

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration
and Standards
Division

APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25030-1 (12-2006) **2007 and Succeeding Crop Years**

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25030-1 (12-2006)
SUBJECT: APPLE LOSS ADJUSTMENT STANDARDS HANDBOOK 2007 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division
	APPROVED: DATE: /s/ Tim B. Witt 12/13/06 Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2007 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: Refer to changes or additions in text which have been **highlighted**. Three stars (***) identify where information has been removed.

Changes for Crop Year 2007 (FCIC-25030) issued **DECEMBER 2006**:

- A. Pg. TC 1: Inserted new section 4 entitled “Grading and Quality Adjustment Information.”
- B. Pg. TC 2: Deleted Section 8 entitled “Harvested Production Worksheet Entries and Completion Procedures” and renumbered remaining sections.
- C. Pg. 5-7, section 4: Combined all handbook information on grading and quality adjustment under one section entitled “Grading and Quality Adjustment Information.” Revised information on using processor/packing house graders. Also, inserted instructions for AIPs to select representative fruit for grading when production is graded by State/Federal or processor/packing house graders. Finally, inserted references to unharvested and harvested appraisals.
- D. Pg. 9, section 5 D (3) (b): Revised optional coverage appraisal information on selecting representative sample fruit for “Processing or better” category to select apples that grade at least U.S. No. 1 Processing but less than U.S. Fancy or other grade(s) listed in the Special Provisions.
- E. Pg. 10, section 5 E (1) (d): Expanded information on appraising potential marketable production from acreage the insured intends to abandon or no longer care for, to track with the apple policy.

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

- F. Pg. 10-11, section 5 E: In subsection (3), revised information on determining marketable and damaged apple production. In subsection (3) (b) 2, inserted clarification to use the insured's actual gross harvested production and/or production delivered to the packinghouse/processor for harvested appraisals.
- G. Pg. 11, section 5 E (4): Inserted references to unharvested and harvested appraisals. Also, deleted text referring to basic and optional coverage indemnities.
- H. Pg. 12, section 6 A Harvested Production Appraisals: Expanded information on using processor/packing house grades.
- I. Pg. 13, section 6 B (2) (b): Inserted instructions to count representative sample fruit using the quadrant count method, as applicable.
- J. Pg. 14, section 6 B (2) (e): Inserted instructions for completing harvested appraisals using insured's actual gross harvested production and/or production delivered to processor/packing house.
- K. Pg. 14-15, section 6 B (2) (f) and (g): Revised optional coverage appraisal information on selecting representative sample fruit for "Processing or better" category to select apples that grade at least U.S. No. 1 Processing but less than U.S. Fancy or other grade(s) listed in the Special Provisions.
- L. Pg. 17, section 6 C (2): Inserted references to the insured's gross harvested production for harvested appraisals.
- M. Pg. 18, section 8 B (2): Inserted instructions to complete separate appraisal worksheets for each apple variety insured and for unharvested and harvested appraisals.
- N. Pg. 20, section 7 C: Inserted general worksheet instructions to use the insured's actual gross harvested production as the entry in item 29 on the appraisal worksheet for harvested appraisals.
- O. Pg. 21, section 7 C, item 29: Inserted item entry instructions to calculate harvested appraisals using the insured's actual gross harvested production.
- P. Pg. 23, section 7 C, item 51: Revised instructions for completing optional coverage appraisals by deleting instructions for completing the "Basic Coverage" line on the worksheet.
- Q. Pg. 26-28, Example Appraisal Worksheets: Revised example optional coverage appraisal worksheet by removing all basic coverage appraisal entries. Also, deleted instructions for completing two claim forms for optional coverage appraisals. Finally, inserted example worksheets for harvested appraisals for basic and optional coverage.

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

- R. Pg. 29: Deleted section 8 entitled “Harvested Apple Production Worksheet Entries and Completion Procedures” which is no longer needed as all harvested/sold production to count is entered directly on the claim form.
- S. Pg. 30-31, section 9 B: Inserted a reference to the claim form item entry instructions for documenting (1) harvested appraisals and (2) appraised and harvested production on the same unit acreage. Also inserted general information for documenting harvested production on the claim form.
- T. Pg. 35, section 9 C, claim form item “J” Appraised Potential: Inserted references to unharvested and harvested appraisals.
- U. Pg. 36, section 9 C, claim form item “P” Per-Acre (Guarantee): Inserted instructions to enter insured’s per-acre guarantee in boxes/bushels rounded to tenths.
- V. Pg. 39, section 9 C, item A₂: Inserted instructions for documenting unit acreage when there is appraised and harvested production on the same unit acreage.
- W. Pg. 40-42, section 9 C, claim form section II, items “H” through 24: Inserted claim form item entry instructions for documenting production to count when there is appraised and harvested production on the same unit acreage.
- X. Pg. 43-44, Example Claim Forms: Revised the example claim form for optional coverage by removing instructions for completing two claim form (for basic and optional coverage).
- Y. Pg. 47, **TABLE C**: Inserted references to unharvested and harvested appraisals.
- Z. Pg. 49-52, **EXHIBIT 2**: Inserted example claim forms that illustrate how to document information listed in the three claims scenarios.
- AA. Throughout the handbook, made syntax and grammar changes as needed so that this handbook tracks with RMA-approved crop handbook standards formatting.

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

Control Chart For: Apple Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	References	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-44	45-52	11-2006	FCIC-25030-1

APPLE LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	3
A. INSURABILITY	3
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE.....	4
C. UNIT DIVISION.....	4
4. GRADING AND QUALITY ADJUSTMENT INFORMATION	5
A. GENERAL INFORMATION.....	5
B. GRADING AND QUALITY REQUIREMENTS.....	5
C. APPLE GRADING.....	5
D. BASIC COVERAGE GRADING	6
E. OPTIONAL COVERAGE QUALITY ADJUSTMENT	6
5. APPLE APPRAISALS	7
A. GENERAL INFORMATION.....	7
B. APPRAISAL DATES.....	8
C. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS	8
D. SELECTING REPRESENTATIVE SAMPLE FRUIT.....	9
E. DETERMINING THE AMOUNT OF PRODUCTION TO COUNT	10
F. HANDLING APPRAISAL DISCREPANCIES.....	11
6. APPRAISAL METHODS	12
A. GENERAL INFORMATION.....	12
B. UNHARVESTED PRODUCTION APPRAISALS	12
C. REPRESENTATIVE TREE AND HARVESTED ACREAGE APPRAISALS.....	16
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	17
A. DEVIATIONS	17
B. MODIFICATIONS.....	17

APPLE LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	17
A. APPRAISAL WORKSHEET FORM STANDARDS.....	17
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION	18
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	18
APPRAISAL WORKSHEET EXAMPLES.....	25

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	29
A. CLAIM FORM STANDARDS	29
B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION INFORMATION	29
C. FORM ENTRIES AND COMPLETION INFORMATION	31
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	33
SECTION II - HARVESTED PRODUCTION.....	38
CLAIM FORM EXAMPLES	43
10. REFERENCE MATERIAL	45
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	45
TABLE B - NUMBER OF TREES PER ACRE	46
TABLE C - ADJUSTMENT PERCENTAGES FOR APPLES WITH INSURED DAMAGE UNDER OPTIONAL COVERAGE	47
EXHIBIT 1 - APPLE CLAIM FLOW CHART.....	48
EXHIBIT 2 - INSTRUCTIONS FOR CALCULATING PRODUCTION TO COUNT UNDER OPTIONAL COVERAGE.....	49

1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbooks/25000/index.html. All reinsured companies will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to the insured.
 - (b) The original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

APH	Actual Production History
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook (FCIC-18010)
USDA	United States Department of Agriculture

(4) Definitions:

Apple Grader	A person or entity acceptable to the AIP who grades appraised and/or harvested apple production for crop insurance purposes using the applicable USDA apple grading standards or other grade(s) listed in the Special Provisions. Such persons or entity may be a crop insurance loss adjuster, licensed State/Federal grader, or a grader employed by a processor or packing house.
Apple Production	All production of fresh apples and processing apples from the insurable acreage.
Apple Type	Fresh, processing, or varietal group apples as specified in the Special Provisions.
Bin	A container that contains a minimum of 875 pounds of apples or another quantity as designated in the Special Provisions.
Block	Trees, vines, or bushes in an orchard, vineyard, bog, of a single or mixed age and density, separated by applicable practice, type, variety, different T-Yield Map Areas (TMA) or other characteristics shown in the actuarial documents.
Box	A container that contains 35 pounds of apples or another quantity as designated in the Special Provisions.
Bushel	In all states except Colorado, 42 pounds of apples. In Colorado, 40 pounds of apples.
Damaged Apple Production (Basic Coverage, Fresh and Processing)	The percentage of fresh or processing apple production that fails to grade U.S. No. 1 Processing or better in accordance with the grade standards, within each lot, bin, bushel, or box, as applicable, due to an insurable cause of loss.
Damaged Apple Production (Optional Coverage, Fresh only)	The percentage of fresh apple production that fails to grade U.S. Fancy or better in accordance with the grade standards, within each lot, bin, bushel, or box, as applicable, due to an insurable cause of loss.
Direct Marketing	Sale of the insured (apple) crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, buyer, or broker. Examples of direct marketing include selling through an on-farm or roadside stand, or a farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

Fresh Apples	Apple production: (1) that is sold, or could be sold, for consumption without undergoing any change in its basic form, such as peeling, juicing, crushing, etc.; and (2) from acreage that is reported as fresh apples on the acreage report.
Harvest	The picking of mature apples from the trees or collecting mature apples from the ground. Apples collected from the ground that cannot be sold for human consumption will not be considered harvested.
Marketable	Apple production that is not damaged apple production.
Mature (Apple)	Apples defined as “mature” in the applicable grade standards.
Natural Drop Apples	Individual apples that drop from trees as an ordinary occurrence throughout the growing season.
Processing Apples	Apple production: (1) that is sold after it has undergone a change to its basic structure such as peeling, juicing, crushing, etc.; and (2) from acreage designated as processing apples on the acreage report.
Uninsured Damaged Apples	Apples that fail to meet the applicable grade standards due to uninsured causes (e.g., mechanical damage, spray burn, etc.).
Varietal Group	Apple varieties with similar characteristics that are grouped for insurance purposes as specified in the Special Provisions.

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Apple Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all apples in the county for which a premium rate is provided by the actuarial table:
 - (a) In which the insured has a share;
 - (b) That are grown on tree varieties that are adapted to the area and have, in at least one of the previous four years, produced:

1 10 bins of apples per acre in area A (a geographic area that includes Montana, Wyoming, Utah, New Mexico, and all states west thereof); or

2 150 bushels of apples per acre in area B (a geographic area that includes all states not included in area A, except Colorado); or

3 200 bushels of apples per acre in area C (Colorado).

(c) That are grown in an orchard that, if inspected, is considered acceptable by the AIP.

- (2) Apples interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that such acreage does not meet the requirements contained in the insured's policy.
- (3) Insurance coverage is provided against loss of production from insects and disease (e.g., when there is not an approved treatment or pesticide labeled for the specific pest or disease, etc.) but not damage due to insufficient or improper application of pest and disease control measures.
- (4) Insurance coverage is provided against failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period (e.g., drought - well, pond, or creek goes dry due to lack of rainfall, etc.).
- (5) Insurance coverage is provided against wildlife damage (insureds are expected to exercise wildlife preventive practices that are generally recognized as effective for the area (e.g., mole or mice bait for mole or mice, or deer control measures if deer are known to be a problem in the orchard, etc.)).
- (6) Insurance coverage is provided against all other natural causes of loss that cannot be prevented, including, but not limited to, failure of fruit to color, hail, wind, excess sun causing sunburn, and frost and freeze causing russetting.
- (7) Insurance coverage is **not** provided against damage or loss of production due to the insured's inability to market the apples for any reason other than actual physical damage from an insurable cause specified in the policy. For example, the AIP will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.
- (8) When conducting field inspections, adjusters should confirm acreage designated as fresh and processing on the acreage report is consistent with actual fresh and processing acreage in the unit/block. If the adjuster determines that any acreage has been misreported (e.g., acreage listed as fresh production on the acreage report is actually processing acreage), he/she should report this information to the AIP (refer to the LAM for additional information on Misreporting Factors (MIFs)).

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Coverage for Quality Adjustment (herein referred to as Optional Coverage).
- (2) Refer to the CIH and LAM for other provisions and procedures not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if for each optional unit all conditions stated in the applicable provisions are met.

4. GRADING AND QUALITY ADJUSTMENT INFORMATION

A. GENERAL INFORMATION

- (1) **Basic coverage.** For any apples insured under basic coverage, the policy provides coverage for both fresh and processing apple production damaged by any insured cause that occurs during the insurance period that results in a loss of production.
- (2) **Optional coverage.** For any apples insured under optional coverage, the policy provides coverage for fresh apple production damaged by any insured cause that occurs during the insurance period that results in a loss of production and/or fruit quality.

B. GRADING AND QUALITY REQUIREMENTS

- (1) All apple production insured under **Basic and Optional Coverage** will be graded in accordance with the applicable USDA Grade Standards.
 - (a) Use the U.S. Standards for Grades of Apples for Processing to grade apple production from insured acreage as follows:
 - 1 Basic Coverage, production to count includes all fresh and processing apple production that grades at least U.S. No. 1 Processing or better.
 - 2 Optional Coverage, production to count includes all fresh apple production that grades at least U.S. No. 1 Processing or better.
 - (b) Use the U.S. Standards for Grades of Apples (Fresh Apples) or other grade(s) listed in the Special Provisions to grade fresh apple production insured under Optional Coverage.
- (2) **Grade Standard References.** Refer to the USDA grade standards for fresh and processing apple grades currently located on the internet at www.ams.usda.gov/standards or refer to the Washington State Apple Grade Standards located on the internet at <http://apps.leg.wa.gov/WAC/default.aspx?cite=16-403&full=true>. For additional apple grade information, refer to the **AIP or RMA Regional Office**.

C. APPLE GRADING

Grade determinations are required after the insured reports crop damage and the adjuster inspects the damaged production and determines that an appraisal (and grading/quality adjustment) is necessary to determine the amount of crop damage. The AIP may choose to have appraised production graded (in accordance with the grade standards contained in the apple policy) by any one of the entities listed below, as applicable. For State/Federal and Processor/Packing house grade determinations, the AIP is responsible for selecting representative sample fruit from representative sample trees prior to beginning of harvest or from the gross harvested production before apples are delivered to the processor/packing house, as applicable.

- (1) **Adjuster.** The adjuster can grade production using representative sample apples from the insured unit/block, or
- (2) **State/Federal Grader.** A licensed State/Federal apple grader can grade production using representative sample apples from the unit/block. The AIP must follow the procedure listed below for using State/Federal grade determinations.
 - (a) When the AIP sends sample apples to a licensed State/Federal grader, the AIP must clearly describe the grade information needed for crop insurance purposes. The AIP must be able to determine from the grade results, the quantity of apples that grade at least U.S. No. 1 Processing or better for Basic Coverage. The AIP must also be able to determine the quantity of apples that grade at least U.S. No. 1 Processing but less than U.S. Fancy or other grade(s) listed in the Special Provisions and the quantity of apples that grade at least U.S. Fancy or other grade(s) listed in the Special Provisions or better for Optional Coverage,
 - (b) The AIP should submit the sample size (number of pounds of sample apples) required by the State/Federal grader to complete the grade and make sure all sample(s) meet the State/Federal grader requirements to ensure consistent grade determinations, and
 - (c) If the type and amount of fruit damage is consistent among the representative trees within the unit/block being appraised, one representative sample may be used for all trees with such damage to reduce the number of samples needed for the State/Federal grade determination. Note in the "Remarks" section of the appraisal worksheet, that only one representative sample was submitted to the State/Federal grader because the type and amount of damage was consistent within the unit/block and among the number of representative trees sampled; or
- (3) **Processor/Packing House Grader.** A processor/packing house grader can grade production using representative sample apples from the unit/block obtained from production to be delivered to the processor/packing house before the production is packed, processed, or goes into cold storage. AIPs must NOT use processor/packing house grades/pack outs from packed (boxed) production for crop insurance grading purposes.

D. BASIC COVERAGE GRADING

In accordance with the apple policy, all appraised and harvested apple production insured under basic coverage that grades at least U.S. No. 1 Processing or better is production to count.

E. OPTIONAL COVERAGE QUALITY ADJUSTMENT

- (1) **Appraised Production.** The following information applies to all appraised unharvested and appraised harvested production insured under Optional Coverage. If appraised unharvested and appraised harvested fresh apple production insured under Optional Coverage is damaged by insured causes to the extent that more than 20 percent of the apples do not grade at least U.S. Fancy or other applicable grade(s) listed in the Special Provisions or better, the following adjustments will apply:

- (a) Fresh apple production to count with 21 percent through 40 percent damaged apple production will be reduced 2 percent for each full percent of damage in excess of 20 percent.
 - (b) Fresh apple production to count with 41 percent through 50 percent damaged apple production will be reduced 40 percent plus an additional 3 percent for each full percent of damage in excess of 40 percent.
 - (c) Fresh apple production to count with 51 percent through 64 percent damaged apple production will be reduced 70 percent plus an additional 2 percent for each full percent of damage in excess of 50 percent.
 - (d) Fresh apple production to count with 65 percent or more damaged apple production will not be considered production to count.
- (2) **Harvested Production.** Harvested fresh apple production that is sold as U.S. Fancy or other grade(s) listed in the Special Provisions or better, will be included as production to count and is counted one-for-one and is not quality adjusted.

5. APPLE APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedure specified in this handbook and the LAM.
- (2) **Notice of Damage.** Within the crop provisions is a requirement that insureds file a “notice of damage or loss” with the AIP in the following situations:
 - (a) At least 3 days prior to the date harvest should have started if the crop will not be harvested.
 - (b) At least 15 days before any apple production from any unit will be sold by direct marketing. In the event of the insured’s failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of production to count not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
 - (c) If the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest, or immediately if damage is discovered during harvest so that the AIP may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the AIP has given the insured written consent to do so. If the insured fails to meet the requirements listed above and such failure results in the AIP’s inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.
- (3) **Unit/Block Appraisals.** Make separate appraisals for apple production on acreage insured as fresh or processing and for each apple variety grown in the unit/block, as applicable.

- (4) **Units of Measure.** Convert any harvested production measured in lots, field boxes, crates, bins, pounds, tons, etc., to boxes or bushels, as applicable. Document conversion calculations in the “Remarks” section of the appraisal worksheet or claim form.
- (5) **APH Reporting.** Under both Basic Coverage and Optional Coverage, all appraised and harvested apple production that grades at least U.S. No. 1 Processing or better is production to count for APH reporting purposes. **As stated in the CIH, do not report appraised and harvested production that is damaged by uninsured causes.**

B. APPRAISAL DATES

- (1) AIP representatives will set appraisal dates.
- (2) When an insured reports damage, the adjuster should make arrangements with the insured to inspect/appraise damaged apple production using either early season or near-maturity appraisals, as applicable.
- (a) **Early season appraisals.** Make early-season appraisals when all hand and/or chemical thinning of apples has been completed, after the natural fruit-drop period (i.e., June drop period) has passed, and before apples reach harvestable maturity. If both the AIP and insured agree to an early-season appraisal and:
- 1 The apple crop at this stage of development has the potential to meet the applicable grade requirements, complete the early-season appraisal, or
 - 2 Apples are too immature for grading and/or quality adjustment at this stage, **representative** sample trees must be left intact until the apples are sufficiently mature to allow grading and/or quality adjustment to be completed.
- (b) **Near maturity appraisals.** Make near-maturity appraisals when apples are near harvestable maturity or have reached harvestable maturity, and before any apples are removed from the trees or the ground, as applicable. At this stage of development, apples **must** be mature enough for grading and/or quality adjustment.

C. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

- (1) Take not less than the minimum number (count) of representative sample trees required in **TABLE A**.
- (2) Select representative sample trees based on:
- (a) Total acreage and number of trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks, and appraise each block separately;
 - (c) Percent of each variety in the acreage;

- (d) Tree age, density, and vigor;
- (e) Acreage in the unit/block from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (f) Whether portions of the unit/block have been color (partially) picked.

D. SELECTING REPRESENTATIVE SAMPLE FRUIT

- (1) Select the total number of representative sample apples from the inside, outside, top, and bottom of all four quadrants of the representative sample tree.
- (2) Include apples that could be packed and apples that could be eliminated if graded at the processor/packing house.
- (3) An individual sample must consist of at least 10 but no more than 30 apples from different locations on the tree that reflect the average condition of apples on the unit acreage being appraised. The adjuster should select the number of sample apples per tree based on tree size and the amount of fruit on the trees. To insure consistent appraisals, adjusters should select the same number of sample apples (i. e., 10 fruit per tree, 20 fruit per tree, 30 fruit per tree, etc.) from each sample tree in the block/unit being appraised. Divide the sample apples into groups (as noted below) and record the number of apples in each group on the appraisal worksheet.

- (a) **Uninsured Damage:** Includes all apples in the sample that fail to meet the applicable grade standards due to damage from uninsured causes (e.g., mechanical damage, spray burn, etc.).

- 1 Visually examine each representative sample apple to determine if damage was caused by something other than an insured cause of loss.
- 2 When there is both uninsured and insured damage on the same apple (irregardless of the amount of insured/uninsured damage), the apple will be considered damaged solely by uninsured causes only.

EXAMPLE:

The stem end of an apple suffers insured hail damage on the top 2/3rds of the fruit. The petal end of the apple suffers spray damage (uninsured cause of loss) on the bottom 1/3rd of the fruit. As stated in subsection “2” above, the entire apple is considered damaged by uninsured causes.

- (b) **Processing or better:** For basic coverage appraisals, includes all sample apples that grade at least U.S. No. 1 Processing or better. For optional coverage appraisals, includes all sample apples that grade at least U.S. No. 1 Processing but grade less than U.S. Fancy or other grade(s) listed in the Special Provisions. Include any apples intentionally left on the tree past the normal maturity date for the variety and allowed to drop due to over-maturity or that are sprayed with a chemical ripener to accelerate abscission of the fruit.
- (c) **Fancy or better (for Optional Coverage only):** Includes all sample apples that grade at least U.S. Fancy or other grade(s) listed in the Special Provisions or better.

E. DETERMINING THE AMOUNT OF PRODUCTION TO COUNT

- (1) **Appraised Production to Count.** The total production to count from all insurable acres in the unit includes:
- (a) All appraised production, (appraise at not less than the production guarantee per acre) on acreage:
 - 1 That is abandoned;
 - 2 That is sold by direct marketing if the insured fails to comply with the policy provisions for direct marketing (refer to the Apple Crop Provisions and subsection **5** A, herein);
 - 3 That is damaged solely by uninsured causes; or
 - 4 For which the insured failed to provide production records that are acceptable to the AIP.
 - (b) Production lost due to uninsured causes;
 - (c) Unharvested apple production that would be marketable if harvested; and
 - (d) Potential marketable apple production on insured acreage that the insured intends to abandon or no longer care for, if the insured and the AIP agree on the appraised amount of production. Upon such agreement, the insurance period for that acreage will end. If the insured does not agree with the AIP's appraisal, the AIP may defer the claim only if the insured agrees to continue to care for the crop. The AIP will then make another appraisal when the insured notifies the AIP of further damage or that harvest is general in the area unless the insured harvested the crop, in which case the AIP will use the harvested production. If the insured does not continue to care for the crop, the AIP's appraisal made prior to deferring the claim will be used to determine the production to count.
- (2) **Harvested Production to Count.** Includes all harvested marketable apple production from insurable acreage.
- (3) **Determining Marketable and Damaged Apple Production.**
- (a) When the insured files a notice of damage or loss, the AIP will determine the amount of appraised unharvested production and/or production that will be harvested that meets or exceeds the applicable grade standards and any adjustment for quality, as applicable.
 - (b) The AIP may choose one of the following methods to determine the amount and grade of harvested production on insured acreage, **as applicable**:
 - 1 Use the **Representative Trees or Harvested Acreage** appraisals, including any field grading/quality adjustment, **as applicable**, to determine harvested production to count for claims purposes (refer to subsection **6** C herein), or

2 Use the insured's actual gross harvested production and/or production delivered to the processor/packing house when all unit/block acreage will be harvested and the State/Federal grader, packer, processor, first handler, etc. will grade such production as stated in subsection 4 C, herein and all the necessary grade information required to adjust the claim is available (exception: in cases where the grower is also a packer/processor, the adjuster must field grade representative sample fruit or have sample fruit graded by a licensed State/Federal grader, as applicable).

- i. The AIP must be able to determine from this grade information the quantity of apple production insured under Basic Coverage that grades at least U.S. No. 1 Processing or better, and the quantity of fresh apple production insured under Optional Coverage that grades at least U.S. Fancy or other grade(s) listed in the Special Provisions or better.
- ii. The AIP must also be able to determine the type and amount of uninsured damage/loss from the harvest production documents.

(4) **Optional Coverage.**

(a) In lieu of subsections 5 E (1) (c) and (d) and 5 E (2) above, unit production to count will include all appraised unharvested and appraised harvested fresh apple production that grades at least U.S. No. 1 Processing, and adjusted according to subsection 4 B herein.

(b) In accordance with the apple policy, any fresh apple production that is sold as U.S. Fancy or other grade(s) listed in the Special Provisions or better is considered production to count and shall be counted on an apple-by-apple basis. Do NOT calculate a grade reduction on such production (refer to the claim form instructions in subsection 9 C and EXHIBIT 2 herein).

F. HANDLING APPRAISAL DISCREPANCIES

- (1) If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the apples are ready to harvest.
 - (a) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/block and sample trees by row number and tree count within the chosen row.
 - (b) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees on the unit/block.
 - (c) An adjuster must be present when the representative trees are harvested.

- (2) When an adjuster field grades apple production and the insured disagrees with the grade determination, the insured can request that a licensed State/Federal Grader grade the apple production at the insured's expense. The adjuster needs to explain to the insured that if the insured requests a subsequent grade determination from the State/Federal grader, the State/Federal grade (regardless of the grade results) will be used to complete the claim. The insured will NOT be allowed to select the most favorable grade determination.
- (3) If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Methods...	Use...
Unharvested Production Appraisals	when production will be left unharvested; for production that will be sold by direct marketing; for conflict of interest appraisals (e.g., insured is also a packer, etc.); and for APH purposes.
Harvested Production Appraisals	when gross harvested production is (1) field graded by the adjuster, (2) graded by a licensed State/Federal apple grader, or (3) delivered to a processor/packing house and is graded as stated in subsection 4 C herein.
Representative Tree Appraisals	the gross production harvested from representative trees to calculate the appraised potential yield per acre.
Harvested Acreage Appraisals	the gross production from harvested acreage as the appraisal for unharvested acreage.

B. UNHARVESTED PRODUCTION APPRAISALS

(1) General Information.

- (a) The instructions contained herein track with the item entry instructions for the Apple Appraisal Worksheet and apply to both Basic Coverage and Optional Coverage appraisals, as applicable. Instructions herein labeled "Basic" apply to Basic Coverage appraisals only. Instructions labeled "Optional" apply to Optional Coverage appraisals only.
- (b) For unharvested appraisals use the same sample apples (from representative trees) to complete parts II, III, IV, and V of the appraisal worksheet, as applicable.

- (c) Complete separate appraisal worksheets for fresh production appraisals and processing production appraisals on the same unit.
- (d) Make all fruit counts after the natural fruit drop period, after hand/chemical thinning is completed, before any apples are removed from the trees or the ground, as applicable.
- (e) When more than one apple variety is grown in the unit/block, and the amount of damage varies significantly among the varieties, complete a separate appraisal worksheet for each variety with such variability.

(2) **Appraisal Method.**

- (a) Use **TABLE A**, herein to determine the minimum number of representative sample trees. Use the procedure in subsection **5 C**, herein, to select representative sample trees.
- (b) Count the number of apples on each representative sample tree. Fruit counts should include apples that meet or exceed the applicable grade standards and apples damaged partially or solely by uninsured causes. Tally the number of apples from all sample trees and divide this amount by the total number of sample trees to calculate the average number of apples per tree. **If apples on a sample tree are too numerous to count individually, visually divide the sample tree into 4 equal parts (quadrants). Count the number of apples in one representative quadrant and multiply by 4 to calculate the number of fruit on the entire tree, as applicable.**
- (c) Calculate the number of apples per box/bushel per sample tree as follows:
 - 1 **For early appraisals:** Early season appraisals are appraisals that are made after all fruit thinning has been completed and before apples reach their mature size.
 - i. Determine the average number of apples per box/bushel expected at time of normal harvest. The expected average fruit size can be obtained from the grower, packer, processor, extension service, etc.
 - ii. Enter the average number of fruit per box/bushel (e.g., 100, 110, etc.) on the appraisal worksheet and note the source of the information in the “Remarks.”
 - 2 **For near-harvest appraisals:** Near-harvest appraisals are made when fruit is near maturity or at maturity. Determine the average number of apples per box/bushel using one of the following methods (adjusters should select and use only one method per appraisal to insure consistent fruit counts).
 - i. **Method 1:** Use apple sizing rings to determine fruit size. Randomly select 10 fruit from each sample tree and measure each fruit with the ring to determine the fruit size. Determine the number of fruit per box/bushel based on the fruit size. Record the number of fruit per box/bushel on the appraisal worksheet.

- ii. **Method 2:** Randomly select 10 apples from the sample tree, weigh them and round weight to tenths of a pound. Calculate the number of apples per box/bushel using the formula below.

FORMULA:

Wt. of 10 apples in lbs. to tenths \div 10 = lbs./apple rounded to hundredths
lbs./bu. or box \div lbs./apple = apples/bu. or box rounded to whole apples

EXAMPLE:

Weight of 10 apples is 3.5 lbs., the unit of measure is 42 lbs./bu.
3.5 lbs. \div 10 apples = 0.35 lbs./apple
42 lbs./bu. \div 0.35 lbs./apple = 120 apples/bu.

- iii. **Other Methods.** AIPs can authorize other methods for determining the number of fruit per box/bushel, provided the method is documented in the “Remarks” section of the appraisal worksheet or on a Special Report, as applicable.
- (d) Tally the number of apples per box/bushel from all individual sample trees and divide this amount by the number of sample trees to calculate the average number of apples per box/bushel. Divide the average number of apples per tree by the average number of apples per box/bushel to calculate the average number of boxes/bushels per tree.
- (e) Multiply the average number of boxes/bushels per tree by the number of trees per acre to calculate the number of boxes/bushels of apples per acre. Multiply the number of boxes/bushels of apples per acre by the number of appraised acres to calculate the appraised production to count **as follows:**
- 1** For early-season appraisals transfer this amount to the claim form.
 - 2** For appraisals listed below, determine production to count as follows:
 - i** For pre-harvest appraisals: Calculate the appraised production to count (item 29) based on information entered in parts II through IV of the appraisal worksheet.
 - ii** For harvested appraisals: Enter the gross harvested production to count (item 29) from the insured’s actual harvested production and/or production delivered to the processor/packing house, as applicable.
- (f) Next, calculate the number of sample apples that meet or exceed the applicable grade standards as follows. An individual sample must consist of at least 10 but no more than 30 sample apples from different locations on the tree that reflect the average condition of apples on the unit acreage being appraised (refer to subsection **5 D**, herein).

- 1 **Basic Coverage Appraisals:** Evaluate each sample apple and determine if it is damaged solely by insured causes, solely or partially damaged by uninsured causes, or if it meets or exceeds the U.S. No. 1 Processing grade requirements. On the appraisal worksheet, document the number of sample apples that are solely or partially damaged by uninsured causes and grade U.S. No. 1 Processing or better.
 - 2 **Optional Coverage Appraisals:** Evaluate each sample apple and determine if it is damaged solely by insured causes, solely or partially damaged by uninsured causes, meets the U.S. No. 1 Processing grade requirements but grades less than U.S Fancy or other grade(s) listed in the Special Provisions, or meets or exceeds the U.S. Fancy or other grade(s) listed in the Special Provisions or better grade requirements. On the appraisal worksheet, document the number of sample apples that:

 - i. Are solely or partially damaged by uninsured causes,
 - ii. Grade at least U.S. No. 1 Processing but grade less than U.S. Fancy or other grade(s) listed in the Special Provisions, and
 - iii. Grade at least U.S. Fancy or other grade(s) listed in the Special Provisions or better.
- (g) For basic coverage appraisals, total the number of all sample apples in each group (i.e., Uninsured Damage, U. S. No. 1 Processing or better). For optional coverage appraisals, total the number of all sample apples in each group (i.e., Uninsured Damage, U. S. No. 1 Processing but less than U.S. Fancy or other grade(s) listed in the Special Provisions, and U.S. Fancy or other grade(s) listed in the Special Provisions or better).
- (3) **APH Yield Calculation.** The CIH states that insured apple production that grades at least U.S. No. 1 Processing or better will be used to calculate the APH yield. The CIH also states that any insured apple production that is damaged by uninsured causes will NOT be used for APH reporting purposes. The Apple Appraisal Worksheet contains item entries for calculating the APH Yield per Acre for the appraised acreage for the crop year on the appraisal worksheet (this APH Yield will be used to update the insured’s APH database for succeeding crop years). The APH Yield applies only to the appraised acreage identified on the appraisal worksheet. If the appraised acreage is a single “block” within the insured unit, refer to the CIH for additional information on documenting yield and acreage information on the Block Production Worksheet.
- (a) For Basic Coverage Appraisals, add together, the total number of sample apples that grade at least U.S. No. 1 Processing or better. For Optional Coverage appraisals, add together, the total number of sample apples that grade at least U.S. No. 1 Processing but less than U.S Fancy or other grade(s) listed in the Special Provisions. Also add together the total number of sample apples that grade U.S. Fancy or other grade(s) listed in the Special Provisions or better. Divide the total number of sample apples meeting the applicable grade requirements by the total “No. of Apples per Sample” to calculate the “Percent Processing” entered as a two-place decimal on the appraisal worksheet.

- (b) Multiply the “Percent Processing” by the appraised amount of production to count in boxes/bushels to calculate the “APH Yield.” Divide the “APH Yield” by the appraised acres to calculate the “APH Yield per Acre.”

(4) Basic Coverage Appraisals.

- (a) Add together, the total number of sample apples that grade at least U.S. No. 1 Processing or better and the number of sample apples damaged solely or partially by uninsured causes.
- (b) Divide the number of sample apples in subparagraph 4 (a) above, by the total number of apples from all samples to calculate the “% Meeting Grade” entered as a two-place decimal on the appraisal worksheet.
- (c) Multiply the “Appraised Production to Count” times the “% Meeting Grade” to calculate “Undamaged Production.” Divide the “Undamaged Production” by the appraised acres to calculate the “Appraised Production per Acre.” Transfer the “Appraised Production per Acre” to section I, item “J - Appraised Potential” on the claim form.

(5) Optional Coverage Appraisals.

- (a) Add together, the total the number of sample apples that (1) grade at least U.S. Fancy or other grade(s) listed in the Special Provisions or better and (2) the number of sample apples solely or partially damaged by uninsured causes.
- (b) Divide the number of sample apples in subparagraph 5 (a) above, by the total number of apples from all samples to calculate the “% Meeting Grade” entered as a two-place decimal on the appraisal worksheet. Subtract the “% Meeting Grade” from 1.000 to calculate the “Actual % Damage.” Refer to **TABLE C** to convert the “Actual % Damage” to the “Quality Adjusted %.”
- (c) Subtract the “Quality Adjusted %” from 1.000 to calculate the “Undamaged %.” Multiply the “Undamaged %” times the appraised production to count to calculate the amount of “Undamaged Production.” Divide the “Undamaged Production” by the number of appraised acres to calculate the “Appraised Production per Acre.” Transfer the “Appraised Production per Acre” to section I, item “J - Appraised Potential” of the claim form.

C. REPRESENTATIVE TREE AND HARVESTED ACREAGE APPRAISALS

- (1) **General Information.** Conduct **representative tree/harvested acreage** appraisals when the insured reports crop damage immediately prior to or at harvest time, and if the AIP cannot complete a timely unharvested production appraisal, as applicable.
 - (a) Use the actual **gross** harvested production **and/or** processor/packinghouse delivery records, as applicable, to determine the amount of production to count.

- (b) If the actual **gross** harvested production **and/or** processor/packing house delivery records indicate production has **NOT** been graded, count all un-graded harvested production as production to count on the claim form (**explain in the claim form Narrative**).

(2) **Appraisal Methods.**

- (a) **Representative Tree Appraisals.** Arrange with the insured to harvest representative sample trees in the unit/block when the crop reaches maturity. Select representative sample trees and apples for grading/quality adjustment as described in subsections **5 C** and **5 D**, herein. Determine the amount of **gross** harvested production from the insured's actual harvest records **and/or** processor/packing house delivery records, as applicable.
- (b) **Harvested Acreage Appraisals.** Prior to harvest, the AIP may elect to estimate the potential amount of **gross** production on unharvested acreage and compare it to the actual **gross** production from harvested acreage. If the **gross** unharvested potential production is comparable to the **gross** harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Apple Appraisal Worksheet. All of these entry items are "Substantive," (i.e., they are required).
- (2) Apple Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are "Substantive," (i.e., they are required).

- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The current Privacy Act and Nondiscrimination statements can be found in the Document and Supplement Standards Handbook (DSSH) FCIC-24040.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Use the Apple Appraisal Worksheet to document any appraised potential production on acreage insured under Basic and Optional Coverage that will not be harvested, that is sold by direct marketing, for conflict of interest appraisals (refer to the LAM for additional information on conflict of interest appraisals), for grading/quality adjustment, and for APH reporting purposes.
- (2) Separate appraisal worksheets are required for:
 - (a) Each block if there is more than one block in the same unit,
 - (b) Acreage designated as fresh and processing in the same unit,
 - (c) Each variety, as applicable, and
 - (d) Appraised gross unharvested and harvested production.
- (3) Include the AIP's name in the appraisal worksheet title if not preprinted on the appraisal worksheet.
- (4) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company Name: AIP, if not preprinted on the worksheet (company name).

Claim Number: Claim number as assigned by the AIP.

PART I - GENERAL INFORMATION

1. **Insured's Name:** Name of insured identifying EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.

3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **Unit No.:** Five-digit unit number (e.g., 00100) from the Summary of Coverage after it is verified to be correct.
5. **Variety Name:** Variety name as shown in the actuarial documents. Note how many varieties are damaged by insurable causes in the unit/block and enter variety name as follows:
 - a. When there is only one variety: Enter the variety name.
 - b. When there is more than one variety and:
 - 1 All varieties are damaged equally - Enter name of the principal variety only.
 - 2 Damage varies significantly between varieties - Complete a separate appraisal worksheet for each variety with such variability.
6. **Type:** Enter applicable type code as specified in the Special Provisions (e.g., “111,” “112,” etc.).
7. **Practice:** Three-digit code number entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.
8. **Block ID:** The block identification symbol from a sketch map, aerial photograph, or applicable inspection form after verification.
9. **Damage:**
 - a. **Cause:** Name of the insured cause(s) of loss (refer to the LAM).
 - b. **Date(s):** First three letters of the month during which MOST of the insured unit damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Apr 24).
 - c. Explain any uninsured damage in the “Remarks.”
10. **Unit Acres:** Unit acres rounded to tenths.
11. **Appraised Acres:** Number of appraised acres to tenths, for the variety listed in item 5.
12. **No. of Trees/Acre:** The total number of trees per acre. Use actual tree counts or use **TABLE B** if there is a 100% stand, as applicable. Verify the number of producing/insured trees from the self-certification inspection form and/or pre-acceptance reports, as applicable.
13. **Total No. of Trees:** Item 11 multiplied by item 12, results in whole trees.

14. **Unit of Measure:** Place an “X” in the appropriate box indicating “Boxes” or “Bushels.” When production is in containers, field boxes, bins, etc. convert to either boxes or bushels and document conversion calculations in the “Remarks” or on a Special Report form.

For harvested production appraisals make no entries in parts II, III, and IV of the appraisal worksheet with the exception of item 29 (refer to item 29 instructions below).

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE

15. **No. of Apples per Sample Tree:**
- a. Enter the number of apples on each sample tree, include apples that meet or exceed the applicable grade standards, apples damaged solely by insured causes, and apples solely or partially damaged by uninsured causes.
 - b. If apples on a sample tree are too numerous to count individually, visually divide the sample tree into 4 equal parts (quadrants). Count the number of apples in one representative quadrant and multiply by 4 to calculate the number of fruit on the entire tree, as applicable.
16. **Total Apples:** Total number of all sample **apples** from item 15 entries.
17. **No. of Sample Trees:** The total number of sample **trees** from item 15.
18. **Avg. No. of Apples per Sample Tree:** Item 16 divided by item 17, results rounded to tenths.

PART III - AVERAGE NUMBER OF APPLES PER BOX/BUSHEL

19. **No. of Apples per Box/Bushel per Sample Tree:** Enter the applicable number of apples per box/bushel (refer to subsection **6 B**, herein).
20. **Total Apples:** Total number of **apples** in item 19.
21. **No. of Sample Trees:** Total number of sample **trees** in item 19.
22. **Avg. No. of Apples per Box/Bushel:** Item 20 divided by item 21, results rounded to tenths.

PART IV - PRODUCTION TO COUNT CALCULATIONS

23. **Avg. No. of Apples per Sample Tree:** Transfer entry from item 18.
24. **Avg. No. of Apples per Box/Bushel:** Transfer entry from item 22.
25. **No. of Boxes/Bushels per Tree:** Item 23 divided by item 24, results rounded to three-decimal places.
26. **No. of Trees per Acre:** Transfer entry from item 12.

27. **No. of Boxes/Bushels per Acre:** Item 25 multiplied by item 26, results rounded to tenths.
28. **Appraised Acres:** Transfer entry from item 11.
29. **Appraised Production to Count:** Make the following entries in boxes/bushels rounded to tenths:
- a. When Parts II through IV of the appraisal worksheet are completed (i.e., unharvested production appraisals), item 27 multiplied by item 28.
 - (1) For early-season appraisal, transfer this entry to section I, column “J - Appraised Potential” on the claim form.
 - (2) For near-maturity appraisals, transfer this entry to item 43, herein, and complete the remainder of the worksheet.
 - b. When Parts II through IV of the appraisal worksheet are not completed (i.e., harvested production appraisals), enter the insured’s actual gross harvested production and/or production delivered to the processor/packing house, as applicable (list the source(s) of such production in the “Remarks”).

PART V - REPRESENTATIVE SAMPLES FOR GRADING AND QUALITY ADJUSTMENT

Basic Coverage/Optional Coverage: Place an “X” in the appropriate box indicating “Basic Coverage” or “Optional Coverage” selected by the insured.

30. **Sample Number:** MAKE NO ENTRY. Sample numbers are pre-printed on the appraisal worksheet.
31. **No. of Apples per Sample:** Select at least 10 representative sample apples but no more than 30 apples for grading/quality adjustment. Select the same number of sample apples (e.g., 10 sample apples per tree, 20 sample apples per tree, etc.) from all sample trees in the unit/block being appraised to insure consistent appraisals. Make sure sample apples selected for grading/quality adjustment are representative of the average condition of all apples in the unit/block being appraised.
32. **Uninsured Damage:** Evaluate each sample apple to determine if solely or partially damaged by uninsured causes. Record the number of apples in each sample damaged by uninsured causes.
33. **U.S. #1 Processing or better:** Evaluate each sample apple to determine if it meets the U.S. No. 1 Processing grade requirements.
- a. **Basic Coverage:** Record the number of apples in each sample that grade at least U.S. No. 1 Processing or better.
 - b. **Optional Coverage:** Record the number of apples in each sample that grade at least U.S. No. 1 Processing but grade less than U.S. Fancy (e.g., U.S. No. 1 (Fresh), etc.) or other grade(s) listed in the Special Provisions.

34. **U.S. Fancy or better (for Optional Coverage only):** Evaluate each sample apple and determine if it grades at least U.S. Fancy or other grade(s) listed in the Special Provisions or better. Record the number of apples in each sample that grade at least U.S. Fancy or other grade(s) listed in the Special Provisions or better.
35. **Line Total:** Separately total the number of all representative sample apples in lines 31, 32, 33, and 34, as applicable.

PART VI - APPRAISAL CALCULATIONS

APH Yield: The instructions in items 36 through 42 below describe how to calculate the APH Yield per Acre for the appraised acres identified in item 11 for the current crop year (this APH Yield will be used to update the insured's APH database for succeeding crop years). If item 11 acreage is a single "block" within the insured unit, refer to the CIH for additional information on documenting yield and acreage information on the Block Production Worksheet.

36. **Appraised Production to Count:** Transfer entry from item 29 above.
37. **No. of Apples to Count:** Calculate as follows:
- a. **Basic Coverage:** Transfer entry in item 35 (c).
 - b. **Optional Coverage:** Item 35 (c) plus 35 (d), results in whole apples.
38. **Total No. of Apples all Samples:** Transfer entry from item 35(a).
39. **Percent Processing:** Item 37 divided by item 38, results as a percentage to two decimal places (e.g., 0.37).
40. **APH Yield:** Item 36 multiplied by item 39, results rounded to tenths.
41. **Appraised Acres:** Transfer entry from item 11.
42. **APH Yield per Acre:** Item 40 divided by item 41, results rounded to tenths.
- *** **Basic Coverage Appraisals/Optional Coverage Appraisals:** Enter basic coverage appraisal/optional coverage appraisal calculations in items 43 through 51 below in the applicable row.
43. **Appraised Production to Count:** Transfer entry from item 29 above.
44. **No. Apples to Count:** Calculate as follows:
- a. **Basic Coverage:** Item 35(b) plus item 35(c).
 - b. **Optional Coverage:** Item 35(b) plus item 35(d).
45. **Total No. of Sample Apples:** Transfer entry from item 35(a).

46. **% Meeting Grade:** Item 44 divided by item 45, results as a percentage to two decimal places (e.g., 0.45).
47. **Actual % Damage (for Optional Coverage Only):** 1.000 minus item 46 results as a percentage to two decimal places (e.g., $1.000 - 0.37 = 0.63$).
48. **Quality Adj.% (for Optional Coverage Only):** Calculate as follows:
- If Column 47 entry is 20 percent or less, enter “.00.”
 - If Column 47 entry is at least 21 percent but not more than 64 percent, enter the “Quality Adjusted %” from **TABLE C** (e.g., if column 47 is 0.63, then the corresponding value from **TABLE C** is 0.96).
 - If Column 47 entry is 65 percent or more: Enter “1.00.”
49. **Undamaged % (for Optional coverage Only):** 1.000 minus item **48**, results as a percentage to two-decimal places (e.g., $1.000 - 0.96 = 0.04$).
50. **Undamaged Production:** Calculate as follows:
- Basic Coverage:** Item 43 multiplied by item 46, results in boxes/bushels to tenths.
 - Optional Coverage:** Item 43 multiplied by item 49, results in boxes/bushels rounded to tenths.
51. **Appraised Production per Acre:** Item 50 divided by item 11 results in boxes/bushels rounded to tenths. Transfer this entry (from either the “Basic Coverage Appraisal” line or “Optional Coverage Appraisal” line, as applicable) to section I, column “J - Appraised Potential” on the claim form.
52. **Remarks:**
- Use a sketch map that identifies the unit/block boundaries and location of representative sample trees.
 - Enter any additional pertinent information about this appraisal such as uninsured cause(s) of damage.
 - Note the bin-to-field box or bushel ratio, weight per bushel, and any calculations used to convert production to boxes/bushels.
 - Document the date representative samples were taken if harvest is NOT complete (i.e., worksheet and claim are to be completed at a later date).
 - Note any differences between unit acres and appraised acres.
 - Identify the location of any damaged acreage harvested before appraisals were conducted.

- g. Explain and identify any voluntary destruction (e.g., tree removal, etc.) of any unit/block acreage.
- h. Attach any reference materials that identify the unit/block (i.e., aerial photographs, sketch maps, etc.).
- i. Document the circumstances of any conflict of interest appraisals.
- j. For harvested production appraisals, document the source of production entered in item 29. Include the name and address of the processor/packing house, as applicable.

The following required entries are not illustrated on the appraisal worksheet example below.

- 53. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If an appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the claim form.
- 54. **Insured's Signature and Date:** Insured's (or authorized representative's) signature and date. **BEFORE** obtaining the insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED** or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.
- 55. **Pg ___ of ___:** Page number - (Example: Page 1 of 1, Page 2 of 2, etc.).

(Company Name) APPLE APPRAISAL WORKSHEET
(For Information Purposes Only)

Claim Number: **XXXXXX**

PART I - GENERAL INFORMATION:

1. Insured's Name I. M. Insured	2. Policy No.: XXXXXXXX	3. Crop Year: YYYY	4. Unit No.: 00100	5. Variety Name: Jonathan	6. Type: 112	7. Practice: 997	8. Block ID: C-1
9. Damage: Cause: Freeze Date: Apr 24		10. Unit Acres: 20.0	11. Appraised Acres: 5.0	12. No. of Trees/Acres: 110	13. Total No. Trees: 550	14. Unit of Measure: Boxes <input type="checkbox"/> Bushels <input checked="" type="checkbox"/>	

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE:

15. No. of Apples per Sample Tree:								16. Total Apples	17. No. of Sample Trees	18. Avg. No. of Apples per Sample Tree (16 ÷ 17)
64	39	50	42	38				233	5	46.6
								÷	=	

PART III - AVERAGE NUMBER OF APPLES PER BOX/BUSHEL:

19. No. of Apples per Box/Bushel per Sample Tree:								20. Total Apples	21. No. of Sample Trees	22. Avg. No. of Apples per Box/Bushel
74	72	80	70	84				380	5	76.0
								÷	=	

PART IV - PRODUCTION TO COUNT CALCULATIONS:

23. Avg. No. of Apples per Sample Tree (from item 18)	24. Avg. No. of Apples per Box/Bushel (from item 22)	25. No. of Boxes/Bushels per Tree (23 ÷ 24)	26. No. of Trees per Acre (from item 12)	27. No. of Boxes/Bushels per Acre (25 x 26)	28. Appraised Acres (from item 11)	29. Appraised Production to Count (27 x 28)
46.6	76.0	0.613	110	67.4	5.0	337.0
÷	=	X	=	X	=	

PART V - REPRESENTATIVE SAMPLES FOR GRADING AND QUALITY ADJUSTMENT:

Basic Coverage: <input checked="" type="checkbox"/>	30. Sample Number										35. Line Total
Optional Coverage: <input type="checkbox"/>	1	2	3	4	5	6	7	8	9	10	
31. No. of Apples per Sample:	30	30	30	30	30						(a) 150
32. Uninsured Damage:	3	0	4	0	5						(b) 12
33. U.S. #1 Processing or better:	10	12	8	15	10						(c) 55
34. U.S. Fancy or better:											(d)

PART VI - APPRAISAL CALCULATIONS:

36. Appraised Production to Count (from item 29)	37. No. of Apples to Count (Basic: 35(c) Optional: 35(c)+35(d))	38. Total No. of Apples all Samples (from item 35(a))		39. Percent Processing (37 ÷ 38)	40. APH Yield (36 x 39)	41. Appraised Acres (from item 11)	42. APH Yield per Acre (40 ÷ 41)	
337.0	55	150		0.37	124.7	5.0	24.9	
APH Yield:								
43. Appraised Production to Count (from item 29)	44. No. Apples to Count (Basic: 35(b)+35(c) Optional: 35(b)+35(d))	45. Total No. of Sample Apples (from item 35(a))	46. % Meeting Grade (44 ÷ 45)	47. Actual % Damage (1,000 - item 46)	48. Quality Adj. % (from TABLE C)	49. Undamaged % (Optional: 1,000 - 48)	50. Undamaged Production (Basic: 43 x 46) Optional: 43 x 49)	51. Appraised Production/A. (50 ÷ 11)
337.0	67	150	0.45				151.7	30.3
Basic Coverage Appraisals:								
Optional Coverage Appraisals:								

PART VII - REMARKS AND SIGNATURES:

52. Remarks:

BASIC COVERAGE UNHARVESTED APPRAISAL EXAMPLE

(Company Name) APPLE APPRAISAL WORKSHEET
(For Information Purposes Only)

Claim Number: **XXXXXX**

PART I - GENERAL INFORMATION:

1. Insured's Name I. M. Insured	2. Policy No.: XXXXXXX	3. Crop Year: YYYY	4. Unit No.: 00100	5. Variety Name: Jonathan	6. Type: 112	7. Practice: 997	8. Block ID: C-1
9. Damage: Cause: Freeze Date: Apr 24		10. Unit Acres: 20.0	11. Appraised Acres: 5.0	12. No. of Trees/Acres: 110	13. Total No. Trees: 550	14. Unit of Measure: Boxes <input type="checkbox"/> Bushels <input checked="" type="checkbox"/>	

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE:

15. No. of Apples per Sample Tree:	16. Total Apples	17. No. of Sample Trees	18. Avg. No. of Apples per Sample Tree (16 ÷ 17)
		÷	=

PART III - AVERAGE NUMBER OF APPLES PER BOX/BUSHEL:

19. No. of Apples per Box/Bushel per Sample Tree:	20. Total Apples	21. No. of Sample Trees	22. Avg. No. of Apples per Box/Bushel
		÷	=

PART IV - PRODUCTION TO COUNT CALCULATIONS:

23. Avg. No. of Apples per Sample Tree (from item 18)	24. Avg. No. of Apples per Box/Bushel (from item 22)	25. No. of Boxes/Bushels per Tree (23 ÷ 24)	26. No. of Trees per Acre (from item 12)	27. No. of Boxes/Bushels per Acre (25 x 26)	28. Appraised Acres (from item 11)	29. Appraised Production to Count (27 x 28)
÷	=	X	=	X	=	337.0

PART V - REPRESENTATIVE SAMPLES FOR GRADING AND QUALITY ADJUSTMENT:

Basic Coverage: <input checked="" type="checkbox"/>	30. Sample Number										35. Line Total
Optional Coverage: <input type="checkbox"/>	1	2	3	4	5	6	7	8	9	10	
31. No. of Apples per Sample:	30	30	30	30	30						(a) 150
32. Uninsured Damage:	3	0	4	0	5						(b) 12
33. U.S. #1 Processing or better:	10	12	8	15	10						(c) 55
34. U.S. Fancy or better:											(d)

PART VI - APPRAISAL CALCULATIONS:

36. Appraised Production to Count (from item 29)	37. No. of Apples to Count (Basic: 35(c) Optional: 35(c)+35(d))	38. Total No. of Apples all Samples (from item 35(a))	39. Percent Processing (37 ÷ 38)	40. APH Yield (36 x 39)	41. Appraised Acres (from item 11)	42. APH Yield per Acre (40 ÷ 41)		
APH Yield:	337.0	55	150	0.37	124.7	5.0	24.9	
43. Appraised Production to Count (from item 29)	44. No. Apples to Count (Basic: 35(b)+35(c) Optional: 35(b)+35(d))	45. Total No. of Sample Apples (from item 35(a))	46. % Meeting Grade (44 ÷ 45)	47. Actual % Damage (1,000 - item 46)	48. Quality Adj. % (from TABLE C)	49. Undamaged % (Optional: 1,000 - 48)	50. Undamaged Production (Basic: 43 x 46) (Optional: 43 x 49)	51. Appraised Production/A. (50 ÷ 11)
Basic Coverage Appraisals:	337.0	67	150	0.45			151.7	30.3
Optional Coverage Appraisals:								

PART VII - REMARKS AND SIGNATURES:

52. Remarks: **Use insured's actual gross harvested production records for item 29 entry.**

BASIC COVERAGE HARVESTED APPRAISAL EXAMPLE

(Company Name) APPLE APPRAISAL WORKSHEET
(For Information Purposes Only)

Claim Number: **XXXXXX**

PART I - GENERAL INFORMATION:

1. Insured's Name I. M. Insured	2. Policy No.: XXXXXXXX	3. Crop Year: YYYY	4. Unit No.: 00200	5. Variety Name: Fuji	6. Type: 111	7. Practice: 002	8. Block ID: B-1
9. Damage: Cause: Hail Date: Aug 10	10. Unit Acres: 20.0	11. Appraised Acres: 6.0	12. No. of Trees/Acres: 110	13. Total No. Trees: 660	14. Unit of Measure: Boxes <input type="checkbox"/> Bushels <input checked="" type="checkbox"/>		

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE:

15. No. of Apples per Sample Tree:										16. Total Apples	17. No. of Sample Trees	18. Avg. No. of Apples per Sample Tree (16 ÷ 17)
41	43	46	50	47						227	5	45.4
										÷	=	

PART III - AVERAGE NUMBER OF APPLES PER BOX/BUSHEL:

19. No. of Apples per Box/Bushel per Sample Tree:										20. Total Apples	21. No. of Sample Trees	22. Avg. No. of Apples per Box/Bushel
84	76	81	70	86						397	5	79.4
										÷	=	

PART IV - PRODUCTION TO COUNT CALCULATIONS:

23. Avg. No. of Apples per Sample Tree (from item 18)	24. Avg. No. of Apples per Box/Bushel (from item 22)	25. No. of Boxes/Bushels per Tree (23 ÷ 24)	26. No. of Trees per Acre (from item 12)	27. No. of Boxes/Bushels per Acre (25 x 26)	28. Appraised Acres (from item 11)	29. Appraised Production to Count (27 x 28)
45.4	79.4	0.572	110	62.9	6.0	377.4
÷	=	X	=	X	=	

PART V - REPRESENTATIVE SAMPLES FOR GRADING AND QUALITY ADJUSTMENT:

Basic Coverage: <input type="checkbox"/>	30. Sample Number										35. Line Total
Optional Coverage: <input checked="" type="checkbox"/>	1	2	3	4	5	6	7	8	9	10	
31. No. of Apples per Sample:	30	30	30	30	30						(a) 150
32. Uninsured Damage:	5	0	6	0	4						(b) 15
33. U.S. #1 Processing or better:	8	10	7	9	8						(c) 42
34. U.S. Fancy or better:	7	10	6	12	6						(d) 41

PART VI - APPRAISAL CALCULATIONS:

36. Appraised Production to Count (from item 29)	37. No. of Apples to Count (Basic: 35 (c) Optional: 35(c)+35(d))	38. Total No. of Apples all Samples (from item 35(a))		39. Percent Processing (37 ÷ 38)	40. APH Yield (36 x 39)	41. Appraised Acres (from item 11)	42. APH Yield per Acre (40 ÷ 41)	
APH Yield:	377.4	83	150	0.55	207.6	6.0	34.6	
43. Appraised Production to Count (from item 29)	44. No. Apples to Count Basic: 35(b) + 35(c) Optional: 35(b) + 35(d)	45. Total No. of Sample Apples (from item 35(a))	46. % Meeting Grade (44 ÷ 45)	47. Actual % Damage (1,000 - item 46)	48. Quality Adj. % (from TABLE C)	49. Undamaged % (Optional: 1,000 - 48)	50. Undamaged Production (Basic: 43 x 46) (Optional: 43 x 49)	51. Appraised Production/A. (50 ÷ 11)
Basic Coverage Appraisals:								
Optional Coverage Appraisals:	377.4	56	150	0.37	0.63	0.96	15.1	2.5

PART VII - REMARKS AND SIGNATURES:

52. Remarks:

OPTIONAL COVERAGE UNHARVESTED APPRAISAL EXAMPLE

(Company Name) APPLE APPRAISAL WORKSHEET
(For Information Purposes Only)

Claim Number: **XXXXXX**

PART I - GENERAL INFORMATION:

1. Insured's Name I. M. Insured	2. Policy No.: XXXXXXXX	3. Crop Year: YYYY	4. Unit No.: 00200	5. Variety Name: Fuji	6. Type: 111	7. Practice: 002	8. Block ID: B-1
9. Damage: Cause: Hail Date: Aug 10	10. Unit Acres: 20.0	11. Appraised Acres: 6.0	12. No. of Trees/Acres: 110	13. Total No. Trees: 660	14. Unit of Measure: Boxes <input type="checkbox"/> Bushels <input checked="" type="checkbox"/>		

PART II - AVERAGE NUMBER OF APPLES PER SAMPLE TREE:

15. No. of Apples per Sample Tree:	16. Total Apples	17. No. of Sample Trees	18. Avg. No. of Apples per Sample Tree (16 ÷ 17)
		÷	=

PART III - AVERAGE NUMBER OF APPLES PER BOX/BUSHEL:

19. No. of Apples per Box/Bushel per Sample Tree:	20. Total Apples	21. No. of Sample Trees	22. Avg. No. of Apples per Box/Bushel
		÷	=

PART IV - PRODUCTION TO COUNT CALCULATIONS:

23. Avg. No. of Apples per Sample Tree (from item 18)	24. Avg. No. of Apples per Box/Bushel (from item 22)	25. No. of Boxes/Bushels per Tree (23 ÷ 24)	26. No. of Trees per Acre (from item 12)	27. No. of Boxes/Bushels per Acre (25 x 26)	28. Appraised Acres (from item 11)	29. Appraised Production to Count (27 x 28)
÷	=	X	=	X	=	377.4

PART V - REPRESENTATIVE SAMPLES FOR GRADING AND QUALITY ADJUSTMENT:

Basic Coverage: <input type="checkbox"/>	30. Sample Number										35. Line Total
Optional Coverage: <input checked="" type="checkbox"/>	1	2	3	4	5	6	7	8	9	10	
31. No. of Apples per Sample:	30	30	30	30	30						(a) 150
32. Uninsured Damage:	5	0	6	0	4						(b) 15
33. U.S. #1 Processing or better:	8	10	7	9	8						(c) 42
34. U.S. Fancy or better:	7	10	6	12	6						(d) 41

PART VI - APPRAISAL CALCULATIONS:

	36. Appraised Production to Count (from item 29)	37. No. of Apples to Count (Basic: 35 (c) Optional: 35(c)+35(d))	38. Total No. of Apples all Samples (from item 35(a))	39. Percent Processing (37 ÷ 38)	40. APH Yield (36 x 39)	41. Appraised Acres (from item 11)	42. APH Yield per Acre (40 ÷ 41)		
APH Yield:	377.4	83	150	0.55	207.6	6.0	34.6		
	43. Appraised Production to Count (from item 29)	44. No. Apples to Count Basic: 35(b) + 35(c) Optional: 35(b) + 35(d)	45. Total No. of Sample Apples (from item 35(a))	46. % Meeting Grade (44 ÷ 45)	47. Actual % Damage (1,000 - item 46)	48. Quality Adj. % (from TABLE C)	49. Undamaged % (Optional: 1,000 - 48)	50. Undamaged Production (Basic: 43 x 46) (Optional: 43 x 49)	51. Appraised Production/A. (50 ÷ 11)
Basic Coverage Appraisals:									
Optional Coverage Appraisals:	377.4	56	150	0.37	0.63	0.96	0.04	15.1	2.5

PART VII - REMARKS AND SIGNATURES:

52. Remarks: **Used insured's actual gross harvested production records for item 29 entry.**

OPTIONAL COVERAGE HARVESTED APPRAISAL EXAMPLE

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (4) The certification statement required by the current Document and Supplemental Standards Handbook (FCIC 24040) must be included on the form directly above the insured’s signature block immediately followed by the statement below.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The **insurance provider** may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION INFORMATION

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections made on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (5) Refer to section I, item J instructions, herein, for documenting unharvested and harvested per acre appraisals transferred from the appraisal worksheet.
- (6) When apple production from a unit/block is appraised and subsequently harvested, refer to the appraised and harvested production instructions in section 9 C, and EXHIBIT 2, herein.
- (7) When all acreage has been harvested, determine total gross production from warehouse receipts, packer/processor receipts of delivered production (do not use receipts of boxed production) and/or farm management records (refer to the LAM for farm record requirements), as applicable. Records should be verified by the adjuster and supported by written records from the first handler.
- (8) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I, herein because the quantity cannot be determined later.
- (9) For production that is sold, enter the name and address of buyer, packing house, or processor as applicable in section II, columns “B” through “E.”
- (10) If additional lines are necessary, the data may be entered on a continuation sheet. If production has been commingled, refer to the LAM. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different buyers or processors - the insured must have maintained satisfactory records of ALL production.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (d) Harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in section II, columns “A” through “S” by type.
- (11) If the insured’s harvested production records are based ONLY ON WEIGHT, calculate the production by dividing the total weight by the applicable weight-per-loose-field-box/bushel.
- (12) Bushel/Box-Bin Equivalents - If the insured’s harvested production records are based on a “Bin Count” the following applies:
 - (a) In localities where a “Loose Field Box” is the standard container, use 25 loose field boxes per bin as the standard equivalent for determining the gross amount of production unless the number of loose field boxes is determined to be different than 25. In such cases, use the determined boxes per bin.

(b) In localities where a “Bushel” is the standard container, the number of bushels per bin is the number established by the first handler (packing house or processor).

(13) In all localities, if the handler was NOT a packer or processor, the production will be determined by the adjuster on the basis of available records.

(14) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

1. **Crop/Code #:** “Apples” (0054).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., May 10).
5. **Cause of Damage:** Name of the insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to the Basic Provisions and crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.

10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-loss Units," in the Narrative or on an attached Special Report.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre in whole boxes/bushels of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.
- e. If the notice does not require an inspection, document as directed in the "Narrative" instructions.

FINAL: Transfer the last date (in the 1st or 2nd space from first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the "FINAL" inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE." Refer to the LAM for further information regarding companion contracts.
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions. Enter the applicable two-digit code for first crop and second crop. In the margin of the last line entry or in a separate column, enter the date of inspection for the last line entry of each inspection.

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

- B. **Prelim. Acres:**

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

FINAL: MAKE NO ENTRY.

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

Determined acres to tenths (including “E” if estimated) for which consent is given for other use and/or:

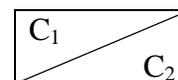
- a. Put to other use without prior consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

Acreage breakdown WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP’s instructions. In the event of under-reported acres, draw a diagonal line in column “C” as shown below.

- C₁ Enter the ACTUAL acres for the unit/block.
C₂ Enter the REPORTED acres for the unit/block.



- D. **Interest or Share:** Insured’s interest in the crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the “Rate Class” is found to be incorrect, revise according to AIP instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.
- G. **Type/Class/Variety:**
- a. Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

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

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviations as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”.....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
“H”.....	Harvested.
“UH”.....	Unharvested or other use with consent.

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

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

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

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

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

- J. **Appraised Potential:**

- a. **Unharvested or harvested** per-acre appraisal in boxes/bushels to tenths of POTENTIAL production for the acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet instructions.

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

K₁-L. MAKE NO ENTRY.

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

a. Hail and fire exclusion NOT in effect.

(1) When there is a zero (0) appraisal on the appraisal worksheet, enter NOT LESS than the insured’s production guarantee per acre in boxes/bushels, rounded to tenths for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form), for “P” stage acreage in column “H,” and the intended use is either “WOC,” “SU,” or “ABA” in column “I.” On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in boxes/bushels, to tenths for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.

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

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

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

N. **Adjusted Potential:** Column “J” plus column “M” results in boxes/bushels to tenths.

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

P. **Per Acre:** Per-acre Guarantee - Enter the per-acre production guarantee **in boxes/bushels to tenths** from the insured’s policy.

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

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, column "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal was not recorded on the appraisal worksheet.
- f. State that there is "No Other Fire Insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, column "O," and/or any production not included in Section II, column "I" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "No" checked in column 19.

- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

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

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

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
18.	Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

FINAL:

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

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of an indemnity is in effect for the crop year; otherwise check “No.” Refer to the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise check “No.” Refer to the LAM.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit, to three decimal places.

A₂. **Field ID:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column “A”).
- c. Enter the applicable two-digit code for first crop and second crop.
- d. When there is appraised and harvested production from the same unit/block acreage, transfer the applicable Field ID from section I item “A” for such production (explain in the Narrative).

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

- B. - E. **Length or Diameter, Width, Depth, Deductions:** Make the following entries.
- a. For production sold, enter the name and address of the buyer, packing house, or processor, as applicable.
 - b. For apples otherwise disposed of (e.g., sold by direct marketing, etc.) indicate method of disposition.
- F. - G. MAKE NO ENTRY.
- H. **Gross Prod.: For Optional Coverage Only.** Enter gross amount of harvested/delivered production in boxes/bushels to tenths that grades at least U.S. Fancy or other grade(s) listed in the Special Provisions or better.
- I. **Bu., Ton, Lbs., Cwt.:** As applicable, circle “Bu.” or line through Bu., Ton, Lbs., Cwt. and enter “Boxes” and circle “Boxes” in column heading. Make the following entries in boxes/bushels to tenths.
- a. **Basic Coverage:** Gross harvested production that grades at least U.S. No. 1 Processing or better.
 - b. **Optional Coverage:** Fresh apple production that is sold as U.S. Fancy or other grades(s) listed in the Special Provisions or better (explain in the Narrative).
- J. - M₂. MAKE NO ENTRY.
- N. **Adjusted Production:** Transfer entry from column “I.”
- O. **Production not to Count:** Net production NOT to count in boxes/bushels to tenths WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre or from other sources (e.g., other units or uninsured acreage).
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE “NARRATIVE.”
- P. **Production:** Result of subtracting the entry in column “O” from column “N” in boxes/bushels to tenths.
- Q₁-Q₂. MAKE NO ENTRY.
- R. **Quality Factor:** When there is appraised and harvested production to count on the same unit/block acreage, line through column heading and enter *Greater of Section I or Section II Production* (refer to the example Production Worksheet in EXHIBIT 2 herein). Make the following entries in boxes/bushels to tenths.
- a. Enter the appraised production from Section I, item “O” when the harvested production in Section II, item “P” is less than the appraised production in Section I, item “O.”

- b. Enter the harvested production from Section II, item "P" when the harvested production in Section II, item "P" is greater than the appraised production in Section I, item "O."

S. **Production to Count:** Make the following entries in boxes/bushels to tenths:

- a. For claims with appraised and harvested production on the same unit/block acreage, transfer entry from column "R."
- b. For all other claims, transfer entry from column "P."

FOR ITEMS 22- 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Make the following entries in boxes/bushels to tenths.

- a. For claims with appraised and harvested production on same unit/block acreage: MAKE NO ENTRY.
- b. For all other claims: Total of column "S."

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Make the following entries in boxes/bushels to tenths.

- a. For claims with appraised and harvested production on the same unit/block acreage: MAKE NO ENTRY.
- b. For all other claims: Enter figure from Section I, column "O" total.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Make the following entries in boxes/bushels to tenths.

- a. For claims with appraised and harvested production on the same unit/block acreage: Total of all column "S" entries.
- b. For all other claims: Total of column 22 and 23.

The following required entries are not illustrated on the Production Worksheet examples below.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.

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

27. **Page Numbers:**

PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.

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

PRODUCTION WORKSHEET

(For Illustration Purposes Only)

1 Crop/Code # <i>Apples 0054</i>	2 Unit # <i>00100</i>	3 Legal Description <i>SW1-96N-30W</i>	7 Company Agency <u><i>Any Company</i></u> <u><i>Any Agency</i></u>		8 Name of Insured <i>I. M. Insured</i>
4 Date of Damage <i>Apr 24</i>	5 Cause of Damage <i>Freeze</i>	6 Primary Cause % <i>100%</i>	9 Claim # <i>XXXXXXXX</i>		11 Crop Year <i>YYYY</i>
12 Additional Units <i>00400</i>	13 Est. Prod. Per Acre <i>520</i>	10 Policy # <i>XXXXXXXX</i>		14 Date(s) Notice of Loss 1st <i>MM/DD/YYYY</i>	2nd <i>MM/DD/YYYY</i>
15 Companion Policy(s)					

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>C-1 M/D NS</i>		<i>5.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>112</i>	<i>UH</i>	<i>UH</i>	<i>30.3</i>				<i>30.3</i>	<i>151.5</i>	<i>600.0</i>	<i>3,000.0</i>
<i>C-2 M/D NS</i>		<i>5.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>112</i>	<i>H</i>	<i>H</i>							<i>600.0</i>	<i>6,000.0</i>
<i>C-3 M/D NS</i>		<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>112</i>	<i>H</i>	<i>H</i>							<i>600.0</i>	<i>3,000.0</i>
16 TOTAL		<i>20.0</i>												<i>151.5</i>		<i>12,000.0</i>

NARRATIVE (If more space is needed, attach a Special Report) *Acres measured using wheel measurements.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁	B	C	D	E	F	G	H	I	J	K ₁	L ₁	M ₁	N	O	P	Q ₁	R	S	
A ₂										K ₂	L ₂	M ₂				Q ₂			
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (HxIxK2xL2xM2)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
<i>C-2</i>	<i>Acme Apple Processors Anytown, Anystate</i>							<i>1,530.0</i>							<i>1,530.0</i>			<i>1,530.0</i>	
<i>C-3</i>	<i>Acme Peelers Anytown, Anystate</i>							<i>5,250.0</i>							<i>5,250.0</i>			<i>5,250.0</i>	

BASIC COVERAGE CLAIM EXAMPLE

(Based on Appraisal Data from Example Appraisal Worksheet, herein)

22 Section II Total	<i>6,780.0</i>
23 Section I Total	<i>151.5</i>
24 Unit Total	<i>6,931.5</i>

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

1 Crop/Code # <i>Apples 0054</i>	2 Unit # <i>00200</i>	3 Legal Description <i>SW1-96N-30W</i>
4 Date of Damage <i>Aug 10</i>		
5 Cause of Damage <i>Hail</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units <i>00400</i>		
13 Est. Prod. Per Acre <i>520</i>		

7 Company
Agency

Any Company
Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>B-1 M/D NS</i>		<i>6.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>111</i>	<i>UH</i>	<i>UH</i>	<i>2.5</i>				<i>2.5</i>	<i>15.0</i>	<i>600.0</i>	<i>3,600.0</i>
<i>B-2 M/D NS</i>		<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>111</i>	<i>H</i>	<i>H</i>							<i>600.0</i>	<i>4,800.0</i>
<i>B-3 M/D NS</i>		<i>4.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>111</i>	<i>H</i>	<i>H</i>							<i>600.0</i>	<i>3,600.0</i>
16 TOTAL		<i>20.0</i>												<i>15.0</i>		<i>12,000.0</i>
														17 TOTALS		

NARRATIVE (If more space is needed, attach a Special Report) *Acres measured using wheel measurements. Block B-2 Insured harvested 4,205.0 bu., 2,325.0 sold as U.S Fancy, 1,800.0 bu. sold as U.S Cider grade for juice. Block B-3 Insured harvested 3,021.0 bu., 1,060.0 bu. sold as U.S. Fancy, 1,961.0 bu. sold as U.S. Cider grade for juice.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed *MM/DD/YYYY* 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity Yes No 21 Transfer of Right to Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production <small>(HxJxKxLxMxN)</small>	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
<i>B-2</i>	<i>Acme Apple Packers Anytown, Anystate</i>						<i>4,205.0</i>	<i>2,325.0</i>							<i>2,325.0</i>				<i>2,325.0</i>
<i>B-3</i>	<i>Apple-o-Rama Anytown, Anystate</i>						<i>3,021.0</i>	<i>1,060.0</i>							<i>1,060.0</i>				<i>1,060.0</i>

OPTIONAL COVERAGE CLAIM EXAMPLE
(Based on Appraisal Data from Example Appraisal Worksheet, herein)

22 Section II Total	<i>3,385.0</i>
23 Section I Total	<i>15.0</i>
24 Unit Total	<i>3,400.0</i>

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - NUMBER OF TREES PER ACRE

		DISTANCE BETWEEN ROWS (In Feet)																																	
		5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35			
5	1724	1452	1245	1089	968	871	792	726	670	622	581	545	512	484	459	436	415	396	379	363	348	335	323	311	300	290	281	272	264	256	249				
6		1210	1037	908	807	726	660	605	558	519	484	454	427	403	382	363	346	330	317	303	290	279	269	259	250	242	234	227	220	214	207				
7			889	778	691	622	566	519	479	444	415	389	366	346	328	311	296	283	271	259	249	239	230	222	215	207	201	194	189	183	178				
8				681	605	545	495	454	419	389	363	340	320	303	287	272	259	248	237	227	218	209	202	194	188	182	176	170	165	160	156				
9					538	484	440	403	372	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161	156	151	147	142	138				
10						436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124				
11							360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113				
12								303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104				
13									258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96				
14										222	207	194	183	173	164	156	146	141	135	130	124	120	115	111	107	104	100	97	94	92	89				
15											194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83				
16												170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78				
17													151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73				
18														134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69				
19															121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66				
20																109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62				
21																	99	94	90	86	83	80	77	74	72	69	67	65	63	61	59				
22																		90	86	83	79	76	73	71	68	66	64	62	60	58	57				
23																			82	79	76	73	70	68	65	63	61	59	57	56	54				
24																				76	73	70	67	65	63	61	59	57	55	53	52				
25																					70	67	65	62	60	58	56	54	53	51	50				
26																						64	62	60	58	56	54	52	51	49	48				
27																							60	58	56	54	52	50	49	47	46				
28																								56	54	52	50	49	47	46	44				
29																									52	50	48	47	46	44	43				
30																										48	47	45	44	43	41				
31																											45	44	43	41	40				
32																												43	41	40	39				
33																													40	39	38				
34																														38	37				
35																															36				

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result to tenths into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then $43,560 \div 65.0 = 670$ trees per acre. Refer to the LAM for additional information on how to calculate the number of trees per acre.

TABLE C - ADJUSTMENT PERCENTAGES FOR APPLES WITH INSURED DAMAGE UNDER OPTIONAL COVERAGE

Actual Percent Damage	Quality Adjusted Percent Damage	Actual Percent Damage	Quality Adjusted Percent Damage
0 -20	00	43	49
21	02	44	52
22	04	45	55
23	06	46	58
24	08	47	61
25	10	48	64
26	12	49	67
27	14	50	70
28	16	51	72
29	18	52	74
30	20	53	76
31	22	54	78
32	24	55	80
33	26	56	82
34	28	57	84
35	30	58	86
36	32	59	88
37	34	60	90
38	36	61	92
39	38	62	94
40	40	63	96
41	43	64	98
42	46	65-100	100

Use this table when the insured has elected Optional Coverage for Quality Adjustment to adjust appraised unharvested and appraised harvested production that grades U.S. Fancy grade or other grade(s) listed in the Special Provisions or better. This table does not apply to any harvested production that is sold as U.S. Fancy grade or other grade(s) listed in the Special Provisions or better.

On the Apple Appraisal Worksheet, find item 47 “Actual % Damage.” Locate this percentage under the column labeled “Actual Percent Damage.” Identify the corresponding “Quality Adjusted Percent Damage” in the right column and transfer this entry to item 48 “Quality Adj. %.”

EXAMPLE: If the “Actual % Damages” is 46, use the above table to find 46 and the corresponding “Quality Adjusted % Damage” which is 58. Enter “0.46” as the “Actual % Damage” and “0.58” as the “Quality Adjusted %” on the appraisal worksheet.

SUPPLEMENTAL INSTRUCTIONS FOR CALCULATING PRODUCTION TO COUNT UNDER OPTIONAL COVERAGE

1. INTRODUCTION

The Apple Crop Provisions state in Section 14(b)(5)(v): “Notwithstanding sections 14(b)(5)(i) through (iv), if you sell any of your fresh apple production as U.S. Fancy, all such sold production will be included as production to count under this option.” Under this provision, harvested apple production that is sold as U.S. Fancy grade or other grades(s) listed in the Special Provisions or better will count as production to count and such production is not subject to the provisions in section 14(b)(5)(i) through (iv) of the apple policy. Any such production is not reduced. Refer to the following scenarios that illustrate how to calculate production to count for Optional Coverage claims.

2. SCENARIOS

Scenario 1:

Unit consists of 4.0 acres of fresh Fuji apples. All 4.0 acres gross appraised at 833.3 bu. per acre with 50% actual damage (apples grading less than U.S. Fancy or other grade(s) listed in the Special Provisions) which adjusts to 70% damage on the sliding scale in **TABLE C**. The net adjusted per acre appraisal was 250.0 bu. (833.3 bu. x 0.30) per acre for a total net unit appraisal of 1,000.0 bu. (250.0 bu. x 4.0 acres). Production from the 4.0 acres was later salvaged and 1,350.0 bu. was sold as U.S. Fancy or better. Since the production sold as U.S. Fancy or better is more than the net appraised production; use the 1,350.0 bu. sold production as production to count. Enter 1,350.0 bu. in items “H” and “I” in section II of the Production Worksheet and complete all applicable entries on the Production Worksheet (refer to the example Production Worksheet, herein).

Scenario 2:

Unit consists of 4.0 acres of fresh Fuji apples. 2.0 acres gross appraised at 500.0 bu. per acre with 58% actual damage (apples grading less than U.S. Fancy or other grade(s) listed on the Special Provisions) which adjusts to 86% damage on the sliding scale in **TABLE C**. The net adjusted per acre appraisal was 70.0 bu. (500.0 bu. x 0.14) per acre for a total net unit appraisal of 140.0 bu. (70 bu. x 2.0 acres). The remaining 2.0 acres were harvested and yielded 420.0 bu. harvested and sold as U.S. Fancy or better. Since this unit has both harvested and unharvested acreage, the production to count consists of the net appraised production of U.S. Fancy or better from the unharvested acreage plus the production sold as U.S. Fancy or better from the harvested acreage. Production to count is 560 bu. (140.0 bu. net appraised production of U.S. Fancy or better + 420.0 bu. harvested and sold as U.S. Fancy or better). Enter 70.0 bu. in item “J,” section I and 420.0 bu. in items “H” and “I,” in section II of the Production Worksheet and complete all applicable entries on the Production Worksheet (refer to the example Production Worksheet, herein).

Scenario 3:

Unit consists of 4.0 acres of fresh Fuji apples. 4.0 acres gross appraised at 1,250.0 bu. per acre with 53% actual damage (apples grading less than U.S. Fancy or other grade(s) listed on the Special Provisions) which adjusts to 76% damage on the sliding scale in **TABLE C**. The net adjusted per acre appraisal was 300.0 bu. (1,250.0 bu. x 0.24) per acre for a total net unit appraisal of 1,200.0 bu. (300.0 bu. x 4.0 acres). The acreage was select harvested and 984.0 bu. sold as U.S. Fancy or better. Since the production sold as U.S. Fancy or better is less than the net appraised production, use the net appraised production. Production to count is 1,200.0 bu. (1,200.0 bu. net appraised – 984.0 bu. sold = 216.0 bu. ÷ 4.0 acres = 54.0 bu./acre). Enter 54.0 bu. in item “J,” in section I and 986.0 bu. in items “H” and “I,” in section II of the Production Worksheet and complete all applicable entries on the Production Worksheet (refer to the example Production Worksheet, herein).

EXHIBIT 2

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

1 Crop/Code # <i>Apples 0054</i>	2 Unit # <i>00500</i>	3 Legal Description <i>SW2-96N-30W</i>
4 Date of Damage <i>Apr. 24</i>		
5 Cause of Damage <i>Freeze</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units		
13 Est. Prod. Per Acre		

7 Company Any Company
Agency Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>A-1 M/D NS</i>		<i>4.0</i>	<i>1.000</i>	<i>A01</i>	<i>998</i>	<i>111</i>	<i>UH</i>	<i>UH</i>	<i>250.0</i>				<i>250.0</i>	<i>1,000.0</i>	<i>450.0</i>	<i>1,800.0</i>
16 TOTAL		<i>4.0</i>											17 TOTALS	<i>1,000.0</i>	<i>1,800.0</i>	

NARRATIVE (If more space is needed, attach a Special Report) *Block A-1 appraised and later harvested. Appraisal of 1,000 bu. Sold 1,350.0 bu. as US Fancy grade. Production to count for the claim is the harvested production sold as U.S. Fancy grade 1,350.0 bu. which is entered, item R, S, and 24 below.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (for) sK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 : Q2) <i>Greater of sec I or sec II Prod</i>	Production to Count (P x R)	
<i>A-1</i>	<i>Acme Fruit Co. Anytown, State</i>						<i>1,350.0</i>	<i>1,350.0</i>							<i>1,350.0</i>		<i>1,350.0</i>	<i>1,350.0</i>	
22 Section II Total																			
23 Section I Total																			
24 Unit Total <i>1,350.0</i>																			

SCENARIO 1 PRODUCTION WORKSHEET ENTIRES

Refer to section 9 C, herein for item entry instructions for section II, items R, S, and 24 when there is appraised and harvested production on the same unit acreage.

EXHIBIT 2

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

1 Crop/Code # <i>Apples 0054</i>	2 Unit # <i>00700</i>	3 Legal Description <i>SW2-96N-30W</i>
4 Date of Damage <i>Apr 24</i>		
5 Cause of Damage <i>Freeze</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units		
13 Est. Prod. Per Acre		

7 Company Any Company
Agency Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>A-1 M/D NS</i>		<i>2.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>111</i>	<i>UH</i>	<i>UH</i>	<i>70.0</i>				<i>70.0</i>	<i>140.0</i>	<i>450.0</i>	<i>900.0</i>
<i>A-2 M/D NS</i>		<i>2.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>111</i>	<i>H</i>	<i>H</i>							<i>450.0</i>	<i>900.0</i>
16 TOTAL		<i>4.0</i>												17 TOTALS	<i>140.0</i>	<i>1,800.0</i>

NARRATIVE (If more space is needed, attach a Special Report)

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu., Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H x I x J x L x M)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
	<i>Acme Fruit Co, Anytown, State</i>						<i>420.0</i>	<i>420.0</i>							<i>420.0</i>			<i>420.0</i>	
																22 Section II Total	<i>420.0</i>		
																23 Section I Total	<i>140.0</i>		
																24 Unit Total	<i>560.0</i>		

SCENARIO 2 PRODUCTION WORKSHEET ENTIRES

EXHIBIT 2

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

1 Crop/Code # <i>Apples 0054</i>	2 Unit # <i>00900</i>	3 Legal Description <i>SW2-96N-30W</i>
4 Date of Damage <i>Apr 24</i>		
5 Cause of Damage <i>Freeze</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units		
13 Est. Prod. Per Acre		

7 Company Any Company
Agency Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>A-1 M/D NS</i>		<i>4.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>111</i>	<i>UH</i>	<i>UH</i>	<i>54.0</i>				<i>54.0</i>	<i>216.0</i>	<i>450.0</i>	<i>1,800.0</i>
16 TOTAL		<i>4.0</i>							17 TOTALS				<i>216.0</i>	<i>1,800.0</i>		

NARRATIVE (If more space is needed, attach a Special Report) *Total appraisal was 1,200.0 bu. - 984.0 bu harvested production sold as U.S. Fancy grade = 216.0 bu entered in section I, item "O" above. 216.0 bu. ÷ 4.0 acres = 54.0 bu./acre entered in section I, item "J."*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x K2 x L2 x M2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
<i>A-1</i>	<i>Acme Fruit Co. Anytown, State</i>						<i>984.0</i>	<i>984.0</i>							<i>984.0</i>			<i>984.0</i>	
																22 Section II Total	<i>984.0</i>		
																23 Section I Total	<i>216.0</i>		
																24 Unit Total	<i>1,200.0</i>		

SCENARIO 3 PRODUCTION WORKSHEET ENTIRE

Supplemental Scenario 3 Production Worksheet Item Entry Instructions

Enter production in boxes/bushels to tenths as follows:

- Transfer net appraised production from item 50 on the Apple Appraisal Worksheet to item "24" Unit Total.
- Transfer the amount of production sold as U.S. Fancy or other grade(s) listed in the Special Provisions or better from settlement sheets, etc., to section II, items "H," "I," "P," and "S."
- (1) minus (2), enter result in section I, item "O" Total to Count.
- Section I, item "O" Total to Count entry divided by item "C" or "C₁," as applicable. Enter result in section I, item "J."
- Complete all remaining item entries as instructed in subsection 9 C, herein.

