per acre as determined by the adjuster during the first visit to the vineyard (refer to Exhibit 9 for vine spacing).
8 Acres/Vines To be Appraised:	Total number of acres (to tenths) and vines to be appraised (e.g., 2.3/1194).

- 9 **Laydown Date:** Date raisins to be appraised were laid down.
- 10 **Samples Requested:** Number of samples required based on the number of vines to be appraised (refer to subsection 14 C).
- 11 **Sample Number:** MAKE NO ENTRY, sample numbers are pre-printed on the form.
- 12 **Total Number Of Bunches Or Berries: (1 Sample = 5 Vines)** By line, total number of bunches or berries for each sample. For continuous trays using the berry count appraisal, line out "5" in the second line of the column heading and replace with "1/4." Determine sample row length per subsection 14 C (3). Record vine spacing and sample row length calculations in the "Narrative."
- 13 **Number Of Trays In Sample:** By line, number of individual trays in each sample. For continuous trays line out "Trays In Sample" in the column heading and insert "Berries/Vine." By line, multiply item 12 by "4" and enter result in whole berries.
- 14 **Number Of Vines In Sample:** For individual trays, by line, total number of vines in the sample. For continuous trays, enter "1."
- 15 **Totals:** Totals of columns 12, "Total Number Of Bunches Or Berries," in whole bunches or berries; column 13, "Number of Berries/Vines In Sample," and column 14, "Number Of Vines In Sample."
- *** 16 **Total Number Bunches Or Berries** Total from item 15, "Total Number Of Bunches Or Berries" (total of column 12) in whole bunches or berries.
- 17 **Number Vines Sampled:** Total number of vines in sample from item 15, "Totals" (total of column 14).
- 18 **Average Number Bunches or Berries Per Vine:** Item 16, "Total Number Bunches Or Berries," divided by item 17, "Number Vines Sampled," round to whole bunches or berries.
- 19 **Dry Bunch Weight Factor:** For bunch appraisals, enter the two-decimal bunch weight factor for the variety obtained from the Dry Bunch Weight Table above. Enter variety name in "Narrative." For berry count appraisals, LEAVE BLANK.
- 20 **Average Weight Per Vine:** For bunch appraisals, the result of item 18, times item 19, to pounds to tenths. For berry count appraisals, enter the result of dividing item 18 by "1250" in pounds to tenths. Show calculations in the "Narrative."
- 21 **AVG. Weight Per Vine:** For bunch appraisals, transfer entry in item 20 to item 21. For continuous tray, enter result of multiplying percent of row with continuous tray by item 20, in pounds to tenths. Show calculations in the "Narrative." Refer to subsection 13 B (3) for instructions on determining percent of row with continuous tray.

- 22 **Number of Vines To Be Appraised:** Number of vines to be appraised from item 8 “Acres/Vines To Be Appraised.”
- 23 **Total Weight:** Item 21 times item 22, round result to the nearest tenth of a pound.
- 24 **Lbs/Ton:** MAKE NO ENTRY, “2000” is pre-printed on the form.
- 25 **Appraised Tons To Count (.XX):** Item 23, “Total Weight,” divided by item 24, “Lbs/Ton,” to determine tons to count, round result to two-decimal places.
- 26 **Narrative:** Document:
- a Whether the appraisal is for discards.
 - b Method used to determine that discards were in excess of normal discards.
 - c How the number of vines per acre was determined.
 - d Vine spacing and sample row length determinations for continuous tray appraisals.
 - e For berry count appraisals, calculations for average weight per vine for item 20.
 - f For bunch count appraisals, variety name that corresponds to the bunch weight factor used in item 19.
 - g Calculations for percent of row with continuous tray (refer to subsection 13 B (3)) and entry in item 21.
 - h Any other pertinent information.
- 27 **Insured’s Signature:** Insured’s (or insured’s authorized representative’s) signature. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED. Obtain the insured’s signature on only the last page of the worksheet.
- 28 **Date:** Date of insured’s signature (e.g., MM/DD/YYYY).
- 29 **Adjuster’s Signature, Code No.:** Signature of adjuster and code number after the insured (or insured’s authorized representative) has signed.
- 30 **Date:** Date of adjuster’s signature (e.g., MM/DD/YYYY). If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the claim form.
- 31 **Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Claim No.: XXXXX

(EXAMPLE FOR BUNCH COUNT METHOD)

Rev. 2-99 (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL WORKSHEET Count Method		1. Company Name Any Company		1a. Check Appropriate Box Bunches <input checked="" type="checkbox"/> Berries <input type="checkbox"/>	
		2. Policy Number XX-XXX-XXXXX		2a. Crop Year YYYY	
3. Insured's Name I. M. Insured		4. Unit Number 00100	5. Field ID A-1	6. Acres 2.3	
7. Number Vines/Acre 519		8. Acres/Vines To Be Appraised 2.3/1194		9. Laydown Date MM/DD/YYYY	10. Samples Requested 3
11. Sample Number	12. Total Number Of Bunches Or Berries (1 Sample = 5 Vines)		13. Number Of Trays In Sample		14. Number Of Vines In Sample
(1)	146		9		5
(2)	121		8		5
(3)	105		7		5
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
(11)					
(12)					
(13)					
(14)					
(15)					
(16)					
(17)					
(18)					
15. Totals	372		24		15
16. Total Number Bunches Or Berries 372		Or	17. Number Vines Sampled 15		=
		÷	18. Average Number Bunches Or Berries Per Vine 25		=
			19. Dry Bunch Weight Factor .22		X
			20. Average Weight Per Vine 5.5		=
21. AVG. Weight Per Vine 5.5		x	22. Number Vines To Be Appraised 1194		=
			23. Total Weight 6567.0		÷
			24. Lbs/Ton 2000		=
			25. Appraised Tons To Count (.XX) 3.28		
26. Narrative: Appraised on MM/DD/YYYY.					
27. Insured's Signature I. M. Insured					28. Date MM/DD/YYYY
29. Adjuster's Signature I. M. Adjuster				Code No. XXXXX	30. Date MM/DD/YYYY

Claim No.: XXXXX

(EXAMPLE FOR BERRY COUNT – CONTINUOUS TRAY)

Rev. 2-99 (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL WORKSHEET Count Method		1. Company Name Any Company		1a. Check Appropriate Box Bunches <input type="checkbox"/> Berries <input checked="" type="checkbox"/>	
		2. Policy Number XXX-XXX-XXXXX		2a. Crop Year YYYY	
3. Insured's Name I. M. Insured		4. Unit Number 00100	5. Field ID A-1	6. Acres 2.3	
7. Number Vines/Acre 519		8. Acres/Vines To Be Appraised 2.3/1194		9. Laydown Date MM/DD/YYYY	10. Samples Requested 3
11. Sample Number	12. Total Number Of Bunches Or Berries (1 Sample = 5 1/4 Vines)	13. Number Of Trays In Sample Berries/Vine		14. Number Of Vines In Sample	
(1)	2046	8,184		1	
(2)	1941	7,764		1	
(3)	1825	7,300		1	
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
(11)					
(12)					
(13)					
(14)					
(15)					
(16)					
15. Totals	5,812	23,248		3	
16. Total Number Bunches Or Berries	23,248	17. Number Vines Sampled	3	18. Average Number Bunches Or Berries Per Vine	7,749
	÷		=		
19. Dry Bunch Weight Factor		20. Average Weight Per Vine	6.2		
	x		=		
21. AVG. Weight Per Vine	5.5	22. Number Vines To Be Appraised	1194	23. Total Weight	6,567.0
	X		=		
24. Lbs/Ton		25. Appraised Tons To Count (.XX)	3.28		
	÷		=		
26. Narrative: Appraised on MM/DD/YYYY. 6 ft vine spacing divided by 4 = 1.5 ft sample row length. 6,875 avg. berries/vine divided by 1250 lbs. = 5.5 lb average weight/vine. Sample 1 58.0 ft gap ÷ 600.0 ft row = .097; Sample 2 75.0 ft gap ÷ 600.0 ft row = .125. .097 + .125 = .222. .222 ÷ 2 samples = .111 average percent gap. 1 - .111 = .889 average percent of row with tray. 6.2 Average Weight Per Vine X .889 = 5.5 AVG. Weight Per Vine.					
27. Insured's Signature I. M. Insured				28. Date MM/DD/YYYY	
29. Adjuster's Signature I. M. Adjuster			Code No. XXXXXX	30. Date MM/DD/YYYY	

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