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Actuarial and  
Product Design  
Division

FCIC 25670 (08-2009)

# ACTUAL REVENUE HISTORY (ARH)

## CHERRY (PILOT)

# LOSS ADJUSTMENT STANDARDS HANDBOOK

2010 and Succeeding Crop Years

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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25670</b>
<b>SUBJECT:</b>  <b>CHERRY ACTUAL REVENUE HISTORY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2010 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Actuarial and Product Design Division</b>	
	<b>APPROVED:</b>	<b>DATE:08-27-09</b>  <i>/s/ Tim B Witt</i>  Deputy Administrator, Product Management

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2010 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHNAGES**

The following is a brief description to the ARH Cherry Loss Adjustment Standards Handbook changes that will be effective for the 2010 crop year. Please refer to the ARH Cherry Loss Adjustment Standards Handbook in its entirety for more complete information. Changes are identified in highlighted text throughout the document.

- Added definition of ‘Mature’
- Clarified definition of ‘Unharvested Production Adjustment’
- Section 4A(2)(b) – clarified to be the end of insurance period for physical damage
- Section 5A – added an example
- Section 8B – clarified the annual price determination
- Section 9B – clarified the end of insurance period for an inadequate market price
- Section 9C20 – added the calculation for total delivered and direct marketed production
- Summary of Harvested Cherry PW – included the calculation for total delivered and direct marketed production
- Section 10B(6) – updated the example for unharvested production adjustment
- T-P-C Production Worksheet – updated example

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# CHERRY ACTUAL REVENUE HISTORY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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# 1. INTRODUCTION

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

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook and are located on the internet at [www.rma.usda.gov/handbooks/25000/index.html](http://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 include crop appraisal methods, claims completion instructions, and form standards that supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

## 2. SPECIAL INSTRUCTIONS

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

### A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or insured's authorized representative) for the loss adjustment inspection:
  - (a) One legible copy to insured.
  - (b) 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 cherry loss adjustment and this handbook which are not defined in the policy, are defined as they appear in the text.
- (3) Abbreviations:

**DSSH**

Document and Supplemental Standards Handbook, FCIC-24040.

**NASS**

National Agricultural Statistics Service

**T-P-C Production  
Worksheet**

Tobacco, Peanuts, and Cotton Production Worksheet

(4) Definitions:

**Annual Price**

The average value per pound for cherries sold by the insured or, in the event the insured did not sell any production, the season average price per pound received by producers in the state for the crop year as calculated from the data reported by NASS in the publication "Noncitrus Fruits and Nuts YYYY Preliminary Summary" (released in January following the date of harvest) or the price per pound determined by RMA if said publication is not available.

**Mature**

"**Mature**" means cherries have reached the stage of growth that will insure the proper completion of the ripening process.

**Marketable Production**

Cherry production that meets or exceeds the grading standards specified in the Special Provisions, or would be accepted by a packer, processor, or other handler even if failing to meet those grading standards.

**Mechanical Damage**

Physical injury to a tree such that the tree is destroyed or its ability to produce a normal crop is reduced, or injury to fruit such that it is not marketable, caused by the improper use of tools or machinery.

**Predominant End Use**

A classification determined by the source of the majority of the revenue from sales of cherries from a unit. The majority of sales is based on more than 50 percent of the revenue derived from production sold for processing use or production sold for fresh use.

**Processing Use**

Sales of cherries for human consumption as frozen, canned, dried, or anything other than fresh use fruit.

**Reasonable Price per Pound**

A value per pound paid by buyers in the local area for cherries of similar variety and quality on the date of sale.

**Unharvested Production Adjustment**

A dollar amount per pound contained in the Special Provisions used to assess a cost for that portion of the approved yield that is not harvested or not otherwise counted as revenue to count (such as appraised unharvested "marketable" production). Since the amount of insurance includes harvesting costs, this value represents our determination of the expenses that were not incurred.

**Unsold Production**

Any cherries the insured has harvested but for which the insured has not received a final settlement price on or before the calendar date for the end of the insurance period for losses due to an inadequate harvest price.



## Value per Acre

The approved revenue per acre multiplied by the expected revenue factor, the coverage level percent, and the insured's share.

### 3. INSURANCE CONTRACT INFORMATION

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The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. ARH Cherry Pilot Crop Provisions (hereafter referred to as the 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) **Insured Crop.** The crop insured will be all cherries in the county for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That is of varieties (scion and rootstock) adapted to the area;
  - (c) That is irrigated unless the Special Provisions allow a non-irrigated practice;
  - (d) That is grown on acreage that has produced an average yield at least equal to the amount of cherries specified in the Special Provisions;
  - (e) That is grown in an orchard that, if inspected, is considered acceptable by the AIP; and
  - (f) That is not direct marketed, unless the insured complies with the requirements for direct marketed cherries contained in the Crop Provisions.
- (2) **Interplanted Crops.** Cherries interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the Crop Provisions.
- (3) **Uninsured Damage.** In addition to causes of loss excluded in section 12 of the Basic Provisions, insurance coverage is **not** provided against damage or loss of production due to:
  - (a) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures (coverage, however, is provided if adverse weather conditions prevent application of control measures or cause control measures to be ineffective, and reapplication is not possible or permitted before damage occurs or if there is no pesticide registered for the particular insect or disease);
  - (b) Mechanical damage to trees and/or fruit;
  - (c) Failure to harvest in a timely manner; or

- (d) Inability to market the cherries for any reason other than actual physical damage from an insurable cause as specified in the Crop Provisions.
- (4) **Applicability.** Within the Crop Provisions is a requirement that insureds file a “notice of damage or loss”:
  - (a) Within 3 days of the date harvest should have started if the crop will not be harvested.
  - (b) Within 3 days of the occurrence of damage if damage occurs when the cherries are mature and ready for harvest. This provision does not mandate an appraisal or even an inspection, but only a notice of damage from the insured. The AIP has the option of whether or not to inspect the orchard.
  - (c) At least 15 days before any production from any unit will be sold by direct marketing. If timely notice that the production will be sold by direct marketing is NOT given and such failure results in the AIP’s inability to make the required appraisal or inspection, apply an appraisal of NOT LESS than the amount of insurance per acre for such acreage.
  - (d) At least 15 days prior to the beginning of harvest if the insured expects the production per acre to be less than the approved yield multiplied by the coverage level, or immediately if damage is discovered during harvest.
  - (e) If the insured fails to meet the above requirements and such failure results in the AIP’s inability to inspect the damaged production, production to count shall be not less than the amount of insurance per acre.

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

CAT coverage is not provided under the ARH Cherry Pilot Program.

## **C. UNIT DIVISION**

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

## **D. CHERRY GRADE REQUIREMENTS**

As stated in the Crop Provisions, marketable cherry production is defined as production that meets or exceeds the grading standards specified in the Special Provisions or would be accepted by a packer, processor, or other handler even if failing to meet the grade standards. Refer to the Special Provisions for the definition of a marketable cherry.

## **E. TREATMENT OF SHARE**

It is important to note that share is treated differently under ARH than it is under plans of insurance based on production. Production can be allocated between the landlord and the lessee in proportion to the stated arrangement. However, there is no reason to anticipate or require that each party realized the identical amounts of income from sales of the insured crop. Consequently, any appraisals must be converted to production to count for the insured’s contract by multiplying

by the insured's share. In addition, only the revenue from production actually sold by the insured is included in the revenue to count.

## **4. CHERRY APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for cherries, circumstances that require an appraisal include (but are not limited to):
  - (a) When significant production remains on acreage that has been harvested;
  - (b) The insured has cherry acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period **for physical damage**; or
  - (c) When directed by the AIP. An appraisal or inspection may be necessary when:
    - 1 Verifiable production or adequate sales records may not be available;
    - 2 Damage has occurred through uninsured causes of loss;
    - 3 Any production will be sold by direct marketing (without being commercially packed or processed); or
    - 4 Indicated in the Special Provisions.
- (3) Make separate appraisals for each cherry type grown in the unit/orchard/suborchard, as applicable. Refer to the LAM for additional reasons for appraisals.
- (4) Appraisal dates:
  - (a) AIP representatives will set appraisal dates.
  - (b) Whenever appraisals are necessary, inspect the unit/orchard/suborchard after the normal fruit-drop period and before the fruit is removed from the trees.

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

- (1) Make a general examination of all acreage in the orchard/suborchard. Determine the number and general location of trees to be used in the representative sample based on:
  - (a) Total acreage and number of trees;
  - (b) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately;
  - (c) Percent of each type or variety in the acreage;

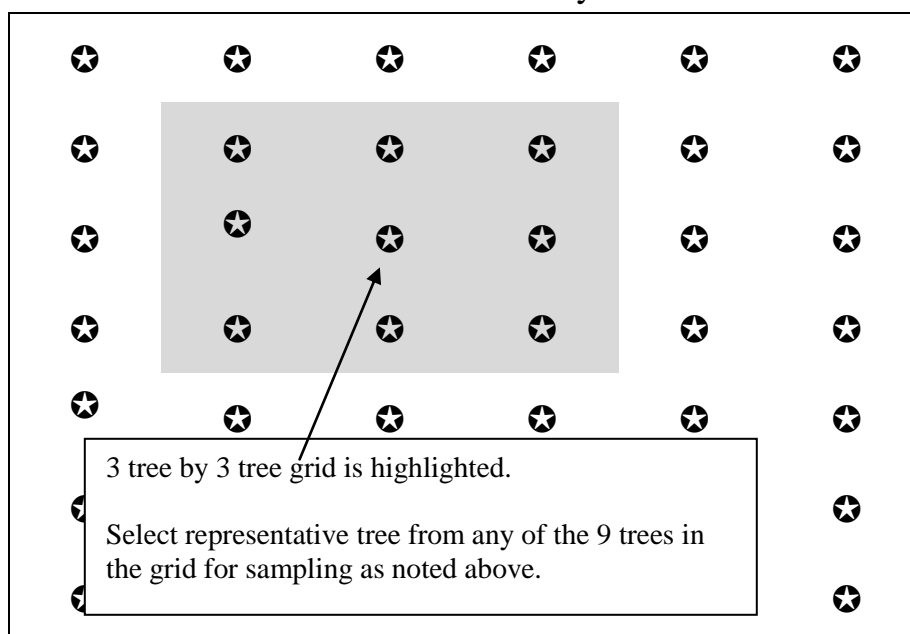
- (d) Tree age, damage, size, density, and vigor;
  - (e) The acreage in the unit from which fruit has been picked, the extent of variation in the amount of unpicked fruit on the trees; or whether any areas or trees have been color (partially) picked.
- (2) Take not less than the minimum number (count)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

## **C. ORCHARD APPRAISALS**

- (1) Timing of pre-harvest appraisals when required by the AIP.
- (a) Arrange to inspect the orchard/suborchard when most of the cherries are mature, if early release is not required.
  - (b) If damaged cherries will be harvested for direct marketing such as U-pick or for roadside sales, do not complete the claim until records of all sales are available, even if such fruit is not marketable through regular channels. If acceptable production records of direct marketed sales are not made available and the cherries have not been appraised, assess not less than the amount of insurance per acre for any such acreage.
- (2) Select sample trees that have production representative of all the trees in the orchard/suborchard. If the orchard/suborchard has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of cherries, select as many sample trees as necessary to make appraisals.
- (3) Due to the normal variability in cherry tree production potential, the adjuster should use a two-tier tree selection method to determine trees to be appraised (fruit count of immature or harvest of mature fruit). In this method, the adjuster is to select a “sample” (target) tree in a normal manner. Utilizing this tree as the center of a 3-tree by 3-tree grid (nine trees) surrounding and including this target tree, choose a single representative tree (of the nine trees) as the actual tree to be sampled (refer to the diagram below).

## Typical Tree Layout (Overhead View)

★ = Individual Cherry Tree



- (a) All representative sample trees must be completely picked or harvested (refer to section 5C, herein, for exceptions to this procedure when there is a possibility of a total crop loss). Picking cherries from some scaffold branches will not provide a representative sample of the crop.
- (b) Instruct all pickers to remove all fruit from designated trees, including all damaged and undamaged, mature and immature, and marketable and unmarketable cherries.
- (c) Harvest cherries in the normal manner (with stems, without stems, machine picked, etc.). Handle the fruit as carefully as if the fruit were intended for sale (refer to section 5 herein for appraisal instructions).

## **D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

If the insured disagrees with a pre-harvest appraisal and the insured agrees to accept the determined production from representative sample trees, make arrangements to leave UNHARVESTED representative sample trees for inspection when the cherries are ready for harvest (for harvest appraisal). The adjuster and insured should jointly determine the representative sample trees to be selected. Make a sketch map of the orchard/suborchard, as applicable, indicating the representative sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative sample trees are harvested.

## **5. APPRAISAL METHODS**

### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

*Appraisal Method...	Use...
Immature (Green) Cherry Appraisals	If the unit/orchard/suborchard will be abandoned or destroyed before the fruit matures, or after the normal fruit drop period, and before general maturity of the crop.
Mature Cherry Appraisals	To determine the amount of unharvested fruit that could have been packed or processed when: <ul style="list-style-type: none"> <li>(a) None of the acreage in the unit has been or will be harvested;</li> <li>(b) Undamaged fruit is not harvested due to market conditions;</li> <li>(c) Fruit is damaged by an uninsured cause of loss;</li> <li>(d) Harvested per acre fruit production does not reflect the unharvested per acre fruit potential; or</li> <li>(e) Fruit is direct marketed.</li> </ul>

\*No appraisal is required if the amount and condition of the fruit harvested is representative of the fruit remaining on unharvested acreage.

For example, an insured picks and delivers to the warehouse only a portion of a unit's production before the warehouse ceases to accept additional cherries. If the adjuster determines the amount and condition of the fruit harvested is representative of the potential from the unharvested trees (acreage), then no appraisal is required. If not, an appraisal for PTC is necessary on the unharvested acreage. The production (from the unharvested acreage that was not appraised because it was representative of the harvested fruit) would be valued in accordance with the Annual Price procedures. Note: This would take sufficient documentation during a field visit to verify.

## **B. IMMATURE (GREEN) CHERRY APPRAISALS**

### **(1) General Information.**

- (a) For immature (green) fruit appraisals, complete sections A and C of the Cherry Appraisal Worksheet (hereafter referred to as the appraisal worksheet).
- (b) Use **TABLE A**, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in subsection 4B, herein, to select representative sample trees.

### **(2) Fruit Count.**

- (a) Count the number of fruit from each representative sample tree to determine the average number of green fruit per tree.
- (b) Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.
- (c) Include fruit damaged by uninsured causes in fruit counts.

(3) **Appraised Immature Production to Count.**

- (a) Multiply the average number of fruit per tree by 0.90 (survival factor) to calculate the average number of fruit to count per tree.
- (b) Divide the result of subsection (3)(a) above by the number of cherries per pound for the average fruit size of mature fruit to determine potential pounds, to tenths, per tree. Use either 65 cherries per pound for California and Montana, or 60 cherries per pound for all other states unless the variety does not meet the number of cherries per pound criteria stated above. If this is the case, determine the average actual cherry size by determining the diameter (the average diameter as measured at cross sections to the stem end) of the cherries and compare this to the diameters referenced in **TABLE D** to determine the applicable number of cherries per pound. Round up if the diameter exceeds one-half the difference between the next smaller and the next larger diameter (e.g., if the average size of selected cherries is 59/64 inch, use 65 cherries per pound; if the average size is 59.1/64 inch, use 60 cherries per pound).

(4) **Value of Immature Appraised Production.**

- (a) Multiply the pounds of potential production per tree (from subsection (3)(b) above) by the number of trees per acre to calculate the pounds of fruit per acre.
- (b) Multiply the pounds of fruit per acre from subsection (4)(a) above by the **annual price** to calculate the whole-dollar potential value of cherries per acre for the orchard/suborchard (refer to the example below).

**EXAMPLE:**

Assume typical fruit size is 65 cherries per pound. The **annual price** for fresh cherries = \$0.685 per pound

- (a) 2,000 Fruit per Sample Tree x 0.90 Survival Factor = 1,800 Fruit to Count
- (b) 1,800 Fruit to Count ÷ 65 Fruit per Pound = 27.7 Pounds per Tree
- (c) 27.7 Pounds per Tree x 100 Trees per Acre = 2,770.0 Pounds per Acre
- (d) 2,770.0 Pounds per Acre x \$0.685 per Pound = \$1,897 Potential Value per Acre

**C. MATURE CHERRY APPRAISALS**

(1) **General Information.**

- (a) Arrange with the insured to harvest fruit from representative sample trees after the crop has reached maturity.
- (b) Complete sections B and C of the appraisal worksheet.
- (c) Use **TABLE A**, herein, to determine the number of representative sample trees based on insured acreage. Use the procedure in subsection 4B, herein, to select representative sample trees.

- (2) **Mature Fruit to Count.** The adjuster should examine the insured acreage to determine if it is necessary to split the orchard into suborchards (based on the amount and severity of crop damage, insurable types/varieties of cherries, etc.) for appraisal purposes. For each orchard/suborchard, as applicable, the adjuster should verify the percent of fruit damage due to insured causes before determining whether it is necessary to harvest additional fruit. Use the following procedure to calculate the percent of fruit damage on representative sample trees.
- (a) Inspect the damaged acreage to verify that the cause of damage is due to an insured cause.
  - (b) Randomly select a 100-fruit sample from each sample tree. If a sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the 9 tree grid with similar crop damage, as applicable, to complete the 100-fruit sample.
  - (c) Separate the fruit in each 100-fruit sample into two categories, as follows:
    - 1 **Marketable production to count** includes all cherries meeting the definition of marketable production and cherries damaged by uninsured causes; and
    - 2 **Production not to count** that includes cherries damaged by insured causes.
  - (d) Total the number of damaged fruit due to insured causes from all representative sample trees. Divide this total by the total number of fruit from all representative sample trees to calculate the average percent of damaged fruit per tree.
  - (e) Apply the percent production to count factor from either TABLE B (for fresh production) or TABLE C (for processing production), as applicable, to calculate the adjustment to appraised production.
- (3) **Fruit Weight.** Calculate the average weight of mature appraised production to count (refer to section 2B, herein, for definition of marketable production).
- (a) Select representative sample trees throughout the orchard/suborchard. Have all the fruit picked from each sample tree.
  - (b) Weigh the fruit from each sample tree in pounds, to tenths. Record weights on the appraisal worksheet. Total the sample weights from all sample trees for the orchard/suborchard, as applicable.
  - (c) Divide the total weight of all the samples from subsection (3)(b) above by the number of sample trees to calculate the average weight of fruit per tree, in pounds to tenths.
- (4) **Value of Mature Appraised Production.**
- (a) Multiply the average pounds of production to count per tree from subsection (3)(c) above by the number of trees per acre in the orchard/suborchard to calculate the pounds rounded to tenths of mature cherries to count per acre.
  - (b) Multiply the pounds rounded to tenths of mature cherries to count per acre from subsection (4)(a) above by the **annual price** to calculate the per-acre value of appraised production to count in whole dollars (see example below).



**EXAMPLE:**

**Annual price** for fresh cherries = \$0.80 per lb. with 52% mature marketable fruit (48% damaged by insurable causes). From **TABLE B**, locate 52% marketable fruit. The corresponding percent production to count is 8% or 0.08.

- (a) Appraised 50.0 lbs. of fruit per tree x 0.08 production to count = 4.0 lbs. of fruit per tree.
- (b) 4.0 lbs. of fruit per tree x 100 trees per acre = 400.0 lbs. per acre.
- (c) 400.0 lbs. per acre x \$0.80 **annual price per lb.** = \$320 per acre value of appraised production to count.

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

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

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

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

- (1) The entry items in subsection C are the minimum requirements for the appraisal worksheet. Each of these 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 exhibit. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (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 appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete separate appraisal worksheets for each unit/orchard/suborchard inspected, as applicable. Complete separate appraisal worksheets for each cherry type in the unit, as applicable.
- (4) For every inspection complete columns 1 through 9 and columns 33 through 41 on the appraisal worksheet. Complete appraisal worksheet sections A, B, and C as instructed below.
- (5) Entries in the appraisal worksheets are the pounds determined by the appraisal. Any adjustments to recognize share will be made on the T-P-C Production Worksheet.

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

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

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

1. **Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres in Unit:** Total acres in unit, rounded to tenths.
6. **Trees per Acre:** The actual number of producing trees per acre. Refer to **TABLE E** if there is a 100% stand; or, determine the number of trees by count if less than 100% stand. The adjuster may verify the number of producing/insured trees from either the self-certification inspection and/or pre-acceptance inspections reports, as applicable.
7. **Cause of Damage:** Insured cause of loss. If it is evident that no indemnity is due enter "NONE." If an insured cause of loss is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE, where applicable, as in the case of hail damage (e.g., May 11).

9. **Variety/Type:** Cherry variety name and type (e.g., “Bing - Fresh” or “Northstar - Processing,” etc.). Appraise each type and variety separately, as applicable.

## **SECTION A - IMMATURE (GREEN) CHERRY APPRAISAL: COUNT METHOD**

### **PART I - FRUIT COUNT**

10. **Field ID:** Applicable orchard/suborchard identification symbol.
11. **Appraised Acres:** Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised.
12. **Number of Fruit from each Sample Tree:** Total number of fruit from each sample tree. Do not include any fruit damaged to the extent it would not remain on the tree until maturity. Include fruit damaged due to uninsured causes.
13. **Total Number of Fruit:** Total number of fruit from all sample trees in item 12.
14. **Number of Samples:** Number of samples taken, from item 12.
15. **Average Number of Fruit per Tree:** Item 13 divided by item 14, record results as whole fruit.

### **PART II - APPRAISED IMMATURE PRODUCTION TO COUNT**

16. **Average Number of Fruit per Tree:** Transfer entry from item 15.
17. **Survival Factor:** Enter “0.90” if not preprinted on the appraisal worksheet.
18. **Number of Fruit to Count:** Item 16 multiplied by item 17, record results as whole fruit.
19. **Number of Fruit per Pound:** Enter the number of fruit determined in accordance with section 5B(4).
20. **Pounds to Count per Tree:** Item 18 divided by item 19, results in pounds rounded to tenths.

## **SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD**

### **PART I - FRUIT WEIGHT**

21. **Field ID:** Applicable orchard/suborchard identification symbol.
22. **Appraised Acres:** Number of determined acres, rounded to tenths, in the orchard/suborchard being appraised.
23. **Weight of Fruit from Each Sample Tree:** Pounds to tenths, of all damaged and undamaged fruit harvested from each sample tree.

24. **Total Weight:** Pounds to tenths, of all damaged and undamaged fruit harvested from all sample trees in item 23.
25. **Number of Samples:** Number of samples taken.
26. **Average Pounds per Tree:** Item 24 divided by item 25, results in pounds rounded to tenths.

## **PART II - MATURE FRUIT TO COUNT**

27. **Number of Damaged Fruit in 100-Fruit Sample:** Using a 100-fruit random sample from each representative sample tree, separate fruit that is damaged by insured causes from fruit that must be included as production to count. If the selected representative sample tree does not have 100 fruit, select additional fruit from adjacent tree(s) in the grid, as applicable, to complete the 100-fruit sample. Count the number of fruit damaged by insured causes. Record the number of fruit damaged by insured causes from each 100-fruit sample.
28. **Total Number of Damaged Fruit:** The sum of all (count) unmarketable fruit from all sample trees in item 27.
29. **Number of Samples:** Number of samples taken.
30. **% Damaged Fruit:** Item 28 divided by item 29, record results as a whole percent (e.g., enter 48% as "48").
31. **% Production to Count:** Apply the % from item 30 to **TABLE B** for fresh cherries or **TABLE C** for processing cherries, as applicable to determine the percent production to count. Enter the whole percent production to count as a decimal (e.g., enter 8% as .08). If there is a total crop loss enter "0" (zero). Refer to the total crop loss example appraisal worksheet herein.
32. **Pounds to Count per Tree:** Item 26 multiplied by item 31, results rounded to tenths (e.g., item 26 = 50.0 lbs. per tree multiplied by .08 = 4.0 lbs. of cherries to count per tree). If there is a total crop loss enter "0.00" (zero). Refer to the total crop loss example appraisal worksheet herein.

## **SECTION C - TOTAL OF APPRAISED PRODUCTION**

33. **Pounds to Count per Tree:** Transfer entry from item 20 for Immature Cherry Appraisals or item 32 for Mature Cherry Appraisals, as applicable. If there is a total crop loss enter "0" (zero). Refer to the total crop loss example appraisal worksheet herein.
34. **Number of Trees per Acre:** Transfer entry from item 6.
35. **Pounds to Count per Acre:** Item 33 multiplied by item 34, round results to the nearest whole pound. If there is a total crop loss enter "0" (zero). Refer to the total crop loss example appraisal worksheet herein. Transfer this amount to section I, column J - "Appraised Potential" on the claim form. If there is a total crop loss enter "0" (zero). Refer to the total crop loss example appraisal worksheet herein.
36. **Make no Entry.**

37. **Make no Entry.**
38. **Remarks:** Enter any information pertinent to the appraisal including date of appraisal, how the number of fruit per pound was determined, etc.

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

39. **Adjuster's Signature, Code No., 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" section of the appraisal worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the claim form.
40. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED** or the insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
41. **Page Number:** Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

COMPANY: *Any Company*CLAIM #: **XXXXXXXX****CHERRY APPRAISAL  
WORKSHEET**

(FOR ILLUSTRATION PURPOSES ONLY)

1. NAME

*I. M. Insured*

2. POLICY NUMBER

**XXXXXXXX**

3. CROP YEAR

**YYYY**

4. UNIT NUMBER

**00100**

5. ACRES IN UNIT

**80.0**

6. TREES PER ACRE

**100**

7. CAUSE OF DAMAGE

**Rain**

8. DATE OF DAMAGE

**Apr 20**

9. VARIETY/TYPE

**Bing-Fresh****SECTION A - IMMATURE (GREEN) CHERRY APPRAISAL: COUNT METHOD****PART I: FRUIT COUNT**

10. Field ID	11. Appraised Acres	12. Number of Fruit from Each Sample Tree								13. Total Number of Fruit	14. Number of Samples	15. Average Number of Fruit per Tree
<b>A</b>	<b>20.0</b>	<b>1,600</b>	<b>2,100</b>	<b>1,920</b>	<b>2,300</b>	<b>1,960</b>	<b>2,120</b>			<b>12,000</b>	<b>6</b>	<b>2,000</b>

**PART II: APPRAISED IMMATURE PRODUCTION TO COUNT**

16. Average Number of Fruit per Tree	17. Survival Factor	18. Number of Fruit to Count	19. Number of Fruit per Pound	20. Pounds to Count per Tree
<b>2,000</b>	<b>0.90</b>	<b>1,800</b>	<b>65</b>	<b>27.7</b>

**SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD****PART I: FRUIT WEIGHT**

21. Field ID	22. Appraised Acres	23. Weight of Fruit from Each Sample Tree								24. Total Weight	25. Number of Samples	26. Average Pounds per Tree

**PART II: MATURE FRUIT TO COUNT**

27. Number of Damaged Fruit in 100-Fruit Sample								28. Total Number of Damaged Fruit	29. Number of Samples	30. % Damaged Fruit	31. % Production to Count	32. Pounds to Count per Tree

**SECTION C - VALUE OF APPRAISED PRODUCTION**

33. Pounds to Count per Tree	34. Number of Trees per Acre	35. Pounds to Count per Acre	36. Minimum Value per Pound	37. Dollars per Acre
<b>27.7</b>	<b>100</b>	<b>2,770</b>		

38. Remarks:

*Appraised 5/1. Trees appraised because they are to be pushed out before harvest for a housing development.***EXAMPLE IMMATURE APPRAISAL**

This form example does not illustrate all required entry items (e.g., signatures, etc.).

COMPANY: *Any Company*CLAIM #: **XXXXXXXX****CHERRY APPRAISAL****WORKSHEET**

(FOR ILLUSTRATION PURPOSES ONLY)

1. NAME

*I. M. Insured*

2. POLICY NUMBER

**XXXXXXX**

3. CROP YEAR

**YYYY**

4. UNIT NUMBER

**00100**

5. ACRES IN UNIT

**80.0**

6. TREES PER ACRE

**100**

7. CAUSE OF DAMAGE

**Rain**

8. DATE OF DAMAGE

**May 11**

9. VARIETY/TYPE

**Bing-Fresh****SECTION A - IMMATURE (GREEN) CHERRY APPRAISAL: COUNT METHOD****PART I: FRUIT COUNT**

10. Field ID	11. Appraised Acres.	12. Number of Fruit from Each Sample Tree								13. Total Number of Fruit	14. Number of Samples	15. Average Number of Fruit per Tree

**PART II: APPRAISED IMMATURE PRODUCTION TO COUNT**

16. Average Number of Fruit per Tree	17. Survival Factor	18. Number of Fruit to Count	19. Number of Fruit per Pound	20. Pounds to Count per Tree

**SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD****PART I: FRUIT WEIGHT**

21. Field ID	22. Appraised Acres.	23. Weight of Fruit from Each Sample Tree								24. Total Weight	25. Number of Samples	26. Average Pounds per Tree
<b>B</b>	<b>20.0</b>	<b>52.0</b>	<b>46.0</b>	<b>50.0</b>	<b>54.0</b>	<b>52.0</b>	<b>46.0</b>			<b>300.0</b>	<b>6</b>	<b>50.0</b>

**PART II: MATURE FRUIT TO COUNT**

27. Number of Damaged Fruit in 100-Fruit Sample								28. Total Number of Damaged Fruit	29. Number of Samples	30. % Damaged Fruit	31. % Production to Count	32. Pounds to Count per Tree
<b>48</b>	<b>38</b>	<b>54</b>	<b>50</b>	<b>55</b>	<b>43</b>			<b>288</b>	<b>6</b>	<b>48</b>	<b>.08</b>	<b>4.0</b>

**SECTION C - VALUE OF APPRAISED PRODUCTION**

33. Pounds to Count per Tree	34. Number of Trees per Acre	35. Pounds to Count per Acre	36. Minimum Value per Pound	37. Dollars per Acre
<b>4.0</b>	<b>100</b>	<b>400</b>		

38. Remarks:

*Appraised 5/25.***EXAMPLE MATURE APPRAISAL**

This form example does not illustrate all required entry items (e.g., signatures, etc.).

COMPANY: *Any Company*CLAIM #: **XXXXXXXX****CHERRY APPRAISAL****WORKSHEET**

(FOR ILLUSTRATION PURPOSES ONLY)

1. NAME

*I. M. Insured*

2. POLICY NUMBER

**XXXXXXXX**

3. CROP YEAR

**YYYY**

4. UNIT NUMBER

**00100**

5. ACRES IN UNIT

**80.0**

6. TREES PER ACRE

**100**

7. CAUSE OF DAMAGE

**Rain**

8. DATE OF DAMAGE

**May 11**

9. VARIETY/TYPE

**Bing-Fresh****SECTION A - IMMATURE (GREEN) CHERRY APPRAISAL: COUNT METHOD****PART I: FRUIT COUNT**

10. Field ID	11. Appraised Acres.	12. Number of Fruit from Each Sample Tree								13. Total Number of Fruit	14. Number of Samples	15. Average Number of Fruit per Tree

**PART II: APPRAISED IMMATURE PRODUCTION TO COUNT**

16. Average Number of Fruit per Tree	17. Survival Factor	18. Number of Fruit to Count	19. Number of Fruit per Pound	20. Pounds to Count per Tree

**SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD****PART I: FRUIT WEIGHT**

21. Field ID	22. Appraised Acres	23. Weight of Fruit from Each Sample Tree								24. Total Weight	25. Number of Samples	26. Average Pounds per Tree
<b>C</b>	<b>3.0</b>											

**PART II: MATURE FRUIT TO COUNT**

27. Number of Damaged Fruit in 100-Fruit Sample								28. Total Number of Damaged Fruit	29. Number of Samples	30. % Damaged Fruit	31. % Production to Count	32. Pounds to Count per Tree
<b>68</b>	<b>85</b>	<b>70</b>	<b>82</b>	<b>90</b>				<b>395</b>	<b>5</b>	<b>79</b>	<b>0</b>	<b>0</b>

**SECTION C - VALUE OF APPRAISED PRODUCTION**

33. Pounds to Count per Tree	34. Number of Trees per Acre	35. Pounds to Count per Acre	36. Minimum Value per Pound	37. Dollars per Acre
<b>0</b>	<b>100</b>	<b>0</b>		

38. Remarks:

*On 5/25, inspected 3.0 acres that appeared to suffer a total crop loss due to rain. Harvested a 100-fruit sample from 6 trees to determine that the average percent of damage was due to insured causes.*

**EXAMPLE MATURE APPRAISAL WITH A TOTAL CROP LOSS**

This form example does not illustrate all required entry items (e.g., signatures, etc.).



## **8. DETERMINING THE VALUE OF HARVESTED PRODUCTION**

### **A. GENERAL INFORMATION**

The procedures herein and the example Summary of Harvested Production Worksheets illustrate how to calculate and document the annual price.

### **B. DETERMINING THE ANNUAL PRICE**

- (1) Use the insured's Net Dollars Received as the value of sold or Direct Marketed harvested production if the AIP determines the insured received a reasonable price per pound for such production. A reasonable price is the price buyers in the area are paying on the date of sale for cherries of the same variety and quality.
- (2) If the AIP determines the price was reasonable, the **annual price** will be the total of the net dollars received divided by the pounds sold.
- (3) The annual price shall first be calculated on a unit basis as the average value per pound of any production sold on the unit by the producer if that price is determined to be reasonable. This is done because a particular unit may have a unique variety or specific harvesting window.
- (4) If a unit level annual price is unavailable or determined not reasonable, the annual price may be calculated on a whole farm basis as the average value per pound of any cherry production sold across units by the producer if that price is determined to be reasonable.
- (5) If the AIP determines the price (from (3) and (4)) was not reasonable, the **annual price for the unit** will be determined by dividing the season average price per ton received by producers in the state by 2,000 pounds.
- (6) Harvested production damaged or defective due to insurable causes and not marketable will have a zero value and will not be included in determining the **annual price**.

## **9. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

### **A. SUMMARY OF HARVESTED PRODUCTION WORKSHEET STANDARDS**

- (1) The entry items in subsection C are the minimum requirements for the Summary of Harvested Production Worksheet hereafter referred to as the Harvested Production Worksheet. Each of these entry items is "Substantive," (i.e., they are required).
- (2) Harvested Production Worksheet Completion Instructions. The completion instructions for the required entry items on the worksheet in the following subsections are "Substantive," (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements

are not shown on the example form in this exhibit. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.

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

## **B. GENERAL INFORMATION FOR HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Use this worksheet to record harvested production and sale of cherries.
- (2) Record all the production delivered to each processor, packinghouse, or other first handler on separate Harvested Production Worksheets. When cherry production is recorded in boxes, crates, etc., convert boxes, crates, etc. to pound equivalents and enter production pounds on the Harvested Production Worksheet, as applicable.
- (3) Complete a separate worksheet for each cherry type (e.g., sweet cherries fresh or sweet cherries processing, etc.) and for sold, unsold, and direct marketed production, as applicable (refer to subsection 2B, herein, for definition of unsold production). Use multiple worksheets for sold, unsold, and direct marketed production as needed to record all individual loads of lot data if this is the form in which the data are entered.
- (4) A year-end summary from a processor, packinghouse, or other first handler by cherry type may be used in lieu of individual load or lot data. The examples herein demonstrate individual load or lot data.
- (5) The allowable revenue may not include any handling charges such as grading, cooling, fumigating, packing, packing containers, selling commissions, and other assessments.
- (6) The end of the insurance period for inadequate market price is January 15 following harvest. Any production not sold by January 15 will be valued at the Annual price. If a pool should close after January 15, but before March 1, the insured must still use the NASS price because the end of insurance period for inadequate market price is January 15. In addition the revenue report for the next insurance year will need to use the revenue to count amount from the loss claim.
- (7) All entries on the Harvested Production Worksheet must reflect the insured's share of the total.

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

Verify or make the following entries:

**Item**  
**No.**

**Information Required**

**Company Name:** Name of AIP, if not preprinted on the worksheet (company name). Insert "Page 1 of n," "Page 2 of n," etc. Number each set of worksheets (sold, direct marketed, unsold) separately.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

2. **Crop:** “Cherries” (0057).
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **Policy Number:** Insured’s assigned policy number.
5. **Unit Number:** Five-digit unit number (e.g., 00100) from the Summary of Coverage after it is verified to be correct.
6. **Claim Number:** Claim number as assigned by the AIP.
7. **Type/Disposition/Variety:** Cherry type, disposition (e.g., sold, unsold, direct marketed), and variety name (variety name is an optional entry) of the cherries represented by this Harvested Production Worksheet.
8. **Name, Address, and Phone No. of Buyer/Packer:** Name, address, and telephone number of the processor, packing house, or other first handler of the production.

## PART I - PRODUCTION

9. **Date:** Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized. List in MM/DD/YYYY format.
10. **Load/Lot/Pool/Summary No.:** Identification number of the load, lot, pool, or account.

**For columns 11 through 15 below, when there are no specific instructions for either sold, unsold, or direct marketed production, enter 0 on the worksheet. POUNDS DELIVERED, POUNDS SOLD, DIRECT MARKETING PRODUCTION, AND ALL DOLLAR ENTRIES MUST INCLUDE ONLY THAT PORTION OF THE PRODUCTION INCLUDED BY THE INSURED SHARE.**

11. **Pounds Delivered:** Sold, Unsold, or Direct Marketed Production: The insured’s share of the number of whole pounds of cherries per load, lot, pool, or account, as delivered. If production is in field containers, convert the field container weights to pounds and enter weight in whole pounds. List any conversion factor(s) used in the “Remarks”.
12. **Pounds Sold:** Sold Production: The insured’s share of the number of whole pounds per load, lot, pool, or account that were sold. Explain any difference, such as culled unmarketable cherries, in the Remarks section. Any delivered marketable production that is unsold must be reported on an Unsold Production worksheet. Direct Marketed production: Transfer entry from column 11.
13. **Gross Dollars Received:** Sold or Direct Marketed Production: The insured’s share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler.
14. **Adjustments to Gross Dollars Received:** Sold Production: If the gross dollars received as reported in item 13 include handling charges, enter the insured’s share of the amount of those charges in dollars and cents, such as in-charges, out-charges, and other industry handling charges customary in the area. If the dollars in item 13 do not include such

charges, enter zero (0). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses.

15. **Net Dollars Received:** Column 13 minus column 14, results rounded to dollars and cents.
16. **Totals:** Separately total columns 11, 12, 13, 14, and 15, as applicable, on the final page of the worksheet for each classification (sold, unsold, or direct marketed).

## **PART II - WEIGHTED VALUE BY TYPE**

17. **Total Dollars Received:** On the final worksheet for a unit, draw a line through “Total” and enter “Net.” Enter the sum of the net dollars received for Sold and Direct Marketed Production from column 15 “Totals” from the respective worksheets. Leave the item blank on the Unsold Production worksheet.
18. **Total Pounds Delivered:** On the final worksheet for a unit, strike through “DELIVERED.” Insert the words “Sold and Direct Marketed Production.” Enter the sum of the total pounds sold for all column 12 entries from the appropriate worksheets. Transfer this entry to section II, column “G - Production” on the T-P-C Production Worksheet.
19. **Average Value per Pound:** Line through the words “Average Value” and enter “*Annual Price.*” Make the following entry in cents per pound as a three-place decimal (e.g., \$0.354 is entered as 0.354, etc.).
20. **Allowable Cost per Pound:** On the final worksheet for a unit, strike through “allowable cost per pound.” Insert the words “Total Delivered and Direct Marketed Production.” Enter the sum of the total pounds for all column 11 entries from the appropriate worksheets.
21. **Adjusted Value per Pound:** MAKE NO ENTRY.
22. **Remarks:**
  - a. Enter any pertinent information such as where unsold production has been stored and how it was valued.
  - b. Document any factors used to convert containers of delivered production to pounds of delivered production (e.g., 1 box = 18.0 pounds, etc.) on each page for which conversion factors are applicable.

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

23. **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.
24. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date on each page. Before obtaining the insured’s signature, REVIEW ALL ENTRIES WITH THE INSURED or the insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
25. **Page:** Page number of the Summary of Harvested Production pages APPLICABLE TO THE CHERRY TYPE, e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.

<b>SUMMARY OF HARVESTED CHERRY PRODUCTION WORKSHEET</b> <b>(For Illustration Purposes Only)</b>	COMPANY NAME: <i>Any Company</i>			Page 1 of 1	
	1. INSURED'S NAME  <i>I.M. Insured</i>		2. CROP  <i>Cherries (0057)</i>		3. CROP YEAR  <i>YYYY</i>
	4. POLICY NUMBER  <i>XXXXXXX</i>	5. UNIT NUMBER  <i>00100</i>	6. CLAIM NUMBER  <i>XXXXXXXXX</i>		7. TYPE/DISPOSITION/VARIETY  <i>Fresh/Sold/Bing</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER

*Acme Packing Company*

*Any Street*

*Any Town, State (XXX) XXX-XXXX*

PART I - PRODUCTION						
DATE 9	LOAD/LOT/POOL/ SUMMARY NO. 10	POUNDS DELIVERED 11	POUNDS SOLD 12	GROSS DOLLARS RECEIVED 13	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14	NET DOLLARS RECEIVED 15
<i>06-20-YYYY</i>	<i>00103</i>	<i>15,500</i>	<i>15,300</i>	<i>20,250.00</i>	<i>1,345.00</i>	<i>18,905.00</i>
<i>06-25-YYYY</i>	<i>00458</i>	<i>35,400</i>	<i>35,200</i>	<i>31,270.00</i>	<i>2,395.00</i>	<i>28,875.00</i>
<i>06-28-YYYY</i>	<i>00921</i>	<i>45,750</i>	<i>45,550</i>	<i>35,287.50</i>	<i>3,598.00</i>	<i>31,689.50</i>
<i>06-29-YYYY</i>	<i>01024</i>	<i>63,200</i>	<i>63,000</i>	<i>30,660.00</i>	<i>4,005.00</i>	<i>26,655.00</i>
16. TOTALS		<i>159,850</i>	<i>159,050</i>	<i>117,467.50</i>	<i>11,343.00</i>	<i>106,124.50</i>
PART II - WEIGHTED VALUE BY TYPE						
17. TOTAL DOLLARS RECEIVED	18. TOTAL POUNDS DELIVERED	19. AVERAGE VALUE PER POUND	20. ALLOWABLE COST PER POUND	21. ADJUSTED VALUE PER POUND		

22. REMARKS:

*Processor summary sheet noted that 800 pounds of delivered cherries did not meet grade standards and were unmarketable.*

***SOLD FRESH FRUIT EXAMPLE***

This form example does not illustrate all required entry items (e.g., signatures, etc.).

<b>SUMMARY OF HARVESTED CHERRY PRODUCTION WORKSHEET</b> <b>(For Illustration Purposes Only)</b>	COMPANY NAME: <i>Any Company</i>			
	1. INSURED'S NAME  <i>I.M. Insured</i>		2. CROP  <i>Cherries (0057)</i>	3. CROP YEAR  <i>YYYY</i>
	4. POLICY NUMBER  <i>XXXXXXX</i>	5. UNIT NUMBER  <i>00100</i>	6. CLAIM NUMBER  <i>XXXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY  <i>Fresh/Sold/Bing</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER

*Al's Fruit Stand*

*Any Street*

*Any Town, State (XXX) XXX-XXXX*

PART I - PRODUCTION						
DATE 9	LOAD/LOT/POOL/ SUMMARY NO. 10	POUNDS DELIVERED 11	POUNDS SOLD 12	GROSS DOLLARS RECEIVED 13	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14	NET DOLLARS RECEIVED 15
<i>06-30-YYYY</i>	<i>Ledger</i>	<i>4,990</i>	<i>4,990</i>	<i>4,990.00</i>	<i>0.00</i>	<i>4,990.00</i>
<i>07-03-YYYY</i>	<i>Ledger</i>	<i>3,500</i>	<i>3,500</i>	<i>3,300.00</i>	<i>0.00</i>	<i>3,300.00</i>
<i>07-10-YYYY</i>	<i>Ledger</i>	<i>4,750</i>	<i>4,750</i>	<i>3,650.00</i>	<i>0.00</i>	<i>3,650.00</i>
<b>16. TOTALS</b>		<i>13,240</i>	<i>13,240</i>	<i>11,940.00</i>		<i>11,940.00</i>
PART II - WEIGHTED VALUE BY TYPE						
17. TOTAL DOLLARS RECEIVED NET	18. TOTAL POUNDS DELIVERED SOLD AND DIRECT MARKETED	19. AVERAGE VALUE PER POUND ANNUAL PRICE	20. ALLOWABLE COST PER POUND TOTAL DELIVERED AND DIRECT MARKETED PRODUCTION	21. ADJUSTED VALUE PER POUND		
<i>118,064.50</i>	<i>172,290</i>	<i>0.685</i>	<i>173,090</i>			

22. REMARKS:

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## ***DIRECT MARKETED EXAMPLE***

This form example does not illustrate all required entry items (e.g., signatures, etc.).

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

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

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

“I understand the certified information on this T-P-C 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 T-P-C Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a T-P-C 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 (or insured’s authorized representative) must each initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report contains 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 for other reasons described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining 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.
- (6) The unharvested production adjustment is calculated as follows:
  - (a) Multiply approved yield times coverage level and share;
  - (b) Multiply the number of acres damaged solely by uninsured cause by (a);
  - (c) Multiply the **respective** entries in Section C item 35 of the Cherry Appraisal Worksheets by the insured’s share and by the number of acres appraised;
  - (d) Sum the values determined in step (c);
  - (e) Add the pounds from Part II item **20** of the Harvested Production Worksheet to the result determined in step (d);
  - (f) Multiply pounds **in step (a)** by the number of insured acres; and
  - (g) Subtract the result of step (e) from the result of step (f).

EXAMPLE: Assume the insured has an approved yield of 5,000 lbs. per acre, has 80 insured acres, a 75% coverage level, and a 100% share. The calculations would be as follows:

- (a)  $5,000 \text{ lbs.} \times 0.75 \times 1.000 = 3,750 \text{ lbs.}$ ;
- (b) Assume no acres are damaged solely by uninsured cause;
- (c)  $(2,770 \text{ lbs. to count per acre} \times 1.000 \times 20 \text{ appraised acres} = 55,400 \text{ lbs.}) + (400 \text{ lbs. to count per acre} \times 1.000 \text{ share} \times 20 \text{ appraised acres} = 8,000 \text{ lbs.}) + (0 \text{ lbs. to count per acre} \times 1.000 \times 3 \text{ appraised acres} = 0 \text{ lbs.})$ ;
- (d)  $55,400 \text{ lbs.} + 8,000 \text{ lbs.} + 0 \text{ lbs.} = 63,400 \text{ lbs.}$ ;
- (e)  $63,400 \text{ lbs.} + 173,090 \text{ lbs.} = 236,490 \text{ lbs.}$ ;
- (f)  $3,750 \text{ lbs.} \times 80 \text{ acres} = 300,000 \text{ lbs.}$ ;
- (g)  $300,000 \text{ lbs.} - 236,490 \text{ lbs.} = 63,510 \text{ lbs.}$

This amount will be entered on the T-P-C Production Worksheet in Section I item J with a stage code “UA.”

## **C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b><u>Item No.</u></b>	<b><u>Information Required</u></b>
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1. **Crop/Code #:** “Cherries” (0057).
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 numbers or other legal description for 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 frost or rain damage (e.g., May 11).
5. **Cause of Damage:** Name of the insured cause 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 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 T-P-C Production Worksheet has not been completed. Additional non-loss units may be entered on a single T-P-C Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-loss Units,” in the “Narrative” or on an attached Special Report.

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of T-P-C Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of T-P-C Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of T-P-C 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 T-P-C Production Worksheets to the FINAL space on the first page of the first set of T-P-C 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 T-P-C Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 100% share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100% 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 farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50% and 75% shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

**Item  
No.**

**Information Required**

- A. **Field ID:** Applicable orchard/suborchard identification symbol from a sketch map or an aerial photograph. 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 REQUIRED ENTRIES OF FIRST CROP AND SECOND CROP CODES.**

- B. **Prelim. Acres:**

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

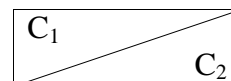
**FINAL:** MAKE NO ENTRY.

- C. **Final Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or is:
- 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. Make no entry if the stage code is “UA.”

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

- C<sub>1</sub> Enter the ACTUAL acres for the orchard/suborchard.  
C<sub>2</sub> Enter the REPORTED acres for the orchard/suborchard.



- D. **Interest or Share:** Insured's interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries. Make no entry if the stage code is "UA."
- E. **Risk:** Three-digit code for the correct "Rate Class" as specified in the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the "Rate Class" is found to be incorrect, revise according to AIP's instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement. Make no entry if the stage code is "UA."
- 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. Make no entry if the stage code is "UA."
- G. **Type/Class/Variety:** Three-digit code number exactly as shown 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. Make no entry if the stage code is "UA."

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

<u>STAGE</u>	<u>EXPLANATION</u>
"P" .....	Acres abandoned without consent, put to other use without consent, damaged solely by uninsured causes, acres 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 with consent.
"UA"	Unharvested production adjustment

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

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

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

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

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

- J. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet instructions for additional instructions. If there is no potential on UH acreage, enter “0” (zero). **Unharvested Production Adjustment:** Enter the greater of 0 (zero) or the result determined in B(6) above.
- K. **Quality Factor:** Line out “Quality” and insert “Annual Price.” Insert the annual price from item 19 of the appropriate Harvested Cherry Production worksheet summary or the season average price received by producers in the state divided by 2,000 pounds, as appropriate. **Unharvested Production Adjustment:** Enter the dollar amount per pound contained in the Special Provisions.
- L. **Adjusted Potential:** Enter the result of multiplying column “J” by column “K.”
- M. **+ Uninsured Causes: EXPLAIN IN THE NARRATIVE.**
- a. Hail and Fire exclusion NOT in effect.
- (1) Enter NOT LESS than the insured’s amount of insurance per acre in whole dollars for the line, for any “P” stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole dollars, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Potential Counted:** Column “L” plus column “M”.

O. **Value per Pound:** Strike through the words “Value per Pound.” Insert the word “Share.” Enter the insured’s share of the production in Column “O,” including any line for H stage acreage. Leave blank if the stage code is “UA.”

P. **Total Potential to Count:** Multiply Column “C” or “C<sub>1</sub>” (as applicable for actual acres) by Column “N” and by Column “O”, results rounded to whole dollars. **Unharvested Production Adjustment:** Enter the result shown in column “N.”

Q. **Per Acre:** The dollar amount of insurance per acre, in whole dollars, from the insured’s Summary of Coverage. **Unharvested Production Adjustment:** MAKE NO ENTRY

R. **Total:** Column “C<sub>2</sub>” (reported acres; “C” if acreage is not under-reported) multiplied by Column “O” and by Column “Q”, results in whole dollars (e.g., 20.0 x 2,500 = 50,000). **Unharvested Production Adjustment:** MAKE NO ENTRY

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column “P” and total of column “R”, results in whole dollars.

#### **NARRATIVE:**

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

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.

- d. If there is an appraisal in section I, column “M” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal 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 “J”, and/or any production not included in section II, column “G”.
- 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 sketch map or aerial photograph, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the T-P-C 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 any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in section I, column “C” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Record any trees removed without an inspection.
- r. Specify the type of insect or disease damage when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleanings.

- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

- (1) Account for ALL HARVESTED PRODUCTION AND REVENUE FOR THE INSURED PERSON ONLY except production appraised BEFORE harvest and shown in section I because the quantity cannot be determined later.
- (2) Make separate line entries, in columns “B” through “D”, for varying shares; (e.g., 50% and 75% shares on the same unit). Refer to section II, columns “B” through “D”, for specific line entry information.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet.
- (4) There will generally be no harvested production entries in columns “A<sub>1</sub>” through “N” for preliminary inspections.

18. **Date Harvest/Sale Completed:**

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

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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



20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No”. Refer to the LAM.
21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No”. Refer to the LAM.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A<sub>2</sub>. **Field ID:**
- a. If only one practice, variety, or type of harvested production is listed in section I, MAKE NO ENTRY.
  - b. If more than one practice and/or type of harvested production is listed in section I, indicate for each practice/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-D. **Row Width, Tractor, Est. Yield:**
- a. In the column heading, line out Row Width, Tractor, Est. Yield, and enter “Disposition”. Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to section 9, herein.
  - b. When there is Sold/Unsold and Direct Marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example T-P-C Production Worksheet, herein).
- E.- F. MAKE NO ENTRY.
- G. **Production:** Transfer entry in whole pounds, from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.
- a. Cherries which are unmarketable due to insurable causes are not counted as production to count.
  - b. Any undamaged marketable cherries, or cherries that the producer cannot market that meet the minimum grade standards as specified in the Special Provisions, must be counted as production to count.
- H<sub>1</sub>. **Value Per Pound:** Transfer entry from item 19 on the summary Harvested Production Worksheet for all sold and direct marketed harvested production.
- H<sub>2</sub>.-I. MAKE NO ENTRY.
- J. **Production Not to Count:** Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE,

from harvested acreage which has been assessed an appraisal of not less than the dollar amount of insurance per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

- K. **Production to Count:** Column "G" minus column "J", results in whole pounds.
- L. **Value of Production:** Column "K" multiplied by column "H<sub>1</sub>", results in whole dollars.
- M. MAKE NO ENTRY.
- N. **Production/Value to Count:** Transfer entries from item "L".

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

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of column "N", in whole dollars.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of column "P".

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of items 22 and 23.

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

- 25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the T-P-C Production Worksheet. Final indemnity inspections should be signed on bottom line.
- 26. **Insured's Signature:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the insured's signature, **REVIEW ALL ENTRIES** on the T-P-C Production Worksheet **WITH THE INSURED** or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final inspection should be signed on 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.).

**T-P-C PRODUCTION WORKSHEET  
(FOR ILLUSTRATION PURPOSES ONLY)**

1. Crop/Code# <i>Cherries</i> <b>0057</b>	2. Units <b>00100</b>	3. Legal Description <b>SEC-1 TWP-96N RNG-30W</b>		7. Company <i>Any Company</i>				8. Name of Insured <b>I. M. Insured</b>						
4. Date of Damage <b>Apr 20</b>	<b>May 11</b>			Agency <b>XYZ Agency</b>				9. Claim # <b>XXXXXXX</b>		11. Crop Year <b>YYYY</b>				
5. Cause of Damage <b>RAIN</b>	<b>RAIN</b>							10. Policy # <b>XXXXXXXX</b>						
6. Primary Cause % <b>70%</b>	<b>X</b>							14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>				1st	2nd	Final
12. Additional Units <b>00200</b>														
13. Est. Prod. Per Acre <b>1,600</b>										15. Companion Policy(ies)				

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

Actuarial									Potential Yield							Stage Guarantee	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Quality Factor Annual Price	Adjusted Potential	(+) Uninsured Causes	Potential Counted	Share Value Per Pound	Total Potential to Count (C x N x O)	Per Acre	(C x O x Q) Total (C x Q)
<b>A<sub>NS</sub></b>		<b>20.0</b>	<b>1.000</b>		<b>002</b>	<b>111</b>	<b>UH</b>	<b>UH</b>	<b>2,770</b>	<b>0.685</b>	<b>1,897</b>		<b>1,897</b>	<b>1.000</b>	<b>37,940</b>	<b>3,750</b>	<b>75,000</b>
<b>B<sub>MID NS</sub></b>		<b>20.0</b>	<b>1.000</b>		<b>002</b>	<b>111</b>	<b>UH</b>	<b>UH</b>	<b>400</b>	<b>0.685</b>	<b>274</b>		<b>274</b>	<b>1.000</b>	<b>5,480</b>	<b>3,750</b>	<b>75,000</b>
<b>C<sub>MID NS</sub></b>		<b>40.0</b>	<b>1.000</b>		<b>002</b>	<b>111</b>	<b>H</b>	<b>H</b>						<b>1.000</b>		<b>3,750</b>	<b>150,000</b>
<b>NS</b>							<b>UA</b>		<b>63,510</b>	<b>0.200</b>	<b>12,702</b>		<b>12,702</b>		<b>12,702</b>		
16. TOTAL		<b>80.0</b>													<b>56,122</b>	17. TOTALS	<b>300,000</b>

**NARRATIVE (If more space is needed, attach a Special Report)**      *Orchards "A," and "B" Orchard "C" production from Harvested Production Worksheets.*  
*Acreage verified, permanent orchards.*

**SECTION II - HARVESTED PRODUCTION**

18. DATE HARVEST/SALE COMPLETED <b>MM/DD/YYYY</b>						19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				20. ASSIGNMENT OF INDEMNITY? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				21. TRANSFER OF RIGHT TO INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>Stalk Inspection</b>						<b>Adjustments to Harvested Production</b>											
A <sub>1</sub>	A <sub>2</sub>	B	C	D	E	F	G	H <sub>1</sub>	H <sub>2</sub>	I	J	K	L	M	N		
Share	Row Width	Disposition		Est. Yield	Leaf Quality		Quota (Q), Non-Quota (NQ), or Bale No.	Production	Value Per Pound Local Mkt. Price	Quality Factor (H <sub>1</sub> ÷ H <sub>2</sub> )	Production Not to Count (lbs.)	Production to Count (lbs.)	Value of Production (\$) (K x H)	Value Not to Count (\$)	Production/ Value to Count		
Field ID		Tractor			G	F										P	
<b>NS</b>		<b>Sold</b>						<b>172,290</b>	<b>0.685</b>			<b>172,290</b>	<b>118,019</b>		<b>118,019</b>		
<b>NS</b>		<b>Unsold</b>						<b>0</b>	<b>0.685</b>			<b>0</b>	<b>0</b>		<b>0</b>		
<b>NS</b>																	
22. SECTION II TOTAL														<b>118,019</b>			
23. SECTION I TOTAL														<b>56,122</b>			
24. UNIT TOTAL														<b>174,141</b>			

**EXAMPLE CLAIM**

This form example does not illustrate all required entry items (e.g., signatures, etc.).

## 11. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

Acres in Orchard or Suborchard	Minimum Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or suborchard.	

**TABLE B - ADJUSTMENTS TO APPRAISED FRESH CHERRY PRODUCTION**

Percent Damaged* Fruit	Percent Marketable Fruit	Percent Production to Count	Percent Damaged* Fruit (cont'd)	Percent Marketable Fruit (cont'd)	Percent Production to Count (cont'd)
0 - 10	100 - 90	100	31	69	67
11	89	99	32	68	64
12	88	98	33	67	61
13	87	97	34	66	58
14	86	96	35	65	55
15	85	95	36	64	52
16	84	94	37	63	49
17	83	93	38	62	46
18	82	92	39	61	43
19	81	91	40	60	40
20	80	90	41	59	36
21	79	88	42	58	32
22	78	86	43	57	28
23	77	84	44	56	24
24	76	82	45	55	20
25	75	80	46	54	16
26	74	78	47	53	12
27	73	76	48	52	8
28	72	74	49	51	4
29	71	72	50 - 100	50 - 0	0
30	70	70			

\*Due to insurable causes

**TABLE C - ADJUSTMENTS TO APPRAISED PROCESSING CHERRY  
PRODUCTION**

<b>Percent Damaged* Fruit</b>	<b>Percent Marketable Fruit</b>	<b>Percent Production to Count</b>
<b>0 - 20</b>	100 -80	100
<b>21</b>	79	99
<b>22</b>	78	98
<b>23</b>	77	97
<b>24</b>	76	96
<b>25</b>	75	95
<b>26</b>	74	94
<b>27</b>	73	93
<b>28</b>	72	92
<b>29</b>	71	91
<b>30</b>	70	90
<b>31</b>	69	88
<b>32</b>	68	86
<b>33</b>	67	84
<b>34</b>	66	82
<b>35</b>	65	80
<b>36</b>	64	78
<b>37</b>	63	76
<b>38</b>	62	74
<b>39</b>	61	72
<b>40</b>	60	70
<b>41</b>	59	68
<b>42</b>	58	66
<b>43</b>	57	64
<b>44</b>	56	62
<b>45</b>	55	60
<b>46</b>	54	58
<b>47</b>	53	56

<b>Percent Damaged* Fruit (cont'd)</b>	<b>Percent Marketable Fruit (cont'd)</b>	<b>Percent Production to Count (cont'd)</b>
<b>48</b>	52	54
<b>49</b>	51	52
<b>50</b>	50	50
<b>51</b>	49	48
<b>52</b>	48	46
<b>53</b>	47	44
<b>54</b>	46	42
<b>55</b>	45	40
<b>56</b>	44	38
<b>57</b>	43	36
<b>58</b>	42	34
<b>59</b>	41	32
<b>60</b>	40	30
<b>61</b>	39	28
<b>62</b>	38	26
<b>63</b>	37	24
<b>64</b>	36	22
<b>65</b>	35	20
<b>66</b>	34	18
<b>67</b>	33	16
<b>68</b>	32	14
<b>69</b>	31	12
<b>70</b>	30	10
<b>71</b>	29	8
<b>72</b>	28	6
<b>73</b>	27	4
<b>74</b>	26	2
<b>75 -100</b>	25 - 0	0

\* Due to insurable causes

**TABLE D - NUMBER OF CHERRIES PER POUND**

<b>DIAMETER, INCHES</b>	<b>ROW SIZE*</b>	<b>NUMBER OF FRUIT PER POUND</b>
67/64	10	50
64/64	10½	55
61/64	11	60
57/64	11½	65
54/64	12	75
51/64	12½	86
48/64	13	100

\* Row size is a term used to indicate the number of cherries it takes to fill a row in a standard packed box of cherries.

**TABLE E - NUMBER OF TREES PER ACRE (Subtract missing/non-producing trees)**

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

For spacing not shown on the chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 square feet per acre (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10.0 ft. equals 65 sq. ft. then 43,560 divided by 65 equals 670 trees per acre. Refer to the LAM for additional information on how to calculate the number of trees per acre.