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PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

2008 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25330 (08-2007) 25330.1 (03-2008)	
SUBJECT:		OPI: Product Administration and Standards Division	
PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 AND SUCCEEDING CROP YEARS		APPROVED: /S/ Rodger M. Matthews Deputy Administrator, Product Management	DATE: 3/20/2008

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2008 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 the significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2008 (FCIC-25330.1) issued March 2008:

- A. In Section 8 C Appraisal Worksheet form completion instructions for all other states, item 26 b, corrected the item number from “25” to “24” and corrected the corresponding example form.
- B. In Section 9 C, corrected the Production Worksheet example form for all other states to reflect the corrected Appraisal Worksheet form example.

Control Chart For: Pear Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		23-26		8/2007	FCIC-25330
			39-40		8/2007	FCIC-25330
Insert and Current Index	1-2	1-2	1-22	41-43	8/2007	FCIC-25330
			23-26		3/2008	FCIC-25330-1
			27-38		8/2007	FCIC-25330
			39-40		3/2008	FCIC-25330-1

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

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PEAR LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION.....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	3
A. INSURABILITY.....	3
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE.....	4
C. UNIT DIVISION	4
D. QUALITY ADJUSTMENT (California Only).....	4
E. QUALITY ADJUSTMENT (All Other States)	4
4. PEAR APPRAISALS	5
A. GENERAL INFORMATION.....	5
B. INSPECTIONS.....	6
C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS.....	7
5. APPRAISAL METHODS	7
A. GENERAL INFORMATION.....	7
B. IMMATURE PEAR APPRAISALS	8
C. MATURE PEAR APPRAISALS	9
6. APPRAISAL DEVIATIONS AND MODIFICATIONS	11
A. DEVIATIONS	11
B. MODIFICATION	11
7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES (California Only)	11
A. APPRAISAL WORKSHEET STANDARDS	11
B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES.....	12
C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION	12
APPRAISAL WORKSHEET EXAMPLE	18

PEAR LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES (All Other States)	19
A. APPRAISAL WORKSHEET STANDARDS	19
B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	19
C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION	20
APPRAISAL WORKSHEET EXAMPLE	25
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	26
A. CLAIM FORM STANDARDS	26
B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	26
C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION	27
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	29
SECTION II - HARVESTED PRODUCTION	34
CLAIM FORM EXAMPLE (California Only).....	38
CLAIM FORM EXAMPLE (All Other States).....	39
10. REFERENCE MATERIAL	41
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS.....	41
TABLE B - TREE PLANTING PATTERNS.....	41
TABLE C - TREE POPULATION PER ACRE.....	42
TABLE D - ADJUSTMENT PERCENTAGES FOR PEARS WITH INSURED HAIL DAMAGE UNDER THE PEAR QUALITY ENDORSEMENT	43

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 approved insurance providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

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

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:

- (1) One legible copy to insured. The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

(3) Definition(s):

Block	A portion of the orchard where trees are of the same size (age), variety, maturation date, etc. Trees, vines, or bushes in an orchard, vineyard, or bog of a single or mixed age and density, separated by applicable practice, type, or variety, different T-Yield Map Areas, or other characteristics shown in the actuarial documents (e.g., early, mid, late peaches).
Culls	Pears not meeting the respective U.S. or State grading standards.
Direct Marketing	The sale of the insured (pear) crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
Harvest	The picking of mature pears from the trees or the collecting of marketable pears from the ground.
Marketable	Pear production acceptable for processing or other human consumption even if failing to meet any U. S. or applicable State grading standard.
Natural Culls	Pears from each sample which, due to any reason other than insured causes, fail to meet or exceed the policy minimum grade requirements (i.e., failure to color properly, uninsured damage, etc.).
Pollinator	A tree grown in an orchard that produces flowers and pollen for pollinating the commercial tree variety in the orchard. Fruit from pollinator trees usually have no commercial value.
Top-worked	A tree that has branches with different varieties of the same fruit or similar fruit that are grafted onto the main branches of the original tree.
Value Per Container or Ton	For quality adjustment in California, the "on-tree" price in dollars per container or ton received for harvested marketable pears damaged by insured causes. To determine the on-tree value subtract the harvest costs shown in the Special Provisions from the price received at the time the pears are delivered to the buyer, broker, packer, processor, shipper, or warehouse, etc.

Varietal Group	Types of pears with similar characteristics that are grouped for insurance purposes as specified in the Special Provisions (e.g., in California, Green Bartlett Pears are Type 189 or in Oregon, Bosc and Anjou Pears are Type 187, etc.).
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3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

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

- (1) The crop insured will be all the pears in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
 - (a) Of varieties adapted to the area;
 - (b) Grown on trees that have produced an average of at least 5 tons of pears per acre in at least one of the four previous crop years unless the Special Provisions or a written agreement establishes a lower production level; and
 - (c) Grown in an orchard that, if inspected, is considered acceptable by the AIP.
- (2) Pears interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the **policy**.
- (3) In addition to causes of loss excluded in the Basic Provisions, insurance coverage is not provided against damage or loss of production due to the following:
 - (a) Disease or insect infestation, unless adverse weather:
 - 1 Prevents the proper application of control measures or causes properly applied control measures to be ineffective; or
 - 2 Causes disease or insect infestation for which no effective control mechanism is available;
 - (b) Failure of the pears to color properly;
 - (c) Inability to market the pears for any reason other than actual physical damage from an insurable cause specified in the Causes of Loss section of the Crop Provisions. For example, the AIP will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production. Always list

uninsured causes of loss in the “Remarks” section of the appraisal worksheet, on a Special Report or in the “Narrative” section of the claim form.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

- (1) Pear Quality Adjustment Endorsement for all states (except California).
- (2) Refer to Crop Insurance Handbook (CIH) and LAM for other provisions and procedures not applicable to CAT.

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT (California Only)

Production to count in tons will include all harvested and appraised production that:

- (1) Meets the standards for:
 - (a) First grade canning as defined by the California Pear Advisory Board; or
 - (b) The U.S. No. 1 Standards as defined by the U.S. Standards for Grades of Summer and Fall Pears or Pears for Processing; or
 - (c) U.S. Extra No. 1 or U.S. No. 1 as defined by the U.S. Standards for Grades of Winter Pears;
- (2) Is accepted by a processor for canning or packing; or
- (3) Is marketable for any purpose. If the pears are damaged by an insured cause, the production to count will be reduced by **the greater of** the following amounts:
 - (a) The excess over 10 percent of pears that are size 180 or smaller for all varieties except *Forelle*, *Seckel*, or *Winter Nelis*; or
 - *** (b) The result of dividing the value per ton (less harvest costs as shown in the Special Provisions) of such pears by the highest price election (per ton) for the insured varietal group, subtracting the result from 1.000 and multiplying by the number of tons of such pears.

E. QUALITY ADJUSTMENT (All Other States)

- (1) The Quality Adjustment Endorsement applies to any crop year provided:

- (a) The insured pears are located in a state other than California and the actuarial documents designate a premium rate for this endorsement;
 - (b) The insured has not elected to insure the pears under the CAT Endorsement;
 - (c) The insured elected the Quality Adjustment Endorsement on the application or other form approved by the AIP, and did so on or before the sales closing date for the initial crop year for which the insured wishes it to be effective. By doing so, the insured agrees to pay the additional premium designated in the actuarial documents for this optional coverage; and
 - (d) The insured or the AIP did not cancel it in writing on or before the cancellation date. The insured's election of CAT coverage for any crop year after this endorsement is effective will be considered as notice of cancellation of the Quality Adjustment Endorsement by the insured.
- (2) If the pear production is damaged by hail and if 11 percent or more of the harvested and appraised production does not grade at least U. S. No. 2 in accordance with applicable U. S. Standards for Grades of Summer and Fall Pears, U.S. Standards for Grades of Winter Pears, or U.S. Standards for Grades of Pears for Processing, as applicable, **due solely to hail**, the amount of production will be reduced as follows:
- (a) By two percent for each full one percent in excess of 10 percent, when 11 percent through 60 percent of the pears fail the grade standard; or
 - (b) By 100 percent when more than 60 percent of the pears fail the grade standard for the pears in (2) above. Refer to **TABLE D** for adjustment percentages.
 - (c) The difference between the reduced production determined above and the total production will be considered as cull production.
- (3) Pears that are knocked to the ground by wind or that are frozen and cannot be packed or marketed as fresh pears will be considered one hundred percent cull production.
- (4) Marketable production that grades less than U. S. No. 2 due to causes not covered by the Quality Adjustment Endorsement will not be reduced.
- (5) Fifteen percent of all production considered as cull production will be considered production to count.

4. PEAR APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.

- (2) These procedures apply when appraising potential production of unharvested pears by utilizing the appropriate method for immature and mature pears as evaluated by the adjuster.
- (3) Whenever an insured has filed a “Notice of Damage” and an appraisal for quality is necessary, all production on the affected unit(s) must be inspected PRIOR to the beginning of harvest. Appraisal dates, if needed, will be set by the AIP as applicable.
- (4) For all UNHARVESTED pear appraisals: If the insured and the adjuster do not agree on the grade (or if otherwise necessary), take the representative sample(s) to a licensed Federal/State Inspector for grading. The insured will pay for the inspector's grading services and may accompany the adjuster when samples are submitted for grading. Record grade results on the appraisal worksheet or on a Special Report.
- (5) Pear appraisals are to be made:
 - (a) When the insured has acreage of ANY type that he/she does not intend to harvest or which is unharvested on the calendar date for the end of the insurance period;
 - (b) **California Only:** For pears of any type that are harvested for sale as “culls” (due to insured causes), it will be necessary to determine:
 - 1 What “percent or quantity,” were actually sold and at what price; and
 - 2 The specific grade and size.
 - (c) Prior to any production being sold by direct marketing; or
 - (d) As determined by the AIP.

Refer to the LAM for additional reasons for appraisals.

B. INSPECTIONS

- (1) **Early Season Notice of Damage:** When a notice of damage or loss is given BEFORE it is possible to accurately assess the damage, defer appraisals until an accurate determination of potential production can be made. If further care for a damaged immature crop is not feasible or the insured will remove a portion of the orchard or sub-orchard, appraise the crop potential using the Immature Appraisal Method. Otherwise, defer appraisals until the Mature Appraisal Method can be used. AIPs may authorize inspections to verify the cause and relative severity of damage. Prepare a Special Report (including insured’s signature) to document the inspection and record:
 - (a) The date(s) and cause(s) of damage (document amount lost due to uninsured causes);
 - (b) If the crop will be harvested; and
 - (c) If any loss of potential was not sufficient to claim an indemnity.
- (2) Refer to the basic provisions and the crop provisions sections entitled “Duties in the Event of Damage or Loss” for additional notice and inspection requirements.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the number and general location of trees to be used in the representative sample (refer to **TABLE A** for **minimum representative sample** requirements) based on:
 - (a) Total acreage and number of trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of the pears on the tree. When variable damage causes the crop potential to be significantly different within the same orchard or sub-orchard, and/or when a portion of the orchard **will be** destroyed, split the orchard into sub-orchards (or blocks or plots), and appraise each separately;
 - (c) Percent of each variety in the acreage;
 - (d) Tree age, size, density, and vigor; and
 - (e) Whether or not any areas have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each orchard or sub-orchard (or block/plot). Different varieties within the same varietal group, as identified on the actuarial documents, that are grown in a separate orchard or sub-orchard (or block/plot) may be combined for appraisal purposes if the varieties have the same maturation date, pear size and similar color.
- (3) The Random Path Appraisal Method (RPAM) may be used at the discretion of the AIP to appraise the pear crop production. Use the RPAM method in lieu of appraisal methods in this handbook as applicable.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Immature Pear Appraisals	When an insured decides further care of a crop is not feasible and remaining fruit will be destroyed prior to harvest, appraise such acreage to determine potential production. When production is damaged by insured causes; or, if damage resulted from uninsured cause(s), appraise such acreage to determine amount of fruit lost.
Mature Pear Appraisals	To determine mature harvested and unharvested production to count that meets the applicable quality standards in the crop provisions. To appraise unharvested acreage to determine fruit that could be harvested for packing or processing.

	When production is unharvested due to market conditions; or, if damage resulted from uninsured cause(s), appraise such acreage to determine the amount of unharvested fruit or fruit lost.
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B. IMMATURE PEAR APPRAISALS

- *** (1) Use the following to appraise immature pears (refer to subsection 4 B (1) for additional information regarding when to use the Immature Appraisal Method):
- (a) Count all immature pears on each representative sample tree (do not count immature pears resulting from late season blooms as these will not mature properly). Include undamaged pears and pears damaged by insured and/or uninsured causes. If there are too many pears on the sample trees, count the pears from a representative scaffold limb using the RPAM or a quadrant of each tree, as applicable. Multiply the resulting number of fruit by 4 (if a tree quadrant is used) or use the RPAM to determine the number of immature pears per sample tree;
 - (b) Multiply the number of immature pears per sample tree by the .90 immature pear survival factor (e.g., 224 pears on a sample tree X .90 survival factor = 202 immature pears on a sample tree);
 - (c) In California, determine the average weight of a marketable pear by determining the minimum marketable pear size. The California Pear Advisory Board specifies the minimum size of a marketable fresh pear as a "165." This means 165 marketable pears will weigh not less than 40 lbs. The average weight of a "165" size pear is .2424 lbs. (40 lbs. ÷ 165 pears);
 - (d) For all other states, determine the minimum marketable pear size for the area (e.g., if the minimum marketable size is "135," then 40 lbs. ÷ 135 pears = .2963 lbs average weight per pear);
 - (e) Multiply the number of immature pears per sample tree, from 1 (b) above, by the determined average weight of a marketable pear, result rounded to pounds to tenths (e.g., 202 immature pears per tree X .2424 lb. per pear = 49.0 lbs.). Enter the weight per sample tree in Section I of the Pear Appraisal Worksheet;
 - (f) Total the weight for all samples and divide by the number of sample trees to determine the average pounds of pears per sample tree to the nearest tenth (e.g., 269.9 lbs. from all samples ÷ 5 sample trees = 54.0 lbs. per sample tree);
 - (g) Multiply the average pounds of pears per sample tree by the number of trees per acre to determine the pounds of pears per acre, rounded to tenths (refer to **TABLES B** and **C** to determine the number of trees per acre). Divide the result by 2000 lbs. to obtain the gross appraisal per acre in tons to tenths (e.g., 54.0 lbs. per sample tree X 151 trees per acre = 8,154.0 lbs. per acre. 8,154.0 lbs. ÷ 2000 lbs. per ton = 4.1 tons per acre);
- *** (h) Show the calculations from steps 1 (b) through (d) above, in the "Remarks" section of the applicable appraisal worksheet.

*** (2) Upon completion of the appraisal:

- (a) If the insured decides to care for the unit until harvest, no further action will be necessary until the regular preharvest inspection (the inspection for the acreage of insured producers who have filed a “Notice of Damage”).
- (b) If the insured decides NOT to care for the unit until harvest (e.g., immature pears are to be removed from the trees), finalize the claim (except for the adjuster’s signature and date) by using the aforementioned appraisal and completing the steps below:
 - 1 Advise the insured that the remaining immature pears, as appraised, are “Production to Count” for loss calculation purposes;
 - 2 Give the insured a Certification Form (for the removal of immature pears) with any appropriate completion instructions; and
 - 3 Upon receipt of the completed and signed Certification Form, (if necessary verify the removal of immature pears) file it with the claim documents.

*** (3) At or before the time of conducting preharvest inspections, VERIFY, when necessary, that the insured removed all of the immature pears (identified in (2) above) from the orchard or sub-orchard (or block or plot).

- (a) If pear removal WAS completed, finalize the claim and handle in the usual manner.
- (b) If pear removal WAS NOT completed, conduct an updated appraisal when necessary. Strike out and initial the original appraisal on the claim form. Make a new line entry for the updated appraisal together with “H” (for Harvested) as the intended use.
- (c) Further action to complete the claim will depend on if the pears are harvested/not harvested as with any other preharvest inspection.

C. MATURE PEAR APPRAISALS

- (1) When notice of damage or loss is received by a date for which it is possible to accurately appraise mature production, make inspections as soon as possible. Record the results of such inspections, including any undamaged acreage on the unit, on the applicable appraisal worksheet and claim form.
- (2) For mature production that will be harvested, AIPs may inspect the acreage prior to harvest to determine applicable quality adjustment. Buyer records of delivered production may be used to determine applicable quality adjustment if such records provide the required breakdowns. If such records are not acceptable and representative samples of mature pears are not available, quality adjustment will NOT be allowed.

*** (3) When all or part of the acreage is left unharvested, appraise unharvested production (as a basis for computing losses) as follows:

*** (a) Select representative sample trees, and if practical, arrange for the insured to pick and weigh all marketable pears (include all marketable pears on the ground beneath the

sample trees) and pears damaged by uninsured causes from each sample tree; otherwise, the adjuster must pick and weigh the samples. If there are too many pears on a sample tree, pick and weigh all the pears from a representative scaffold limb using the RPAM or quadrant of each tree, as applicable. Multiply the weight of such pears by 4 (if a tree quadrant is used) or use the RPAM to determine the total weight in pounds to tenths for each sample tree. Enter this information in Section I of the Pear Appraisal Worksheet.

(b) If possible, take samples of the pears to a licensed Federal/State Inspection Service to grade and size the sample(s). If not possible:

- 1 Randomly select a minimum of 10 mature pears from each sample tree to determine the percent of damage, the number of pears damaged by insured and uninsured causes, and the grade of pears for the unit, orchard or sub-orchard (block/plot), variety being appraised;
- 2 Obtain the samples from the inside, outside, top, and bottom of all four quadrants of the tree. If a sample tree does not have 10 pears, select the required pears from adjacent trees of the same variety;
- 3 The samples must include pears that are damaged/undamaged, that may be packed/processed and eliminated if graded;
- 4 Separate the samples according to the applicable grading requirements; and
- 5 Enter the percentage of each grade in Section II of the applicable appraisal worksheet. For quality adjustment requirements in:
 - a California, refer to the Crop Provisions; or
 - b All other states, if elected by the insured, refer to the Pear Quality Adjustment Endorsement.

(4) **Market Value - California Only:** Because the price election is established as an “on-tree” price, for claims purposes the price received must be adjusted to the same “on-tree” basis. For harvested marketable pears damaged by insured causes, deduct the harvest costs (which include harvest and transportation costs) shown in the Special Provisions to determine the “on-tree” value at the time the damaged pears are delivered to the buyer, broker, packer, processor, shipper or warehouse, etc. To convert values expressed in dollars per ton to dollars per container divide dollars per ton by 2,000 lbs. to determine dollars per pound. Multiply dollars per pound by the appropriate pounds per container to determine dollars per container (refer to subsection (5) below for common pear container weights).

(5) **Weight Conversions:** Pears may be delivered in various container sizes (refer to the chart below for some common pear container weights). Use actual weights when available. Divide the total container net weight (in whole pounds) by 2,000 lbs. to determine the weight of production in tons to tenths. To calculate the tonnage equivalent for common pear containers, multiply the total number of containers by the determined container weight in whole pounds and divide by 2000 lbs. (round to tons to tenths).

Common Pear Container Weights	
1,000 lb. bin	(4 ft. X 4 ft. X 2 ft. or 32 cubic ft.)
50 lb. per bu.	
48 lb. per bu.	(CA., OR., and WA.)
45 lb. box	
40 lb. box	
35 lb. box	
20 lb. L.A. lug	

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES (California Only)

A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection 7 C are the minimum requirements for the Pear Appraisal Worksheet (California Only) used for immature and mature pear appraisals. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e.; they are required).
- (3) The Privacy Act and Nondiscrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination Statements can be found in the Document and Supplemental Standards Handbook (DSSH), FCIC-24040.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the applicable appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit, orchard or sub-orchard, or variety inspected. Refer to section 4 C for sampling instructions. Consolidate small orchards or sub-orchards on the appraisal worksheet ONLY in situations where the orchards or sub-orchards are composed of the same tree variety (or as otherwise practical).
- (4) For every inspection, complete items 1 through 17 and items 33 through 36. For unharvested quality adjustment complete Section II items 18 through 24. For harvested quality adjustment complete Section III items 25 through 32.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection 7 C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except for items 34 through 36.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Use this form for CALIFORNIA ONLY. For all other states, refer to subsection 8 C.

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim #: Claim number as assigned by the AIP.

1. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
2. **Policy Number:** Insured's assigned policy number.
3. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres:** Number of determined acres to tenths in orchard or sub-orchard being appraised.

6. **Orchard ID:** Individual orchard (or sub-orchard) identification symbol.
7. **Variety:** Variety name of pears appraised (principal variety) and applicable three digit type code (e.g., Green Bartlett, 189).
8. **Acres:** Number of acres, to tenths, of the variety inspected. List unharvested and harvested acres in the same orchard or sub-orchard separately.
9. **Damage:**
 - a. **Date(s):** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11).
 - b. **Cause(s):** Name of the insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other" explain in Remarks.

SECTION I - GROSS UNHARVESTED APPRAISAL (CALIFORNIA ONLY)

For immature pear appraisals, enter in the heading of SECTION I the word "Immature," complete Section I, and items 33 through 36.

10. **Pounds per Sample:** Include all damaged and undamaged pears, and any pears damaged by uninsured causes:
 - a. For immature pear appraisals, enter the result (in pounds to tenths) of multiplying the number of immature pears per sample tree by the:
 - (1) .90 immature pear survival factor; and
 - (2) Determined weight of a marketable pear.

Record above calculations in Remarks. Refer to subsection 5 B for more information on immature pear appraisals.
 - b. For mature pear appraisals, total pounds (to tenths) of pears on each sample tree that are acceptable for processing or other human consumption. Refer to subsection 5 C for information on mature pear appraisals.
11. **Total Pounds:** Total pounds, to tenths of all samples in item 10.
12. **No. of Samples:** Total number of samples from item 10.
13. **Pounds/Tree:** Item 11 divided by item 12, in pounds to tenths.
14. **Trees/Acre:** Number of trees per acre based on tree spacing (refer to TABLES B and C). Record in Remarks the distance between tree rows and space between trees within the row.
15. **Pounds/Acre:** Item 13 times item 14, in pounds to tenths.

16. **Conversion Factor:** MAKE NO ENTRY, “2000” is pre-printed on the appraisal worksheet.
17. **Gross Appraisal:** Item 15 divided by item 16, in tons to tenths. For immature pear appraisals transfer entry to Section I, item “J” of the Production Worksheet.

SECTION II - UNHARVESTED QUALITY ADJUSTMENT (CALIFORNIA ONLY)

For immature pear appraisals, MAKE NO ENTRY in this section.

For mature appraisals, submit samples (if possible) to a licensed Federal/State Inspection Service to grade and size the sample(s). Otherwise, obtain a representative sample of not less than 10 mature pears per sample tree (refer to TABLE A for minimum representative sample requirements), examine each pear and place in an appropriate pile by grade; either U.S. No. 1, Natural Culls & Uninsured Damage, Canning or Packing, or Marketable for Any Purpose combined with Size 180 and Smaller Pears (refer to section 4 D). Calculate the percent of pears for each grade and enter percent for each grade in column 18 rounded to two-decimal places (e.g., out of 100 representative pears harvested, from 5 sample trees divide 43 pears graded U.S. No. 1 by 100 pears = .43, etc.). Refer to the LAM for uninsured cause appraisals.

18. **Avg. Grade Percentage:** From sample pears obtained from representative trees, the percentage (to two decimal places) for each grade of pears (items 18 (a) through (d) within the unit, orchard or sub-orchard appraised. Size 180 and Smaller Pears are to be included in item 18 (d) “Marketable any Purpose” grade of pears.
19. **Graded Tonnage:** Item 17 times items 18 (a) through (d) in tons to tenths, as applicable (refer to the example below). Account for any unmarketable production in the Remarks.

EXAMPLE:

- 19 (a) U. S. No. 1: 4.1 tons (item 17) X .43 (item 18 (a)) = 1.8 tons;
 19 (b) Natural Culls & Uninsured Damage: 4.1 tons (item 17) X .05 (item 18 (b)) = 0.2 tons;
 19 (c) Canning and Packing: 4.1 tons (item 17) X .29 (item 18 (c)) = 1.2 tons;
 19 (d) Marketable Any Purpose and Size 180 and Smaller: 4.1 tons (item 17) X .18 (item 18 (d)) = .0.7 ton;
 Remarks 5% unmarketable due to hail damage 4.1 tons (item 17) X .05 = 0.2 tons.

20. **Market Price/Percentage:**
- a. For items 20 (a) through (c), MAKE NO ENTRY.
 - b. For item 20 (d), enter the value per ton in dollars and cents of “Marketable Pears any Purpose” (pears failing to meet the applicable grade standards but could be marketed for an alternative use). Refer to the Crop Provisions for the applicable grading requirements.
 - c. For item 20 (e), if any pears are marketable for any purpose and are “Size 180 and Smaller,” enter the percentage, to one decimal place, of such pears in excess over 10%

of pears that are size 180 and smaller (e.g., 50.9% of “Marketable any Purpose” pears are size 180 and Smaller, so $50.9\% - 10\% = 40.9\%$, enter 40.9). This subsection does NOT apply to *Forelle*, *Seckel*, or *Winter Nelis* varieties.

21. **Highest Price Election/100 Percent:**

- a. For items 21 (a) through (c), MAKE NO ENTRY.
- b. For item 21 (d), enter the highest price election in dollars and cents from the Special Provisions for the insured varietal group.
- c. For item 21 (e), MAKE NO ENTRY, “100” is pre-printed on the appraisal worksheet.

22. **Factor:**

- a. For items 22 (a) through (c), MAKE NO ENTRY.
- b. For item 22 (d), item 20 (d) divided by item 21 (d), to three decimal places. This factor may not exceed 1.000 (e.g., $64.01 \div 185.00 = .346$).
- c. For item 22 (e), item 21 (e) less item 20 (e), enter the result to three decimal places (e.g., $100 - 40.9 = 59.1$, enter .591). This factor may not exceed 1.000 or be less than zero.

If there are factors in both items 22 (d) and 22 (e), **circle the lesser of the two factors.**

23. **Quality Adjusted Appraisal:**

- a. For items 23 (a) through (c), transfer entries from items 19 (a) through (c), in tons to tenths.
- b. For item 23 (d), item 19 (d) times the circled factor in item 22 (d) or (e), as applicable, results in tons to tenths (e.g., 0.7 ton X 0.346 factor = .2 ton).

24. **Net Unharvested Appraisal:** Total all column 23 entries, in tons to tenths. Transfer entry to Section I, item “J” of the Production Worksheet.

SECTION III - HARVESTED QUALITY ADJUSTMENT (CALIFORNIA ONLY)

For immature pear appraisals, complete only items 33 through 36.

Obtain grade percentages for harvested production from packing house records. List the percent of pears that meet the grade requirements for U.S. No. 1, Natural Culls & Uninsured Damage, Canning or Packing, or Marketable for Any Purpose combined with size 180 and smaller pears. Account for any unmarketable production in the Remarks. Also refer to the LAM for information on determining uninsured cause appraisals.

25. **Total (Field-Run) Harvested Production:** Total harvested field-run production for the unit based on storage determinations or warehouse/processor records in tons, to tenths.

26. **Avg. Grade Percentage:** From item 25, the average percentage, to two decimal places, for each grade of pears (items 26 (a) through (d)) within the unit, orchard or sub-orchard. Size 180 and smaller pears are to be included in the “Marketable any Purpose” grade of pears.
27. **Graded Tonnage:** Item 25 times item 26 (a) through (d) in tons to tenths, as applicable (refer to example below). Account for any unmarketable production in Remarks.

EXAMPLE:

- 27 (a) U.S. No. 1: 56.2 tons (item 25) X 0.35 (item 26 (a)) = 19.7 tons;
- 27 (b) Natural Culls & Uninsured Damage: 56.2 tons (item 25) X 0.05 (item 26 (b)) = 2.8 tons;
- 27 (c) Canning or Packing: 56.2 tons (item 25) X 0.32 (item 26 (c)) = 18.0 tons;
- 27 (d) Marketable Any Purpose and Size 180 and Smaller: 56.2 tons (item 25) X 0.28 (item 26 (d)) = 15.7 tons production);
- Remarks No unmarketable production = No entry.

28. **Market Price/Percentage:**

- a. For items 28 (a) through (c) and (f), MAKE NO ENTRY.
- b. For item 28 (d), enter the value per ton in dollars and cents for harvested marketable pears damaged by insured causes after deducting the harvest costs shown in the Special Provisions (refer to subsection 5 C (6)).
- c. For item 28 (e), if any harvested pears that are marketable for any other purpose are size 180 and smaller, enter the percentage, to one decimal place, of such pears which exceeds 10% (e.g., 50.9% of “Marketable any Purpose” pears are “Size 180 or Smaller,” so 50.9% - 10% = 40.9%, enter 40.9). NOT applicable to *Forelle*, *Seckel*, or *Winter Nelis* varieties.

29. **Highest Price Election/100 Percent:**

- a. For items 29 (a) through (c), MAKE NO ENTRY.
- b. For item 29 (d), enter the highest price election in dollars and cents for the insured varietal group.
- c. For item 29 (e), MAKE NO ENTRY, “100” is pre-printed on the appraisal worksheet.

30. **Factor:**

- a. For items 30 (a) through (c), MAKE NO ENTRY.
- b. For item 30 (d), item 28 (d) divided by item 29 (d), to three decimal places. This factor may not exceed 1.000 (e.g., $64.01 \div 185.00 = .346$).
- c. For item 30 (e), item 29 (e) less item 28 (e), enter the result to three decimal places (e.g., $100 - 40.9 = 59.1$, enter .591). This factor may not exceed 1.000 or be less than zero.

If there are factors in both items 30 (d) and 30 (e), **circle the lesser of the two factors.**

31. **Quality Adjusted Production:**

- a. For items 31 (a) **through** (c), transfer entries from items 27 (a) **through** (c), in tons to tenths.
- b. For item 31 (d), item 27 (d) times the circled factor in items 30 (d) or (e), as applicable, results in tons to hundredths.

32. **Net Harvested Production:** Total of all entries in column 31 in tons to tenths. **Transfer entry to** Section II, item “I” of the Production Worksheet.

33. **Remarks:** Document the following on the appraisal worksheet or on a Special Report, as applicable:

- a. Where value/ton for damaged pears was obtained.
- b. Calculations for determining the value per container or ton less harvest costs.
- c. Date harvest began or expected to begin (preharvest inspections).
- d. Date of sampling if harvest is NOT complete (complete worksheet/claim at later date).
- e. Damaged acres harvested before appraisals.
- f. Differences between item 5 “Acres” and the total of item 8 “Acres” for the unit.
- g. Uninsured cause(s) of damage **and unmarketable production.**
- h. Average size of **marketable** pears accepted for processing, packing, **etc.**
- i. Total percentage of “Size 180 and Smaller” pears for the unit.
- j. Calculations for determining the number of pounds of pears from immature appraisals.
- k. **Tree planting pattern (e.g., 18 ft. X 16 ft.).**
- l. Voluntary destruction or removal of orchard/sub-orchard acreage in the unit.
- m. References for orchard/sub-orchard identification (aerial photo, sketch map, etc.)

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

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

(For Illustration Purposes Only)
PEAR APPRAISAL WORKSHEET (California Only)

Company: Any Company

Claim #: XXXXXXXX

1 Crop Year YYYY	2 Policy Number XXXXXXXXXX	3 Name of Insured I.M. Insured	4 Unit Number 00100	5 Acres 14.4
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6 Orchard ID: 1	8 Acres: Unharv.: 4.4 Harv.: 10.0	9 Damage Date(s): AUG 11 Cause(s): Hail
7 Variety: Green Bartlett 189		

SECTION I GROSS UNHARVESTED APPRAISAL

10 Pounds per Sample										11 Total Pounds	12 No. of Samples	13 Pounds/ Tree	14 Trees/ Acre	15 Pounds/ Acre	16 Conversion Factor	17 Gross Appraisal
49.0	51.9	56.0	54.3	58.7						269.9	5	54.0	151	8154.0	2000	4.1

SECTION II UNHARVESTED QUALITY ADJUSTMENT

GRADE	18 Avg. Grade Percentage	19 Graded Tonnage	20 Market Price/ Percentage	21 Highest Price Election/100 Percent	22 Factor	23 Quality Adjusted Appraisal
(a) U.S. Number 1	.43	1.8				1.8
(b) Natural Culls & Uninsured Damage	.05	.2				2
(c) Canning or Packing	.29	1.2				1.2
(d) Marketable Any Purpose	.18	.7				64.01
(e) Size 180 and Smaller				100		
					24 Net Unharvested Appraisal	3.4

SECTION III HARVESTED QUALITY ADJUSTMENT

25 Total (Field-run) Harvested Production		56.2				
GRADE	26 Avg. Grade Percentage	27 Graded Tonnage	28 Market Price/ Percentage	29 Highest Price Election/100 Percent	30 Factor	31 Quality Adjusted Production
(a) U.S. Number 1	.35	19.7				19.7
(b) Natural Culls & Uninsured Damage	.05	2.8				2.8
(c) Canning or Packing	.32	18.0				18.0
(d) Marketable Any Purpose	.28	15.7	64.01	185.00	.346	5.4
(e) Size 180 and Smaller			40.9	100	.591	
					32 Net Harvested Production	45.9

33 Remarks: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – Harvested. Tree spacing 18 ft. X 16 ft.
 Section II - Entry in item 19b due to limb rubs and russeting. 5.0% (.2 tons) of unharvested pears unmarketable due to hail damage. \$64.01 value/ton offered by Acme Packing Co. for production marketable for any purpose and size 180 and smaller.
 Section III - Entry in item 27b due to limb rubs and russeting. \$64.01 value/ton received from Acme Packing Co. (\$124.01/ton - \$60.00/ton harvest costs = \$64.01/ton value received). Harvest date: MM/DD/YYYY. Average size of canning and packing pears = 110. 50.9% of pears size 180 and smaller were marketable less 10% = 40.9%.
 Acreage determined from aerial photo maps.

Refer to the form completion instructions for all required entry items.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES (All Other States)

A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection 8 C are the minimum requirements for the Pear Appraisal Worksheet (All Other States) used for immature and mature pear appraisals. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e.; they are required).
- (3) The Privacy Act and Nondiscrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination Statements can be found in the Document and Supplemental Standards Handbook (DSSH), FCIC-24040.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the applicable appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit, orchard or sub-orchard, or variety inspected. Refer to section 4 C for sampling instructions. Consolidate small orchards or sub-orchards on the appraisal worksheet ONLY in situations where the orchards or sub-orchards are composed of the same tree variety (or as otherwise practical).
- (4) For every inspection, complete items 1 through 17a and items 30 through 33. For quality adjustment, complete items 18 through 30.
- (5) If part of an orchard/sub-orchard or unit was harvested prior to damage, determine such production separately from Bin Counts, Weight Tickets, (or other applicable measure) for inclusion with item “I,” section II of the Production Worksheet. Account for the production from all acreage in an orchard/sub-orchard or unit.
- (6) If any significant amount of marketable pears remain on the trees or on the ground after harvest is completed (e.g., poorly harvested), appraise the quantity of such pears for entry in item “J,” section I of the Production Worksheet.

- (7) Standard appraisal worksheet items are numbered consecutively in subsection 8 C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

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

Use this form for all states except California. For California, refer to subsection 7 C. **above**.

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim #: Claim number as assigned by the AIP, if required.

1. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
2. **Policy Number:** Insured's assigned policy number.
3. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres:** Number of determined acres, to tenths, in orchard/sub-orchard being appraised.

6. **Orchard ID:**
 - a. Individual orchard identification.
 - b. If there is more than one orchard or sub-orchard in a unit, complete a separate appraisal and quality adjustment for each. Use extra pages if necessary.***
7. **Variety:** Variety name of pears appraised (principal variety) and applicable three-digit type code (e.g., Green Bartlett, 186).
8. **Acres:** Number of acres, to tenths, of the variety inspected. List **unharvested** and **harvested** acres in the same orchard or sub-orchard separately.

9. **Damage:**
 - a. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11).

- b. **Cause(s) of Loss:** Name of the insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in **Remarks**.

SECTION I - GROSS UNHARVESTED APPRAISAL (All Other States)

For immature pear appraisals, enter in the heading of SECTION I the word “Immature,” complete Section I, and items 29 through 32.

10. **Pounds per Sample:** Include all damaged and undamaged pears, and any pears damaged by uninsured causes for:
- (a) Immature pear appraisals, result (in pounds to tenths) of multiplying the number of immature pears per sample tree by the:
- (1) .90 immature pear survival factor; and
 - (2) Determined weight of a marketable pear.
- Record calculations in Remarks. Refer to subsection 5 B for more information on immature pear appraisals.
- (b) Mature pear appraisals, total pounds (to tenths) of marketable pears on each sample tree. Appraised production may be adjusted for quality in SECTION II below, only if the Pear Quality Adjustment Endorsement is in effect. Refer to subsection 5 C for information on mature pear appraisals.
11. **Total Pounds (Line Total):** Total pounds, to tenths of **all** samples taken in item 10.
12. **Number of Samples:** Total number of samples from item 10.
13. **Pounds/Tree:** Column 11 divided by column 12, in pounds, to tenths.
14. **Trees/Acre:** The number of trees per acre based on tree spacing (refer to **TABLES B and C**). Record in Remarks the tree distance between tree rows and space between trees within the row.
15. **Pounds/Acre:** Column 13 times column 14, in pounds, to tenths.
16. **Conversion Factor:** MAKE NO ENTRY, “2000” is pre-printed on the appraisal worksheet.
17. **Gross Appraisal/Acre:** Column 15 divided by column 16, in tons to tenths. For immature pear appraisals, or if the Pear Quality Adjustment Endorsement is NOT in effect, transfer the entry to SECTION I column “J” on the Production Worksheet. If the Pear Quality Adjustment Endorsement is in effect, for “windfalls” or pears frozen on the tree in the fall that cannot be packed or marketed as fresh pears, transfer this entry to item 23 below (also refer to item 22 for further instructions).

SECTION II - QUALITY ADJUSTMENT (All Other States)

For immature pear appraisals, complete only items 29 through 32.

An insured must elect the Pear Quality **Adjustment** Endorsement to qualify for any quality adjustment on **mature** pears (refer to the Summary of Coverage and the crop provisions). For unharvested production, obtain a representative minimum sample of 10 mature pears per sample tree (refer to **TABLE A** for the minimum number of samples), examine each pear and place in appropriate piles for U.S. # 2 or Better, Uninsured Damage, and Insured Damage (refer to subsection 5 C for instructions on mature pear appraisals and selecting random pear samples for quality adjustment).

18. **Acres:**

- a. Number of acres, to tenths, of the variety inspected. List harvested and unharvested acres in the same orchard or sub-orchard separately (e.g., “4.4 - UH,” “10.0 - H”).
- b. Record harvested and unharvested acreage on separate sections of the appraisal worksheet. Record separately any acreage from which the pears were all harvested as culls (such as “Windfalls” or Frozen Pears); otherwise, **complete the applicable Quality Adjustment appraisal.**

For more than 10 samples, consolidate the “Line Totals” of items 19 through item 22 in the last column (10) under the Number of Samples heading.

19. **___ or Better:** Enter “2” in the heading. Number of pears in each sample that grade at least No. 2 or better based on the applicable U.S. Pear Standards. When sampling is complete, add the individual entries and enter the total in the “Line Total.”

20. **Uninsured Damage:** Include the following pears as uninsured damage (refer to the LAM for information on how to determine uninsured cause appraisals):

- a. Uninsured culls that fail to grade at least U.S. No. 2 or better (e.g., misshapen pears, off-color, or russeted);
- b. Pears with uninsured damage (e.g., limb rubs, spur punctures, spray burn, etc.);
- c. Marketable pears that grade **less than** U.S. No. 2 due to causes not covered by the Pear Quality Adjustment Endorsement; and
- d. Pears damaged by any combination of insured and uninsured causes.

When sampling is complete, add individual entries and enter total in the “Line Total” column. **Explain in Remarks any uninsured damage.**

21. **Insured Damage:** Number of pears failing to grade at least No. 2 or better because of insured damage due to hail in accordance with the Pear Quality Option Endorsement. When sampling is complete, add individual entries and enter total in the “Line Total” column.

22. **Total Number:**

- a. Total number of pears from each sample. When sampling is complete, add individual entries and enter total in the “Line Total” column.
- b. For claims with insurable “windfall” and/or freeze damage in the fall: Do NOT do “grade reduction” for “windfalls” or pears frozen on the tree in the fall. Such pears that cannot be packed or marketed as fresh pears are considered 100 percent insured damage (cull production). Write across items 19 through 22 “Windfalls” or “Frozen on the Tree” and transfer entry in item 17 to item 23. Treat such pears as 100 percent insured damage.
- c. For preharvest inspections, delay completion of items 23 through item 33 until harvest is complete unless harvest will not be completed. If harvest will not be completed, appraise the production.

AVG. % : Item 21 “Line Total” divided by item 22 “Line Total,” results to two-decimal places.

ADJ. %: Locate the AVG. % above on **TABLE D** and find the corresponding ADJ. %. Enter the ADJ. % to two-decimal places. If AVG.% is “.10” or less, MAKE NO ENTRY in ADJ.%. If AVG% is “.60” or more, enter “100” for ADJ.%.

23. **Gross Production/Appraisal per Acre:** If the item 21 “AVG.%” is “.10” or less, transfer the entry determined below to item 25. If the item 21 “AVG.%” is “.60” or more, transfer the entry determined below to item 24:

- a. **Unharvested Appraisals:** Transfer entry from Section I, column 17.
- b. **Harvested Appraisals:** Total marketable production in tons to tenths, from harvested production records.

24. **Insured Damage:** Item 21 “ADJ. %” times item 23, in tons to tenths for pears failing to grade No. 2 or better because of insured damage due to hail. The entry location (Harvested or Unharvested) will correspond to the location of the item 23 entry. Enter “0.0” if item 21 “AVG.%” is “.10” or less. If “AVG.%” is “.60” or more, transfer the entry in item 23 to item 24. For pears harvested BEFORE any insured damage, enter “0.0.” For Harvested and Unharvested acreage, transfer the entry in item 23 for both “Windfalls” and “Frozen Pears” that cannot be packed or marketed as fresh pears.

25. **Net Tons:** Item 23 minus item 24, in tons to tenths. If the result is zero, enter “0.0.” This entry cannot be less than zero.

26. **Cull Value:**

- a. **Percent:** Enter “.15.”
- b. **Value:** “.15” times item 24, in tons to tenths. For immature pears with no processing value, enter “0.” MAKE NO ENTRY if item 21 “AVG.%” is “.10” or less.

27. **Uninsured Causes:** Computed total number of tons, to tenths, of pears lost to uninsured cause(s). Document calculations in Remarks or on a Special Report (refer to the LAM for information on how to determine uninsured cause appraisals):
- a. **Unharvested Appraisals** (pear damage): MAKE NO ENTRY. Unharvested production damaged by uninsured causes or a combination of insured and uninsured causes is included in item 20.
 - b. **Harvested Appraisals** (yield reduction): Determine the amount by comparing the per-acre actual harvested or appraised production with the per-acre production from comparable acreage not affected by the uninsurable cause(s). Transfer entry to Section I, item M of the Production Worksheet.
28. **Production/Appraisal per Acre:**
- a. **Unharvested Appraisals:** Item 25 plus item 26 (value), in tons to tenths. Transfer result to Section I, item “J” of the Production Worksheet.
 - b. **Harvested Appraisals:** Item 25 plus item 26 (value), in tons to tenths. Transfer result to Section II, item “I” of the Production Worksheet.
29. **Remarks:** Document the following on the appraisal worksheet or on a Special Report, as applicable:
- a. Date of sampling if harvest is NOT complete (complete worksheet/claim at later date).
 - b. Date harvest began or expected to begin (preharvest inspections).
 - c. Uninsured cause(s) of damage.
 - d. Differences between item 5 “Acres” and the total of item 18 “Acres” for the unit.
 - e. Damaged acreage harvested prior to preharvest inspection or appraisal.
 - f. Tree planting pattern (e.g., 18 ft. X 16 ft.).
 - g. Voluntary destruction or removal of orchard or sub-orchard acreage in the unit.
 - h. References for orchard/sub-orchard identification (aerial photo, sketch map, etc.).

The following required entries are not illustrated on the Appraisal Worksheet example below.

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

PEAR APPRAISAL WORKSHEET (All Other States)
(For Illustration Purposes Only)

Company: Any Company					Claim #: XXXXXXXX								
1. CROP YEAR YYYY		2. POLICY NUMBER XXXXXXX			3. NAME OF INSURED I. M. Insured					4. UNIT NO. 00100		5. ACRES 14.4	
6. ORCHARD ID 1			8. ACRES:		UNHARV.: 4.4		9. DAMAGE: Date of Damage: AUG 11				Cause of Loss: Hail		
7. VARIETY Green Bartlett 186					HARV.: 10.0								

SECTION I - GROSS UNHARVESTED APPRAISAL

10 POUNDS PER SAMPLE	SAMPLES										11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ ACRE	
	49.0	51.9	56.0	54.1	58.9							269.9	5	54.0	151	8,154.0	2000	4.1

SECTION II - QUALITY ADJUSTMENT

18. ACRES 44 UH	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADI. %	23. GROSS PRODUCTION APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	26. CULL VALUE PERCENT/ VALUE		
	1	2	3	4	5	6	7	8	9	10								Harvested	Unharvested
19. #2 or BETTER	22	20	30	20	19						111			Unharvested	4.1	3.4	.7	.15	0.5
20. UNINSURED DAMAGE	0	3	4	2	0						9			27. UNINSURED CAUSES APPRAISAL PER ACRE	28. PRODUCTION/ APPRAISAL PER ACRE	1.2			
21. INSURED DAMAGE	34	23	26	18	25						126	.51	.82						
22. TOTAL NUMBER	56	46	60	40	44						246								

18. ACRES 100 H	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADI. %	23. GROSS PRODUCTION APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	26. CULL VALUE PERCENT/ VALUE		
	1	2	3	4	5	6	7	8	9	10								Harvested	Unharvested
19. #2 or BETTER	36	32	28	39	31						166			Unharvested	56.2	13.5	42.7	.15	2.0
20. UNINSURED DAMAGE	6	0	1	6	4						17			27. UNINSURED CAUSES APPRAISAL PER ACRE	28. PRODUCTION/ APPRAISAL PER ACRE	44.7			
21. INSURED DAMAGE	8	10	12	11	10						51	.22	.24						
22. TOTAL NUMBER	50	42	41	56	45						234								

18. ACRES	NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADI. %	23. GROSS PRODUCTION APPRAISAL PER ACRE	24. INSURED DAMAGE	25. NET TONS	26. CULL VALUE PERCENT/ VALUE		
	1	2	3	4	5	6	7	8	9	10								Harvested	Unharvested
19. #2 or BETTER														Unharvested					
20. UNINSURED DAMAGE														27. UNINSURED CAUSES APPRAISAL PER ACRE	28. PRODUCTION/ APPRAISAL PER ACRE				
21. INSURED DAMAGE																			
22. TOTAL NUMBER																			

29. REMARKS: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – H. Tree spacing 18 ft. X 16 ft. Section II, line 20 Uninsured Damage due to limb rubs and russetting. Field ID's and acreage measurements determined from aerial photo maps.

Refer to the form completion instructions for all required entry items.

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

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

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

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

B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

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

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM); and
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if 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 AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

1. **Crop/Code #:** “Pears” (0089).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11).
5. **Cause of Damage:** Name of the insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in tons to tenths, of all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

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

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

on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit, (insured has 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 crop insurance 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 crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

**Item
No.**

Information Required

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

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

B. Prelim. Acres:

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

FINAL: MAKE NO ENTRY.

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

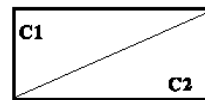
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

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

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

- C₁ Enter the ACTUAL acres for the orchard or sub-orchard.
- C₂ Enter the REPORTED acres for the orchard or sub-orchard.



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

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

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

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

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

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

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

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

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

- a. **California Only:** Transfer entry from item 24 of the Pear Appraisal Worksheet (California Only).
- b. **All Other States:** Transfer entry from item 28 of the Pear Appraisal Worksheet (All Other States).

K₁ - L. **MAKE NO ENTRY.**

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

a. Hail and Fire Exclusion NOT in effect, for appraised acreage MAKE NO ENTRY. For harvested appraisals with a yield reduction due to uninsured causes in states other than California, transfer the entry from item 27 on the Pear Appraisal Worksheet (All Other States). All other uninsured causes are calculated in the applicable appraisal worksheet.

b. Hail and Fire Exclusion in effect and damage is from hail or fire, refer to the LAM. Enter result of hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Transfer entry from column "J," in tons to tenths.

O. **Total to Count:** Column "C" or "C₁" (**actual** acres) times column "N," rounded to tenths.

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

Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times column "P," in tons to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "O," and total of column "Q" in tons to tenths.

NARRATIVE:

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

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

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.

- p. Document any authorized estimated acres shown in Section I, column “C” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- t. For All Other States only: UNHARVESTED pears on HARVESTED acreage: Explain an entry in Section I, column “J” FOR SUCH PEARS THAT MEET OR EXCEED THE ENDORSEMENT GRADE REQUIREMENTS.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “see attachment.”

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packer, processor, etc., as applicable in columns “B” through “E.”
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different first handlers (buyers, packers, processors, etc.). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records against written records from the first handler (refer to the LAM for farm record requirements).
 - (b) Separate storage facilities.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (4) There will generally be no harvested production entries in columns “A” through “S” for preliminary inspections.
- (5) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “A” through “S” by type or practice. If production has been commingled refer to the LAM.

Verify or make the following entries:

Item

No. Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

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

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

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

A₂. **Field ID:**

- a. If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.

- b. If more than one practice variety, or type of harvested production is listed, in Section I, and a separate approved APH yield exists, indicate for each practice, variety, or type the corresponding Field ID (from Section I, column “A”).

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

- B.-E. **Length or Diameter; Width, Depth, Deduction:** For pears stored or sold, enter the name and address of the buyer, **packer**, processor, **etc.**, as applicable. If farm stored production (boxes or bulk) has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter “Weighed and Stored on the Farm” in this space. For pears otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- F.-H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:** Circle “Ton” in column heading and enter tons to tenths from:
- a. **California Only:** Item 32 “Net Harvested Production” on the Pear Appraisal Worksheet.
- b. **All Other States:** Item 28 “Production” on the Pear Appraisal Worksheet.
- J.-M. MAKE NO ENTRY.
- N. **Adjusted Production:** Transfer entry from column “I” in tons to tenths.
- O. **Production Not to Count:** Net production NOT to count in tons to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from Harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources.
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
- P. **Production:** Column “N” minus column “O,” in tons to tenths.
- Q₁-R. MAKE NO ENTRY.
- S. **Production to Count:** Transfer entry from column “P” in tons to tenths.

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column “S,” in tons to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column “O” total, in tons to tenths.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of items 22 and 23, in tons to tenths.

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

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

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

27. **Page Numbers:**

PRELIMINARY: Page numbers – “1,” “2.” etc., at the time of inspection.

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

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)
CALIFORNIA ONLY**

1 Crop Code # <i>Pears</i> <i>0089</i>	2 Unit # <i>00100</i>	3 Legal Description <i>SW1 - 2N - 3W</i>
4 Date of Damage <i>AUG 11</i>		
5 Cause of Damage <i>Hail</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units <i>00200</i>		
13 Est. Prod Per Acre <i>10.0</i>		

7 Company
Agency *Any Company*
Any Agency

8 Name of Insured <i>I.M. Insured</i>			
9 Claim # <i>xxxxxxx</i>		11 Crop Year <i>MM/DD/YYYY</i>	
10 Policy # <i>xxxxxxx</i>			
14 Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd <i>MM/DD/YYYY</i>	3rd <i>MM/DD/YYYY</i>
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim. Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
<i>1A NS MM/DD</i>		<i>4.4</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>189</i>	<i>UH</i>	<i>UH</i>	<i>3.4</i>				<i>3.4</i>	<i>15.0</i>	<i>9.20</i>	<i>40.5</i>
<i>1B NS MM/DD</i>		<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>189</i>	<i>H</i>	<i>H</i>							<i>9.20</i>	<i>92.0</i>
16 TOTAL		<i>14.4</i>												17 TOTALS	<i>15.0</i>	<i>132.5</i>

NARRATIVE (If more space is needed, attach a Special Report) *Acreage determined from permanent field measurements on aerial photo maps.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x K ₂ x L ₂ x M ₂	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
<i>NS</i>	<i>Acme Packing Co Any Town, Any State XXXXX</i>							<i>45.9</i>					<i>45.9</i>		<i>45.9</i>			<i>45.9</i>	
															22 Section II Total		<i>45.9</i>		
															23 Section I Total		<i>15.0</i>		
															24 Unit Total		<i>60.9</i>		

Refer to the form completion instructions for all required entries.

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)
ALL OTHER STATES**

1 Crop Code # <i>Pears</i> 0089	2 Unit # 00100	3 Legal Description SW1 - 2N - 3W
4 Date of Damage AUG 11		
5 Cause of Damage Hail		
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 10.0		

7 Company Agency Any Company
Any Agency

8 Name of Insured <i>I.M. Insured</i>			
9 Claim # xxxxxxx		11 Crop Year MM/DD/YYYY	
10 Policy # xxxxxxx			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd MM/DD/YYYY	3rd MM/DD/YYYY
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim. Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
^{1A} NS MM/DD		4.4	1.000	A01	002	186	UH	UH	7.2				7.2	53	10.50	46.2
^{1B} NS MM/DD		10.0	1.000	A01	002	186	H	H							10.50	105.0
16 TOTAL		14.4												17 TOTALS	5.3	151.2

NARRATIVE (If more space is needed, attach a Special Report) *Acreege determined from permanent field measurements on aerial photo maps.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	BG, Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x K2 x L2 x M2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
NS	<i>Acme Packing Co.</i>						44.7					44.7		44.7			44.7		
															22 Section II Total	44.7			
															23 Section I Total	5.3			
															24 Unit Total	50.0			

Refer to the form completion instructions for all required entries.

10. REFERENCE MATERIAL

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees by variety in the orchard or sub-orchard (rounded to the nearest whole tree*).
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or sub-orchard.	

* Refer to subsection 4 C (2) for when different varieties may be combined for appraisal purposes.

Do NOT select pollinator trees as representative sample trees.

Select top-worked trees as representative samples only if there are at least 10 other top-worked trees in the orchard or sub-orchard grafted to the same varieties.

TABLE B TREE PLANTING PATTERNS

Square	Hedgerow	Quincunx	Hexagonal
X X X X	X X X X	X X X X	X X X
X X X X	X X X X	X X X X	X X X X
X X X X	X X X X	X X X X	X X X X
X X X X	X X X X	X X X X	X X X X
X X X X	X X X X	X X X X	X X X X
X X X X	X X X X	X X X X	X X X X
X X X X	X X X X	X X X X	X X X X
X X X X	X X X X	X X X X	X X X X

“X” - Denotes individual tree.

Refer to TABLE C to determine the number of trees per acre.

Definitions:

Quincunx - A rectangle with a tree in the middle (refer to the shaded area above).

Hexagonal - Six adjoining trees are equidistant from any other one (refer to the shaded area above).

TABLE C TREE POPULATION PER ACRE

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

For square or hedge plantings with tree spacing not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number).

EXAMPLE: 6.5 ft. X 10 ft. = 65 sq. ft., then 43,560 sq. ft. divided by 65 = 670.15 rounded to 670 trees per acre.

Refer to **TABLE B** for common tree planting patterns. To determine the tree population per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.

TABLE D ADJUSTMENT PERCENTAGES FOR PEARS WITH INSURED HAIL DAMAGE UNDER THE PEAR QUALITY ENDORSEMENT*

Average Percent	Adjusted Percent	Average Percent	Adjusted Percent
11	2	36	52
12	4	37	54
13	6	38	56
14	8	39	58
15	10	40	60
16	12	41	62
17	14	42	64
18	16	43	66
19	18	44	68
20	20	45	70
21	22	46	72
22	24	47	74
23	26	48	76
24	28	49	78
25	30	50	80
26	32	51	82
27	34	52	84
28	36	53	86
29	38	54	88
30	40	55	90
31	42	56	92
32	44	57	94
33	46	58	96
34	48	59	98
35	50	60 +	100

* Pears knocked to the ground by wind or that are frozen and cannot be packed or marketed as fresh pears will be considered 100 percent cull production and DO NOT utilize **TABLE D**.

