

United States
Department of
Agriculture



Federal Crop Insurance
Corporation



Product
Development
Division

FCIC-25030 (5-1999)
FCIC-25030-1 (12-1999)

APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK

2000 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25030-1
SUBJECT: APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS	DATE: December 3, 1999	
	OPI: Product Development Division	
	APPROVED: <i>R.E. Waggoner</i> for <i>Tim B. Witt</i> Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Inserts:

1. In section 4 E, amended procedure for appraising apples with *E. coli* contamination.
2. In section 7 B, item 19 Cull Value - amended instructions for selecting the percent of cull production by adding a reference to the Apple Crop Provisions and the Special Provisions.
3. An amended entry on the Apple Quality Adjustment Appraisal Worksheet for item 16.
4. Amended entries on the Apple Production Appraisal Worksheet for items 7 through 10; item 12; item 17; and items 19 through 25.
5. In section 8, Claim Form Entries and Completion Procedures, section I, items "H," "I," and the "Narrative," information on RMA gleaning bulletins.
6. In section 9, TABLE A "Minimum Representative Sample Requirements," amended text for selecting sample trees for 10 acres or less.

APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Apple Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	References	Date	Directive Number
Remove	1-2		9-10 17-20 23-24 29-32	39-40	05-1999 05-1999 05-1999 05-1999	FCIC-25030 FCIC-25030 FCIC-25030 FCIC-25030
Insert	1-2		9-10 17-20 23-24 29-32	39-40	12-1999 12-1999 12-1999 12-1999	FCIC-25030-1 FCIC-25030-1 FCIC-25030-1 FCIC-25030-1
Current Index	1-2	1-2	1-8 9-10 11-16 17-20 21-22 23-24 25-28 29-32 33-38	39-40 41-42	12-1999 05-1999 12-1999 05-1999 12-1999 05-1999 12-1999 05-1999 12-1999 05-1999 12-1999 05-1999	FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030 FCIC-25030-1 FCIC-25030

- 4 “Natural drop” apples (see subsection 2 B for definition of “natural drop apples”). Insured's are not expected to pick these apples from the ground UNLESS the maturity AND aggregate quantity make it economically feasible to do so.

NOTE: While evaluating samples, visually inspect each apple to determine if damage was caused by something other than hail (i.e., limb rub, spur puncture, worm holes, etc.) or uninsured sunburn damage when the Sunburn Option is in effect.

- (d) **Insured damage due to hail:** for Option “A,” “B,” and the Sunburn Option, place apples in the insured damage category when:

- 1 any unhealed hail marks are present;
- 2 the surface indentation from hail exceeds one-eighth (C) inch in depth;
- 3 the skin has not been broken and the aggregate area (shoulder to shoulder) exceeds one-half (½) inch in diameter;
- 4 the skin has been broken by hail and is well healed; the aggregate area exceeds one-fourth (¼) inch in diameter; or

- (e) **Sunburn ‘damage:’**

- 1 Eligibility. The Sunburn Option is available only in Idaho, Oregon, and Washington. Insureds are required to have basic apple coverage, Option “B,” and a Sunburn Option in effect to be eligible for a sunburn adjustment.
- 2 Date of determination. Adjustments to production under the Sunburn Option are based on USDA Standards for U.S. Fancy considering the GRADE of the apple on the date of inspection and determining its appearance or edible/shipping quality for immediate fresh pack (§51.310). Grading will occur in the field in accordance with USDA Standards without regard to packing shed requirements.

NOTE: References to the USDA Apple Grade Standards are noted in parenthesis (e.g., §51.310, etc.).

- 3 Apple condition after storage or transit (§51.310). Decay, scald, or any other deterioration which develops after apples have been in storage or transit will be considered as affecting condition and not grade.
- 4 When sunburn is apparent. Sunburn grade reductions will not be applied when apples are only INJURED by sunburn (§51.300 & §51.301). Injury is a condition which does not materially detract from the appearance or edible/shipping quality of the apple. Those apples where it is apparent a sunburned condition MATERIALLY detracts from the appearance or edible/shipping quality of the apple will be adjusted for sunburn in accordance with the percentage factors contained in the Sunburn Option.

5 Sunburn Definitions:

Materially	Implies having tangible qualities which give the damaged area individuality and by which the fruit may be categorized. Tangible qualities which indicate sunburn damage are blistered or cracked skin, or when the discolored area does not blend into the normal color of the fruit.
Blend	Color is determined to blend when the separate constituents or the line of demarcation cannot be distinguished.
Demarcate	Delimit. Set apart.

(7) Multiple Causes of Damage Appraisals:

- (a) When hail damage, insured sunburn damage, or a combination of these two equals 20 percent (80 percent or better meets the U.S. Fancy grade), the percent of damage and resulting amount of cull production to count is calculated on the appraisal worksheet.
- (b) Count any apple as natural cull damage (from limb rubs, spur punctures, worm holes, etc.) even though it ALSO happens to have INSURED damage; i.e., hail or insured sunburn (uninsured sunburn is a cull blemish).

D. HANDLING APPRAISAL DISCREPANCIES

If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the apples are ready to harvest (see harvested production appraisal procedure). 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. APPRAISING APPLES WITH *E. COLI* CONTAMINATION

Mature apples lying on the ground (grounders) which meet or exceed the applicable minimum grade standards for the policy in effect WILL BE COUNTED as production to count, UNLESS such fruit is unmarketable due to *E. coli* contamination. Even then, apples picked up, delivered to, and purchased by a packer, processor, or other buyer will be counted as production to count. Also, production lying on the ground due to uninsured causes (e.g., such as wind drops due to not harvesting timely) will be considered production to count.

	1	2	3	4	5	6	7	8	9	10	LINE TOTAL	AVG %	ADJ %
14. Insured Damage	20	7	6	8	17	18	13	20			109	39	38
15. Total No. Apples	40	30	30	25	46	39	30	40			280		

NOTE: DO NOT do a “grade reduction” for “windfalls” or frozen apples (100 percent culls).

15. **Total No. of Apples:** Total the number of apples from samples 1 through 10, as applicable for items 12 through 14. Enter total under the “Line Total” column.

NOTE: For preharvest inspections, delay completion of items 16 through 25 until harvest is complete unless harvest will not be completed. If harvest will not be completed, appraise the production.

NOTE: Round entries in items 16 through 21 and item 25 to the nearest whole box or bushels to tenths, as applicable.

16. **Gross Production:** Total Production in whole boxes or bushels to tenths of harvested or unharvested apples, as applicable, regardless of grade.

NOTE: For pre-harvest appraisals conducted using the Apple Production Appraisal Worksheet, transfer entry from item 25.

NOTE: If 80 percent or more of the production meets the crop provisions grade requirements, skip items 17 through 19.

17. **Insured Damage:** Computed number of whole boxes or bushels to tenths, of apples failing to meet the policy grade requirements because of insured damage by multiplying item 14 Adj. % times item 16, as applicable.

NOTE: For apples harvested BEFORE any insured damage, enter “0.” For harvested AND unharvested acreage, enter 100 percent of item 16 for both “windfalls” and frozen apples that cannot be packed or marketed as fresh apples.

18. **Net Bu/Boxes:** Circle either “Bu.” or “Boxes,” as applicable. Item 16 minus item 17, in whole boxes or bushels to tenths.

19. **Cull Value:**

%: a. **30%** as specified in the Apple Crop Provisions, or

b. **0% or 15%** as specified in the Special Provisions and elected by the insured for the applicable fresh fruit option. Does not apply to Basic Coverage.

BU/BOXES: Multiply the applicable percent times the entry in item 17 to calculate cull production in whole boxes or bushels to tenths.

NOTE: For immature apples with no processing value and “windfalls” or frozen apples for which harvest is not practical, enter “0.” The difference between the total production and the production to count as determined above will be considered cull production.

20. **Uninsured Causes:** Computed total number of whole boxes or bushels to tenths, of apples lost to UNINSURED cause(s):
- a. Harvested production appraisals - Determine the TOTAL amount by comparing the per-acre actual harvested or appraised production with the production from comparable acreage NOT affected by the uninsurable cause(s).
 - b. Unharvested production appraisals - MAKE NO ENTRY (any harvested or unharvested apples that meet the policy grade requirements due ONLY to UNINSURABLE damage will have been included as part of the apples in item 13 above).
21. **Production:** Check **UH** or **H** box, as applicable to designate unharvested or harvested production. Add the entry in item 18 and item 19 to the entry in item 20 in whole boxes or bushels to tenths, as applicable.
- a. For UNHARVESTED (APPRAISED) ACREAGE, divide this total by item 8 “Acres” (for the sample) and transfer this figure (with other unharvested production entries for the unit) to the appraised potential item entries in Section I of the Production Worksheet.
 - b. For HARVESTED ACREAGE, transfer the total (with other harvested production entries for the unit) to the item entry for harvested production in Section II of the Production Worksheet.
22. **Remarks:** List and/or explain:
- a. The bin-to-field box/bushel ratio, or weight per bushel, as applicable.
 - b. The date of sampling if harvest is NOT complete (worksheet and claim to be completed at a later date).
 - c. Any uninsured cause(s) of damage or loss.
 - d. Any difference between total acres in the fresh fruit policy option in the unit (item 4) and the cumulative total of all item 8 entries for the unit.
 - e. Any damaged acreage harvested before appraisal.
 - f. Any voluntary destruction (removal) of orchard acreage.
 - g. References for orchard identification (aerial photo, sketch map, etc.).

23. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured's (or insured's authorized representative) has signed. If the appraisal is performed prior to the 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 section of the Production Worksheet.
24. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
25. **Total Production:** Total **Harvested Production** in whole boxes or in bushels to tenths, from ALL harvested item 21 entries, as applicable.
26. **Pg. ___ of ___:** Page number - (Example: Page 1 of 2, Page 2 of 2, etc.).

APPLE QUALITY ADJUSTMENT APPRAISAL WORKSHEET (For Illustration Purposes Only)												Company: Acme Insurance			1. INSURED'S NAME I.M. Insured			2. POLICY NO. XXXXXXXX			
												Claim No.: XXXXXXXXX			3. UNIT NO. 00100			4. ACRES 10.8		5. CROP YEAR YYYY	
6. ORCHARD ID FSN 112, Orchard C -1												9. DAMAGE: CAUSE(S) Hail				DATE(S) MM/DD/YYYY		10. PRACTICE 002			
7. VARIETY Red Delicious						8. ACRES 4.9						11. OPTION B									
	SAMPLE NUMBER										LINE TOTAL	AVG. %	ADJ. %	16		17		18		19	
	1	2	3	4	5	6	7	8	9	10				GROSS PRODUCTION		INSURED DAMAGE (16 x Adj. %)		NET BU./BOXES (16 - 17)		CULL VALUE % BU./BOXES (17 x %)	
12. Grade U.S. Fancy	10	11	18	10	19	12	8	12			100			Harvested							
13. Natural Culls	10	12	6	7	9	9	10	8			71			Unharvested		209.2	79.5	129.7	15	11.9	
14. Insured Damage	20	7	6	8	18	18	12	20			109	39	38	20. UNINSURED CAUSES				21. PRODUCTION <input checked="" type="checkbox"/> UH <input type="checkbox"/> H			
15. Total No. Apples	40	30	30	25	46	39	30	40			280							28.9			

6. ORCHARD ID FSN 112, Orchard C -1												9. DAMAGE: CAUSE(S) Hail				DATE(S) MM/DD/YYYY		10. PRACTICE 002			
7. VARIETY Red Delicious						8. ACRES 5.9						11. OPTION B									
	SAMPLE NUMBER										LINE TOTAL	AVG. %	ADJ. %	16		17		18		19	
	1	2	3	4	5	6	7	8	9	10				GROSS PRODUCTION		INSURED DAMAGE (16 x Adj. %)		NET BU./BOXES (16 - 17)		CULL VALUE % BU./BOXES (17 x %)	
12. Grade U.S. Fancy	8	9	10	12	8	9	12	9			77			Harvested		127.2	35.6	91.6	15	5.3	
13. Natural Culls	10	10	11	6	14	9	10	9			79			Unharvested							
14. Insured Damage	12	8	12	8	9	11	11	10			81	34	28	20. UNINSURED CAUSES				21. PRODUCTION <input type="checkbox"/> UH <input checked="" type="checkbox"/> H			
15. Total No. Apples	30	27	33	26	31	29	33	28			237							96.9			

22. REMARKS

For appraised production, item 21 entry calculations: 129.7 + 11.9 = 141.6 ÷ 4.9 acres = 28.9 bu.

23. ADJUSTER'S SIGNATURE I.M. Adjuster			CODE NO. XXXXX		DATE MM/DD/YYYY		24. INSURED'S SIGNATURE I.M. Insured			DATE MM/DD/YYYY		25. TOTAL PRODUCTION BU./BOXES 96.9	
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23. **Boxes or Bushels/Acre:** Transfer entry from item 22.

NOTE: Transfer the per acre appraisal to the appraised production item entry on the Production Worksheet.

24. **Total Acres:** Transfer entry from item 6.

25. **Appraised Production to Count:** Item 23 times item 24, in boxes or bushels to tenths.

PART V - SKETCH MAP/REMARKS

- a. Use a sketch map to show orchard boundaries and locations of sample trees selected.
- b. Enter any additional pertinent information about this appraisal, such as the tree spacing in the orchard, or any production damaged by uninsured causes provided there are acceptable records of such production.

PART VI - SIGNATURES

26. **Insured's Signature and Date:** Insured's (or authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

27. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If an 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.

28. **Pg ___ of ___:** Page number - (Example: Page 1 of 1, Page 2 of 2, etc.).

APPLE PRODUCTION APPRAISAL WORKSHEET
(For Illustration Purposes Only)

PART I - HEADING

COMPANY: Acme Insurance Co.		CLAIM NO.: XXXXXXXX	
1. INSURED'S NAME I.M. Insured	2. POLICY NUMBER XXXXXXX	3. CROP YEAR YYYY	4. UNIT NUMBER 00100
5. VARIETY Red Delicious	6. ACRES 4.9	7. NO. OF TREES/ACRE 194	8. TOTAL NO. OF TREES 951

PART II - NUMBER OF APPLES/TREE

9. SAMPLES					10. TOTAL	11. NO. OF SAMPLES	12. AVERAGE
10	8	7	9	6	40	5	8.0

PART III - NUMBER OF APPLES/BOX OR BUSHEL

13. SAMPLES					14. TOTAL	15. NO. OF SAMPLES	16. AVERAGE
35	41	31	33	41	181	5	36.2

PART IV - CALCULATIONS

17. APPLES/TREE (ITEM 12 ENTRY) 8.0	÷	18. APPLES/BOX OR BUSHEL (ITEM 16 ENTRY) 36.2	=	19. BOXES OR BUSHELS/TREE (TO HUNDREDTHS) 0.22
20. BOXES OR BUSHELS/TREE (ITEM 19 ENTRY) 0.22	X	21. NUMBER OF TREES/ACRE (ITEM 7 ENTRY) 194	=	22. BOXES OR BUSHELS/ACRE 42.7
23. BOXES OR BUSHELS/ACRE (ITEM 22 ENTRY) 42.7	X	24. TOTAL ACRES (ITEM 6 ENTRY) 4.9	=	25. APPRAISED PRODUCTION TO COUNT (BOXES OR BUSHELS) 209.2

PART V - SKETCH MAP/REMARKS Tree spacing 15' x 15'

PART VI - SIGNATURES

26. INSURED'S SIGNATURE I.M. Insured	DATE MM/DD/YYYY
27. ADJUSTER'S SIGNATURE AND CODE NUMBER I.M. Adjuster XXXXX	DATE MM/DD/YYYY

FINAL: Determined acres to tenths.

NOTE: Acreage breakdown 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 below.

C₁ Enter the ACTUAL acres for the orchard or suborchard.

C₂ Enter the REPORTED acres for the orchard or suborchard.



D. **Interest or Share:** Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to insurance provider instructions. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

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

NOTE: In counties where the actuarial documents have type codes for both fresh (F) and processing (P) apples, VERIFY that the “fresh” and “processing” established prices are “set” as shown on the actuarial documents (also check the application, contract change form, and the Summary of Coverage, if available). Also VERIFY which coverage is in effect for EACH orchard and the actual orchard management (for fresh-market or processing apples) as shown on the Summary of Coverage. ENTER the appropriate type code for EACH orchard after said verification.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviations as shown below.

STAGE EXPLANATION

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

GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) for more information on gleaning.

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

USE EXPLANATION

“WOC” Other use without consent
“SU” Solely uninsured
“ABA” Abandoned without consent
“H” Harvested
“UH” Unharvested

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

GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) for more information on gleaning.

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

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

K₁ - M₁. MAKE NO ENTRY.

N. **Adjusted Potential:** Transfer entry from column “J” in whole boxes or bushels to tenths.

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

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

Q. **Total:** Column “C₂” (**reported acres**; “C” if acreage is not under-reported) times column “P” in whole boxes or bushels to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual acres (Column "C" or ["C₁" if there are under-reported acres]), to tenths.

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "O" and total of column "Q."

NARRATIVE:

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.

- (1) If consent is or has been given to put part of the unit to another use;
- (2) If uninsured causes are present; or
- (3) For unusual or controversial cases.

NOTE: Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use or without consent.

- l. Explain any differences between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by the insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects or disease when the insured cause of loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. See Bulletin No. MGR-99-023, dated June 28, 1999 and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) for more information on gleaning.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, stored on the farm, sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in items B - E.

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - NUMBER OF TREES PER ACRE - TREES ON SIZE CONTROLLING ROOTSTOCK

DIS	DISTANCE BETWEEN TREES (IN FEET)					
	4	5	6	7	8	9
4	2723	2178	1815	1556	1361	1210
5	2178	1742	1452	1245	1089	968
6	1815	1452	1210	1037	908	807
7	1556	1245	1037	889	778	691
8	1361	1089	908	778	681	605
9	1210	968	807	691	605	538

NOTE: For spacings not shown on these charts: Multiply the distance between trees (to the nearest tenth of a foot) times the distance between rows (to the nearest tenth of a foot), and divide this result into 43,560 square feet per acre (round result to the nearest whole number).

EXAMPLE:

Tree spacing is 12.5 feet and row spacing is 16 feet.

$12.5 \text{ ft.} \times 16.0 \text{ ft.} = 200.0 \text{ sq. ft. per tree. } 43,560 \text{ sq. ft.} \div 200.0 \text{ sq. ft.} = 217.8$

which rounds up to 218 trees per acre.

TABLE C - NUMBER OF TREES PER ACRE - STANDARD SIZE TREES

		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																										
	11		396																									
	12			363																								
	13				335																							
	14					311																						
	15						290																					
	16							272																				
	17								256																			
	18									242																		
	19										229																	
	20											218																
	21												207															
	22													198														
	23														189													
	24															182												
	25																174											
	26																	168										
	27																		161									
	28																			156								
	29																				150							
	30																					145						
	31																						141					
	32																							136				
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