

United States  
Department of  
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Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

# **STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK**

FCIC-25050 (09-2006)

**2007 and Succeeding Crop Years**





# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- H. Pg. 4-6, section 3 D: Revised grading and quality adjustment instructions. Also, revised harvest cost calculation instructions to track with new Special Provisions statement.
- I. Pg. 7, section 4 A (1) (h): Inserted reference to the LAM for appraisal information.
- J. Pg. 12-13, section 5 D: Revised instructions for calculating other than fresh packed production to count.
- K. Pg. 14, section 7 A: Inserted a subsection entitled “Appraisal Worksheet Form Standards.”
- L. Pg. 15, section 7 B, item 6: Inserted instructions to verify the number of producing/insured trees from self-certification forms or pre-acceptance inspection forms.
- M. Pg. 21, section 8 A: Inserted a subsection entitled “Claim Form Standards.”
- N. Pg. 22, section 8 B (4): Revised subsection text to track with standard handbook language.
- O. Pg. 26-28, section 8 C: Inserted claim form item entry instructions for documenting other than fresh pack production to count.
- P. Pg. 29, section 8 C: Inserted “General Information” instructions to verify harvested production records.
- Q. Pg. 31-32, section 8 C: Revised claim form item entry instructions for quality adjustment and harvest cost calculations.
- R. Pg. 35-36, Example Production Worksheets: Revised fresh production claim form entries. Also, inserted example claim form with item entries illustrating how to document other than fresh pack production to count.
- S. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with the RMA-approved crop handbook format.

Control Chart for: Stonefruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-36	37-39	09-2006	FCIC-25050

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# 1. INTRODUCTION

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**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) 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](http://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

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

### A. DISTRIBUTION

- (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 stonefruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

<b>CAT</b>	Catastrophic Coverage Endorsement
<b>CDFA</b>	California Department of Food and Agriculture
<b>CIH</b>	Crop Insurance Handbook

(4) Definitions:

<b>Block</b>	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 (e.g., early, mid, late, peaches).
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary, such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling (fruit) through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
<b>Harvest Cost</b>	The costs that the insured incurs with the harvest and delivery of the marketable stonefruit crop not to exceed the harvest cost listed in the Special Provisions.
<b>Grading Standards</b>	The applicable state Tree Fruit Agreement or related crop advisory board standards for the state specified in the Special Provisions.
<b>Lug</b>	A container of fresh stonefruit of specified weight. Lugs of varying sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; and Fresh Freestone Peaches - 22 pounds per lug. Weight for Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches are specified in tons.
<b>Marketable</b>	Stonefruit production acceptable for processing or other human consumption, even if it (stonefruit) fails to meet the State Department of Food and Agriculture minimum grading standard.
<b>Stonefruit</b>	Any of the following crops grown for fresh market or processing: Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches.
<b>Type</b>	Class of a stonefruit crop with similar characteristics that are grouped for (crop) insurance purposes. For example: types of cling peaches that are listed as extra early varieties on the Special Provisions, include 'Basari' 'Carson,' 'Ceres Carson,' etc.
<b>Varietal Group</b>	A subclass of type.

### 3. **INSURANCE CONTRACT INFORMATION**

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

#### **A. INSURABILITY**

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

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

- (4) Insurance coverage is **not** provided for:
- (a) Split pits, regardless of cause; or
  - (b) Inability to market the insured crop for any reason other than actual physical damage from an insurable cause of loss specified in the crop provisions. For example, the **AIP** will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

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

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Refer to the CIH and LAM for other provisions not applicable to CAT.

## **C. UNIT DIVISION**

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

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

- (1) **General Information.** The following procedures describe how to calculate the grade/quality **adjustment** factors used to reduce the quantity or quality of harvested stonefruit production, as applicable.
- (2) **Grading.** All fresh and processing stonefruit will be graded in accordance with the grade standards listed in the Special Provisions.
- (3) **Quality Adjustment.** As stated in the crop provisions, the quantity of harvested production will be reduced if the following conditions apply:
  - (a) The value of damaged production is **less than** 75 percent of the marketable value of undamaged production due to an insured cause of loss; and
  - (b) For stonefruit insured as fresh fruit only, the stonefruit either is packed and sold as fresh fruit and:
    - 1** Meets only the utility grade requirements of the applicable grading standards, or
    - 2** Fails to meet the applicable grading standards but is or could be sold for any use other than fresh packed stonefruit.
  - (c) Harvested production of stonefruit that is eligible for quality adjustment will be reduced as follows:

- 1 When packed and sold as fresh fruit or when insured as a processing crop, by dividing the marketable value per lug or ton by the highest price election for the applicable coverage level and multiplying the result (not to exceed 1.00) by the quantity of such production, or
- 2 For all other stonefruit, will be determined by multiplying the number of tons that could be marketed by the value per ton (for the applicable coverage level) and dividing that result by the highest price election available for that type.

**(4) Deducting Harvest Costs.**

- (a) The harvest cost per lug/ton reduces the actual market value (for fresh and processing production) or the value per ton (for other than fresh pack production) to an “on tree” value that is equivalent to the crop insurance price election which is also an “on-tree” value. Refer to the Special Provisions for harvest costs for fresh and processing stonefruit production and refer to subsection 2 B herein for the “Harvest Cost” definition.
- (b) As stated in the Special Provisions, for the applicable fresh/processing stonefruit crop, subtract the harvest cost per lug/ton from the price received by the insured to adjust for costs incurred for harvest and delivery. The (harvest cost) adjustment for harvest and delivery shall not be deducted from the fruit’s value when the insured does not incur such expense or if such costs are not customary for the insured stonefruit crop. Calculate the applicable harvest cost as follows:
  - 1 If the insured’s harvest cost is equal to or greater than the Special Provisions harvest cost, use the Special Provisions harvest cost;
  - 2 If the insured’s harvest cost is less than the Special Provisions harvest cost, but within 50 percent lower than the Special Provisions harvest cost; use the Special Provisions harvest cost; or
  - 3 Do not deduct harvest cost when the insured does not incur such harvest cost or when the harvest cost is more than 50 percent lower than the Special Provisions harvest cost.

**EXAMPLE:**

The market value for Fresh Apricots is \$4.85 per 24 lb. lug. The Special Provisions harvest cost for Fresh Apricots is \$1.81 per lug. Calculate the 50 percent threshold as follows:  $\$1.81 \text{ per lug} \times 0.50 = \$0.91 \text{ per lug}$  which is the 50 percent threshold for using the Special Provisions harvest cost.

Scenario 1: The insured’s harvest cost was \$1.55 per lug. Since the insured’s harvest cost was less than the Special Provisions harvest cost of \$1.81 per lug but was greater than the 50 percent threshold of \$0.91 per lug, use the Special Provisions harvest cost to calculate the market value per lug (e.g.,  $\$4.85 - \$1.81 = \$3.04$  market value after harvest cost deduction).

**EXAMPLE (Continued):**

Scenario 2: The insured's harvest cost was \$0.46 per lug. Since the insured's harvest cost is less than the Special Provisions harvest cost of \$1.81 per lug and is more than 50 percent lower than the Special Provisions harvest cost threshold of \$0.91 per lug, no harvest cost is deducted from the market value per lug (e.g., \$4.85 market value with no harvest cost deduction).

- (5) **Calculating Quality Adjusted Harvested Production to Count.** For harvested stonefruit production that is eligible for quality adjustment, reduce (harvested production) as follows:
- (a) **For stonefruit packed and sold as fresh fruit or processing stonefruit:** Marketable value per lug/ton minus any applicable harvest cost divided by the highest price election (not to exceed 1.00). Multiply this value by the quantity of fresh or processing production.
  - (b) **For all other fresh stonefruit:** Tons of all other fresh stonefruit multiplied by the value per ton minus any applicable harvest cost and dividing this result by the highest price election for the applicable coverage level for that type.
  - (c) Refer to subsection 8 C herein for instructions on calculating and documenting the value per lug/ton for fresh/processing production and the value per ton for all other fresh production (minus any applicable harvest) on the claim form.

## **4. STONEFRUIT APPRAISALS**

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### **A. GENERAL INFORMATION**

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

- (g) All production from Processing Apricots, Processing Freestone Peaches, and Processing Clingstone Peaches - an appraisal is needed to determine what percent (quantity), if any, meets the processing quality requirements and the corresponding price-adjusted quantity to count as marketable production.
  - (h) Refer to the LAM for additional reasons for appraisals.
- (2) Make separate appraisals for each stonefruit crop grown in the unit/block, as applicable.
  - (3) Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to one of the following events:
    - (a) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
    - (b) At least 15 days before any production from any unit will be sold by direct marketing. In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
    - (c) In accordance with section 14 of the Basic Provisions 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 of the damaged stonefruit crop so that the AIP may inspect the damaged production. 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 is to be considered undamaged and included as production to count.
  - (4) **Appraisal Dates.**
    - (a) The AIP representatives will set appraisal dates.
    - (b) Whenever possible, appraise stonefruit after the fruit drop period and before the stonefruit is removed from the trees.

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## **B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS**

- (1) Make a general examination of all acreage in the unit/block. Determine the number and general location of trees to be used in the representative samples based on:
  - (a) Total acreage and number of trees;
  - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks as applicable, and appraise each one separately;
  - (c) Percent of each stonefruit crop in the acreage;

- (d) Tree age, size, density, and vigor;
  - (e) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
  - (f) Whether or not any areas have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

### **C. ORCHARD APPRAISALS**

- (1) The insured or the insured's authorized representative must accompany the adjuster when stonefruit acreage is being appraised.
- (2) Instructions for Selecting Random Fruit Samples **for Mature Stonefruit Appraisals**.
  - (a) Select a representative random sample of fruit from each sample tree (for the purpose of determining the number of fruit damaged by insured causes) as follows:
    - 1 Examine a sufficient number of individual fruit from different locations on the trees to reflect the general condition of all insurable fruit in the plot.
    - 2 The sample must be random and include both fruit which probably would be packed/processed and fruit which likely would be eliminated, if graded.
    - 3 Obtain the total sample from the inside, outside, top, and bottom of all four quadrants of the tree.
    - 4 Obtain samples by selecting fruit from each tree in a representative number of rows in the orchard.
    - 5 **Use** 50 fruit per sample as a basis for establishing the percent of loss for any unit or plot. If a sample tree has less than 50 fruit per tree, use as many additional trees (with similar crop damage) as necessary to obtain the required number of fruit.
  - (b) Appraise both mature and immature fruit. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit per sample.
- (3) Instructions for converting fresh-weight equivalents for dried stonefruit.
  - (a) For loss adjustment purposes, record the fresh-weight of dried stonefruit on the Production Worksheet or on a Special Report.
  - (b) When fresh-weights are not available, convert the actual weight of the DRIED stonefruit to an equivalent FRESH weight (refer to **TABLE C**, herein).

## D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the fruit is ready to harvest (harvest-appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

## 5. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

### B. UNHARVESTED APPRAISALS

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

##### (a) **General Information.**

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

##### (b) **Appraisal Method.**

- 1 Count the number of immature fruit from representative sample trees. Include fruit damaged due to uninsured causes. Do not count any fruit damaged to the extent that it would not remain on the tree until maturity.

- 2 Total the number of fruit from all sample trees. Divide the total number of fruit from all sample trees by the number of representative sample trees to calculate the average number of fruit per tree.
- 3 Multiply the average number of fruit per tree by 0.90 Survival Factor to calculate the average number of fruit to count.
- 4 Divide the average number of fruit to count by the number of fruit per pound (refer to **TABLE D** for the applicable number of fruit per pound by crop) to calculate the number of pounds of fruit per tree.
- 5 Multiply the number of pounds of fruit per tree by the number of trees per acre to calculate the total pounds of fruit per acre. Divide this poundage by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons, as applicable.

**EXAMPLE:**

**Fresh Fruit (Apricots)**

104.4 average fruit per sample x 0.90 survival factor = 94.0 average fruit to count.  
 94.0 ÷ 12 fruit/lb. = 7.8 lbs. of fruit /tree x 110 trees/acre = 858 lbs. of fruit/acre  
 858 lbs. of fruit/acre ÷ 24 lbs./lug = 35.8 lugs/acre

**EXAMPLE:**

**Processing Fruit (Apricots)**

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

(2) **Mature Appraisals.**

(a) **General Information.**

- 1 Use **TABLE A**, herein, to determine the number of representative sample trees for appraisal purposes. Use the procedure in subsection 4 B, herein, to select representative sample trees.
- 2 The total production to count for a unit includes all harvested and appraised mature production that meets the applicable grade standards contained in the Special Provisions.
- 3 Appraise any unharvested acreage to determine what portion of the fruit could be/could have been picked for packing or processing.
- 4 If there is unharvested production due to market conditions, or if fruit damage is from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.
- 5 Other seasonal instructions for appraising unharvested fruit will be issued by FCIC, as applicable.

- 6 Complete section B, Part I “Fruit Count” of the appraisal worksheet to calculate the average number of fruit per tree.
- 7 Complete section B, Part II “Random Pick” of the appraisal worksheet to calculate the average percent of graded fruit and the average weight per fruit.
- 8 Complete section B, Part III “Production to Count” of the appraisal worksheet to calculate the appraisal in lugs/tons per acre.

(b) **Appraisal Method.**

- 1 Count the number of damaged and undamaged fruit on each representative sample tree. Total the number of fruit from all sample trees and divide this total by the number of sample trees to calculate the average number of fruit per tree.
- 2 From each sample tree, randomly select a 50-fruit sample. From the 50-fruit sample count the number of fruit that meets or exceeds the applicable grade standards and record counts on the appraisal worksheet. Weigh all of the sample fruit from each sample tree that meets or exceeds the applicable grade requirements and record fruit weight in pounds on the appraisal worksheet.
- 3 Separately total the number and weight of all fruit in the samples that meets or exceeds the applicable grade standards.
- 4 Divide the total number of fruit that meets or exceeds the applicable grade standards by the total number of fruit from all of the sample trees to calculate the average percent of fruit meeting the applicable grade requirements.
- 5 Divide the weight of all sample fruit that meets or exceeds the applicable grade standards by the number of fruit from all sample trees that meets or exceeds the applicable grade standards to calculate the average weight per sample fruit in pounds.
- 6 Multiply the average number of fruit per sample tree times the average percent of graded fruit to calculate the number of graded fruit per tree. Multiply the number of graded fruit per tree by the average weight per fruit to calculate the number of pounds of fruit per tree.
- 7 Multiply the number of pounds of fruit per tree times the number of trees per acre to calculate the total pounds of fruit per acre. Divide by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons.

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**EXAMPLE:**

361.4 average fruit/tree x 0.38 average % grade fruit = 137.3 number of graded fruit/tree.  
 137.3 x 0.16 average weight/fruit = 22.0 average weight of fruit/tree.  
 22.0 x 110 trees/acre = 2,420 total lbs./acre. Divide 2,420 by:  
 24 pounds per lug for Fresh Apricots = **100.8 lugs/acre**;  
 25 pounds per lug for Fresh Nectarines = **96.8 lugs/acre**;  
 22 pounds per lug for Fresh Freestone Peaches = **110.0 lugs/acre**; or  
 2000 pounds per ton for Processing Apricots, Processing Cling Peaches, or Processing Freestone Peaches = **1.2 tons/acre**

## **C. HARVESTED APPRAISALS**

- (1) **Representative Tree Appraisals.** Arrange with the insured to harvest representative sample trees after the crop has reached maturity. Use the production harvested from the representative trees to determine the yield per acre.
- (2) **Harvested Acreage Appraisals.** Prior to harvest, estimate the potential amount of production on unharvested acreage. After harvest, compare the estimated potential production for unharvested acreage to the actual production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

## **D. HANDLING HARVESTED FRESH STONEFRUIT NOT MARKETABLE AS FRESH-PACKED**

- (1) **General Information.** The stonefruit policy states that any harvested fresh stonefruit production that is damaged by insured causes to the extent it is not marketable as fresh packed production, can be adjusted for quality and counted as other than fresh packed production for claims purposes (refer to subsection 8 C herein for claim form item entry instructions).
- (2) **Fresh Pack and Other than Fresh Pack Production Calculations.**
  - (a) Refer to the current year's pack records from the insured unit to confirm the amount of harvested stonefruit production. When pack records list fresh pack and other than fresh pack production, document the amount of fresh packed and other than fresh packed production on separate lines in section II of the claim form.
  - (b) Convert other than fresh packed production in tons/pounds to lugs rounded to tenths.
  - (c) From the insured's pack records, determine the value in dollars and cents per ton or the value per pound, as applicable for other than fresh packed production (refer to Examples 1 and 2 below).
  - (d) Convert the value of other than fresh-pack production from dollars and cents per ton/pound to dollars and cents per lug.
  - (e) Calculate the on-tree value in dollars and cents for other than fresh packed production per lug by subtracting any applicable harvest cost per lug.
  - (f) Divide the on-tree value in lugs by the highest price election per lug to calculate the quality adjustment factor for other than fresh packed production.
  - (g) Multiply the lugs of other than fresh packed production by the quality factor to calculate the other than fresh packed production to count.

### EXAMPLE 1: Converting Tons to Lugs

Actual value received was \$165.00 per ton. Harvest cost for fresh apricots was \$1.81 per lug. Price election was \$4.25 per lug. 0.9 tons of apricots other than fresh packed production.

**Convert tons to lugs:**  $0.9 \text{ tons} \times 2,000 \text{ lbs./ton} = 1,800.0 \text{ lbs.}$   $1,800.0 \text{ lbs} \div 24.0 \text{ lbs. lug} = 75.0 \text{ lugs}$  other than fresh production.

**Convert value per ton to value per lug:**  $\$165.00 \text{ (value per ton)} \div 2,000 \text{ (lbs./ton)} = \$0.083 \text{ (value per lb.)}$   $\times 24.0 \text{ (lbs./lug)} = \$1.99 \text{ value per lug}$  of other than fresh packed production.

**Calculate the on-tree value:**  $\$1.99 \text{ (value per lug)} - \$1.81 \text{ (harvest cost per lug)} = \$0.18 \text{ actual value per lug}$  for other than fresh packed apricots.

**Calculate quality adjustment factor:**  $\$0.18 \text{ (actual value per lug)} \div \$4.25 \text{ (price election per lug)} = 0.042 \text{ quality adjustment factor}$

**Calculate production to count:**  $75.0 \text{ lugs other than fresh pack production} \times 0.042 = 3.2 \text{ lugs other than fresh packed production to count.}$

### EXAMPLE 2: Converting Pounds to Lugs

Actual value received was \$0.11 per pound. Harvest cost for fresh apricots was \$1.81 per lug. Price election was \$4.25 per lug. 750.0 lbs. of apricots other than fresh packed production.

**Convert pounds to lugs:**  $750.0 \text{ lbs.} \div 24.0 \text{ lbs./lug} = 31.3 \text{ lugs}$  other than fresh packed production.

**Convert value per pound to value per lug:**  $\$0.11 \text{ (value per lb.)} \times 24.0 \text{ (lbs./lug)} = \$2.64 \text{ value per lug}$  of other than fresh packed production.

**Calculate the on-tree value:**  $\$2.64 \text{ (value per lug)} - \$1.81 \text{ (harvest cost per lug)} = \$0.83 \text{ actual value per lug}$  for other than fresh packed apricots.

**Calculate quality adjustment factor:**  $\$0.83 \text{ (actual value per lug)} \div \$4.25 \text{ (price election per lug)} = 0.195 \text{ quality adjustment factor}$

**Calculate production to count:**  $31.3 \text{ lugs other than fresh pack production} \times 0.195 = 6.1 \text{ lugs other than fresh packed production to count.}$

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

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

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

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### **A. APPRAISAL WORKSHEET STANDARDS**

- (1) The entry items in subsection C are the minimum requirements for the Stonefruit Appraisal Worksheet. All entry items are “Substantive,” (i.e., they are required).
- (2) Stonefruit 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) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each variety/type by unit/block inspected. Refer to section 4, herein, for sampling instructions.
- (4) For every inspection, complete items 1 through 9 and items 48 through 51.

- (5) For IMMATURE (green) appraisals complete section A and for MATURE appraisals complete section B of the appraisal worksheet.
- (6) For inspections where all of the unit production of unharvested immature and mature fruit is unmarketable due to insured causes, complete items 1 through 9 and 48 through 51. The appraisal worksheet must be accompanied by a processor statement indicating the reason(s) for unmarketable condition(s) as well as how such unmarketable condition(s) was determined.
- (7) Standard appraisal worksheet items are numbered consecutively in subsection C. An example appraisal worksheet is also provided to illustrate how to complete entries.

## **C. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** Name of the AIP if not preprinted on the worksheet (Company Name).

**Claim Number:** Claim number as assigned by the AIP.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres:** Unit acreage, to tenths.
6. **Number of Trees per Acre:** The actual number of producing trees per acre. Refer to TABLE B if there is a 100% stand or, determine the number of trees by count if less than 100% stand, as applicable. Verify the number of producing/insured trees from the self-certification inspection form and/or pre-acceptance reports, as applicable.
7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., May 15).
9. **Crop Type:** Applicable crop name (e.g., Fresh Apricots, Processing Apricots, etc.).

## A - IMMATURE (GREEN) STONEFRUIT APPRAISALS

### Part I: FRUIT COUNT

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

### Part II: PRODUCTION TO COUNT

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

## B - MATURE STONEFRUIT APPRAISALS

### Part I: FRUIT COUNT

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

### Part II: RANDOM PICK

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

### Part III: Production to Count

39. **Average Fruit per Tree:** Transfer entry from item 30.
40. **Average Percent of Graded Fruit:** Transfer entry from item 37.
41. **Graded Fruit per Tree:** Item 39 multiplied by item 40, results rounded to tenths.
42. **Average Weight per Fruit:** Transfer entry from item 38.
43. **Pounds per Tree:** Item 41 multiplied by item 42, results in pounds rounded to tenths.
44. **Number of Trees per Acre:** Transfer entry from item 6.
45. **Pounds per Acre:** Item 43 multiplied by item 44, results rounded to whole pounds.
46. **Pounds per \_\_\_\_\_:** Insert “Lugs” or “Tons” in heading as applicable. Enter lug weight in pounds from **TABLE D** or “2,000” pounds/ton, as applicable.
47. **\_\_\_\_\_ per Acre:** Insert “Lugs” or “Tons,” in heading as applicable. Item **45** divided by item **46**, results in lugs or tons rounded to tenths.
48. **Remarks:** Any pertinent information that pertains to the inspection/appraisal.

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

49. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
50. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature. **BEFORE** obtaining **the** insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED or insured’s authorized representative**, particularly explaining codes, etc., which may not be readily understood.
51. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

**STONEFRUIT APPRAISAL WORKSHEET**

(For Illustration Purposes Only)

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

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

**Part I: FRUIT COUNT**

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
		<b>120</b>	<b>110</b>	<b>96</b>	<b>85</b>	<b>111</b>						
<b>A</b>	<b>8.8</b>									<b>= 522</b>	<b>÷ 5</b>	<b>= 104.4</b>

**Part II: PRODUCTION TO COUNT**

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

**B. MATURE STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

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

**Part II: RANDOM PICK**

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

**Part III: PRODUCTION TO COUNT**

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

48. Remarks

**EXAMPLE IMMATURE APPRAISAL**

**STONEFRUIT APPRAISAL WORKSHEET**

(For Illustration Purposes Only)

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

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

**Part I: FRUIT COUNT**

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

**Part II: PRODUCTION TO COUNT**

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

**B. MATURE STONEFRUIT APPRAISALS**

**Part I: FRUIT COUNT**

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

**Part II: RANDOM PICK**

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

**Part III: PRODUCTION TO COUNT**

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per <u>Lug</u>	47. <u>Lugs</u> per Acre
<b>361.4</b>	X <b>0.38</b>	= <b>137.3</b>	X <b>0.16</b>	= <b>22.0</b>	X <b>110</b>	= <b>2,420</b>	÷ <b>24</b>	= <b>100.8</b>

48. Remarks

**EXAMPLE MATURE APPRAISAL**

## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

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### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All 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 Statement and Nondiscrimination statements can be found in the DSSH.
- (4) The following certification statement required by the Document Standards 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 AIP 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., font point, size, 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 on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- \*\*\*
- (4) The adjuster is responsible for determining if **the insured has complied with all their** requirements under the notice and claim provisions of the policy. If **they** have not, the adjuster should contact the **AIP**.
  - (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
  - (6) When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.

**C. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item**

**No.            Information Required**

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

Fresh Apricots (0218)	Processing Cling Peaches (0221)
Processing Apricots (0219)	Processing Freestone Peaches (0222)
Fresh Nectarines (0220)	Fresh Freestone Peaches (0223)
- 2.            **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 3.            **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
- 4.            **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., May 15).
- 5.            **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
- 6.            **Primary Cause %:**

**PRELIMINARY: MAKE NO ENTRY.**

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

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the **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 lugs/tons, as applicable, of all non-loss units for the crop at the time of final inspection.

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

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2 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 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 a delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” 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) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

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

**B. Prelim. Acres:**

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

**FINAL:** MAKE NO ENTRY.

**C. Final Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

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

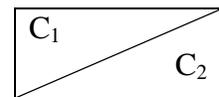
**FINAL:** Determined acres to tenths.

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

C<sub>1</sub> Enter the ACTUAL acres for the **unit/block**.

C<sub>2</sub> Enter the REPORTED acres for the **unit/block**.



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

**E. Risk:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the “Rate Class” is found to be incorrect, revise according to **AIP**'s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.

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

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

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

<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 <b>AIP</b> , or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
“H” .....	Harvested.
“UH” .....	Unharvested or put to other use with consent.

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

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

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

Verify and “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:** Per-acre appraisal in lugs/tons to tenths, as applicable, of POTENTIAL production for the acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter “0.”

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

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

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in lugs/tons to tenths, as applicable, for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre, in lugs/tons to tenths as applicable, for any such acreage. Refer to the LAM for information 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:** Make the following entries: Column "J" plus column "M," results in lugs/tons to tenths, as applicable.
- O. **Total to Count:** Column "C" or "C<sub>1</sub>" (actual acres) times column "N," results in lugs/tons to tenths, as applicable.
- P. **Per Acre:** Per-acre Guarantee - Enter the per acre production guarantee in lugs to tenths or tons to hundredths, as applicable from the insured's policy.
- Q. **Total:** Column "C<sub>2</sub>" (reported acres; "C" if acreage is not under-reported) times Column "P," results in lugs/tons to tenths, as applicable.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column "O" and total of Column "Q."

## **NARRATIVE:**

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

- a. When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain an entry in Section I, column “J” for such fruit that meets or exceeds the policy grade requirements.
- b. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- c. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- d. Explain any uninsured causes, unusual, or controversial cases.
- e. If there is an appraisal in section I, column “M” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- f. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
- g. State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. Explain any entry for “Production Not to Count” in section II, column “O,” and/or any production not included in section II, column “I” or “B” through “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- k. Explain a “No” checked in item 19.
- l. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

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

- m. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- n. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- o. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the **AIP** instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in section I, column “C” as follows: “Line 3 ‘E’ acres authorized by **AIP** MM/DD/YYYY.”
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t. Explain any “.000” quality adjustment factor entered in section II, column “R.” Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production, **other than harvested fresh production calculations, and harvest cost calculations.**
- w. Record any trees removed without inspection.

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

- (1) **When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.**
- (2) Account for **ALL HARVESTED PRODUCTION** (for **ALL ENTITIES** sharing in the crop) except production appraised **BEFORE** harvest and shown in **SECTION I** because the quantity cannot be determined later.

- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column “B” through “E.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
- (a) Separate storage facilities.
  - (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
  - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (e) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “A” through “S” by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns “A” through “S” for preliminary inspections.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”

- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

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

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

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

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

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

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Tons” or **line through column headings, enter and circle “Lugs,”** as applicable. **Enter harvested stonefruit production in lugs/tons rounded to tenths. For other than fresh packed production, as applicable, convert production from tons/pounds to lugs and enter production in lugs rounded to tenths (refer to subsection 5 D herein).**

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

- N. **Adjusted Production:** Transfer the entry from column “I.”
- O. **Prod. Not to Count:** Net production NOT to count in lugs/tons to tenths, as applicable WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE “NARRATIVE.”
- P. **Production:** Result of subtracting the entry in column “O” from column “N,” in lugs/tons to tenths, as applicable.
- Q<sub>1</sub>. **Value:** The dollar and cents value per lug/ton minus harvest cost per lug/ton of harvested stonefruit production damaged by insurable causes that qualifies for quality adjustment (refer to subsection 3 D, herein for harvest cost information). For other than fresh packed production, refer to subsection 5 D instructions for converting the dollar and cents value per ton/pound to a dollar and cents value per lug.
- Q<sub>2</sub>. **Market Price:** When there is an entry in Q<sub>1</sub> above, enter the applicable highest price election per lug/ton in dollars and cents.
- R. **Quality Factor:** Column Q<sub>1</sub> divided by column Q<sub>2</sub>, results to three-decimal places (factor is not to exceed 1.00 for fresh and processing production).
- S. **Production to Count:** Make the following entries:
- a. When column R is less than 75 percent: Column P multiplied by column R results in lugs/tons to tenths.
  - b. When column R is 75 percent or more: Transfer entry from column P in lugs/tons to tenths.

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 AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

\*\*\* **FINAL:** Total of column “S,” in lugs/tons to tenths.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from section I, column “O” total, in lugs/tons to tenths.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in lugs/tons to tenths.

**The following required entries are not illustrated on the Production Worksheet example 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** insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED** **or insured's authorized representative**, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.

27. **Page Numbers:**

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

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

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

1 Crop/Code # <i>Fresh Apricots 0218</i>	2 Unit # <i>00100</i>	3 Legal Description <i>SW1-96N-30W</i>
4 Date of Damage <i>May 15</i>		
5 Cause of Damage <i>Hail</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units <i>00200</i>		
13 Est. Prod. Per Acre <i>1,000</i>		

7 Company Agency Any Company  
 Agency Any Agency

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

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>MD A<sub>NS</sub></i>		<i>8.8</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>35.8</i>				<i>35.8</i>	<i>315.0</i>	<i>1,000.0</i>	<i>8,800.0</i>
<i>MD B<sub>NS</sub></i>		<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>100.8</i>				<i>100.8</i>	<i>1,008.0</i>	<i>1,000.0</i>	<i>10,000.0</i>
<i>MD C<sub>NS</sub></i>		<i>11.2</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>H</i>	<i>H</i>							<i>1,000.0</i>	<i>11,200.0</i>
16 TOTAL		<i>30.0</i>												17 TOTALS	<i>1,323.0</i>	<i>30,000.0</i>

NARRATIVE (If more space is needed, attach a Special Report) *Determined acres using MPC1 acreage report - would measure within 5 percent. Harvested apricots valued at \$ 3.00/lug minus \$1.81/lug harvest cost equals \$1.19/lug (entered in section II, column Q).*

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu., Ton Lbs. CWT Lugs	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (HxIxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub> )	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
<i>NS</i>	<i>Acme Packing Co Anytown, State</i>							<i>1,200.0</i>					<i>1,200.0</i>		<i>1,200.0</i>	<i>1.19 4.25</i>	<i>0.280</i>	<i>336.0</i>

22 Section II Total	<i>336.0</i>
23 Section I Total	<i>1,323.0</i>
24 Unit Total	<i>1,659.0</i>

**FRESH CLAIM EXAMPLE**

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

1 Crop/Code # <b>Fresh Apricots 0219</b>	2 Unit # <b>00300</b>	3 Legal Description <b>SWI-96N-30W</b>
4 Date of Damage <b>May 15</b>		
5 Cause of Damage <b>Hail</b>		
6 Primary Cause % <b>100%</b>		
12 Additional Units <b>00400</b>		
13 Est. Prod. Per Acre <b>1,000</b>		

7 Company Agency Any Company  
 Agency Any Agency

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

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
<b>D NS</b>		<b>1.0</b>	<b>1.000</b>	<b>A01</b>	<b>002</b>	<b>997</b>	<b>H</b>	<b>H</b>							<b>1,350.0</b>	<b>1,350.0</b>	
16 TOTAL <b>1.0</b>																17 TOTALS	<b>1,350.0</b>

NARRATIVE (If more space is needed, attach a Special Report) **Determined acres using MPCI acreage report - would measure within 5 percent.**  
**From Pack Records 175.0 lugs fresh packed, 75.0 lugs other than fresh packed production. Other than fresh pack production calculations: Q<sub>1</sub> value calculation: \$165.00 value/T ÷ 2000 lbs./T = 0.083 value/lb. x 24 lbs./lug = \$1.99 value/lug. \$1.99 - \$1.81 (harvest cost/lug) = \$0.18 actual value/lug. Fresh pack production calculations: Harvested apricots valued at \$ 3.00/lug minus \$1.81/lug harvest cost equals \$1.19/lug (entered in section II, column Q<sub>1</sub>).**

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed <b>MM/DD/YYYY</b>	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>															
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu., Ton Lbs. CWT Lugs	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H x I x K <sub>1</sub> x L <sub>2</sub> x M <sub>2</sub> )	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production to Count (P x R)
	<b>Acme Packing Co Anytown, State</b>							<b>175.0</b>								<b>1.19 4.25</b>	<b>0.280</b>	<b>49.0</b>
	<b>Acme Packing Co Anytown, State</b>							<b>75.0</b>								<b>0.18 4.25</b>	<b>0.042</b>	<b>3.2</b>

22 Section II Total **52.2**  
 23 Section I Total  
 24 Unit Total **52.2**

**OTHER THAN FRESH PRODUCTION CLAIM EXAMPLE**



## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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

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

		DISTANCE BETWEEN ROWS (IN FEET)																																		
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35									
DISTANCE BETWEEN TREES (IN FEET)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124									
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113									
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104									
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96									
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89									
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83									
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78									
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73									
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69									
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66									
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62									
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59									
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57									
	23														82	79	76	73	70	68	65	63	61	59	57	56	54									
	24															76	73	70	67	65	63	61	59	57	55	53	52									
	25																70	67	65	62	60	58	56	54	53	51	50									
	26																	64	62	60	58	56	54	52	51	49	48									
	27																		60	58	56	54	52	50	49	47	46									
	28																			56	54	52	50	49	47	46	44									
	29																				52	50	48	47	46	44	43									
	30																					48	47	45	44	43	41									
	31																						45	44	43	41	40									
	32																							43	41	40	39									
	33																								40	39	38									
	34																									38	37									
	35																										36									

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. For trees planted in quincunx, hexagonal, hedgerows, etc. patterns, refer to the LAM.

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

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

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

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

