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Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25230 (06-1999)

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25230
SUBJECT: GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK FOR THE 1999 AND SUCCEEDING CROP YEARS	DATE: June 8, 1999	
	OPI: Product Development Division	
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

1. Changes for June 1999 Issuance (FCIC-25230):

The Grape handbook has been converted to a "Standard" format.

Control Chart For: Grape Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-30	31-33	06-1999	FCIC-25230

(RESERVED)

GRAPE LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	2
A. INSURABILITY	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	3
C. UNIT DIVISION	3
D. QUALITY ADJUSTMENT	4
4. GRAPE APPRAISALS	6
A. GENERAL INFORMATION	6
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	6
C. DETERMINING THE NUMBER OF VINES PER ACRE	7
5. APPRAISAL METHODS	7
A. GENERAL INFORMATION	7
B. IMMATURE BUNCH WEIGHT APPRAISAL METHOD	8
C. MATURE BUNCH WEIGHT APPRAISAL METHOD	8
D. HARVESTED APPRAISAL METHOD	9
E. GRAPES HARVESTED TO PRODUCE RAISINS APPRAISAL METHOD	10
6. APPRAISAL DEVIATIONS AND MODIFICATIONS	10
A. DEVIATIONS	10
B. MODIFICATIONS	10

GRAPE LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	10
A. GENERAL INFORMATION	10
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	11
APPRAISAL WORKSHEET EXAMPLE	14
8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURE ..	15
A. GENERAL INFORMATION	15
B. FORM ENTRIES AND COMPLETION INFORMATION	16
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS .	18
SECTION II - HARVESTED PRODUCTION	23
CLAIM FORM EXAMPLE	29
9. REFERENCE MATERIAL	31
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	31
TABLE B - VINEYARD POPULATIONS TABLE	32
TABLE C - RAISIN MOISTURE ADJUSTMENT FACTOR TABLE	33

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 grape loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviation(s):

C DFA California Department of Food and Agriculture

- (4) Definition(s):

Botrytis A grape disease that covers young fruit with a fuzzy gray-brown coating of fungal growth that later may dry into infected mummies. The disease develops in tight fruit clusters; dense foliage; and cool, moist growing conditions.

Graft	To unite a shoot and bud (scion) with a rootstock or an existing vine in accordance with recommended practices to form a living union.
Harvest	Picking the clusters of grapes from the vines either by hand or machine.
Phylloxera	Small oval or pear shaped soil-borne insects that damage and kill French type grapes vines (<i>Vitis vinifera</i>). The nymphs and adults feed on the vine roots causing necrotic spots (areas of dead tissue) at the feeding sites. These insects thrive in heavy soils and cool growing conditions.
Set Out	Physically planting the desired variety of grape plant in the ground in a desired planting pattern.
Varietal Group	Grapes with similar characteristics that are grouped for insurance purposes as specified in the actuarial documents (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) Insured Crop
 - (a) California - insured grapes will be ANY insurable variety that the insured elects to insure in the county for which a premium rate is provided by the actuarial documents.
 - (b) All other states - insured grapes will be ALL insurable varieties of grapes in the county for which a premium rate is provided by the actuarial documents.
 - (c) Insured grapes in which the insured has a share.
 - (d) All insured grape varieties that are grown for wine, juice, raisins, or canning.
 - (e) Grapes grown in vineyards, that if inspected, are considered acceptable by the insurance provider.

NOTE: See the CIH for applicant/insured and insurance provider instructions for completing the self-certifying producer's pre-acceptance worksheet.

- (f) After being set out or grafted, the vines must have reached the number of growing seasons designated by the Special Provisions.

- (g) The vines must have produced an average of 2 tons of grapes per acre during at least one of the three crop years immediately preceding the insured crop year, unless the insurance provider inspects and allows insurance on such acreage.
- (2) Insured Acreage. Grapes interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that the acreage does not meet the requirements contained in the policy.
- (3) Causes of Loss. See the Grape Crop Provisions for causes of loss, which specifically exclude such causes as:
 - (a) phylloxera, regardless of cause; or
 - (b) the inability to market grapes for any reason other than physical damage from an insurable causes of loss. For example, an indemnity will not be paid when the insured is unable to market grapes due to quarantine, boycott, or refusal of any person to accept production.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).

C. UNIT DIVISION

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

NOTE: In California only, a basic unit will also be established for each grape variety that the insured chooses to insure.

- (2) Optional Units
 - (a) In all states except California: Optional units may be established by:
 - 1 section, section equivalent, or FSA farm serial number;
 - 2 on acreage including both irrigated and non-irrigated practices;
 - 3 on acreage located on non-contiguous land; or
 - 4 on acreage by varietal group.

NOTE: See the Grape Crop Provisions for specific information for items 1 through 4 above.

- (b) In California only: unless otherwise allowed by a written agreement, optional units may **ONLY** be established if each optional unit is located on non-contiguous land.

D. QUALITY ADJUSTMENT

(1) General Information

- (a) Refer to the Grape Crop Provisions for quality adjustment requirements for mature marketable production which, due to insurable causes, has a value of less than 75 percent of the average market price of undamaged grapes of the same or similar variety.
- (b) Normally, mature unharvested grape production that has a value will be harvested. Grapes appraised using the “Harvested Method” or the “Mature Bunch Weight Method” and
 - 1 are not harvested and marketed; and
 - 2 have potential value; are eligible for quality adjustment.
- (c) Enter values, prices, and factors in the applicable block of the appraised and/or harvested production sections of the claim form.

(2) Value, Market Price, Average Market Price, and Factor Determination

- (a) **Value and Market Price.** Determine the value per ton of qualifying damaged production and the average market price of undamaged grapes on the earlier of the date the damaged grape production is sold, or the date of final inspection for the unit.
- (b) **Average Market Price.** Calculate the average market price of undamaged production by averaging the prices being paid (in dollars and cents) by usual marketing outlets for the area during the week in which the damaged grapes were valued.
- (c) **Quality Adjustment Factor.** Calculate the quality adjustment factor to three decimal places, as follows: Value per ton of the damaged grapes divided by the maximum price election for such type (varietal group) of grapes equals the quality adjustment factor, not to exceed 1.000.

NOTE: Multiply this result by the number of tons of the eligible damaged grapes.

(3) Quality Adjustment Calculations:

When grape damage, due to insurable causes, is such that the vineyard has grapes with at least two different values (the insured could receive two values by select picking the grapes), at least one of these values is less than 75% of the market price for undamaged grapes, calculate the quality adjustment factor as follows:

- (a) Determine the number of acres of grape production that is eligible for quality adjustment and is not on the same vine and or intermingled within the same rows as grapes that are not eligible for quality adjustment (see the LAM for determining acres).

- (b) If the grapes are on the same vine or intermingled within the same rows, and could (or should) be select picked, calculate the percentage of appraised grapes that would qualify for quality adjustment as follows:

1 Number of bunches that would qualify for quality adjustment divided by the total bunches in the samples equals the percentage of grapes that qualify for quality adjustment.

2 **EXAMPLE:** In a 20.0 acre plot, there were 852 bunches from five samples. 426 bunches qualify for quality adjustment. $426 \div 852 = 50\%$. Multiply the number of acres by this percentage for the number of acres qualifying. (20.0 acres x .50 = 10.0 acres).

- (c) Make separate line entries on the claim form for appraised acreage and production that DOES NOT qualify for quality adjustment AND for appraised acreage and production that DOES qualify for quality adjustment.

1 If there is only ONE value that is less than 75 percent of the market price, calculate the three-digit quality adjustment factor as follows:

Value per ton of damaged grapes divided by the maximum price election.

EXAMPLE: There are two different values; one has quality adjustment and the second has no quality adjustment. On a 20.0 acre lot, 50% of the appraised production could be select picked and has a value of \$1200/ton. The remaining 50% of the production can be sold to a distillery for \$200/ton. The highest price election for the variety of grapes is \$900.

! $\$200 \div \$900 = .222$ (quality adjustment factor)

The 10.0 acres with the \$1200/ton value would be entered on the claim form WITHOUT a quality adjustment factor. The 10.0 acres with the \$200 value would be entered on the claim form on a separate line with the .222 quality adjustment factor.

2 If there are TWO OR MORE values less than 75 percent of the market price:

Multiply each value by the percentage of the total production having these values; then, total these adjusted values to determine the average value for the appraised grape production that qualifies for quality adjustment; and, divide this value by the maximum price election for the type of grapes to arrive at the quality adjustment factor to be entered in the appraised production quality adjustment item entry on the claim form.

EXAMPLE: Grape production with two different values and both values have quality adjustment. A total of 50% of the production in the vineyard qualifies for quality adjustment. Of the 50%, 60% of the production has a value of \$500 and 40% has a value of \$200. The highest price election for this variety is \$900. The adjusted value for the total acreage qualifying would be as follows:

$$.60 \times \$500 = \$300$$

$$.40 \times \$200 = \underline{\$ 80}$$

$$\text{Total } \$380$$

$$\$380 \div \$900 = .422 \text{ (quality adjustment factor)}$$

NOTE: Select picking means grapes having two different values would be picked from the same acreage; e.g., some of the grapes could be picked for wine (intended use) and the remaining grapes could be sold for other use (distillery material, etc.).

- (d) For damage caused solely by fire, refer to the LAM.
- (e) Explain reasons for quality adjustment in the “Narrative” of the claim form or on a Special Report.

4. GRAPE APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.

- (1) Make separate appraisals for each insurable type (varietal group).

NOTE: See the actuarial documents for a list of insurable grape types.

- (2) As specified in the LAM or this handbook, appraisals are to be made but not limited to:
 - (a) when the insured has grape acreage that she/he does not intend to harvest or which is unharvested at the end of the insurance period;
 - (b) for grapes harvested before maturity;
 - (c) for special use (Champagne or Botrytis-affected grapes); and
 - (d) for raisin production to be converted to a fresh weight equivalent.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Make a general examination of all acreage in the unit. Determine the number and general location of vines to be used in the representative samples based on:
 - (a) Total acreage and number of vines;

- (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the vine.

NOTE: When there appears to be significant differences within the same vineyard or an insured wishes to destroy a portion of the vineyard, split the vineyard into sub-vineyards and appraise each one separately.

- (c) Percent of each variety in the acreage;
 - (d) Vine age, size, density, and vigor;
 - (e) The acreage in the unit from which fruit has been picked, and the extent of variation in the amount of unpicked fruit on the vines.
- (2) Use as many sample vines as are necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

C. DETERMINING THE NUMBER OF VINES PER ACRE

See **TABLE B** the Vineyard Populations Table to determine the number of vines per acre, as applicable.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Immature Bunch Weight Appraisal Method	For immature production, use this method when, at the time of appraisal, the appraised grapes have not reached the level of maturity to be harvested for intended use, and are not going to be cared for to maturity, and the conditions for using the “harvested appraisal method” do not apply.
Mature Bunch Weight Appraisal Method	For mature production, if the type (varietal group) has reached the level of maturity to be harvested for intended use and the conditions for using the Immature Bunch Weight Method or the Harvested Appraisal Method do not apply.
Harvested Appraisal Method	For mature production, if part of the vineyard will be harvested and can be verified to be representative of the appraised acreage.
Grapes Harvested To Produce Raisins Appraisal Method	For grapes that are harvested and dried for raisins.

B. IMMATURE BUNCH WEIGHT APPRAISAL METHOD

- (1) Use the Grape/Table Grape Appraisal Worksheet to count and record the number of undamaged bunches from each sample (see section 4 B). Include any bunches damaged by uninsurable causes.
- (2) Determine by type (varietal group), the average mature weight per bunch based on information obtained from the local extension service office; university agriculture department; and/or historical average mature bunch weights for the vineyard.

NOTE: See section 7 (items 23 to 25) that contains procedures for recording immature bunch weights on the Grape/Table Grape Appraisal Worksheet.

- (3) Complete the chain calculations on the appraisal worksheet to determine the appraisal in tons rounded to tenths.

C. MATURE BUNCH WEIGHT APPRAISAL METHOD

- (1) On the Grape/Table Grape Appraisal Worksheet, record the number of bunches in each sample group that the insured could realize a value for (either from intended use or other use).
- (2) Select representative vines for bunch sampling.
 - (a) The adjuster and the insured should agree on the vines selected as representative samples.
 - (b) If the adjuster and insured cannot agree on representative samples, contact the insurance provider.
- (3) Include any bunches damaged by uninsurable causes.
- (4) Selecting and weighing bunches.
 - (a) Pick 10 average-size bunches from each sample group (One sample equals 5 consecutive vines, see **TABLE A**). Do not pick the smallest nor the largest bunches, select average-size bunches that would be representative of all bunches in the sample.
 - (b) Weigh the 10 bunches to the nearest tenth of a pound and record the weight on the Grape/Table Grape Appraisal Worksheet.
 - (c) If 10 representative bunches cannot be found in the 5 consecutive vines of the sample, use as many additional vines as necessary to obtain the required number of bunches.
 - (d) If the appraised production is eligible for quality adjustment, refer to the quality adjustment procedures in section 3 D.

NOTE: Repeat this process for each sample group selected.

(5) **EXAMPLE**

A 20.0 acre unit of Thompson Seedless vines are planted in an 8 ft. x 12 ft. spacing with 454 vines per acre. 454 vines x 20.0 acres = 9,080 vines for the unit. Five samples are taken (2 samples from the first 1000 vines and 3 samples for the remaining 8080 vines).		
SAMPLE INFORMATION		
Sample Number	Number of Bunches/Sample	Total Weight in Pounds (.X)
1	10	12.4
2	10	14.2
3	10	11.1
4	10	10.0
5	10	13.5
Totals:	50	61.2
CALCULATIONS:		
61.2 lbs. divided by 50 bunches equals 1.22 lbs. average weight/bunch (results rounded to two decimals places)		
The adjuster found an average of 21.3 bunches/vine acceptable for processor use, therefore:		
21.3 bunches times 454 vines/acre equals 9,670 bunches/acre.		
9,670 bunches/acre times 1.22 lbs./bunch equals 11,797 lbs./acre		
11,797 lbs./acre divided by 2,000 lbs./ton equals 5.9 tons/acre (results rounded to tenths).		

D. HARVESTED APPRAISAL METHOD

- (1) Inspect both harvested and unharvested acreage prior to harvest. Compare the crop on the vines to verify that the unharvested acreage is representative of the harvested acreage.
- (2) Document inspection results on a Special Report.
 - (a) Indicate that the per-acre production of the harvested acreage is to be applied to the unharvested acreage.
 - (b) Explain how the harvested portion is representative of the entire acreage being appraised.
- (3) If the representative harvested production is eligible for quality adjustment, see the quality adjustment procedures in section 3 D.

E. GRAPES HARVESTED TO PRODUCE RAISINS APPRAISAL METHOD

- (1) From vineyard inspections, other than small scattered bunches NOT harvested - determine the amount of any unharvested production that could have been laid as raisins; or harvested and marketed as grapes; and/or any unharvested production due to uninsured damage. Do not count bunches that are obviously second-growth.
- (2) Convert raisin tonnage to grape tonnage by multiplying raisin tonnage by a factor of 4.5, results rounded to tenths.

EXAMPLE: Raisin production for the unit is 2.53 tons. $2.53 \text{ tons} \times 4.5 = 11.4 \text{ tons}$

- (3) If raisin tonnage is difficult to determine because of berry-shatter or bunch desiccation; use an average weight of 1.25 pounds per bunch to determine the weight of all remaining grapes left on the vine.

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 name in the Grape/Table Grape Appraisal Worksheet title if not pre-printed on the insurance provider worksheet, 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 B for sampling requirements.

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.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Claim Number:** Claim number as assigned by the insurance provider.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Unit Location:** Physical location of the vineyard (road, avenue, legal description, etc.).
6. **Vine Spacing:** Space between vines and between rows in whole feet (e.g., 8' x 12'). Use additional lines to note varying vine spacings within the unit.
7. **Vines Per Acre:**
 - a. Enter the number of vines per acre (see **TABLE B** for Vineyard Populations Table);
or
 - b. Calculate the number of vines per acre as follows:
 - (1) Vine spacing in feet times row spacing in feet equals sq. ft. per vine
 - (2) 43,560 (square feet per acre) divided by sq. ft. per vine equals vines per acre
 - (3) **EXAMPLE:** The vines are 8 ft. apart and there are 12 ft. between rows
8 ft. times 12 ft. equals 96 sq. ft. per vine
43,560 sq. ft. per acre divided by 96 sq. ft. per vine equals 454 vines per acre.
8. **Variety:** Name of variety or varieties being appraised as applicable.
9. **Unit Acreage:** Number of determined acres, rounded to tenths for the unit.
10. **Crop:** "Grapes" (0053).
11. **Field ID:** Plot or vineyard identification symbol.
12. **No. of Acres:** Number of determined acres in plot or vineyard, rounded to tenths.

13. **Variety:** Name of variety or varieties being appraised as applicable.
14. **Number of Bunches from each Sample (Sample = 5 Vines):** Number of bunches in each 5-vine sample.
15. **Total Bunches:** Total of Item 14 "Number of Bunches from Sample (Sample = 5 Vines)" entries.
16. **No. of Samples:** Total number of samples taken for item 14 "Number of Bunches from Sample (Sample = 5 Vines)."
17. **Bunches Per Sample:** Item 15 "Total Bunches" divided by item 16 "No. of Samples," results to tenths.
18. **No. of Vines:** MAKE NO ENTRY. ("5" pre-printed on the form.)
19. **Average Bunches Per Vine:** Item 17 "Bunches per Sample" divided by item 18 "No. of Vines," results to tenths.

NOTE: For "Immature Bunch Weight Appraisal" MAKE NO ENTRY in items 20, 21, 22.

20. **Weight of 10 Sample Bunches:** Weight of 10 average size bunches (in pounds to tenths) that are representative of the sample group.

NOTE: If 10 representative bunches cannot be found on 5 consecutive vines in the sample group, use as many additional vines as necessary to collect 10 representative bunches. Use only the original sample group of 5 vines for entries in item 14.

21. **Total Bunch Weight:** Total weight of item 20 "Weight of 10 Sample Bunches" entries, results to tenths.
22. **Total Bunches:** 10 bunches times total number of samples taken (from item 16 "No. of Samples).

NOTE: For "Immature Bunch Weight Appraisals" - enter "Immature Bunch Weight Appraisal," in items 23 to 25, as applicable.

23. **Weight of Sample Bunches:** Weight from item 21 "Total Bunch Weight," results to tenths.
24. **No. of Bunches:** Number of bunches from item 22 "Total Bunches."
25. **Average Bunch Weight:** Item 23 "Weight of Sample Bunches" divided by item 24 "No. of Bunches," results to two decimal places.
26. **Vines Per Acre:** Number of vines from item 7 "No. of Vines per Acre."
27. **Average Bunches Per Vine:** Average number of bunches per vine from item 19 "Average Bunches per Vine."

28. **Bunches Per Acre:** Item 26 "Vines per Acre" times item 27 "Average Bunches per Vine," results to the nearest whole bunch.

29. **Average Bunch Weight:** Average bunch weight from item 25 "Average Bunch Weight."

NOTE: For "Immature Bunch Weight Appraisals", the "Average Bunch Weight" is determined by type (varietal group) from information obtained from the CES; university agriculture department; and/or historical average mature bunch weights for the vineyard.

30. **Total Pounds Per Acre:** Item 28 "Bunches per Acre" times item 29 "Average Bunch Weight," results to the nearest whole pound.

31. **Lug /Ton Factor:** Cross out "Lug," in the column heading and enter "2000."

32. **Lugs/Tons Per Acre To Count:** Cross out "Lugs" in the column heading. Item 30 "Total Pounds Per Acre" divided by item 31 "Lug/Ton Factor," results in tons to tenths.

33. **NARRATIVE:** Document information pertinent to the appraisal.

- a. Note source used to determine the average bunch weight (see section 5 C). If more room is needed, enter information on a Special Report and enter "see attached Special Report."
- b. By line, identify any appraised production that is eligible for quality adjustment. Explain whether individual bunches or the entire appraisal is being quality adjusted.
- c. List uninsured cause(s) of damage and date(s) of said damage (e.g., MM/DD/YYYY).
- d. Enter notes/calculations or on an attached Special Report. If a Special Report is attached, so indicate.
- e. Document any "Special Use Method" appraisals; unusual appraisal entries/findings; and supply any additional information pertinent to the unit appraisal.

34. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

35. **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.

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

(For Illustration Purposes Only)
GRAPE/TABLE GRAPE APPRAISAL WORKSHEET

COMPANY NAME: ANY COMPANY

1 INSURED'S NAME I. M. INSURED		2 POLICY NUMBER XXXXXXXX		3 CLAIM NUMBER XXXXXXXXXX		4 UNIT NUMBER 00100		5 UNIT LOCATION 14TH VINE	
6 VINE SPACING 8 X 12		7 VINES PER ACRE 454		8 VARIETY NIAGARA		9 UNIT ACREAGE 36.0		10 CROP GRAPES	

Field ID 11	No. of Acres 12	BUNCH COUNTS								Total Bunches 15	No. of Samples 16	Bunches Per Sample 17	No. of Vines 18	Average Bunches Per Vine 19	
		13 Variety NIAGARA													
		14 Number of Bunches from each Sample (Sample = 5 Vines)													
A	10.0	100	103	101	96	99	98	94	91	782	8	97.8	5	19.6	
		20 Weight of 10 Sample Bunches								21 Total Bunch Weight		22 Total Bunches			
		10.0	9.5	9.0	10.0	9.5	9.5	9.0	10.0	76.5		80			
Weight of Sample Bunches 23	No. of Bunches 24	Average Bunch Weight 25	Vines Per Acre 26	Average Bunches Per Vine 27	Bunches Per Acre 28	Average Bunch Weight 29	Total Pounds Per Acre 30	Lug/Ton Factor 31	Lugs/Tons Per Acre To Count 32						
76.5	80	.96	454	19.6	8898	.96	8542	2000	4.3						

Field ID 11	No. of Acres 12	BUNCH COUNTS								Total Bunches 15	No. of Samples 16	Bunches Per Sample 17	No. of Vines 18	Average Bunches Per Vine 19	
		13 Variety													
		14 Number of Bunches from each Sample (Sample = 5 Vines)													
													5		
		20 Weight of 10 Sample Bunches								21 Total Bunch Weight		22 Total Bunches			
Weight of Sample Bunches 23	No. of Bunches 24	Average Bunch Weight 25	Vines Per Acre 26	Average Bunches Per Vine 27	Bunches Per Acre 28	Average Bunch Weight 29	Total Pounds Per Acre 30	Lug/Ton Factor 31	Lugs/Tons Per Acre To Count 32						

Field ID 11	No. of Acres 12	BUNCH COUNTS								Total Bunches 15	No. of Samples 16	Bunches Per Sample 17	No. of Vines 18	Average Bunches Per Vine 19	
		13 Variety													
		14 Number of Bunches from each Sample (Sample = 5 Vines)													
													5		
		20 Weight of 10 Sample Bunches								21 Total Bunch Weight		22 Total Bunches			
Weight of Sample Bunches 23	No. of Bunches 24	Average Bunch Weight 25	Vines Per Acre 26	Average Bunches Per Vine 27	Bunches Per Acre 28	Average Bunch Weight 29	Total Pounds Per Acre 30	Lug/Ton Factor 31	Lugs/Tons Per Acre To Count 32						

33 NARRATIVE:

FREEZE DAMAGE OCCURRED ON APRIL 26, YYYY

34 ADJUSTER'S SIGNATURE, I. R. ADJUSTER		CODE NO. XXXXX	DATE MM/DD/YYYY	35 INSURED'S SIGNATURE I.M. INSURED		DATE MM/DD/YYYY
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8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURE

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 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 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) 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 #:** "Grapes" (0053).
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 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: See 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 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 Units,” in the narrative or on an attached Special Report.

13. **Estimated Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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 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 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 contact 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: See 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) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) 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. See 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.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** See the LAM for definition of acceptable determined acres 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.

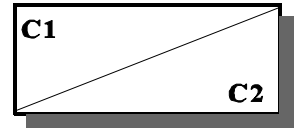
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

FINAL: Determined acres to tenths.

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

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

- C₁ Enter the ACTUAL acres for the vineyard or sub-vineyard.
- C₂ Enter the REPORTED acres for the vineyard or sub-vineyard.



- 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:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to the insurance provider’s instructions. See 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 abbreviations as shown below:

STAGE EXPLANATION

“P” Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.

“H” Harvested.

“UH” Unharvested or put to other use with consent.

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

<u>USE</u>	<u>EXPLANATION</u>
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

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

J. **Appraised Potential:** Per-acre appraisal in tons, to tenths, of POTENTIAL production for the acreage appraised. See appraisal methods 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:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: For mature unharvested grape production which due to insurable causes has a value less than 75 percent of the average market price of undamaged grapes of the same or similar variety: (See section 3 D for additional information.)

- a. Divide the value per ton of the applicable variety of damaged grapes by the HIGHEST price election of the applicable variety of grapes, if the damage is due to an insurable cause.
- b. Enter as a 3-place decimal (e.g., .437, .089, etc.).
- c. Do not allow any reduction in price due to uninsurable causes. If appraised grapes have no value, enter “.000.” Identify in the “Narrative” which factors were and were not allowed in establishing the value.

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

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre in tons, to tenths, for the line (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

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 tons, to tenths, for any such acreage.

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

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

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

N. **Adjusted Potential:** Column "J" times column "L" plus column "M," results in tons to tenths.

O. **Total to Count:** Column "C" or "C₁" (**actual** acres) times column "N," results in tons rounded to tenths.

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

Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P," results in tons 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.

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: Totals 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. See the LAM.
- i. Explain any entry for "Production not to Count" and/or any production not included in Section II, item I or item B-E entries.
- j. Explain any ".000" quality adjustment factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Document any excess transportation costs or conditioning costs used to determine the quality adjustment factor.
- k. Explain "No" checked in item 19.
- l. 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 photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- m. 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.

- n. 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.
- o. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with insurance provider’s instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in section I, item C as follows: “Line 3 ‘E’ acres authorized by the insurance provider MM/DD/YYYY.”
- r. Specify the type of insects or diseases, when the insured cause of damage or loss is listed as insects and disease. Explain why control measures did not work.
- s. Document the method and calculation used to determine acres for the unit. See the LAM.
- t. If “comparable acreage” was used to establish the production figures (i.e., Harvested Appraisal Method) for insured acreage, enter the location (identification) and yield of the comparable acreage.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See Attachment.”

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, etc., enter the name and address of buyer, packinghouse, or processor as applicable in items B through E.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. **USE SEPARATE LINES FOR:**
 - (a) Different buyers or processors. The insured must have maintained satisfactory records of ALL production.
 - (b) Different types, varieties and/or quality (differing value).
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (d) There will generally be no harvested production entries in items A through S for preliminary inspections.

- (e) If there is harvested production from more than one insured practice (or type/variety) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type. If production has been commingled, see the LAM.

Verify or make the following entries:

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was either (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. See 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 vineyards 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.” See 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.” See 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/variety of harvested production is listed in Section I, MAKE NO ENTRY.

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

B. - E. For each grape variety stored or sold, enter the name and address of the packinghouse, winery, or buyer as applicable.

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.** Circle "Ton" in column heading. Tons to tenths of the type of grapes harvested.

a. **Grape production harvested before normal maturity:** (including Champagne or Botrytis-affected grapes), increase actual production as follows:

- (1) Multiply the actual production by a price factor calculated as follows: Value received (in whole dollars) per ton of such grapes divided by the value per ton (in whole dollars) of fully matured grapes of the same type.
- (2) Document calculations and explain in the "Narrative."

b. **Grapes harvested to produce raisins:**

(1) **From vineyard inspections, other than small scattered bunches NOT harvested:** Determine the amount of any unharvested production that could have been laid as raisins; or harvested and marketed as grapes; and/or any unharvested production due to uninsured damage. Do not count bunches that are obviously second-growth.

- (a) Convert raisin tonnage to grape tonnage by multiplying raisin tonnage by a factor of 4.5.
- (b) If raisin tonnage is difficult to determine because of berry-shatter or bunch desiccation; use an average weight of 1.25 pounds per bunch to determine the weight of all remaining grapes left on the vine.
- (c) Add this determined amount to any determined amount in items b (2), (3), or (4) below and explain in the "Narrative."

(2) **When ALL production has been boxed, delivered, and weighed as raisins -** convert raisin tonnage to grape tonnage as follows:

- (a) Multiply delivered raisin tonnage (with adjustments for moisture over 16 percent* but without adjustments for substandards, or "U. S. Grade B" or better maturity standards) by a factor of 4.5.

***NOTE:** Raisin tonnage will be reduced 0.12 percent for each 0.10 percent moisture in excess of 16.0 percent.

- (b) Add the resulting amount to any amount determined in b (1) above and enter the total amount and explain in “Narrative.”

EXAMPLE: Delivered raisin tonnage is 10.00 tons with 18.0 percent moisture (moisture factor is .9760, see **TABLE C**), calculate production as follows:
 $10.00 \text{ tons} \times .9760 = 9.76 \text{ tons} \times 4.5 = 43.9 \text{ tons of grapes.}$

- (3) **When PART of the production has or will be boxed, delivered, and weighed as raisins** - convert raisin tonnage to grape tonnage as follows:

- (a) Appraise raisins (using the applicable appraisal method from the Raisin Handbook) and adjust the delivered raisin tonnage as instructed in b (2) above.
- (b) Multiply the appraised raisin tonnage by a factor of 4.5.
- (c) Add the resulting amount to any amount determined in item b (1) above and enter the total amount in tons to tenths.

- (4) **When NO production will be boxed, delivered, and weighed as raisins** - convert raisin tonnage to grape tonnage, as follows:

- (a) Appraise raisins (using the applicable appraisal method from the Raisin Handbook).
- (b) Multiply the appraised raisin tonnage by a factor of 4.5.
- (c) Add the resulting amount to any amount determined in b (1) above and enter the total amount and explain in the “Narrative.”

NOTE: If the number of bunches on trays cannot accurately be determined because of bunches being tightly stuck together and/or deterioration on the trays, in lieu of b (4) above; determine appraised grape tonnage by multiplying the number of trays by 20.25 pounds (standard average weight of a tray of raisins when raisins are first laid) and divide by 2000, results in tons, to tenths.

- (d) Add the resulting amount to any amount determined in b (1) above and enter the total amount in tons to tenths.
- (e) Document calculations in the “Narrative” or on a Special Report, as applicable.

J. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Tons to tenths of type of grapes harvested from Column “I.”

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

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

P. **Production:** Result of subtracting the entry in Column "O" from Column "N," results in tons to tenths.

Q₁. **Value:**

- a. Enter the dollars and cents value per ton of grapes that, due to insurable causes, have a value of less than 75 percent of the average market price of undamaged grapes of the same variety.
- b. The value per ton of the qualifying damaged production and the average market price of the undamaged grapes will be determined on the earlier of the date the damaged production is sold or the date of final inspection for the unit.
- c. The average market price of undamaged production will be calculated by averaging the prices being paid by usual marketing outlets for the area during the week in which the damaged grapes were valued.
- d. Enter in the "Narrative," the reasons for quality adjustment. Include any factors affecting the price of grapes even though such factors (alone) may not have qualified grapes for quality adjustment.
- e. If the grapes are sold on-the-vine, value shall include normal harvest and delivery costs.

Considerations:

- (1) Did you actually see the grapes to verify quality?
- (2) What was the time lapse between picking and sale of the grapes?
- (3) Did the insured follow cultural and farming practices necessary to raise grapes?

Q₂. **Market Value:** The highest price election for such type (varietal group) from the actuarial documents.

R. **Quality Factor:** For production which is eligible for QUALITY ADJUSTMENT; column Q₁ divided by column Q₂, results to three-decimal places.

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

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "S," to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

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

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

25. **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. 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.).

1. Crop/Code # GRAPES 0053	2. Unit # 00100	3. Legal Description S 1, T 2, R 3
4. Date of Damage	MM/DD/YYYY	
5. Cause of Damage	FREEZE	
6. Primary Cause %	100%	
12. Additional Units	00200	
13. Est. Prod. Per Acre	10	

**FOR ILLUSTRATION PURPOSES ONLY
PRODUCTION WORKSHEET**

7. Company ANY COMPANY
Agency ANY AGENCY

8. Name of Insured I. M. INSURED			
9. Claim # XXXXXXXXXX		11. Crop Year YYYY	
10. Policy # XXXXXXXXXX			
14. Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd	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 Variety	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)
MM/DD A		10.0	1.000	A01	002	016	UH	UH	4.3				4.3	43.0	4.5	45.0
B		10.0	1.000	A01	002	016	H	H							4.5	45.0
MM/DD C		16.0	1.000	A01	002	016	H	H							4.5	72.0
16. TOTAL		36.0											17. TOTALS	43.0		162.0

NARRATIVE (If more space is needed, attach a Special Report) APPRAISED ACREAGE DETERMINED BY WHEEL MEASUREMENT. DETERMINED ACREAGE WOULD MEASURE WITHIN 5% OF THE REPORTED ACREAGE. QUALITY ADJUSTMENT APPLIED BECAUSE PRODUCTION HAD A VALUE OF LESS THAN 75% OF THE AVERAGE MARKET PRICE. HIGHEST PRICE ELECTION - \$300.00. ALL HARVESTED PRODUCTION WAS FULLY MATURED AND HARVESTED FOR GRAPES.

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 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 or I) x J x K ₁ x L ₁ x M ₁	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)	
	ABC PACKING HOUSE ANYTOWN, ANY STATE							22.2					22.2		22.2				22.2
	ABC PACKING HOUSE ANYTOWN, ANY STATE							40.0					40.0		40.0	150.00 300.00	.500		20.0
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 3730 and other federal statutes.																22. Section II Total	42.2		
																23. Section I Total	43.0		
																24. Unit Total	85.2		

25. Adjuster's Signature			Code #	Date	26. Insured's Signature			Date		
1st Inspection			I. R. ADJUSTER	XXXXXX	MM/DD/YYYY	1st Inspection			I. M. INSURED	MM/DD/YYYY
2nd Inspection						2nd Inspection				
Final Inspection			I. R. ADJUSTER	XXXXXX	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 VINES IN ACREAGE:	SELECT:
1 through 1000 vines	2 Samples
<p>1 additional sample for each additional 3000 vines (or fraction thereof). * 1 sample = 5 consecutive vines. Choose vines at random from an area that is representative of the acreage.</p>	

TABLE B - VINEYARD POPULATIONS TABLE

		DISTANT BETWEEN VINES (IN FEET)														
		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
DISTANCE BETWEEN ROWS (IN FEET)	6	1210	1037	908	807	726	660	605	558	519	484	453	427	403	382	363
	7	1037	889	779	691	622	566	519	479	444	415	389	366	346	328	311
	8	908	779	681	605	545	495	454	419	389	363	340	320	303	287	272
	9	807	691	605	538	484	440	403	372	346	323	303	285	269	255	242
	10	726	622	545	484	436	396	363	335	311	290	272	256	242	229	218
	11	660	566	495	440	396	360	330	305	283	264	248	233	220	208	198
	12	605	519	454	403	363	330	303	279	259	242	227	214	202	191	182
	13	558	479	419	372	335	305	279	258	239	223	209	197	186	176	168
	14	519	444	389	346	311	283	259	239	222	207	194	183	173	164	156
	15	484	415	363	323	290	264	242	223	207	194	182	171	161	153	145
	16	454	389	340	303	272	248	227	209	194	182	170	160	151	143	136
	17	427	366	320	285	256	233	214	197	183	171	160	151	142	135	128
	18	403	346	303	269	242	220	202	186	173	161	151	142	134	127	121
	19	382	328	287	255	229	208	191	176	164	153	143	135	127	121	115
	20	363	311	272	242	218	198	182	168	156	145	136	128	121	115	109

For spacings not show on the table: Multiply the distance between vines (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 ft. = 65 sq. ft.- 43,560 ÷ 65 = 670 vines per acre.

TABLE C - RAISIN MOISTURE ADJUSTMENT FACTOR TABLE

WHOLE PERCENT MOISTURE	TENTHS OF PERCENT - MOISTURE									
	0.0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9
16	1.0000	0.9988	0.9976	0.9964	0.9952	0.9940	0.9928	0.9916	0.9904	0.9892
17	0.9880	0.9868	0.9856	0.9844	0.9832	0.9820	0.9808	0.9796	0.9784	0.9772
18	0.9760	0.9748	0.9736	0.9724	0.9712	0.9700	0.9688	0.9676	0.9664	0.9652
19	0.9640	0.9628	0.9616	0.9604	0.9592	0.9580	0.9568	0.9556	0.9544	0.9532
20	0.9520	0.9508	0.9496	0.9484	0.9472	0.9460	0.9448	0.9436	0.9424	0.9412
21	0.9400	0.9388	0.9376	0.9364	0.9352	0.9340	0.9328	0.9316	0.9304	0.9292
22	0.9280	0.9268	0.9256	0.9244	0.9232	0.9220	0.9208	0.9196	0.9184	0.9172
23	0.9160	0.9148	0.9136	0.9124	0.9112	0.9100	0.9088	0.9076	0.9064	0.9052
24	0.9040	0.9028	0.9016	0.9004	0.8992	0.8980	0.8968	0.8956	0.8944	0.8932
25	0.8920	0.8908	0.8896	0.8884	0.8872	0.8860	0.8848	0.8836	0.8824	0.8812
26	0.8800	0.8788	0.8776	0.8764	0.8752	0.8740	0.8728	0.8716	0.8704	0.8692
27	0.8680	0.8668	0.8656	0.8644	0.8632	0.8620	0.8608	0.8596	0.8584	0.8572
28	0.8560	0.8548	0.8536	0.8524	0.8512	0.8500	0.8488	0.8476	0.8464	0.8452
29	0.8440	0.8428	0.8416	0.8404	0.8392	0.8380	0.8368	0.8356	0.8344	0.8332
30	0.8320	0.8308	0.8296	0.8284	0.8272	0.8260	0.8248	0.8236	0.8224	0.8212