

United States
Department of
Agriculture

Federal Crop Insurance
Corporation



Product
Development
Division

FCIC-25390 (08-1997)
FCIC-25390-1 (07-1998)
FCIC-25390-2 (06-1999)

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 AND SUCCEEDING CROP YEARS

RAISIN 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 Changes for July 1998 Issuance: (FCIC-25390-1)

A Inserts:

- (1) In section 5, revision of the forms distribution procedures.
- (2) In section 8, instructions for an inspection prior to harvest to obtain the information necessary to perform an appraisal due to tray stickage caused by rain damage.
- (3) In section 13 A (3), addition of raisins stuck to trays as a reason for appraisal of discards.
- (4) In section 13 B (4), appraisal instructions for discards at grower headquarters.
- (5) In section 13 B (5), appraisal instructions for tray stickage.
- (6) In section 15, correction to item 23 instructions of the Appraisal Worksheet (weight method).
- (7) In section 15, item 24 of Appraisal Worksheet (weight method), instructions to document calculation used to adjust "Appraised Tons to Count" when moisture is in excess of 16 percent.
- (8) In sections 15 and 16, additional instructions for adjuster's signature date on appraisal worksheets (worksheet for weight method, item 28; worksheet for count method, item 30). Also, inserts revision of "or other claimant" to "or insured's authorized representative" when indicating instructions regarding "insured's signature" or adjuster's instructions to review forms with the insured.
- (9) In section 16 C "Deviation of dry weights," update of authorizing official to agree with 1998 LAM.
- (10) In section 16 D (item 4), correction of unit number instructions. The unit number is to be entered as five digits rather than four now. Make a pen-and-ink change to revise unit numbers to five digits in any other area of the handbook (completed form examples or form instructions) that have not been corrected with a slipsheet at this time.
- (11) In section 20 B, revision of claim form instructions for item 14, "Other Contract Numbers" (companion contracts).

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

- (12) In section 20 B, correction to the “note” in item 21 of the claim form instructions, and revision to items 30 and 31. Also, inserted update of items 1, 28, 30, 31, and 32 on the claim form illustration.
- (13) In section 24 D (4) (b), correction by inserting the following missing verbiage: “by the insured’s elected coverage level.”
- (14) In Exhibit 1, corrections/revisions to items 8, 9, 10, 11, 23, and 24 instructions of the Raisin Claim Worksheet.
- (15) In Exhibit 8, corrections to Vineyard Populations chart.
- (16) Revised copy (front and back) of the FCI-63 RAISIN Claim for Indemnity form.

B Deletes:

- (1) Language in section 19 C. In lieu of previous language, a reference to section 22 was added since section 22 contains the same information, plus some additional information.
- (2) In section 20 A (5), subparagraph (a) regarding identifying entries and provisions that are not applicable to CAT coverage since “NACAT” (Not applicable to CAT) identifiers were not shown in the August 1997 Raisin Handbook.
- (3) Item “f” from the claim form “Narrative” instructions regarding documenting code number, name, etc., of the service office where the contract is assigned and maintained. These instructions were applicable only to the FSA offices when they were servicing contracts.

2 Changes for August 1997 Issuance: FCIC-25390**A Inserts:**

- (1) Policy provisions contained in the Raisin Crop Provisions (97037) and the Catastrophic Risk Protection Endorsement (97-CAT).
- (2) References to acres rounded to tenths, as applicable.
- (3) In section 5, distribution standards for appraisal forms and worksheets.
- (4) In section 6, definitions for "Acreage Report," "Cooperative," "Courtesy Inspection," "Delivered Tons," "Reference Maximum Dollar Amount," "Tonnage Report," and "USDA Crop Insurance Inspection."

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

- (5) In section 13, general appraisal standards for weight appraisals using either the tray weight method or the field discard weight method.
- (6) In section 14, sample selection standards for raisins that includes minimum sample recommendations for vine counts.
- (7) In section 15, new weight appraisal method and appraisal form standards (FCI-63-A (Raisins)).
- (8) In section 16, raisin appraisal modification (count appraisal method); deviation of dry weight factors used in the count appraisal method; appraisal worksheet standards; and instructions for the count appraisal method.
- (9) In section 20, a revised claim form (FCI-63-RAISIN) with a new part for recording reconditioning information.
- (10) In section 21, claim form and production entry calculations for CAT coverage.
- (11) In section 24, standards for counting raisin production to be reconditioned using the boxed sample method and the field sample method standards.
- (12) The following Exhibits:
 - (a) Raisin Claim Worksheet Form and Completion Standards (FCI-583).
 - (b) Raisin Reconditioning Authorization Form and Completion Standards (FCI-581)
 - (c) Raisin Reconditioning Pool Production-to-Count Form and Completion Standards (FCI-551)
 - (d) Raisin Packer's Release of Insured Raisins Form and Completion Standards (FCI-578)
 - (e) Raisin Release to an Alternative Use Market Form and Completion Standards (FCI-579)
 - (f) Alternative Use Market Value Sheet and Completion Standards (FCI-580)
 - (g) Raisin Release to Disk Form and Completion Standards (FCI-582)
 - (h) Vineyard Population Table

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- (i) Raisin Moisture Adjustment Factor Table
- (j) Raisin Appraisal Worksheets and Raisin Claim Form

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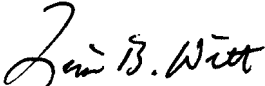
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UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25390 (08-1997) 25390-1 (07-1998) 25390-2 (06-1999)
SUBJECT: RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: June 29, 1999	
	OPI: Product Development Division	
	APPROVED:  Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

1 Changes for June 1999 Issuance: (FCIC-25390-2)

A Inserts:

- (1) In section 5 A, correction of handbook title and number. Instead of Submission Standards Handbook FCIC-24030, the reference in this subsection was corrected to the Documents Standards Handbook FCIC-24040.
- (2) In section 20, instructions in Part II, Amount Of Indemnity, item 22, changed .60 to .55.

B Deletes:

Removed section 21.

CONTINUED ON THE NEXT PAGE

RAISIN LOSS ADJUSTMENT STANDARD HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

CONTROL CHART FOR: RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK						
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PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) raisin 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

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

FCIC-25390 (8-97) is the initial loss adjustment standards handbook issued for raisins. FCIC-25390-1 (7-98) and FCIC-25390-2 (06-1999) are the amendment pages to the loss adjustment standards handbook for raisins.

3 OPERATING POLICY

- A Insurance Providers. Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedures and training consistent with the 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 FCIC approval unless otherwise provided in writing by FCIC.
- B Entry-specific Standards. Where these standards are entry-specific to Federal Crop Insurance or generic forms and organizational titles, insurance providers' forms and procedures are to comply with the standards in at least an equivalent manner.

4 ABBREVIATIONS

AMS	Agriculture Marketing Service
CAT	Catastrophic Risk Protection
C DFA	California Department of Food and Agriculture
FCI-35	Actuarial Documents, Rates and Rules
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
RAC	Raisin Administrative Committee
RSO	Regional Service Office
RMA	Risk Management Agency
USDA	United States Department of Agriculture

5 FORMS

- 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 [Documents Standards Handbook FCIC-24040](#).
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

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

6 DEFINITIONS

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

Acreage Report	A form the insured must submit by the sales closing date. It must contain, by unit, all acreage (insurable and uninsurable) in the county on which the insured intends to produce raisins for the crop year, anticipated share, variety, and physical location of each vineyard.
Cooperative	A farming enterprise or organization owned by and operated for the benefit of those using its services.
Courtesy Inspection	Actual determination by a USDA inspector of all defects from samples pulled by and submitted by the producer.
Delivered Tons	Raisins delivered to a packer, processor, buyer, or reconditioner before any adjustment for U.S. Grade B and better maturity standards, and after adjustment for moisture over 16.0 percent and substandard raisins over 5.0 percent.
Raisins	The sun-dried fruit of varieties of grapes designated insurable by the actuarial documents . These grapes will be considered raisins when laid on trays in the vineyard to dry.
Reference Maximum Dollar Amount	The value per ton established by FCIC and shown in the actuarial documents .
Substandard	Raisins that fail to meet the requirements of U.S. Grade C, or layer (cluster) raisins with seeds that fail to meet the requirements of U.S. Grade B.
Table Grapes	Grapes grown for commercial sale as fresh fruit on acreage where appropriate cultural practices are followed.
Table Grape Strippings	Any table grapes remaining in the vineyard following final harvest that fail to meet the CDFA minimum standards for table grapes.
Tonnage Report	A form used to annually report, by unit, all of the insurable raisins produced in the county in which the insured has a share.

USDA Crop Insurance Inspection

Actual determination by a USDA inspector of all defects from samples pulled and submitted by the adjuster.

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 clarification, 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 the required information is provided on the specific forms or other forms or printouts specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for raisins apply to the insured, and if so, whether they have been complied with by the insured.

8 REQUIRED LOSS INSPECTION PRIOR TO BOXING OF RAISINS

This inspection is required prior to the date raisins are removed from trays in order to have the necessary information, as outlined below, to perform an appraisal due to tray stickage caused by rain damage. The insurance provider must assure that this inspection and information is obtained as stated below.

A During an inspection prior to boxing of raisins on the unit, the adjuster will:

- (1) determine the average number of trays laid down between 5 consecutive vines, and record this number on a Special Report. (Refer to Section 14 to determine the minimum number of samples to be taken.)
- (2) determine with the producer, rows that will be designated as representative sample rows.
- (3) identify the selected representative sample rows by flags, physical markings, and/or sketch map to document the locations.

B Agreement. The insured must be in agreement with the rows selected to be the representative sample rows, and must agree to leave the trays from the designated rows. Advise the insured that the trays from the representative sample rows may either be:

- (1) stacked in a pile at the end of the designated rows, or
- (2) may be left on the ground for the entire length of the designated rows after boxing has been completed.

C Trays not left, as agreed upon. If the trays are not left from the designated representative sample rows or are destroyed, no appraisal will be made and no credit will be given for discards.**D Tray Stickness Appraisal Instructions. Refer to section 13 B (5) for appraisal instructions.****9 (RESERVED)**

(RESERVED)

PART 2 RAISIN ACREAGE AND INSURED TONNAGE**10 ESTABLISHING RAISIN ACREAGE AND INSURED TONNAGE STANDARDS**

A Verifying Acreage and Location. When the insured reports damage, the insurance provider will verify the following from the acreage report for the damaged unit(s):

- (1) the location of vineyards;
- (2) the number of insured/uninsured acres;
- (3) the insured's share;
- (4) the unit number, and
- (5) the variety name

Note: If there is a discrepancy in the share(s) or a unit number is in error, see the LAM. If there is reported acreage from which the insured claims there were no raisins laid, verify whether the insured notified the insurance provider on or before September 21 and if records were provided and satisfactorily verified that no raisins were produced from the acreage. If no notice and/or satisfactory records was provided as stated above, the insurance provider may deny liability on the unit. If this information is discovered prior to September 21, notify the insurance provider for further instructions.

B Determining Insured Tonnage

- (1) The adjuster will inspect all damaged units to determine delivered tonnage and will make necessary appraisals for raisins left in the vineyard.
- (2) The insured's delivery records will be used to determine "Delivered Tons" (see section 2 for definition of "Delivered Tons").

Note: Moisture will be determined at the time of delivery. However, it may be possible that raisins with high moisture (in excess of 18%) delivered to a reconditioner will not have a sample pulled for moisture at the time of delivery. A moisture test by USDA must have been conducted prior to the insurance provider's authorization to recondition raisins.

- (3) If tonnage on the insured's delivery record(s) has been adjusted with a type of adjustment or adjustment amount not stated in the definition of "delivered tons" in the crop provisions, the tonnage must be recalculated based on the crop provisions' allowed adjustments.
 - (a) Before recalculating the allowed adjustments (or to verify that unallowable adjustments have not been made), it may be necessary to use the individual delivery tickets rather than the grower statement(s) to determine the tons before unallowable adjustments were applied.

- (b) When raisins contain moisture in excess of 24.3% at the time of delivery and are released for a use other than dry edible fruit, they will be considered to contain 24.3% moisture.

- (4) Insured tonnage will include “delivered tons,” appraised tonnage, and VERIFIABLE discards in excess of normal discards.
 - (a) If the insured removes and delivers production from a portion of the unit and the remaining production is lost in the vineyard, the appraised tonnage will be based on delivered tonnage.

Note: See section 10 for procedures for completing the “Raisin Worksheet.”

- (b) When there is NO production removed from the vineyard, determine tonnage amount using the “Weight Appraisal Method” procedures in section 7.

11 (RESERVED)

12 (RESERVED)

(RESERVED)

(RESERVED)

PART 3 RAISIN APPRAISALS

13 GENERAL APPRAISAL STANDARDS

A Raisin appraisals are to be made on:

- (1) Rain-damaged raisins on trays to dry that will not be removed from the vineyard.
- (2) Raisins damaged solely by uninsured causes.
- (3) Discards in excess of normal discards.
 - (a) After boxing or as a salvage effort ("on-tray reconditioning").
 - (b) Raisins from scattered trays not picked up and delivered.
 - (c) Raisins lost or discarded at grower headquarters.
 - (d) Raisins stuck to trays. See subsection B(5) below.

NOTE: Show method of determining discards and all calculations on a Special Report.

B General Information

- (1) Use the appraisal method standards contained herein to determine raisin production.
- (2) The adjuster will determine which appraisal method standards to use depending upon vineyard conditions at loss appraisal time.
- (3) **Weight Method Appraisals**

If the insurance provider determines that raisins are damaged to the extent that a weight method appraisal will not be accurate, refer to section 16, Appraisal Modification and Deviation Standards.

(a) **Tray weight method**

Use this method when no raisins will be boxed and delivered. Total all sample weights from trays laid from 5 consecutive vines and calculate an average weight per vine. Multiply the average weight per vine by the number of vines to be appraised to calculate the total appraisal weight in pounds and convert to tons. Record the results on the Raisin Claim Worksheet (items 17-20), as applicable.

(b) **Field discard weight method**

Use this method when field discards are in excess of normal. Total weights of berries/bunches discarded from all trays from 5 consecutive vines, and calculate the average weight per vine. Multiply the average weight per vine by the number of vines to be appraised to calculate the total appraisal weight in pounds and convert to tons. Record the results in item 22 of the Raisin Claim Worksheet.

NOTE: For the above weight methods: if raisins are over 16% moisture, adjust the appraised weight downward to 16% moisture. If a USDA inspection has been made prior to making the appraisal and enough time has elapsed that the moisture is not representative at the time of appraisal, submit another adjuster selected sample to USDA for a moisture determination. If moisture is in excess of 24.3% and raisins will not be picked up, refer to the appraisal modification standards in section 16.

(4) **Appraisal for discards at grower headquarters**

Perform this appraisal ONLY when discards are in excess of normal. Account for raisin tonnage (discards in excess of normal) lost over shaker at grower headquarters as follows:

- (a) Determine the average bin weight (a full bin weighs approximately 1,000 pounds).
- (b) Sample a number of bins to determine the average percent of chaff, stems, sand (CSS) in a bin. (The remaining percentage is the amount of raisins damaged by rain to count.) Determine the number of random bins to sample as follows:
 - 1 If there are 1-10 bins, sample three random bins to determine the average of raisins to count.
 - 2 Randomly sample an additional bin for each additional 10 bins.
- (c) Apply the average percentage of raisins to count to the total weight of all the bins in the yard;

Example: 5 bins X 1,000 (average weight of a bin) = 5,000 lbs. X .30 (average percentage of raisins to count) = 1500 lbs. divided by 2000 = .75 tons appraisal
- (d) Document the method used to determine the average percentage of CSS, and show the calculations on a Special Report. Verify that raisin tonnage in bins has been destroyed prior to final settlement of claim.

- (e) Record the calculated tonnage amount on item 21 of the Raisin Claim Worksheet.

(5) **Tray Stickness Appraisal**

Perform this appraisal only when raisins have been lost to tray stickage due to rain damage, and the insured has left trays from the designated representative sample rows agreed upon during the inspection prior to boxing as outlined in section 8. Account for the raisin tonnage stuck to trays as follows:

- (a) If trays are stacked at the end of the sample rows:
 - 1 Pull a group of trays off the top of the stack (approximately 1/3 of the stack), then pull off a consecutive number of trays based upon the average number of trays determined on the first inspection to be laid between 5 consecutive vines.
 - 2 determine the total weight of raisin discard from tray stickage either by weight, or by bunch/berry count as contained in section 13 B (3), or section 16.

This process should be repeated for each of the required samples as contained in section 14 to obtain the average discard weight. One stack at the end of a row equals one sample.

- (b) If trays are left on the ground the entire length of the sample rows after boxing:
 - 1 Locate a representative area within the row, then mark off a consecutive number of trays based upon the average number of trays determined on the first inspection to be laid between 5 consecutive vines.
 - 2 Determine the total weight of raisin discard from tray stickage either by weight, or by bunch/berry count as contained in section 13 B (3), or section 16.

This process should be repeated for each of the required samples as contained in section 14 to obtain the average discard weight.

- (c) Record the results in item 22 of the Raisin Claim Worksheet.

C Complete a separate appraisal form for each variety, as applicable.

14 SAMPLE SELECTION STANDARDS

- A Make a general analysis of all acreage in the unit. Determine the number and general location of vines to be selected as representative samples based on:
- (1) Total acreage and number of vines.
 - (2) Extent of variation in the amount of production or damage within the acreage.
- B When significant yield-potential or damage difference exists within a vineyard or the insured wishes to destroy a part of a vineyard, split the vineyard into sub-vineyards for separate appraisals.
- C Determining the number of trays for weight or count appraisal method. Weigh the number of trays (or count the number of bunches) from 5 consecutive vines (the spaces between 6 vine trunks). If trays overlap across the end vine trunks, then weigh/count the last tray on one end but not on the other end.

VINE MINIMUM SAMPLE TABLE (by Unit)	
<u>Number of Vines</u>	<u>Number of Samples*</u>
0 through 2,500 vines	2 sample groups
1 additional sample group for each additional 5,000 vines (or fraction thereof).	
*1 sample group = 5 consecutive vines	

15 APPRAISAL FROM ENTRIES AND COMPLETION STANDARDS

A General Information

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

B Standard items and numbers contained in this section correspond with the sample appraisal form.

C Make adjustments for any missing vines on the unit.

D Standards for the Weight Appraisal Method (FCI-63-A (Raisins))

<u>Standard Items</u>	<u>Information Required</u>
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	Crop year, as defined in the policy, for which the claim is filed.
4 Unit Number	Four-digit unit number from the acreage report.
5 Field ID	Field Identification symbol (block number, etc.).
6 Acres	Unit acres, to tenths.

- 7 **Number of Vines/Acre** Number of vines per acre as determined by the adjuster during the first visit to the vineyard (see Exhibit 8 for vine spacings).

Note: Make adjustments for any missing vines on a unit.
- 8 **Acres/Vines to be Appraised** Total number of acres (to tenths) to be appraised and the number of vines to be appraised (e.g., 2.3/1198).
- 9 **Laydown Date** Date raisins to be appraised were laid down (e.g., MM/DD/YY).
- 10 **Samples Req.** Number of samples required based on the number of vines to be appraised.
- 11 **Sample Number** MAKE NO ENTRY, pre-printed on the form.
- 12 **Total Weight of Sample**
(1 sample = 5 vines) By line, total weight of sample in whole pounds.
- 13 **Number of Trays in Sample** By line, number of trays in each sample.
- 14 **Number of Vines in Sample** By line, total number of vines in the sample.
- 15 **Totals** Totals of item 12, "Total Weight of Sample," in whole pounds; item 13, "Number of Trays in Sample," and item 14, "Number of Vines in Sample."
- 16 **Total Weight** Enter total from item 15, "Total Weight of Sample," in whole pounds.
- 17 **Number of Vines Sampled** Enter total of item 15, "Number of Vines in Sample."
- 18 **Average Weight per Vine** Divide item 16, "Total Weight," by item 17, "Number of Vines Sampled," results in pounds to tenths.
- 19 **Avg. Weight per Vine**
(.X Lbs.) Enter total from item 18, "Average Weight per Vine."
- 20 **No. Vines to be Appraised** Total number of vines in the unit to be appraised.
- 21 **Total Weight**
(.X Lbs.) Multiply item 19, "Avg. Weight per Vine," times item 20, "No. Vines to be Appraised," results in pounds to tenths.

- 22 **Lbs./Ton** MAKE NO ENTRY. (2000 pre-printed on the form).

- 23 **Appraised Tons to Count (.XX)** Divide item 21, "Total Weight," by item 22, "Lbs./Ton," results in tons to two decimal places, after adjusting to 16 percent moisture if moisture is in excess of 16 percent. See Raisin Moisture Adjustment Factor Table in Exhibit 9.

- 24 **Narrative** Document:
 - a Whether the appraisal is for discards.
 - b Method used to determine that discards were in excess of normal discards.
 - c How the number of vines per acre was determined.
 - d Any other pertinent information.
 - e Calculation adjusting "Appraised Tons to Count" (item 23) for moisture in excess of 16 percent.

- 25 **Insured's Signature** Insured's or insured's authorized representative's signature after adjuster reviews all entries with the insured.

- 26 **Date** Date of the insured's signature (e.g., MM/DD/YYYY).

- 27 **Adjuster's Signature and Code Number** Adjuster's signature and code number assigned by the insurance provider.

- 28 **Date** Date of the adjuster's signature (e.g., MM/DD/YYYY) after the worksheet has been reviewed with, and signed by the insured. 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 claim form.

FOR ILLUSTRATION PURPOSES ONLY

U. S. DEPARTMENT OF AGRICULTURE

Federal Crop Insurance Corporation

RAISIN APPRAISAL WORKSHEET

Weight Method

1. INSURED'S NAME I.M. INSURED			2. POLICY NUMBER XX-XXX-XXXXX	3. CROP YEAR YYYY	4. UNIT NUMBER 00100
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5. FIELD ID A-1	6. ACRES 20.3	7. NUMBER VINES/ACRE 521	8. ACRES/VINES TO BE APPRAISED 2.3/1198	9. LAYDOWN DATE MM/DD/YYYY	10. SAMPLES REQ. 2
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11. SAMPLE NUMBER	12. TOTAL WEIGHT OF SAMPLE (1 SAMPLE = 5 VINES)	13. NUMBER OF TRAYS IN SAMPLE	14. NUMBER OF VINES IN SAMPLE
(1)	38	9	5
(2)	32	8	5
(3)			
(4)			
(5)			
(6)			
(7)			
(8)			
(9)			
(10)			
(11)			
(12)			
15. TOTALS	70	17	10

16. TOTAL WEIGHT 70	17. NUMBER VINES SAMPLED 10	18. AVERAGE WEIGHT PER VINE (.X Lbs.) 7.0
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19. AVG. WEIGHT PER VINE (.X Lbs.) 7.0	20. NO. VINES TO BE APPRAISED 1198	21. TOTAL WEIGHT (.X Lbs.) 8386.0	22. LBS/TON 2000	23. APPRAISED TONS TO COUNT (.XX) 4.19
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24. NARRATIVE
Appraised on MM/DD/YYYY

25. INSURED'S SIGNATURE I.M. ADJUSTER	26. DATE MM/DD/YYYY
27. ADJUSTER'S SIGNATURE I.M. ADJUSTER	28. DATE MM/DD/YYYY

16 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

A Appraisal modification - if it is determined that raisins are damaged to the extent that an accurate weight appraisal cannot be made, use the Count Appraisal Method to determine appraised raisin production.

- (1) Select a representative 5 vine sample (see section 14), count the number of bunches on each tray within the sample, and calculate the average number of bunches per vine.
- (2) Multiply the number of bunches per vine times the dry bunch weight factor (see table below) to obtain the average weight per vine.
- (3) Multiply the average weight per vine by the number of vines to be appraised to calculate the total appraisal weight in pounds and convert to tons.

NOTE: Use the Count Appraisal Method for bunch and berry appraisals using the FCI-63-B (Raisins) form standards in 16 D below.

B Use the dry factors in the table below when the Count Appraisal Method is used.

DRY BUNCH WEIGHT TABLE	
Variety Name	Dry Bunch Weight in Pounds
Thompson & Fiesta	.22
Flame Seedless	.24
Ruby Seedless	.56
Muscat	.18
Sultana	.20
Monuka	.27

C Deviation of dry weights. There will be instances where the average bunch weights may be below or above these average weights. If it is determined that the bunch weight for the variety being appraised is below or above average weights, **FCIC** (as described in the LAM) may issue an approved deviation of the varietal factors in the Dry Bunch Weight Table. If an approved deviation is used, document the deviation method, including any calculations and facts to support the use of the modified weights.

D Standards for the Count Appraisal Method (FCI-63-B (Raisins)).(1) **Bunch Count Appraisal Method Standards**

<u>Standard Items</u>	<u>Information Required</u>
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	Crop year for which the claim is filed, as defined in the policy.
4 Unit Number	Five-digit unit number from the acreage report.
5 Field ID	Field identification symbol (block number, etc.).
6 Acres	Number of acres, to tenths on the unit.
7 Number of Vines/Acre	Number of vines per acre as determined by the adjuster during the first visit to the vineyard (see Exhibit 9 for vine spacings).
8 Acres/Vines to be Appraised	Total number of acres (to tenths) to be appraised and the number of vines to be appraised (e.g., 2.3/1198).
9 Laydown Date	Date raisins to be appraised were laid down.
10 Samples Req.	Number of samples required based on the number of vines to be appraised.
11 Sample Number	MAKE NO ENTRY, pre-printed on the form.
12 Total Number of Bunches (1 sample = 5 vines)	By line, total number of bunches for each sample.
13 Number of Trays in Sample	By line, number of trays in each sample.
14 Number of Vines in Sample	By line, total number of vines in the sample.
15 Totals	Totals of item 12, "Total Number of Bunches," item 13, "Number of Trays in Sample," and item 14, "Number of Vines in Sample."
16 Total Number of Bunches	Total number of bunches from item 15, "Totals."

17	Number of Vines Sampled	Total number of vines from item 15, "Totals."
18	Average Number Bunches per Vine	Item 16, "Total Number of Bunches," divided by item 17, "Number of Vines Sampled" round to whole bunches.
19	Dry Bunch Weight Factor	The two-decimal bunch weight factor for the variety obtained from the Dry Bunch Weight Table above.
20	Average Weight per Vine (.X Lbs.)	Item 18, "Average Number Bunches per Vine," times item 19, "Bunch Weight Factor," round results to tenths.
21	Average Weight per Vine	Enter total form item 20, "Average Weight per Vine (.X Lbs.)."
22	Number of Vines to be Appraised	Number of vines to be appraised form item 8, "Acres/Vines to be Appraised."
23	Total Weight (.x Lbs.)	Item 21, "Average Weight per Vine," times item 22, "Number Vines to be Appraised," round results to tenths.
24	Lbs./Ton	MAKE NO ENTRY, 2000 pre-printed on the form.
25	Appraised Tons to Count	Item 23, "Total Weight (.x Lbs.)," divided by item 24, "Lbs./Ton," round results to two-decimal places.
26	Narrative	Document: <ul style="list-style-type: none"> a Whether the appraisal is for discards. b Method used to determine that discards were in excess of normal discards. c How the number of vines per acre was determined. d Any other pertinent information.
27	Insured's Signature	Insured's or insured's authorized representative's signature after adjuster reviews all entries with the insured.
28	Date	Date of insured's signature (e.g., MM/DD/YYYY).
29	Adjuster's Signature and Code No.	Adjuster's signature and code number assigned by the insurance provider.

30 **Date**

Date of adjuster's signature (e.g., MM/DD/YYYY) after the worksheet has been reviewed with and signed by the insured. **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 claim form.**

- (2) **Berry Count Appraisal Method Standards.** If berry counts are used:
- (a) Line through "Bunches" in items 12, 16, and 18 and replace with "Berries."
 - (b) Skip item 19.
 - (c) In the "Narrative" show the following calculation: entry in item 18, "Average Number Bunches per Vine," divided by 1250 berries/Lb. Enter the result in item 20, "Average Weight per Vine (.X Lbs.)."

NOTE: For the instructions for remaining items (items 21-30) see section (1) above.

FCI-63-B (Raisins)

U. S. Department of Agriculture
 Federal Crop Insurance Corporation
RAISIN APPRAISAL WORKSHEET
 Count Method

1. INSURED'S NAME I. M. INSURED		2. POLICY NUMBER XXXXXX		3. CROP YEAR 19YY		4. UNIT NUMBER 00100	
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5. FIELD ID A-1	6. ACRES 20.3	7. NUMBER VINES/ACRE 519	8. ACRES/VINES TO BE APPRAISED 2.3/1198	9. LAYDOWN DATE MM/DD/YYYY	10. SAMPLES REQUESTED 3
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11. SAMPLE NUMBER	12. TOTAL NUMBER OF BUNCHES OR BERRIES (1 SAMPLE = 5 VINES)	13. NUMBER OF TRAYS IN SAMPLE	14. NUMBER OF VINES IN SAMPLE
(1)	146	9	5
(2)	121	8	5
(3)	105	7	5
(4)			
(5)			
(6)			
(7)			
(8)			
(9)			
(10)			
(11)			
(12)			
(13)			
(14)			
(15)			
(16)			
(17)			
(18)			
15. TOTALS	372	24	15

16. TOTAL NUMBER BUNCHES 372	÷	17. NUMBER VINES SAMPLED 15	=	25	x	19. DRY BUNCH WEIGHT .22	=	20. AVERAGE WEIGHT PER VINE (.X Lbs.) 5.5
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21. AVG. WEIGHT PER VINE (.X Lbs.) 5.5	x	22. NUMBER VINES TO BE APPRAISED 1198	=	23. TOTAL WEIGHT (.X Lbs.) 6589.0	÷	24. LBS/TON 2000	=	25. APPRAISED TONS TO COUNT (.XX) 3.29
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26. INSURED'S SIGNATURE I. M. INSURED		27. DATE MM/DD/YYYY
28. ADJUSTER'S SIGNATURE I. M. ADJUSTER XXXXX		29. DATE MM/DD/YYYY

17 (RESERVED)

18 (RESERVED)

(RESERVED)

(RESERVED)

PART 4 RAISIN CLAIMS

19 GENERAL CLAIM STANDARDS

A The adjuster is responsible for determining that the insured has complied with all provisions of the contract. Raisin provisions which the adjuster is to consider in this determination include (but are not limited to):

- (1) raisins laid are an insurable raisin variety listed on the **actuarial documents**;
- (2) raisins were not from table grape strippings or from vines where manual, mechanical, or chemical treatments were used to produce table grape size grapes;
- (3) raisins were laid on trays WITHIN the insurance period dates contained in the Raisin Crop Provisions;
- (4) raisins were damaged by rain occurring WITHIN the insurance period dates and determining if there were causes of loss other than rain; and
- (5) information on the raisin acreage report is verified to be correct.

B Cause of Loss

- (1) Insurance is provided only against unavoidable loss of production resulting from rain that occurs during the insurance period and while the raisins are on trays or in rolls in the vineyard for drying.
- (2) The Raisin Crop Insurance Provisions specifically exclude damage or loss of production due to inability to market the raisins for any reason other than actual physical damage from an insurable cause or the inability to market due to a quarantine, boycott, or refusal of a person to accept production.

C Value Determination of Raisins that will be Sold to an Alternative Use Market or Raisins that will not be Removed from the Vineyard

See section 22 for details.

D Unit Division

A basic unit will consist of each grape variety insured. Optional units are available provided the insured has records of marketed production or measurements of stored production from each optional unit maintained in such a manner that permits the insurance provider to verify the production from each optional unit and separate optional units are located on non-contiguous land.

20 CLAIM FORM ENTRIES AND COMPLETION STANDARDS

The FCI-63-RAISIN claim form has been used to identify Standard Items required to be on all raisin claims. However, a generic Standard Item identifier has been assigned to each required item, and that Standard Item identifier may (e.g., - "Crop") or may not (e.g., - "Insured's Name") be exactly as shown on the FCI-63-RAISIN form. Insurance providers are, in such cases, to ensure that their claim form provides the same information consistent with the standard. Insurance providers may wish to provide separate columns, items, or entries for information which, by necessity, has been consolidated into a single column, item, or entry on the FCI-63-RAISIN claim form. 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) For delayed notices and delayed claims, refer to the LAM.
- (2) For corrected claims and cases involving concealment, misrepresentation, or litigation, refer to the LAM.
- (3) For a "No Indemnity Due" claim enter: "No Indemnity Due" in bold print in the heading of the claim form and explain in the "Narrative."
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been complied with. If any have not, the adjuster should contact the insurance provider.
- (5) Verify or make the entries on the claim form.

 - (a) All entries must be clearly PRINTED IN INK or TYPEWRITTEN.
 - (b) Item numbers on the preparation instructions correspond with the item numbers on the claim form.
- (6) If corrections on the original claim form are not legible, prepare a replacement claim form and void the original. Date, initial, and file the voided copy in the insured's folder.
- (7) Determine that all production and values received therefrom, have been accounted for. If you suspect that not all values and production have been accounted for, notify an authorized insurance provider representative. It may be necessary to prepare a corrected claim.

B Verify or make the following entries

<u>Standard Items</u>	<u>Information Required</u>
<u>HEADING:</u>	
1 Name of Insured or Other Claimant	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Crop Year	Crop year for which the claim is filed, as defined in the policy.
3 Contract Number	Insured's assigned policy number.
3A Claim Number	The number assigned to a loss claim by the insurance provider for control purposes.
3B	MAKE NO ENTRY.
4 Date(s) of Inspection	Date(s) (e.g., MM/DD/YYYY) the adjuster made an inspection on the unit. This should be supported with a Special Report attached to the claim form.
5 Unit Number	Five-digit unit number from the acreage report.
6 Acres	Unit insured acres, to tenths.
7 Variety	Variety name of insured raisins.
8 Date(s) of Notice of Damage or Loss	Date(s) of the notice of damage (e.g., MM/DD/YYYY).
9 Date(s) of Rain Causing Damage	Actual date(s) of the rain causing damage (e.g., MM/DD/YYYY).
10 Assignment of Indemnity and Transfer of Indemnity	Check the appropriate box, if an Assignment or Transfer of Indemnity is in effect for the crop year. If neither is in effect, make no entry.
11 Insured Tons	Enter the actual insured tonnage as determined to two decimal places.
12 Amount of Insurance per Ton	Dollar amount of insurance in effect for the crop year based on the coverage level selected.

- 13 **Insured Share** Insured's share to three-decimal places as determined at the time of inspection (verify correct share with the insured). The insured's share is the lesser of: the share at the time insurance attached or at the time of final inspection.

- 14 **Other Contract Numbers**
 - a If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

 - b In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.

 - (2) If the OTHER person has a multiple-peril 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.

PART I. TONNAGE AND VALUE OF RAISINS PLACED ON TRAYS

- 15 **Final Disposition** By line, disposition made of the raisins (e.g., Passed on delivery, etc.) written on the claim form from the Raisin Claim Worksheet.

- 16 **Tons Placed on Trays** By line, the number of tons to two decimal places, being accounted for.

17 Value per Ton

By line, the value per ton in dollars and cents for raisins:

- a Passed on Delivery: The reference maximum dollar amount.
- b Passed after Reconditioning: The reference maximum dollar amount.
- c Sold - Alternative Use: The larger of the appraised salvage value or \$35.00 per ton.
- d Discard at Farm HQ: Zero Value.
- e Disked in Field with Consent: The larger of the appraised salvage value or \$35.00 per ton.
- f Discard in Field: Zero value.
- g Lost in Reconditioning: Zero value.
- h Boxed raisins that fail reconditioning and it is determined from USDA inspection that 40% or less of raisins are recoverable and cannot be sold in an alternative use market (or an alternative market cannot be found), will be valued at zero, provided the raisins are destroyed. Use the same procedures as in section 24B(5) when determining if there is an alternative use market. A certification form is to be used to record the insured's certification that the production has been destroyed and must be received by the insurance provider prior to the claim being finalized.
- i Raisins damaged solely by uninsured causes, destroyed, put to another use without the insurance provider's consent, or abandoned will be valued at the reference maximum dollar amount of insurance.
- j If the insured refuses to provide written authorization to obtain all relevant records from any raisin packer, raisin reconditioner, the RAC, or any other person who may have such records, the insured production will be considered undamaged and will be valued at the reference maximum dollar amount of insurance.

18 Total Value

By line, multiply item 16, "Tons Placed on Trays" times item 17, "Value per Ton," results in dollars and cents.

- 19 **Totals**
 - a Total all "Tons Placed on Trays" line entries, results in tons to two decimal places.

NOTE: This total must equal item 11, "Insured Tons" entry. Document any adjustment due to rounding in the "Narrative."
 - b Total all "Total Value" line entries in dollar and cents.

PART II. AMOUNT OF INDEMNITY

- 20 **Amount of insurance for tonnage placed on trays** Multiply item 12, "Amount of Insurance per Ton" times line 19, "Totals" for column 16 "Tons Placed on Trays," results in dollars and cents.
- 21 **Amount of loss from tons placed on trays** Subtract item 20, "Amount of insurance for tons placed on trays" from line 19, "Totals" for column 18 "Total Value," results in dollars and cents.

NOTE: If the value on line 19 ("Totals" for column 18) is greater than the amount of insurance (line 20), enter "0."
- 22 **Amount of Indemnity** Entry in item 21, "Amount of loss from tons placed on trays" times item 13, "Insured Interest" (round to whole dollars). If the insured has CAT coverage, multiply this amount by .55 and enter the result in item 22.

PART III. RECONDITIONING PAYMENT

- 23 **___Tons of raisins wash and dry reconditioned.** Enter the number of tons (unadjusted weight) rounded to two decimal places of raisins wash and dry reconditioned in the line entry.
- 24 **Allowable reconditioning cost amount/ton \$ _____** Enter the allowable reconditioning dollar and cents cost per ton.
NOTE: The reconditioning payment for raisins will be the LESSER OF: (a) the actual cost for reconditioning, or (b) multiplying the GREATER OF \$125.00 or the reconditioning amount per ton in the **actuarial documents**, by the coverage level percentage elected.
- 25 **Reconditioning Payment Amount** Multiply item 23 X item 24 X % share, (round to whole dollars).
NOTE: No payment for reconditioning costs is allowed for CAT Coverage except as stated in section 11 B of the Raisin Crop Provisions.

PART IV. NET AMOUNT DUE

- 26 **Amount of indemnity** Indemnity amount from Part II - item 22.
- 27 **Amount of reconditioning payment** Reconditioning payment from Part III - item 25.
NOTE: If the reconditioning payment is already paid to insured, enter 0.
- 28 **Indemnity amount due:** Add totals from item 26, "Amount of indemnity," plus item 27, "Amount of reconditioning payment."

PART V. MISCELLANEOUS INFORMATION AND NARRATIVE

- 29 **Narrative:** Document the following information:
- a lay-down date (e.g., MM/DD/YYYY);
 - b the number of lots reconditioned and the times each lot was reconditioned;
 - c the cost per ton for each reconditioning;
 - d calculation of allowable reconditioning cost per ton;
 - e for raisins that are salvaged, the name of the company making an offer, and the date the offer was obtained;
 - ***
 - f explain any uninsured causes, unusual or controversial cases herein, or on a **Special Report**;
 - g explain the reason for any "No Indemnity Due" claims and indicate if the acreage or share is being decreased from that originally reported on the acreage report;
 - h attach a sketch map to identify the total unit and to identify areas within the unit:
 - (1) where consent is or has been given to disk part of the unit,
 - (2) where uninsured causes are or have been present,
 - (3) when unusual or controversial cases exist or have existed, and/or

- (4) where acreage was destroyed (disked) without consent;
- i determine if the insured kept production records separate for each delivered unit and if not, proceed in accordance with instructions in the LAM for commingled production;
- j explain any delayed notices or delayed claims;
- k explain any errors found on the acreage report.

PART VI. CERTIFICATION

- 30 **Insured's Signature & Date** Insured's (or insured's authorized representative's) signature and date (e.g., MM/DD/YYYY). BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form with the insured or insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
- 31 **Code Number, Adjuster's Signature & Date** Code number, adjuster's signature, and date (e.g., MM/DD/YYYY). Sign and date ONLY after the insured (or insured's authorized representative) has signed. For an absentee insured, enter your code number ONLY. The signature and date will be entered AFTER the absentee insured has signed and returned the claim form.
- 32 **Code Number, Supervisor's Signature & Date** Code number, supervisor's signature, and date (e.g., MM/DD/YYYY).
- 33 **Page ___ of ___** Applicable page number (e.g., Pg. "1" of "2," Pg. "2" of "2.").

FOR ILLUSTRATION PURPOSES ONLY

U. S. DEPARTMENT OF AGRICULTURE

Federal Crop Insurance Corporation

CLAIM FOR RAISIN INDEMNITY

1 NAME OF INSURED I. M. INSURED			2 CROP YEAR YYYY		3 CONTRACT NUMBER XX-XXX-XXXXX		
3A CLAIM NUMBER XXXXX		3B		4 DATE(S) OF INSPECTION MM-DD-YYYY		5 UNIT NUMBER 00100	
6 ACRES 20.3	7 VARIETY Thompson Seedless	8 DATE(S) OF NOTICE OF DAMAGE OR LOSS MM-DD-YYYY		9 DATE(S) OF RAIN CAUSING DAMAGE MM-DD-YYYY		10 ASSIGNMENT OF INDEMNITY <input type="checkbox"/>	TRANSFER OF INDEMNITY <input type="checkbox"/>
11 INSURED TONS 46.49	12 AMOUNT OF INSURANCE PER TON \$802		13 INSURED SHARE 1.000		14 OTHER CONTRACT NUMBERS		

PART I. TONNAGE AND VALUE OF RAISINS PLACED ON TRAYS

15 FINAL DISPOSITION	16 TONS PLACED ON TRAYS	17 VALUE PER TON	18 TOTAL VALUE
Passed on Delivery	20.10	\$1070.00	\$21507.00
Passed After Reconditioning	10.13	\$1070.00	\$10839.10
Sold - Alternative Use	4.34	\$135.00	\$585.90
Disked in Field With Consent	9.35	\$35.00	\$327.25
Discarded at Farm HQ	0	\$0.00	\$0.00
Discard in Field	1.25	\$0.00	\$0.00
Lost in Reconditioning	1.52	\$0.00	\$0.00
19 TOTALS	46.69	xxx	\$33259.25

PART II. AMOUNT OF INDEMNITY

20 AMOUNT OF INSURANCE FOR TONNAGE PLACED ON TRAYS (entry in Box 12 times entry in line 19, Col. 16):	\$ 37445.38
21 AMOUNT OF LOSS FROM TONS PLACED ON TRAYS (entry in line 20 minus entry in line 19, Col. 18):	\$ 4186.13
22 AMOUNT OF INDEMNITY (entry in line 21 X entry in Box 13):	\$ 4186.00

PART III. RECONDITIONING PAYMENT*

23 11.65 TONS OF RAISINS WASH AND DRY RECONDITIONED.	
24 ALLOWABLE RECONDITIONING DOLLAR AMOUNT/TON (see Section 11E of the Raisin Crop Provisions):	\$ 93.75
25 RECONDITIONING PAYMENT AMOUNT (item 23 X item 24 X share):	\$ 1092

* NOTE: Payment may not be applicable for CAT. See Section 11B of the Raisin Crop Provisions.

PART IV. NET AMOUNT DUE

26 AMOUNT OF INDEMNITY (as calculated in Part 2, item 22):	\$ 4186
27 AMOUNT OF RECONDITIONING PAYMENT (as calculated in Part 3, item 25 - If already paid to insured, enter 0):	\$ 1092
28 TOTAL AMOUNT (item 26 plus item 27):	\$ 5278

PART V. MISCELLANEOUS INFORMATION AND NARRATIVE

29 NARRATIVE:

Actual reconditioning cost \$175/T
 Allowed reconditioning cost/T = \$125 X .75 (level coverage) = \$93.75

PART V. CERTIFICATION

I hereby certify that to the best of my knowledge and belief, the data above are accurate and true.

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; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730, 3801, 3812.

30 INSURED'S SIGNATURE I. M. Insured		Date MM-DD-YYYY	31 CODE NUMBER XXXXXX		ADJUSTER'S SIGNATURE J. M. ADJUSTER	Date MM-DD-YYYY
			32 CODE NUMBER XXXXXX		SUPERVISOR'S SIGNATURE I. M. SUPERVISOR	Date MM-DD-YYYY

(RESERVED)

21 ***

(RESERVED)

(RESERVED)

22 VALUE DETERMINATION OF RAISINS THAT WILL BE SOLD TO AN ALTERNATIVE USE MARKET OR RAISINS THAT WILL NOT BE REMOVED FROM THE VINEYARD STANDARDS

A FAILING RECONDITIONING

After failing reconditioning or it is determined that 40 percent or less of the sample is recoverable, raisins that have any salvage value for an alternative use market and are delivered as such; or where there will be no attempt to pick up any trays, raisins will be valued at the GREATER OF:

- (1) The salvage value per ton, or
- (2) \$35 per ton.

NOTE: See section 13 for additional details.

B RAISINS DISCARDED

Raisins discarded from rain damaged trays or scattered whole trays in a row lost in the vineyard as part of normal handling during boxing (trays that cannot be boxed) will have a zero value.

23 (RESERVED)

(RESERVED)

PART 5 RAISIN RECONDITIONING**24 RECONDITIONING RAISINS, PAYMENTS, AND RECONDITIONING POOL STANDARDS****A General Information**

- (1) The insurance provider may require the insured to recondition a representative sample of not more than 10 tons of damaged raisins to determine if they meet standards established by the RAC once reconditioned.
- (2) If it is determined from a USDA Crop Insurance Inspection that it is possible to recondition any damaged production and if the insured does not do so, the insurance provider will value damaged production at the reference dollar amount, except if the insured's damaged production undergoes a USDA inspection and is stored by the insured's packer with other producer's production to be reconditioned at a later date (see Exhibit 3).
- (3) If raisins are not picked up and the insurance provider agrees in writing that it is not practical to recondition damaged production, the insurance provider will determine (based on a USDA sample) the number of tons meeting RAC standards that could have been obtained if the production were reconditioned. Use either the "Boxed Sample Method" or the "Field Sample Method" to count raisins production to be reconditioned.

B Boxed Sample Method

- (1) Use this method when:
 - (a) raisins have been boxed or the grower agrees to box (see below) and the grower intends to sell the production to an alternative use market. The grower must make an effort to protect the raisins in the boxes or bins. When the raisins have been removed from the vineyard, insurance ceases;
 - (b) the grower agrees to pick up and box up to 10 tons of raisins to be reconditioned.
- (2) If the raisins HAVE BEEN boxed, the adjuster will randomly select 10 to 20 bins (between 5 and 10 tons) of raisins to be reconditioned.
- (3) If the raisins HAVE NOT BEEN BOXED, the adjuster will work with the grower to ensure a representative 10 to 20 bins are collected for reconditioning. The grower should be encouraged to have the packer recondition the sample. If the grower's packer cannot run the sample, another reconditioner will be contacted to run the sample. The adjuster will assist the grower in finding a reconditioning facility if necessary.

- (4) When the sample is reconditioned, obtain a USDA Crop Insurance Inspection to determine if the raisins meet the USDA grade for raisins. The USDA Crop Insurance Inspection results must be maintained in the grower's claim file.
- (5) If the sample fails to meet the USDA grade for raisins after reconditioning, or if it is determined that 40 percent or less of the sample is recoverable, the insurance provider must work with the grower to determine the highest price available to the insured for the production. This value will be used for claim purposes.
 - (a) Prior to releasing the raisins for an alternative use market, the insurance provider should obtain the packer's release. Insurance provider's are to use the "Raisin Packer's Release of Insured Raisins" form for this purpose (see Exhibit 4).
 - (b) The insurance provider will request that all parties making an offer on the damaged raisins provide the price on an "Alternative Use Market Value" form (see Exhibit 6).
 - 1 Insurance providers must attempt to get at least 3 offers.
 - 2 The form is to be issued directly to the insurance provider by the entity providing the offer.
 - 3 All forms are to be placed in the claim file to document the value used.
- (6) Once the value has been established, the grower may dispose of the raisins in any alternative use market. The insurance provider representative will complete the "Raisin Release to Alternative Use Market" form (see **EXHIBIT 4**). Obtain the insured's signature and file a copy in the claim folder. After raisins have been sold as alternative use, finalize the claim. If there is no offers or alternative use market is found, for raisins that have been boxed, the value will be zero if the raisins are destroyed (see Production Worksheet instructions, Part I, item 21).
- (7) If the grower changes her/his mind and reconditions the raisins, follow the reconditioning standards herein.
- (8) If the sample meets USDA grade for raisins, the adjuster will confirm the insured's intentions. If the raisins will not be reconditioned, the claim will be completed by extrapolating the results of the sample to the entire crop. Allowance for reconditioning and production adjustments provided by the policy will be included in the claim determination.

C Field Sample Method

- (1) Use this method to value raisins that have reached 16.0 percent moisture and if it is the grower's intent to sell the crop in an alternative use market and the insured refuses to box the 5 - 10 ton representative sample for reconditioning.

- (2) Raisins that have not dried down to 16.0 percent moisture should be left in the field until they are dry enough to box, unless the grower can deliver the raisins to cold storage or has immediate access to reconditioning.
- (3) The loss adjuster will select a representative sample of not less than ten gallons of raisins.
- (4) The adjuster will mix the sample, select the amount necessary for an inspection by the USDA, and deliver the sample for a USDA Crop Insurance Inspection for mold, sand, and microorganisms. The AMS determination must be maintained in the claim file.
- (5) The loss adjuster will utilize the historic reconditioning yields contained in the "Raisin Reconditioning Pool Production to Count" form (see Exhibit 3), to determine the extent of loss for crop insurance purposes. If the crop is not reconditioned, the claim will be computed by extrapolating the historic reconditioning percentage to the entire crop.
- (6) If the Raisin Reconditioning Pool Production to Count form (see Exhibit 3) indicates 40 percent or less recovery, the crop will be considered uneconomical to recondition. If the loss adjuster determines the trays have deteriorated to a point that it is not reasonably possible to pick up the raisins, the insurance provider can release raisins to be disked and assign a value of \$35.00 per ton for disked-under production. If the loss adjuster determines the trays can be picked up, follow 24 B (5) (b) to determine the marketable value of the crop.
- (7) Once historic reconditioning yields have been computed, the grower may dispose of the raisins in any alternative use market. If the raisins are reconditioned by the grower, follow the reconditioning standards, herein.
- (8) The loss adjuster is to obtain the packer's release. Insurance providers are to use the "Raisin Packer's Release of Insured Raisins" form for this purpose (see Exhibit 4).
- (9) Do not finalize the claim until the insured's actual disposition of the raisins is known.
- (10) The Raisin Crop Insurance Provisions state that the grower must box and deliver all raisins that can be removed from the vineyard. If it is the grower's decision NOT to box and deliver the raisins, she or he should be reminded that further rain damage would be considered an uninsured cause of loss and would not be covered by the Raisin Crop Insurance Provisions.

D Reconditioning Payments

- (1) If the representative sample of raisins that the insurance provider requires the insured to recondition does not meet RAC standards for marketable raisins after reconditioning; the reconditioning payment will be the actual cost the insured incurs to recondition the sample, not to exceed an

amount that is reasonable and customary for such reconditioning, regardless of the coverage level selected.

- (2) A reconditioning payment, based on the actual (unadjusted) weight of the raisins, will be made if insured raisin production:
- (a) is damaged by rain within the insurance period;
 - 1 insurance attaches when raisins are laid on the trays,
 - 2 the insurance period ends the earlier of (1) October 20 of the crop year; (2) the date raisins are removed from the vineyard; (3) total destruction of the raisins on the insured unit; (4) final adjustment of a loss on a unit; or (5) abandonment of the raisins;
 - (b) is reconditioned by washing and drying;
 - (c) undergoes an inspection by the USDA and is found to contain;
 - 1 mold,
 - 2 embedded sand, or other rain-caused contamination determined by micro-analysis in excess of standards established by the RAC, or
 - 3 is found to contain moisture in excess of 18.0 percent; and
 - (d) the insurance provider gives consent to recondition the damaged production.
- NOTE:** Reconditioning payments do not apply to CAT coverage except as stated in D (1) above.
- (3) When the insured requests consent to any reconditioning, he/she must identify the acreage on which the production to be reconditioned was damaged by rainfall in order to be eligible for a reconditioning payment.
- (4) The reconditioning payment for raisins after reconditioning will be the lesser of:
- (a) the actual cost of reconditioning, or
 - (b) the amount determined by: (1) multiplying the greater of \$125.00 per ton or (2) the reconditioning dollar amount per ton contained in the **Special Provisions** by **the insured's elected coverage level**.

- (5) Multiply the result of D(4)(a) or D(4)(b) above, by the actual number of tons of raisins (unadjusted weight) that are reconditioned and multiply this result by the insured's share to calculate the reconditioning payment.

Note: Only one reconditioning payment will be made for any lot of raisins damaged during the crop year.

E Standards for Placing Raisins in a Reconditioning Pool

- (1) When an insured belongs to a Cooperative, the insured may elect to enter the raisins into the Cooperative's reconditioning pool, or she/he may elect to have the raisins reconditioned by an independent reconditioner. The insured must select one of these options on the Raisin Reconditioning Pool Production-to-count form (see Exhibit 3 or form completion standards).
- (2) If the insured elects Option A:
 - (a) The amount of production meeting RAC standards for raisins after reconditioning will be determined by the historical reconditioning yields contained on the Raisin Reconditioning Pool Production-to-count form. When there is more than one defect, the defect with the lowest historic pool yield will be used to determine the production to count meeting RAC standards after reconditioning. This allows the claim to be settled at this time rather than waiting until all raisins in the pool have been reconditioned to determine what the yields were from that pool.
 - (b) Obtain the reconditioning cost that will be charged to the insured by the Cooperative. The Cooperative should provide a list of reconditioning costs that will be charged to the growers. The charges will probably be based on the type and extent of the failing defect(s).
- (3) If the insured elects Option B, damaged raisins can be reconditioned by an independent reconditioner outside the Cooperative. The actual recovery percentage will be used to determine the production of such reconditioned raisins. Title of such raisins will remain with the marketing Cooperative.

F Standards for Raisins Released For Disking

- (1) If it has been determined that production cannot be reconditioned or has no salvage value, the raisins can be released for disking (see C (6)). See **EXHIBIT 7** for the form that is to be used when raisins are released for disking.
- (2) If the raisins have value and can be picked up and delivered for alternative market use and the insured elects not to, the value of the raisins will be the **GREATER** of: (a) \$35 per ton minimum, or (b) the highest salvage value determined by the insurance provider.

- (3) Document on the notice of damage and inspection form, the criteria used to make the determination that raisins should be released for disking; i.e., soil type, condition of trays, raisin maturity, micro/mold, etc. Use photographs to document existing vineyard conditions.

25 (RESERVED)

26 (RESERVED)

(RESERVED)

(RESERVED)

RAISIN CLAIM WORKSHEET ENTRIES AND COMPLETION STANDARDS

1 General Information. Use the Raisin Claim Worksheet (FCI-583) to document:

- A raisin production;
- B identity of defects;
- C reconditioned production;
- D substandard production;
- E production sold to alternative markets;
- F production discarded; and/or
- G production disked.

2 Specific Information. Standard items and numbers contained herein correspond with the sample "Raisin Claim Worksheet" form.

Standard Items

Information Required

HEADING:

- | | | |
|---|-----------------------|---|
| 1 | Insured's Name | Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2 | Policy Number | Insured's assigned policy number. |
| 3 | Adjuster Name | Adjuster's name and code number. |
| 4 | Unit Number | Five-digit unit number from the acreage report. |

CALCULATIONS:

- | | | |
|---|---|--|
| 5 | Weight Tag Number USDA Worksheet No. | Applicable tag and/or worksheet number. |
| 6 | Defects | Identify defects (e.g., moisture, mold, etc.). |
| 7 | Lbs. Allowed Recond. | Whole pounds of raisins allowed for reconditioning for each line entry. |
| 8 | Percent Moisture Factor | Percent moisture (to tenths) and factor (to four decimal places), ONLY when moisture adjustment is applicable. |

NOTE: See Exhibit 9, Raisin Moisture Adjustment Factor Table.

- | | | |
|----|---|--|
| 9 | Lbs. 16% Moisture | Whole pounds of raisins adjusted to 16.0 percent moisture (item 7 multiplied by item 8). |
| 10 | Percent Substand. Factor | <p>Percent raisins that are substandard (to tenths) and substandard factor (to three decimal places) if the substandard percentage is in excess of 5 percent.</p> <p>Determine the substandard factor by subtracting 5 percent from the actual percentage of substandard raisins. Multiply this result by .0100, then subtract this result from 1.000. The resulting amount is the factor.</p> <p>EXAMPLE: 9 percent of the raisins were substandards.</p> <p>9.0 - 5.0 = 4.0
 4.0 X .0100 = .040
 1.000 - .040 = .960</p> |
| 11 | Insured Lbs. 16% Moisture 5% Substd. | Insured whole pounds of raisins adjusted to 16.0 percent moisture (figure from item 9), and raisins adjusted to 5.0 percent substandards (item 11 times item 10 factor). |
| 12 | Passed on Delivery | Whole pounds of raisins passed on delivery. |
| 13 | Passed After Recond. | Whole pounds of raisins passed after reconditioning. |
| 14 | Lost in Recond. | Whole pounds of raisins lost in reconditioning. |
| 15 | Loss Off-Grade Unins. Causes | Whole pounds of off-grade raisins and raisins lost due to uninsured causes. |
| 16 | Destroyed W/O Inspection | Whole pounds of raisins destroyed without consent. |
| 17 | Sold Off Grade Before Recond. | Whole pounds of off-grade raisins sold before reconditioning. |
| 18 | Sold Off Grade After Recond. | Whole pounds of off-grade raisins sold after reconditioning. |
| 19 | Sold to Distill. | Whole pounds of raisins sold as distillery material. |
| 20 | Disked in Field With Consent | Whole pounds of raisins disked in the field with consent from the insurance provider. |
| 21 | Discard at Farm HQ | Whole pounds of raisins discarded at the farm headquarters. |

- 22 **Discard in Field** Whole pounds of raisins discarded in the field.
- 23 **Total Pounds** Totals of column 7 and columns 11-22, in whole pounds.
- 24 **Total Tons** Pound totals from column 7 and columns 11-22 divided by 2000 (lbs./ton) to calculate tonnage, round results to two decimal places.
- 25 **Page__of__** Enter applicable page number (e.g., 1 of 2, 2 of 2, etc.).

(RESERVED)

RAISIN CLAIM WORKSHEET

1. INSURED'S NAME <p style="text-align: center;">I. M. INSURED</p>	2. POLICY NUMBER; <p style="text-align: center;">XX-XXX-XXXXX</p>
3. ADJUSTER'S NAME <p style="text-align: center;">I. M. ADJUSTER XXXXX</p>	4. UNIT NUMBER <p style="text-align: center;">00100</p>

Weight Tag Number	Defects	Lbs. Allowed Recond.	Percent Moisture	Lbs. 16% Moisture	Percent Substd.	Insured Lbs. 16% Moisture 5% Substd.	Passed On Delivery	Passed After Recond.	Lost In Recond.	Loss Off Grade Unins. Cause	Destroyed W/O Inspection	Sold Off Grade Before Recond.	Sold Off Grade After Recond.	Sold To Distill.	Disked In Field With Consent	Discard At Farm H.Q.	Discard In Field
USDA Worksheet No. 11.	12.	13.	Factor 14.	15.	Factor 16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.
62114 12-456	MOIST MOLD	14477	19.2 .9616	13921		13921		12101	1820								
62217 12-488	MOIST MOLD	9776	19.8 .9594	9379		9379		8159	1220								
62227 12-499	WI*	0		41875	9.0 .960	40200	40200										
FROM APPR. WORKSHEET															18692		
FROM APPR WORKSHEET														8680			2500
29. TOTAL POUNDS		24253				63500	40200	20260	3040					8680	18692		2500
30. TOTAL TONS		12.13**				31.75	20.10	10.13	1.52					4.34	9.35		1.25

31. REMARKS
 *NO FAILING DEFECTS; THEREFORE, NO RECONDITIONING ALLOWANCE GIVEN. ADJUSTMENTS WERE MADE FOR SUBSTANDARD RAISINS.
 **7.24 T @ \$125 = \$905
 4.89 T @ \$100 = \$489

(RESERVED)

RAISIN RECONDITIONING AUTHORIZATION FORM AND COMPLETION STANDARDS1 General Information

- A Use the Raisin Reconditioning Authorization form (FCI-581) to document raisins that are to be released for reconditioning for moisture in excess of 18.0% only (see condition in 2(3) below).
- B An insurance provider approved sample is taken and tested at a certified USDA inspection facility.
- C Authorization is given for wash and dry reconditioning only.
- D The insurance provider assures that reconditioning and/or cold storage facilities are available for immediate handling of insured raisins to prevent additional damage.

2 Specific Information. Standard items and numbers contained herein correspond with the sample form.

<u>Standard Items</u>	<u>Information Required</u>
Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
Policy No.	Insured's assigned policy number.
Unit No.	Four-digit unit number from the tonnage report.
1) Insurance Provider	Enter the insurance provider name.
2)	MAKE NO ENTRY.
3)	Enter moisture percentage, to tenths and date of USDA inspection certificate (e.g., MM/DD/YY).
4)	MAKE NO ENTRY.
5) Insurance Provider	Enter the insurance provider name.
Insurance Provider Representative Signature and Date	Representative's signature and date.
Insured Acceptance and Date	Insured signs and enters signature date signifying acceptance of reconditioning authorization.

FCI-581
10-96

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
RAISIN RECONDITIONING AUTHORIZATION

INSURED NAME:

I. M. INSURED

POLICY NO.:

XXXXX

UNIT NO.:

0100

RELEASE TO RECONDITIONING FOR MOISTURE IN EXCESS OF 18.0% ONLY.

- 1) ACME INSURANCE
INSURANCE PROVIDER authorizes the above insured to deliver raisins on this unit to reconditioning without a USDA Crop Insurance Inspection certificate.

- 2) This authorization is only given in situations where due to rain, raisins contain moisture in excess of 18.0%, and prevailing weather conditions indicate that if left in the field, additional damage may occur.

- 3) The 19.8 % moisture determination is from an **insurance provider approved sample**, and tested at a certified USDA inspection facility. See attached inspection certificate dated MM/DD/YYYY.

- 4) Furthermore, this authorization is given for **wash and dry reconditioning** only. No allowance will be given for drying only.

- 5) Furthermore, this authorization is given with the knowledge that ACME INSURANCE
INSURANCE PROVIDER has been assured by the insured that reconditioning an/or cold storage facilities are available for immediate handling of insured raisins to prevent any additional damage to the raisins.

INSURANCE PROVIDER REPRESENTATIVE'S SIGNATURE: I. M. REPRESENTATIVE	DATE: MM/DD/YY
INSURED ACCEPTANCE: I. M. INSURED	DATE: MM/DD/YY

RAISIN RECONDITIONING POOL PRODUCTION-TO-COUNT FORM AND COMPLETION STANDARDS

- 1 General Information. See section 24 Reconditioning Raisins, Payments, and Reconditioning Pool Standards.
- 2 Specific Information. Standard items and numbers herein correspond with the sample form.

<u>Standard Items</u>	<u>Information Required</u>
1	Enter either "A" or "B" indicating the option selected.
2 Contract Number	Insured's assigned policy number.
3 Crop Year	Crop year for which the claim is filed, as defined in the policy.
4 Insured's Signature and Date	Insured's or insured's authorized representative's signature and date.
5 Adjuster's Signature, Code Number, and Date	Adjuster signs, enters code number, and date.

RAISIN PACKER'S RELEASE OF INSURED RAISINS FORM AND COMPLETION STANDARDS

- 1 General Information. See section 24 Reconditioning Raisins, Payments, and Reconditioning Pool Statements.
- 2 Specific Information. Standard items and numbers contained herein correspond with the sample form.

<u>Standard Items</u>	<u>Information Required</u>
Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
Policy No.	Insured's assigned policy number.
Unit No.	Four-digit unit number from the tonnage report.
Packer's Name	Name of the packer releasing off-grade raisins. Note: Enter the number of tons of off-grade raisins (rounded to two decimal places), released by the packer.
Variety	Variety name of off-grade raisins.
Signature of Packer Representative and Date	Signature of an authorized packer representative and date off-grade raisin tonnage was released.

FCI-578
10-96

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

RAISIN PACKER'S RELEASE OF INSURED RAISINS

INSURED'S NAME:

I. M. INSURED

POLICY NO.:

XX-XXX-XXXXX

UNIT NO.: 0100

ACME PACKERS hereby releases approximately
(Packer's Name)

4.34 tons of off-grade THOMPSON raisins from
(Variety)

the above stated producer's contract.

SIGNATURE OF PACKER REPRESENTATIVE:
I. M. REPRESENTATIVE

DATE:
MM/DD/YY

**RAISIN RELEASE TO AN ALTERNATIVE USE MARKET FORM AND COMPLETION
STANDARDS**

- 1 General Information. See section 22 Value Determination of Raisins that will be Sold to an Alternative Use Market.
- 2 Specific Information. Standard items and numbers contained herein correspond with the sample form.

Standard Items**Information Required****Insured's Name**

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

Policy No.

Insured's assigned policy number.

Unit No.

Four-digit unit number from the tonnage report.

Insurance Provider

Name of the insurance provider authorizing release of raisins to an alternative use market.

Note: Round off-grade raisin tonnage to two-decimal places.

Variety

Variety name of off-grade raisins released to an alternative use market.

**Insurance Provider
Representative's
Signature and Date**

Signature of an authorized insurance provider representative.

**Insured's Signature and
Date**

Insured's or insured's authorized representative's signature and date.

FCI-579
10-96

U. S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

RAISIN RELEASE TO AN ALTERNATIVE USE MARKET

INSURED'S NAME:

I. M. INSURED

POLICY NO.:

XX-XXX-XXXXX

UNIT NO.:

0100

ACME INSURANCE hereby authorizes the release of
(Insurance Provider)
approximately 4.34 tons of off-grade THOMPSON
(Variety)
raisins from the above unit to an alternative use market for the
above stated insured. It is understood that these raisins will not be
reconditioned on behalf of the insured.

INSURANCE PROVIDER REPRESENTATIVE'S SIGNATURE:

I. M. REPRESENTATIVE

DATE:

MM/DD/YY

INSURED'S SIGNATURE:

I. M. INSURED

DATE:

MM/DD/YY

ALTERNATIVE USE MARKET VALUE SHEET AND COMPLETION STANDARDS

- 1 General Information. See section 22 Value Determination of Raisins that will be Sold to an Alternative Use Market.
- 2 Specific Information. Standard items and numbers contained herein correspond with the sample form.

<u>Standard Items</u>	<u>Information Required</u>
Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
Date	Date form was completed and signed.
Policy Number	Insured's assigned policy number.
Unit Number	Four-digit unit number from the acreage report.
Address of Insured	Street address or box number designated for mailing.
Location of Insured Raisins	Physical locations of raisins for an alternative use market.
Name	Name of the authorized company representative who purchases raisins for an alternative use market.
Company	Name of the company purchasing raisins for an alternative use.
Dollars	Dollars per ton.
Date and Time	Date and time the authorized company representative is to be notified of acceptance of offer.

FCI-580
(4-97)

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
ALTERNATIVE USE MARKET VALUE
SHEET

NAME: I. M. INSURED	DATE: MM/DD/YY
POLICY NUMBER: XX-XXX-XXXXX	UNIT NUMBER: 0100
ADDRESS OF INSURED: RT. 1, BOX 2, ANYTOWN, ST XXXXX	LOCATION OF INSURED RAISINS: 14TH & VINE

I R. BUYER of ACME PROCESSORS
(NAME) (COMPANY)

hereby value, and agree to purchase and pay the above stated insured \$ 135 per
ton on approximately 4.34 tons of off-grade raisins from the above unit.

I must be notified of the acceptance of this offer by MM/DD/YY XX:XX A.M.
(DATE & TIME)

Please send or fax this sheet to the following:

RAISIN RELEASE TO DISK FORM AND COMPLETION STANDARDS

- 1 General Information. See section 24 Reconditioning Raisins, Payments, and Reconditioning Pool Statements.
- 2 Specific Information. Standard items and numbers contained herein correspond with the sample form.

<u>Standard Items</u>	<u>Information Required</u>
Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
Policy No.	Insured's assigned policy number.
Unit No.	Four-digit unit number from the tonnage report.
Insurance Provider	Name of insurance provider releasing raisins to be disked. Note: Document the number of tons of appraised off-grade raisins (rounded to two decimal places) to be released for dinking.
Variety	Variety name of raisins as listed in the County Actuarial Table.
Insurance Provider	Name of insurance provider releasing raisins to be disked.
Insurance Provider Representative's Signature and Date	Authorized insurance provider representative's signature and date.
Insured's Signature and Date	Insured signs and dates form.

FCI-582
10-96

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
RAISIN RELEASE TO DISK

INSURED'S NAME:

I. M. INSURED

POLICY NO.: XX-XXX-XXXXX

UNIT NO.: 0100

ACME INSURANCE hereby releases 9.35 appraised tons of
(Insurance Provider)
off-grade THOMPSON raisins from the unit to be disked
(variety)
underground by the above insured. It is understood that these raisins will not be reconditioned, and no attempt will be made to deliver said raisins to any raisin packer, distiller, or otherwise.

ACME INSURANCE requires prior notification before the grower begins
(Insurance Provider)
to disk.

INSURANCE PROVIDER REPRESENTATIVE'S SIGNATURE:	DATE:	MM/DD/YY
I. M. REPRESENTATIVE		
INSURED'S SIGNATURE:	DATE:	MM/DD/YY
I. M. INSURED		

VINEYARD POPULATIONS

		DISTANCE BETWEEN VINES (IN FEET)														
		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
DISTANCE BETWEEN ROWS (IN FEET)	6	1210	1037	908	807	726	660	605	558	519	484	454	427	403	382	363
	7	1037	889	778	691	622	566	519	479	444	415	389	366	346	328	311
8	908	889	778	681	605	545	495	454	419	389	363	340	320	303	287	272
9	807	691	605	538	484	440	403	372	346	346	323	303	285	269	255	242
10	726	622	545	484	436	396	363	363	335	311	290	272	256	242	229	218
11	660	566	495	440	396	360	360	330	305	283	264	248	233	220	208	198
12	605	519	454	403	363	330	330	303	279	259	242	227	214	202	191	182
13	558	479	419	372	335	305	305	279	258	239	223	209	197	186	176	168
14	519	444	389	346	311	283	283	259	239	222	207	194	183	173	164	156
15	484	415	363	323	290	264	264	242	223	207	194	182	171	161	153	145
16	454	389	340	303	272	248	248	227	209	194	182	170	160	151	143	136
17	427	366	320	285	256	233	233	214	197	183	171	160	151	142	135	128
18	403	346	303	269	242	220	220	202	186	173	161	151	142	134	127	121
19	382	328	287	255	229	208	208	191	176	164	153	143	135	127	121	115
20	363	311	272	242	218	198	198	182	168	156	145	136	128	121	115	109

For spacings not show on the charts: Multiply the distance between vines (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560 (round result to the nearest whole number).

Example: 6.5 ft. X 10 ft. = 65 sq. ft.
 43,560 ÷ 65 = 670 vines per acre

(RESERVED)

RAISIN MOISTURE ADJUSTMENT FACTOR TABLE

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

(RESERVED)

**RAISIN APPRAISAL WORKSHEET - Weight Method FCI-63-A (Raisins)
RAISIN APPRAISAL WORKSHEET - Bunch/Berry Count Method FCI-63-B (Raisins)
AND
CLAIM FOR RAISIN INDEMNITY (FCI-63-RAISIN)**

(RESERVED)

FCI-63-A (Raisins) (Rev. 2-99)	USDA/FCIC	1. COMPANY NAME	2. POLICY NUMBER	2a. CROP YEAR
		3. INSURED'S NAME	4. UNIT NUMBER	5. FIELD ID

6. ACRES	7. NUMBER VINES/ACRE	8. ACRES/VINES TO BE APPRAISED	9. LAYDOWN DATE	10. SAMPLES REQ.
----------	----------------------	--------------------------------	-----------------	------------------

11. SAMPLE NUMBER	12. TOTAL WEIGHT OF SAMPLE (1 SAMPLE = 5 VINES)	13. NUMBER OF TRAYS IN SAMPLE	14. NUMBER OF VINES IN SAMPLE
(1)			
(2)			
(3)			
(4)			
(5)			
(6)			
(7)			
(8)			
(9)			
(10)			
(11)			
(12)			
(13)			
(14)			
(15)			
(16)			
(17)			
(18)			
15. TOTALS			

16. TOTAL WEIGHT	17. NUMBER VINES SAMPLED	18. AVERAGE WEIGHT PER VINE
------------------	--------------------------	-----------------------------

\div
 $=$

19. AVG. WEIGHT PER VINE	20. NO. VINES TO BE APPRAISED	21. TOTAL WEIGHT	22. LBS/TON	23. APPRAISED TONS TO COUNT
--------------------------	-------------------------------	------------------	-------------	-----------------------------

\times
 $=$
 \div 2000
 $=$

24. NARRATIVE

25. INSURED'S SIGNATURE	26. DATE
27. ADJUSTER'S SIGNATURE	28. DATE

CODE NO.

COLLECTION OF INFORMATION AND DATA (PRIVACY ACT)

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The balance of the information requested is necessary for the insurance company and FCIC to process this form to: provide insurance; provide reinsurance; determine eligibility; determine the correct parties to the agreement; determine and collect premiums or other monetary amounts (including administrative fees and over payments); and pay benefits. The information furnished on this form will be used by Federal agencies, FCIC employees, insurance companies, and contractors who require such information in the performance of their duties. The information may be furnished to: FCIC contract agencies, employees and loss adjusters; reinsured companies; other agencies within the United States Department of Agriculture; The Department of Treasury including the Internal Revenue Service; the Department of Justice, or other Federal or State law enforcement agencies; credit reporting agencies and collection agencies; other Federal agencies as requested in computer matching programs; and in response to judicial orders in the course of litigation. The information may also be furnished to congressional representatives and senators making inquiries on your behalf. Furnishing the information required by this form is voluntary; however, failure to report the correct and complete information requested may result in rejection of this form; rejection of any claim for indemnity, replanting payment, or other benefit; ineligibility for insurance; and a unilateral determination of any monetary amounts due.

PAPERWORK REDUCTION ACT

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NONDISCRIMINATION STATEMENT

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RAISIN APPRAISAL WORKSHEET
Count Method

1. COMPANY NAME	1a. CHECK APPROPRIATE BOX Bunches <input type="checkbox"/> Berries <input type="checkbox"/>
2. POLICY NUMBER	2a. CROP YEAR

3. INSURED'S NAME	4. UNIT NUMBER	5. FIELD ID	6. ACRES
7. NUMBER VINES/ACRE	8. ACRES/VINES TO BE APPRAISED	9. LAYDOWN DATE	10. SAMPLES REQUESTED

11. SAMPLE NUMBER	12. TOTAL NUMBER OF BUNCHES OR BERRIES (1 SAMPLE = 5 VINES)	13. NUMBER OF TRAYS IN SAMPLE	14. NUMBER OF VINES IN SAMPLE
(1)			
(2)			
(3)			
(4)			
(5)			
(6)			
(7)			
(8)			
(9)			
(10)			
(11)			
(12)			
(13)			
(14)			
(15)			
(16)			
(17)			
(18)			
15. TOTALS			

16. TOTAL NUMBER BUNCHES OR BERRIES	17. NUMBER VINES SAMPLED	18. AVERAGE NUMBER BUNCHES OR BERRIES PER VINE	19. DRY BUNCH WEIGHT FACTOR	20. AVERAGE WEIGHT PER VINE
	÷	=	x	=
21. AVG. WEIGHT PER VINE	22. NUMBER VINES TO BE APPRAISED	23. TOTAL WEIGHT	24. LBS/TON	25. APPRAISED TONS TO COUNT (.XX)
	x	=	÷ 2000	=

26. NARRATIVE

27. INSURED'S SIGNATURE	28. DATE
29. ADJUSTER'S SIGNATURE	30. DATE
CODE NO.	

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U. S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
CLAIM FOR RAISIN INDEMNITY

1 NAME OF INSURED			2 CROP YEAR		3 CONTRACT NUMBER		
3A CLAIM NUMBER		3B		4 DATE(S) OF INSPECTION		5 UNIT NUMBER	
6 ACRES	7 VARIETY	8 DATE(S) OF NOTICE OF DAMAGE OR LOSS	9 DATE(S) OF RAIN CAUSING DAMAGE		10 ASSIGNMENT OF INDEMNITY	TRANSFER OF INDEMNITY	
11 INSURED TONS			12 AMOUNT OF INSURANCE PER TON		13 INSURED SHARE		14 OTHER CONTRACT NUMBERS

PART I. TONNAGE AND VALUE OF RAISINS PLACED ON TRAYS

15 FINAL DISPOSITION	16 TONS PLACED ON TRAYS	17 VALUE PER TON	18 TOTAL VALUE
Passed on Delivery			
Passed After Reconditioning			
Sold - Alternative Use			
Disked in Field With Consent			
Discarded at Farm HQ			
Discard in Field			
Lost in Reconditioning			
19 TOTALS			

PART II. AMOUNT OF INDEMNITY

20 AMOUNT OF INSURANCE FOR TONNAGE PLACED ON TRAYS (entry in Box 12 times entry in line 19, Col. 16):	\$
21 AMOUNT OF LOSS FROM TONS PLACED ON TRAYS (entry in line 20 minus entry in line 19, Col. 18):	\$
22 AMOUNT OF INDEMNITY (entry in line 21 X entry in Box 13):	\$

PART III. RECONDITIONING PAYMENT*

23 <u>11.65</u> TONS OF RAISINS WASH AND DRY RECONDITIONED.	
24 ALLOWABLE RECONDITIONING DOLLAR AMOUNT/TON (see Section 11E of the Raisin Crop Provisions):	\$ _____
25 RECONDITIONING PAYMENT AMOUNT (item 23 X item 24 X share):	\$ _____

* NOTE: Payment may not be applicable for CAT. See Section 11B of the Raisin Crop Provisions.

PART IV. NET AMOUNT DUE

26 AMOUNT OF INDEMNITY (as calculated in Part 2, item 22):	\$
27 AMOUNT OF RECONDITIONING PAYMENT (as calculated in Part 3, item 25 - If already paid to insured, enter 0):	\$
28 TOTAL AMOUNT (item 26 plus item 27):	\$

PART V. MISCELLANEOUS INFORMATION AND NARRATIVE

29 NARRATIVE:

PART V. CERTIFICATION

I hereby certify that to the best of my knowledge and belief, the data above are accurate and true.
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; 7 U.S.C. 1506; 31 U.S.C. 3729,3730, 3801, 3812.

30 INSURED'S SIGNATURE	Date	31 CODE NUMBER	ADJUSTER'S SIGNATURE	Date
				MM-DD-YYYY
		32 CODE NUMBER	SUPERVISOR'S SIGNATURE	Date
				MM-DD-YYYY

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