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PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

2001 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE
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FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25330
SUBJECT: PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: September 1, 2000	
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	APPROVED: /s/ Ken Ackerman Administrator, Risk Management Agency	

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

SUMMARY OF CHANGES/CONTROL CHART

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

Inserts:

- A. A new standard crop handbook format.
- B. This new handbook tracks with the current Pear Crop Provisions (99-089).
- C. In sections 3 D, 7, and 9 B quality adjustment, loss adjustment, and claims procedure for California pears, respectively, that tracks with the current Pear Crop Provisions.
- D. In sections 3 E, 8, and 9 B quality adjustment, loss adjustment, and claims procedure for all states other than California pears, respectively, that tracks with the current Pear Crop Provisions.
- E. In section 10, **TABLE A** - new minimum sample size requirements.

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Pear 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	1-37	38-40	09-2000	FCIC-25330

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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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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 **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to pear loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviation(s):

FOB	Free on Board
RPAM	Random Path Appraisal Method

(4) Definition(s):

Direct Marketing

The sale of the insured (pear) 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 field for the purpose of picking all or a portion of the crop.

Harvest

The picking of mature pears from the trees or the collecting of marketable pears from the ground.

Marketable

Pear production acceptable for processing or other human consumption even if failing to meet any U.S. or applicable state grading standard.

Varietal Group

Types of pears with similar characteristics that are grouped for insurance purposes as specified in the Special Provisions (e.g., in California, Green Bartlett Pears are Type 189 or in Oregon, Bosc and Anjou Pears are Type 187, etc.).

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 the pears in the county for which a premium rate is provided by the actuarial documents.
 - (a) In which the insured has a share;
 - (b) That are varieties adapted to the area;
 - (c) That are grown on trees that have produced an average of at least 5 tons of pears per acre in at least one of the four previous crop years unless the Special Provisions or a written agreement establishes a lower production level; and
 - (d) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider.

- (2) Pears interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines it does not meet the requirements contained in the Pear Crop Provisions.
- (3) In addition to causes of loss excluded in the Basic Provisions, insurance coverage is not provided against damage or loss of production due to the following:
 - (a) Disease or insect infestation, unless adverse weather:
 - 1 Prevents the proper application of control measures or causes properly applied control measures to be ineffective; or
 - 2 Causes disease or insect infestation for which no effective control mechanism is available;
 - (b) Failure of the fruit to color properly;
 - (c) Inability to market the pears for any reason other than actual physical damage from an insurable cause specified in the Causes of Loss section of the Pear Crop Provisions. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

NOTE: Always list uninsured conditions or causes of loss in the “Remarks” section of the appraisal worksheet or in the “Narrative” section of the claim form.

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).
- (4) Pear Quality Adjustment Endorsement.

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT (California Only)

Production to count in tons will include all harvested and appraised production that:

- (1) Meets the standards for:
 - (a) First grade canning as defined by the California Pear Advisory Board; or
 - (b) The U.S. No. 1 Standards as defined by the U.S. Standards for Grades of Summer and Fall Pears or Pears for Processing; or
 - (c) U.S. Extra No. 1 or U.S. No. 1 as defined by the U.S. Standards for Grades of Winter Pears;
- (2) Is accepted by a processor for canning or packing; or
- (3) Is marketable for any purpose. If the pears are damaged by an insured cause, the production to count will be reduced by **the greater of** the following amounts:
 - (a) The excess over 10 percent of pears that are size 180 or smaller for varieties other than *Forelle*, *Seckel*, or *Winter Nelis*; or
 - (b) The result of dividing the value per ton of such pears by the highest price election for the insured varietal group, subtracting this result from 1.000 and multiplying this difference (if positive) by the number of tons of such pears.

E. QUALITY ADJUSTMENT (All Other States)

- (1) The Quality Adjustment Endorsement applies to any crop year provided:
 - (a) The insured pears are located in a state other than California and the actuarial documents designate a premium rate for this endorsement;
 - (b) The insured has not elected to insure the pears under the CAT Endorsement.
 - (c) The insured elected on the application or other form approved by the insurance provider, and did so on or before the sales closing date for the initial crop year for which the insured wishes it to be effective. By doing so, the insured agrees to pay the additional premium designated in the actuarial documents for this optional coverage; and
 - (d) The insured or the insurance provider did not cancel it in writing on or before the cancellation date. The insured's election of CAT coverage for any crop year after this endorsement is effective will be considered as notice of cancellation by the insured.

- (2) If the pear production is damaged by hail and if 11 percent or more of the harvested and appraised production does not grade at least U. S. No. 2 in accordance with applicable U. S. Standards for Grades of Summer and Fall Pears, U.S. Standards for Grades of Winter Pears, or U.S. Standards for Grades of Pears for Processing, as applicable, **due solely to hail**, the amount of production to count will be reduced as follows:
 - (a) By two percent for each full one percent in excess of 10 percent, when 11 percent through 60 percent of the pears fail the grade standard; or
 - (b) By 100 percent when more than 60 percent of the pears fail the grade standard.

NOTE: See **TABLE D** for adjustment percentages.

 - (c) The difference between the reduced production determined above and the total production will be considered as cull production.
- (3) Pears that are knocked to the ground by wind or that are frozen and cannot be packed or marketed as fresh pears will be considered one hundred percent cull production.
- (4) Marketable production that grades less than U. S. No. 2 due to causes not covered by the Quality Adjustment Endorsement will not be reduced.
- (5) Fifteen percent of all production considered as cull production will be considered production to count.

4. PEAR APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) These procedures apply when appraising potential production of unharvested pears by utilizing the appropriate method for immature and mature fruit as evaluated by the adjuster.
- (3) Whenever an insured with the Pear Quality Endorsement has filed a “Notice of Damage” and appraisal for quality is necessary, all production on the affected unit(s) must be inspected **PRIOR** to the beginning of harvest. Appraisal dates, if needed, will be set by the insurance provider representative as applicable.
- (4) For all **UNHARVESTED** pear appraisals: If the insured and the adjuster do not agree on the grade (or if otherwise necessary), take the representative sample(s) to a licensed Federal/State Inspector for grading. The insured may accompany the adjuster and will pay for the inspector's services. Record grade results on the appraisal worksheet.

- (5) Pear appraisals are to be made:
- (a) When the insured has acreage of ANY type that he/she does not intend to harvest or which is unharvested at the end of the insurance period;
 - (b) **California Only:** For fruit of any type that is all harvested for sale as “culls” (from an insured cause), it will be necessary to determine:
 - 1 What “percent or quantity,” if any, were actually sold and at what value (price), and
 - 2 The specific grade and size.
 - (c) Prior to any production being sold by direct marketing; or
 - (d) At the discretion of the insurance provider.

NOTE: Refer to the LAM for additional reasons for appraisals.

B. INSPECTIONS

- (1) Early-damage Notices. When notice of damage or loss is given BEFORE it is possible to assess the damage accurately, the insurance provider may authorize inspections to verify the cause and relative severity of damage.
- (2) Inspection Record. Prepare a Special Report form (including insured's signature) to record:
 - (a) The inspection results and to document the inspection;
 - (b) The cause(s) of damage; and
 - (c) If any loss of potential was not sufficient to claim an indemnity.
- (3) Refer to the basic provisions and the crop provisions sections entitled “Duties in the Event of Damage or Loss” for additional notice and inspection requirements.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the number and general location of trees to be used in the representative sample based on:
 - (a) Total acreage and number of trees.
 - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree.

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

- (c) Percent of each variety in the acreage.
 - (d) Tree age, size, density, and vigor.
 - (e) Whether or not any areas have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.
- (3) The Random Path Appraisal Method (RPAM) may be used at the discretion of the insurance provider to appraise the pear crop production. Use this method in lieu of appraisal methods in the pear crop loss adjustment handbook as applicable.

D. SELECTING RANDOM FRUIT SAMPLES

- (1) Appraise both MATURE and IMMATURE FRUIT. Count ALL pears (damaged and undamaged) in order to determine the total amount of pears per sample and the “tree-run” total.
- (2) Select a representative sample of pears from each sample tree to determine the number damaged by insured causes as follows:
- (a) Examine a sufficient number of individual pears from different locations on the trees that represent the general condition of all insurable pears in the plot.
 - (b) The sample must be random and include both pears that probably would be packed/processed and pears that likely would be eliminated if graded.
 - (c) Obtain samples by selecting pears from each tree in a representative number of rows in the orchard.
 - (d) Obtain the total sample from the inside, outside, top, and bottom of all four quadrants of the tree.
 - (e) Use a minimum of 10 pears per sample as a basis for establishing the percent of damage for any unit or plot.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Immature Pear Appraisals	When an insured decides that further care of a crop is not feasible and may wish to destroy any remaining fruit prior to harvest.
Mature Pear Appraisals	When the total production to be counted for a unit will include all harvested and appraised mature production which meets the respective quality standards in the crop provisions in effect. Appraise any unharvested acreage to determine what portion of the fruit could be picked for packing or processing. If there is production unharvested due to market conditions; or, if the damage resulted from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.

B. IMMATURE PEAR APPRAISALS

(1) Appraisal Procedures:

- (a) Compute the total number of immature pears per acre that remain on the trees (i.e., the average number of immature pears per sample tree times the number of trees per acre).
- (b) Multiply this result by .273 (the .273 factor is derived as follows: 45 pounds of fruit per box divided by 165 immature pears per box rounded to three decimal places).
- (c) Enter the number of pounds of pears per acre calculated in Section I, item 15 of the applicable Adjuster's Appraisal Worksheet. See example calculation below.

EXAMPLE:

$$500 \text{ lbs. pears/a.} \times 100 \text{ trees/a.} = 50,000 \text{ lbs. pears/a.} \times .273 = 13,650 \text{ lbs./a.}$$

- (d) Show the calculations from steps 1 (a) through 1 (c) above, in the "Remarks" section of the Adjuster's Pear Worksheets.
- (2) Upon completion of the appraisal, the insured must decide whether to care for the unit until harvest.

- (a) If the insured decides to care for the unit until harvest - no further action will be necessary until the regular preharvest inspection (the required inspections for the acreage of all insureds who have filed a "Notice of Damage").
- (b) If the insured decides NOT to care for the unit until harvest (immature pears are to be removed from the trees), finalize the claim (except for the adjuster's signature and date) by using the aforementioned appraisal and completing the steps below.
 - 1 Advise the insured that the remaining immature pears, as appraised, are "Production to Count" for loss calculation purposes.
 - 2 Give the insured a Certification Form (for the removal of immature pears) with any appropriate completion instructions.
 - 3 Upon receipt of the completed and signed Certification Form, (if necessary verify the removal of immature pears) file it with the other claim documents for that insured.
- (3) Verification and Follow-up. At or before the time of conducting preharvest inspections, when necessary VERIFY that the insured removed all of the pears from the orchard.
 - (a) If pear removal WAS completed, finalize the claim and handle in the usual manner.
 - (b) If pear removal WAS NOT completed, conduct an updated appraisal when necessary. Strike out and initial the original appraisal on the claim form. Make a new line entry for the updated appraisal together with "H" (for Harvested) as the intended use.
 - (c) Further action to complete the claim will depend on if the pears are harvested/not harvested as with any other preharvest inspection.

C. MATURE PEAR APPRAISALS

- (1) When notice of damage or loss is received by a date for which it is possible to accurately assess damage or appraise production, make inspections as soon as possible. Record the results of such inspections, including any undamaged acreage on the unit, on the appraisal worksheet and claim form.
- (2) Consolidate small orchards on the appraisal worksheet and claim form ONLY in situations where the orchards are composed of the same tree variety, by block (or as otherwise practical).
- (3) Advise the insured that he/she or an authorized representative should accompany the adjuster on all inspections regardless of whether the insured believes that a definite determination of damage can be made.

- (4) Follow-up “Notice of Damage.” Advise the insured that **IF FURTHER DAMAGE OCCURS OR A CLAIM WILL BE MADE**, the insured shall give **ANOTHER** notice of damage at least 15 days before harvest begins, and **IMMEDIATELY**, if damage occurs within the 15-day period or before harvest begins, **OR** during harvest.
- (5) Unharvested Acreage. When all or part of the acreage is left unharvested, appraise unharvested production (as a basis for computing losses) as follows:
- (a) Tree Samples. Select representative trees, then arrange with the insured to pick all of the pears from each tree, if practical. If there are too many pears, pick all of the pears from a representative scaffold branch or quadrant. Multiply the weight of such pears by the number of scaffold branches or 4 (if quadrant is used) to calculate the total weight for each representative tree. Enter this information in the “Gross Unharvested Appraisal” section of the appraisal worksheet.
 - (b) Grading Pear Samples. Take samples to a licensed Federal/State Inspection Service to grade and size the sample(s), if possible. The percentage of each grade is entered in the “Unharvested Quality Adjustment” section of the appraisal worksheet.

NOTE: In California, pears must meet the U.S. No. 1 grade requirements (see the Pear Crop Provisions). In all other states, pears must meet the U.S. No. 2 grade requirements (see the Pear Quality Adjustment Endorsement).

(6) Market Value - **California Only:**

- (a) Fresh Pears. Warehouse/shippers quote market values in dollars per box on an FOB shipping basis. In these situations, warehouse costs should be deducted from the FOB prices to determine net market value to the insured. If packout occurs shortly after harvest and these costs are available, use the actual net price to the insured. If the charges are not available, the following standard deductions may be allowed:

Box Weight	Deductions	Conversion Factor
45	\$5.75	44.4
35	\$4.25	55.6

NOTE: Multiply the net market value times the conversion factor to calculate the net market value per ton.

- (b) Processing Pears. Prices for pears sold to processing companies are normally expressed in dollars per ton to the grower. In this instance, no deductions would be allowed.

- (7) **Weight Conversions.** Pears are delivered in various container sizes. Use actual weights when available. Standard bin containers are 4' x 4' x 2' (32 cubic feet) with an average weight of 1,000 pounds. Use this 1,000 pound bin weight to determine field production unless the insured provides documentation to show alternative bin sizes or weights. Divide the weight by the applicable common box weight as shown below to determine the number of boxes.

Common Pear Box Weights
45 lb. box
35 lb. box
L.A. Lug (20 lbs.)

Calculate the tonnage equivalent by multiplying the number of boxes by the determined weight and dividing by 2000.

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

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES (California Only)

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 applicable appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit, plot, or variety inspected. Refer to section 4 C for sampling instructions.

- (4) For every inspection, complete items 1 through 17 and items 33 through 36. For unharvested quality adjustment complete items 18 through 25. For the harvested quality adjustment complete items 26 through 32.

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 of the insurance provider if not preprinted on the worksheet (company name).

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

1. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

2. **Policy Number:** Insured's assigned policy number.

3. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).

5. **Acres:** Number of determined acres to tenths in orchard or suborchard being appraised.

6. **Orchard ID:** Individual orchard identification.

7. **Variety:** Variety name of pears appraised.

8. **Acres:** Number of acres, to tenths, of the variety inspected. List harvested and unharvested acres in the same orchard separately (e.g., 4.4 - UH, 10.0 - H).

9. **Damage:**

a. **Date(s):** 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).

b. **Cause(s):** Name of the insured cause of loss for this crop as listed in the LAM. If it is evident that a no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other" explain in Narrative.

SECTION I - GROSS UNHARVESTED APPRAISAL

NOTE: See subsection 5 B for additional immature pear appraisal information.

10. **Pounds per Sample:** Total pounds, to tenths of pears in **each** sample.
11. **Total Pounds:** Total pounds, to tenths of **all** samples taken in item 10.
12. **No. of Samples:** Total number of samples from item 10.
13. **Pounds/Tree:** Item 11 divided by item 12, in pounds to tenths.
14. **Trees/Acre:** The number of trees per acre (see **TABLE C**).
15. **Pounds/Acre:** Item 13 times item 14, in pounds to tenths.
16. **Conversion Factor:** MAKE NO ENTRY, “**2000**” is pre-printed on the appraisal worksheet.
17. **Gross Appraisal:** Item 15 divided by item 16, in tons to tenths.

SECTION II - UNHARVESTED QUALITY ADJUSTMENT

NOTE: From a representative minimum samples of 10 fruit per sample tree, examine each pear and place it in the appropriate pile by grade, either U.S. No. 1, Natural Culls & Uninsured Damage, Canning or Packing, or Marketable for Any Purpose combined with Size 180 and Smaller Pears (see section 4 D). Calculate the percent of fruit for each grade and enter percent for each grade in item 18 rounded to two-decimal places (e.g, 43 fruit graded U.S. No. 1 = .43, 5 fruit graded Natural Culls = .05, etc). Account for any percent of unmarketable pears in the Remarks section.

18. **Avg. Grade Percentage:** From item 17, the average percentage, to two decimal places, for each grade of pears within the unit or plot appraised.

NOTE: Size 180 and smaller pears are to be included in the “Marketable any Purpose” grade of pears. Document percent of ‘Size 180 and Smaller’ unmarketable production in the Remarks section.

19. **Graded Tonnage:** Item 17 times item 18 (a) to (d) to tenths, as applicable (see example below).

EXAMPLE:

U.S. No. 1: 5.5 tons (item 17) x .43 (item 18) = **2.4 tons**

Natural Culls & Uninsured Damage: 5.5 tons (item 17) x .05 (item 18) = **0.3 tons**

Canning and Packing: 5.5 tons (item 17) x .29 (item 18) = **1.6 tons**

Marketable Any Purpose: 5.5 tons (item 17) x .18 (item 18) = **1.0 tons**

Size 180 and Smaller: 5% unmarketable due to hail damage (entered in Remarks).

20. **Market Price/Percentage:**

- a. For items 20 (a) to (c): MAKE NO ENTRY.
- b. For item 20 (d): Enter the value per ton of 'Marketable Pears any Purpose' (pears failing to meet the applicable grade standards but could be marketed for an alternative use). Refer to the Pear Crop Provisions for the applicable grading requirements.
- c. For item 20 (e): If any pears are marketable for any purpose and are 'Size 180 and Smaller,' enter the percentage, to two decimal places of such pears in excess over 10% of pears that are size 180 and smaller (e.g., 50.9% of 'Marketable any Purpose' pears are size 180 or smaller, so $50.9\% - 10\% = 40.9\%$, enter 40.9).

NOTE: Not applicable for *Forelle*, *Seckel*, or *Winter Nelis* varieties.

21. **Highest Price Election/100 Percent:**

- a. For items 21 (a) to (c): MAKE NO ENTRY.
- b. For item 21 (d): Enter the highest price election in dollars and cents from the Special Provisions for the insured varietal group.
- c. For item 21 (e): MAKE NO ENTRY, "100" is pre-printed on the appraisal worksheet.

22. **Factor:**

- a. For items 22 (a) to (c): MAKE NO ENTRY.
- b. For item 22 (d): Item 20 (d) divided by 21 (d), to three decimal places. This factor may not exceed 1.000.
- c. For item 22 (e): Item 20 (e) divided by 21 (e), to three decimal places. This factor may not exceed 1.000.

NOTE: If there are factors in both items 22 (d) and 22 (e), **circle the lesser of the two factors.**

23. **Quality Adjusted Appraisal:**

- a. For items 23 (a) to (c): Transfer entries from items 19 (a) to (c), to tenths.
- b. For item 23 (d): Item 19 (d) times the circled factor in 22 (d) or (e), as applicable, results in tons to tenths.

24. **Net Unharvested Appraisal:** Total all item 23 entries, in tons to tenths.

25. **Total (Field-Run) Harvested Production:** Total harvested field-run production for the unit based on storage determinations or warehouse/processor records in tons, to tenths.

SECTION III - HARVESTED QUALITY ADJUSTMENT

NOTE: Obtain grade percentages for harvested production from packing house records. List the percent of pears that meet the grade requirements for U.S. No. 1, Natural Culls & Uninsured Damage, Canning or Packing, or Marketable for Any Purpose combined with Size 180 and Smaller Pears. Account for any percent of unmarketable pears in the Remarks section.

26. **Avg. Grade Percentage:** From item 25, the average percentage, to two decimal places, for each grade of pears within the unit or plot.

NOTE: Size 180 and smaller pears are to be included in the “Marketable any Purpose” grade of pears. Document percent of ‘Size 180 and Smaller’ unmarketable production in the Remarks section.

27. **Graded Tonnage:** Item 25 times item 26 (a) to (d) to tenths, as applicable (see example below).

EXAMPLE:

- (a) **U.S. No. 1:** 56.2 tons (item 25) x 0.35 (item 26) = **19.7 tons**
(b) **Natural Culls & Uninsured Damage:** 56.2 tons (item 25) x 0.05 (item 26) = **2.8 tons**
(c) **Canning or Packing:** 56.2 tons (item 25) x 0.32 (item 26) = **18.0 tons**
(d) **Marketable Any Purpose:** 56.2 tons (item 25) x 0.28 = **15.7 tons** (includes Size 180 and Smaller production).

28. **Market Price/Percentage:**

- a. For items 28 (a) to (c): MAKE NO ENTRY.
- b. For item 28 (d): Enter the value per ton in dollars and cents.
- c. For item 28 (e): If any pears that are marketable for any other purpose are size 180 and smaller, enter the percentage of such pears which exceeds 10% (e.g., 50.9% of ‘Marketable any Purpose’ pears are size 180 or smaller, so 50.9% - 10% = 40.9%, enter 40.9).

NOTE: Not applicable for *Forelle*, *Seckel*, or *Winter Nelis* varieties.

29. **Highest Price Election/100 Percent:**

- a. For items 29 (a) to (c): MAKE NO ENTRY.
- b. For item 29 (d): Enter the highest price election in dollars and cents from the Special Provisions for the insured varietal group.
- c. For item 29 (e): MAKE NO ENTRY, “100” is pre-printed on the appraisal worksheet.

30. **Factor:**
- a. For items 30 (a) to (c): MAKE NO ENTRY.
 - b. For item 30 (d): Item 28 (d) divided by item 29 (d), to three decimal places. This factor may not exceed 1.000.
 - c. For item 30 (e): Item 28 (e) divided by item 29 (e), to three decimal places.
- NOTE:** If there is are factors in both items 30 (d) and 30 (e), **circle the lesser of the two factors.**
31. **Quality Adjusted Production:**
- a. For items 31 (a) to (c): Transfer entries from items 27 (a) to (c), to tenths.
 - b. For item 31 (d): Item 27 (d) times the circled factor in 30 (d) or (e), as applicable, results in tons to tenths.
32. **Net Harvested Production:** Total of all entries in item 31 in tons, to tenths.
33. **Remarks:** Note the following information, as applicable.
- a. Where value/ton for damaged pears was obtained.
 - b. Date harvest began or expected to begin (preharvest inspections).
 - c. List any uninsured cause(s) of damage.
 - d. List the average size of pears accepted by a processor for processing or packing.
 - e. List total amount of unmarketable pears and briefly explain cause of unmarketability.
 - f. Indicate the total percentage of size 180 and smaller pears for the unit.
 - g. Calculations for determining the number of pounds of pears from immature appraisals.
34. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If 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) 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.
36. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

(For Illustration Purposes Only)
ADJUSTER'S PEAR WORKSHEET California Only

Company: Any Company

Claim #: XXXXXXXX

1 Crop Year YYYY	2 Policy XXXXXXX	3 Name of Insured I.M. Insured	4 Unit Number 00100	5 Acres 14.4
6 Orchard ID: 1A		8 Acres 4.4-UH 10.0-H	9 Damage Date(s): AUG 10 Cause(s): Hail	
7 Variety: Bartlett				

SECTION I										GROSS UNHARVESTED APPRAISAL						
10 Pounds per Sample										11 Total Pounds	12 No. of Samples	13 Pounds/ Tree	14 Trees/ Acre	15 Pounds/ Acre	16 Conversion Factor	17 Gross Appraisal
51.0	52.0	56.0	52.0	56.0	45.0	61.0	59.0	56.0	52.0	540.0	10	54.0	205	11070.0	2000	5.5

SECTION II										UNHARVESTED QUALITY ADJUSTMENT						
GRADE										18 Avg. Grade Percentage	19 Graded Tonnage	20 Market Price/ Percentage	21 Highest Price Election/100 Percent	22 Factor	23 Quality Adjusted Appraisal	
(a) U.S. Number 1										.43	2.4				2.4	
(b) Natural Culls & Uninsured Damage										.05	0.3				0.3	
(c) Canning or Packing										.29	1.6				1.6	
(d) Marketable Any Purpose										.18	1.0	\$45.00	\$130.00	.346	0.3	
(e) Size 180 and Smaller													100			
25 Total (Field-run) Harvested Production 56.2										24 Net Unharvested Appraisal				4.6		

SECTION III										HARVESTED QUALITY ADJUSTMENT						
GRADE										26 Avg. Grade Percentage	27 Graded Tonnage	28 Market Price/ Percentage	29 Highest Price Election/100 Percent	30 Factor	31 Quality Adjusted Production	
(a) U.S. Number 1										.35	19.7				19.7	
(b) Natural Culls & Uninsured Damage										.05	2.8				2.8	
(c) Canning or Packing										.32	18.0				18.0	
(d) Marketable Any Purpose										.28	15.7	\$45.00	\$130.00	<u>.346</u>	5.4	
(e) Size 180 and Smaller												40.9	100	.409		
										32 Net Harvested Production				45.9		

33 Remarks
 Section II - 5% of pear production is unmarketable due to hail damage.
 Section III - \$45.00 value per ton received from Acme Packing Co. Harvest date: MM/DD/YYYY
 Average size of canning and packing fruit size = 110. 50.9% of pears that are size 180 and smaller were marketable.

34 Adjuster's Signature & Code Number I. .M . Adjuster XXXXX	Date MM/DD/YYYY	35 Insured's Signature I. .M.. Insured	Date MM/DD/YYYY
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8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION (All Other States)

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 applicable 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 C for sampling instructions.
- (4) For every inspection, complete items 1 through 17a and items 30 through 33. For quality adjustment, complete items 18 through 30

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

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

1. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
2. **Policy Number:** Insured's assigned policy number.
3. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres:** Number of determined acres, to tenths, in orchard or sub-orchard being appraised.
 - a. If part of an orchard or unit was harvested prior to damage, determine such production separately from the Bin Count or Weight Tickets (or other applicable measure) for inclusion with item "I," section II of the Production Worksheet. Account for the production from all acreage in an orchard.

- b. If any significant amount of marketable pears remain on the trees or on the ground after harvest is complete (poorly harvested), appraise the quantity of such pears (no sampling/grade reduction) for entry in item “J,” section I of the Production Worksheet.
6. **Orchard ID:**
- a. Individual orchard identification.
 - b. If there is more than one orchard in a unit, complete a separate appraisal and quality adjustment for each orchard. Use extra pages if necessary.
7. **Variety:** Variety name of pears appraised (principal variety).
8. **Acres:** Number of acres, to tenths, of the variety inspected. List harvested and unharvested acres in the same orchard separately (e.g., 4.4 - UH, 10.0 - H).
9. **Damage:**
- a. **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).
 - b. **Cause of Loss:** Name of the insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative.

SECTION I - GROSS UNHARVESTED APPRAISAL

NOTE: See subsection 5 B for additional immature pear appraisal information.

- 10. **Pounds per Sample:** Total pounds of pears, to tenths in **each** sample.
- 11. **Total Pounds (Line Total):** Total pounds, to tenths of **all** samples taken in item 10.
- 12. **Number of Samples:** Total number of samples from item 10.
- 13. **Pounds/Tree:** Item 11 divided by item 12, in pounds, to tenths.
- 14. **Trees/Acre:** The number of trees per acre (see **TABLE C**).
- 15. **Pounds/Acre:** Item 13 times item 14, in pounds, to tenths.
- 16. **Conversion Factor:** MAKE NO ENTRY, “2000” is pre-printed on the appraisal worksheet.
- 17. **Gross Appraisal/Acre:** Item 15 divided by item 16, in tons, to tenths.

SECTION II - QUALITY ADJUSTMENT

NOTE: A pear insured must elect the Pear Quality Option Endorsement to qualify for any quality adjustment on pears (see the Summary of Coverage and the crop provisions).

18. **Acres:**

- a. Number of acres, to tenths, of the variety inspected. List harvested and unharvested acres in the same orchard separately (e.g., 4.4 - UH, 10.0 - H).
- b. Record harvested and unharvested acreage on separate sections of the appraisal worksheet. Record separately any acreage from which the pears were all harvested as culls (such as “Windfalls” or Frozen Pears); otherwise, do a “Grade Reduction.”

NOTE: For more than 10 samples, consolidate the “Line Totals” of items 19 through item 22 in the last column (10) under the Number of Samples heading. See section 4 C for selecting random fruit samples instructions.

19. **__ or Better:** Enter “#2” in the heading. Number of pears in each sample that grade at least No. 2 or better based on the applicable U.S. Pear Standards. When sampling is complete, add the individual entries and enter the total in the “Line Total.”

20. **Uninsured Damage:** Include the following pears as uninsured damage.

- a. Uninsured culls that fail to grade at least U.S. No. 2 or better (e.g., misshapen fruit, off-color, or russeted).
- b. Pears with uninsured damage (e.g., limb rubs, spray burn, or spur puncture, etc.).
- c. Marketable pears that grade **less than** U.S. No. 2 due to causes not covered by the Pear Quality Adjustment Endorsement.
- d. Pears damaged by any combination of insured and uninsured causes.

When sampling is complete, add individual entries and enter total in the “Line Total” column.

21. **Insured Damage:** Number of pears failing to grade at least No. 2 or better because of insured damage due to hail in accordance with the Pear Quality Option Endorsement. When sampling is complete, add individual entries and enter total in the “Line Total” column.

22. **Total Number:**

- a. Total number of pears from each sample. When sampling is complete, add individual entries and enter total in the “Line Total” column.
- b. For claims with insurable windfall and/or freeze damage in the fall: Do not do this “grade reduction” for “windfalls” or pears frozen on the tree in the fall. Such pears that cannot be packed or marketed as fresh pears are considered 100 percent insured damage (cull production). Write across items 19 through 22 “Windfalls” or “Frozen on the Tree” and treat as 100 percent insured damage.

NOTE: For preharvest inspections, delay completion of items 23 through item 33 until harvest is complete unless harvest will not be completed. If harvest will not be completed, appraise the production.

AVG. % : Item 21 “Line Total” divided by item 22 “Line Total,” results to two-decimal places (e.g., 259 insured damaged pears ÷ 506 total number of pears = .51 AVG. %).

ADJ. %: Locate the AVG. % above on **TABLE D** and find the corresponding the ADJ. %, enter the ADJ. % to two-decimal places (e.g., .51 AVG.% = .82 ADJ. %).

23. **Gross Production/Appraisal per Acre:**

- a. **Unharvested Appraisals:** Transfer entry from 17.
- b. **Harvested Appraisals:** Total marketable production in tons to tenths, from harvested production records.

NOTE: If the AVG.% is 90 percent or more, make no entry in item 24 and transfer this figure to item 25.

24. **Insured Damage:** ADJ. % times item 23, in tons to tenths for pears failing to grade No. 2 or better because of insured damage due to hail.

NOTE: The entry location (Harvested or Unharvested) will correspond to the location of the item 23 entry. For pears harvested BEFORE any insured damage, enter “0.” For Harvested and Unharvested acreage, enter 100 percent of item 23 for both “Windfalls” and “Frozen Pears” that cannot be packed or marketed as fresh pears.

25. **Net Tons:** Item 23 minus item 24, in tons to tenths.

26. **Cull Value:**

- a. **Percent:** Enter “.15.”
- b. **Value:** “.15” times item 24, in tons to tenths.

NOTE: For immature pears with no processing value, enter “0.”

27. **Uninsured Causes:** Computed total number of tons, to tenths, of pears lost to uninsured cause(s):

- a. **Unharvested Appraisals** (fruit damage): **MAKE NO ENTRY.** (Any harvested or unharvested pears whose failure to grade at least U.S. No. 2 was due only to insurable damage will have been included as part of the pears in item 20 above.)
- b. **Harvested Appraisals** (yield reduction): Determine the amount by comparing the per-acre actual harvested or appraised production with the per-acre production from comparable acreage not affected by the uninsurable cause(s).

28. **Production/Appraisal per Acre:**
- a. **Unharvested Appraisals:** Item 25 plus item 26 plus item 27, in tons to tenths.
 - b. **Harvested Appraisals:** Item 25 plus item 26 minus item 27, in tons to tenths.
29. **Remarks:** List and/or explain:
- a. The date of sampling if harvest is NOT complete (worksheet and claim to be completed at a later date).
 - b. Any uninsured cause(s) of damage or loss.
 - c. Any difference between item 5 acres and item 18 acres for the unit.
 - d. Any damaged acreage Harvested before appraisal.
 - e. Any voluntary destruction or removal of orchard acreage.
 - f. References for orchard identification (aerial photo, sketch map, etc.).
30. **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.
31. **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.
32. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc).

ADJUSTER'S PEAR WORKSHEET All Other States

Company: Any Company					Claim #: XXXXXXXXX				
1. CROP YEAR YYYY	2. POLICY NUMBER XXXXXXX	3. NAME OF INSURED I.M. Insured			4. UNIT NO. 00100	5. ACRES 14.4			
6. ORCHARD ID 1A			8. ACRES 4.4-UH 10.0-H		9. DAMAGE Date of Damage: Aug. 10		Cause of Loss: Hail		
7. VARIETY Bartlett									

SECTION I - GROSS UNHARVESTED APPRAISAL

10	SAMPLES										11	12	13	14	15	16	17
	51.0	52.0	56.0	52.0	56.0	45.0	61.0	54.0	56.0	52.0	TOTAL POUNDS (LINE TOTAL)	NUMBER OF SAMPLES	POUNDS/TREE	TREES/ACRE	POUNDS/ACRE	CONVERSION FACTOR	GROSS APPRAISAL/ACRE
POUNDS PER SAMPLE											535.0	10	53.5	205	10,967.5	2000	5.5

SECTION II - QUALITY ADJUSTMENT

18. ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23	24	25	26		
4.4	1	2	3	4	5	6	7	8	9	10				GROSS PRODUCTION/ APPRAISAL PER ACRE	INSURED DAMAGE	NET TONS	CULL VALUE PERCENT	VALUE	
19.	#2	or BETTER	22	20	30	20	19	16	22	24	23	27	223			Harvested			
20. UNINSURED DAMAGE	0	7	6	5	0	0	0	0	3	3	24			Unharvested	5.5	4.5	1.0	.15	0.7
21. INSURED DAMAGE	31	18	22	17	20	21	42	30	29	29	259	.51	.82	27. UNINSURED CAUSES		28. PRODUCTION/ APPRAISAL PER ACRE			
22. TOTAL NUMBER	53	45	58	42	39	37	64	54	55	59	506								1.7

18. ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23	24	25	26				
10.0	1	2	3	4	5	6	7	8	9	10				GROSS PRODUCTION/ APPRAISAL PER ACRE	INSURED DAMAGE	NET TONS	CULL VALUE PERCENT	VALUE			
19.	#2	or BETTER	36	32	28	39	31	40	31	27	27	27	318			Harvested	56.2	6.7	49.5	.15	1.0
20. UNINSURED DAMAGE	6	0	1	6	4	0	0	0	3	0	20			Unharvested							
21. INSURED DAMAGE	8	10	12	11	9	5	6	3	0	0	64	.16	.12	27. UNINSURED CAUSES		28. PRODUCTION/ APPRAISAL PER ACRE					
22. TOTAL NUMBER	50	42	41	56	44	45	37	30	30	27	402								50.5		

18. ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23	24	25	26			
	1	2	3	4	5	6	7	8	9	10				GROSS PRODUCTION/ APPRAISAL PER ACRE	INSURED DAMAGE	NET TONS	CULL VALUE PERCENT	VALUE		
19.	#2	or BETTER														Harvested				
20. UNINSURED DAMAGE														Unharvested						
21. INSURED DAMAGE														27. UNINSURED CAUSES		28. PRODUCTION/ APPRAISAL PER ACRE				
22. TOTAL NUMBER																				

29. REMARKS

30. ADJUSTER'S SIGNATURE I.M. Adjuster	CODE NO. XXXXXX	DATE MM/DD/YYYY	31. INSURED'S SIGNATURE I.M. Insured	DATE MM/DD/YYYY
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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections 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 as described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all their requirements under the notice and claim provisions of the policy. If they 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 #:** “Pears” (0089).
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 the insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

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 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 Units," in the Narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

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

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

- 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 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 a 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:** Refer to 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:

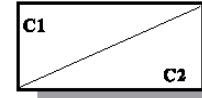
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

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 orchard or suborchard.
 C₂ Enter the REPORTED acres for the orchard or suborchard.



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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

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

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

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

- a. **California Only:** Transfer entry from item 24 of the Adjuster’s Pear Worksheet.
- b. **All Other States:** Transfer entry from item 28 of the Adjuster’s Pear Worksheet.

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

K₁ - L. MAKE NO ENTRY.

M. + **Uninsured Causes:** MAKE NO ENTRY.

NOTE: Uninsured causes are calculated in the applicable appraisal worksheet.

N. **Adjusted Potential:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Transfer entry from column “J,” in tons to tenths.

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

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

Q. **Total:** Column “C₂” (**reported** acres; “C” if acreage is not under-reported) times column “P,” 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: 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 refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.

- i. Explain any entry for “Production Not to Count” in section II, item “O” and/or any production not included in Section II, item “T” or item “B - E” entries. (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit.)
- j. Explain a “NO” checked in 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 the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item “C” as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. For All Other States only: UNHARVESTED fruit on HARVESTED acreage: Explain an entry in Section I item “J” FOR SUCH FRUIT THAT MEETS OR EXCEEDS THE ENDORSEMENT GRADE REQUIREMENTS.
- s. 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.
- 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 stored, sold, etc., enter the name and address of storage facility or buyer, packing house, or processor as applicable in items “B - E.”
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records.
 - (b) Separate storage facilities.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (4) There will generally be no harvested production entries in items “A” through “S” for preliminary inspections.
- (5) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items “A” through “S” by type or practice. If production has been commingled refer to the LAM.

Verify or make the following entries:

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period;
- b. If at time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **“Incomplete.”**

- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

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

A₂. **Field ID:**

- a. If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. 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, variety, or type the corresponding Field ID (from Section I, item “A”).

B.-E. **Buyers, Packing House, or Processor:** For fruit stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. If farm stored production (boxes or bulk) has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter “Weighed and Stored on the Farm” in this space. For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).

F.-H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Ton” in column heading.

- a. **California Only:** Transfer entry from item 32 (Net Harvested Production) on the Adjuster’s Pear Worksheet.
- b. **All Other States:** Transfer entry for harvested production from item 28 (Production) on the Adjuster’s Pear Worksheet.

J.-M. MAKE NO ENTRY.

N. **Adjusted Production:** Transfer entry from column “I” in tons, to tenths

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.

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

P. **Production:** Column “N” minus column “O,” in tons, to tenths.

Q₁-R. MAKE NO ENTRY.

S. **Production to Count:** Transfer entry from column “P” 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 #, 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 inspection 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)
CALIFORNIA ONLY**

1 Crop/Code Pears 0089	2 Unit 00100	3 Legal Description SW1-2N-3W
4 Date of Damage AUG 10	7 Company Any Company	
5 Cause of Damage Hail	Agency Any Agency	
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 10.0		

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of	1st MM/DD/YYYY	2nd	3rd 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)
MM/DD 1A		4.4	1.000	A01	002	189	UH	UH	4.6				4.6	20.2	9.2	40.5
MM/DD 1B		10.0	1.000	A01	002	189	H	H							9.2	92.0
16 TOTAL		14.4											17 TOTALS	20.2		132.5

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu (Ton) Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT. Factor	Adjusted Production (Horl)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production to Count (P x R)
	Acme Packing Co.							45.9					45.9		45.9			45.9

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	45.9
23 Section I Total	20.2
24 Unit Total	66.1

25 Adjuster's Signature	Code #	Date	26 Insured's Signature	Date
1st Inspection	I.M. Adjuster	XXXXX	1st Inspection	I.M. Insured
2nd Inspection			2nd Inspection	
Final Inspection	I.M. Adjuster	XXXXX	Final Inspection	I.M. Insured

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**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)
ALL OTHER STATES**

1 Crop/Code Pears 0089	2 Unit 00100	3 Legal Description SW1-2N-3W						
4 Date of Damage AUG 10							7 Company Any Company	
5 Cause of Damage Hail							Agency Any Agency	
6 Primary Cause % 100%								
12 Additional Units 00200								
13 Est. Prod Per Acre 10.0								

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXXXX			
14 Date(s)	1st	2nd	3rd
Notice of Loss	MM/DD/YYYY		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)
mm/dd 1A		4.4	1.000	A01	002	189	UH	UH	1.7				1.7	7.5	10.5	46.2
mm/dd 1B		10.0	1.000	A01	002	189	H	H							10.5	105.0
16 TOTAL		14.4											17 TOTALS	7.5		151.2

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. (Ton) Lbs. CWT	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJKzL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	Acme Packing Co.							50.5					50.5		50.5			50.5

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	50.5
	23 Section I Total	7.5
	24 Unit Total	58.0

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

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10. REFERENCE MATERIAL

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B TREE PLANTING PATTERNS

Square	Hedgerow	Quincunx	Hexagonal
X X X X	X X X X	X X X X	X X X
X X X X	X X X X	X X X	X X X
X X X X	X X X X	X X X X	X X X
X X X X	X X X X	X X X	X X X
X X X X	X X X X	X X X X	X X X

Definitions:

Quincunx - A rectangle with a tree in the middle.

Hexagonal - Six adjoining trees are equidistant from any other one.

TABLE C TREE POPULATION PER ACRE

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

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 6.5 ft. x 10 ft. = 65 sq. ft., then 43,560 ÷ 65 = 670 trees per acre.

The above figures are for square and hedge plantings.

- a. For hexagonal add 14%. **EXAMPLE:** 176 trees per acre from the above chart plus 25 (14% of 176) = 201 trees per acre.
- b. For quincunx double the number of trees. **EXAMPLE:** 124 trees per acre from the chart + 124 = 248 trees per acre.

TABLE D ADJUSTMENT PERCENTAGES FOR PEARS WITH INSURED HAIL DAMAGE UNDER THE PEAR QUALITY ENDORSEMENT

Average Percent	Adjusted Percent	Average Percent	Adjusted Percent
11	2	36	52
12	4	37	54
13	6	38	56
14	8	39	58
15	10	40	60
16	12	41	62
17	14	42	64
18	16	43	66
19	18	44	68
20	20	45	70
21	22	46	72
22	24	47	74
23	26	48	76
24	28	49	78
25	30	50	80
26	32	51	82
27	34	52	84
28	36	53	86
29	38	54	88
30	40	55	90
31	42	56	92
32	44	57	94
33	46	58	96
34	48	59	98
35	50	60 +	100

*Pears knocked to the ground by wind or that are frozen and cannot be packed or marketed as fresh pears will be considered 100 percent cull production and do not utilize this table.