

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25050 (12-2004)

# **STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2005 and Succeeding Crop Years**





# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 4, section 3 B: Inserted instructions referring the handbook user to the CIH or LAM for additional provisions not applicable to CAT coverage.
- H. Page 4, section 3 C: Inserted optional unit information that tracks with the crop provisions.
- I. Pages 4-5, section 3 D: Inserted instructions to reduce the marketable value of harvested stonefruit production that is eligible for quality adjustment by the actual harvest cost or the harvest cost per lug/ton listed in the Special Provisions, as applicable.
- J. Page 5, section 4 A: Deleted text that refers the handbook user to the stonefruit handbook and the LAM for appraisal purposes.
- K. Page 6, section 4 A (1) (g): Inserted instructions for appraising processing stonefruit.
- L. Pages 5 - 7, sections 4 A and 4 B: Reformatted subsection text to track with RMA-approved crop handbook standards.
- M. Page 7, section 4 B (3) and 4 C (2) (a): Deleted references to the Random Path Appraisal Method.
- N. Page 7, section 4 C (2) (c) 5: Revised sampling procedure to reduce the number of fruit from 100 to 50 fruit per sample tree.
- O. Pages 8 - 9, section 4 E: Revised procedure for calculating the amount of production not marketable as fresh-packed.
- P. Pages 9 - 11, section 5 B: Revised procedure for immature stonefruit appraisals. Also, reduced the required number of fruit from 100 to 50 per sample tree.
- Q. Page 12, section 6 B: Revised “Appraisal Modifications” subsection text so that it tracks with RMA-approved handbook standards.
- R. Page 13, section 7 A (6): Inserted information for documenting unmarketable fruit.
- S. Pages 13 - 16, section 7 B: Revised the worksheet item entries and instructions for mature stonefruit appraisals.
- T. Pages 17 - 18, Example Stonefruit Appraisal Worksheets: Revised the number of representative sample trees to track with **TABLE A** requirements. Also, amended item entries for mature appraisals to track with new worksheet instructions.
- U. Page 19, section 8 A (6): Inserted procedure for documenting fresh and processing production from the same unit on separate Production Worksheets.

# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- V. Page 22, item A - Field ID: Revised item entry instructions to track with RMA-approved handbook standards. Inserted instructions that refer the handbook user to the LAM for information on first and second crop codes.
- W. Page 22, item B - Prelim Acres and item C - Final Acres: Inserted reference to the CIH and LAM for perennial crop acreage measurement instructions.
- X. Page 23, item E - Risk: Revised item entry instructions to track with RMA-approved handbook standards.
- Y. Page 24, item I - Intended or Final Use: Inserted "*Bulldozed*" as a use.
- Z. Page 24, item J - Appraised Potential: Revised text to track with RMA-approved crop handbook standards.
- AA. Pages 24 - 25, items M - Q: Revised instructions to track with RMA-approved crop handbook standards.
- BB. Page 25, Narrative, item a: Revised instructions for documenting production remaining on harvested acreage.
- CC. Page 26, item j: Inserted instructions for documenting production not to count on the production worksheet.
- DD. Pages 27 - 28, section II - Harvested Production: Revised text in subsection (2) and (4) to track with RMA-approved crop handbook standards.
- EE. Page 29, item A<sub>2</sub> - Field ID: Inserted instructions that refer the handbook user to the LAM for information on first and second crop codes.
- FF. Page 29, item Q<sub>1</sub> - Value: Inserted instructions to subtract harvest costs from the value of per ton/lug of marketed production.
- GG. Page 31, Example Production Worksheet: Revised section I, appraised production entries to track with applicable appraisal worksheet revisions. Inserted an example Production Worksheet that illustrates how to complete item entries for processing fruit appraisals.
- HH. Page 33, **TABLE A**: Revised the number of representative sample trees selected for appraisals.
- II. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with the RMA-approved crop handbook format.

# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart for: Stonefruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-32	33-35	12-2004	FCIC-25050

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# 1. INTRODUCTION

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

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

# 2. SPECIAL INSTRUCTIONS

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

## A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster **(and signed by the insured)** for the loss adjustment inspection:

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

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

## B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

**CAT**

**Catastrophic Coverage Endorsement**

**CDFA**

California Department of Food and Agriculture

**CIH**

**Crop Insurance Handbook**

(4) Definitions:

<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary, such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling (fruit) 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.
<b>Grading Standards</b>	The applicable state Tree Fruit Agreement or related crop advisory board standards for the state specified in the Special Provisions.
<b>Lug</b>	A container of fresh stonefruit of specified weight. Lugs of varying sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; and Fresh Freestone Peaches - 22 pounds per lug. Weight for Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches are specified in tons.
<b>Marketable</b>	Stonefruit production acceptable for processing or other human consumption, even if it (stonefruit) fails to meet the State Department of Food and Agriculture minimum grading standard.
<b>Stonefruit</b>	Any of the following crops grown for fresh market or processing: Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches.
<b>Type</b>	Class of a stonefruit crop with similar characteristics that are grouped for (crop) insurance purposes. For example: types of cling peaches that are listed as extra early varieties on the Special Provisions, include 'Basari' 'Carson,' 'Ceres Carson,' etc.
<b>Varietal Group</b>	A subclass of type.

### 3. INSURANCE CONTRACT INFORMATION

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The insurance provider is to determine that the insured has complied with all 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 of each stonefruit crop the insured elects to insure, that is grown in the county, and for which premium rates are provided in the actuarial documents:
    - (a) **In which** the insured has a share;
    - (b) **That is grown on trees that:**
      - 1** Were commercially available when the trees were set out;
      - 2** Is adapted to the area; and
      - 3** Is grown on a rootstock that is adapted to the area;
    - (c) That is irrigated;
    - (d) That have produced at least 200 lugs of fresh market production per acre, or at least 2.2 tons per acre for processing crops, in at least 1 of the 3 most recent actual production history crop years, unless the insurance provider inspects such acreage and gives their approval in writing;
    - (e) **That** are regulated by the applicable state's Tree Fruit Agreement or related crop advisory board for the state (for the applicable crop or type);
    - (f) **That** are grown in an orchard that, if inspected, is considered acceptable by the insurance provider; and
    - (g) **That** have reached at least the fifth growing season after set out. However, the insurance provider may agree in writing to insure acreage that has not reached this age if it meets the minimum production requirements in item **1(d)** above.
  - (2) Stonefruit interplanted with another perennial crop is insurable unless the insurance provider inspects the acreage and determines that it does not meet the requirements for insurability contained in the insured's policy.
  - (3) Insurance coverage is provided against damage or loss from insects and disease when adverse weather prevents proper application of control measures, causes properly applied control measures to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available.
  - (4) Insurance coverage is **not** provided for:

- (a) Split pits, regardless of cause; or
- (b) Inability to market the insured crop for any reason other than actual physical damage from an insurable cause of loss specified in the 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.

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional units.
- (2) Written agreements.
- (3) Hail and fire exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) Refer to the CIH and LAM for other provisions not applicable to CAT.

## **C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units. Optional units are allowed if each optional unit is located on non-contiguous land; or by type or varietal group if allowed in the Special Provisions.

## **D. GRADING AND QUALITY ADJUSTMENT**

### **(1) General Information.**

- (a) The following procedures describe how to calculate the grade/quality adjust factors used to reduce the quantity or quality of harvested stonefruit production, as applicable.
- (b) For stonefruit that is eligible for quality adjustment, the market value received for the crop will be reduced by the harvest cost per lug/ton as noted below so that the value for claims purposes is an “on-tree” value that is comparable to the crop insurance price election which is also an “on-tree” price.

### **(2) Grading.** As specified in the crop provisions, the quantity of harvested stonefruit production will be reduced if the following conditions apply:

- (a) The value of damaged production is less than 75 percent of the marketable value of undamaged production due to an insured cause of loss; and
- (b) For stonefruit insured as fresh fruit only, the stonefruit either is packed and sold as fresh fruit and meets only the utility grade requirements of the applicable grading standards, or fails to meet the applicable grading standards but is or could be sold for any use other than fresh packed stonefruit.

### **(3) Quality Adjustment.** As specified in the crop provisions, harvested stonefruit production that is eligible for quality adjustment will be reduced as follows:

- (a) When packed and sold as fresh fruit or when insured as a processing crop, by dividing the marketable value per lug/ton, less the actual harvest cost per lug/ton or the harvest cost per lug/ton from the Special Provisions, as applicable, by the highest price election (for the applicable coverage level) and multiplying the result (not to exceed 1.00) by the quantity of such production; or,
- (b) For “all other fresh stonefruit,” by multiplying the number of tons that could be marketed by the value per ton, less actual harvest cost per ton or the harvest cost per ton from the Special Provisions, as applicable, for the applicable coverage level, and dividing that result by the highest price election available for that type.
- (c) In some instances, insured processing stonefruit production is harvested by a processor (e.g., baby food processor, etc.) and the insured does not incur harvest costs. When this situation occurs, the adjuster should verify with the insured’s settlement sheet(s) that the processor did in fact harvest the crop. Document this information in the “Narrative” section of the claim form. **Do not deduct the harvest cost** as stated in subsections D (3) (a) or (b), above, when the insured does not incur harvest costs for the insured stonefruit crop.
- (d) Enter the marketable value (minus any applicable harvest cost per lug/ton) received for delivered harvested production on the claim form in section II, column Q<sub>1</sub> - Value. Enter the applicable price election in section II, column Q<sub>2</sub> - Mkt. Price.

## 4. STONEFRUIT APPRAISALS

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### A. GENERAL INFORMATION

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- (1) Specifically for stonefruit, circumstances that require an appraisal include (but are not limited to):
  - (a) When stonefruit are still on the tree, before removal whenever possible;
  - (b) If verifiable production records may not be available;
  - (c) If any production will be sold by direct marketing;
  - (d) The insured has reported insured damage that may cause the fruit to fail to meet the specified quality requirements;
  - (e) Stonefruit that is harvested for sale as utility grade, an appraisal is necessary to determine what percent (quantity), if any, meets the respective quality requirements (fresh-pack and/or other than fresh-pack or processing);
  - (f) All production from Fresh Apricot, Fresh Nectarine, or Fresh Freestone Peach, acreage that is sold for processing - an appraisal is necessary to determine what percent (quantity), if any, meets the fresh-pack quality requirements and the price-adjusted quantity to count as “marketed other than fresh-packed stonefruit;” and

(g) All production from Processing Apricots, Processing Freestone Peaches, and Processing Clingstone Peaches - an appraisal is needed to determine what percent (quantity), if any, meets the processing quality requirements and the corresponding price-adjusted quantity to count as marketable production.

(2) Make separate appraisals for each stonefruit crop grown in the orchard, as applicable.

(3) Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to **one** of the following events:

(a) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.

(b) At least 15 days before **any** production from any unit will be sold by direct marketing. In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.

(c) In accordance with section 14 of the Basic Provisions and the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged stonefruit crop so that the insurance provider may inspect the damaged production. If the insured fails to meet the requirements listed above and such failure results in the insurance provider’s inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

(4) **Appraisal Dates.** The insurance provider representatives will set appraisal dates. Whenever possible, appraise stonefruit after the fruit drop period and before the stonefruit is removed from the trees. **Refer to the LAM for additional reasons for appraisals.**

## **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

(1) Make a general examination of all acreage in the orchard or sub-orchard. Determine the number and general location of trees to be used in the 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 on the tree. When variable damage causes the crop potential to be significantly different within the same orchard, sub-orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into sub-orchards, and appraise each one separately;

(c) Percent of each stonefruit crop in the acreage;

(d) Tree age, size, density, and vigor;

(e) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; **and**

(f) 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.

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### C. ORCHARD APPRAISALS

(1) The insured or the insured's authorized representative must accompany the adjuster when stonefruit acreage is being appraised.

(2) Instructions for Selecting Random Fruit Samples.

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(a) Select a representative random sample of fruit from each sample tree (for the purpose of determining the number of fruit damaged by insured causes) as follows:

- 1 Examine a sufficient number of individual fruit from different locations on the trees to reflect the general condition of all insurable fruit in the plot.
- 2 The sample must be random and include both fruit which probably would be packed/processed and fruit which likely would be eliminated, if graded.
- 3 Obtain the total sample from the inside, outside, top, and bottom of all four quadrants of the tree.
- 4 Obtain samples by selecting fruit from each tree in a representative number of rows in the orchard.
- 5 Never use less than 50 fruit per sample as a basis for establishing the percent of loss for any unit or plot. If a sample tree has less than 50 fruit per tree, use as many additional trees (with similar crop damage) as necessary to obtain the required number of fruit.

(b) Appraise both mature and immature fruit. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit per sample.

(3) Instructions for converting fresh-weight equivalents for dried stonefruit.

(a) For loss adjustment purposes, record the fresh-weight of dried stonefruit on the Production Worksheet or on a Special Report.

(b) When fresh-weights are not available, convert the actual weight of the DRIED stonefruit to an equivalent FRESH weight (refer to TABLE C, herein).

### D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the fruit is ready to harvest (harvest-appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample.

Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

## **E. HANDLING FRESH STONEFRUIT NOT MARKETABLE AS FRESH-PACKED**

- (1) **General Information.** Mature stonefruit appraisals count the number of fruit in each 50-fruit sample that (a) meets or exceeds the applicable grade standards, (b) does not meet the applicable grade standards but is marketable as “other than fresh-packed stonefruit,” and (c) is damaged due to insured causes. According to the stonefruit policy, fruit that is marketable as “other than fresh-packed stonefruit” is considered potential production to count. This category of fruit includes fresh fruit with market value **in addition to, or other than** the average percent of acceptable grade fruit. Insured damage may have caused the fresh fruit from an orchard to be lower in quality and is marketable only as “other than fresh packed stonefruit.”
- (2) After determining the amount of “fresh-pack grade” fruit, examine the remaining fruit in the original 50-fruit sample to determine the amount of “other than fresh-pack quality” fruit. If all of the fruit is marketable as “other than fresh-pack grade,” calculate the percent of total appraised pounds per acre and convert to tons per acre. Record calculations on a Special Report.

### **EXAMPLE:**

There is a 50 lugs per acre appraisal for apricots. An average of 80% of the 100-fruit sample, graded “fresh-pack” and 20% graded as “other than fresh-pack.” There would be 40 lugs per acre (50 lugs x .80) of “fresh-pack” and 10 lugs per acre (50 lugs x .20) “other than fresh-pack” apricots.

- (3) If only a portion of the remaining fruit (in the original 50-fruit sample) is marketable as less than “fresh-pack” quality, grade out such fruit and count it. The average number of fruit per sample becomes the percent “that could be marketed for any use other than fresh packed stonefruit.” Apply this percentage to the total appraised pounds per acre for conversion to tons per acre.
- (4) Convert any such “other than fresh-pack quality” amount to tons (rounded to two-decimal places per acre).
  - (a) Calculate the amount of such production to count by multiplying “other than fresh-pack quality” tonnage by the actual value per ton.
  - (b) Divide the result in (4) (a) by the highest price election per ton available for that type.
  - (c) As applicable, convert from tons to lugs and add the resulting number of equivalent lugs that are production to count to any separately determined fresh-pack potential per acre.



## 5. APPRAISAL METHODS

### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method.....	Use.....
Immature (Green) Stonefruit Appraisals	until general maturity of the crop.
Mature Stonefruit Appraisals	only after general maturity of the crop.
Representative Tree Appraisals	the production harvested from the representative trees to determine the yield per acre.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

### B. UNHARVESTED APPRAISALS

#### (1) Immature (Green) Stonefruit Appraisals.

##### (a) General Information.

- 1 Use TABLE A, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in section 4, herein, to select representative sample trees.
- 2 Complete section A, Part I "Fruit Count" of the appraisal worksheet to calculate the average number of fruit on each representative sample tree.
- 3 Complete section A, Part II "Production to Count" of the appraisal worksheet to calculate production to count (in lugs/tons) per acre.

##### (b) Appraisal Method.

- 1 Count the number of immature fruit from representative sample trees. Include fruit damaged due to uninsured causes. Do not count any fruit damaged to the extent that it would not remain on the tree until maturity.
- 2 Total the number of fruit from all sample trees. Divide the total number of fruit from all sample trees by the number of representative sample trees to calculate the average number of fruit per tree.
- 3 Multiply the average number of fruit per tree by 0.90 Survival Factor to calculate the average number of fruit to count.
- 4 Divide the average number of fruit to count by the number of fruit per pound (refer to TABLE E for the applicable number of fruit per pound by crop) to calculate the number of pounds of fruit per tree.

- 5 Multiply the number of pounds of fruit per tree by the number of trees per acre to calculate the total pounds of fruit per acre. Divide this poundage by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons, as applicable.

**EXAMPLE:**

**Fresh Fruit (Apricots)**

269.0 average fruit per sample x 0.90 survival factor = 242.1 average fruit to count.  
242.1 ÷ 12 fruit/lb. = 20.2 lbs./tree. 20.2 lbs./tree x 110 trees/acre = 2,222 lbs./acre  
2,222lbs./acre ÷ 24 lbs./lug = **92.6 lugs/acre**

**EXAMPLE:**

**Processing Fruit (Apricots)**

2,222 lbs./acre ÷ 2000 lbs./ton = **1.1 tons/acre**

(2) **Mature Appraisals.**

(a) **General Information.**

- 1 Use **TABLE A**, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in section 4, herein, to select representative sample trees.
- 2 The total production to count for a unit includes all harvested and appraised mature production that meets the **applicable grade** standards **contained in the Special Provisions.**
- 3 Appraise any unharvested acreage to determine what portion of the fruit could be/could have been picked for packing or processing.
- 4 If there is unharvested production due to market conditions, or if fruit damage is from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.
- 5 Other seasonal instructions for appraising unharvested fruit will be issued by FCIC, as applicable.
- 6 Complete section B, Part I "Fruit Count" of the appraisal worksheet to calculate the average number of fruit per tree.
- 7 Complete section B, Part II "Random Pick" of the appraisal worksheet to calculate the average percent of graded fruit and the average weight per fruit.
- 8 Complete section B, Part III "Production to Count" of the appraisal worksheet to calculate the appraisal in lugs/tons per acre.

(b) **Appraisal Method.**

- 1** Count the number of damaged and undamaged fruit on each representative sample tree. Total the number of fruit from all sample trees and divide this total by the number of sample trees to calculate the average number of fruit per tree.
- 2** From each sample tree, randomly select a 50-fruit sample. From the 50-fruit sample count the number of fruit that meets or exceeds the applicable grade standards and record counts on the appraisal worksheet. Weigh all of the sample fruit from each sample tree that meets or exceeds the applicable grade requirements and record fruit weight in pounds on the appraisal worksheet. (Refer to subsection 4 E, herein, for information on how to document appraisals with stonefruit that is marketable as “other than fresh packed stonefruit”).
- 3** Separately total the number and weight of all fruit in the samples that meets or exceeds the applicable grade standards.
- 4** Divide the total number of fruit that meets or exceeds the applicable grade standards by the total number of fruit from all of the sample trees to calculate the average percent of fruit meeting the applicable grade requirements.
- 5** Divide the weight of all sample fruit that meets or exceeds the applicable grade standards by the number of fruit from all sample trees that meets or exceeds the applicable grade standards to calculate the average weight per sample fruit in pounds.
- 6** Multiply the average number of fruit per sample tree times the average percent of graded fruit to calculate the number of graded fruit per tree. Multiply the number of graded fruit per tree by the average weight per fruit to calculate the number of pounds of fruit per tree.
- 7** Multiply the number of pounds of fruit per tree times the number of trees per acre to calculate the total pounds of fruit per acre. Divide by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons.

**EXAMPLE:**

163.4 average fruit/tree x 0.56 average % grade fruit = 91.5 graded fruit/tree.  
91.5 x 0.29 average weight/fruit = 26.5 average weight/tree.  
26.5 x 110 trees/acre = 2,915 total lbs./acre. Divide 2,915.0 by:  
24 pounds per lug for Fresh Apricots = **121.5 lugs/acre**;  
25 pounds per lug for Fresh Nectarines = **116.6 lugs/acre**;  
22 pounds per lug for Fresh Freestone Peaches = **132.5 lugs/acre**; or  
2000 pounds per ton for Processing Apricots, Processing Cling Peaches, or Processing Freestone Peaches = **1.5 tons/acre**

## **C. HARVESTED APPRAISALS**

### **(1) Representative Tree Appraisals.**

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

### **(2) Harvested Acreage Appraisals.**

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

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURE**

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### **A. GENERAL INFORMATION**

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each variety/type by unit or plot inspected. Refer to section 4, herein, for sampling instructions.
- (4) For every inspection, complete items 1 through 9 and items 48 through 51.

- (5) For IMMATURE (green) appraisals complete section A and for MATURE appraisals complete section B of the appraisal worksheet.
- (6) For inspections where all of the unit production of unharvested immature and mature fruit is unmarketable due to insured causes, complete items 1 through 9 and 48 through 51. The appraisal worksheet must be accompanied by a processor statement indicating the reason(s) for unmarketable condition(s) as well as how such unmarketable condition(s) was determined.
- (7) 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 Number:** Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres:** Unit acreage, to tenths.
6. **Number of Trees per Acre:** The actual number of producing trees per acre. Refer to TABLE B if there is a 100% stand or, determine the number of trees by count if less than 100% stand.
7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
9. **Crop Type:** Applicable crop name (e.g., Fresh Apricots, Processing Apricots, etc.).

## A - IMMATURE (GREEN) STONEFRUIT APPRAISALS

### Part I: FRUIT COUNT

10. **Field ID:** Field identification symbol.
11. **Acres in Plot:** Number of determined acres in field or subfield being appraised, to tenths.
12. **Fruit Count - Number of Fruit from Each Sample Tree:** Total number of fruit on each sample tree. Do not include any fruit damaged by insured causes to the extent that it would not remain on the tree until maturity.
13. **Total Fruit:** Total number of fruit from all trees in item 12.
14. **Number of Samples:** Total number of samples taken from item 12.
15. **Average Fruit per Tree:** Item 13 divided by item 14, results rounded to tenths.

### Part II: PRODUCTION TO COUNT

16. **Average Fruit per Tree:** Transfer entry from item 15.
17. **Survival Factor:** MAKE NO ENTRY, “0.90” is preprinted on the appraisal worksheet.
18. **Average Fruit to Count:** Item 16 multiplied by item 17, results rounded to tenths.
19. **Fruit per Pound:** Enter number of fruit per pound rounded to tenths (refer to TABLE D).
20. **Pounds per Tree:** Item 18 divided by item 19, results in pounds rounded to tenths.
21. **Number of Trees per Acre:** Transfer entry from item 6.
22. **Pounds per Acre:** Item 20 multiplied by item 21, results rounded to whole pounds.
23. **Pounds per \_\_\_:** Insert “Lugs” or “Tons” in heading, as applicable. Enter lug weight in pounds from TABLE D or “2,000” pounds/ton, as applicable.
24. **\_\_\_ per Acre:** Insert “Lugs” or “Tons” in heading, as applicable. Item 22 divided by item 23, results rounded to tenths.

If there is no mature stonefruit appraisal, skip section B. If there is a mature stonefruit appraisal refer to the instructions in section B below.

## B - MATURE STONEFRUIT APPRAISALS

### Part I: FRUIT COUNT

25. **Field ID:** Field or subfield identification symbol.
26. **Acres in Plot:** Number of determined acres in field or sub-field being appraised, to tenths.
27. **Fruit Count - Number of Fruit from Each Sample Tree:** Total number of fruit on each sample tree.
28. **Total Fruit:** Total number of fruit from all trees in item 27.
29. **Number of Samples:** Total number of samples taken from item 27.
30. **Average Fruit per Tree:** Item 28 divided by item 29, results rounded to tenths.

### Part II: RANDOM PICK

Refer to subsection 4 E, herein, for information on how to document appraisals with stonefruit that is marketable as “other than fresh-packed stonefruit.”

31. **Random Pick or Number of Fruit that Meet Grade (\_\_\_\_ per Sample):** Enter “50” fruit per sample. Randomly select 50 fruit from each representative sample tree. Count and document the number of fruit in the 50-fruit sample that meets or exceeds the applicable grade standards.
32. **Weight of Graded Fruit (\_\_\_\_ per Sample):** Enter “50” fruit per sample. Weigh fruit from each sample tree that meets or exceeds the applicable grade standard. Enter weight in pounds rounded to tenths.
33. **Total Number of Fruit that Meet Grade:** Total number of fruit from all sample trees in column 31 that meets or exceeds the applicable grade standards.
34. **Total Weight:** Total weight of fruit that meets or exceeds the applicable grade standards from all sample trees in column 32. Enter weight in pounds rounded to tenths.
35. **Total Number of Fruit From All Sample Trees:** 50 fruit per tree multiplied by the number of sample trees listed in column 31 (e.g., 50 fruit per tree x 5 sample trees = 250 fruit from all sample trees).
36. **Total Number of Fruit that Meet Grade:** Transfer entry from column 33.
37. **Average Percent of Graded Fruit:** Column 33 divided by column 35, results rounded to two-decimal places.
38. **Average Weight per Fruit:** Column 34 divided by column 36, results rounded to two-decimal places.

### Part III: Production to Count

39. **Average Fruit per Tree:** Transfer entry from column 30.
40. **Average Percent of Graded Fruit:** Transfer entry from column 37.
41. **Graded Fruit per Tree:** Column 39 multiplied by column 40, results rounded to tenths.
42. **Average Weight per Fruit:** Transfer entry from column 38.
43. **Pounds per Tree:** Column 41 multiplied by column 42, results in pounds rounded to tenths.
44. **Number of Trees per Acre:** Transfer entry from column 6.
45. **Pounds per Acre:** Column 43 multiplied by column 44, results rounded to whole pounds.
46. **Pounds per \_\_\_\_\_:** Insert “Lugs” or “Tons” in heading as applicable. Enter lug weight in pounds from **TABLE D** or “2,000” pounds/ton, as applicable.
47. **\_\_\_\_\_ per Acre:** Insert “Lugs” or “Tons,” in heading as applicable. Item 46 divided by item 47, results rounded to tenths.
48. **Remarks:** Any pertinent information that pertains to the inspection/appraisal.
49. **Adjuster’s Signature, Code #, 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.
50. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) 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.
51. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).



**STONEFRUIT APPRAISAL WORKSHEET**

(For Illustration Purposes Only)

Company: <b>Any Company</b>					Claim Number: <b>XXXXXXX</b>			
1.. Insured's Name <b>I. M. Insured</b>	2. Policy Number <b>XXXXXXX</b>	3. Crop Year <b>YYYY</b>	4. Unit Number <b>00100</b>	5. Acres <b>30.0</b>	6. Number of Trees per Acre <b>110</b>	7. Cause of Damage <b>Hail</b>	8. Date of Damage <b>Apr 11</b>	9. Crop Type <b>Fresh Apricots</b>

**A. IMMATURE (GREEN) STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree										13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree	
		<b>120</b>	<b>110</b>	<b>96</b>	<b>85</b>	<b>111</b>									
<b>A</b>	<b>8.8</b>														

**Part II: PRODUCTION TO COUNT**

16. Average Fruit per Tree <b>104.4</b>	17. Survival Factor <b>X 0.90</b>	18. Average Fruit to Count <b>= 94.0</b>	19. Fruit per Pound <b>÷ 12.0</b>	20. Pounds per Tree <b>= 7.8</b>	21. Number of Trees per Acre <b>X 110</b>	22. Pounds per Acre <b>= 858</b>	23. Pounds per <u>Lug</u> <b>÷ 24</b>	24. <u>Lugs</u> per Acre <b>= 35.8</b>
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**B. MATURE STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

25. Field ID	26. Acres in Plot	27. Fruit Count Number of Fruit From Each Sample Tree										28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree	

**Part II: RANDOM PICK**

31. Random Pick or Number of Fruit that Meet Grade ( <u>    </u> per Sample)	33. Total Number of Fruit that Meet Grade	35. Total Number of Fruit From All Sample Trees	37. Average Percent of Graded Fruit
32. Weight of Graded Fruit ( <u>    </u> per Sample)	34. Total Weight	36. Total Number of Fruit that Meet Grade	38. Average Weight per Fruit
31	33 =	35 ÷	37 =
32	34 =	36 ÷	38 =

**Part III: PRODUCTION TO COUNT**

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per <u>    </u>	47. <u>    </u> per Acre
<b>X</b>	<b>=</b>	<b>X</b>	<b>=</b>	<b>X</b>	<b>=</b>	<b>÷</b>	<b>=</b>	

48. Remarks

49. Adjuster's Signature <b>I. M. Adjuster</b>	Code Number <b>XXXXX</b>	Date <b>MM/DD/YYYY</b>	50. Insured's Signature <b>I. M. Insured</b>	Date <b>MM/DD/YYYY</b>
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**STONEFRUIT APPRAISAL WORKSHEET**

(For Illustration Purposes Only)

Company: <b>Any Company</b>					Claim Number: <b>XXXXXXX</b>			
1.. Insured's Name <b>I. M. Insured</b>	2. Policy Number <b>XXXXXXX</b>	3. Crop Year <b>YYYY</b>	4. Unit Number <b>00100</b>	5. Acres <b>30.0</b>	6. Number of Trees per Acre <b>110</b>	7. Cause of Damage <b>Hail</b>	8. Date of Damage <b>May 15</b>	9. Crop Type <b>Fresh Apricots</b>

**A. IMMATURE (GREEN) STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

10. Field ID	11. Acres in Plot	12. Fruit Count										13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
		Number of Fruit From Each Sample Tree												
												=	÷	=

**Part II: PRODUCTION TO COUNT**

16. Average Fruit per Tree	17. Survival Factor	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds per _____	24. _____ per Acre
	X <b>0.90</b>	=	÷	=	X	=	÷	=

**B. MATURE STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

25. Field ID	26. Acres in Plot	27. Fruit Count										28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree
		Number of Fruit From Each Sample Tree												
<b>B</b>	<b>10.0</b>	<b>358</b>	<b>366</b>	<b>370</b>	<b>354</b>	<b>359</b>					<b>1,807</b>	<b>5</b>	<b>361.4</b>	

**Part II: RANDOM PICK**

31. Random Pick or Number of Fruit that Meet Grade ( <b>50 per Sample</b> )					33. Total Number of Fruit that Meet Grade					35. Total Number of Fruit From All Sample Trees			37. Average Percent of Graded Fruit				
32. Weight of Graded Fruit ( <b>50 per Sample</b> )					34. Total Weight					36. Total Number of Fruit that Meet Grade			38. Average Weight per Fruit				
<sup>31</sup> <b>22</b>	<b>16</b>	<b>18</b>	<b>18</b>	<b>20</b>	<sup>33</sup> =	<b>94</b>					<sup>35</sup> ÷	<b>250</b>			<sup>37</sup> =	<b>0.38</b>	
<sup>32</sup> <b>3.0</b>	<b>2.8</b>	<b>2.8</b>	<b>3.0</b>	<b>3.2</b>	<sup>34</sup> =	<b>14.8</b>					<sup>36</sup> ÷	<b>94</b>			<sup>38</sup> =	<b>0.16</b>	

**Part III: PRODUCTION TO COUNT**

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per <u>Lug</u>	47. <u>Lugs</u> per Acre
<b>361.4</b>	X <b>0.38</b>	= <b>137.3</b>	X <b>0.16</b>	= <b>22.0</b>	X <b>110</b>	= <b>2,420</b>	÷ <b>25</b>	= <b>96.8</b>

48. Remarks								
49. Adjuster's Signature <b>I. M. Adjuster</b>			Code Number <b>XXXXX</b>	Date <b>MM/DD/YYYY</b>	50. Insured's Signature <b>I. M. Insured</b>			Date <b>MM/DD/YYYY</b>

## **8. 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 any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) **When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.**

### **B. FORM ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

**Item**

**No.            Information Required**

1.            **Crop/Code #:** Applicable crop/code as follows:

Fresh Apricots (0218)	Processing Cling Peaches (0221)
Processing Apricots (0219)	Processing Freestone Peaches (0222)
Fresh Nectarines (0220)	Fresh Freestone Peaches (0223)

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., May 15).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for 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. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.

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

**PRELIMINARY:** MAKE NO ENTRY.

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

14. **Date(s) of 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 a delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (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.
- c. Refer to the LAM for further information regarding companion contracts.

## SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if 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. Refer to the "Narrative" instructions. Enter the applicable two-digit code for first crop and second crop. In the margin of the last line entry or in a separate column, enter the date of inspection for the last line entry of each inspection.

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

- B. **Prelim Acres:**

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

**FINAL:** MAKE NO ENTRY.

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

Determined acres to tenths (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.

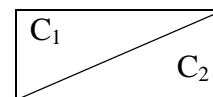
**FINAL:** Determined acres to tenths.

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.

C<sub>1</sub> Enter the ACTUAL acres for the orchard or suborchard.

C<sub>2</sub> Enter the REPORTED acres for the orchard or suborchard.



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:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the “Rate Class” is found to be incorrect, revise according to insurance provider’s instructions.

Refer to the LAM. Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number entered exactly as shown on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.

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

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

**STAGE    EXPLANATION**

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

“H”..... Harvested.

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

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

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

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc....	Use made of acreage
“WOC” .....	Other use without consent
“SU” .....	Solely uninsured
“ABA” .....	Abandoned without consent
“H” .....	Harvested
“UH” .....	Unharvested

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

**GLEANNED ACREAGE: Refer to the LAM for information on gleanning.**

J. **Appraised Potential:** Per-acre appraisal in lugs/tons to tenths, as applicable, of POTENTIAL production for the acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions.

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

K<sub>1</sub>. - L. MAKE NO ENTRY.

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

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the insured’s production guarantee per acre in lugs/tons to tenths, as applicable, for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre, in lugs/tons to tenths as applicable, for any such acreage.

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

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

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



- N. **Adjusted Potential:** Column “J” plus column “M,” results in lugs/tons to tenths, as applicable.
- O. **Total to Count:** Column “C” or “C<sub>1</sub>” (actual acres) times column “N,” results in lugs/tons to tenths, as applicable.
- P. **Per Acre:** Per-acre Guarantee - Enter the per acre production guarantee from the insured’s policy.
- Q. **Total:** Column “C<sub>2</sub>” (reported acres; “C” if acreage is not under-reported) times Column “P,” results in lugs/tons to tenths, as applicable.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (Column “C” [or “C<sub>1</sub>” if there are under-reported acres]), rounded to tenths.

FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES. MAKE NO ENTRY AND FOLLOW 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. When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain an entry in Section I, column “J” for such fruit that meets or exceeds the policy grade requirements.
- b. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- c. 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.
- d. Explain any uninsured causes, unusual, or controversial cases.

- e. If there is an appraisal in section I, column “M” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- f. 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 if not recorded on the appraisal worksheet.
- g. 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.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. Explain any entry for “Production Not to Count” in section II, column “O,” and/or any production not included in section II, column “I” or “B” through “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- k. Explain a “No” checked in item 19.
- l. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- m. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- n. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- o. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in section I, column “C” as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.

- 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. Explain any “.000” quality adjustment factor entered in section II, column “R.” Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.
- w. Record any trees removed without inspection.

## 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, buyer, packing house, or processor as applicable in column “B” through “E.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Separate storage facilities.
  - (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
  - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (e) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “A” through “S” by crop. If production has been commingled, refer to the LAM.

- (4) There will generally be no harvested production entries in columns “A” through “S” for preliminary inspections.

Verify or make the following entries:

**Item  
No.**

**Information Required**

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the **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 an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

- A<sub>2</sub>. **Field ID:**

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

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

c. Enter the applicable two-digit code for first crop or second crop. **REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**

B. - E. **Length or Diameter/Width/Depth/Deduction:** For stonefruit that is stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For stonefruit otherwise disposed of, indicate the **method of** disposition (sold by direct marketing, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Tons” or enter “Lugs” **in column heading**, as applicable. Enter production in lugs/tons, to tenths, **as applicable**.

J. - M<sub>2</sub>. MAKE NO ENTRY.

N. **Adjusted Production:** **Lugs/tons to tenths for entry in column I, as applicable.**

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

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

P. **Production:** Result of subtracting the entry in column “O” from column “N,” in lugs/tons, to tenths, **as applicable**.

Q<sub>1</sub>. **Value:** For harvested stonefruit production damaged by insurable causes that qualifies for quality adjustment, as specified in section 3 D, **herein**:

a. For production packed and sold as “fresh fruit” or when insured as a processing crop, enter the marketable value per lug/ton, as applicable **less actual harvest cost or harvest cost as shown in the Special Provisions, as applicable**, for the insured crop in dollars and cents.

b. For all other fresh stonefruit production that could be marketed as “other than fresh-packed stonefruit,” enter the value per ton in dollars and cents **less actual harvest cost or harvest cost as shown in the Special Provisions, as applicable**, for the insured crop.

Q<sub>2</sub>. **Market Price:** When there is an entry in Q<sub>1</sub> above:

a. For production packed and sold as “fresh fruit,” or when insured as a processing crop, enter the highest price election for the crop (for the applicable coverage level) in dollars and cents.

b. For all other fresh stonefruit production that is sold as “other than fresh packed stonefruit,” enter the highest price election available for the type insured in dollars and cents.

R. **Quality Factor:** For production eligible for quality adjustment, enter the three-digit quality adjustment factor determined by dividing the result of “Q<sub>1</sub>” by “Q<sub>2</sub>” **round results** to three-decimal places. For all fresh stonefruit production that is sold for any use “other than fresh packed stonefruit,” this factor will convert tons of damaged production into the number of lugs to count.

S. **Production to Count:** Enter result from multiplying column “P” times column “R,” **in lugs/tons rounded** to tenths, **as applicable**.

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 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, to tenths.

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. Final indemnity inspections should be signed on the bottom line.

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

27. **Page Numbers:**

**PRELIMINARY:** Page numbers - “1,” “2,” etc., at the time of inspection.

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

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

1 Crop/Code # <i>Fresh Apricots 0218</i>	2 Unit # <i>00100</i>	3 Legal Description <i>SW1-96N-30W</i>					
4 Date of Damage <i>Apr 11</i>	<i>May 15</i>						
5 Cause of Damage <i>Hail</i>	<i>Hail</i>						
6 Primary Cause % <i>80%</i>	<i>X</i>						
12 Additional Units <i>00200</i>							
13 Est. Prod. Per Acre <i>1,000</i>							

7 Company Agency *Any Company*  
 Agency *Any Agency*

8 Name of Insured <i>I. M. Insured</i>			
9 Claim # <i>XXXXXXXX</i>		11 Crop Year <i>YYYY</i>	
10 Policy # <i>XXXXXXXX</i>			
14 Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd <i>MM/DD/YYYY</i>	Final
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 <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>A</i> <i>NS</i>		<i>8.8</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>35.8</i>				<i>35.8</i>	<i>315.0</i>	<i>1,000</i>	<i>8,800</i>
<i>B</i> <i>NS</i>		<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>96.8</i>				<i>96.8</i>	<i>968.0</i>	<i>1,000</i>	<i>10,000</i>
<i>C</i> <i>NS</i>		<i>11.2</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>H</i>	<i>H</i>							<i>1,000</i>	<i>11,200</i>
16 TOTAL		<i>30.0</i>												17 TOTALS	<i>1,283.0</i>	<i>30,000</i>

NARRATIVE (If more space is needed, attach a Special Report) *Determined acres using MPC1 acreage report - would measure within 5 percent. Harvested nectarines valued at \$ 3.50/lug minus \$.40/lug harvest cost equals \$3.10/lug (entered in section II, column Q<sub>1</sub>).*

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu., Ton Lbs. CWT Lugs	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (HxIxKxLxMxN)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
<i>NS</i>	<i>Acme Packing Co Anytown, State</i>							<i>1,200.0</i>							<i>1,200.0</i>	<i>1,200.0</i>	<i>3.10 3.60</i>	<i>.861</i>	<i>1,033.2</i>

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

22 Section II Total *1,033.2*  
 23 Section I Total *1,283.0*  
 24 Unit Total *2,316.2*

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

27 Page *1* of *2*

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

1 Crop/Code # <i>Fresh Apricots 0219</i>	2 Unit # <i>00100</i>	3 Legal Description <i>SW1-96N-30W</i>
4 Date of Damage <i>Apr 11</i>	<i>May 15</i>	
5 Cause of Damage <i>Hail</i>	<i>Hail</i>	
6 Primary Cause % <i>80%</i>	<i>X</i>	
12 Additional Units <i>00200</i>		
13 Est. Prod. Per Acre <i>1,000</i>		

7 Company Agency Any Company  
 Agency Any Agency

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

**SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
<i>D NS</i>		<i>5.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>		<i>H</i>	<i>H</i>							<i>1,000</i>	<i>5,000.0</i>	
16 TOTAL <i>5.0</i>																17 TOTALS <i>5,000.0</i>	

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

*5.0 tons of apricots were sold to processor for \$155.00 per ton minus \$100.00 per ton harvest cost equals \$55.00 per ton (entry in section II, column Q<sub>1</sub>).*

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Buc. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (HxIxKxLxMxN)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
<i>NS</i>	<i>Acme Fruit Processors Anytown, State</i>							<i>5.0</i>					<i>5.0</i>		<i>5.0</i>	<i>55.00 174.00</i>	<i>.316</i>	<i>1.6</i>

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

22 Section II Total *1.6*  
 23 Section I Total  
 24 Unit Total *1.6*

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

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## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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

**TABLE B - NUMBER OF TREES PER ACRE**

		DISTANCE BETWEEN TREES (IN FEET)																									
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
DISTANCE BETWEEN ROWS (IN FEET)	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	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
	23														82	79	76	73	70	68	65	63	61	59	57	56	54
	24															76	73	70	67	65	63	61	59	57	55	53	52
	25																70	67	65	62	60	58	56	54	53	51	50
	26																	64	62	60	58	56	54	52	51	49	48
	27																		60	58	56	54	52	50	49	47	46
	28																			56	54	52	50	49	47	46	44
	29																				52	50	48	47	46	44	43
	30																					48	47	45	44	43	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
	34																									38	37
35																										36	

**TABLE C - RATIO OF FRESH FRUIT TO DRIED FRUIT BY CROP**

<b>Stonefruit Crop and Variety Name</b>	<b>Ratio of Fresh Fruit to Dried Fruit (in pounds)</b>
<b>Apricots -Moorpark</b>	<b>5 to 1</b>
<b>Apricots- Tilton</b>	<b>7 to 1</b>
<b>Apricots- Modesto</b>	<b>7 to 1</b>
<b>Apricots - Bleinheim and all others</b>	<b>6 to 1</b>
<b>All Freestone Peaches</b>	<b>8.7 to 1</b>

**TABLE D - NUMBER OF FRUIT PER POUND BY CROP AND UNIT OF MEASURE**

<b>Crop Name</b>	<b>Number of Fruit Per Pound</b>	<b>Unit of Measure</b>	<b>Pounds of Fruit per Lug/Ton</b>
<b>Fresh Apricots</b>	<b>12.0</b>	<b>Lug</b>	<b>24</b>
<b>Processing Apricots</b>	<b>12.0</b>	<b>Ton</b>	<b>2000</b>
<b>Fresh Nectarines</b>	<b>2.5</b>	<b>Lug</b>	<b>25</b>
<b>Processing Clingstone Peaches</b>	<b>3.0</b>	<b>Ton</b>	<b>2000</b>
<b>Processing Freestone Peaches</b>	<b>2.5</b>	<b>Ton</b>	<b>2000</b>
<b>Fresh Freestone Peaches</b>	<b>2.5</b>	<b>Lug</b>	<b>22</b>

