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RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

2007 AND SUCCEEDING CROP YEARS

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25390 (4-2006) 25390-1 (4-2007)
SUBJECT: RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK 2007 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division
	APPROVED: DATE: /s/ Tim B. Witt 4/27/07 Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE 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 RMA. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2007, issued April , 2007.

- A. Updated standard language throughout slip sheets.
- B. Under Section 3, added language that coincides with the new special provisions of insurance statement changing the lay down date for mechanically harvested raisins on east-west rows.
- C. Under section 3, added language that coincides with the special provisions of insurance statement for the number of days the mechanically harvested raisins need to be severed before the insurance will attach.

RAISIN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Raisin Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	1-4		1-4		4/2006	FCIC-25390
Insert	1-2		1-4		4/2007	FCIC-25390-1
Current	1-2	1-4	1-4 5-42	1(43-44) 2(45-46) 3(47) 4(48) 5(49) 6(50-52)	4/2007 4/2006	FCIC-25390-1 FCIC-25390

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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) 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 amendments 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

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the Approved insurance provider (AIP).

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

AMS	Agriculture Marketing Service
C DFA	California Department of Food and Agriculture
RAC	Raisin Administrative Committee

(4) Definitions:

Cooperative	A farming enterprise or organization owned by and operated for the benefit of those using its services.
Courtesy Inspection	Actual determination by a USDA inspector of all defects from samples pulled by and submitted by the insured.
Table Grape Strippings	Any table grapes remaining in the vineyard following final harvest that fail to meet the CDFA minimum standards for table grapes.
USDA Crop Insurance Inspection	Actual determination by a USDA inspector of all defects from samples pulled and submitted by the adjuster.

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions to consider 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, the Raisin crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all the raisins in the county of grape varieties in which the insured has a share for which a premium rate is provided by the actuarial documents and that are NOT:
 - (a) Laid on trays after September 8 in vineyards with north-south rows, or to any Mechanically harvested raisins laid down on a continuous tray after September 25 in vineyards with east-west rows. (Refer to the Special Provisions of Insurance for county specific information).
 - (b) From table grape strippings; or
 - (c) From vines that received manual, mechanical, or chemical treatment to produce table grape sizing.
- (2) Insurance attaches on each unit at the time the raisins are placed on trays for drying and ends the earliest of:
 - (a) October 20;
 - (b) The date the raisins are removed from the trays;
 - (c) The date the raisins are removed from the vineyard;
 - (d) Total destruction of all raisins on a unit;
 - (e) Upon final adjustment of a loss on a unit; or
 - (f) Abandonment of the raisins.
- (3) In accordance with the Basic Provisions, insurance is provided only against unavoidable loss of production resulting from rain that occurs during the insurance period and while the raisins are on trays or in rolls in the vineyard for drying.

- (4) Insurance will not attach to any mechanically harvested raisins laid on a continuous tray unless the canes are severed at least the number of days indicated in the Special Provisions of Insurance prior to the time raisins are laid on trays.
- (5) In addition to the causes of loss excluded in the Basic Provisions, insurance is NOT provided against damage of loss of production due to the inability to market raisins for any reason other than actual physical damage due to rain. For example the insurance provider will not pay the insured for an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of a person to accept production.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

Refer to the Crop Insurance Handbook (CIH) and the LAM for provisions and procedures not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. A basic unit will be divided into additional basic units by grape variety. 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 the conditions stated in the applicable provisions are met.

D. NOTICE OF DAMAGE OR LOSS

- (1) In addition to the requirements in the Basic Provisions, in the event of damage or loss, the insured must file a “notice of damage or loss” within 72 hours of the time rain fell on the raisins. The insurance provider may reject the claim for indemnity if the notice is filed later, if the insured intends to claim an indemnity on any unit.
- (2) In lieu of the Basic Provisions, any claim for indemnity must be submitted to the insurance provider not later than March 31 following the date for the end of the insurance period.

E. ESTABLISHING RAISIN ACREAGE AND INSURED TONNAGE

- (1) When the insured reports damage, the adjuster will verify the following from the acreage report (or Summary of Coverage) for the damaged unit(s):
 - (a) Location of vineyards;
 - (b) Number of insured/uninsured acres;
 - (c) Insured’s share;
 - (d) Unit number;
 - (e) Practice; and
 - (f) Variety name.

- (2) If there are discrepancies in the share(s) or reported units, refer to the LAM. If there is reported acreage from which the insured claims there were no raisins laid down, verify whether the insured notified the insurance provider on or before September 21 and whether records were provided and satisfactorily verified that no raisins were produced from the acreage. If notice is not provided as stated above, the insurance provider will deny liability on the unit. If satisfactory records are not provided the insurance provider may deny liability on the unit. If this information is discovered prior to September 21, notify the insurance provider for further instructions.
- (3) When determining insured raisin tonnage:
- (a) The adjuster must inspect all damaged units to determine delivered tonnage and make necessary appraisals for raisins left in the vineyard and damaged by uninsured causes, as applicable.
 - (b) Use the insured's delivery records to determine "Delivered Tons" (refer to the crop provisions for definition of "Delivered Tons").
 - (c) Determine moisture at the time of delivery. However, it may be possible that raisins with high moisture (in excess of 18%) delivered to a reconditioner will not have a sample pulled for moisture at the time of delivery. A moisture test by USDA must have been conducted prior to the insurance provider's authorization to recondition raisins. If a moisture test was not done, the insurance provider cannot allow reconditioning of raisins solely for moisture content in excess of 18 percent.
 - (d) If any tonnage on the insured's delivery record(s) has been adjusted with a type of adjustment or adjustment amount not stated in the definition of "delivered tons," the tonnage must be recalculated based on the allowed adjustments.
 - 1 Before recalculating the allowed adjustments (or to verify that unallowable adjustments have not been made), it may be necessary to use the individual delivery tickets rather than the grower's delivery records to determine the tons before unallowable adjustments were applied.
 - 2 If raisins contain moisture in excess of 24.3% at the time of delivery and are released for a use other than dry edible fruit, the raisins will be considered to contain 24.3% moisture.
 - (e) Include "delivered tons," appraised tonnage, and VERIFIABLE discards in excess of normal.
 - 1 If the insured removes and delivers production from a portion of the unit and the remaining production is lost in the vineyard, the appraised tonnage will be based on delivered tonnage (refer to instructions for completing the "Raisin Production Worksheet").
 - 2 When production will NOT be removed from the vineyard, determine the raisin tonnage amount using the instructions for completing the "Weight Appraisal Method" in subsection 6 B.

4. RECONDITIONING RAISINS, PAYMENTS, AND RECONDITIONING POOLS

A. GENERAL INFORMATION

- (1) When the insured requests consent to recondition, the insured must identify the acreage on which the production to be reconditioned was damaged by rainfall in order to be eligible for a reconditioning payment.
- (2) The insurance provider may require the insured to recondition a representative sample of not more than 10 tons of rain damaged raisins to determine if they meet standards established by the RAC after reconditioning.
- (3) If the insurance provider determines that it is not practical to recondition damaged production, the insurance provider will determine (based on a USDA sample) the number of tons meeting RAC standards that could have been obtained if the production were reconditioned. Use either the “Boxed Sample Method” or the “Field Sample Method” described below to determine raisin production that can be reconditioned.

B. BOXED SAMPLE METHOD FOR RECONDITIONING DETERMINATION

- (1) Use this method to determine from selected samples if rain damaged raisins can be reconditioned to meet RAC standards for marketable raisins when:
 - *** (a) Raisins have been boxed and the insured intends to sell the raisins “as is” to an alternative use market; or
 - (b) The insured agrees to pick up and box a sample of up to 10 tons of raisins to be reconditioned.
- (2) If the raisins HAVE BEEN boxed, randomly select 10 to 20 bins (between 5 and 10 tons) of raisins to be reconditioned. (The insured should protect the raisins in the boxes or bins from further damage, as once the raisins have been removed from the field insurance ceases.)
- (3) If the raisins HAVE NOT BEEN boxed, work with the insured to make sure a representative sample of 10 to 20 bins are collected for reconditioning. Encourage the insured to have the packer recondition the sample. If the insured’s packer cannot run the sample, another reconditioner must be contacted to run the sample. The insurance provider will assist the insured in finding a reconditioning facility if necessary.
- (4) When the sample is reconditioned, obtain a USDA Crop Insurance Inspection to determine if the raisins meet RAC standards for raisins. The results of the USDA Crop Insurance Inspection must be maintained by the insurance provider.
- (5) If the sample fails to meet the RAC standards for raisins after reconditioning, or if it is determined that 40 percent or less of the sample is recoverable (refer to example form in Exhibit 2 and the chart under Option A), the insurance provider must work with the

insured to determine the highest price available for the production. Once a value has been established, the **insured** may dispose of the raisins in any alternative use market.

- (6) If the **insured** changes her/his mind and reconditions the raisins, follow the reconditioning standards herein.
- (7) If the sample meets **RAC standards** for raisins, confirm the insured's intentions. If the raisins will not be reconditioned, the claim will be completed by extrapolating the results of the sample to the entire crop. Allowance for reconditioning and production adjustments provided by the policy will be included in the claim determination.
- (8) **Do not finalize the claim until the insured's actual disposition of the raisins is known.**

C. FIELD SAMPLE METHOD FOR RECONDITIONING DETERMINATION

- (1) Use this method to value raisins that have reached 16.0 percent **or less** moisture and if it is the **insured's** intent to sell the crop in an alternative use market and the insured refuses to box the 5 - 10 ton representative sample for reconditioning.
- (2) Raisins that have not dried down to 16.0 percent moisture should be left in the field until they are dry enough to box, unless the **insured** can deliver the raisins to cold storage or has immediate access to reconditioning.
- (3) The adjuster will select a representative sample of not less than ten gallons of raisins.
- (4) The adjuster will mix the sample, select the amount necessary for an inspection by the USDA, and deliver the sample for a USDA Crop Insurance Inspection. **The results of this** determination must be maintained by the **insurance provider as documentation.**
- (5) The adjuster will utilize the historic reconditioning yields contained in the "Raisin Reconditioning Pool Production-to-Count" form (**refer to** Exhibit 2), to determine the extent of loss for crop insurance purposes. If the crop is not reconditioned, the claim will be computed by extrapolating the historic reconditioning percentage to the entire crop.
- (6) Once historic reconditioning yields have been computed, the insured may dispose of the raisins in any alternative use market. If the raisins are reconditioned by the **insured**, follow the reconditioning **instructions**, herein. Allowance for reconditioning and production adjustments provided by the policy will be included in the claim determination.
- (7) Do not finalize the claim until the insured's actual disposition of the raisins is known.
- (8) The Raisin Crop Insurance Provisions state that the **insured** must box and deliver all raisins that can be removed from the vineyard. If it is the grower's decision NOT to box and deliver the raisins, **the insured** should be reminded that further rain damage would be considered an uninsured cause of loss and would not be covered by the Raisin Crop Insurance Provisions.

- (9) If the Raisin Reconditioning Pool Production-to-Count form (refer to Exhibit 2) indicates 40 percent or less recovery, the crop will be considered uneconomical to recondition and the raisins will be valued at the highest price available for such raisins.
- (10) If the insurance provider determines the trays have deteriorated to the point that it is not reasonably possible to pick up the raisins, the insurance provider can release the raisins (refer to Exhibit 6). If the insurance provider determines the trays can be picked up, follow subsection 4 F below to determine the marketable value of the crop.

D. PLACING RAISINS IN A RECONDITIONING POOL

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

E. RECONDITIONING PAYMENTS

- (1) If it is determined that it is possible to recondition any damaged production and the insured does not do so, the insurance provider will value damaged production at the reference maximum dollar amount, unless the insured’s damaged production undergoes a USDA inspection and is stored by the insured’s packer with other producer’s production to be reconditioned at a later date (refer to subsection 4 D above and Exhibits 1 and 2).
- (2) A reconditioning payment, based on the actual (unadjusted) weight of the raisins, will be made if insured raisin production:

- (a) Is damaged by rain within the insurance period;
 - (b) Is reconditioned by washing with water and then drying;
 - (c) Undergoes an inspection by the USDA and is found to contain:
 - 1 Mold;
 - 2 Embedded sand, or other rain-caused contamination determined by micro-analysis in excess of standards established by the RAC; or
 - 3 Moisture in excess of 18.0 percent; or
 - (d) The insurance provider gives consent to recondition the damaged production.
- (3) If the representative sample of raisins that the insurance provider requires the insured to recondition does not meet RAC standards for marketable raisins after reconditioning; the reconditioning payment will be the actual cost the insured incurs to recondition the sample, not to exceed an amount that is reasonable and customary for such reconditioning, regardless of the coverage level selected. Reconditioning payments do not apply to CAT coverage except as stated in this subsection.
- (4) The reconditioning payment for raisins that meet RAC standards after reconditioning will be the lesser of the:
- (a) Actual cost of reconditioning; or
 - (b) Amount determined by multiplying the greater of:
 - 1 \$125.00 per ton; or
 - 2 The reconditioning dollar amount per ton contained in the Special Provisions by the insured's elected coverage level percentage.
 - (c) Multiply the result of subsection (a) or (b) above, by the actual number of tons of raisins (unadjusted weight) that are wet and dry reconditioned and multiply this result by the insured's share to calculate the reconditioning payment. A reconditioning payment will be made on all tons of raisins reconditioned even if the raisins do not meet RAC standards after reconditioning.
- (5) Only one reconditioning payment will be made for any lot of raisins damaged during the crop year.

F. DETERMINING RAISIN VALUE

- (1) Raisins that are:
 - a Undamaged, reconditioned to meet RAC standards, destroyed or put to other use without consent, abandoned, or damaged solely by uninsured causes will be valued at the reference maximum dollar amount per ton;
 - b Rain damaged, fail to meet RAC standards after reconditioning, will not be picked up (or will not be removed from the vineyard) and the insurance provider determines the raisins could be picked up or have a salvage value for an alternative use market and delivered as such will be valued at the GREATER of

\$35.00 per ton or the highest salvage value determined by the insurance provider. If such raisins are also damaged by uninsured causes, add the value of production lost to the values determined above;

c Discarded from trays due to rain damage, lost on rain damaged trays, lost in the vineyard as part of normal handling (including trays that cannot be picked up due to rain damage), or normal discards of rain damaged raisins will have a zero value if the raisins are destroyed. Rain damaged raisins that have been boxed that have no offers or alternative use markets, will have a zero value if the raisins are destroyed (refer to subsection 10 B).

(2) If the raisins have value and can be picked up and delivered for alternative market use and the insured elects not to, the value of the raisins will be the GREATER of:

(a) Thirty five dollars per ton minimum, or

(b) The highest salvage value determined by the insurance provider.

G. RELEASING RAISINS

(1) If it has been determined damaged production that has not been removed from the vineyard cannot be reconditioned or has no salvage value, the raisins can be released and destroyed. The insurance provider's representative will complete the "Release to Destroy Damaged Raisins" form (refer to Exhibit 6) and obtain the insured's signature.

(2) If it has been determined that production can be reconditioned, the insurance provider's representative will complete the "Raisin Reconditioning Authorization" form (refer to Exhibit 1). This releases raisin production so it may be reconditioned.

(3) It has been determined that production can be marketed to an alternative use market, the insurance provider's representative will complete the "Release of Insured Off-Grade Raisins to Alternative Use Market" form (refer to Exhibit 4). Obtain the insured's signature and retain a copy for documentation purposes. After raisins have been sold as an alternative use, finalize the claim.

(4) Prior to releasing raisins for an alternative use market, the insurance provider should obtain a signed packer's release statement specifying the quantity released. Use a "Packer's Release Statement for Insured Off-Grade Raisins" form to document this information (refer to Exhibit 3).

(5) For any production released to an alternative use market, the insurance provider will request that buyers making an offer on the damaged raisins certify the quantity and offer price on a "Certification of Offer to Purchase Raisins for Alternative Use Market" form (refer to Exhibit 5).

1 Insurance providers must attempt to get at least 3 offers.

2 The entity providing the offer should submit the certification form directly to the insurance provider.

3 The insurance provider shall retain all forms identified above in (a) and (b) for documentation purposes.

(6) Document on the claim form, the criteria used to make the determination that raisins should be released (e.g., soil type, condition of trays, raisin maturity, micro/mold, etc.). Use photographs (or video) to document existing vineyard conditions (refer to the LAM for documentation requirements for photograph and video evidence).

5. RAISIN APPRAISALS

A. GENERAL INFORMATION

Raisin appraisals are to be made on:

- (1) Rain-damaged raisins laid on trays to dry that will not be removed from the vineyard;
- (2) Raisins damaged solely by uninsured causes;
- (3) Discards in excess of normal discards:
 - (a) After boxing or as a salvage effort (“on-tray reconditioning”);
 - (b) Raisins from scattered trays not picked up and delivered;
 - (c) Raisins lost or discarded in the field or at the grower’s headquarters; and
 - (d) Raisins stuck to trays (refer to subsection 6 E).

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

Determine the minimum number of samples, and general location of vines to be used as representative samples based on:

- (1) Total acreage of raisins laid down and the number of required samples;
- (2) Extent of variation in the amount of production or damage within the acreage. When variable damage causes the crop potential to be significantly different within the same acreage, or when the insured wishes to destroy a portion of the production on the acreage, split the acreage into subfields and appraise each separately;
- (3) Make a general analysis of all acreage in the unit. Determine the number and general location of vines to be selected as representative samples based on the:
 - (a) Number of vines; and
 - (b) Extent of variation in the amount of production or damage within the acreage.
- (4) The acreage in the unit from which raisins have been harvested and the extent of variation in the amount of unharvested raisins.

- (5) At least the minimum number (count) of representative samples required in **TABLE A** for each vineyard or sub vineyard.
- (6) Select representative samples for:
- (a) Weight appraisal method for raisins laid down on individual trays, by counting the number of individual trays from 5 consecutive vines (the space between 6 vine trunks). If individual trays overlap across the end vine trunks, then weigh/count the last tray on one end but not on the other end. For continuous trays, determine the space equal to the spacing of 5 continuous vines (the space between 6 vine trunks).
 - (b) Berry or bunch count appraisal method for raisins laid down on individual trays, use subsection 6 (a) above to determine the sample size.
 - (c) The berry count appraisal method for raisins that are laid down on continuous trays by measuring the space between two vine trunks within the row and dividing by four to arrive at the representative sample row length in feet to tenths (this will be the area from which berry counts will be taken).

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use if...
Weight Method	raisins on individual or continuous trays will not be harvested, any potential production remains on trays in the acreage, there is damage due to insurable or uninsurable causes.
Field Discard Weight Method	amount of raisins discarded in the field is in excess of normal
Discards at Grower Headquarters	amount of raisins discarded at grower headquarters is in excess of normal.
Tray Stickness	raisins on individual or continuous trays are damaged by rain.
Berry or Bunch Count Method	raisins on individual or continuous trays are damaged due to insurable or uninsurable causes to the extent that the raisins will not be harvested and the Weight Method Appraisal cannot be used.

B. WEIGHT METHOD APPRAISAL

Use this method when raisins are damaged by insurable or uninsurable causes to the extent that NO raisins will be boxed and delivered. If the insurance provider determines that raisins are damaged to the extent that a weight method appraisal will not be accurate (refer to **subsection 6 F for the Berry or Bunch Count Method Appraisal**).

- (1) Use the **Raisin Appraisal Weight Method Worksheet** to record the total of all sample weights for raisins on individual or continuous tray laid from or in front of 5 consecutive vines and calculate an average weight per vine.
- (2) **Because of the variability in how raisins are laid on continuous trays using mechanical harvesting equipment, it is necessary to determine the percent of row length occupied by raisins.** Determine the percent of **the sample** row containing raisins on continuous tray by measuring, in feet to tenths, the total length of **the sample** row selected and then measuring any gaps in feet to tenths. Gaps will include the length of row without a tray and length of tray without raisins across the width of the tray. Determine the percent of the sample row **containing raisins** on the continuous tray **by dividing** the length of **any** gaps not containing raisins by the total length of row and subtract the result from “1,” round to **three decimal places**. Do not use “end rows” for sample purposes. End rows are a continuous tray laid down at the edge of the vineyard to empty a mechanical harvester. Also, do not take raisin samples near the beginning or end of a gap in a continuous tray due.
- (3) Multiply the average weight per vine by the **three decimal factor determined in (2) above** to determine the adjusted average weight per vine. Multiply the average weight per vine (or adjusted average weight per vine for continuous tray) by the number of vines to be appraised to determine the total appraised weight in **whole** pounds.

C. FIELD DISCARD WEIGHT METHOD APPRAISAL

Use this method when field discards are in excess of normal.

- (1) Use a separate appraisal worksheets to record the total weight of berries/bunches discarded from individual or continuous trays from 5 consecutive vines.
- (2) Clearly indicate in the heading of the appraisal worksheet that the appraisal is for “Field Discards.”
- (3) Calculate the average weight per vine **in pounds**. Multiply the average **pounds** per vine by the number of vines to be appraised to determine the total appraised weight in pounds.
- (4) Record the total appraised **pounds to count (whole pounds)** in item **26** of the **Raisin Weight Method Appraisal Worksheet**. Also record the results **in whole pounds** on the Raisin **Summary of Production Worksheet** (refer to **subsection 9 B**).

- (5) If raisins are over 16% moisture, adjust the appraised weight downward to 16% moisture (refer to **TABLE C**). If a USDA inspection has been made prior to making the appraisal and enough time has elapsed that the moisture recorded is not representative at the time of appraisal, submit another adjuster selected sample to USDA for a moisture determination. If moisture is in excess of 24.3% and raisins will not be picked up, use the berry or bunch count method of appraisal in subsection 6 F.

D. APPRAISAL FOR DISCARDS AT GROWER HEADQUARTERS

Perform this appraisal ONLY when discards are in excess of normal and are not accounted for in the field discards determined in subsection C above.

- (1) Use a separate Raisin Weight Method Appraisal Worksheet to record the appraised tons to hundredths of raisin discards. Clearly indicate in the heading of the appraisal worksheet that the appraisal is for “Discards at Grower Headquarters.”
- (2) Record all calculations in either the “Narrative” of the Raisin Weight Method Appraisal Worksheet or on a Special Report. Account for raisin tonnage (discards in excess of normal) lost over shaker at grower headquarters as follows:
- (a) Determine average bin weight (full bin weighs approximately 1,000 pounds).
- (b) Sample bins to determine the average percent of chaff, stems, and sand (CSS) in a bin. The remaining percentage is the amount of raisins damaged by rain to count. Determine the number of random bins to sample as follows:
- 1 If there are less than 11 bins, sample three random bins to determine the average raisin discards to count.
- 2 Randomly sample an additional bin for each additional 10 bins.
- (c) Apply the average percentage of raisin discards to count to the total weight of all the bins in the yard.

EXAMPLE: 5 bins X 1,000 lbs. (average weight of a bin) = 5,000 lbs.

Determined 30% average discards from sample of three random bins (percent discards for bin 1 .30 + bin 2 .27 + and bin 3 .33 = .90. .90 divided by 3 samples = .30) sampled 5,000 lbs. X .30 (average percentage of raisin discards to count) = 1,500 lbs. appraisal.

- (d) Document the method used to determine the average percentage of CSS, and show the calculations in either the “Narrative” of the Raisin Weight Method Appraisal Worksheet or on a Special Report. Verify that raisin discard tonnage in bins has been destroyed prior to final settlement of claim.
- (e) Also record the calculated whole pounds of raisin discards on the Raisin Summary of Production Worksheet (refer to subsection 9 B).

E. TRAY STICKAGE APPRAISAL METHOD AND REQUIRED LOSS INSPECTION PRIOR TO BOXING

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

- (1) During an inspection prior to boxing of raisins on the unit, the adjuster will:
 - (a) Determine the average number of trays laid down between 5 consecutive vines, and record this number on a Special Report. (Refer to **TABLE A** to determine the minimum number of samples to be taken.)
 - (b) Determine with the producer, rows that will be designated as representative sample rows.
 - (c) Identify the selected representative sample rows by flags, physical markings, and/or sketch map to document the locations.
- (2) The insured must be in agreement with the rows selected to be the representative sample rows, and must agree to leave the trays from the designated rows. **If the raisins are laid on individual trays,** advise the insured that the trays from the representative sample rows may either be:
 - (a) Stacked in a pile at the end of the designated rows; or
 - (b) Left on the ground for the entire length of the designated rows after boxing has been completed.
- (3) If the trays are not left from the designated representative sample rows as agreed upon or are destroyed, no appraisal will be made and no credit will be given for discards.
- (4) Use a separate Raisin Appraisal Worksheet to record the appraised tons to hundredths. Use either the Weight or Count Method, as appropriate. Clearly indicate in the heading of the appraisal worksheet that the appraisal is for "Tray Stickness." Record all calculations in either the "Narrative" of the worksheet or on a Special Report. Account for raisin tonnage stuck to trays as follows:
 - (a) If individual trays are stacked at the end of the sample rows:
 - 1 Pull a group of trays off the top of the stack (approximately 1/3 of the stack), then pull off a consecutive number of individual trays based upon the average number of trays determined on the first inspection to be laid between 5 consecutive vines.

- 2 Determine the total weight of raisin discards from tray stickage either by weight (refer to subsection 6 B above) or by berry/bunch count (refer to subsection 6 F below).
- (b) Repeat this process outlined in subsection (a) above for each of the required samples to obtain the average discard weight. For individual trays, one stack at the end of a row equals one sample. For berry count appraisals on continuous trays, use the sample size as determined in subsection 6 B above.
 - (c) If trays are left on the ground the entire length of the sample rows after boxing:
 - 1 Locate a representative area within the row, then for individual trays mark off a consecutive number of trays based upon the average number of trays determined on the first inspection to be laid between 5 consecutive vines. For berry count appraisals on continuous trays, use the sample size as determined in subsection 6 B above.
 - 2 Determine the total weight of raisin discard from tray stickage either by weight, or by bunch or berry count appraisal methods.
 - (d) Repeat this process for each required sample (as determined in subsection (c) above) to obtain the average discard weight.
 - (e) Record the results on the Raisin Appraisal Worksheet in whole pounds. Also record the results on the Raisin Summary of Production Worksheet (refer to subsection 9 B).

F. BERRY OR BUNCH COUNT METHOD APPRAISAL

If it is determined that raisins are damaged to the extent that an accurate weight appraisal cannot be made, use the Berry or Bunch Count Method Appraisal to determine appraised raisin production.

- (1) For bunch appraisals, select a representative 5 vine sample (refer to Section 5 B above), count the number of bunches on each individual tray within the sample.
- (2) For berry appraisals on continuous trays, select a sample row length using subsection 5 B and count the number of berries in the sample.
- (3) Total the number of bunches/berries for all samples and divide by the number of vines sampled to determine the average number of bunches/berries per vine.
- (4) For bunch appraisals, multiply the average number of bunches per vine times the dry bunch weight factor (refer to the table in subsection 6 F (7) below) to obtain the average weight per vine in pounds to tenths.

- (5) For berry appraisals on continuous trays, determine the percent of row containing the continuous tray using the instructions in subsection 6 B, above. Divide the average number of berries per vine by “1250” to obtain the average weight per vine in pounds to tenths. Multiply the average weight per vine by the percent of row with continuous tray to determine the adjusted average weight per vine.
- (6) Multiply the average weight per vine (or for continuous trays, the adjusted average weight per vine) by the number of vines to be appraised to calculate the total appraisal weight in whole pounds.
- ***
- (7) Use the dry factors in the table below with the Bunch Count Method Appraisal.

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

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

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation. Contact FCIC for approval to use the deviation described in subsection 6 F (8) above.

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 INFORMATION

A. GENERAL INFORMATION

- (1) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (2) Separate appraisal worksheets are required for each unit, practice, vineyard (or sub-vineyard), inspected and label the pages "Page 1 or 2" pages, "Page 2 of 2" pages, etc. Refer to Section 5 for sampling instructions.
- (3) Use separate appraisal worksheets for damage due to uninsured causes, destroyed without consent, or discards in the field or at farm headquarters.
- (4) Make adjustments for any missing vines on the unit.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection B below. An example appraisal worksheet is also provided to illustrate how to complete entries.
- (6) Use the following instructions for both individual and continuous tray appraisals.

B. RAISIN APPRAISAL WEIGHT METHOD WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

- 1 **Company Name:** Name of insurance provider, if not preprinted on the worksheet (Company Name).
- 2 **Policy Number:** Insured's assigned policy number.
- 3 **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
- 4 **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 5 **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 6 **Claim No.:** Claim number as assigned by the insurance provider, if required.
- 7 **Field ID:** Vineyard or sub-vineyard identification symbol (block number, etc.).

- 8 **Number Vines/Acre:** Number of vines per acre as determined by the adjuster during the first visit to the vineyard (refer to **TABLE B** for vine spacing).
- 9 **Acres/Vines to Be Appraised:** Total number of acres (to nearest tenth) and vines to be appraised (to nearest whole vine) (e.g., 2.3/1194).
- 10 **Laydown Date:** Date raisins to be appraised were laid down (e.g., MM/DD/YYYY).
- ***
- 11 **Practice/Variety:** The three digit practice and variety codes from the actuarial documents. If “No Practice” or “No Variety” is specified, enter the three-digit code numbers from the actuarial documents (e.g., 997/997). Enter the variety name in the Narrative.
- 12 **Sample Number:** MAKE NO ENTRY, sample numbers are pre-printed on the form.
- 13 **Total Weight of Sample:** By line, total weight of sample in whole pounds to tenths. For continuous tray, weigh the raisins on the tray occupying space (1 sample = 5 vines) equal to the spacing of 5 consecutive vines (i.e., the spaces between 6 vine trunks).
- 14 **No. of Trays in Sample:** For individual trays, enter by line, the number of trays in each sample. If continuous trays, MAKE NO ENTRY.
- 15 **Length of Row/Tray Gap:** For continuous tray, enter length of the row and the length of row without a continuous tray (include gaps on trays without raisins), in feet to tenths, using the instructions in subsection 6 B. Show calculations of average percent of row with tray in the “Narrative.” If individual trays, MAKE NO ENTRY.
- 16 **Number of Vines in Sample:** By line, total number of vines in the sample.
- 17 **Totals:** Totals of column 13, in pounds to tenths and column 16, in whole vines.
- 18 **Total Weight:** Transfer entry from total of column 13 (item 17), in pounds to tenths.
- 19 **Number of Vines Sampled:** Transfer entry from total of column 16 (item 17).
- 20 **Average Weight Per Vine:** Result of dividing item 18 by item 19 in pounds to tenths.
- 21 **AVG. Weight Per Vine:** For individual trays, transfer entry from item 20 For continuous trays, multiply percent of row occupied by continuous tray (from “Narrative” calculation) times item 20, result in pounds to tenths.
- 22 **No. Vines to Be Appraised:** Transfer entry from item 9 for number of vines to be appraised.
23. **Total Appraised Pounds to Count:** Multiply item 21 times item 22, results in whole pounds.
- ***

24

Narrative: Document:

- a Whether the appraisal is for discards.
- b Method used to determine that discards were in excess of normal discards.
- c How the number of vines per acre was determined.
- d **The name of the variety being appraised.**
- e Any other pertinent information.
- f Calculations to determine percent of row with continuous tray (refer to subsection **6 B (2)**) and **enter result of calculation in item 21**, AVG. weight per vine.

EXAMPLE: Sample 1, 58.0 feet of row with no tray (include gaps on the tray with no raisins) divided by 600.0 foot length of row = .097. Sample 2, 75.0 feet of row with no tray (including gaps) divided by 600.0 foot length of row = .125. $.097 + .125 = .222$. $.222$ divided by 2 (number of samples) = .111 average percent of row with no tray (including gaps on trays without raisins). $1 - .111 = .889$ average percent of row with raisins on trays. 7.9 average weight per vine from item 20 of appraisal worksheet times $.889 = 7.0$ adjusted average weight per vine.

25

Insured's Signature, Date: Insured (or insured's authorized representative's) signature. BEFORE obtaining insured's signature REVIEW ALL Entries on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood. Enter the date of the insured's signature (e.g., MM/DD/YYYY).

26

Adjuster's Signature, Code No., Date: Signature of the adjuster and code number after the insured (or insured's authorized representative) has signed. Enter the date of the adjuster's signature (e.g., MM/DD/YYYY) after the worksheet has been reviewed with, and signed by the insured. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks/Narrative" section of the appraisal worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the claim form.

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

(EXAMPLE FOR WEIGHT METHOD - INDIVIDUAL TRAY APPRAISALS)

04/06 (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL WEIGHT METHOD WORKSHEET		1. Company Name: Any Company		2. Policy Number: XX-XXX-XXXXX		3. Crop Year: YYYY	
		4. Insured's Name: I. M. Insured		5. Unit Number: 00100		6. Claim No.: XXXXXX	
7. Field ID: A-1	8. Number Vines/Acre: 519	9. Acres/Vines to Be Appraised: 2.3/1194	10. Laydown Date: MM/DD/YYYY		11. Practice/Variety: 092/997		
12. Sample Number	13. Total Weight of Sample (1 Sample = 5 Vines)	14. No. of Trays in Sample	15. Length of Row/Tray Gap		16. Number of Vines in Sample		
(1)	38.0	9			5		
(2)	32.0	8			5		
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							
(13)							
(14)							
(15)							
(16)							
(17)							
(18)							
17. Totals	70.0				10		
18. Total Weight 70.0		19. Number of Vines Sampled 10		20. Average Weight Per Vine 7.0			
		÷		=			
21. AVG. Weight Per Vine 7.0		22. No. Vines to Be Appraised 1194		23. Total Appraised Pounds to Count 8,358			
				X		=	
24. Narrative: Appraised MM/DD/YYYY. Thompson Seedless. To be disked.							
25. Insured's Signature: I. M. Insured				Date: MM/DD/YYYY			
26. Adjuster's Signature: I. M. Adjuster			Code No.: XXXXXX		Date: MM/DD/YYYY		

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(EXAMPLE FOR WEIGHT METHOD - CONTINUOUS TRAY APPRAISALS)

04/06 (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL WEIGHT METHOD WORKSHEET		1. Company Name: Any Company		2. Policy Number: XX-XXX-XXXXX		3. Crop Year: YYYY	
		4. Insured's Name: I. M. Insured		5. Unit Number: 00200		6. Claim No.: XXXXXX	
7. Field ID: B-1	8. Number Vines/Acre: 519	9. Acres/Vines to Be Appraised: 2.8/1194	10. Laydown Date: MM/DD/YYYY		11. Practice/Variety: 093/997		
12. Sample Number	13. Total Weight of Sample (1 Sample = 5 Vines)	14. No. of Trays in Sample	15. Length of Row/Tray Gap		16. Number of Vines in Sample		
(1)	43.0		600/58 *		5		
(2)	36.0		600/75 *		5		
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							
(13)							
(14)							
(15)							
(16)							
(17)							
(18)							
17. Totals	79.0				10		
18. Total Weight 79.0		19. Number of Vines Sampled 10		20. Average Weight Per Vine =		7.9	
21. AVG. Weight Per Vine 7.0		22. No. Vines to Be Appraised X 1194		23. Total Appraised Pounds to Count =		8,358	
24. Narrative: Appraised MM/DD/YYYY. Thompson Seedless. To be disked. *Sample 1 58.0 ft gap ÷ 600.0 ft row = .097; Sample 2 75.0 ft gap ÷ 600.0 ft row = .125. .097 + .125 = .222. .222 ÷ 2 samples = .111 average percent gap. 1 - .111 = .889 average percent of row with raisins. 7.9 X .889 = 7.0 AVG. Weight Per Vine.							
25. Insured's Signature: I. M. Insured				Date: MM/DD/YYYY			
26. Adjuster's Signature: I. M. Adjuster				Code No.: XXXXXX		Date: MM/DD/YYYY	

27. Page: 1 of 1

C. RAISIN APPRAISAL COUNT METHOD WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (2) Separate appraisal worksheets are required for each unit, practice, vineyard (or sub-vineyard), inspected and label the pages "Page 1 of 2" pages, "Page 2 of 2" pages, etc. Refer to Section 5 for sampling instructions.
- (3) Use separate appraisal worksheets for damage due to uninsured causes, destroyed without consent, or discards in the field or at farm headquarters.
- (4) Make adjustments for any missing vines on the unit.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection B below. An example appraisal worksheet is also provided to illustrate how to complete entries.
- (6) Use the following instructions for both individual and continuous tray appraisals.

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
------------------------	------------------------------------

- | | |
|---|---|
| 1 | Company Name: Name of insurance provider, if not preprinted on the worksheet (Company Name). |
| 2 | Check Appropriate Box Bunches/Berries: Place a check in the appropriate box to indicate if the appraisal is for "bunches" or "berries." |
| 3 | Policy Number: Insured's assigned policy number. |
| 4 | Crop Year: Four-digit crop year for which the claim is filed, as defined in the policy. |
| 5 | Insured's Name: Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 6 | Unit Number: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100). |
| 7 | Claim No.: Claim number as assigned by the insurance provider, if required. |
| 8 | Field ID: Vineyard or sub-vineyard identification symbol (block number, etc.). |
| 9 | No. Vines Per Acre: Number vines (to nearest whole vine) per acre as determined by the adjuster during the first visit to the vineyard (refer to TABLE B for vines per acre). |

- 10 Acres/Vines to Be Appraised:** Total number of acres (to tenths) and vines to be appraised to nearest whole vine (e.g., 2.5/1298).
- 11 Laydown Date:** Date raisins to be appraised were laid down (e.g., MM/DD/YYYY).
- 12 Practice/Variety:** The three digit practice and variety codes from the actuarial documents. If “No Practice” or “No Variety” is specified, enter the three digit codes from the actuarial documents (e.g., 997/997). Enter the name of the variety in the Narrative.
- 13 Sample Number:** MAKE NO ENTRY, sample numbers are pre-printed on the form.
- 14 Total Number of Bunches or Berries:** By line, total number of bunches or berries for each sample. For continuous trays using the berry count appraisal, line out “5” in the second line of the column heading (1 Sample = “5” Vines) and replace with “1/4.” Determine sample row length per subsection 6 B. Record vine spacing and sample row length calculations in the “Narrative” (refer to “Narrative” instructions in subsection 8 B for example calculations).
- 15 Number of Trays in Sample:** For individual trays, by line, number of trays in each sample.
- 16 Number of Berries Per Vine:** For continuous trays, by line, multiply item 14 by “4” and enter result in whole berries.
- 17 Number of Vines in Sample:** For bunch counts on individual trays, by line, total number of vines in the sample. For berry counts on continuous trays, enter “1.”
- 18 Totals:** Totals of column 14, ” in whole bunches or berries; column 16, in whole vines; and column 17, total whole vines in sample.
- 19 Total Number Bunches or Berries:**
- (a) Bunch Count Method: Total from item 18 (total of column 14) in whole bunches.
 - (b) Berry Count Method: Total from item 18 (total of column 16) in whole berries.
- 20 Number Vines Sampled:** Total number of vines in sample from item 18 (total of column 17).
- 21 Average Number Bunches or Berries Per Vine:** Item 19 divided by item 20, round results to whole bunches or berries.
- 22 Weight Factor:** For:
- (a) Bunch appraisals, enter the two-decimal bunch weight factor for the variety obtained from the Dry Bunch Weight Table (refer to table in subsection 6 F (7)).
 - (b) Berry count appraisals, enter “1250.”

23 Average Weight Per Vine: For

- (a) Bunch appraisals, the result of multiplying item 21, by item 22, in pounds to tenths.
- (b) Berry count appraisals, divide item 21 by “1250” in item 22, result in pounds to tenths.

24 AVG. Weight Per Vine: For bunch appraisals, transfer entry in item 23 to item 24. For berry count appraisals on continuous trays, enter result of multiplying percent of row with continuous tray by item 23, in pounds to tenths. Show calculations in the “Narrative.” Refer to subsection 6 B (2) for instructions on determining percent of row with continuous tray.

25 Number of Vines to Be Appraised: Number of vines to be appraised from item 10.

26 Total Appraised Pounds to Count: Item 24 times item 25, round result to the nearest tenth of a pound.

27 Narrative: Document:

- a Whether the appraisal is for discards.
- b Method used to determine that discards were in excess of normal discards.
- c How the number of vines per acre was determined.
- d Vine spacing and sample row length determinations for continuous tray appraisals.
- e For berry count appraisals, calculations for item 23.
- f Calculations for percent of row with continuous tray and enter result in item 24 (refer to “Narrative” instructions in subsection 8 B).
- g The name of the variety being appraised.
- h Any other pertinent information.

28 Insured’s Signature & Date: Insured’s (or insured’s authorized representative’s) signature. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED. Obtain the insured’s signature on only the last page of the worksheet. Date of insured’s signature (e.g., MM/DD/YYYY).

29 Adjuster’s Signature, Code No., & Date: Signature of adjuster and code number after the insured (or insured’s authorized representative) has signed. Date of adjuster’s signature (e.g., MM/DD/YYYY). If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the claim form.

30 Page: Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

(EXAMPLE FOR COUNT METHOD - BUNCH COUNT)

04/06 (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL COUNT METHOD WORKSHEET		1. Company Name: Any Company		2. Check Appropriate Box Bunches <input checked="" type="checkbox"/> Berries <input type="checkbox"/>	
		3. Policy Number: XX-XXX-XXXXX		4. Crop Year: YYYY	
5. Insured's Name: I. M. Insured		6. Unit Number: 00100	7. Claim No.: XXXXXX	8. Field ID: A-2	
9. No. Vines Per Acre: 519		10. Acres/Vines to Be Appraised: 2.5/1298	11. Laydown Date: MM/DD/YYYY		12. Practice/Variety: 092/997
13. Sample Number	14. Total Number of Bunches or Berries (1 Sample = 5 Vines)	15. Number of Trays in Sample	16. Number of Berries Per Vine (14 X 4)	17. Number of Vines in Sample	
(1)	146	9		5	
(2)	121	8		5	
(3)	105	7		5	
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
(11)					
(12)					
(13)					
(14)					
(15)					
(16)					
(17)					
(18)					
18. Totals	372			15	
19. Total Number Bunches or Berries 372		20. Number Vines Sampled 15	21. Average Number Bunches or Berries Per Vine 25	22. Weight Factor .22	23. Average Weight Per Vine 5.5
24. AVG. Weight Per Vine 5.5		25. Number Vines to Be Appraised 1298		26. Total Appraised Pounds to Count 7,139.0	
27. Narrative: Appraised MM/DD/YYYY. Thompson Seedless. To be disked.					
28. Insured's Signature: I. M. Insured				Date: MM/DD/YYYY	
29. Adjuster's Signature: I. M. Adjuster			Code No.: XXXXXX	Date: MM/DD/YYYY	

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

04/06 (FOR ILLUSTRATION PURPOSES ONLY) RAISIN APPRAISAL COUNT METHOD WORKSHEET		1. Company Name: Any Company		2. Check Appropriate Box Bunches <input type="checkbox"/> Berries <input checked="" type="checkbox"/>	
		3. Policy Number: XXX-XXX-XXXXX		4. Crop Year: YYYY	
5. Insured's Name: I. M. Insured		6. Unit Number: 00200	7. Claim No.: XXXXX	8. Field ID: B-2	
9. No. Vines Per Acre: 519		10. Acres/Vines to Be Appraised: 2.6/1298	11. Laydown Date: MM/DD/YYYY		12. Practice/Variety: 093/997
13. Sample Number	14. Total Number of Bunches or Berries (1 Sample = 5 1/4 Vines)	15. Number of Trays in Sample	16. Number of Berries per Vine (14 X 4)	17. Number of Vines in Sample	
(1)	2162		8,648	1	
(2)	1935		7,740	1	
(3)	1716		6,864	1	
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
(11)					
(12)					
(13)					
(14)					
18. Totals			23,252	3	
19. Total Number Bunches or Berries 23,252		20. Number Vines Sampled 3	21. Average Number Bunches or Berries Per Vine 7,751	22. Weight Factor 1250	23. Average Weight Per Vine 6.2
24. AVG. Weight Per Vine 5.5 *		25. Number Vines to Be Appraised 1298	26. Total Appraised Pounds to Count 7,139.0		
27. Narrative: Appraised MM/DD/YYYY. 6 ft vine spacing divided by 4 = 1.5 ft sample tray length. * Sample 1) 58.0 ft gap ÷ 600.0 ft row = .097; Sample 2) 77.0 ft gap ÷ 600.0 ft row = .128; Sample 3) 68.5 ft gap ÷ 600.0 ft row = .114. .097 + .128 + .114 = .339. .339 ÷ 3 samples = .113 average percent gap. 1 - .113 = .887 average percent of row with raisins. 6.2 Average Weight Per Vine X .887 = 5.5 AVG. Weight Per Vine. Thompson Seedless. To be disked.					
28. Insured's Signature: I. M. Insured				Date: MM/DD/YYYY	
29. Adjuster's Signature: I. M. Adjuster			Code No.: XXXXX	Date: MM/DD/YYYY	

30. Page: 1 Of 1

9. RAISIN SUMMARY OF PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

A. GENERAL INFORMATION

- (1) Enter the insurance provider's name in the heading of the Raisin Summary of Production Worksheet if not preprinted on the insurance provider's form or when a worksheet entry is not provided.
- (2) Use separate worksheets for each unit, practice or variety and label the pages "Page 1 of 2" pages, "Page 2 of 2" pages, etc.
- (3) Use this worksheet to record all harvested and appraised raisin production for the unit. Record production that is:
 - (a) Defective (contains defects) and identify type of defects;
 - (b) Reconditioned;
 - (c) Substandard production that is passed on delivery or after reconditioning;
 - (d) Sold to alternative markets or off grade;
 - (e) Lost in reconditioning;
 - (f) Destroyed without consent or damaged by uninsured causes;
 - (g) Appraised, destroyed with consent (disked), or not removed from the vineyard; and
 - (h) Damaged and undamaged by insured causes that is discarded in excess of normal in the field or at the farm headquarters.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.

Information Required

- 1 **Company Name:** Name of insurance provider if not preprinted on the worksheet (Company Name).
- 2 **Claim No.:** Claim number as assigned by the insurance provider, if required.
- 3 **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 4 **Policy No.:** Insured's assigned policy number.
- 5 **Unit No.:** Five-digit unit number from the acreage report.
- 6 **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
- 7 **Practice:** The 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 the appropriate 3-digit code number from the actuarial documents.

- 8 **Variety:** The three-digit code number, entered exactly as specified on the actuarial documents, for the grape variety laid down by the insured. If “No Type Specified,” enter the 3-digit code number from the actuarial documents.
- 9 **Weight Tag Number, USDA Worksheet No.:** Applicable tag and/or worksheet number or other source of information for this line (e.g., from appraisal worksheet).
- 10 **Defects:** Identify defects (e.g., moisture, mold, etc.).
- 11 **Lbs. Allowed Recond.:** Whole pounds of raisins allowed for reconditioning for each line entry.
- 12 **Percent Moisture:** Percent moisture (to tenths).
- 13 **Moisture Factor:** Percent moisture factor to three decimal places (refer to TABLE C).
- 14 **Lbs. 16% Moisture:** Whole pounds of raisins adjusted to 16.0 percent moisture (column 11 multiplied by column 13).
- 15 **Percent Substand.:** Percent (to tenths) of raisins that are substandard.
- 16 **Factor:** Substandard factor to three decimal places if the substandard percentage in column 15 above is in excess of 5.0 percent. Determine the substandard factor by subtracting 5.0 percent from the actual percentage of substandard raisins in column 15. Subtract the result from 1.000 to determine the substandard factor to three decimal places.
- EXAMPLE:** 9.0 percent of the raisins were substandard.
- 9.0 percent substandard or .09 – .05 allowance = .04
1.000 - .04 = .960 factor
- 17 **Insured Lbs. Adjusted for Moist. and Substd. Raisins:** Insured whole pounds of raisins adjusted to 16.0 percent moisture (entry transferred from column 14); and for raisins that exceed 5.0 percent substandard allowance, result of column 14 times column 16.
- 18 **Passed on Delivery:** Whole pounds of raisins passed on delivery (that meet RAC standards without reconditioning).
- 19 **Passed After Recond.:** Whole pounds of raisins passed after reconditioning (that meet RAC standards after reconditioning).
- 20 **Lost in Recond.:** Whole pounds of raisins lost in reconditioning.
- 21 **Loss Off-Grade/Unins. Cause:** Whole pounds of off-grade raisins and raisins lost due to uninsured causes.
- 22 **Destroyed W/O Consent:** Whole pounds of raisins disked under or otherwise destroyed without consent.
- 23 **Sold Off Grade Before Recond.:** Whole pounds of off-grade raisins sold before reconditioning.

- 24 Sold Off Grade After Recond.:** Whole pounds of off-grade raisins sold after reconditioning.
- 25 Sold to Distill.:** Whole pounds of raisins sold as distillery material.
- 26 Destroy With Consent:** Whole pounds of raisins destroyed with written consent from the insurance provider.
- 27 Excess Discards at Farm H.Q.:** On separate lines, enter whole pounds of rain damaged unmarketable raisins discarded in excess of normal at the farm headquarters and whole pounds of undamaged marketable raisins discarded in excess of normal based on appraisal determinations (refer to Narrative).
- 28 Excess Discards in Field:** On separate lines, enter whole pounds of rain damaged unmarketable raisins discarded in excess of normal in the field and whole pounds of undamaged marketable raisins discarded in excess of normal based on appraisal determinations (refer to Narrative).
- 29 Total Pounds:** Totals of column 11 and columns 17 through 28, in whole pounds.
- 30 Total Tons:** Pound totals from column 11 and columns 17 through 28 divided by 2000 (lbs./ton) to calculate total tons for each column, rounded to two decimal places.
- 31 Narrative:** Record the insured's actual reconditioning cost. Document how excess raisin discards were determined. Explain any pertinent information concerning the recorded production including damage due to uninsured causes.
- 32 Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Summary of Production Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 33 Adjuster's Signature, Code No., & Date:** Signature of the adjuster, code number, and date signed after the insured (or insured's authorized representative) had 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 Summary of Production Worksheet.
- 34 Page__of__:** Enter applicable page number (e.g., 1 of 1, 1 of 2, 2 of 2, etc.).

FOR ILLUSTRATION PURPOSES ONLY
RAISIN SUMMARY OF PRODUCTION WORKSHEET

04/06

1. COMPANY NAME: ANY COMPANY					2. CLAIM NO.: XXXXX						
3. INSURED'S NAME: I. M. INSURED					4. POLICY NO.: XXXXXXXXXX						
5. UNIT NO.: 00100			6. CROP YEAR: YYYY			7. PRACTICE: 092			8. VARIETY: 997		

Weight Tag Number	Defects	Lbs. Allowed Recond.	Percent Moisture	Lbs. 16% Moisture	Percent Substd.	Insured Lbs. Adjusted for Moist. and Substd. Raisins	Passed On Delivery	Passed After Recond.	Lost In Recond.	Loss Off Grade/Unins. Cause	Destroyed W/O Consent	Sold Off Grade Before Recond.	Sold Off Grade After Recond.	Sold To Distill.	Destroy With Consent	Excess Discards At Farm H.Q.	Excess Discards In Field
USDA Worksheet No. 9.	10.	11.	Moisture Factor 13.	14.	Factor 16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.
62114	MOIST. MOLD	14477	19.2	13921		13921		11302	2619								
12-456			.9616														
62217	MOIST. MOLD	9827	19.8	9379		9379		7572	1807								
12-488			.9544														
378779	WI *	0		41675	9.0	40008	40008										
14-636			.960														
517649																	
16-987														3500			
FROM APPR. WORKSHEET																	8358
FROM APPR. WORKSHEET																	7139
29. TOTAL POUNDS:		24304				63308	40008	18874	4426					3500	15497		
30. TOTAL TONS:		12.15 **				31.65	20.00	9.44	2.21					1.75	7.75		

31. NARRATIVE: * Line 3, No failing defects; therefore, no reconditioning allowance given. Adjustments were made for substandard raisins.
 ** Column 11, item 30, actual reconditioning cost \$195/Ton.

32. INSURED'S SIGNATURE: I. M. Insured			DATE: MM/DD/YYYY		33. ADJUSTER'S SIGNATURE: I. M. Adjuster			CODE NO.: XXXXX		DATE: MM/DD/YYYY	
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10. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

A. GENERAL INFORMATION

- (1) The raisin claim form (hereafter referred to as “**Raisin Production Worksheet**”) may be used as a notice of damage or loss and for all inspections on a unit.
- (2) If a Raisin **Production Worksheet** has been prepared for the unit on a prior inspection, and a change or correction is necessary, complete a corrected claim (refer to (3) below).
- (3) Refer to the LAM for instructions regarding the following.
 - (a) Acreage tonnage 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 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 in any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Complete a separate claim form for varying shares, different practices on the same unit and label the pages “Page 1 or 2” pages, “Page 2 of 2” pages, etc.

B. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries

**Item
No.**

Information Required

- 1 **Company Name/Agency Name:** Name of insurance provider, if not preprinted on the form (Company Name) servicing the contract.
- 2 **Agency Name:** Name of insurance agency servicing the contract.
- 3 **Name of Insured:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

- 4 **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
- 5 **Contract No.:** Insured's assigned policy number.
- 6 **Claim No.:** Claim number as assigned by the insurance provider.
- 7 **Date(s) of Inspection:** Date(s) (e.g., MM/DD/YYYY) the adjuster made an inspection on the unit. The result of the inspection should be reported on a Special Report and attached to the claim form.
- 8 **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 9 **Acres:** Refer to the LAM for definition of acceptable determined acres used herein. Determined acres to tenths.
- 10 **Practice:** The 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 the appropriate 3-digit code number from the actuarial documents (e.g., 997).
- 11 **Variety:** The three-digit code number, entered exactly as specified on the actuarial documents, for the variety grown by the insured. If "No Type Specified," enter the appropriate 3-digit code number from the actuarial documents (e.g., 997).
- 12 **Date(s) of Notice of Damage or Loss:** Date the notice of damage was given for the unit in item 5. For a delayed notice of loss or delayed claim, refer to the LAM.
- 13 **Date(s) of Rain Causing Damage:** Actual date(s) of the rain causing damage (e.g., MM/DD/YYYY).
- 14 **Assignment of Indemnity and Transfer of Indemnity:** Check the appropriate box, only if an Assignment or Transfer of Indemnity is in effect for the crop year. Otherwise, MAKE NO ENTRY.
- 15 **Insured Tons:** Enter the actual insured tonnage as determined to two decimal places.
- 16 **Reference Maximum Amount:** Reference Maximum Amount, in whole dollars, in effect for the crop year based on the coverage level elected. (Calculated by multiplying the reference maximum dollar amount shown on the County Actuarial Documents times the coverage level elected.)
- 17 **Insured Share:** Insured's interest in the crop to three-decimal places as determined at the time of inspection.
- 18 **Companion Policy(ies):**
- a If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

- b In all cases where the insured has LESS than a 100 percent share of a loss affected unit, ask the insured if the OTHER person sharing in the unit has a multiple peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” 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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

PART I. TONNAGE AND VALUE OF RAISINS PLACED ON TRAYS

19 Final Disposition: Identify by line the final disposition of raisin production entered from the Raisin Summary of Production Worksheet for raisins.

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

20 Tons Placed on Trays: The number of tons to two decimal places, of production being accounted for on each line of column 19 above.

21 Value per Ton:

- a By line, the value per ton in dollars and cents for raisins (refer to b., c., and d. below for exceptions):
- (1) **Passed on Delivery:** Use the reference maximum dollar amount per ton;
 - (2) **Passed after Reconditioning:** Use the reference maximum dollar amount per ton.
 - (3) **Lost in Reconditioning:** Enter “0” value. Use zero value for raisins destroyed when:
 - (a) Production failed to meet USDA grade; or
 - (b) Forty percent or less were recoverable (refer to b below).
 - (4) **Loss Off-Grade From Uninsured Cause:** Use the reference maximum dollar amount per ton.
 - (5) **Destroyed (or Disked) Without Consent:** Use the reference maximum dollar amount per ton.

- (6) **Sold Off-Grade Before Reconditioning:** Use the reference maximum dollar amount per ton.
- (7) **Sold Off-Grade After Reconditioning:** Use the greater of:
 - (a) The highest value per ton received; or
 - (b) \$35 per ton
- (8) **Sold – Alternative Use (Distillery, etc.):** Use the greater of:
 - (a) The appraised salvage value per ton; or
 - (b) \$35.00 per ton.
- (9) **Disked in Field with Consent:** Use the greater of:
 - (a) The appraised salvage value per ton; or
 - (b) \$35.00 per ton.
- (10) **Excess Discards Damaged and Not Marketable:** Discards in excess of normal that are damaged by rain and not marketable will be valued at zero value based on appraisal determinations.
- (11) **Excess Discards Undamaged and Marketable:** Discards in excess of normal that are undamaged by rain and marketable will be valued at the reference maximum dollar amount per ton based on appraisal determinations.

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

- b Boxed raisins that fail reconditioning and it is determined from USDA inspection that 40% or less of raisins are recoverable and cannot be sold in an alternative use market (or a market cannot be found), will be valued at zero, provided the raisins are destroyed. Use the procedure in Section 4 when determining if there is an alternative use market. A certification form is to be used to record the insured's certification that the production has been destroyed and must be received by the insurance provider prior to the claim being finalized. If the raisins will not be destroyed, they must be valued at the highest price available for such raisins.
- c Raisins damaged solely by uninsured causes, destroyed, put to another use without the insurance provider's consent, or abandoned will be valued at the reference maximum dollar amount of insurance.
- d If the insured refuses to provide written authorization to obtain all relevant records from any raisin packer, raisin reconditioner, the RAC, or any other person who may have such records, the insured production will be considered undamaged and will be valued at the reference maximum dollar amount of insurance.

22 Total Value: For production accounted for in column **20**, multiply each line, by the corresponding line for column **21**, and enter the results in dollars and cents.

23 Totals:

- a Total all “Tons Placed on Trays” for column **20** line entries, results in tons to two decimal places. This total must equal entry in item **15**. Document any adjustment due to rounding in the “Narrative.”
- b “Value Per Ton” totals for column **21**, MAKE NO ENTRY.
- c Total all “Total Value” line entries for column **22** in dollar and cents.

PART II. AMOUNT OF INDEMNITY

24 Amount of Insurance for Tonnage Placed on Trays: Multiply item **16**, times line **23**, for column **20** “Tons Placed on Trays,” results in dollars and cents.

25 Amount of Loss From Tons Placed on Trays: Subtract line **24**, from line **23**, total of column **22**, results in dollars and cents. If the value on line **23** (total of column **22**) is greater than the amount of insurance shown on line **24**, enter “0.”

26 Amount of Indemnity: Entry in item **25** times item **17**, “Insured Share” (round to whole dollars). If the insured has CAT coverage, multiply this amount by .55 and enter the result in item **25**.

PART III. RECONDITIONING PAYMENT

27 Tons of Raisins Wash and Dry Reconditioned: Enter the number of tons (unadjusted weight) rounded to two decimal places of raisins wash and dry reconditioned (from Raisin Summary of Production Worksheet column 11 total for line 30).

28 Allowable Reconditioning Dollar Amount/Ton: Enter the allowable reconditioning dollar and cents cost per ton. The reconditioning payment for raisins will be the LESSER OF: (a) the actual cost for reconditioning, OR (b) multiplying the GREATER OF \$125.00 or the reconditioning amount per ton in the actuarial documents, by the coverage level percentage elected (record calculations in the Narrative).

29 Reconditioning Payment Amount: Multiply item **27** X item **28** X item **17** (Insured Share) and round result to whole dollars. Enter Stage Code “RR” if required by insurance provider. No payment for reconditioning costs is allowed for CAT Coverage except as stated in Section 11 b of the Raisin Crop Provisions.

PART IV. NET AMOUNT DUE

30 Amount of Indemnity: Indemnity amount transferred from Part II, item **26**.

31 **Amount of Reconditioning Payment:** Reconditioning payment from Part III, item **29**. If the reconditioning payment is already paid to the insured, enter “0.”

32 **Total:** Add totals from item **30** and item **31**.

PART V. NARRATIVE

33 **Narrative:** If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Raisin Production Worksheet. Document the following information.

- a If notice of damage was given and “No Inspection” is necessary, enter the unit number “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- b Lay-down date (e.g., MM/DD/YYYY);
- c Number of lots reconditioned and the **date** each lot was reconditioned;
- d **Actual** cost per ton for each reconditioning;
- e Calculation of allowable reconditioning cost per ton;
- f For **salvaged** raisins, **name of the buyer and the date of the offer**;
- g Explain any uninsured causes, unusual or controversial cases;
- h Explain the reason for any “No Indemnity Due” claims and indicate if the acreage or share is being decreased from that originally reported;
- i Attach **an aerial photograph or** sketch map **for field ID’s** to identify the total unit and to identify areas within the unit **if**:
 - (1) Consent is or has been given to disk part of the unit,
 - (2) Uninsured causes are or have been present,
 - (3) Unusual or controversial cases exist or have existed, and/or
 - (4) Acreage was destroyed (disked) without consent;
- j Determine if the insured kept production records separate for each delivered unit and if not, proceed in accordance with instructions in the LAM for commingled production;
- k Explain any delayed notices or delayed claims;
- l Explain any errors found on the **Summary of Coverage**.
- m **Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.**

PART VI. CERTIFICATION

- 34** **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.
- 35** **Adjuster's Signature, Code No. & Date:** Signature of the 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 insured has signed and returned the claim form.
- 36** **Page ___ of ___:** Page numbers (Example: Page "1" of "1," Page "1" of "2," Page 2 of 2, etc.).

(FOR ILLUSTRATION PURPOSES ONLY)

04/06				RAISIN PRODUCTION WORKSHEET			
1. Company Name: Any Company			2. Agency Name: Any Agency				
3. Name of Insured: I. M. INSURED			4. Crop Year: YYYY		5. Contract No.: XXXXXXXXXX		
6. Claim No.: XXXX		7. Date(s) of Inspection: MM-DD-YYYY		8. Unit No.: 00100		9. Acres: 20.3	
10. Practice: 092	11. Variety: 997	12. Date(s) of Notice of Damage or Loss: MM-DD-YYYY		13. Date(s) of Rain Causing Damage: MM-DD-YYYY		14. Assignment of Indemnity: <input checked="" type="checkbox"/>	Transfer of Indemnity: <input type="checkbox"/>
15. Insured Tons: 41.13		16. Reference Maximum Amount: 825	17. Insured Share: 1.000		18. Companion Policy(ies):		

PART I. TONNAGE AND VALUE OF RAISINS PLACED ON TRAYS

19 FINAL DISPOSITION	20 TONS PLACED ON TRAYS	21 VALUE PER TON	22 TOTAL VALUE
Passed on Delivery	20.00	825.00	16,500.00
Passed After Reconditioning	9.44	825.00	7,788.00
Lost in Reconditioning	2.21	0	0
Loss Off-Grade From Uninsured Cause			
Destroyed (or Disked) Without Consent			
Sold Off-Grade Before Reconditioning			
Sold Off-Grade After Reconditioning			
Sold - Alternative Use (Distillery, etc.)	1.75	127.00	222.25
Disked in Field With Consent	7.75	35.00	271.25
Excess Discards Damaged and Not Marketable			
Excess Discards Undamaged and Marketable			
23 TOTALS:	41.15		24,781.50

PART II. AMOUNT OF INDEMNITY

24 AMOUNT OF INSURANCE FOR TONNAGE PLACED ON TRAYS (Item 16 X line 23 Total for Col. 20):	\$ 33,948.75
25 AMOUNT OF LOSS FROM TONS PLACED ON TRAYS (Line 24 minus line 23 total for Col. 22):	\$ 9,167.25
26 AMOUNT OF INDEMNITY (Line 25 X item 17):	\$ 9,167

PART III. RECONDITIONING PAYMENT *

27 TONS OF RAISINS WASH AND DRY RECONDITIONED:	12.15	
28 ALLOWABLE RECONDITIONING DOLLAR AMOUNT/TON (Refer to Section 11e of the Raisin Crop Provisions):	\$ 131.25	
29 RECONDITIONING PAYMENT AMOUNT * (Item 27 X item 28 X item 17 "Insured Share") Stage Code "RR:": * Payment may not be applicable for CAT coverage. Refer to Section 11b of the Raisin Crop Provisions.		\$ 1,595

PART IV. NET AMOUNT DUE

30 AMOUNT OF INDEMNITY (as calculated in Part II, item 26):	\$ 9,167
31 AMOUNT OF RECONDITIONING PAYMENT * (from Part III, item 29 - If already paid to insured, enter 0):	\$ 1,595
32 TOTAL (Item 30 + item 31):	\$ 10,762

PART V. NARRATIVE

33 NARRATIVE: Actual reconditioning cost \$195.00/Ton. Allowed reconditioning cost/Ton = \$175.00 (from SPOI) X.75 (level coverage) = \$131.25

PART V. CERTIFICATION

I understand that this form and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. A false claim made to the Federal Crop Insurance Corporation, or a false statement made on a matter within the jurisdiction of the Federal Crop Insurance Corporation, may subject the maker to sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006, and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729, 3730 and other federal statutes.

34 Insured's Signature: I. M. Insured	Date: MM-DD-YYYY	35 Adjuster's Signature: I. M. Adjuster	Code No.: XXXXXX	Date: MM-DD-YYYY
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11. REFERENCE MATERIAL

TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - VINEYARD POPULATION TABLE (Vines Per Acre)

		DISTANCE BETWEEN VINES (IN FEET)														
		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
DISTANCE BETWEEN ROWS (IN FEET)	6	1210	1037	908	807	726	660	605	558	519	484	453	427	403	382	363
	7	1037	889	779	691	622	566	519	479	444	415	389	366	346	328	311
	8	908	779	681	605	545	495	454	419	389	363	340	320	303	287	272
	9	807	691	605	538	484	440	403	372	346	323	303	285	269	255	242
	10	726	622	545	484	436	396	363	335	311	290	272	256	242	229	218
	11	660	566	495	440	396	360	330	305	283	264	248	233	220	208	198
	12	605	519	454	403	363	330	303	279	259	242	227	214	202	191	182
	13	558	479	419	372	335	305	279	258	239	223	209	197	186	176	168
	14	519	444	389	346	311	283	259	239	222	207	194	183	173	164	156
	15	484	415	363	323	290	264	242	223	207	194	182	171	161	153	145
	16	454	389	340	303	272	248	227	209	194	182	170	160	151	143	136
	17	427	366	320	285	256	233	214	197	183	171	160	151	142	135	128
	18	403	346	303	269	242	220	202	186	173	161	151	142	134	127	121
	19	382	328	287	255	229	208	191	176	164	153	143	135	127	121	115
	20	363	311	272	242	218	198	182	168	156	145	136	128	121	115	109

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

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

TABLE C – RAISIN MOISTURE ADJUSTMENT FACTOR TABLE

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

EXAMPLE: Assume 9827 pounds of raisins have 19.8% moisture. From the table above, locate the line “19” and cross reference to the column identified “0.8” and find the moisture factor .9544. 9827 pounds X .9544 moisture factor = 9379 pounds of moisture adjusted raisins rounded to the nearest whole pound.

NOTES

EXHIBIT 1

RAISIN RECONDITIONING AUTHORIZATION COMPLETION INSTRUCTIONS

A. GENERAL INFORMATION

The following is the minimum information required to document raisins that are to be released for reconditioning due to moisture content in excess of 18.0% only. This required information may be entered on an insurance provider generated form or a Special Report. Insurance provider generated forms must adhere to RMA form standards.

1. An insurance provider approved sample **must be** taken and tested at a certified USDA inspection facility.
2. Authorization is given for wash and dry reconditioning only.
3. The **insured must** certify **to the insurance provider** that reconditioning and/or cold storage facilities are available for immediate handling of insured raisins to prevent additional damage.

B. INFORMATION REQUIRED

PART I - HEADING:

- 1 **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2 **Policy No.:** Insured's assigned policy number.
- 3 **Unit No.:** **Five**-digit unit number from the **Raisin Tonnage Report** after it is verified to be correct.
- 4 **Practice:** The 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 the appropriate 3-digit code number from the actuarial documents.
- 5 **Variety:** The three-digit code number, entered exactly as specified on the actuarial documents, for the grape variety released for reconditioning. If "No Type Specified," enter the 3-digit code number from the actuarial documents (e.g., 997).
- 6 **Claim No.:** Claim number as assigned by the insurance provider, if required.

PART II – EXAMPLE RELEASE STATEMENT:

“RELEASE TO RECONDITIONING FOR MOISTURE IN EXCESS OF 18.0% ONLY”

- 7 “**Name of Insurance Provider**’ authorizes the above insured to deliver raisins on this unit for reconditioning without a USDA Crop Insurance Inspection certificate.”
- 8 “This authorization is only given in situations where due to rain, raisins contain moisture in excess of 18.0%, and prevailing weather conditions indicate that if left in the field, additional damage may occur.”
- 9 “The **Moisture Percentage (X.X)** % moisture determination is from an insurance provider approved sample, and tested at a certified USDA inspection facility. Refer to attached inspection certificate dated **Date of Certificate (MM/DD/YYYY)**.”
- 10 “Furthermore, this authorization is given for wash and dry reconditioning only. No allowance will be given for drying only.”
- 11 “Furthermore, this authorization is given with the knowledge that **the above named insured certifies to Name of Insurance Provider** that reconditioning and/or cold storage facilities are available for immediate handling of insured raisins to prevent any additional damage to the raisins.”

PART III – SIGNATURES AND DATES:

Insured’s Certification:

“I understand that this form and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. A false claim made to the Federal Crop Insurance Corporation, or a false statement made on a matter within the jurisdiction of the Federal Crop Insurance Corporation, may subject the maker to sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006, and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729, 3730) and other federal statutes.”

- 12 **Insured’s Signature & Date:** Insured’s (or insured’s authorized representative’s) signature and date signifying acceptance of reconditioning authorization.
- 13 **Adjuster’s Signature, Code No., & Date:** Adjuster’s signature, code number and date signed **after** the insured (or insured’s representative) has signed.

EXHIBIT 2

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

Refer to Section 4, Reconditioning Raisins, Payments, and Reconditioning Pool Standards. The following is the minimum required information.

Verify or make the following entries:

**Item
No.**

Information Required

Company Name: Name of insurance provider if not preprinted on the form.

Claim No.: Claim number as assigned by the insurance provider, if required.

- 1 **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2 **Policy No.:** Insured's assigned policy number.
- 3 **Unit No.:** Five-digit unit number from the Raisin Tonnage Report after it verified to be correct (e.g., 00100).
- 4 **Practice:** The 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 the appropriate 3-digit code number from the actuarial documents.
- 5 **Variety:** The three-digit code number, entered exactly as specified on the actuarial documents, for the grape variety released for reconditioning. If "No Type Specified," enter the 3-digit code number from the actuarial documents (e.g., 997).
- 6 **Crop Year:** Four-digit crop year for which the claim is filed, as defined in the policy.
- 7 Enter either "A" or "B" indicating the option selected.
- 8 **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date.
- 9 **Adjuster's Signature, Code No., & Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter the adjuster's code number ONLY. The signature and date will be entered after the absentee has signed and returned the form.

EXHIBIT 2 (Cont.)

FOR ILLUSTRATION PURPOSES ONLY

COMPANY NAME: <i>Any Company</i>	RAISIN RECONDITIONING POOL PRODUCTION-TO-COUNT	CLAIM NO.: XXXXX
04/2006		

1. INSURED'S NAME: <i>I. M. Insured</i>		2. POLICY NO.: XXXXXXXXXX		
3. UNIT NO.: 00100	4. PRACTICE: 092	5. VARIETY: 997	5. CROP YEAR: YYYY	

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

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

OPTION A:

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

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

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

OPTION B:

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

7. I have selected Option A .

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

I understand that this form and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. A false claim made to the Federal Crop Insurance Corporation, or a false statement made on a matter within the jurisdiction of the Federal Crop Insurance Corporation, may subject the maker to sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006, and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729, 3730) and other federal statutes.

8. INSURED'S SIGNATURE: <i>I. M. Insured</i>	DATE: <i>MM/DD/YYYY</i>
9. ADJUSTER'S SIGNATURE: <i>I. M. Adjuster</i>	CODE NO.: XXXXX DATE: <i>MM/DD/YYYY</i>

EXHIBIT 3

PACKER'S RELEASE STATEMENT FOR INSURED OFF-GRADE RAISINS

The following is the minimum information required to document when a raisin packer releases insured off-grade raisins. This required information may be entered on an insurance provider generated form or a Special Report. Insurance provider generated forms must adhere to RMA form standards.

INFORMATION REQUIRED

- 1 **Company Name:** Name of insurance provider if not preprinted on the form.
 - 2 **Claim No.:** Claim number as assigned by the insurance provider, if required.
 - 3 **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
 - 4 **Policy No.:** Insured's assigned policy number.
 - 5 **Unit No.:** Five-digit unit number from the Raisin Tonnage Report after it is verified to be correct.
 - 6 **Packer's Statement:** Must include:
 - a The name of the packer releasing off-grade raisins;
 - b The number of tons of off-grade raisins (rounded to two decimal places) released by the packer; and
 - c The variety name of off-grade raisins.
- EXAMPLE:** "ACME Packers hereby releases approximately 4.34 tons of off-grade Thompson Seedless raisins from the above stated producers insurance unit and contract."
- 7 **Signature of Packer & Date:** Signature of the packer or the packer's authorized representative and date signed verifying off-grade raisin tonnage was released.

EXHIBIT 4

RELEASE OF INSURED OFF-GRADE RAISINS TO ALTERNATIVE USE MARKET

The following is the minimum required information to document when an insurance provider releases insured off-grade raisins to an alternative use market. This required information may be entered on an insurance provider generated form or a Special Report. Insurance provider generated forms must adhere to RMA form standards.

INFORMATION REQUIRED

- 1 **Company Name:** Name of insurance provider if not preprinted on the form.
 - 2 **Claim No.:** Claim number as assigned by the insurance provider, if required.
 - 3 **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
 - 4 **Policy No.:** Insured's assigned policy number.
 - 5 **Unit No.:** Five-digit unit number from Raisin Tonnage Report after verified to be correct.
 - 6 **Insurance Provider's Statement:** Must include:
 - a The name of the insurance provider authorizing release of insured off-grade raisins to an alternative use market;
 - b The number of tons of raisins released (rounded to two decimal places); and
 - c The variety name of off grade raisins released to an alternative use market.
- EXAMPLE:** "Any Insurance Company hereby authorizes the release of approximately 4.34 tons of off-grade Thompson Seedless raisins from the above unit to an alternative use market for the above stated insured. It is understood that these raisins will not be reconditioned on behalf of the insured."
- 7 **Practice:** The 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 the appropriate 3-digit code number from the actuarial documents.
 - 8 **Variety:** The three-digit code number, entered exactly as specified on the actuarial documents, for the grape variety. If "No Type Specified," enter the 3-digit code number from the actuarial documents (e.g., 997).
 - 9 **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date.
 - 10 **Adjuster's Signature, Code No., & Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

EXHIBIT 5

CERTIFICATION OF OFFER TO PURCHASE RAISINS FOR ALTERNATIVE USE MARKET COMPLETION INSTRUCTIONS

The following is the minimum required information to document when an insurance provider releases insured off-grade raisins to an alternative use market. The buyer offering to purchase the raisins must certify the number of tons to be purchased, per ton value, and date and time the offer will expire. This required information may be entered on an insurance provider generated form or a Special Report. Insurance provider generated forms must adhere to RMA form standards.

INFORMATION REQUIRED

- 1 **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
 - 2 **Policy Number:** Insured's assigned policy number.
 - 3 **Unit Number:** Five-digit unit number from the acreage report.
 - 4 **Variety:** The three-digit code number, entered exactly as specified on the actuarial documents, for the grape variety the buyer is offering to purchase for an alternative use market. If "No Type Specified," enter the 3-digit code number from the actuarial documents (e.g., 997).
 - 5 **Address of Insured:** Insured's mailing address including street, city, state and zip code.
 - 6 **Location of Insured Raisins:** Physical location of raisins for an alternative use market.
 - 7 **Alternative Use Market Statement:** The buyers certifying statement must include:
 - a. The name of the authorized buyer;
 - b. The name of the buyer purchasing the raisins for an alternative use market;
 - c. The dollars per ton that the buyer certifies will be paid to the insured;
 - d. The approximate number of tons to hundredths of off grade raisins being purchased; and
 - e. The date and time of day (e.g., MM/DD/YY, 10:30 A.M.) by which the buyer's representative must be notified regarding the acceptance of the above offer.
- EXAMPLE:**
"I A. M. Buyer of ACME Processor hereby value, and agree to purchase and pay the above stated insured \$135.00 per ton on approximately 4.34 tons of off-grade raisins from the above identified insurance unit. I must be notified of the acceptance of this offer by MM/DD/YYYY 10:30 A.M."
- 8 **Fax Number:** The fax number to which the buyer's statement must be sent for acceptance.
 - 9 **Signature of Buyer & Date:** Signature of buyer (or buyer's authorized representative) and date signed certifying to the above offer.

EXHIBIT 6

RAISIN RELEASE COMPLETION INSTRUCTIONS

The following is the minimum required information to document the release of insured off-grade raisins damaged to the extent they will not be removed from the vineyard or reconditioned and the insured agrees to destroy the raisins. This information may be entered on an insurance provider generated form or a Special Report. Insurance provider generated forms must adhere to RMA form standards.

INFORMATION REQUIRED

- 1 **Company Name:** Name of insurance provider if not preprinted on the form.
- 2 **Claim No.:** Claim number as assigned by the insurance provider, if required.
- 3 **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 4 **Policy No.:** Insured's assigned policy number.
- 5 **Unit No.:** Five-digit unit number from the tonnage report.
- 6 **Practice:** The 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 the appropriate 3-digit code number from the actuarial documents.
- 7 **Variety:** The three-digit code number, entered exactly as specified on the actuarial documents, for the variety laid down by the insured. If "No Type Specified," enter the appropriate 3-digit code number from the actuarial documents.
- 8 **Insurance Provider's Release Statement:** Must contain the following:
 - a. Name of insurance provider releasing raisins to be destroyed;
 - b. The number of tons of appraised off-grade raisins (rounded to two decimal places) being released for destruction;
 - c. Variety name of raisins as listed in the County Actuarial Table;
 - d. A statement that the raisins will not be reconditioned, and that no attempt will be made to deliver the raisins to any packer, distiller, processor, or other buyer; and
 - e. A requirement that the insured must notify the insurance provider prior to the raisins being destroyed.

EXAMPLE: " *Any Company* hereby releases 9.35 appraised tons of off-grade *Thompson Seedless* raisins from the insurance unit and practice identified above to be disked underground by the above named insured. It is understood that these raisins will not be reconditioned, and no attempt will be made to deliver the raisins to any raisin

packer, distiller, processor, or other buyer. It is further agreed that *Any Company* will be notified by the insured before the raisins are disked.”

9 Insured’s Signature & Date: Insured’s (or insured's authorized representative’s) signature and date.

10 Adjuster’s Signature, Code No. & Date: Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed.

