

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25330

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 and Succeeding Crop Years

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK
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.

1 Inserts:

- A The Pear handbook has been converted to a "Standard" format.
- B The following general provisions do not apply to **CAT** coverage:
 - (1) **Optional Units**.
 - (2) **Written Agreements**.
 - (3) Hail and Fire exclusion provisions (also applicable to limited buy-up).
- C Policy provisions contained in the Pear Crop Provisions (98-057) and the Catastrophic Risk Protection Endorsement (97-CAT).
- D Crop code "(0089)" to be used along with "Pears" on the claim form to identify the crop. The unit number has been extended to five digits.
- E A new claim form and completion instructions that resemble a production worksheet used by the private insurance industry.
- F Additional instructions for appraisals with a hail/fire exclusion for the new rate classes in the actuarial documents.
- G Loss adjustment information pertaining to Pear Quality Adjustment Endorsement for States other than California. Quality Adjustment Endorsement must be in effect before it applies.

2 Removes:

- A Claim form examples.
- B General Crop Insurance Policy and Pear Endorsement.

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK
SUMMARY OF CHANGES/CONTROL CHART (continued)

Control Chart For: Pear Loss Adjustment Standards Handbook FCIC-25330						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	FCIC Number-30330 and Replace with FCIC-25330					
Current Index	1-2	1-2	1-52	1(53) 2(54) 3(55)	3-98	FCIC-25330

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25330
SUBJECT: PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS	DATE: March 31, 1998	
	OPI: Product Development Division	
	APPROVED: Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) pear losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the FCIC-25010, Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for pears. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

A Insurance Providers. Insurance providers must use this handbook as a basis for developing any appropriate loss adjustment procedures and training consistent with these standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require Federal Crop Insurance Corporation (FCIC) approval unless otherwise provided in writing by FCIC.

B Specific Entry Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection
CES	Cooperative State Research, Education, and Extension Service
FDA	Food and Drug Administration
FSA	Farm Service Agency
FCIC	Federal Crop Insurance Corporation
FOB	Free on Board
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
RMA	Risk Management Agency
RSO	Regional Service Office
SPOI	Special Provisions of Insurance
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance Providers. Insurance providers are to use FCIC approved standard procedures in developing procedures, training, forms and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the FCIC-24030 Submission Standards Handbook.
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:
- (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to insured.

6 DEFINITIONS

- A General. Terms and definitions that are general (not crop-specific) to loss adjustment are identified in the LAM.
- B Specific. Terms and definitions specific to pear loss adjustment and this handbook, which are not defined in this section, are identified as they appear in the text.

- | | | |
|-----|------------------|---|
| (1) | Direct Marketing | The sale of pears directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. |
| (2) | Marketable | Pear production acceptable for processing or other human consumption even if failing to meet any U.S. or applicable state grading standard. |
| (3) | Varietal Group | Types of pears with similar characteristics that are grouped for insurance purposes as specified in the Special Provisions. |

7 RESPONSIBILITIES

A FCIC Product Development Division

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarifications, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that required information is provided on the specific forms, printouts, or on a Special Report attached to the appropriate form as specified in approved standards and procedures.

- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for pears apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Pear 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 pear varieties are adapted to the area;
 - (c) That are grown on trees that have produced an average of at least five 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) 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; or

- (c) Inability to market the pears for any reason other than actual physical damage from an insurable cause specified in the cause of loss section. 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.

B General Provision 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 Pear Quality Adjustment Endorsement

See the Pear Crop Provisions for Quality Adjustment Endorsement Guidelines.

D Unit Division

See the Basic Crop Provision and the Pear Crop Provisions for Unit Division Guidelines.

9 (RESERVED)

10 (RESERVED)

(RESERVED)

(RESERVED)

(RESERVED)

PART 2 PEAR APPRAISALS

11 GENERAL APPRAISAL STANDARDS

A General Information

- (1) These standards apply when appraising potential production of unharvested pears by utilizing the appropriate method for immature and mature fruit as evaluated by the adjuster.
- (2) 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.
- (3) The insured or the insured's authorized representative should be invited to accompany the adjuster while appraising pear acreage.
- (4) For all UNHARVESTED pear appraisals: If the insured and the adjuster do not agree (or if otherwise necessary), take the representative sample(s) to a licensed Federal/State Inspector for grading. The insured may accompany the adjuster and pay for the inspector's services. Record grade results on the appraisal form.

B As specified in the LAM and/or as specified herein, pear appraisals are to be made:

- (1) When the insured reported insured damage that may or may not cause the fruit to fail to meet the specified quality requirements (or size requirements in California);
- (2) 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;
- (3) **(California Only)** For fruit of any type that is all harvested for sale as "culls" (from an insured cause), an appraisal is necessary to determine grade and size:
 - (a) what "percent or quantity", if any, were actually sold and at what value (price), and
 - (b) the specific grade and size.
- (4) Prior to any production being sold by direct marketing; or
- (5) At the discretion of the insurance provider.
- (6) See the LAM for additional reasons for appraisals.

C Preliminary 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 will authorize inspections to verify the cause and relative severity of damage.
- (2) Inspection Record. Prepare a claim form (including insured's signature) to record:
 - (a) the inspection results and to document the inspection;
 - (b) the probable causes of damage; and
 - (c) that any loss of potential was not sufficient to claim an indemnity.

Note: Record any additional information on a Special Report form.

- (3) Notice of Further Damage. Advise the insured that the insurance provider will not automatically make another inspection. If further damage occurs or a claim will be made, the insured must give another notice of damage at least 3 days before harvest begins or immediately if damage occurs within 3 days of beginning to harvest or during harvest.

D Inspections Other than Preliminary

- (1) When notices of damage or loss are received AFTER it is possible to accurately assess damage or appraise production, make inspections as soon as possible. Record inspection results, including any undamaged acreage on the unit, on the appraisal form and claim form.
- (2) Further Damage:
 - (a) BEFORE an orchard or unit is harvested - repeat the inspection and prepare a new appraisal form. Mark the original "Superseded" and retain with other documents.
 - (b) AFTER part of an orchard or unit is harvested - reinspect the unharvested acreage and record the results on a separate set of appraisal form entries. Update all individual acreage figures and computations for harvested acreage.

12 SAMPLE SELECTION STANDARDS

A Selecting Representative Tree Samples for Appraisals

- (1) Make a general analysis of all acreage in the unit. Determine the number and general location of trees to be selected as representative samples 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 and the tree;
 - (c) Tree age, size, density, and vigor, (When there appears to be a significant difference within the same orchard or an insured wishes to destroy a portion of the orchard, split the orchard into sub-orchards and appraise each one separately.); and
 - (d) Any areas in the acreage that has been color picked (partially picked).
- (2) Use as many sample trees as are necessary to accurately determine potential production. Minimum sample requirements are as follows:

<u>Number of Trees in Orchard or Sub-orchard</u>	<u>Recommended Minimum Number of Samples</u>
Through 1000 trees	The greater of 5 trees or 1% of the number of trees in the orchard (for percentages ending with .5 or more, round to the next higher whole percentage point).
Over 1000 trees	5 additional trees per 1000 (or fraction thereof above 1000).
Use of less than the minimum must be explained in the "Remarks" section of the appraisal form.	

B Pear Grade Standards by Type

- (1) For any pears under contract with a processor - determine pear grades using the following standards.
 - (a) Green Bartlett:
 - 1 California (Processing): First Grade Canning (in accordance with the California Pear Advisory Board).

- 2 California (Fresh Market): U.S. No. 1 (in accordance with the U.S. Standards for Summer and Fall Pears).
 - 3 All states except California (Processing): U.S. No. 2 (in accordance with the U.S. Standards for Pears for Processing).
 - 4 All states except California (Fresh Market): U.S. No. 2 (in accordance with the U.S. Standards for Summer and Fall Pears).
- (b) All other varieties:
- 1 Pears OTHER THAN "Winter Pears:" U.S. No. 1 **(California) or U.S. No.2 (All States Except California)** (in accordance with the U.S. Standards for Summer and Fall Pears).
 - 2 Winter Pears - U.S. No. 1 **(California) or U.S. No.2 (All States Except California)** (in accordance with the U.S. Standards for Winter Pears).

(2) Uncontracted Pear Grade and Value Standards:

Any pears NOT under contract with a processor at the time of field appraisal will be graded in accordance with the U.S. Standards for Summer and Fall Pears or the Standards for Winter Pears, as applicable.

C 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 random 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 the total sample from the inside, outside, top, and bottom of all four quadrants of the tree.

- (d) Obtain samples by selecting pears from each tree in a representative number of rows in the orchard.
- (e) Use a minimum of 10 pears per sample as a basis for establishing the percent of loss for any unit or plot.

13 APPRAISAL METHODS

A Immature Pear Appraisals

- (1) An insured may decide that further care of a crop is not feasible and may wish to destroy any remaining fruit prior to harvest. Appraise said production using the immature pear appraisal standards below. Growth stages do not apply to pear appraisals. For immature or mature pears, use the appropriate appraisal method in Section 13, as applicable.
- (2) Appraisal Standards:
 - (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 (45 pounds per box divided by 165 immature pears per box). Round to three decimal places.
 - (c) Enter the number of pounds of pears per acre calculated in Section I, item 15 of the appraisal worksheet. Show the calculations from steps (a) through (c) above, in the "Remarks" section of the Adjuster Pear Worksheet.

Example: 500 pears X 100 trees = 50,000/acre X .273 = 13,650 lbs.
- (3) 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"). Enter the appraised potential on the claim form together with "H" (for Harvest) as the intended use.
 - (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, and complete the claim form according to procedure.
- (4) Verification and Follow-up. At or before the time of conducting preharvest inspections, when necessary VERIFY that the insured completed the pear removal.
- (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.

B Mature Pear Appraisals

- (1) Primary Considerations. The total production to be counted for a unit will include all harvested AND appraised mature production which meets the respective quality standards for the policy in effect. Appraise any unharvested acreage to determine what portion of the fruit could be/could have been 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.

Note: The insurance provider may periodically issue other seasonal instructions for appraising unharvested pears, as applicable.

- (a) When notice of damage or loss is received AFTER 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 form and claim form.
 - (b) Consolidate small orchards on the appraisal form and claim ONLY in situations where the orchards are composed of the same tree variety, by block (or as otherwise practical).
 - (c) Advise the insured that he/she or an authorized representative is expected to accompany the inspector on all inspections regardless of whether the insured believes that a definite determination of damage can be made.
 - (d) Further damage:
 - 1 BEFORE an orchard or unit is harvested - Repeat the inspection and prepare a new appraisal form, when necessary. Mark the original "Superseded" and retain with other documents.
 - 2 AFTER part of an orchard or unit is harvested - Reinspect the unharvested acreage and record the results on a SEPARATE set of appraisal form entries. Update all individual acreage figures and computations for harvested acreage.
 - (e) 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.
- (2) 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:

<u>Box Weight</u>	<u>Deductions</u>	<u>Conversion Factor</u>
45	\$5.75	44.4
36	\$4.25	55.6

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.
- (3) 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 to calculate the total weight for each representative tree. Enter this information in the "Gross Unharvested Appraisal" section of the appraisal form.
 - (b) Grading Pear Samples. If no certified pear loss adjuster is available, 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 form. Note: Pear Quality Adjustment Endorsement must be in effect.
- (4) 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 Box Weight for	45 lb. box
Pears:	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 2,000.

- C Specific Uninsured Conditions or Causes of Loss (include but are not limited to):
- (1) Diseases or insects, unless adverse weather prevents control or cause uncontrollable infestation (See the Pear Crop Provisions for specific details);
 - (2) Green;
 - (3) Overripe; or
 - (4) Mechanical damage, including damage such as limb rub, scars, and punctures.

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

14 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS (For California Only)

A General Information

- (1) The pear appraisal worksheet herein contains the required standards items and information required for documenting appraisals. Insurance provider pear appraisal worksheets must contain at least the required standard items.
- (2) Insurance providers can format pear appraisal worksheets as applicable provided all required standard items are on the FCIC-approved appraisal worksheet.

B Separate appraisal worksheets are required for each unit or plot appraised, and for each orchard or sub-orchard which has a differing base yield or farming practice. Refer to section 12 for sampling requirements.

C Complete the appraisal worksheet as instructed below. Standard items and numbers contained in this section correspond with the sample appraisal worksheet.

HEADING INFORMATION

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
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 Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
4 Unit Number	Five-digit unit number from the acreage report.
5 Acres	Acres in orchard or sub-orchard being appraised (to nearest tenths).
6 Orchard ID	Individual orchard identification.
7 Variety	Name of pear variety inspected.
8 Variety Inspected Acres	Number of acres, to tenths, of the variety inspected (inspect harvested and unharvested acres of the SAME orchard separately).

- 9 **Date of Damage and Cause** Enter the 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).
- Enter the insured cause(s) of damage exactly as listed in the LAM. If it is evident that there is no damage, enter "NONE."

SECTION I - GROSS UNHARVESTED APPRAISAL

Verify or make the following entries:

NOTE: See Section 13 A if pears are immature.

<u>Standard Items</u>	<u>Information Required</u>
10 Total Pounds Each Sample	Total pounds of pears in each sample.
11 Total Pounds All Samples	Total pounds of all samples taken in item 10.
12 Number of Samples	Total number of samples from (item 10).
13 Pounds Per Tree	Pounds per tree. Divide total pounds per sample (item 11) by the number of samples (item 12), rounded to the nearest whole pound.
14 Trees Per Acre	Count the number of trees per acre. See Trees Per Acre Chart in Exhibit 1.
15 Total Pounds Per Acre	Total pounds per acre. Multiply pounds per tree (item 13) by trees per acre (item 14) rounded to the nearest whole pound.
16 Conversion Factor	"2000" pounds.
17 Gross Appraisal	Appraised tons per acre. Divide pounds per acre (item 15) by the conversion factor (item 16), rounded to the nearest tenth.

SECTION II - UNHARVESTED QUALITY ADJUSTMENT

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
18 Average Grade Percentage	<p>Enter the average percentage for each grade of pears from the Gross Appraisal (item 17).</p> <p>NOTE: The percentage of pears in excess of 10% of the total unit production, which are NOT marketable for an alternative use, WILL NOT BE considered production to count. Explain in narrative.</p> <p>Example: 1 ton gross appraisal with 15% (300 lbs) Not marketable = 5% (100lbs) Excess over 10% will not be counted as production to count.</p> <p>The total production of size 180 and smaller pears which does not exceed 10% of the total unit production must be included in the applicable U.S. grade (including culls). Indicate total percentages of size 180 and smaller pears for the unit in the "Remarks."</p>
19 Graded Tonnage	Applicable tonnage for each grade of pears. Multiply the Gross Appraisal (item 17) by the Avg. Grade Percentage (Item 18) rounded to nearest tenth.
20 Market Price	Enter the value per ton of marketable pears (pears failing to meet the applicable standards but could be marketed for an alternative use). Use the value per ton for the average size of any pears grading U.S. No. 2 and document their weighted AVERAGE SIZE determination in "Remarks."
21 Highest Price Election	Enter the highest price election (in dollars and cents) available for the insured type.
22 Factor	Quality factor. Divide the market price (Item 20) by the highest price election (item 21) rounded to three decimal places. This factor may not exceed 1.000.
23 Quality Adjusted Appraisal	For production meeting the grade standard, natural culls, or damage by uninsured damage, enter the graded tonnage (item 19). For production that does not meet grade Standard, and marketable culls, enter the result of multiplying the quality factor (Item 22) by the graded tonnage (item 19), rounded to the nearest tenth. Any production of size 180 or smaller pears which exceeds 10% of the total unit production AND is not marketable will be excluded as production to count. This adjustment does NOT apply to <i>Forelle</i> , <i>Seckel</i> or <i>Winter Nelis</i> varieties.

- 24 **Net Unharvested Appraisal** Net unharvested potential for the unit. Total all entries in item 23.

SECTION III - HARVESTED - QUALITY ADJUSTMENT

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
25 Total (Field-Run) Harvested Production	Total harvested field-run production for the unit based on storage determinations or warehouse/processor records.
26 Avg. Grade Percentage	<p>Enter the average percent for each grade of pears from the Total (Field Run) Harvested Production (item 25).</p> <p>The percentage of pears in excess of 10% of the total unit production, which are NOT marketable for an alternative use, WILL NOT BE considered production to count Explain in Narrative.</p> <p>Example: 1 ton gross appraisal = 15% (300 lbs) Not Marketable = 5% (100 lbs) Excess over 10% will not be counted as production to count.</p> <p>The total production of size 180 and smaller pears which does not exceed 10% of the total unit production must be included in the applicable U.S. grade (including culls). Indicate total percentage of size 180 and smaller pears for the unit in the "Remarks."</p>
27 Graded Tonnage	Applicable tonnage for each grade of pears. Multiply Gross Appraisal (Item 25) by Avg. Grade Percentage (item 26) rounded to the nearest tenth.
28 Market Price	Enter the value per ton of marketable pears (pears failing to meet the applicable standards but could be marketed for an alternative use). Utilize the value per ton for the average size of any pears grading U.S. No. 2. Document average size determination in the "Remarks."
29 Highest Price Election	Enter the highest price election (in dollars and cents) available for the insured type.
30 Factor	Quality factor. Divide the market price (Item 28) by the highest price election (item 29), rounded to three decimal places. This factor may not exceed 1.000.

- 31 **Quality Adjustment Appraisal** For production meeting the grade standard, Natural culls, damaged by uninsured damage, enter the graded tonnage (item 27).

Quality adjustment appraisal. Multiply the graded tonnage (Item 27) by the factor (item 30) rounded to nearest tenth for production that does not meet grade Standard and Marketable culls. Any production of size 180 or smaller pears which exceeds 10% of the total unit production AND is not marketable will be excluded as production to count. This adjustment does NOT apply to *Forelle*, *Seckel* or *Winter Nellis* varieties.
- 32 **Net Harvested Production** Net harvested production for the unit. Total all entries in item 31.

CERTIFICATION

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
33 Remarks	Note the following information, as applicable. <ul style="list-style-type: none"> 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 U.S. No. 2 pears. 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.
34 Adjuster's Code No., Signature	Signature of adjuster and code number.
35 Adjuster's Date	Date signed after the insured (or insured's authorized representative) has signed.
36 Insured's Signature	Insured's (or insured's authorized representative) signature. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

- 37 **Insured's Date** Date of insured's signature.
- 38 **Page of Pages** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

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

1 Crop Year YYYY	2 Policy Number XXXXX	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): 8-10-YYYY Cause(s): Hail	
7 Variety: Bartlett				

SECTION I GROSS UNHARVESTED APPRAISAL																
SAMPLE NUMBER	1	2	3	4	5	6	7	8	11 Total Pounds	12 Number of Samples	13 Pounds/Tree	14 Trees/Acre	15 Pounds/Acre	16 Conversion Factor	17 Gross Appraisal	
10 Total Pounds	36	57	74	61	44				272	5	54	205	11,070	2000	5.5	
														2000		
														2000		

SECTION II UNHARVESTED QUALITY ADJUSTMENT						
GRADE	18 Avg. Grade Percentage	19 Graded Tonnage	20 Market Price	21 Highest Price Election	22 Factor	23 Quality Adjusted Appraisal
U.S. Number 1	43	2.4				2.4
Natural Culls & Uninsured Damage	5	0.3				0.3
U.S. Number 2	29	1.6	\$100.00	\$130.00	.769	1.2
Marketable Culls	18	1.0	\$45.00	\$130.00	.346	0.3
Size 180 and Smaller						

25 Total (Field-Run) Harvested Production 56.2	24 Net Unharvested Appraisal 4.2
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SECTION III HARVESTED QUALITY ADJUSTMENT						
GRADE	26 Avg. Grade Percentage	27 Graded Tonnage	28 Market Price	29 Highest Price Election	30 Factor	31 Quality Adjusted Appraisal
U.S. Number 1	35	19.7				19.7
Natural Culls & Uninsured Damage	5	2.8				2.8
U.S. Number 2	32	18.0	\$100.00	\$130.00	.769	13.8
Marketable Culls	16	9.0	\$45.00	\$130.00	.346	3.1
Size 180 and Smaller	12	6.7	\$75.00	\$130.00	.577	3.9

32 Net Harvested Production 43.3

33 Remarks
 Section II - 5% Unmarketable due to (hail damage).
 Section III - Value per ton from AAA Packing Co. - Harvested 8-4 to 8-9-YYYY
 U.S. No 2 average size = Size 110.
 22% Total of Size 180 and smaller pears.

34 Adjuster's Signature & Code Number I.M. Adjuster XXXXX	35 Date 8-15-YYYY	36 Insured's Signature I.M. Insured	37 Date 815-YYYY
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15 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS (For All States Except California)

- A General Information
 - (1) The pear appraisal worksheet herein contains the required standard items and information required for documenting appraisals. Insurance provider pear appraisal worksheets must contain at least the required standard items.
 - (2) Insurance providers can format pear appraisal worksheets as applicable provided all required standard items are on the FCIC-approved appraisal worksheet.

- B Separate appraisal worksheets are required for each unit appraised, and for each orchard or sub-orchard which has a differing base yield or farming practice. Refer to section 13 for sampling requirements.

- C For the acreage covered by the Pear Quality Adjustment Endorsement in each unit inspected. If less than 11 percent of the pears are damaged (fail to meet specified grade) by hail, take only a minimum number of samples to verify percentage.

- D If the pear production is damaged by hail and if eleven percent or more of the harvested and appraised production does not grade at least No. 2 in accordance with applicable United States Standards for Grades of Winter Pears, or United States Standards for Grades of Pears for processing, as applicable, due solely to hail, the amount of production will be reduced as follows:
 - (1) By two percent for each full one percent in excess of ten percent, when eleven percent through sixty percent of the pears fail the grade standard; or
 - (2) By one hundred percent when more than sixty percent of the pears fail to grade standard.

- E Complete the appraisal worksheet as instructed below. Standard items and numbers contained in this section correspond with the sample appraisal worksheet.

HEADING INFORMATION

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
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	Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
4	Unit Number	Five-digit unit number from the acreage report.
5	Acres	<p>Acres in orchard or sub-orchard being appraised (to the nearest tenths).</p> <p>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 in Section II of the worksheet. Account for the production from ALL acreage in an orchard.</p> <p>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 of the worksheet.</p>
6	Orchard ID	<p>Individual orchard identification form the Pear Orchard Inspection Form after verification.</p> <p>If there is more than one orchard in a unit, complete a separate appraisal and set of entries in items 6 through 28 for each orchard. Use extra pages if necessary.</p> <p>Record Harvested and Unharvested acreage on separate sections of the 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".</p>
7	Variety	Name of pear variety inspected (principal variety).
8	Variety Inspected Acres	Number of acres, to tenths, of variety inspected (inspect harvested and unharvested acres of the SAME orchard separately. List the corresponding acreage of each category separately).
9	Date of Damage and Cause	<p>Enter the 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).</p> <p>Enter the insured cause(s) of damage exactly as listed in the LAM. If it is evident that there is no damage, enter "NONE."</p>

SECTION I GROSS UNHARVESTED APPRAISAL

Verify or make the following entries:

NOTE: See section 13 A if pears are immature.

10	Total Pounds Each Sample	Total pounds of pears in each sample.
11	Total Pounds All Samples	Total pounds of all samples taken in item 10.
12	Number of Samples	Total number of samples.
13	Pounds Per Tree	Pounds per tree. Divide total pounds all sample (item 11) by the number of samples (item 12), rounded to the nearest whole pound.
14	Trees Per Acre	Count the number of trees per acre. See Trees Per Acre Chart in Exhibit 1.
15	Total Pounds Per Acre	Total pounds per acre. Multiply pounds per tree (item 13) by trees per acre (item 14) rounded to the nearest whole pound
16	Conversion Factor	"2000" Pounds.
17	Gross Appraisal Per Acre	Appraised tons per acre. Divide total pounds per acre (item 15) by the conversion factor (item 16), rounded to the nearest tenth.
17a	Total Production	Total production: Multiply unharvested acres (item 8) by gross appraisal (item 17) rounded to tons to tenths.

SECTION II QUALITY ADJUSTMENT

Note: Pear Quality Adjustment Endorsement must be in effect. See crop provision.

Verify or make the following entries:

18	Number of Acres	Number of acres to tenths, of the variety inspected. Inspect harvested and unharvested acres of the SAME orchard separately. List the corresponding acreage of each category separately.
19	No.2 or Better	Number of pears in each sample grading at least No.2 or better based on applicable U.S. Standards. When sampling is complete, add the individual entries and enter the total in "Line Total." Note:

For more than 8 samples, consolidate the "Line Totals" of item 19 through item 22 and percent figures at the end of the last set of sampling numbers. See Section 12 C For instructions on Selection Random Fruit

20 **Uninsured
Damage**

Number of "**uninsured** cull" pears in each sample that fail to grade at least No. 2 or better (i.e., misshapen, off-color or russeted). Include any pears that are damaged by UNINSURED causes (limb rubs, spray burn, spur punctures, uninsured sunburn, etc.) **or by any combination of insured and uninsured causes**. Also count, as "**uninsured** culls," any such pears that have ADDITIONAL (incidental) damage from hail and/or freeze. When sampling is complete, add individual entries and enter total in "Line Total."

21 **Insured
Damage**

Number of pears failing to grade at least No. 2 or better because of INSURED damage **due to hail, windfall or freeze**, in accordance with the pear quality adjustment endorsement that can be harvested. When sampling is complete:

a For Hail damage only:

Add the individual entries and enter the result in Line "Total."

(1) Compute the Line Total AS A WHOLE PERCENT of the total number of pears in all samples (Line Total (item 21) divided by line total (item 22) and enter the percentage under Average Percent (Avg %).

(2) BEFORE completing such claim find out if packout percentages (culls and pears grading U.S. No. 2 or better) are available from the sampling of the grower's deliveries or from the packout. Packout samples must be determined to be complete and/or reflective of total unit variety before they are used (Packout records cannot be used if the crop was placed in storage prior to being packed out). Use these pack-out samples to determine the extent of insurable damage. See Section 15 D.

(a) IF AVAILABLE, calculate and compare the ACTUAL AMOUNT of all packinghouse culls (as percent of the production involved) with the APPRAISED "Average %" of insured damaged pears. ENTER the LESSER of the two as the "Average %" for completion of the worksheet calculations. If the packinghouse "cull percentage is the LESSER OF the two, include a note in item 29 (Remarks) that "item 12 Average % is calculated

from packinghouse records." Show the calculations (use separate sheets, if necessary because of space requirements).

- (b) IF NOT AVAILABLE, use appraisal to determine number of pears damaged by insured causes.

NOTE: Refer to "**Adjustment Percentages for Pears With Insured Damage** (Exhibit 3), and convert the Average Percent to the corresponding Adjusted Percent for entry as the Adjusted Percent.

- (c) If the pear production is damaged by hail and if eleven percent or more of the harvested and appraised production does not grade at least U.S. No. 2 in accordance with applicable United States Standards for Grades of Summer and Fall Pears, United States Standards for Grades of Winter Pears, or United States Standards for Grades of Pears for Processing, as applicable, due solely to hail, the amount of production will be reduced as follows:

- 1 By two percent for each full one percent in excess of ten percent, when eleven percent through sixty percent of the pears fail the grade standard; or
- 2 By one hundred percent when more than sixty percent of the pears fail to grade standard.

b FOR CLAIMS WITH INSURABLE WINDFALL AND FREEZE DAMAGE IN THE FALL: DO NOT do this "grade reduction" for "windfalls" or pears frozen on the tree in the fall. Such pears delivered direct to the processor(s) are considered 100 percent insured damage. Write across items 19 through 22 "Windfalls" or "Frozen on the Tree" and treat as 100 percent insured damage.

22 **Total Number of Pears** Total number of pears in each sample and the line total of all samples.

Note: For preharvest inspections, delay completion of items 23 through item 34 until harvest is complete unless harvest will not be completed. If harvest will not be completed, appraise the production.

ROUND ENTRIES IN ITEMS 23 THROUGH ITEM 28 AND IN ITEM 30 TO THE NEAREST TENTH OF A TON.

- 23 **Gross Production** Total marketable production in TONS to tenths, from production records for harvested, or from 17a if unharvested (appraised) pears, as applicable, regardless of grade. If 90 percent or more of the production grades No. 2 or better, transfer this figure directly to item 28.
- 24 **Insured Damage** Computed number of TONS, to tenths, of pears failing to grade No. 2 or better because of INSURED damage.
- a Harvested - Obtain the number by multiplying Gross Production (Harvested) (item 23) times Adjusted Percent (item 21).
- b Unharvested - Obtain the number by multiplying Gross Production (Unharvested) (item 23) times Adjusted Percent (item 21).
- 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** Result of subtracting insured damage (item 24) from gross production (item 23).
- 26 **Cull Value** Enter 15 percent as the percent and multiply .15 times entry in item 24 to obtain the Cull Value. Make entry in TONS to tenths. NOTE: For immature pears with no processing value and "windfalls" or frozen pears for which harvest is not is not practical, enter "0."
- 27 **Uninsured Causes** Computed total number of TONS, to tenths, of pears lost to UNINSURED cause(s):
- a Yield reduction - Determine the amount by comparing the per-acre actual harvested or appraised per-acre production with the per-acre production from comparable acreage. NOT affected by the uninsurable cause(s). Divide by the number of acres involved and transfer the per-acre amount to item 27 of the corresponding line entries on the production worksheet.

- b 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.)

- 28 **Production** Enter result of adding net tons (item 25) and cull value (item 26) in TONS to tenths. For UNHARVESTED (appraised) ACREAGE, divide this total by the number of acres appraised and transfer this figure (with other unharvested production entries for the unit) to Section I, J of the corresponding line entries on the claim form. For HARVESTED ACREAGE, transfer the total (with other harvested production entries for the unit) to Section II, I of the corresponding line entries on the Production Worksheet.

- 29 **Remarks** List and/or explain:
 - a The date of sampling if harvested 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 total acres in the unit (item 5) and the cumulative total of all acres (item 18) for the unit.
 - d Any damaged acreage harvested before appraisal.
 - e Any voluntary destruction (removal) of orchard acreage.
 - f References for orchard identification (aerial photo, sketch map, etc.)

- 30 **Total Production** Total production in tons, to tenths, from ALL item 28 entries.

- 31 **Adjuster's Signature** Signature of adjuster.

- 32 **Code Number** Adjuster's code number

- 33 **Adjuster's Date** Date signed **after** the insured (or insured's authorized representative) has signed.

- 34 **Insured's Signature** Insured's (or insured's authorized representative) signature. BEFORE obtaining insured's signature, (REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not readily understood

- 35 **Insured's Date** Date of insured's signature.

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

(For Illustration Purposes Only)

(For All States Except California) ADJUSTER'S PEAR WORKSHEET

1. CROP YEAR YYYY	2. POLICY NUMBER XXXXX	3. NAME OF INSURED I.M. Insured	4. UNIT NO. (Block No.) 0100	5. ACRES 14.4
6. ORCHARD ID 1A		8. ACRES 4.4-UH 10.0-H	DATE(S) 8-10-YYYY	CAUSE(S) Hail
7. VARIETY Bartlett				

SECTION I - GROSS UNHARVESTED APPRAISAL

10 TOTAL POUNDS	SAMPLE NUMBER								11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ ACRES
	1	2	3	4	5	6	7	8							
	36	57	74	61	44				272	5	54	205	11,070	2000	5.5
														17a. TOTAL PRODUCTION 24.2	

SECTION II - QUALITY ADJUSTMENT

18. ACRES 4.4 UH	SAMPLE NUMBER								LINE TOTAL	AVG. %	ADJ. %	23 GROSS PRODUCTION (TONS)	24 INSURED DAMAGE	25 NET TONS	26 CULL VALUE	
	1	2	3	4	5	6	7	8							PERCENT	VALUE
19. #2 or BETTER	22	44	78	46	32				222			Harvested				
20. UNINSURED DAMAGE	0	7	6	11	0				24			Unharvested	24.2	3.9	20.3	15% 0.6
21. INSURED DAMAGE	42	50	48	51	46				237	18%	16%	27. UNINSURED CAUSES			28. PRODUCTION	
22. TOTAL NUMBER	64	101	132	108	78				483						20.9	

18. ACRES 10.0	SAMPLE NUMBER								LINE TOTAL	AVG. %	ADJ. %	23 GROSS PRODUCTION (TONS)	24 INSURED DAMAGE	25 NET TONS	26 CULL VALUE	
	1	2	3	4	5	6	7	8							PERCENT	VALUE
19. #2 or BETTER	58	67	70	59	64				318			Harvested	56.2	6.7	49.5	15% 1.0
20. UNINSURED DAMAGE	6	0	1	6	7				20			Unharvested				
21. INSURED DAMAGE	13	12	10	14	15				64	16%	12%	27. UNINSURED CAUSES			28. PRODUCTION	
22. TOTAL NUMBER	76	80	81	79	86				402						50.5	

18. ACRES	SAMPLE NUMBER								LINE TOTAL	AVG. %	ADJ. %	23 GROSS PRODUCTION (TONS)	24 INSURED DAMAGE	25 NET TONS	26 CULL VALUE	
	1	2	3	4	5	6	7	8							PERCENT	VALUE
19. #2 or BETTER												Harvested				
20. UNINSURED DAMAGE												Unharvested				
21. INSURED DAMAGE												27. UNINSURED CAUSES			28. PRODUCTION	
22. TOTAL NUMBER																

18. ACRES	SAMPLE NUMBER								LINE TOTAL	AVG. %	ADJ. %	23 GROSS PRODUCTION (TONS)	24 INSURED DAMAGE	25 NET TONS	26 CULL VALUE	
	1	2	3	4	5	6	7	8							PERCENT	VALUE
19. #2 or BETTER												Harvested				
20. UNINSURED DAMAGE												Unharvested				
21. INSURED DAMAGE												27. UNINSURED CAUSES			28. PRODUCTION	
22. TOTAL NUMBER																

29. REMARKS														30. TOTAL PRODUCTION (Tons) 71.4	
31. ADJUSTER'S SIGNATURE I.M. Adjuster						32. CODE NO.		33. DATE 8-15-YYYY		34. INSURED'S SIGNATURE I.M. Insured				35. DATE 8-15-YYYY	

See section 14 **(California Only)** APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS for form entries, appraisal calculations, and rounding rules.

See section 15 **(All States Except California)** APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS for form entries, appraisal calculations and rounding rules.

17 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

There are no pre established modifications or deviations in this handbook. See the LAM for additional information.

18 (RESERVED)

19 (RESERVED)

(RESERVED)

(RESERVED)

PART 3 PEAR CLAIMS**20 CLAIM FORM ENTRIES AND CALCULATION STANDARDS**

Generic Standard item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC-required information.

A Instructions

- (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. 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 concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use).
 - (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 have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.
- (6) Instructions labeled "F" apply to final inspections only.
- (7) Instructions not labeled apply to ALL inspections.

B Heading Information

Verify or make the following entries:

<u>Standard Item</u>	<u>Information Required</u>
1 Crop/Code	"Pears" (0089).
2 Unit Number	Five-digit unit number from the acreage report after it is verified to be correct. (e.g., 00100).
3 Legal Description	Section, township, and range numbers or other legal description that identifies the location of the unit.
4 Date of Damage	Enter the 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	<p>Enter the insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If it is evident that no indemnity is due, enter "NONE."</p> <p>If an insured cause of loss is coded as "Other," explain in the "Narrative."</p> <p>Note: See the Basic Provisions and Pear Crop Provisions for information pertaining to insured and uninsured causes of loss.</p>
6 Primary Cause of Damage Percent	P MAKE NO ENTRY.
	F Enter the whole percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter an "X" in the major secondary cause of damage.
7 Company Name/Agency Name	Company name and agency name.
8 Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9 Claim Number	Enter the claim number as assigned by the insurance provider.
10 Policy Number	Insured's assigned policy number.

11	Crop Year		Crop year for which the claim is filed, as defined in the policy.
12	Additional Units	P	MAKE NO ENTRY.
		F	Enter the 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 on an attached Special Report identified as " Non-Loss Units ".
13	Estimated Production Per Acre	P	MAKE NO ENTRY.
		F	Enter the 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	P	<p>a Enter the date the notice of damage was given for the unit in item 2.</p> <p>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.</p> <p>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.</p> <p>d If the inspection is initiated by the insurance provider, enter "Company Insp" instead of the date.</p>
		F	Adjusters: 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		<p>a If no other person has a share in the unit, (insured has 100 percent share), MAKE NO ENTRY.</p>

- 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 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: 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 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:

<u>Standard Item</u>	<u>Information Required</u>
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	P 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.

F MAKE NO ENTRY.

C Final Acres	See the LAM for definition of acceptable determined acres used herein.
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Determined acres to tenths for acreage :

- a Put to other use without prior consent;
- b Abandoned; or
- c Damaged by uninsured causes.

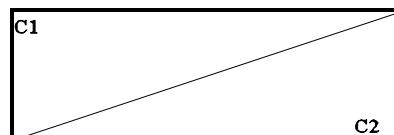
F Determined acres to tenths.

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 company policy. In the event of under reported acres, draw a diagonal line in Column "C" as shown.

C₁ Enter the ACTUAL acres for the field or sub-field.

C₂ Enter the REPORTED acres for the field or sub-field.



- D **Interest or Share** Insured's interest in 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 acreage report and if the rate class is found to be incorrect, prepare a revised acreage report. Note: Unrated land is uninsurable without a written agreement.
- F **Practice** Practice, entered as a 3-digit code number 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** Type, entered as a 3-digit code number 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**
 - P MAKE NO ENTRY.
 - F Stage abbreviation 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 without consent.

- I **Intended or Final Use** Use of acreage. Use the following "Intended Use" abbreviations.

USE EXPLANATION

- "WOC" Without consent.
- "SU" Solely uninsured.
- "ABA" Abandoned without consent.

USE **EXPLANATION**

"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.) **(California Only)** See Item 24 of the Adjuster Pear Worksheet. **(For All Other States)** See Item 17A of the Adjuster Pear Worksheet.

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

K₁ **Moisture %**

MAKE NO ENTRY.

K₂ **Factor**

MAKE NO ENTRY.

L **Shell and/or Quality Factor**

MAKE NO ENTRY.

M **Uninsured Causes**

EXPLAIN IN THE NARRATIVE.

a Hail and Fire exclusion NOT in effect.

(1) Enter **NOT LESS** than the insureds 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 acreage:

- (a) abandoned without consent;
- (b) put to other use without consent;
- (c) damaged SOLELY by uninsured causes; or

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

(d) for which the insured failed to provide acceptable records of 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. (For all States other than California; See item 27 on the Adjuster Pear Worksheet.)

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

b **Refer to the LAM when a Hail and Fire Exclusion is in effect.**

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

N **Adjusted Potential**

F **(California Only):** Column J plus Column M, enter tons to tenths.

(All States Except California): Enter lesser of:

a Tons from column J (add tons from column M, if applicable);

b The net unharvested appraisal from Block 28 of the Adjuster's Pear Worksheet (add tons from column M if applicable).

O **Total to Count**

P MAKE NO ENTRY.

F Column "C" or "C₁" (actual acres) times Column "N", rounded to tenths.

P **Per Acre**

Per Acre Guarantee - Enter the production guarantee from the insured's policy.

Q **Total**

Column "C" or "C₂" (reported acres) times Column "P" ("C" if acreage is not under-reported).

16	Total Acres	P	MAKE NO ENTRY.
		F	Total Actual Acres (Column "C" or ["C ₁ " if there are under reported acres]), rounded to tenths.
17	Totals	P	MAKE NO ENTRY.
		F	Totals of Column "O" and 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 Enter "No acreage released," adjuster's initials, and date if no acreage is released on the unit.
- b If notice of damage was given and "No Inspection" is necessary, enter in the Narrative 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 in this item or on an attachment. If you prepare an attachment, so indicate.
- 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 If "comparable acreage" was used to establish the production figures for insured acreage, enter the location (identification) and yield of the comparable acreage.
- f State that there is "No other fire insurance" when fire damages or destroys the insured pear crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g Explain any errors found on the acreage report.
- 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 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 form for signature.
- m Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- n Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider instructions.
- o Explain any delayed notices or delayed claims as instructed in the LAM.
- p Document any authorized estimated acres shown in 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. See the LAM.
- r Document any other pertinent information, including any data to support any factors used to calculate the production.
- 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 UNHARVESTED fruit on HARVESTED acreage: Explain an entry in Section I item J FOR SUCH FRUIT THAT MEETS OR EXCEEDS THE ENDORSEMENT GRADE REQUIREMENTS.

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, packinghouse, 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, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.
 - (b) **California Only** - Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
 - (c) Separate storage facilities.
 - (d) 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 see the LAM.
- (6) If a correction is necessary in items "A" through "S" strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside A. Make corrected entries on a new line.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
18 Date Harvest Completed	P MAKE NO ENTRY. F a Enter the date the ENTIRE acreage on the unit was either: (1) totally destroyed, or (2) a combination of destroyed or harvested. b Enter "Incomplete" if, at the time of final inspection, there is any insured acreage that is unharvested and could still be harvested.

- c Enter "No Harvest" if none of the acreage was harvested nor will be harvested.

- 19 **Similar Damage** P MAKE NO ENTRY.
 - F Check "Yes" or "No". Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the narrative.

- 20 **Assignment of Indemnity** Check "YES" **only** if an assignment of a pear 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 a pear indemnity is in effect for the unit for the crop year; otherwise, check "NO." Refer to the LAM.

- A₁ **Share** Enter ONLY VARYING SHARES on SAME unit to three decimal places.

- A₂ **Field ID**

If only one practice and/or type of harvested pear production is listed in Section I, MAKE NO ENTRY.

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

- B - E **Buyers, Packinghouse, or Processor** For fruit stored or sold, enter the name and address of the buyer, packinghouse, 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.). Do not enter zip codes.

- F - H MAKE NO ENTRY.

- I **Bu., Ton, Lbs., Cwt.**

(California Only): For field run production records or from item 32 (Net harvested production) of the Adjuster's Pear Worksheet if applicable.

(All States Except California): For field run production records or from item 28 (Harvested Production) of the Adjuster's Pear Worksheet if applicable.

- J - M MAKE NO ENTRY.

N	Adjusted Production		Enter tons to tenths from column "I".
O	Production Not to Count		MAKE NO ENTRY.
P	Production		Enter tons from Column "N", to tenths.
Q ₁	Market Price		MAKE NO ENTRY.
Q ₂	Highest Price Election		MAKE NO ENTRY.
R	Quality Factor		MAKE NO ENTRY.
S	Production to Count		(California Only) Enter tons to tenths from Column "P." (For All Other States) Enter the result of column "P."
22	Section II Total	F	Total of Column "S", to tenths.
23	Section I Total	F	Enter figure from Section I, column "O" total.
24	Unit Total	F	Total of 22 and 23, to tenths.
25	Adjuster's Code Number and Signature	P	Signature of adjuster, code number, and date signed after the insured (or authorized claimant) 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 .
		F	NOTE: Final inspection should be signed on bottom line.
26	Insured's Signature	P	Insured's (or authorized claimant'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.
		F	NOTE: Final inspection should be signed on bottom line.
27	Page Numbers	P	Page numbers - "1", "2", etc., at the time of inspection.
		F	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	MM/DD/YYYY	
5 Cause of Damage	Hail	
6 Primary Cause %	100%	
12 Additional Units	00200	
13 Est. Prod Per Acre	10.0	

7 Company Any Company
Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXX			
14 Date(s) Notice of	1st MM/DD/YYYY	2nd MM/DD/YYYY	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)
1A		4.4	1.000	A02	002	189	UH	UH	4.2				4.2	18.5	6.8	30.0
1B		10.0	1.000	A02	002	189	H	H							6.8	68.0
16 TOTAL		14.4												17 TOTALS	18.5	98.0

NARRATIVE (If more space is needed, attach a Special Report) Determine acres using MPC1 acreage report - would measure within 5 percent.

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 of 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 (Hor1)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	ABC Fruit Dist.							43.3					43.3		43.3			43.3

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, for damage 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. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provision of 18 U.S.C. 1006, 1014; 7 U.S.C. 1506; 31 U.S.C. 3729.

22 Section II Total 43.3
23 Section I Total 18.5
24 Unit Total 61.8

25 Adjuster's Signature and Code Number				Date	26 Insured's Signature				Date
1st Inspection Mr. Adjuster 12345				MM/DD/YYYY	1st Inspection I. M. Insured				MM/DD/YYYY
2nd Inspection Mr. Adjuster 12345				MM/DD/YYYY	2nd Inspection I. M. Insured				MM/DD/YYYY
Final Inspection Mr. Adjuster 12345				MM/DD/YYYY	Final Inspection I. M. Insured				MM/DD/YYYY

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

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

7 Company Any Company
 Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXX			
14 Date(s) Notice of	1st MM/DD/YYYY	2nd MM/DD/YYYY	3rd MM/DD/YYYY
15 Companion			

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)
1A		4.4	1.000	A02	002	189	UH	UH	24.2				20.9	92.0	6.8	30.0
1B		10.0	1.000	A02	002	189	H	H							6.8	68.0
16 TOTAL		14.4												17 TOTALS	92.0	98.0

NARRATIVE (If more space is needed, attach a Special Report) Determined acres using MPC1 acreage report - would measure within 5 percent.

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 of 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 (Hor) x J x K2 x L2 x M2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
ABC Fruit Dist								50.5					50.5		50.5			50.5

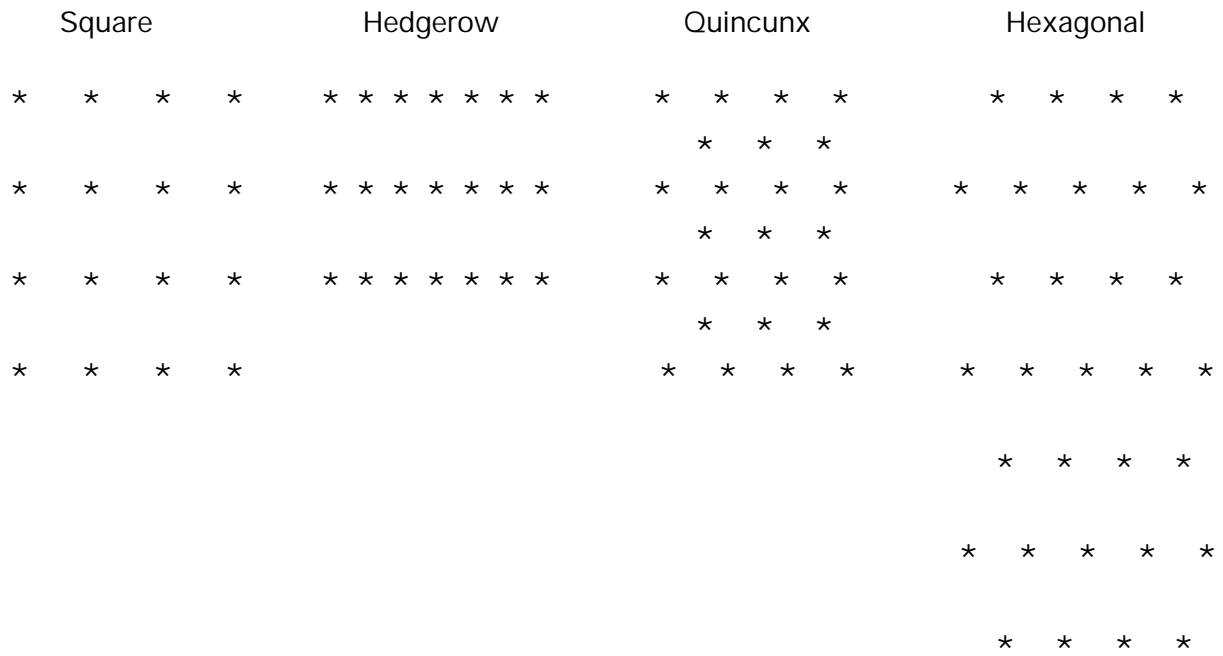
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. 1006, 1014; U.S.C. 1506; 31 U.S.C. 3729..

22 Section II Total 50.5
 23 Section I Total 92.0
 24 Unit Total 142.5

25 Adjuster's Signature and Code Number			Date	26 Insured's Signature			Date
1st Inspection	Mr. Adjuster 12345		MM/DD/YYYY	1st Inspection	I. M. Insured		MM/DD/YYYY
2nd Inspection	Mr. Adjuster 12345		MM/DD/YYYY	2nd Inspection	I. M. Insured		MM/DD/YYYY
Final Inspection	Mr. Adjuster 12345		MM/DD/YYYY	Final Inspection	I. M. Insured		MM/DD/YYYY

(RESERVED)

PLANTING DESIGNS FOR ORCHARD



TREES PER ACRE CHART

Row Spacing (Feet)

	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>
10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
14					222	207	194	183	173	164	156	148	141	135	130	125	120	115	111	107	104
15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91
17								151	142	135	128	122	117	111	107	103	99	95	92	88	85
18									134	127	121	115	110	105	101	97	93	90	86	83	81
19										121	115	109	104	100	96	92	88	85	82	79	76
20											109	104	99	95	91	87	84	81	78	75	73
21												99	94	90	86	83	80	77	74	72	69
22													90	86	83	79	76	73	71	68	66
23														82	80	76	73	70	68	65	63
24															76	73	70	67	65	63	61
25																70	67	65	62	60	58
26																	64	62	60	58	56
27																		60	58	56	54
28																			56	54	52
29																				52	50
30																					48

The above figures are for square and hedge plantings. For hexagonal add 14%.

Example: 176 trees per acre from the above chart plus 25 (14% of 176) = 201 trees per acre.

For quincunx double the number of trees.

Example: 124 trees per acre from the chart + 124 = 248 trees per acre.

Definitions:

Quincunx - A rectangle with a tree in the middle.

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

**ADJUSTMENT PERCENTAGES FOR PEARS WITH INSURED DAMAGE
(PEAR QUALITY ENDORSEMENT)**

<u>Average Percent</u>	<u>Adjusted Percent</u>	<u>Average Percent</u>	<u>Adjusted Percent</u>
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 DAMAGED BY HAIL, WINDFALL OR BY BEING FROZEN ON THE TREE IN THE FALL.