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Federal Crop
Insurance
Corporation



Product
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Division

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CALIFORNIA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25610
SUBJECT: CALIFORNIA AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	DATE: October 1, 2003
	OPI: Product Development Division
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 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.

Changes:

- A. Section 2B(4)--Modified definition of Direct Marketing to concur with definition in crop provisions.
- B. Section 3A(1)--Modified description of the crop insured, to concur with crop provisions.
- C. Section 3A(3)--Added statement from crop provisions regarding Multiple Benefits.
- D. Section 3A(4) &(5)--Added statements from the current Special Provisions, as they apply to all areas.
- E. Section 3B(3)--Updated language to concur with current standard language for handbooks regarding CAT coverage. Also added Note to refer to the Crop Insurance Handbook and the LAM for other provisions not applicable to CAT.
- F. Section 4A(1)--Revised language to state that these appraisal procedures apply when appraising potential production of avocados on the ground under and on the sample trees if the producer does not harvest production.
- G. Section 4A(1)(Note)--Clarified procedure to state that if the insured does not intend to pick more of the crop, an appraisal must be performed.

- H. Section 4A(1)(Note)--Removed all references to the official Barclay's California Code of Regulations in Exhibit 1, as this Exhibit has been replaced with the URL for the unofficial California Code of Regulations.
- I. Section 4A--Removed instructions to determine which appraisal method to use depending upon grove conditions, as revised procedures allow for only one appraisal method. Renumbered subsequent instructions.
- J. Section 4C--Deleted instructions to use the appropriate appraisal method for unharvested or harvested avocados, as there is now only one appraisal method.
- K. Section 5A--Replaced Harvested Appraisal Method and Fruit Count Appraisal Method with a Mature avocado appraisal method. Revised corresponding instructions for appraisal method.
- L. Section 7B(7)--Removed instruction that if it is evident that no indemnity is due, enter "NONE", as this information is put on the Claim Form Production Worksheet.
- M. Section 7B(9)--Revised description of Appraised Acres to Number of land acres being appraised, rounded to tenths. Inserted instruction to refer to the LAM or CIH for specific acreage determination instructions for perennial crops. Inserted same instruction in other areas of handbook regarding acreage determination.
- N. Section 7B(13)--Revised language to number of pounds of avocados under the sample tree, on the sample tree, and lost to uninsured causes, to tenths. Also added instruction to explain any uninsured causes in Remarks section.
- O. Section 7B(17)--Clarified language to make clear that the adjuster must measure the distance between trees to obtain the number of bearing trees per acre.
- P. Section 7C(3)--Added each variety of fruit as another item that separate summary worksheets are required for.
- Q. Section 8B(Section I)(E)--Updated description for Risk with current standard language in crop handbooks.
- R. Section 8B(Section I)(H)--Updated instruction for Gleaned Acreage with current standard language in crop handbooks. Made same modification to all references to Gleaned Acreage throughout handbook.
- S. Section 8B(Section I)(Narrative)(i)--Added standard language to instruction for "Production Not to Count" entry.
- T. Section 8B(Section II)(2)--Corrected location of where to enter the name and address of processor from items B through D to items B through E.

- U. Section 9--Removed table (previously Table B) listing Average Number of Avocados per Pound by Fruit Size, as it applies to packing requirements, unrelated to appraisal procedures. Changed lettering of subsequent tables.
- V. Section 9 (Table B)--Modified figures in example to the tenth foot.
- W. Section 9 (Table C)--Updated calendar years of diagram. Also revised diagram to show Critical Period for Fruit Set and Retention to run from March through August for the 2005 and 2006 Crops. Revised diagram to extend Harvest of 2004 and 2005 Crops through November, consistent with crop provisions. Also updated diagram with more current calendar years.
- X. Section 9 (Exhibit1)--Removed the official Barclay's California Code of Regulations and replaced with the URL for the current unofficial California Code of Regulations.
- Y. Section 9 (Exhibit 2)--Updated release/maturity dates for listed varieties of avocados for the 2004/2005 crop year.

Control Chart For: California Avocado Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-26	27-31	09-2003	FCIC-25610

(RESERVED)

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

BCCR	Barclay's California Code of Regulations
CAC	California Avocado Commission
CDFA	California Department of Food and Agriculture
SSAP	Standardized Season Average Price

(4) Definition(s):

Amount of Insurance Per Acre	An amount determined by multiplying the approved average revenue per acre by the coverage level percentage the insured elects.
Crop Year	The period beginning December 1 of the calendar year prior to the year in which the avocado trees normally bloom and extending through November of the year following such bloom, and will be designated by the calendar year following the year in which avocado trees normally bloom.
Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the fields for the purpose of picking all or a portion of the crop.
Harvest	The picking of the avocados from the trees or ground by hand or machine.
Loss of Revenue	An insurable cause of loss that occurs when the standardized season average price per pound causes the farm revenue to drop below the amount of insurance.
Marketing Year	The period from November 1 of a calendar year through October 31 of the succeeding calendar year and designated by the succeeding calendar year.
Set Out	Transplanting an avocado tree into the grove.
Standardized Season Average Price	The average price per pound determined by dividing the value of all 'Hass' avocados in the state by the pounds of 'Hass' avocados produced in the state for a marketing year, as reported by the California Avocado Commission and may be adjusted by FCIC to state prices based on current dollar values.
Stump(ing)	Reducing trees to a height of 4 to 6 feet by removing all branches and foliage.

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 commercially- grown avocados in the county **grown on insurable acreage, and** for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That are grown for harvest as avocados;
 - (c) That are irrigated;
 - (d) That are grown on trees that, if inspected, are considered acceptable by the insurance provider;
 - (e) **That are grown on trees that** have reached the sixth growing season after being set out. The insurance provider may agree in writing to insure avocados on acreage that has not reached this age if acreage has produced at least 2,000 pounds of avocados per acre.
- (2) Avocado trees interplanted with another perennial crop are insurable, unless the insurance provider inspects the acreage and determines it does not meet the insurability requirements contained in the **Pilot Avocado Crop Provisions**.
- (3) **Any unit that is 100 percent stumped will not be insurable until the third crop year after the crop year in which the stumping was completed.**

NOTE: The following statements are taken from the current Special Provisions and may not apply for succeeding crop years.

- (4) **If a producer is eligible to receive an indemnity under CAT coverage and benefits compensating him or her for the same loss under any other USDA program, the producer must elect the program from which they wish to receive benefits.**
- (5) **Any unit that 35 percent or more of the bearing trees have been removed or stumped in the previous year is not insurable unless the insurance provider agrees in writing to insure the unit. Written agreements are not available for CAT.**

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable **if additional coverage is less than 65/100 or comparable coverage**).

NOTE: Refer to the CIH and the LAM for other provisions not applicable to CAT.

C. UNIT DIVISION

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

4. CALIFORNIA AVOCADO APPRAISALS

A. GENERAL INFORMATION

- (1) These procedures apply when appraising potential production of avocados on the ground under **and on** the sample trees **if the producer does not harvest production**.

NOTE: Avocado trees are generally harvested more than once to remove a single crop. **It** may not be necessary to appraise fruit on the tree unless the insured does not intend to pick any more of the crop. **If the insured does not intend to pick more of the crop, an appraisal must be performed.** Avocados on the trees will most likely be eventually marketed. Fruit on the ground under the trees is probably not marketable unless it is picked up soon after falling. According to **the official** Barclay's California Code of Regulations for Avocados, windfall fruit must be picked up within five days of falling and can be marketed two sizes below the smallest size released for harvest.

- (2) Make separate appraisals for each variety of insurable avocados grown in the grove.
- (3) To help prevent the spread of the most serious disease (Avocado Root Rot) affecting avocados, the following precautions should be adhered to when appraising avocados:
- (a) Carry a spray bottle of alcohol to disinfect bottom of shoes.
 - (b) Enter with a clean vehicle (free of mud) and be careful not to stir up dust when driving.
 - (c) Ladders, boxes, bins, etc., should be free of mud before entering the orchard.
- (4) In addition to circumstances specified in the LAM, avocado appraisals are to be made:
- (a) When the insured chooses not to harvest **any** acreage
 - (b) When mature production remains after final harvest, or
 - (c) When mature production remains on the tree when stumped or removed.
- (5) Growers will normally harvest mature avocados prior to stumping; therefore, appraisals are generally not needed. The stumping process will remove the crop that would have been harvested the following year. This change in practice is addressed in the **Pilot Avocado** Crop Provisions and the actuarial documents.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

- (1) Total acreage and number of trees;
- (2) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

NOTE: When variable damage causes the crop potential to be significantly different within the same grove, or when the insured wishes to destroy or stump a portion of the grove, split the grove into subgroves, and appraise each one separately.

- (3) Percent of each insurable variety in the acreage;
- (4) Tree age, size, density and vigor;
- (5) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (6) Whether or not any areas have been color (partially) picked.
- (7) Use as many samples as necessary to accurately determine potential production, but not less than the number of trees for the number of acres shown in **Table A**.

C. GROWTH STAGES

Growth stages do not apply to avocado appraisals, but crop years are very important and must be designated. ***

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Mature avocado appraisal method	only after general maturity of the crop.

B. MATURE AVOCADO APPRAISAL METHOD

NOTE: Defer all appraisals until the crop reaches maturity. There is no appraisal method for immature fruit.

- (1) If no acreage on the unit has been harvested, arrange with the insured to harvest avocados on the ground under and on representative trees. Document such inspections in the Narrative section of the claim form or on a special report.
- (2) Appraise each variety as a separate sample.
- (3) Select representative sample trees for fruit weights.
- (4) Weigh and record on the appraisal worksheet all avocados on the ground under and on representative trees and fruit lost due to uninsured causes on the ground under the sample tree.
- (5) Convert fruit weights from sample trees to pounds of appraised production for the unit.

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. See the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided.

- (3) Separate appraisal worksheets are required for each unit or plot inspected. Refer to section 4 for sampling instructions.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

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

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Claim No.:** Claim number as assigned by the insurance provider.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
5. **Crop:** "Avocados" (0019)
6. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
7. **Cause of Damage:** Name of insured cause of loss for this crop as listed in the LAM. ***
If an insured cause of loss is coded as "Other," explain in the "Narrative".
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., AUG 11).
9. **Appraised Acres:** Number of land acres being appraised, rounded to tenths. Refer to the LAM or CIH for specific acreage determination instructions for perennial crops.
10. **Grove ID:** Grove identification symbol.
11. **Variety:** Variety name(s) of trees in the unit or plot.
12. **Plot Acres:** Number of determined acres to tenths in grove, subgrove, or plot being appraised.
- *** 13. **Lbs. of Avocados Per Sample Tree:** Number of pounds of avocados under the sample tree, on the sample tree, and damaged due to uninsured causes, rounded to tenths. Explain

any uninsured causes in Remarks section.

NOTE: Avocados must meet CDFA grade standards.

14. **Total Lbs. Avocados:** Total pounds of avocados from sample trees (result in pounds to tenths).
15. **No. of Samples:** The number of trees for each variety sampled.
16. **Lbs./Tree:** Item 14, “Total Lbs. Avocados” divided by item 15, “No. Of Samples,” results in pounds to tenths.
17. **Trees/Acre:** Measure the distance between trees to obtain the number of bearing trees per acre. Refer to **TABLE B**.
18. **Gross Lbs./Acre:** Item 16, “Lbs./Tree” times item 17 “Trees Per Acre,” result in whole pounds.
19. **% Acres/Variety:** Item 12, “Plot Acres” divided by item 9, “Appraised Acres,” results to two decimal places.
20. **Lbs./Acre:** Item 18, “Gross LBS/Acres” times item 19, “% Acres/Variety,” results in whole pounds.
21. **Total Appraisal (Lbs.):** Total of all item 20 “Lbs/Acre” entries, results in whole pounds.
22. **Remarks:** Enter any additional information pertinent to the unit appraisal, (i.e. – tree spacing, etc.).
23. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
24. **Adjuster’s Code Number, Signature, and Date:** Code Number, signature of adjuster, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page numbers: Page number. (Page 1 or 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: Any Company

FOR ILLUSTRATION PURPOSES ONLY CALIFORNIA AVOCADO APPRAISAL WORKSHEET			1. INSURED'S NAME <p style="text-align: center;">I.M. Insured</p>				2. POLICY NO. <p style="text-align: center;">XXXXXXX</p>			3. CLAIM NO. <p style="text-align: center;">XXXXXXXXX</p>				
			4. UNIT NO. <p style="text-align: center;">00100</p>				5. CROP <p style="text-align: center;">Avocados (0019)</p>			6. CROP YEAR <p style="text-align: center;">YYYY</p>				
			7. CAUSE OF DAMAGE <p style="text-align: center;">Wind</p>				8. DATE OF DAMAGE <p style="text-align: center;">May</p>			9. APPRAISED ACRES <p style="text-align: center;">15.0</p>				
GROVE ID. 10.	VARIETY 11.	PLOT ACRES 12.	LBS. OF AVOCADOS PER SAMPLE TREE 13.				TOTAL LBS. AVOCADOS 14.	NO. OF SAMPLES 15.	LBS./TREE 16.	TREES/ACRE 17.	GROSS LBS./ACRE 18.	% ACRES/VARIETY 19.	LBS/ACRE 20.	
			10.0	8.9	9.4	10.1	64.2	7	9.2	145	1334	.33	440	
A-1	HASS	5.0	9.4	9.0	7.4									
			8.7	10.2	9.4	6.4	55.9	7	8.0	145	1160	.33	383	
A-2	HASS	5.0	5.9	8.1	7.2									
			12.0	9.4	8.8	11.2	64.3	7	9.2	145	1334	.33	440	
A-3	HASS	5.0	9.4	7.2	6.3									
											21. TOTAL APPRAISAL (LBS.)		1263	
22. REMARKS Tree spacing in the grove - 15' X 20'														
23. INSURED'S SIGNATURE <p style="text-align: center;">I.M. Insured</p>					DATE <p style="text-align: center;">MM/DD/YYYY</p>		24. CODE NUMBER <p style="text-align: center;">XXXXX</p>		ADJUSTER'S SIGNATURE <p style="text-align: center;">I.M. Adjuster</p>				DATE <p style="text-align: center;">MM/DD/YYYY</p>	

C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS

- (1) The Summary of Harvested Avocado Production Worksheet will be referred to as the summary worksheet, herein.
- (2) The summary worksheet contains the required items and information for documenting the value of harvested avocado production.
- (3) Separate summary worksheets are required for:
 - (a) Each unit,
 - (b) Each processor/packer receiving production,
 - (c) Unsold **harvested** production, and
 - (d) Production sold at roadside stands.
 - (e) Each variety of avocado**
- (4) California Avocado Commission (CAC) forms provide documentation of harvested production needed to complete item entries on the summary worksheet. Acceptable forms include:
 - (a) Assessment Reports,
 - (b) Pool Grade Report and Statements,
 - (c) Grower Packout Statements,
 - (d) Grower Statements,
 - (e) Processor/Packer Load Delivery Receipts, and/or
 - (f) Other forms that contain CAC harvested production information and are acceptable to the insurance provider.

Verify or make the following entries:

Item

No. Information Required

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Variety:** Variety name(s) of trees in the unit or plot.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy No.:** Insured's assigned policy number.
5. **Claim No.:** Claim number assigned by the insurance provider.

6. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to correct. (e.g., 00100).
7. **Appraised Acres:** Appraised acres, rounded to tenths.
8. **Name, Address and Phone Number of Processor/Packer:** Name, address, and telephone number of the processor/packer from the harvested production form.
9. **Date Received:** Date (e.g. MM/DD/YYYY) bins are received by the processor/packer. This should be the same date on the harvested production form.
10. **Receipt Number:** Applicable number from the harvested production form.
11. **Pounds Harvested Fruit:** Whole pounds of harvested fruit from the harvested production form.
12. **Crop Year's Season Average Price:** The Standardized Season Average Price per pound (to two decimal places) as provided by the CAC and announced by FCIC.
13. **Line Harvested Value:** Item 11 "Pounds Harvested Fruit" times item 12 "Standardized Season Average Price," results to two decimal places.
14. **Total Harvested Pounds Fruit:** Total of item 11, "Pounds Harvested Fruit" entries, in whole pounds.
15. **Total Harvested Value:** Total of item 13, "Line Harvested Value," entries, results to two decimal places.
16. **Remarks:** Enter pertinent information about any delivered harvested production.
17. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
18. **Adjuster's Code Number, Signature, and Date:** Code Number, signature of adjuster, and date signed **after** the insured (or insured's authorized representative) has signed.
19. **Page Number:** Page numbers (Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons 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 not been met. If any have not, the adjuster should contact the insurance provider.
- (5) If notice of damage was given, an inspection is necessary to verify the amount of damage and that passing grade fruit has been picked up and delivered to the packer. The insured’s signature is required.
- (6) 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 #:** “Avocados” (0019).

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., AUG 11).
5. **Cause of Damage:** Name of 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.”

NOTE: Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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:** 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 ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Unit,” 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 pounds, of all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

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

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

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME 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 crop insurance 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 unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

NOTE: Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

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

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 determination instructions specific to perennial crops.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** See the LAM for definition of acceptable determined acres for perennial crops used herein.

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

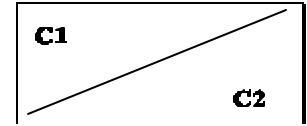
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

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

- C₁ Enter the ACTUAL acres for the grove or subgrove.
- C₂ Enter the REPORTED acres for the grove or subgrove.



- 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 the insurance provider's instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE **EXPLANATION**

"P"..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

"H"..... Harvested.

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

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

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
------------	--------------------

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

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

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

J. **Appraised Potential:** Per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. Refer to section 4, “California Avocado Appraisals”, for additional instructions.

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

K₁ - K₂ MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** Line out the heading and enter “SSAP.” Enter the Standardized Season Average Price (in dollars and cents) per pound provided by the CAC and announced by FCIC.

M. **+Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the insured’s amount of insurance per acre in dollars and cents for any “P” stage acreage.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in dollars and cents for any such acreage.

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

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

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

N. **Adjusted Potential:** Column “J” times Column “L” plus Column “M,” in dollars and cents.

O. **Total to Count:** Column “C” or C₁ (actual acres) times Column “N,” rounded to nearest whole dollar.

P. **Per Acre:** Enter the amount of insurance per acre from the schedule of insurance.

Q. **Total:** Column “C₂” (reported acres; “C” if acreage is not under-reported) times Column “P.” Round to nearest whole dollar.

16. **Total Land Acres:** Refer to the LAM or CIH for specific acreage determination instructions for perennial crops.

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Land Acres (Column “C” [or “C₁” if there are under-reported acres]), to tenths.

NOTE: 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 necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. 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, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

- e. Document the actual appraisal date, if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also see 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, item "O," and/or any production not included in Section II, item I or item B - E entries (e.g., harvested production from uninsured acreage can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 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.

NOTE: Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the 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 any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Record any trees removed without an inspection.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. 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.

- t. Document the name and address of the charitable organization when gleaned acreage is applicable. **Refer to the LAM for more information on gleaning.**
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially sold, enter the name and address of processor as applicable in items B through E. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

NOTE: (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (c) Varying determinations of production (varying value, etc.).
- (4) There will generally be no harvested production entries in items A₁ through N 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. See the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period) there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **“Incomplete.”**
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. **Refer to** the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” **Refer to** the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” **Refer to** the LAM.

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

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice, variety, or type of harvested production is listed in Section I and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

B. - E. **Length or Diameter, Width, Depth and Deduction:** For production sold, enter the name and address of the Packer or Processor. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs, Cwt:** Circle “Lbs” in column heading. Production in whole pounds for production:

1. Weighed.

2. Sold - obtain production for the UNIT from the “Summary of Harvested Avocado Production” (see “Summary of Harvested Avocado Production Worksheet and Completion Procedures, **item 14**”) or other forms containing verifiable harvested production that is authorized by the CAC and the insurance provider.

J. - M. MAKE NO ENTRY.

N. **Adjusted Production:** Enter whole pounds from Column “I.”

O. **Production Not to Count:** Net production NOT to count, in WHOLE pounds, 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.

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 whole pounds.

Q₁. - Q₂. MAKE NO ENTRY.

R. **Quality Factor:** Enter in this space, the two-decimal “Standardized Season Average Price” (SSAP) per pound provided by the CAC and announced by FCIC.

NOTE: A final claim may be prepared prior to the issuance of the SSAP by using a certification form. Complete the production worksheet and certification form according to the insurance provider instructions and obtain the insured’s signature. The claim will be signed and finalized by the insurance provider when the SSAP is issued.

S. **Production to Count:** Enter result from multiplying Column “P” times Column “R.” Round to nearest whole dollar.

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the total of Column “S” in whole dollars.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter whole dollar figure from Column "O" total in Section I.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to whole dollars.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

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

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

NOTE: Final indemnity inspections should be signed on 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# AVOCADOS 0019	2 Unit # 00100	3 Legal Descripton SW32-4N-22W						
4 Date of Damage	MAY							
5 Cause of Damage	WIND							
6 Primary Cause %	100%							
12 Additional Units	00200	00300						
13 Est. Prod Per Acre	4650	4200						

7 Company _____ ANY COMPANY _____
Agency _____ ANY AGENCY _____

8 Name of Insured I. M. INSURED		
9 Claim Number XXXXXXXXXX	11 Crop Year YYYY	
10 Policy Number XXXXXXXXXX		
14 Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd MM/DD/YYYY
Final MM/DD/YYYY		
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 K ₂	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
A MM/DD	15.0	15.0	1.000	C06	002	055	UH	UH	1263	-----	SSAP .90		1137	17055	2698	40470	
B -----	5.0	5.0	1.000	C06	002	055	H	H		-----					2698	13490	
C MM/DD	5.0	5.0	1.000	C06	002	055	P	WOC		-----		2698	2698	2698	2698	13490	
16 TOTAL		25.0											17 TOTALS	19753		67450	

NARRATIVE (If more space is needed, attach a Special Report) See attached aerial photos for field ID's. Acreage determined by wheel measurement.

Field C – uninsured **causes assessed** put to other use without consent

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	---	--	---

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 of Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs) Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P X R)
								23975		-----	-----	-----	23975		23975		.90	21578

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 crops. 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 other federal statutes

25 Adjuster's Signature and Code Number				Date	26 Insured's Signature				Date
1 st Inspection	I. M. Adjuster XXXXX			MM/DD/YYYY	1 st Inspection	I. M. Insured			MM/DD/YYYY
2 nd Inspection					2 nd Inspection				
Final Inspection	I. M. Adjuster XXXXX			MM/DD/YYYY	Final Inspection	I. M. Insured			MM/DD/YYYY
27 Page _1_ of 1_									

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
Less than 10.0	The lesser of 10 trees or 5% of the number of trees in the grove.
10.1 to 100.0	10 trees plus 2 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100 acres.

TABLE B - TREE POPULATION PER ACRE CHART

DISTANCE BETWEEN PLANTS (In Feet)						
	4'	5'	6'	7'	8'	9'
1'	10890	8712	7260	6223	5445	4840
2'	5445	4356	3630	3111	2723	2420
3'	3630	2904	2420	2074	1815	1613
4'	2723	2178	1815	1556	1361	1210
5'	2178	1742	1452	1245	1089	968
6'	1815	1452	1210	1037	908	807
7'	1556	1245	1037	889	778	691
8'	1361	1089	908	778	681	605
9'	1210	968	807	691	605	538

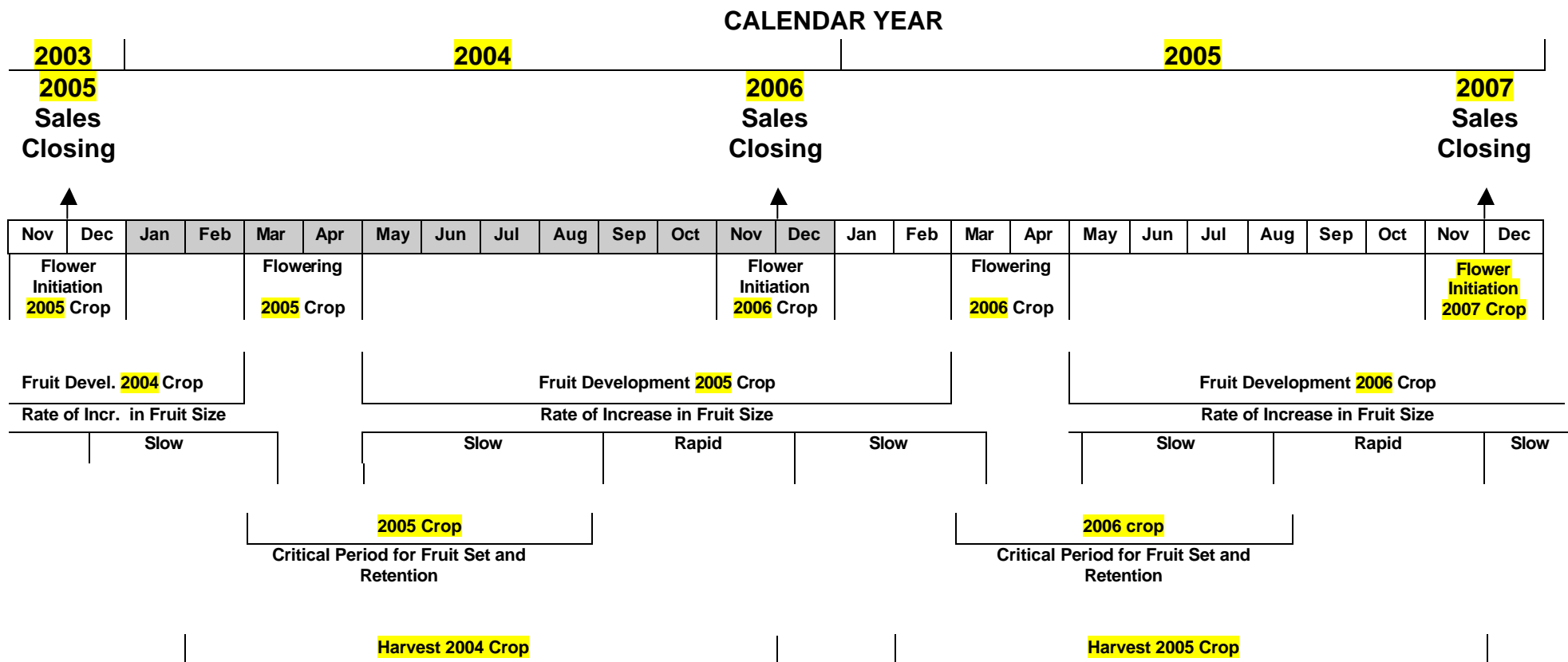
For spacing not shown on the charts: Multiply the distance between plants (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560. Round result to the nearest whole number.

EXAMPLE: 6.5 FT. x 10.0 FT. = 65.0 SQ. FT.
 43,560 ÷ 65.0 SQ. FT. = 670 PLANTS PER ACRE

DISTANCE BETWEEN ROWS (In Feet)

DISTANCE BETWEEN PLANTS (In Feet)																										
	10'	11'	12'	13'	14'	15'	16'	17'	18'	19'	20'	21'	22'	23'	24'	25'	26'	27'	28'	29'	30'	31'	32'	33'	34'	35'
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

TABLE C - FLOWERING, FRUIT SET, FRUIT DEVELOPMENT AND HARVEST OF 'HASS' AVOCADOS



Summarized by USDA/RMA
California RO, from information available

EXHIBIT 1
CALIFORNIA CODE OF REGULATIONS

*** The official Barclay's California Code of Regulations can be purchased and must be used in all court proceedings. However, for ease of reference, the unofficial California Code of Regulations can be accessed at <http://ccr.oal.ca.gov/>. The unofficial California Code of Regulations can be found in TITLE 3. Food and Agriculture, Division 3. Economics, Chapter 1. Fruit and Vegetable Standardization, Subchapter 4. Fresh Fruits, Nuts and Vegetables, Article 11.

EXHIBIT 2

SAMPLE LETTER ISSUED BY THE CALIFORNIA DEPT. OF AGRICULTURE

The following letter will be issued by the California Department of Agriculture each season prior to the beginning of harvest. It contains information regarding release/maturity dates for fruit of a certain size. This letter pertains to the 2004/2005 crop year.

RELEASE DATE

The date listed for each avocado variety/size group is the earliest date in which that particular size or larger may be delivered to the packer.

As stated in sections 1408.22 of the amended Code of Regulations, when abnormal fruit drop is caused by extreme winds, there is up to a five day period after the winds have ended where windfall fruit which is not more than two sizes below the smallest size released for harvest may be picked up and tested for maturity.

SAMPLE LETTER

September 30, YYYY

To: Avocado Handlers
AIC Members

The following is information regarding Date/Size maturity releases for 2004/2005. The chart states the release dates for the following varieties.

<u>Variety</u>	<u>size 40</u>	<u>Size 48</u>	<u>size 60</u>	<u>size 70 and smaller</u>	
Bacon	10/21/04	11/04/04	11/25/04	12/09/04	
Fuerte	10/27/04	11/10/04	12/01/04	12/15/04	
Hass	11/28/04	12/12/04	01/02/05	01/16/05	
Zutano	11/16/04	11/30/04	12/21/04	01/04/05	
<u>Variety</u>	<u>Size 28</u>	<u>Size 32</u>	<u>Size 36</u>	<u>Size 40</u>	<u>Size 48</u>
Pinkerton	11/23/04	12/07/04	12/21/04	12/28/04	01/11/05
<u>Variety</u>	<u>size 32</u>	<u>Size 36</u>	<u>Size 40</u>	<u>Size 48</u>	<u>Size 60</u>
Gwen	02/06/05	02/20/05	03/06/05	03/20/05	04/03/05

Sincerely,

/s/

(Name)

FV&EQC-Avocado Inspection Program

Division of Inspection Services