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Department of  
Agriculture



Federal Crop  
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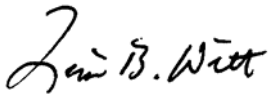
# RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

**2004 AND SUCCEEDING CROP YEARS**

FCIC-25390 (08-1997)  
FCIC-25390-1 (07-1998)  
FCIC-25390-2 (06-1999)  
FCIC-25390-3 (07-2004)



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25390 (08-1997)</b> 25390-1 (07-1998) 25390-2 (06-1999) 25390 3 (07-2004)
<b>SUBJECT:</b>  <b>RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS</b>	<b>DATE: July 27, 2004</b>	
	<b>OPI: Product Development Division</b>	
	<b>APPROVED:</b>  Deputy Administrator, Research and Development	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 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 highlighted. Three stars (\*\*\*) identify where information has been removed.

Changes:

- A Changed the title of section 13, replacing the word “Standards” with “Requirements.” Revised subsection 13 B (3) and (4) by adding instructions for grapes laid down on continuous trays and clarifying instructions for grapes laid down on individual trays. Revised the Weight Method appraisal worksheet to add an entry and example for “Claim Number.” Also added a second appraisal worksheet example illustrating how to complete the form for weight method appraisals for continuous tray raisins. Deleted subsection 13 C and moved the information it contained to the end of subsection 13 B (2) as a NOTE. Inserted additional handbook references and corrected others as appropriate.
- B Revised subsection 13 B (4) and (5) to add instructions to use the Raisin Appraisal Worksheet (Weight Method) to record appraisals for field discards and discards at the growers headquarters. Revised subsection 13 B (5) In subsection 13 B (5), added all calculations are to be recorded either in the Narrative of the appraisal worksheet or a Special Report.

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

- C Revised subsection 13 B (6) to add instructions to use the Raisin Appraisal Worksheet for either the Weight or Count Method as appropriate to appraise for stickage on individual or continuous trays. Inserted all calculations are to be recorded either in the Narrative of the appraisal worksheet or a Special Report.
- D Changed the title of section 14, deleting the word “Standards.” Revised subsection 14 C to clarify how representative samples are selected for the weight, count and continuous tray appraisal methods. Changed the title of the “Vine Minimum Sample Table” to “Minimum Representative Sample Requirements” and reformatted the table for clarification.
- E Changed the title of section 15, replacing the word “Form” with the word “ Worksheet” and deleting the word “Standards.” Deleted the language in the old subsections A (1) and (2) and inserted language in A (1) to correspond with the loss adjustment handbook standards. Inserted new language in subsection A (2) to use separate appraisal worksheets for each variety, vineyard (or sub-vineyard) and unit inspected. Renumbered subsection 15 C as 15 A (3), and changed the old subsection 15 B to be a NOTE at the end of subsection 15 A. Renumbered subsection 15 D as 15 B. Changed the title of the old subsection 15 D to show it includes instructions for individual and continuous tray appraisals and deleted all references to FCIC form numbers and OMB numbers.
- F Revised the new subsection 15 B by inserting the appraisal worksheet dated 2/99 and related form completion instructions. Added instructions and an example for “Claim No.” Revised the form completion instructions to reflect standard handbook language. Inserted instructions for “Company Name,” and rearranged and numbered items 1 through 3 to match the new form example. Revised form completion instructions to add instructions for the continuous tray appraisal method in items 12, 13, 15, 19, and 24. Inserted a new form example for continuous tray appraisals. On the example forms for individual and continuous tray appraisals, corrected the entries for items 6 – 8, 20, 21, and 23. Inserted “FOR ILLUSTRATION PURPOSES ONLY” in the heading of the example forms.
- G Moved the information in section 16 “Appraisal Modification and Deviation Standards” to section 18, retitled the section to read “Appraisal Deviations and Modifications,” Reserved the old section 16. The “Dry Bunch Weight Table” in Subsection B was revised to add a dry bunch weight for the category “All Others.”
- H In subsection 18, deleted all references to FCIC form numbers and OMB numbers. Inserted language to clarify when information applied to individual or continuous tray appraisals. In subsection 18 A, added a description of the bunch and berry count appraisal methods. Added a new subsection 18 D to reflect the loss adjustment handbook standards and renumbered the old subsection D as E. Deleted the old subsection 18 D (2) and incorporated the information into subsection 18 E. Inserted the appraisal worksheet dated 2/99 and revised the form completion instructions accordingly. Also revised the form and completion instructions to reflect the loss

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

adjustment handbook standards and inserted instructions and an example entry for “Claim Number.” Inserted instructions for appraising raisins laid on continuous trays under the Count Appraisal Method, with items 12 - 14, 20, 21, and 26 being revised accordingly. Corrected entries in the example form for the bunch count appraisal method for individual trays for items 6, 8, 22, 23, 25, and 26. Inserted and entry for “Company Name,” and rearranged and numbered items 1 through 3 to match the new form example. Inserted a new form example for continuous tray appraisals. Inserted “FOR ILLUSTRATION PURPOSES ONLY” in the heading of the example forms.

- I Removed Exhibit 10, which contained blank forms, and revised the Table of Contents accordingly.
- J Revised the Table of Contents to reflect the loss adjustment standards handbook format and to reflect changes made in the slipsheeted pages.
- K Removed “see section...,” and “see subsection...,” etc., and replaced with “refer to section...” and “refer to subsection...,” etc., wherever they appeared in the slipsheeted pages.
- L Made minor changes within the slip sheeted pages to correct spelling and punctuation; and revise page numbering and references.

**RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Raisin Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	1-4	1-2	9-10 11-12.2 13-14 15-20 21-24	10 (67-68)	07-1998 08-1997 07-1998 08-1997 07-1998 08-1997	FCIC-25390-1 FCIC-25390 FCIC-25390-1 FCIC-25390 FCIC-25390-1 FCIC-25390
Insert	1-4	1-2	1-4 9-24		07-2004 07-2004	FCIC-25390-3 FCIC-25390-3
Current Index	1-4	1-2	1-2 3-6 7-8 9-24 25-28 29-30 31-34 35-38 39-40 41-42 43-46	1(47-48.2) 1(49-50) 2(51-52) 3(53-54) 4(55-56) 5(57-58) 6(59-60) 7(61-62) 8(63-64) 9(65-66)	07-2004 06-1999 07-1998 08-1997 07-2004 07-1998 06-1999 07-1998 06-1999 08-1997 07-1998 08-1997 08-1997 08-1997 08-1997 08-1997 08-1997 07-1998 08-1997	FCIC-25390-3 RCIC-25390-2 FCIC-25390-1 FCIC-25390 FCIC-25390-3 FCIC-25390-1 FCIC-25390-2 FCIC-25390-1 FCIC-25390-2 FCIC-25390 FCIC-25390-1 FCIC-25390-2 FCIC-25390 FCIC-25390-1 FCIC-25390 FCIC-25390 FCIC-25390 FCIC-25390-1 FCIC-25390 FCIC-25390

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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
CDFA	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.

Acreege 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 <b>actuarial documents</b> . 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 <b>actuarial documents</b> .
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 flages, 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 6 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 Raisin Endorsement, the tonnage must be recalculated based on the endorsement 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 Exhibit 1 for procedures for completing the “Raisin Claim 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)



## PART 3 RAISIN APPRAISALS

## 13 GENERAL APPRAISAL REQUIREMENTS

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; and
  - (d) Raisins stuck to trays (refer to subsection 13 B (5) below).

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

B General Information

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

**NOTE:** Make separate appraisals for each variety inspected.

**NOTE:** List (and explain) uninsured conditions or causes of loss in the “Remarks” section of the appraisal worksheet or on a Special Report.

(3) **Weight Method Appraisals**

Use this method when raisins are damaged by insured or uninsured causes to the extent that NO raisins will be boxed and delivered. If the insurance provider determines that raisins are damaged to the extent that a weight method appraisal will not be accurate, refer to section 18, Appraisal **Deviations and Modifications**.

- (a) Use the Raisin Appraisal Worksheet (Weight Method) to record the total of all sample weights for raisins on individual or continuous tray laid from or in front of 5 consecutive vines and calculate an average weight per vine.
- (b) For raisins on continuous trays, determine the percent of row containing raisins on continuous tray by measuring , in whole feet, the total length of row selected for the sample and then measuring the gaps (or length of the sample row without continuous tray). To determine the percent of the sample row with raisins on continuous tray, divide the length of gaps by the total length of row and subtract the result from “1,” round to tenths of a percent.

- (c) Multiply the average weight per vine by the percent of row with continuous tray to determine the adjusted average weight per vine. Multiply the average weight per vine (or adjusted average weight per vine for continuous tray) by the number of vines to be appraised to determine the total appraised weight in pounds and convert to tons to hundredths. Also record the results on the Raisin Claim Worksheet (refer to Exhibit 1), as applicable.

**NOTE:** For continuous trays, do not use “end rows” for sample purposes. End rows are a continuous tray laid down at the edge of the vineyard to empty a mechanical harvester. Also, do not take samples near the beginning or end of a gap in a continuous tray due to variability in harvesting equipment.

(4) **Field Discard Weight Method**

Use this method when field discards are in excess of normal. Use a separate Raisin Appraisal Worksheet (Weight Method) to record the total weight of berries/bunches discarded from individual or continuous trays from 5 consecutive vines. Clearly indicated in the heading of the appraisal worksheet that the appraisal is for “Field Discards.” 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 to hundredths. Record the total appraised tons (to hundredths) in item 23 of the Raisin Appraisal Worksheet (Weight Method). Also record the results in item 28 of the Raisin Claim Worksheet (refer to EXHIBIT 1).

**NOTE:** If raisins are over 16% moisture, adjust the appraised weight downward to 16% moisture (refer to EXHIBIT 9). If a USDA inspection has been made prior to making the appraisal and enough time has elapsed that the moisture recorded 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 deviations and modifications in section 18.

(5) **Appraisal For Discards At Grower Headquarters**

Perform this appraisal ONLY when discards are in excess of normal. Use a separate Raisin Appraisal Worksheet (Weight Method) to record the appraised tons to hundredths of raisin discards. Clearly indicate in the heading of the appraisal worksheet that the appraisal is for “Discards at Grower Headquarters.” Record all calculations in either the “Narrative” of the Raisin Appraisal Worksheet (Weight Method) or on a Special Report. Account for raisin tonnage (discards in excess of normal) lost over shaker at grower headquarters as follows:

- (a) Determine average bin weight (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 lbs. (average weight of a bin) = 5,000 lbs. 5,000 lbs. X .30 (average percentage of raisins to count) = 1,500 lbs. 1,500 lbs. divided by 2000 = .75 tons appraisal.

- (d) Document the method used to determine the average percentage of CSS, and show the calculations in either the "Narrative" of the Raisin Appraisal Worksheet (Weight Method) or on a Special Report. Verify that raisin tonnage in bins has been destroyed prior to final settlement of claim.
- (e) Also record the calculated tonnage amount in item 27 of the Raisin Claim Worksheet (refer to Exhibit 1).

(6) **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. Use a separate Raisin Appraisal Worksheet to record the appraised tons to hundredths. Use either the Weight or Count Method, as appropriate. Clearly indicate in the heading of the appraisal worksheet that the appraisal is for "Tray Stickness." Record all calculations in either the "Narrative" of the worksheet or on a Special Report. Account for raisin tonnage stuck to trays as follows:

- (a) If individual 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 individual trays based upon the average number of trays determined on the first inspection to be laid between 5 consecutive vines (refer to section 8 for inspection requirements).
- 2 Determine the total weight of raisin discards from tray stickage either by weight (refer to subsection 13 B (3)), or by berry/bunch count (refer to section 18).

Repeat this process 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 for individual trays 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. For berry count appraisals on continuous trays, use the sample size as determined in subsection 14 C (3).

2 Determine the total weight of raisin discard from tray stickage either by weight (refer to subsection 13 B (3)), or by bunch/berry count (refer to section 18).

Repeat this process for each required sample (as determined in section 14) to obtain the average discard weight.

(d) Record the results on the Raisin Appraisal Worksheet in tons to hundredths. Also record the results in item 28 of the Raisin Claim Worksheet (refer to Exhibit 1).

\*\*\*

**14 SAMPLE SELECTION**

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) The number of vines; and
- (2) The 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 Select representative samples for:

- (1) Weight appraisal method for raisins laid down on individual trays, by counting the number of individual trays from 5 consecutive vines (the space between 6 vine trunks). If individual trays overlap across the end vine trunks, then weigh/count the last tray on one end but not on the other end. For continuous trays, determine the space equal to the spacing of 5 continuous vines (the space between 6 vine trunks).
- (2) Berry or bunch count appraisal method for raisins laid down on individual trays, use subsection 14 C (1) above to determine the sample size.
- (3) The berry count appraisal method for raisins that are laid down on continuous trays by measuring the space between two vine trunks within the row and dividing by four to arrive at the representative sample row length in feet to tenths.

MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS (by Unit)	
Number of Vines	Number of Samples*
0 through 2,500 vines	2 sample groups*
For each additional 5,000 vines (or fraction thereof)	1 additional sample group*
* 1 sample group = 5 consecutive vines.	

15 APPRAISAL **WORKSHEET** ENTRIES AND COMPLETION

A General Information

\*\*\*

- (1) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (2) Separate appraisal worksheets are required for each variety, vineyard (or sub-vineyard), and unit inspected.
- (3) Make adjustments for any missing vines on the unit.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection B below. Example appraisal worksheets are also provided to illustrate how to complete entries.

**B** Weight Method Appraisal Worksheet Entries and Completion (for both individual and continuous tray appraisals)

<u>Item No.</u>	<u>Information Required</u>
<b>Claim No.:</b>	Claim number as assigned by the insurance provider, if required.
<b>1 Company Name:</b>	Name of insurance provider, if not preprinted on the worksheet (Company Name).
<b>2 Policy Number:</b>	Insured's assigned policy number.
<b>2 a Crop Year:</b>	Four-digit crop year, as defined in the policy, for which the claim is filed.
<b>3 Insured's Name:</b>	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
<b>4 Unit Number:</b>	Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
<b>5 Field ID:</b>	Vineyard or sub-vineyard identification symbol (block number, etc.).
<b>6 Acres:</b>	Number of determined acres, to tenths, in the unit being appraised.
<b>7 Number of Vines/Acre:</b>	Number of vines per acre as determined by the adjuster during the first visit to the vineyard (refer to Exhibit 8 for vine spacing).
<b>8 Acres/Vines To Be Appraised:</b>	Total number of acres (to tenths) in the vineyard or sub-vineyard and the number of vines to be appraised (e.g., 2.3/1194).

- 9 **Laydown Date:** Date raisins to be appraised were laid down (e.g., MM/DD/YYYY).
- 10 **Samples Req.:** Number of samples required based on the number of vines to be appraised (refer to subsection 14 C).
- 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. For continuous tray, weigh the raisins on the tray occupying space equal to the spacing of 5 consecutive vines (i.e., the spaces between 6 vine trunks).
- 13 **Number Of Trays In Sample:** By line, number of individual trays in each sample. For continuous tray, cross out "Number of Trays in Sample" and replace with "Percent Of Row With Tray." Enter percent of row with continuous tray, rounding to tenths of a percent, using the instructions in subsection 13 B (3), above. Show calculations in the "Narrative."
- 14 **Number Of Vines In Sample:** By line, total number of vines in the sample.
- 15 **Totals:** Totals of column 12, "Total Weight of Sample," in whole pounds; column 13, "Number of Trays in Sample," for individual trays enter whole trays, for continuous trays enter total percent to tenths; and column 14, "Number of Vines in Sample," in whole vines.
- 16 **Total Weight:** Transfer entry from item 15, "Total Weight Of Sample," in whole pounds.
- 17 **Number Of Vines Sampled:** Transfer entry from item 15, "Number Of Vines In Sample."
- 18 **Average Weight Per Vine:** Result of dividing item 16, "Total Weight," by item 17, "Number Of Vines Sampled," in pounds to tenths.
- 19 **AVG. Weight Per Vine:** For individual trays, transfer entry from item 18, "Average Weight Per Vine." For continuous trays, multiply percent of row occupied by continuous tray (from "Narrative" calculation) times item 18, result in pounds to tenths.
- 20 **No. Vines To Be Appraised:** Transfer entry from item 8 for number of vines to be appraised.
- 21 **Total Weight:** 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:** 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. Refer to 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.
  - f. Calculations for determining percent of row with continuous tray (refer to subsection 13 B (3)) and item 19 entry, average weight per vine.
- 25 **Insured’s Signature:** Insured (or insured’s authorized representative’s) signature. BEFORE obtaining insured’s signature REVIEW ALL Entries on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 26 **Date:** Date of the insured’s signature (e.g., MM/DD/YYYY).
- 27 **Adjuster’s Signature, Code No.:** Signature of the adjuster and code number after the insured (or insured’s authorized representative) has signed.
- 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.
- 29 **Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**(EXAMPLE FOR INDIVIDUAL TRAY APPRAISALS)**

Claim No.: XXXXX

(Rev. 2-99) (FOR ILLUSTRATION PURPOSES ONLY) <b>RAISIN APPRAISAL WORKSHEET</b> <b>Weight Method</b>		1. Company Name Any Company		2. Policy Number XX-XXX-XXXXX		2a. Crop Year YYYY			
		3. Insured's Name I. M. Insured		4. Unit Number 00100		5. Field ID A-1			
6. Acres 2.3		7. Number Vines/Acre 519		8. Acres/Vines To Be Appraised 2.3/1194		9. Laydown Date MM/DD/YYYY		10. Samples Req. 2	
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)									
(13)									
(14)									
(15)									
(16)									
(17)									
(18)									
15. Totals	70			17			10		
16. Total Weight 70			17. Number Vines Sampled 10			18. Average Weight Per Vine = 7.0			
19. AVG. Weight Per Vine 7.0		20. No. Vines To Be Appraised X 1194		21. Total Weight = 8358.0		22. Lbs/Ton ÷ 2000		23. Appraised Tons To Count = 4.18	
24. Narrative: Appraised on MM/DD/YYYY.									
25. Insured's Signature I. M. Insured						26. Date MM/DD/YYYY			
27. Adjuster's Signature I. M. Adjuster				Code No. XXXXXX		28. Date MM/DD/YYYY			



Claim No.: XXXXX

**(EXAMPLE FOR CONTINUOUS TRAY APPRAISALS)**

(Rev. 2-99) (FOR ILLUSTRATION PURPOSES ONLY) <b>RAISIN APPRAISAL WORKSHEET</b> <b>Weight Method</b>		1. Company Name Any Company		2. Policy Number XX-XXX-XXXXX		2a. Crop Year YYYY			
		3. Insured's Name I. M. Insured		4. Unit Number 00100		5. Field ID A-1			
6. Acres 2.3		7. Number Vines/Acre 519		8. Acres/Vines To Be Appraised 2.3/1194		9. Laydown Date MM/DD/YYYY		10. Samples Req. 2	
11. Sample Number	12. Total Weight Of Sample (1 Sample = 5 Vines)			13. Number Of Trays In Sample Percent Of Row With Tray			14. Number Of Vines In Sample		
(1)	43			90.3			5		
(2)	36			87.5			5		
(3)									
(4)									
(5)									
(6)									
(7)									
(8)									
(9)									
(10)									
(11)									
(12)									
(13)									
(14)									
(15)									
(16)									
(17)									
(18)									
15. Totals		79			177.8			10	
16. Total Weight 79			17. Number Vines Sampled 10			18. Average Weight Per Vine = 7.9			
19. AVG. Weight Per Vine 7.0		20. No. Vines To Be Appraised 1194		21. Total Weight = 8358.0		22. Lbs/Ton ÷ 2000		23. Appraised Tons To Count = 4.18	
24. Narrative: Appraised on MM/DD/YYYY. Sample 1 58.0 ft gap ÷ 600.0 ft row = .097; Sample 2 75.0 ft gap ÷ 600.0 ft row = .125. .097 + .125 = .222. .222 ÷ 2 samples = .111 average percent gap. 1 - .111 = .889 average percent of row with tray. 7.9 X .889 = 7.0.									
25. Insured's Signature I. M. Insured						26. Date MM/DD/YYYY			
27. Adjuster's Signature I. M. Adjuster						Code No. XXXXXX		28. Date MM/DD/YYYY	

16 RESERVED.

17 RESERVED.

18 APPRAISAL DEVIATIONS AND MODIFICATIONS

A **Count Method Appraisal Modification** - If it is determined that raisins are damaged to the extent that an accurate weight appraisal cannot be made, use the **Count Method Appraisal Modification (bunch or berry count)** to determine appraised raisin production.

- (1) **For bunch appraisals**, select a representative 5 vine sample (refer to section 14), count the number of bunches on each **individual** tray within the sample. **For berry appraisals on continuous trays**, select a **sample row length** using subsection 14 C (3) and count the number of berries in the sample.
- (2) **Total the number of bunches/berries for all samples and divide by the number of vines sampled to determine the average number of bunches/berries per vine.**
- (3) **For bunch appraisals**, multiply the **average** number of bunches per vine times the **dry bunch weight factor** (refer to the table in subsection 18 B below) to obtain the **average weight per vine in pounds to tenths**. **For berry appraisals on continuous trays**, determine the percent of row containing the continuous tray using the instructions in subsection 13 B (3), above. Divide the average number of berries per vine by “1250” to obtain the **average weight per vine in pounds to tenths**. Multiply the average weight per vine by the **percent of row with continuous tray to determine the adjusted average weight per vine.**
- (4) Multiply the **average weight per vine (or for continuous trays, the adjusted average weight per vine)** by the number of vines to be appraised to calculate the total appraisal weight in pounds and **divide by “2000” to convert to tons to hundredths.**

\*\*\*

- (5) Use the **Count Method Appraisal Modification** for bunch and berry appraisals using the **procedures in 18 E** below.

B Use the dry factors in the table below **with** the **Count Method Appraisal Modification (bunch appraisals)**.

<b>DRY BUNCH WEIGHT TABLE</b>	
<b>Variety Name</b>	<b>Dry Bunch Weight in Pounds</b>
Thompson & Fiesta	.22
Flame Seedless	.24
Ruby Seedless	.56
Muscat	.18
Sultana	.20
Monukka	.27
<b>All Others</b>	<b>.22</b>

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 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** General Information

- (1) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (2) Separate appraisal worksheets are required for each variety, vineyard (or sub-vineyard), and unit inspected.
- (3) Make adjustments for any missing vines on the unit.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection 18 E below. Example appraisal worksheets are also provided to illustrate how to complete entries.

**E** Count Method Appraisal Modification – Bunch or Berry Count for Individual Tray and Berry Count for Continuous Tray

\*\*\*

<u>Item No.</u>	<u>Information Required</u>
<b>Claim No.:</b>	Claim number as assigned by the insurance provider, if required.
<b>1 Company Name:</b>	Name of insurance provider, if not preprinted on the worksheet (Company Name).
<b>1 a Check Appropriate Box Bunches/Berries:</b>	Place a check in the appropriate box to indicate if the appraisal is for “bunches” or “berries.”
<b>2 Policy Number:</b>	Insured's assigned policy number.
<b>2 a Crop Year:</b>	Four-digit crop year for which the claim is filed, as defined in the policy.
<b>3 Insured’s Name:</b>	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
<b>4 Unit Number:</b>	Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
<b>5 Field ID:</b>	Vineyard or sub-vineyard identification symbol (block number, etc.).
<b>6 Acres:</b>	Number of determined acres, to tenths, in the vineyard or sub-vineyard being appraised.
<b>7 Number Vines/Acre:</b>	Number of vines per acre as determined by the adjuster during the first visit to the vineyard (refer to Exhibit 9 for vine spacing).
*** <b>8 Acres/Vines To be Appraised:</b>	Total number of acres (to tenths) and vines to be appraised (e.g., 2.3/1194).

- 9 **Laydown Date:** Date raisins to be appraised were laid down.
- 10 **Samples Requested:** Number of samples required based on the number of vines to be appraised (refer to subsection 14 C).
- 11 **Sample Number:** MAKE NO ENTRY, sample numbers are pre-printed on the form.
- 12 **Total Number Of Bunches Or Berries: (1 Sample = 5 Vines)** By line, total number of bunches or berries for each sample. For continuous trays using the berry count appraisal, line out "5" in the second line of the column heading and replace with "1/4." Determine sample row length per subsection 14 C (3). Record vine spacing and sample row length calculations in the "Narrative."
- 13 **Number Of Trays In Sample:** By line, number of individual trays in each sample. For continuous trays line out "Trays In Sample" in the column heading and insert "Berries/Vine." By line, multiply item 12 by "4" and enter result in whole berries.
- 14 **Number Of Vines In Sample:** For individual trays, by line, total number of vines in the sample. For continuous trays, enter "1."
- 15 **Totals:** Totals of columns 12, "Total Number Of Bunches Or Berries," in whole bunches or berries; column 13, "Number of Berries/Vines In Sample," and column 14, "Number Of Vines In Sample."
- \*\*\* 16 **Total Number Bunches Or Berries** Total from item 15, "Total Number Of Bunches Or Berries" (total of column 12) in whole bunches or berries.
- 17 **Number Vines Sampled:** Total number of vines in sample from item 15, "Totals" (total of column 14).
- 18 **Average Number Bunches or Berries Per Vine:** Item 16, "Total Number Bunches Or Berries," divided by item 17, "Number Vines Sampled," round to whole bunches or berries.
- 19 **Dry Bunch Weight Factor:** For bunch appraisals, enter the two-decimal bunch weight factor for the variety obtained from the Dry Bunch Weight Table above. Enter variety name in "Narrative." For berry count appraisals, LEAVE BLANK.
- 20 **Average Weight Per Vine:** For bunch appraisals, the result of item 18, times item 19, to pounds to tenths. For berry count appraisals, enter the result of dividing item 18 by "1250" in pounds to tenths. Show calculations in the "Narrative."
- 21 **AVG. Weight Per Vine:** For bunch appraisals, transfer entry in item 20 to item 21. For continuous tray, enter result of multiplying percent of row with continuous tray by item 20, in pounds to tenths. Show calculations in the "Narrative." Refer to subsection 13 B (3) for instructions on determining percent of row with continuous tray.

- 22 **Number of Vines To Be Appraised:** Number of vines to be appraised from item 8 “Acres/Vines To Be Appraised.”
- 23 **Total Weight:** Item 21 times item 22, round result to the nearest tenth of a pound.
- 24 **Lbs/Ton:** MAKE NO ENTRY, “2000” is pre-printed on the form.
- 25 **Appraised Tons To Count (.XX):** Item 23, “Total Weight,” divided by item 24, “Lbs/Ton,” to determine tons to count, round result to two-decimal places.
- 26 **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 Vine spacing and sample row length determinations for continuous tray appraisals.
  - e For berry count appraisals, calculations for average weight per vine for item 20.
  - f For bunch count appraisals, variety name that corresponds to the bunch weight factor used in item 19.
  - g Calculations for percent of row with continuous tray (refer to subsection 13 B (3)) and entry in item 21.
  - h Any other pertinent information.
- 27 **Insured’s Signature:** Insured’s (or insured’s authorized representative’s) signature. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED. Obtain the insured’s signature on only the last page of the worksheet.
- 28 **Date:** Date of insured’s signature (e.g., MM/DD/YYYY).
- 29 **Adjuster’s Signature, Code No.:** Signature of adjuster and code number after the insured (or insured’s authorized representative) has signed.
- 30 **Date:** Date of adjuster’s signature (e.g., MM/DD/YYYY). If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the claim form.
- 31 **Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc).

\*\*\*

Claim No.: XXXXX

**(EXAMPLE FOR BUNCH COUNT METHOD)**

<b>Rev. 2-99</b> <b>(FOR ILLUSTRATION PURPOSES ONLY)</b> <b>RAISIN APPRAISAL WORKSHEET</b> <b>Count Method</b>		1. Company Name Any Company		1a. Check Appropriate Box Bunches <input checked="" type="checkbox"/> Berries <input type="checkbox"/>	
		2. Policy Number XX-XXX-XXXXX		2a. Crop Year YYYY	
3. Insured's Name I. M. Insured		4. Unit Number 00100	5. Field ID A-1	6. Acres 2.3	
7. Number Vines/Acre 519		8. Acres/Vines To Be Appraised 2.3 / 1194		9. Laydown Date MM/DD/YYYY	10. Samples Requested 3
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 Or Berries	Or	17. Number Vines Sampled	18. Average Number Bunches Or Berries Per Vine	19. Dry Bunch Weight Factor	20. Average Weight Per Vine
372	÷	15	= 25	X .22	= 5.5
21. AVG. Weight Per Vine		22. Number Vines To Be Appraised	23. Total Weight	24. Lbs/Ton	25. Appraised Tons To Count (.XX)
5.5	x	1194	= 6567.0	÷ 2000	= 3.28
26. Narrative: Appraised on MM/DD/YYYY.					
27. Insured's Signature I. M. Insured					28. Date MM/DD/YYYY
29. Adjuster's Signature I. M. Adjuster				Code No. XXXXX	30. Date MM/DD/YYYY

Claim No.: XXXXX

**(EXAMPLE FOR BERRY COUNT – CONTINUOUS TRAY)**

<b>Rev. 2-99</b> <b>(FOR ILLUSTRATION PURPOSES ONLY)</b> <b>RAISIN APPRAISAL WORKSHEET</b> <b>Count Method</b>		1. Company Name Any Company		1a. Check Appropriate Box Bunches <input type="checkbox"/> Berries <input checked="" type="checkbox"/>	
		2. Policy Number XXX-XXX-XXXXXX		2a. Crop Year YYYY	
3. Insured's Name I. M. Insured		4. Unit Number 00100	5. Field ID A-1	6. Acres 2.3	
7. Number Vines/Acre 519	8. Acres/Vines To Be Appraised 2.3/1194		9. Laydown Date MM/DD/YYYY	10. Samples Requested 3	
11. Sample Number	12. Total Number Of Bunches Or Berries (1 Sample = 1/4 Vines)	13. Number Of Trays In Sample Berries/Vine		14. Number Of Vines In Sample	
(1)	2046	8,184		1	
(2)	1941	7,764		1	
(3)	1825	7,300		1	
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
(11)					
(12)					
(13)					
(14)					
15. Totals	5,812	23,248		3	
16. Total Number Bunches Or Berries 23,248	Or	17. Number Vines Sampled 3	=	18. Average Number Bunches Or Berries Per Vine 7,749	x
	÷		=		=
21. AVG. Weight Per Vine 5.5	X	22. Number Vines To Be Appraised 1194	=	23. Total Weight 6,567.0	÷
			=	24. Lbs/Ton 2000	=
					25. Appraised Tons To Count (.XX) 3.28
26. Narrative: Appraised on MM/DD/YYYY. 6 ft vine spacing divided by 4 = 1.5 ft sample row length. 6,875 avg. berries/vine divided by 1250 lbs. = 5.5 lb average weight/vine. Sample 1 58.0 ft gap ÷ 600.0 ft row = .097; Sample 2 75.0 ft gap ÷ 600.0 ft row = .125. .097 + .125 = .222. .222 ÷ 2 samples = .111 average percent gap. 1 - .111 = .889 average percent of row with tray. 6.2 Average Weight Per Vine X .889 = 5.5 AVG. Weight Per Vine.					
27. Insured's Signature I. M. Insured				28. Date MM/DD/YYYY	
29. Adjuster's Signature I. M. Adjuster			Code No. XXXXXX		30. Date MM/DD/YYYY

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**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

**Standard Items**

**Information Required**

**HEADING:**

1	<b>Name of Insured or Other Claimant</b>	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2	<b>Crop Year</b>	Crop year for which the claim is filed, as defined in the policy.
3	<b>Contract Number</b>	Insured's assigned policy number.
3A	<b>Claim Number</b>	The number assigned to a loss claim by the insurance provider for control purposes.
3B		MAKE NO ENTRY.
4	<b>Date(s) of Inspection</b>	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	<b>Unit Number</b>	Five-digit unit number from the acreage report.
6	<b>Acres</b>	Unit insured acres, to tenths.
7	<b>Variety</b>	Variety name of insured raisins.
8	<b>Date(s) of Notice of Damage or Loss</b>	Date(s) of the notice of damage (e.g., MM/DD/YYYY).
9	<b>Date(s) of Rain Causing Damage</b>	Actual date(s) of the rain causing damage (e.g., MM/DD/YYYY).
10	<b>Assignment of Indemnity and Transfer of Indemnity</b>	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	<b>Insured Tons</b>	Enter the actual insured tonnage as determined to two decimal places.
12	<b>Amount of Insurance per Ton</b>	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

CLAIM FOR RAISIN INDEMNITY

1 NAME OF INSURED I. M. INSURED		2 CROP YEAR YYYY		3 CONTRACT NUMBER XX-XXX-XXXXX	
3A CLAIM NUMBER XXXX		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 [ ]	
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
<b>19 TOTALS</b>	<b>46.69</b>	<b>XXX</b>	<b>\$33259.25</b>

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. ALLOWABLE RECONDITIONING DOLLAR AMOUNT/TON (see Section 11E of the Raisin Crop Provisions):	\$ 93.75
24 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 XXXXX	ADJUSTER'S SIGNATURE I. M. ADJUSTER	Date MM-DD-YYYY
		32 CODE NUMBER XXXXX	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 5). 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 standard item 17 h in section 20 B).
- (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 for 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 | <b>Insured’s Name</b> | Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2 | <b>Policy Number</b>  | Insured’s assigned policy number.   |
| 3 | <b>Adjuster Name</b>  | Adjuster’s name and code number.  |
| 4 | <b>Unit Number</b>    | Five-digit unit number from the acreage report.   |

**CALCULATIONS:**

- |   |   |  |
|---|---|--|
| 5 | <b>Weight Tag Number USDA Worksheet No.</b> | Applicable tag and/or worksheet number.  |
| 6 | <b>Defects</b>                              | Identify defects (e.g., moisture, mold, etc.).   |
| 7 | <b>Lbs. Allowed Recond.</b>                 | Whole pounds of raisins allowed for reconditioning for each line entry.  |
| 8 | <b>Percent Moisture Factor</b>              | 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** Percent raisins that are substandard (to tenths) and substandard factor (to three decimal places) if the substandard percentage is in excess of 5 percent.  
  
 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.  
  
 EXAMPLE: 9 percent of the raisins were substandards.  
  
 $9.0 - 5.0 = 4.0$   
 $4.0 \times .0100 = .040$   
 $1.000 - .040 = .960$
  
- 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)**

(4-97)

RAISIN CLAIM WORKSHEET

1. INSURED=S NAME I. M. INSURED	2. POLICY NUMBER; XX-XXX-XXXXX
3. ADJUSTER=S NAME I. M. ADJUSTER XXXXX	4. UNIT NUMBER 00100

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	MOIST MOLD	14477	19.2	13921		13921		12101	1820								
12-456			.9616														
62217	MOIST MOLD	9776	19.8	9379		9379		8159	1220								
12-488			.9594														
62227	WI*	0		41875	9.0	40200	40200										
12-499			.960														
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 STANDARDS**1 General Information

- A Use the Raisin Reconditioning Authorization form (FCI-581) to document raisins that are to 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.**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.

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.

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RAISIN RECONDITIONING AUTHORIZATION

10-96

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 authorizes the above insured to deliver raisins on this unit to INSURANCE PROVIDER 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.

**Standard Items**

**Information Required**

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

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(4-90)

RAISIN RECONDITIONING POOL  
PRODUCTION-TO-COUNT

In consideration of the Corporation making indemnity payments prior to the time when production is known, the undersigned insured and Corporation agree to establish the production of raisins damaged by rainfall in accordance with the following:

Raisin production damaged by rainfall, picked up, delivered and entered into a reconditioning pool as a result of mold, embedded sand, or microorganisms will be determined by loss adjustment procedures according to one of the following options.

OPTION A

The equivalent production of reconditioned raisins will be calculated according to the historic average of the final yield percentage of such pools as shown in the following table:

POOL CATEGORY	HISTORIC POOL YIELD
Mold 5.1 - 10.0%	88%
Mold 10.1 - 15.0%	84%
Mold 15.1 - 20.0%	74%
Mold 20.1 - 25.0%	61%
Mold 25.1 - 30.0%	55%
Mold in excess of 30.0%	40%
Microorganisms	88%
Embedded Sand	91%

(Mold percentage, microorganisms, or embedded sand as shown in this schedule will be the controlling pool category factor).

OPTION B

Insured growers may allow damaged raisins to be reconditioned by an independent reconditioner outside the cooperative and the actual recovery percentage will be used to determine the production of such reconditioned raisins. Title to such raisins will remain with the marketing cooperative.

I have selected Option   A  . I agree that I have read and understand the adjustment options contained herein and in the policy. It is also understood that these adjustment options contained herein apply only to raisins picked up, boxed, removed from the field, and entered into the reconditioning pool. "Distillery Material" raisins will be valued on the basis of a weighted average price.

CONTRACT NUMBER: XX-XXX-XXXXX		CROP YEAR: XXXX
INSURED'S SIGNATURE: I. M. INSURED		DATE: MM/DD/YY
ADJUSTER'S SIGNATURE I. M. ADJUSTER	CODE NUMBER: XXXXXX	DATE: MM/DD/YY

A false claim made to the Corporation, or a false statement made on a matter within the jurisdiction of the Corporation, may subject the maker to criminal and civil penalties (18 U.S.C. 1001, 1006, 31 U.S.C. 3729, 3730).



**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.

**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.

**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.

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RAISIN PACKER'S RELEASE OF INSURED RAISINS

INSURED'S NAME:I. M. INSURED

POLICY NO.:XX-XXX-XXXXXX

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.

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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.

**Standard Items****Information Required**

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



**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.

**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 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.

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



TABLE B - VINEYARD POPULATIONS TABLE

		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	453	427	403	382	363
	7	1037	889	779	691	622	566	519	479	444	415	389	366	346	328	311
	8	908	779	681	605	545	495	454	419	389	363	340	320	303	287	272
	9	807	691	605	538	484	440	403	372	346	323	303	285	269	255	242
	10	726	622	545	484	436	396	363	335	311	290	272	256	242	229	218
	11	660	566	495	440	396	360	330	305	283	264	248	233	220	208	198
	12	605	519	454	403	363	330	303	279	259	242	227	214	202	191	182
	13	558	479	419	372	335	305	279	258	239	223	209	197	186	176	168
	14	519	444	389	346	311	283	259	239	222	207	194	183	173	164	156
	15	484	415	363	323	290	264	242	223	207	194	182	171	161	153	145
	16	454	389	340	303	272	248	227	209	194	182	170	160	151	143	136
	17	427	366	320	285	256	233	214	197	183	171	160	151	142	135	128
	18	403	346	303	269	242	220	202	186	173	161	151	142	134	127	121
	19	382	328	287	255	229	208	191	176	164	153	143	135	127	121	115
	20	363	311	272	242	218	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) and divide the result into 43,560 (round result to the nearest whole number).

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

**(RESERVED)**

**EXHIBIT 9**  
**RAISIN MOISTURE ADJUSTMENT FACTOR TABLE**  
**TENTHS OF PERCENT - MOISTURE**

<b>WHOLE PERCENT MOISTURE</b>	<b>0.0</b>	<b>0.1</b>	<b>0.2</b>	<b>0.3</b>	<b>0.4</b>	<b>0.5</b>	<b>0.6</b>	<b>0.7</b>	<b>0.8</b>	<b>0.9</b>
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	0.8656	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)**