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Department of
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Federal Crop
Insurance
Corporation



Product
Development
Division

APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25030 (08-2005)

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25030 (08-2005)
SUBJECT: APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	OPI: Product Development Division
	APPROVED: DATE: /s/ Tim B. Witt 8/26/05 Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 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. 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.

Changes: For August 2005 Issuance (FCIC-25030):

- A. Page TC 1, section 3 B: Inserted the phrase “AND PROCEDURES” in section heading.
- B. Page TC 1, section 4 B - E: Inserted subsections heading entitled “Timing of Appraisals,” “Selecting Representative Sample Trees for Appraisals,” “Selecting Representative Apples for Grading and Quality Adjustment,” and “Determining the Amount of Production to Count.”
- C. Page TC 1, section 7: Revised section heading to read as follows - “Apple Appraisal, Grading, and Quality Worksheet Entries and Completion Procedures.”
- D. Page TC 2, section 8: Inserted a new section heading entitled “Harvested Production Worksheet Entries and Completion Procedures.”
- E. Page TC 2, **TABLE C**: Revised table title to read as follows - “Quality Adjustment Percentages for Fresh Apple Production Insured Under Optional Coverage.”
- F. Page 1, section 2 A: Inserted the phrase “*or insured’s authorized representative*” in the following sentence - “...and signed by the insured (*or insured’s authorized representative*) for the loss adjustment...”
- G. Page 2, section 2 B: Inserted a definition for the term “Block.”

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- H. Page 3, section 2 B (4): Delete the term “Natural Culls” and inserted the term “Uninsured Damage.”
- I. Page 3, section 3 A (1) (b): Inserted the phrase “*and have produced*” in the following sentence - “That are grown on tree varieties that are adapted to the area *and have produced* in at least one of the previous four years...”
- J. Page 4, section 3 B: Revised the subsection heading to include the phrase “AND PROCEDURES.” Inserted a reference to “Optional Coverage.” Also, deleted references to optional units, written agreements, and hail and fire exclusions.
- K. Page 4, section 3 C: Inserted the phrase “*all conditions stated in the applicable provisions are met*” for determining unit structure for insured apple acreage.
- L. Page 5, section 3 D (2): Revised grading and quality adjustment information to include references to the applicable USDA grade requirements for fresh and processing apples. Also inserted text in subsection (b) that instructs handbook users to count all production grading at least U.S. No. 1 Processing for APH reporting purposes.
- M. Page 6, section 3 D (3): Inserted a reference to the Special Provisions, next level of supervision, or the RMA RO for grade requirements used in lieu of the apple grades contained in the USDA website.
- N. Pages 6 - 7, section 4 A: Inserted general appraisal information pertaining to (1) unit/block/orchard appraisals, (2) reference to the LAM for insured causes of damage and code designations, and (3) units of measure.
- O. Page 7, section 4 B: Inserted information on early season and near maturity appraisals.
- P. Page 7, section 4 C: Revised information for identifying and selecting representative sample trees for appraisals to include appraisals by unit/block/orchard, as applicable.
- Q. Page 8, section 4 D: Inserted instructions for appraising individual fruit that is damaged by both insured and uninsured causes of damage as damaged solely by uninsured causes of damage.
- R. Pages 9-10, section 4 E: Inserted instructions for determining production to count for acreage insured under basic coverage and optional coverage. Also inserted information to not count production damaged in storage as damage due to insured causes.
- S. Pages 10-11, section 4 E (4): Inserted examples that illustrate how to document harvested production on the appraisal worksheet when harvested production is sold as U.S. Fancy grade under Optional Coverage.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- T. Pages 12 - 15, section 5 B: Revised unharvested appraisal instructions to include information on the two-step appraisal method for optional coverage appraisals. Also, inserted instructions to use at least 30 representative fruit per sample for grading and quality adjustment.
- U. Pages 16 - 24, section 7 B: Revised the unharvested appraisal worksheet format and item entry instructions to include instructions for two-step appraisals for optional coverage appraisals. Also inserted item entry instructions for calculating optional coverage appraisals when the average % of damage is 20% or less, or greater than 65 %.
- V. Pages 25 - 34, section 8: Inserted new procedure and worksheet for harvested appraisals for apples acreage insured under Basic Coverage and Optional Coverage. This procedure contains instructions for determining the amount of harvested production to count and percent damage for production graded by the processor/packing house, for production graded by State/Federal graders, and for production graded by the adjuster in the field.
- W. Page 37, section 9, Production Worksheet, column 14 - Date(s) of Notice of Loss: Revised instructions for documenting first and second notices of damage.
- X. Page 40, section 9, Production Worksheet, column M- +Uninsured Cause: Inserted instructions for documenting potential appraised production from abandoned acreage, for acreage destroyed without consent, etc.
- Y. Page 43, section 9, Production Worksheet, Section II instructions: Inserted instructions to document method of disposition for apples sold by direct marketing. Also inserted instructions to verify the accuracy of processor or packing house records used for documenting harvested production.
- Z. Page 51, **TABLE C**: Revised title to read as follows - “Quality Adjustment Percentages for Fresh Apple Production Insured Under Optional Coverage.”
- AA. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with the RMA-approved handbook standards format.

Control Chart For: Apple Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	References	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-48	49-51	08-2005	FCIC-25030

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

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 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. DISTRIBUTION

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

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

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 apple 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

- (4) Definitions:

Apple Production All production of fresh apples and processing apples from the insurable acreage.

(Apple) Type	Fresh, processing, or varietal group apples as specified in the Special Provisions.
Bin	A container that contains a minimum of 875 pounds of apples or another quantity as designated in the Special Provisions.
Block	Trees, vines or bushes in a orchard, vineyard, bog, of a single or mixed age and density, separated by applicable practice, type, variety, different T-yield Map Area (TMA), or other characteristics shown in the actuarial documents (e.g., early, mid, late peaches).
Box	A container that contains 35 pounds of apples or another quantity as designated in the Special Provisions.
Bushel	In all states except Colorado, 42 pounds of apples. In Colorado, 40 pounds of apples.
Damaged Apple Production (Basic Coverage, Fresh and Processing)	The percentage of fresh or processing apple production that fails to grade U.S. No. 1 Processing or better in accordance with the grade standards, within each lot, bin, bushel, or box, as applicable, due to an insurable cause of loss.
Damaged Apple Production (Optional Coverage, Fresh only)	The percentage of fresh apple production that fails to grade U.S. Fancy or better in accordance with the grade standards, within each lot, bin, bushel, or box, as applicable, due to an insurable cause of loss.
Direct Marketing	Sale of the insured (apple) crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, buyer, or broker. Examples of direct marketing include selling through an on-farm or roadside stand, or a farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
Fresh Apples	Apple production: (1) that is sold, or could be sold, for consumption without undergoing any change in its basic form, such as peeling, juicing, crushing, etc.; and (2) from acreage that is reported as fresh apples on the acreage report.
Harvest	The picking of mature apples from the trees or collecting mature apples from the ground. Apples collected from the ground that cannot be sold for human consumption will not be considered harvested.
Lot	A quantity of production that can be separated from other quantities of production by grade characteristics, load, location, or other distinctive features.

Marketable	Apple production that is not damaged apple production.
Mature (Apple)	Apples defined as “mature” in the applicable grade standards.
*** Natural Drop Apples	Individual apples that drop from trees as an ordinary occurrence throughout the growing season.
Processing Apples	Apple production: (1) that is sold after it has undergone a change to its basic structure such as peeling, juicing, crushing, etc.; and (2) from acreage designated as processing apples on the acreage report.
Uninsured Damage Apples	Apples that fail to meet the applicable grade standards solely due to uninsured causes (e.g., spray burn, mechanical damage , etc.).
Varietal Group	Apple varieties with similar characteristics that are grouped for insurance purposes as specified in the Special Provisions.

3. INSURANCE CONTRACT INFORMATION

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 apples in the county for which a premium rate is provided by the actuarial table:
 - (a) In which the insured has a share;
 - (b) That are grown on tree varieties that are adapted to the area **and**, in at least one of the previous four years **have produced**:
 - 1 10 bins of apples per acre in Area A (a geographic area that includes Montana, Wyoming, Utah, New Mexico, and all states west thereof); or
 - 2 150 bushels of apples per acre in Area B (a geographic area that includes all states not included in Area A, except Colorado); or
 - 3 200 bushels of apples per acre in Area C (Colorado).
 - (c) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider.
- (2) Apples interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that such acreage does not meet the requirements contained in the insured’s policy.

- (3) Insurance coverage is provided against loss of production from insects and disease (e.g., when there is not an approved treatment or pesticide labeled for the specific pest or disease, etc.) but not damage due to insufficient or improper application of pest and disease control measures.
- (4) Insurance coverage is provided against failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period (e.g., drought - well, pond, or creek goes dry due to lack of rainfall, etc.).
- (5) Insurance coverage is provided against wildlife damage (insureds are expected to exercise wildlife preventive practices that are generally recognized as effective for the area (e.g., mole or mice bait for mole or mice, or deer control measures if deer are known to be a problem in the orchard, etc.)).
- (6) Insurance coverage is provided against all other natural causes of loss that cannot be prevented, including, but not limited to, failure of fruit to color, hail, wind, excess sun causing sunburn, and frost and freeze causing russeting. **Refer to the LAM.**
- (7) Insurance coverage is **not** provided against damage or loss of production due to the insured's inability to market the apples for any reason other than actual physical damage from an insurable cause specified in the policy. For example, the insurance provider will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Coverage for Quality Adjustment (**herein referred to as "Optional Coverage"**).
- (2) Coverage Enhancement Option (normally available in Pennsylvania and Washington, refer to Bulletin No. MGR-04-013 which terminates this option effective for the 2006 crop year).

*** (3) Refer to the Crop Insurance Handbook (CIH) and LAM for other provisions 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 conditions stated in the applicable provisions are met.**

D. GRADING AND QUALITY ADJUSTMENT

(1) **General Information.**

- (a) **Basic coverage.** For apples insured under basic coverage, the crop provisions provide coverage for both fresh and processing apple production damaged by any insured cause that occurs during insurance period that results in a loss of production. The crop provisions also contain grade requirements for basic coverage (refer to subsection (2) below).

- (b) **Optional coverage.** For apples insured under optional coverage, the crop provisions provide coverage for fresh apple production damaged by any insured cause that occurs during the insurance period that results in a loss of production and/or fruit quality.

(2) **Grading and Quality Requirements.**

(a) Apples will be graded in accordance with the applicable Grade Standards as follows:

1 U.S. Standards for Grades of Apples for Processing;

- i **Basic Coverage:** Used to determine fresh and/or processing apple production that grades U.S. No. 1 Processing or better, and corresponding damaged apple production.
- ii **Optional Coverage:** Used to determine fresh apple production that grades U.S. No. 1 Processing or better, and corresponding damaged apple production.

2 U.S. Standards for Grades of (Fresh) Apples or such other standards contained in the Special Provisions.

Optional Coverage: Used to determine fresh apple production that grades U.S. Fancy or better, or such other standards contained in the Special Provisions and corresponding damaged apple production.

(b) For APH purposes, both Basic Coverage and Optional Coverage will include production grading at least U.S. No. 1 Processing or better as production to count.

(c) Only fresh apple production insured under Optional Coverage will have production to count adjusted for quality. If appraised or harvested fresh apple production is damaged by insurable causes to the extent that more than 20 percent of the apples do not grade U.S. Fancy or better, (or other applicable grade listed in the Special Provisions) the following adjustments will apply:

- 1 Fresh apple production to count with 21 percent through 40 percent damaged apple production will be reduced 2 percent for each full percent of damage in excess of 20 percent.
- 2 Fresh apple production to count with 41 percent through 50 percent damaged apple production will be reduced 40 percent plus an additional 3 percent for each full percent of damage in excess of 40 percent.
- 3 Fresh apple production to count with 51 percent through 64 percent damaged apple production will be reduced 70 percent plus an additional 2 percent for each full percent of damage in excess of 50 percent.

- 4 Fresh apple production to count with 65 percent or more damaged apple production will not be considered production to count.
- 5 If the insured sells any fresh apple production as U.S. Fancy, **or such other standards contained in the Special Provisions**, all such sold production will be included as production to count under Optional Coverage (refer to subsection 4 E, herein).

- (3) Apple acreage insured under CAT coverage **is not** eligible for Optional Coverage. The insured must elect to insure apple acreage at the additional coverage level to qualify for this option. Optional Coverage is available for fresh apple acreage only.
- (4) **Internet Address for Apple Grade Standards.** Refer to the USDA grade standards for fresh and processing apples located on the internet at: www.ams.usda.gov/standards/ For such other standards contained in the Special Provisions, refer to your next level of supervision or the RMA Regional Office (RO).

4. APPLE APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedure in this handbook and the LAM.
- (2) **Appraisal Requirements.** Refer to the LAM and section 5 A, herein, for information on when appraisals are required.
- (3) **Notice of Damage.** The apple crop provisions require insureds to file a “notice of damage or loss” with the insurance provider in the following situations:
 - (a) At least 3 days prior to the date harvest should have started if the crop/variety will not be harvested.
 - (b) At least 15 days before any production from any unit will be sold by direct marketing. In the event of the insured’s failure to give timely notice that 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 insurance provider to make the required appraisal.
 - (c) If the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged variety, or immediately if damage is discovered during harvest so that the insurance provider may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the insurance provider has given the insured written consent to do so. If the insured fails to meet the requirements listed above and such failure results in the insurance provider’s inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.

- (4) **Unit/Block/Orchard Appraisals.** Make separate appraisals for acreage insured as fresh or processing production, and for each apple variety grown in the unit/block/orchard, as applicable.
- (5) **Insurable Causes of Loss.** Insurable causes of loss for Basic Coverage and Optional Coverage for quality adjustment include: adverse weather conditions, fire, insect, disease, earthquake, volcanic eruption, failure of irrigation water supply, wildlife, and all other natural causes that cannot be prevented (e.g., hail, wind, excess sun causing sunburn, etc.). Refer to the LAM for causes of loss and code designations.
- (6) **Units of Measure.** Convert any harvested production measured in field boxes, crates, bins, pounds, tons, etc., to boxes or bushels (as defined in the Apple Crop Provisions), as applicable. Enter such converted production on the appraisal worksheet/claim form and explain in the “Remarks.”

B. TIMING OF APPRAISALS

Appraisal Dates. Insurance provider representatives will set appraisal dates. When an insured reports damage to the insurance provider, the adjuster should arrange to inspect/appraise damaged production using either early season or near-maturity appraisals, as applicable.

- (1) **Early season appraisals.** Make early-season appraisals when all hand and/or chemical apple thinning has been completed, after the natural fruit-drop period (i.e., June drop period) has passed, and before apples reach harvestable maturity. As apples are not mature at this time, grading and/or quality adjustment are not applicable.
- (2) **Near maturity appraisals.** Make near-maturity appraisals when apples have reached or are near harvestable maturity and before any apples are removed from the trees or the ground, as applicable.

C. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

- (1) Take not less than the minimum number (count) of representative sample trees required in TABLE A.
- (2) Select representative sample trees 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 apples on the tree. When variable damage causes the crop potential to be significantly different within the same unit/block/orchard, or when the insured wishes to destroy a portion of the unit/block/orchard, split the unit into blocks/orchards, and appraise each block/orchard separately (refer to subsection 2 B, for the definition of block);
 - (c) Percent of each apple variety in the acreage;
 - (d) Tree age, density, and vigor;

- (e) Acreage in the unit from which apples have been picked and the extent of variation in the amount of unpicked apples on the trees; and
- (f) Whether portions of the orchard have been color (partially) picked.

D. SELECTING REPRESENTATIVE SAMPLE APPLES FOR GRADING AND QUALITY ADJUSTMENT

- (1) Select the total number of representative sample apples from the inside, outside, top, and bottom of all four quadrants of the representative sample tree.
 - (2) Include apples that could be packed and those that could be eliminated if graded at the processor/packing house.
 - (3) An individual apple sample must consist of at least 10 apples from different locations on the tree reflective the average condition of apples on the unit acreage being appraised. It is recommended, but not required to use 30 or more representative apples per sample (a larger sample size provides a more accurate grade determination). Divide the apples into three groups and record the number of apples in each group on the appraisal worksheet as follows:
 - (a) Apples that meet or exceed the applicable grade requirements (e.g., U.S. No. 1 Processing, U.S. Fancy, etc.) that include any apples intentionally left on the tree past the normal maturity date for the variety and allowed to drop due to over-maturity or that are sprayed with a chemical ripener to accelerate abscission of the fruit;
 - (b) Apples damaged by uninsured causes, that include apples that fail to meet the applicable policy grade standards due to damage from uninsured causes (e.g., spray burn, mechanical damage etc.),
 - 1 Visually examine each representative sample apple to determine if damage was caused by something other than an insured cause of loss,
 - 2 When there is both uninsured and insured damage on the same apple (irregardless of the amount of insured/uninsured damage), it will be considered damaged by uninsured causes only.
- EXAMPLE:**
- The stem end of an apple suffers hail damage (insured damage) on the top 1/3rd of the fruit. The petal end of the apple suffers spray damage (uninsured cause of damage) on the bottom 2/3rds of the fruit. As stated in subsection “ii” above, the entire apple is considered to be damaged by uninsured causes.
- (c) Apples damaged solely by insurable causes, refer to subsection 4 A, herein, the crop provisions, and the LAM for list of insurable causes of loss and applicable codes.

E. DETERMINING THE AMOUNT OF PRODUCTION TO COUNT

- (1) **Appraised Production to Count.** The total production to count from all insurable acres in the unit will include:
 - (a) All appraised production, (appraise at not less than the production guarantee per acre) on acreage:
 - 1 That is abandoned;
 - 2 That is sold by direct market if the insured fails to comply with the policy provisions for direct marketing (refer to the crop provisions and subsection 4 A, herein);
 - 3 That is damaged solely by uninsured causes; or
 - 4 For which the insured failed to provide production records acceptable to the Insurance Provider.
 - (b) Production lost due to uninsured causes;
 - (c) Unharvested apple production that would be marketable if harvested (not applicable to Optional Coverage); and
 - (d) Potential marketable apple production on insured acreage that the insured intends to abandon or no longer care for (not applicable to Optional Coverage).
- (2) **Harvested Production to Count:** Includes all harvested marketable apple production from insurable acreage (not applicable to Optional Coverage).
- (3) **Determining Marketable and Damaged Apple Production.** When the insured files a notice of damage or loss, the insurance provider will determine the amount of appraised unharvested production and/or production that will be harvested that meets or exceeds the applicable grade standards and any adjustment for quality, as applicable.
 - (a) The insurance provider may determine the grade from representative sample apples or require that representative sample apples be graded by a licensed State/Federal grader.
 - 1 If samples are sent to a licensed State/Federal grader, the insurance provider should clearly describe to the grader the grade information needed for insurance purposes. The adjuster must be able to determine from the grade information, the quantity of apples meeting or exceeding the Basic Coverage applicable grade (e.g., U.S. No. 1 Processing). For fresh apples with Optional Coverage, the percentage of Basic policy production to count that fails to meet or exceed the applicable grade standard (e.g., U.S. Fancy).

- 2** The insurance provider should verify with the grader the sample size (number of pounds) required to complete the grade.
- 3** If damage is similar between representative trees within the unit/block/orchard, one representative sample maybe submitted to the grader for grading. Note in the “Remarks” section of the applicable worksheet, that one representative sample was submitted to a grader because damage was similar within the unit/block/orchard and the number of representative trees sampled.

(b) For acreage that will be harvested, it is not necessary for the insurance provider to determine the amount of production that meets or exceeds the applicable grade and any adjustment for quality, as applicable, when all block/orchard/ unit acreage will be harvested and the packer, processor, first handler, etc. will grade such production and provide all the necessary grade information required to adjust the claim. The adjuster must be able to determine from the grade information, the quantity of apples meeting or exceeding Basic Coverage grade requirements (e.g., U.S. No. 1 Processing). For fresh apples with Optional Coverage, the percentage of Basic Coverage production to count that fails to meet or exceed the applicable grade standard (e.g., U.S. Fancy).

(4) Optional Coverage.

- (a) In lieu of items 4 E (1) (a), 1, 2, and 3 above, production to count on a unit will include all appraised and harvested fresh apple production that grades at least U.S. No. 1 Processing, and adjusted according to subsection 3 D (2) (c).
- (b) Any fresh apple production that is sold as U.S. Fancy (or other applicable grade(s) listed in the Special Provisions) is considered production to count (see examples below).

EXAMPLE 1:

This harvested production worksheet example shows how a zero (0) production to count harvested production appraisal with 100% quality damage is recalculated when the insured sells 1,000 bu. of the 3,250 bu. of apples that graded U.S. No. 1 Processing. These 1,000 bu. of apples are sold as U.S. Fancy. Add 1,000 bu. to column 18 apples grading U.S. Fancy or better (see example worksheet below). Re-calculate column 18 through 24. Remember the Quality Adj. % was 100% and was re-calculated as 55% which reduced the percent of insured damaged apples. The resulting production to count changed from zero (0) to 2,250 bu.

PART II – HARVESTED PRODUCTION TO COUNT AND QUALITY CALCULATIONS – GRADED AT PACKING HOUSE											
13. Load/Ticket Number	14. Gross Harvested Production	15. #1 Processing Or Better	16. Uninsured Cause	17. Basic Policy Prod. to Count (15 + 16)	18. U.S. Fancy Or Better	19. Total U.S. Fancy (16 + 18)	20. #1 Processing NOT Grading U.S. Fancy (17 – 19)	21. Avg. % NOT Fancy (20 ÷ 17)	22. Quality Adjustment % (From Table C)	23. Adjusted Prod. NOT Grading U.S. Fancy (22 x 17)	24. Quality Adjusted Net Prod. to Count (17 – 23)
MM/DD B-32	6,000	5,000	0	5,000	1,750	1,750	3,250	.65	1.00	5,000	0
					+1,000						
					2,750	2,750	2,250	.45	.55	2,750	2,250

EXAMPLE 2:

This harvested production worksheet example shows how a zero (0) production to count harvested production appraisal with 100% quality damage is re-calculated when the insured sells 750 bu. of the 4,00 bu. of apples that graded U.S. No. 1 Processing. These 750 bu. of apples are sold as U.S. Fancy. Add 750 bu. to column 18 apples grading U.S. Fancy or better (see example worksheet below). Re-calculate column 18 through 24 as necessary. Remember the Quality Adj. % of 100% did not change in the re-calculation, so the production to count is still zero (0).

PART II – HARVESTED PRODUCTION TO COUNT AND QUALITY CALCULATIONS – GRADED AT PACKING HOUSE											
13. Load/Ticket Number	14. Gross Harvested Production	15. #1 Processing Or Better	16. Uninsured Cause	17. Basic Policy Prod. to Count (15 + 16)	18. U.S. Fancy Or Better (16 + 18)	19. Total U.S. Fancy (16 + 18)	20. #1 Processing NOT Grading U.S. Fancy (17 – 19)	21. Avg. % NOT Fancy (20 ÷ 17)	22. Quality Adjustment % (From Table C)	23. Adjusted Prod. NOT Grading U.S. Fancy (22 x 17)	24. Quality Adjusted Net Prod. to Count (17 – 23)
MM/DD B-32	6,000	5,000	0	5,000	1,000	1,000	4,000	.80	1.000	5,000	0
					+750						
					1,750	1,750	3,250	.65	1.000	5,000	0

(5) **Basic Coverage:** For fresh and processing apple production - if all of the information in subsection 4 E (3) applies and there is no packer or processor grade for sold production, then all such un-graded production is considered production to count.

(6) **Harvested Apple Production that is Damaged in Storage is not Insurable.** When the adjuster finalizes an appraisal on an insured unit, all appraised/harvested production has been accounted for, and the adjuster/insured sign all applicable worksheets, claim forms, etc., the claim is closed. Do not hold the claim open until final disposition of any apple production (i.e., apples removed from cold/controlled atmosphere storage). Any damage that occurs during cold/controlled atmosphere storage is not covered by the Apple Crop Provisions.

F. HANDLING APPRAISAL DISCREPANCIES

If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the apples are ready to harvest (refer to the harvested production appraisal procedure). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and sample trees by row number and tree count within the chosen row. The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees on the orchard. An adjuster must be present when the representative trees are harvested.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

(1) These instructions provide information on appraisal methods for:

Appraisal Methods...	Use...
Unharvested Production Appraisals	for production that will be left unharvested; for production that will be sold by direct marketing; for conflict of interest appraisals (e.g., insured is also a packer, etc.); and for APH purposes.
Harvested Production Appraisals	for harvested production that is delivered to and graded by the processor/packer, graded by a State/Federal grader, and that is field graded by the adjuster.
Representative Tree Appraisals	the production harvested from representative trees to calculate the appraised potential yield per acre.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

B. UNHARVESTED PRODUCTION APPRAISALS

(1) **General Information.**

- (a) The appraisal information contained below applies to both Basic Production and Quality Option Appraisals.
- (b) When an unharvested appraisal is to be conducted on a unit, the adjuster will use sample fruit from representative sample trees to complete parts II through IV of the unharvested appraisal worksheet.
- (c) Complete a separate appraisal worksheet for fresh and processing production by variety, as applicable.
- (d) Complete a separate appraisal worksheet for each unit/block/orchard, as applicable (refer to subsections 2 B, 4 C, herein, and the CIH for additional block information).
- (e) When more than one variety is planted in the block, and damage is not uniform for all varieties, complete a separate appraisal worksheet for each variety.

(2) **Basic Production and Quality Option Appraisal Methods.**

- (a) For early-season and near-maturity appraisals, refer to subsections (b) through (l) below. For grade appraisals only, refer to subsections (b) and (g) through (l) below.

- (b) Use **TABLE A**, herein, to determine the minimum number of representative sample trees based on insured acreage. Use the procedure in subsection 4 C, herein, to select representative sample trees.
- (c) Count all apples on each representative sample tree including apples damaged by insured and uninsured causes. If apples on a representative sample tree are too numerous to count, visually divide the representative sample tree into 4 equal parts (quadrants). Count the number of apples in one representative quadrant and multiply the apple count by 4 to calculate the number of apples on the entire tree, as applicable. Tally the number of apples from all sample trees and divide this amount by the number of sample trees to calculate the average number of apples per tree.
- (d) Calculate the number of apples per box/bushel per sample tree as follows:
- 1 **For early appraisals:** After all fruit thinning has been completed, after the natural fruit-drop period, and before apples have reached their mature size, determine the average number of apples per box/bushel expected at time of normal harvest. The expected average apple size can be obtained from the grower, packer, processor, extension service, etc. Enter the average number of apples per box/bushel (e.g., 100, 110, etc.) on the appraisal worksheet and note the source of the information in the "Remarks."
 - 2 **For near-harvest appraisals:**
 - i Use apple sizing rings to determine fruit size. Randomly select 10 apples from each sample tree and determine fruit size. Determine the number of apples per box/bushel based on fruit size. Record the number of apples per box/bushel on the appraisal worksheet.
 - ii An alternative method of determining the number of apples per box/bushel is to randomly select 10 apples from the sample tree, weigh them and round weight to tenths of a pound. Refer to the formula and example below for calculating the number of apples per box/bushel, as applicable. Enter the calculations in item 44 "Remarks" or on a Special Report.

FORMULA:

Weight. in lbs. to tenths, of 10 apples ÷ 10 = lbs./apple to hundredths
 lbs./bu. or box ÷ lbs./apple = apples/bu. or box in whole apples

EXAMPLE:

Weight of 10 apples is 3.5 lbs., the unit of measure is 42 lbs./bu.
 3.5 lbs. ÷ 10 apples = .35 lbs./apple
 42 lbs./bu. ÷ .35 lbs./apple = 120 apples/bu.

- iii Insurance providers can authorize other methods for determining the number of fruit per box/bushel, provided the method is documented in the “Remarks” section of the appraisal worksheet or on a Special Report, as applicable.
- (e) Tally the number of apples per box/bushel from all individual sample trees and divide by the number of samples trees. This calculates the average number of apples per box/bushel per sample tree.
- (f) Divide the average number of apples per tree by the average number of apples per box/bushel to calculate the number of boxes/bushels per tree. Multiply the number of boxes/bushels per tree by the number of trees per acre to calculate the number of boxes/bushels per acre. Multiply the number of boxes/bushels per acre by the number of acres to calculate the appraised production to count. For early-season immature apple appraisals no further calculations are necessary.
- (g) From representative sample trees, select at least 10 representative apples for grading or quality adjustment (refer to subsection 4 D herein for procedure on grading and quality adjustment). It is recommended, but not required to use 30 or more representative apples per sample (a larger sample size provides a more accurate grade determination).
- (h) Tally the number of apples from each sample tree that meet or exceed U.S. No. 1 Processing grade, fruit with uninsured damage, and fruit with insured damage. Divide the total number of apples with insured damaged by the total number of sample apples from all sample trees to calculate the “Average %” of insured damage.
- (i) Multiply the “Average %” of insured damage by the appraised production to count to calculate the amount of insured damage in boxes/bushels.
- (j) Subtract the amount of insured damage from the appraised production to count to calculate the net production of U.S. No. 1 Processing apples in boxes/bushels.
- (k) For insureds that select Optional Coverage, use the number of apples that meet or exceed U.S. No. 1 Processing grade in (h) above to determine the number of apples that grade U.S. Fancy or better, or other grade(s) listed in the Special Provisions, and the number that fail to grade U.S. Fancy (due to insured damage). Divide the number of apples with insured damaged by the total number of apples that meet or exceed U.S. No. 1 Processing grade to calculate the “Average %” of insured damage. Convert the “Average %” of insured damage to the “Quality Adjusted %”. Refer to TABLE C and locate the “Average %” in the left column and select the applicable “Quality Adjusted %” from the right column. Enter the “Quality Adjusted %” in column 36 of the appraisal worksheet (refer to subsection 7 B for additional instructions).
- 1 Multiply the “Quality Adjusted %” determined in (k) above by the “Net boxes/bushels of U.S. No. 1 Processing” apples determined in (j) above to calculate the “Quality Option Adjusted Damage” in boxes/bushels.

2 Subtract the number of boxes/bushels of “Quality Option Adjusted Damage” from (k) 1 above from the “Net boxes/bushels of U.S. No. 1 Processing” apples determined in (j) above to calculate the “Net boxes or bushels adjusted for Quality.”

- (l) Calculate the unharvested per acre appraisal by dividing the “Net Boxes/Bushels of U.S. No. 1 Processing” apples or the “Net boxes or bushels adjusted for Quality,” as applicable by the number of appraised acres.

C. HARVESTED PRODUCTION APPRAISALS

For all harvested production appraisals, refer to section 8 herein, for line entry instructions for completing the Harvested Apple Production Worksheet.

(1) Representative Tree Appraisals.

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

(2) Harvested Acreage Appraisals.

Prior to harvest, estimate the potential amount of production on unharvested acreage and compare it to the actual production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. **APPLE APPRAISAL, GRADING, AND QUALITY WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

A. **GENERAL INFORMATION**

- (1) Use this appraisal worksheet to appraise any potential production **on acreage** that will be left unharvested, sold by direct marketing, for conflict of interest appraisals (refer to the LAM for additional information) **and for APH purposes**.
- (2) If there is more than one orchard in a unit, complete a separate appraisal worksheet for each **block/orchard**. Use extra worksheet pages if necessary.
- (3) Record fresh and processing production on separate appraisal worksheets.
- (4) Use **TABLE A**, herein, to determine the minimum number of representative sample trees.
- (5) **For early-season appraisals, complete parts I through IV and VII of the appraisal worksheet.**
- (6) **For near-harvest appraisals, complete parts I through VII of the appraisal worksheet.**

B. **WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item
No.**

Information Required

Company: **Name of** insurance provider, if not preprinted on the worksheet (company name).

Claim Number: Claim number as assigned by the insurance provider.

PART I - HEADING

1. **Insured's Name:** Name of insured identifying EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Variety:** Variety name as shown in the actuarial documents. Note how many varieties are damaged by insurable causes in the orchard and make entries as follows:

- a. When there is only one variety: Enter the variety name.
- b. When there is more than one variety and:
 - 1 All varieties are damaged equally - Enter name of the principal variety only.
 - 2 Damage varies significantly between varieties - complete a separate appraisal worksheet for each variety with such variability.

- 6. **Type:** The applicable type code as specified in the Special Provisions (e.g., “111,” “112,” “113,” “114,” etc.).
- 7. **Practice:** Three-digit code number entered exactly as specified in the **Special Provisions**, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the Special Provisions.
- 8. **Orchard ID:** The orchard identification symbol from a sketch map, aerial photograph, or orchard inspection form after verification.
- 9. **Damage:**
 - a. **Cause:** Name of the insured cause(s) of loss as listed **in subsection 4 A, herein, and the crop provisions. Also refer to the LAM.**
 - b. **Date(s):** First three letters of the month during which MOST of the insured unit damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., May 10).
- 10. **Unit Acres:** Unit acres rounded to tenths.
- 11. **Appraised Acres:** Number of acres to tenths, for the variety listed in item 5. Inspect harvested and unharvested acres on the SAME orchard separately.
- 12. **Number of Trees per Acre:** The actual number of producing trees per acre. Refer to **TABLE B** if there is a 100% stand or determine the number of trees by count if less than 100% stand **(the adjuster can verify the number of producing/insured trees from either the self-certification inspection and/or pre-acceptance inspection reports, as applicable).**
- 13. **Total Number of Trees:** Column 11 times column 12, results in whole trees.

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE

- 14. **Number of Apples per Sample:** Enter the **total** number of all apples on each sample tree **and include apples damaged by insured and uninsured causes.** Make fruit counts after **the natural fruit-drop period**, after all chemical and hand thinning has been completed, and before apples are removed from the orchard, **as applicable.** Use a sketch map to identify the location of all sample trees in the orchard **for future reference.**
- 15. **Total Apples from All Samples:** Total number of all sample **apples** from column 14 entries.

16. **Number of Samples:** The total number of **samples** from column 14.
17. **Average No. of Apples per Tree:** Column 15 divided by column 16, results rounded to tenths.

PART III - NUMBER OF APPLES PER BOX/BUSHEL/OTHER

Check either BOX/BUSHEL/OTHER in heading, as applicable. If production is reported in any other unit of measure (e.g., bin, field box, lot, etc.) convert to boxes or bushels, as applicable. Document conversion information in the “Remarks” section.

18. **Number of Apples per Box/Bushel per Sample Tree:** Enter the applicable number of apples per box/bushel. Refer to subsection 5 B, herein for information on how to calculate the number of apples per box/bushel.
19. **Total Apples from All Samples:** Total number of **apples** in column 18.
20. **Number of Samples:** Total number of **samples** in column 18.
21. **Average Number of Apples per Box/Bushel:** Column 19 divided by column 20, results rounded to tenths.

PART IV - PRODUCTION TO COUNT CALCULATIONS

22. **Average Number of Apples per Tree:** Transfer entry from column 17.
23. **Average Number of Apples per Box/Bushel:** Transfer entry from column 21.
24. **Number of Boxes/Bushels per Tree:** Column 22 divided by column 23, results rounded to three-decimal places.
25. **Number of Trees per Acre:** Transfer entry from column 12.
26. **Number of Boxes/Bushels per Acre:** Column 24 times column 25, results rounded to tenths.
27. **Appraised Acres:** Transfer entry from column 11.
28. **Appraised Production to Count:** Column 26 times column 27, results rounded to tenths. For early season immature apple appraisals no further calculations are necessary. Transfer this entry to section I, column J “Appraised Potential” on the claim form.

PART V - APPRAISED PRODUCTION TO COUNT, GRADING, AND QUALITY ADJUSTMENT CALCULATIONS

Check the box for BASIC COVERAGE or OPTIONAL COVERAGE, as applicable for the coverage elected by the insured.

General Instructions for columns 29 through 43 entries.

- a. Instructions labeled “Basic Coverage” apply to basic coverage grading determinations only. Instructions labeled “Optional Coverage” apply to optional coverage grading and quality adjustment determinations only. Instructions not labeled apply to all determinations.
- b. An individual sample must consist of at least 10 apples from different locations on the tree reflective the average condition of apples on the unit/block/orchard acreage being appraised. It is recommended, but not required to use 30 or more representative apples per sample (a larger sample size provides a more accurate grade determination).
- c. When there are more than 10 samples per line, consolidate additional samples under the sample number “10” heading for apples that meet the applicable grade, **uninsured damage**, and insured damage.

29. **Sample Number:** MAKE NO ENTRY. Sample numbers are pre-printed on the appraisal worksheet.

30. **Grade:** This item contains two separate lines, line (a) “Processing” and line (b) “Fancy” that are pre-printed on the worksheet (“Fancy” refers to either U.S. Fancy or Washing Fancy, as applicable) The number of apples per sample (taken from representative apples counted from sample trees) shown in column 14 fruit counts are to be used for grading purposes in this column. Make sure apples selected for grading are representative of the average condition of apples on the unit/block/orchard being appraised.

- a. Line (a) “Processing” instructions: Enter the number of apples grading at least U.S. No. 1 Processing or better for each representative sample.

- b. Line (b) “Fancy” instructions:

- (1) **Basic Coverage:** MAKE NO ENTRY.

- (2) **Optional Coverage:** Using the apples in the representative sample grading at least U.S. No. 1 Processing or better, determine and enter the number of apples grading U.S. Fancy or better (or other applicable grade specified in the Special Provisions or better).

31. **Uninsured Damage** Line (c): Enter the number of apples that are damaged by uninsured causes in each representative sample (refer to subsection 4 D, herein, for additional information on uninsured damage).

32. **Insured Damage:** This item contains two separate lines, line (d) “Processing” and line (e) “Fancy” that are pre-printed on the worksheet (“Fancy” refers to either U.S. Fancy or Washing Fancy, as applicable).

- a. Line (d) “Processing” instructions: Enter the number of apples in each representative sample that fail to meet U.S. No. 1 Processing grade that are damaged solely by insured causes (refer to subsection 4 A, herein, and the crop provisions for insurable causes of loss).

b. Line (e) “Fancy” instructions;

(1) **Basic Coverage:** MAKE NO ENTRY.

(2) **Optional Coverage:** Enter the result of subtracting the number of apples in item 30(a) “Processing” minus the number of apples in 30(b) “Fancy” for each representative sample (e.g., $12 - 4 = 8$, enter 8 on line 32 (e)).

c. When the adjuster and the insured cannot agree on the percentage of insurable damage, take a representative sample to a licensed State/Federal grader, as applicable (at the insured’s expense, if necessary) for final determination of the percentage of the apples which are damaged solely by insurable causes according to the grade standards for the applicable type of coverage in effect.

33. **Line Total:** Separately total the number of sample apples in line 30 (a), 30 (b), 31 (c), 32 (d), and 32 (e) for samples 1 through 10, as applicable.

34. **Column 33 Line Totals:** Total of all column 33 entries.

a. Line (a) instructions: Column 33 (a) plus column 33 (c) plus column 33 (d).

b. Line (b) instructions:

(1) **Basic Coverage:** MAKE NO ENTRY.

(2) **Optional Coverage:** Column 33 (b) plus column 33 (c) plus column 33 (e).

35. **Average %:** Calculate the Average % as follows:

a. Line (a) instructions: Column 33(d) divided by column 34 (a), enter result as a two-place decimal.

b. Line (b) instructions:

(1) **Basic Coverage:** MAKE NO ENTRY.

(2) **Optional Coverage:** Column 33 (e) divided by column 34 (b), enter result as a two-place decimal.

36. **Quality Adjusted %:** Calculate the Quality Adjusted % as follows:

a. **Basic Coverage:** MAKE NO ENTRY.

b. **Optional Coverage:**

(1) If Column 35 (b) Average % of insured damage is 20 percent or less, enter “.00.”

- (2) If Column 35 (b) Average % of insured damage is greater than 20 percent but less than 65 percent, enter the “Quality Adjusted %” from **TABLE C**. (e.g., Column 35 (b) % equals .42, and the corresponding value from **TABLE C** equals 46, enter “.46”.)
- (3) If Column 35 (b) Average % of insured damage is 65 percent or more: Enter “1.00.”

PART VI – APPRAISED PRODUCTION TO COUNT

37. **Appraised Production to Count:** Transfer the amount from column 28.

38. **Insured Damage:** Multiply column 35(a) times column 37, results in boxes/bushels rounded to tenths.

EXAMPLE:

Appraised Production to Count = 567.0 bushels
 Average % = .45
 567.0 bushels x .45 = 255.2 bushels insured damage

39. **Net Boxes/Bushels U.S. No. 1 Processing:** Column 37 minus column 38, results in boxes/bushels to tenths This amount will be used for APH purposes for Basic and Optional Coverage.

40. **Quality Option Adjusted Damage:**

a. **Basic Coverage:** MAKE NO ENTRY.

b. **Optional Coverage:** Column 36 multiply by column 39, results in boxes/bushels rounded to tenths.

41. **Net Boxes/Bushels Adjusted for Quality:**

a. **Basic Coverage:** MAKE NO ENTRY.

b. **Optional Coverage:** Column 39 minus column 40, results in boxes/bushels to tenths.

42. **Appraised Acres:** Transfer appraised acreage entry from column 11.

43. **Per Acre Appraisal:** Transfer this entry to section I, column J “Appraised Potential,” of the claim form.

a. **Basic Coverage:** Column 39 divided by column 42, results in boxes/bushels rounded to tenths.

b. **Optional Coverage:** Column 41 divided by column 42, results in boxes/bushels rounded to tenths.

44. **Remarks:**

- a. Use a sketch map to identify the orchard boundaries and locations of representative sample trees.
- b. Note the bin-to-field box or bushel ratio, weight per bushel, and any calculations used to convert production to boxes/bushels.
- c. Document the date representative samples were taken if harvest is NOT complete (i.e., worksheet and claim are to be completed at a later date).
- d. Note any differences between unit acres and appraised acres.
- e. Explain and identify any destruction (e.g., tree removal, etc.) of orchard acreage.
- f. Attach any reference materials that identify the orchard (i.e., aerial photographs, sketch maps, etc.).
- g. Document circumstances of any conflict of interest appraisals.

PART VII - SIGNATURES

45. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If an 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.
46. **Insured's Signature and Date:** Insured's (or 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., that may not be readily understood.
47. **Page ___ of ___:** Page number - (Example: Page 1 of 1, Page 2 of 2, etc.).

APPLE APPRAISAL, GRADING AND QUALITY WORKSHEET

(For Illustration Purposes Only)

COMPANY: *Any Company* | **CLAIM NUMBER:** *XXXXX*

PART I - HEADING												
1. Insured's Name <i>I. M. Insured</i>					2. Policy Number <i>XXXXXXXX</i>			3. Crop Year <i>YYYY</i>		4. Unit Number <i>00100</i>		
5. Variety <i>Jonathan</i>			6. Type <i>112</i>			7. Practice <i>002</i>			8. Orchard ID <i>A-1</i>			
9. Damage Cause: <i>Hail</i>		Date(s): <i>May 10</i>		10. Unit Acres <i>20.0</i>		11. Appraised Acres <i>6.0</i>		12. Number of Trees per Acre <i>190</i>		13. Total Number of Trees <i>1,140</i>		

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE												
14. Number of Apples per Sample								15. Total Apples from All Samples		16. Number of Samples		17. Average No. of Apples per Tree (15 ÷ 16)
<i>43</i>	<i>54</i>	<i>48</i>	<i>47</i>	<i>51</i>				<i>243</i>		<i>5</i>	<i>48.6</i>	
								÷		=		

PART III - NUMBER OF APPLES PER BOX, BUSHEL, X, OTHER (CHECK APPLICABLE UNIT OF MEASURE)												
18. Number of Apples per Box/Bushel per Sample Tree								19. Total Apples from All Samples		20. Number of Samples		21. Average Number of Apples per Box/Bushel
<i>80</i>	<i>78</i>	<i>84</i>	<i>79</i>	<i>86</i>				<i>407</i>		<i>5</i>	<i>81.4</i>	
								÷		=		

PART IV - PRODUCTION TO COUNT CALCULATIONS												
22. Average Number of Apples per Tree: (from column 17)				23. Average Number of Apples per Box/Bushel: (from column 21)				24. Number of Boxes/Bushels per Tree (22 x 23)			25. Number of Trees per Acre (from column 12)	
<i>48.6</i>				<i>81.4</i>				<i>0.597</i>			<i>190</i>	
								X				

26. Number of Boxes/Bushels per Acre (24 x 25)						27. Appraised Acres (from column 11)			28. Appraised Production to Count (26 x 27)			
<i>113.4</i>						<i>6.0</i>			<i>680.4</i>			
						X						

PART V - APPRAISED PRODUCTION TO COUNT, GRADING, AND QUALITY ADJUSTMENT CALCULATIONS															
Basic Coverage <input checked="" type="checkbox"/>		29. Sample Number										33. Line Total	35. Average %	36. Quality Adjusted %	
Optional Coverage <input type="checkbox"/>		1	2	3	4	5	6	7	8	9	10				
30. Grade: (a) Processing		<i>13</i>	<i>14</i>	<i>15</i>	<i>15</i>	<i>15</i>						(a) <i>72</i>			
(b) Fancy												(b)			
31. Uninsured Damage (c)		<i>2</i>	<i>2</i>	<i>2</i>	<i>2</i>	<i>1</i>						(c) <i>9</i>			
32. Insured Damage (d) Processing		<i>15</i>	<i>14</i>	<i>13</i>	<i>13</i>	<i>14</i>						(d) <i>69</i>	(a) <i>.46</i>		
(e) Fancy												(e)	(b)		
											34. Column 33 Line Totals		(a) <i>150</i>		
													(b)		

PART VI - APPRAISED PRODUCTION TO COUNT						
37. Appraised Production to Count (from column 28)	38. Insured Damage (35(a) x 37)	39. Net Boxes/Bushels U.S. No. 1 Processing (37 - 38)	40. Quality Option Adjusted Damage (36 x 39)	41. Net Boxes/Bushels Adjusted for Quality (39 - 40)	42. Appraised Acres (from column 11)	43. Per Acre Appraisal (Basic = 39 ÷ 42) (Q/O = 41 ÷ 42)
<i>680.4</i>	<i>313.0</i>	<i>367.4</i>			<i>6.0</i>	<i>61.2</i>

44. Remarks

UNHARVESTED BASIC COVERAGE EXAMPLE

PART VII - SIGNATURES	
45. Adjuster's Signature and Code Number <i>I. M. Adjuster XXXXX</i>	Date <i>MM/DD/YYYY</i>
46. Insured's Signature <i>I. M. Insured</i>	Date <i>MM/DD/YYYY</i>

APPLE APPRAISAL, GRADING AND QUALITY WORKSHEET

(For Illustration Purposes Only)

COMPANY: <i>Any Company</i>				CLAIM NUMBER: <i>XXXXX</i>						
PART I - HEADING										
1. Insured's Name <i>I. M. Insured</i>				2. Policy Number <i>XXXXXXXX</i>		3. Crop Year <i>YYYY</i>		4. Unit Number <i>00200</i>		
5. Variety <i>Jonathan</i>			6. Type <i>112</i>			7. Practice <i>002</i>		8. Orchard ID <i>B-1</i>		
9. Damage Cause: <i>Hail</i>		Date(s): <i>May 10</i>		10. Unit Acres <i>20.0</i>		11. Appraised Acres <i>5.0</i>		12. Number of Trees per Acre <i>190</i>		13. Total Number of Trees <i>950</i>

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE												
14. Number of Apples per Sample							15. Total Apples from All Samples		16. Number of Samples		17. Average No. of Apples per Tree (15 ÷ 16)	
<i>43</i>	<i>54</i>	<i>48</i>	<i>47</i>	<i>51</i>								
							<i>243</i>		<i>5</i>		<i>48.6</i>	
							÷		=			

PART III - NUMBER OF APPLES PER BOX, BUSHEL, X, OTHER (CHECK APPLICABLE UNIT OF MEASURE)												
18. Number of Apples per Box/Bushel per Sample Tree							19. Total Apples from All Samples		20. Number of Samples		21. Average Number of Apples per Box/Bushel	
<i>80</i>	<i>78</i>	<i>84</i>	<i>79</i>	<i>86</i>								
							<i>407</i>		<i>5</i>		<i>81.4</i>	
							÷		=			

PART IV - PRODUCTION TO COUNT CALCULATIONS												
22. Average Number of Apples per Tree: (from column 17)				23. Average Number of Apples per Box/Bushel: (from column 21)				24. Number of Boxes/Bushels per Tree (22 x 23)			25. Number of Trees per Acre (from column 12)	
<i>48.6</i>				<i>81.4</i>				<i>0.597</i>			<i>190</i>	
				÷				=			X	
26. Number of Boxes/Bushels per Acre (24 x 25)						27. Appraised Acres (from column 11)			28. Appraised Production to Count (26 x 27)			
<i>113.4</i>						<i>5.0</i>			<i>567.0</i>			
						X			=			

PART V - APPRAISED PRODUCTION TO COUNT, GRADING, AND QUALITY ADJUSTMENT CALCULATIONS															
Basic Coverage <input type="checkbox"/>		29. Sample Number										33. Line Total	35. Average %	36. Quality Adjusted %	
Optional Coverage <input checked="" type="checkbox"/>		1	2	3	4	5	6	7	8	9	10				
30. Grade: (a) Processing		<i>12</i>	<i>14</i>	<i>15</i>	<i>10</i>	<i>12</i>						(a) <i>63</i>			
(b) Fancy		<i>4</i>	<i>7</i>	<i>6</i>	<i>5</i>	<i>6</i>						(b) <i>28</i>			
31. Uninsured Damage (c)		<i>3</i>	<i>4</i>	<i>2</i>	<i>5</i>	<i>6</i>						(c) <i>20</i>			
32. Insured Damage (d) Processing		<i>15</i>	<i>12</i>	<i>13</i>	<i>15</i>	<i>12</i>						(d) <i>67</i>	(a) <i>.45</i>	<i>.46</i>	
(e) Fancy		<i>8</i>	<i>7</i>	<i>9</i>	<i>5</i>	<i>6</i>						(e) <i>35</i>	(b) <i>.42</i>		
											34. Column 33 Line Totals		(a) <i>150</i>		
													(b) <i>83</i>		

PART VI - APPRAISED PRODUCTION TO COUNT												
37. Appraised Production to Count (from column 28)	38. Insured Damage (35(a) x 37)		39. Net Boxes/Bushels U.S. No. 1 Processing (37 - 38)		40. Quality Option Adjusted Damage (36 x 39)		41. Net Boxes/Bushels Adjusted for Quality (39 - 40)		42. Appraised Acres (from column 11)		43. Per Acre Appraisal (Basic = 39 ÷ 42) (Q/O = 41 ÷ 42)	
<i>567.0</i>	<i>255.2</i>		<i>311.8</i>		<i>143.4</i>		<i>168.4</i>		<i>5.0</i>		<i>33.7</i>	

44. Remarks **UNHARVESTED OPTIONAL COVERAGE EXAMPLE**

PART VII - SIGNATURES										
45. Adjuster's Signature and Code Number <i>I. M. Adjuster XXXXX</i>							Date <i>MM/DD/YYYY</i>			
46. Insured's Signature <i>I. M. Insured</i>							Date <i>MM/DD/YYYY</i>			

8. HARVESTED APPLE PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Use the Harvested Apple Production Worksheet to record all harvested production from acreage under basic or optional coverage. Use separate worksheets for:
 - (a) Each packer, processor or other first handler;
 - (b) Harvested production, with acceptable records, that is direct marketed to consumers;
 - (c) Harvested production that is graded at the packing house, processor, other first handler, complete Part I and Part II of the worksheet;
 - (d) Harvested production that is graded by a State/Federal grader, complete Part I, columns 13, 14, and 25 in Part II, and columns 33 through 43 in Part III of the worksheet;
 - (e) Harvested production that is field graded by the adjuster complete Parts I, column 13, 14, and item 25 in Part II, and all of Part III.
- (2) Instructions labeled “Basic Coverage” apply to basic coverage grading determinations only. Instructions labeled “Optional Coverage” apply to optional coverage grading and quality adjustment determinations only. Instructions not labeled apply to all determinations.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.

Information Required

Company: Name of insurance provider, if not preprinted on the worksheet (company name).

Claim Number: Claim number as assigned by the insurance provider.

PART I - HEADING

1. **Insured’s Name:** Name of insured identifying EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured’s assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

5. **Variety:** Variety name as shown in the actuarial documents. Note how many varieties are damaged by insurable causes in the orchard and make entries as follows:
- a. When there is only one variety: Enter the variety name.
 - b. When there is more than one variety and:
 - 1 All varieties are damaged equally - Enter name of the principal variety only.
 - 2 Damage varies significantly between varieties - complete a separate appraisal worksheet for each variety with such variability.
6. **Type:** The applicable type code as specified in the Special Provisions (e.g., “111,” “112,” “113,” “114,” etc.).
7. **Practice:** Three-digit code number entered exactly as specified in the Special Provisions, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the Special Provisions.
8. **Orchard ID:** The orchard identification symbol from a sketch map, aerial photograph, or orchard inspection form after verification.
9. **Damage:**
- a. **Cause:** Name of the insured cause(s) of loss as listed in subsection 4 A, herein, and the crop provisions.
 - b. **Date(s):** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., May 10).
10. **Unit Acres:** Unit acres rounded to tenths.
11. **Harvested Acres:** Number of acres to tenths, for the variety listed in item 5. Inspect harvested and unharvested acres on the SAME orchard separately.
12. **Unit of Measure:** Circle the applicable unit of measure (Bushel, Box, or Other). For “Other” refer to column 14 instructions below.

**PART II – HARVESTED PRODUCTION TO COUNT GRADING AND QUALITY
ADJUSTMENT CALCULATIONS – GRADED AT PACKING HOUSE**

13. **Load/Ticket Number:** Enter the month and day (e.g., MM/DD) load was delivered followed by the load/ticket number.
14. **Gross Harvested Production:**
- a. Enter the amount of gross harvested production (boxes/bushels) rounded to tenths, for each load, lot, etc. from the insured’s pack-out record, harvest record, summary sheet, settlement sheet, etc. If production has been delivered in any other unit of measure (e.g., pounds, bin, field box, lot, etc.) convert to boxes or bushels, as applicable.

b. Total all column 14 entries in item 25.

When the State/Federal grader grades the harvested production, the adjuster field grades harvested production acreage, or when the first handler, packer, processor, etc., has not provided or indicated separate grades for U.S. No. 1 Processing and U.S. Fancy apples, document gross harvested production in column 14 and MAKE NO ENTRY in columns 15 through 24 (refer to the example appraisal worksheet).

15. **# 1 Processing or Better:** Enter the amount of harvested production that graded at least U.S. No. 1 Processing or better, in boxes/bushels, to tenths.

16. **Uninsured Cause:** Enter the amount of harvested production, in boxes/bushels rounded to tenths that has been damaged due to uninsured causes, if indicated on the insured's pack-out record, settlement sheet, etc. Otherwise, MAKE NO ENTRY.

17. **Basic Policy Prod. To Count:**

a. Column 15 plus column 16, results in boxes/bushels rounded to tenths, for each load, lot, etc.

b. For Basic Coverage policies, total all column 17 entries in item 27 and transfer item 27 entry to section II, column I - Bu., Ton, Lbs., CWT on the claim form. MAKE NO ENTRY in Columns 18 through 24 and item 28.

18. **U.S. Fancy or Better:**

a. If the Special Provisions indicate using a grade standards in lieu of the United States Standards, line through "U.S. Fancy" and enter the applicable grade below (i.e., Washington Fancy, etc.).

b. Enter the number of boxes/bushels, to tenths that have been graded as U.S. Fancy or better; or other such grade or better, indicated in the Special Provisions.

19. **Total U.S. Fancy:** Column 16 plus column 18, results in boxes/bushels to tenths for each load, lot, etc.

20. **# 1 Processing NOT Grading U.S. Fancy:** Column 17 minus column 19, results in boxes/bushels rounded to tenths.

21. **Avg. % NOT Fancy:** Column 20 divided by column 17, results rounded to two-decimal places.

22. **Quality Adjustment %:** Enter the applicable percentage (expressed as a two-place decimal) as follows:

a. If Column 21 is 20 percent or less, enter ".00."

b. If Column 21 is greater than 20 percent but less than 65 percent, enter the correlating value "Quality Adjusted %" from TABLE C. (Example: Column 21 equals .48, correlating value from TABLE C equals 64, enter ".64").

c. If Column 21 is 65 percent or more: Enter "1.00."

23. **Adj. Prod. NOT Grading U.S. Fancy:** Column 22 times column 17, results in boxes/bushels rounded to tenths.
24. **Quality Adj. Net Prod. to Count:** Column 17 minus column 23, results in boxes/bushels to tenths.
25. **Col. 14 Total:** Total of column 14 entries in boxes/bushels to tenths.
- When the State/Federal grader grades the harvested production, the adjuster field grades harvested production acreage, or when the first handler, packer, processor, etc., has not provided or indicated separate grades for U.S. No. 1 Processing and U.S. Fancy apples, document gross harvested production in column 14 and MAKE NO ENTRY in columns 15 through 24 (refer to the example appraisal worksheet).**
26. **Col. 15 Total:** Total of column 15 entries in boxes/bushels to tenths.
27. **Col. 17 Total:** Total of column 17 entries in boxes/bushels to tenths. For Basic Coverage policies transfer this total amount to section II, column I - Bu., Ton, Lbs., CWT on the claim form .
28. **Col. 24 Total:** Total of column 24 entries in boxes/bushels to tenths. For Optional Coverage policies, transfer this entry to section II, column I - Bu., Ton, Lbs., CWT on the claim form. For basic coverage MAKE NO ENTRY.

PART III - HARVESTED PRODUCTION TO COUNT, GRADING, AND QUALITY ADJUSTMENT CALCULATIONS – BASED ON FIELD GRADE

Check the box for BASIC COVERAGE or OPTIONAL COVERAGE, as applicable for the coverage elected by the insured.

General Instructions for columns 29 through 43 entries.

- a. Instructions labeled “Basic Coverage” apply to basic coverage grading determinations only. Instructions labeled “Optional Coverage” apply to optional coverage grading and quality adjustment determinations only. Instructions not labeled apply to all determinations.
- b. When samples are graded by a licensed State/Federal grader, MAKE NO ENTRY in column 29 through 32.
- c. An individual sample must consist of at least 10 apples from different locations on the tree reflective of the average condition of apples on the unit/block/orchard acreage being graded and harvested. It is recommended, but not required to use 30 or more representative apples per sample (a larger sample size provides a more accurate grade determination).
- d. When there are more than 10 samples per line, consolidate additional samples under the sample number “10” heading for apples that meet the applicable grade, uninsured damage, and insured damage.

29. **Sample Number:** MAKE NO ENTRY. Sample numbers are pre-printed on the appraisal worksheet.
30. **Grade:** This item contains two separate lines, line (a) “Processing” and line (b) “Fancy” that are pre-printed on the worksheet (“Fancy” refers to either U.S. Fancy or Washington Fancy, as applicable) Representative apples counted from sample trees are to be used for grading purposes in this column, as applicable. Make sure apples selected for grading are representative of the average condition of apples on the unit/plot being appraised.
- a. Line (a) “Processing” instructions: Enter the number of apples grading at least U.S. No. 1 Processing or better for each representative sample.
- b. Line (b) “Fancy” instructions:
- (1) **Basic Coverage:** MAKE NO ENTRY.
- (2) **Optional Coverage:** Using the apples in the representative sample grading at least U.S. No. 1 Processing or better, determine and enter the number of apples grading at least U.S. Fancy or better or other applicable grade specified in the Special Provisions or better.
31. **Uninsured Damage:** Line (c) instructions: Enter the number of apples in each representative sample that are damaged by uninsured causes (refer to subsection 4 D, herein, for additional information).
32. **Insured Damage:** This item contains two separate lines, line (c) “Processing” and line (d) “Fancy” that are pre-printed on the worksheet (“Fancy” refers to either U.S. Fancy or Washing Fancy, as applicable).
- a. Line (d) “Processing” instructions: Enter the number of apples in each representative sample that fail to meet U.S. No. 1 Processing grade that are damaged solely by insured causes (refer to subsection 4 A, herein, and the crop provisions for insurable causes of loss).
- b. Line (e) “Fancy” instructions:
- (1) **Basic Coverage:** MAKE NO ENTRY.
- (2) **Optional Coverage:** Enter the result of subtracting the number of apples in item 30(a) minus the number of apples in 30(b) for each representative sample.
- c. When the adjuster and the insured cannot agree on the percentage of insurable damage, take a representative sample to a licensed State/Federal grader, as applicable (at the insured’s expense, if necessary) for final determination of the percentage of the apples which are damaged solely by insurable causes according to the grade standards for the applicable type of coverage in effect.
33. **Line Total:** Separately total the number of sample apples in line 30 (a), 30 (b), 31 (c), 32 (d), and 32 (e) for samples 1 through 10, as applicable.

34. **#1 Processing Total:** Total of column 33 (a) plus column 33 (c) plus column 33 (d).
35. **U.S. Fancy Total:**
- Basic Coverage:** MAKE NO ENTRY.
 - Optional Coverage:** Total of column 33 (b) plus column 33 (c) plus column 33 (e).
36. **Avg. % NOT Proc. (Processed):** Column 33(d) divided by column 34 results to two-decimal places.
37. **Avg. % NOT Fancy:**
- Basic Coverage:** MAKE NO ENTRY.
 - Optional Coverage:** Column 33 (e) divided by column 35, result to two-decimal places.
38. **Quality Adj. % (from TABLE C):** Calculate the Quality Adj. % as follows:
- Basic Coverage:** MAKE NO ENTRY.
 - Optional Coverage:**
 - If Column 37 is 20 percent or less, enter “.00.”
 - If Column 37 is greater than 20 percent but less than 65 percent, enter the correlating value “Quality Adjusted %” from **TABLE C**. (Example: Column 37 (b) % equals .49, correlating value from **TABLE C** equals 67, enter “.67”).
 - If Column 37 Avg. is 65 percent or more: Enter “1.00.”
39. **Gross Production:** Enter the amount of gross harvested production in boxes/bushels to tenths, from item 25, above.
40. **Insured Damage:** Column 36 multiplied by column 39, results in boxes/bushels rounded to tenths.
41. **Net # 1 Processing:** Column 39 minus column 40, results in boxes/bushels to tenths. For Basic Coverage policies, transfer this entry to section II, column I “Bu., Ton, Lbs., CWT on the claim form. This amount of production in this entry will be used for APH reporting purposes for Basic and Optional Coverage.
42. **Quality Adjusted:**
- Basic Coverage:** MAKE NO ENTRY.
 - Optional Coverage:** Column 38 multiplied by column 41, results in boxes/bushels rounded to tenths.

43. **Net Q/A Prod.:**
- a. **Basic Coverage:** MAKE NO ENTRY.
 - b. **Optional Coverage:** Column 41 minus column 42, results in boxes/bushels to tenths. Transfer the amount of production in this entry to section II, column I "Bu., Ton, Lbs., CWT on the claim form.
44. **Remarks:**
- a. Use a sketch map that identifies the orchard boundaries and locations of representative sample trees.
 - b. Note the bin-to-field box or bushel ratio, weight per bushel, and any calculations used to convert production to boxes/bushels.
 - c. Document the date representative samples were taken if harvest is NOT complete (i.e., worksheet and claim are to be completed at a later date).
 - d. Note any differences between unit acres and harvested acres.
 - e. Identify the location of any damaged acreage harvested before appraisals were conducted.
 - f. Explain and identify any voluntary destruction (e.g., tree removal, etc.) of any orchard acreage.
 - g. Attach any reference materials that identify the orchard (i.e., aerial photographs, sketch maps, etc.).
 - h. Document circumstances of any conflict of interest appraisals.
43. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If an 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.
44. **Insured's Signature and Date:** Insured's (or 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., that may not be readily understood.
45. **Page ___ of ___:** Page number - (Example: Page 1 of 1, Page 2 of 2, etc.).

HARVESTED APPLE PRODUCTION WORKSHEET

(For Illustration Purposes Only)

PART I - HEADING		COMPANY: <i>Any Company</i>				CLAIM NUMBER: XXXXX	
1. Insured's Name <i>I. M. Insured</i>		2. Policy Number <i>XXXXXXXX</i>		3. Crop Year <i>YYYY</i>	4. Unit Number <i>00200</i>	5. Variety <i>Jonathan</i>	6. Type <i>112</i>
7. Practice <i>002</i>	8. Orchard ID <i>B-4</i>	9. Damage Cause: <i>Hail</i>		Date(s): <i>May 10</i>	10. Unit Acres <i>20.0</i>	11. Harvested Acres <i>5.5</i>	12. Unit of Measure <i>Bushel</i> <i>Box</i> <i>Other</i>

PART II - HARVESTED PRODUCTION TO COUNT AND QUALITY CALCULATIONS - GRADED AT PACKING HOUSE											
13. Load/Ticket Number	14. Gross Harvested Production	15. #1 Processing Or Better	16. Uninsured Cause	17. Basic Policy Prod. to Count (15 + 16)	18. U.S. Fancy or Better	19. Total U.S. Fancy (16 + 18)	20. #1 Processing NOT Grading U.S. Fancy (17 - 19)	21. Avg. % NOT Fancy (20 ÷ 17)	22. Quality Adjustment % (From Table C)	23. Adj. Prod. NOT Grading U.S. Fancy (22 x 17)	24. Quality Adj. Net Prod. to Count (17 - 23)
<i>MM/DD C-1</i>	<i>1,850.0</i>										
<i>MM/DD C-6</i>	<i>1,200.0</i>										
25. → Col. 14 Total		← 26. Col. 15 Total		← 27. Col. 17 Total						28. → Col. 24 Total	

PART III - HARVESTED PRODUCTION TO COUNT, GRADING AND QUALITY ADJUSTMENT CALCULATIONS - BASED ON FIELD GRADE													
Basic Coverage <input type="checkbox"/>		29. Sample Number										33. Line Totals	
Optional Coverage <input checked="" type="checkbox"/>		1	2	3	4	5	6	7	8	9	10		
30. Grade:	(a) Processing											(a)	<i>40</i>
	(b) Fancy											(b)	<i>20</i>
31. Uninsured Damage	(c) Uninsured Cause											(c)	<i>15</i>
32. Insured Damage	(d) Processing											(d)	<i>25</i>
	(e) Fancy											(e)	<i>20</i>
34. #1 Processing Total 33(a) + 33(c) + 33(d)	35. U.S. Fancy Total 33(b) + 33(c) + 33(e)	36. Avg. % NOT Proc. 33(d) ÷ 34	37. Avg. % NOT Fancy 33(e) ÷ 35	38. Quality Adj. % (From Table C)	39. Gross Production (Item 25 Total)	40. Insured Damage 36 x 39	41. Net #1 Processing 39 - 40	42. Quality Adjusted 38 x 41	43. Net Q/A Prod. 41 - 42				
<i>80</i>	<i>55</i>	<i>.31</i>	<i>.36</i>	<i>.32</i>	<i>3,050.0</i>	<i>945.5</i>	<i>2,104.5</i>	<i>673.4</i>	<i>1,431.1</i>				

44. Remarks

STATE/FEDERAL GRADER EXAMPLE

45. Adjuster's Signature and Code Number <i>I. M. Adjuster XXXXX</i>			Date <i>MM/DD/YYYY</i>	46. Insured's Signature <i>I. M. Insured</i>			Date <i>MM/DD/YYYY</i>
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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form, hereafter referred to as a “Production Worksheet” is a progressive form containing all notices of damage for all preliminary and final inspections made 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 the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the Production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** “Apples” (0054).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.

4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., May 10).
5. **Cause of Damage:** Name of the insured cause(s) of loss for **this crop** 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 crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: 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 #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for **EACH** non-loss unit 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 boxes/bushels of **each** non-loss unit for the crop at the time of final inspection.

Date(s) Notice of Loss:**PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for 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 insurance provider, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection. For a delayed notice of loss or delayed claim, refer to the LAM.

Companion Policy(s):

- a. If no other person has a share in the unit (insured has a 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 contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” Refer to the LAM for further information regarding companion contracts.
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unavailable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

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 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 instructions. Enter the applicable two-digit code for first crop and second crop. In the margin of the last line entry 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 ENTRIES OF FIRST CROP AND SECOND CROP CODES.

- B. **Preliminary Acres:**

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.

FINAL: MAKE NO ENTRY.

- C. **Final Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein.

Determined acres to tenths (including “E” if estimated) for which consent is given for other use and/or:

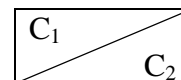
- a. Put to other use without prior consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

Acres breakdown 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.

C₁ Enter the ACTUAL acres for the orchard or block
 C₂ Enter the REPORTED acres for the orchard or block.



- 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 a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the “Rate Class” is found to be incorrect, revise according to insurance provider 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 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. In counties where the actuarial documents have type codes for both fresh (F) and processing (P) apples, VERIFY that the “fresh” and “processing” established prices are “set” as shown on the actuarial documents (also check the application, contract change form, and the Summary of Coverage, if available). Also VERIFY which coverage is in effect for EACH orchard and the actual orchard management (for fresh-market or processing apples) as shown on the Summary of Coverage. ENTER the appropriate type code for EACH orchard after said verification.
- H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviations as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”.....	Acres 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 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>
“Bulldozed,” etc...	Use made of acreage
“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:**

- a. Per-acre appraisal in boxes/bushels to tenths of POTENTIAL production for the acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet instructions.
- b. If there is no potential on “UH” acreage, enter “0.”

K₁-K₂. MAKE NO ENTRY.

M. **+Uninsured Cause:** EXPLAIN IN THE NARRATIVE. For acreage that is identified as “P” stage in column H above and the intended use is WOC, SU, or ABA, in column “T” and there is no production to count recorded on the appraisal worksheet, enter not less than the production guarantee per acre in boxes/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).

N. **Adjusted Potential:** Column “J” plus column “M,” results in boxes/bushels to tenths.

O. **Total to Count:** Column “C” or “C₁” (actual acres) times column “N,” results in boxes/bushels to tenths.

P. **Per Acre:** Per-acre Guarantee - Enter the per-acre production guarantee from the insured’s policy.

Q. **Total:** Column “C₂” (reported acres; “C” if acreage is not under-reported) times column “P,” results in boxes/bushels to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual acres (column “C” [or “C₁” 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, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

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 required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- c. 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 was not recorded on the appraisal worksheet.
- f. State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in section II, column “O,” and/or any production not included in section II, column “I” or columns “B” through “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “No” checked in column 19.

k. Attach a sketch map or aerial photograph 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 photograph or sketch map, the disposition of acreage destroyed or put to other use or without consent.

l. Explain any differences 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 insurance provider’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 the insurance provider 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 loss is listed as insects or disease. Explain why control measures did not work.

s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information.

t. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.

- (3) For production commercially stored, stored on the farm, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in columns “B” through “E.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.).
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. If production has been commingled, refer to the LAM. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not the packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (d) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “A” through “S” by type or practice. If production is commingled, refer to the LAM.
- (5) If the insured’s production records are based ONLY ON WEIGHT, calculate the production by dividing the total weight by the applicable weight-per-loose-field-box/bushel as defined in the crop provisions, or designated in the actuarial documents.
- (6) Bushel/Box-Bin Equivalents - If the insured’s production records are based on a “Bin Count” the following applies:
 - (a) In localities where a “Loose Field Box” is the standard container, use 25 loose field boxes per bin as the standard equivalent for determining the gross amount of production unless the number of loose field boxes is determined to be different than 25. In such cases, use the determined boxes per bin.
 - (b) In localities where a “Bushel” is the standard container, the number of bushels per bin is the number established by the first handler (packing house or processor).
- (7) 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 claim involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. 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 an 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.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit, to three decimal places.

A₂. **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, column “A”).
- c. Enter the applicable two-digit code for first crop and second crop.

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

B. - E. **Length or Diameter, Width, Depth, Deduction:** For production sold, enter the name and address of the Buyer, Packing House, or Processor, as applicable. For apples otherwise disposed of, indicate method of disposition.

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** As applicable, circle “Bu.” or line through Bu., Ton, Lbs., Cwt. and enter “Boxes” and circle “Boxes” in column heading. Production in boxes/bushels to tenths as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc.

- a. Enter amount of HARVESTED production from the harvested production worksheet. Account for all harvested production that is sold or stored, do NOT list processing apples that have already been accounted for by a FIRST handler.
- b. Under Optional Coverage, any harvested fresh apple production that is sold as U.S. Fancy (or other applicable grade(s) listed in the Special Provisions) is production to count. **Document such production as described** in subsection 4 E, herein.

J. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Transfer entry from column “I” in boxes/bushels to tenths.

O. **Production not to Count:** Net production NOT to count in boxes/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 boxes/bushels to tenths.

Q₁- R. MAKE NO ENTRY.

S. **Production to Count:** Transfer entry from column “P.”

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 THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column “S,” in boxes/bushels to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column "O" total, in boxes/bushels to tenths.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 22 and 23 in boxes/bushels 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. 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., which may not be readily understood. 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.).

**PRODUCTION WORKSHEET
(For Illustration Purposes Only)**

1 Crop/Code # <i>Apples 0054</i>	2 Unit # <i>00200</i>	3 Legal Description <i>SWI-96N-30W</i>
4 Date of Damage <i>May 10</i>		
5 Cause of Damage <i>Hail</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units <i>00200</i>		
13 Est. Prod. Per Acre <i>120</i>		

7 Company Agency *Any Company*
Any Agency

8 Name of Insured <i>I. M. Insured</i>			
9 Claim # <i>XXXXXXXX</i>		11 Crop Year <i>YYYY</i>	
10 Policy # <i>XXXXXXXX</i>			
14 Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ Moisture % Factor	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential		Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>B-1 MD NS</i>		<i>5.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>112</i>	<i>UH</i>	<i>UH</i>	<i>33.7</i>				<i>33.7</i>	<i>168.5</i>	<i>200.0</i>	<i>1,000.0</i>
<i>B-2 MD NS</i>		<i>4.5</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>112</i>	<i>H</i>	<i>H</i>							<i>200.0</i>	<i>900.0</i>
<i>B-3 MD NS</i>		<i>5.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>112</i>	<i>H</i>	<i>H</i>							<i>200.0</i>	<i>1,000.0</i>
<i>B-4 MD NS</i>		<i>5.5</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>112</i>	<i>H</i>	<i>H</i>							<i>200.0</i>	<i>1,100.0</i>
16 TOTAL		<i>20.0</i>												17 TOTALS	<i>168.5</i>	<i>4,000.0</i>

NARRATIVE (If more space is needed, attach a Special Report) *Acres measured using wheel measurements.*

See the appraisal worksheet for grading and quality adjustment calculations for orchard B-1. Orchard B-2 graded at packing house. Orchard B-3 field graded by adjuster.

Orchard B-4 graded by State/Federal grader.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed *MM/DD/YYYY* 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity Yes No 21 Transfer of Right to Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H x J x K ₂ x L ₂ x M ₂)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
<i>NS</i>	<i>Acme Apple Packers Anytown, Anystate</i>							<i>366.6</i>					<i>366.6</i>		<i>366.6</i>				<i>366.6</i>
<i>NS</i>	<i>Big Chief Apple Packers Anytown, Anystate</i>							<i>225.7</i>					<i>225.7</i>		<i>225.7</i>				<i>225.7</i>
<i>NS</i>	<i>Royal Blue Packers Anytown, Anystate</i>							<i>1,431.1</i>					<i>1,431.1</i>		<i>1,431.1</i>				<i>1,431.1</i>

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crop. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total *2,023.4*
23 Section I Total *168.5*
24 Unit Total *2,191.9*

25 Adjuster's Signature		Code #	Date	26 Insured's Signature		Date
1st Inspection	<i>I. M. Adjuster XXXXX</i>		<i>MM/DD/YYYY</i>	1st Inspection	<i>I. M. Insured</i>	<i>MM/DD/YYYY</i>
2nd Inspection				2nd Inspection		
Final Inspection	<i>I. M. Adjuster XXXXX</i>		<i>MM/DD/YYYY</i>	Final Inspection	<i>I. M. Insured</i>	<i>MM/DD/YYYY</i>

27 Page *1* of *1*

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
10.0 or less	The lesser of 5 trees or 5% of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	5 trees plus 1 tree per additional 10.0 acres.
100.1 or more	14 trees plus 1 tree per additional 100.0 acres.

TABLE B - NUMBER OF TREES PER ACRE

		DISTANCE BETWEEN TREES (In Feet)																																	
		5	6	7	8	9	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			
5	1724	1452	1245	1089	968	871	792	726	670	622	581	545	512	484	459	436	415	396	379	363	348	335	323	311	300	290	281	272	264	256	249				
6		1210	1037	908	807	726	660	605	558	519	484	454	427	403	382	363	346	330	317	303	290	279	269	259	250	242	234	227	220	214	207				
7			889	778	691	622	566	519	479	444	415	389	366	346	328	311	296	283	271	259	249	239	230	222	215	207	201	194	189	183	178				
8				681	605	545	495	454	419	389	363	340	320	303	287	272	259	248	237	227	218	209	202	194	188	182	176	170	165	160	156				
9					538	484	440	403	372	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161	156	151	147	142	138				
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 to tenths 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 ÷ 65.0 = 670 trees per acre.

TABLE C – QUALITY ADJUSTMENT PERCENTAGES FOR FRESH APPLE PRODUCTION INSURED UNDER OPTIONAL COVERAGE

Average %	Quality Adjusted %	Average %	Quality Adjusted %
0 - 20	00	43	49
21	02	44	52
22	04	45	55
23	06	46	58
24	08	47	61
25	10	48	64
26	12	49	67
27	14	50	70
28	16	51	72
29	18	52	74
30	20	53	76
31	22	54	78
32	24	55	80
33	26	56	82
34	28	57	84
35	30	58	86
36	32	59	88
37	34	60	90
38	36	61	92
39	38	62	94
40	40	63	96
41	43	64	98
42	46	65-100	100

When the insured selects optional coverage for quality adjustment, use the above table to convert the Average % of damage to the Quality Adjusted % of damage on the appraisal worksheet.

EXAMPLE:

If the Average % is 46, find 46 in the Average % column and the corresponding Quality Adjusted % which is 58. Enter “46” as a two-place decimal (e.g., .46) in the Avg. % column and as “.58” in the Quality Adj.% column on the appraisal worksheet.

