CALIFORNIA
APH AVOCADO
PILOT LOSS
ADJUSTMENT
STANDARDS
HANDBOOK
2010 and Succeeding Crop Years
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 CHANGES/CONTROL CHART

This is the initial issuance of this Handbook.
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1. INTRODUCTION

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

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through slipsheets or bulletins).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

A. DISTRIBUTION

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

   (a) One legible copy to 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 California avocado loss adjustment and this handbook which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

   BCCR  Barclay’s California Code of Regulations
   CAC   California Avocado Commission
   CDFA  California Department of Food and Agriculture

***
(4) Definitions:

***

Commercial Sale
Any sale of avocados that have been inspected under the rules of the CDFA and to which a marketing assessment payment applies under the Hass Avocado Promotion, Research, and Information Act of 2000.

Crop Year
The period of time that begins on December 1 immediately prior to the time the avocado trees normally bloom and that ends on October 31 of the calendar year following such bloom. Crop Year is designated by the calendar year following the year in which the avocado trees normally bloom.

Direct Marketing
The sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer’s market, and permitting the general public to enter the fields for the purpose of picking all or a portion of the crop.

Fruit Drop
For the purpose of this handbook, fruit drop, commonly called “June drop,” is a natural self-thinning phenomenon whereby an avocado tree reduces a heavy fruit load by dropping small immature fruit. This second fruit drop usually occurs in June and is distinguished from the first drop of fruit occurring shortly after bloom and usually caused by lack of or incomplete pollination, pests, or temperatures.

Although there is some evidence that over-fertilizing with nitrogen during the early fruit stages can influence fruit drop, crop experts do not believe the data are overwhelmingly convincing. Excessive fruit drop determined to be caused by improper use of Nitrogen will be considered production to count under uninsured causes.

Harvest
Picking of marketable avocado fruit from the trees.

 Marketable
An avocado fruit that meets the standards published by the CDFA with respect to maturity, defects, size, and weight. Regulations are available from the BCCR website.

 No. 2 avocado production
An avocado fruit that is marketable but that is diverted into processing uses due to visual defects resulting from an insured cause of loss.

 Set Out
Transplanting an avocado tree into the orchard or grafting a scion onto rootstock.
Stump(ing) A practice whereby the height of an avocado tree is reduced to approximately four to six feet by removal of branches.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

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

(1) The crop insured will be all avocados in the county grown on insurable acreage, and for which a premium rates are provided:

(a) In which the insured has a share;

(b) That is grown for harvest as avocado fruit for commercial sale;

(c) That are irrigated;

(d) That are grown on trees that, if inspected, are considered acceptable by the AIP; and

(e) That is a type identified in the actuarial documents;

(f) That are grown on trees that have reached the sixth growing season after being set out unless the crop has achieved a yield of 2,000 lbs. per acre in one of the most recent three (3) crop years, or as otherwise allowed by the Special Provisions.

(2) Avocado trees 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 Pilot Avocado Crop Provisions.

(3) If a producer is eligible to receive an indemnity under CAT coverage and benefits compensating him or her for the same loss under any other USDA program, the producer must elect the program from which they wish to receive benefits.

(4) Avocado trees that have been stumped are not insurable for three calendar years following the calendar year in which the stumping occurred.

(5) Refer to the Special Provisions for any additional insurability requirements.
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

Refer to the CIH and the LAM for 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 may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

4. CALIFORNIA AVOCADO 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) Specifically, for California avocados, circumstances that require an appraisal include (but are not limited to):

(a) When the insured chooses not to harvest any acreage;
(b) When mature production remains after the final harvest; or
(c) When mature production remains on the tree when stumped or removed.

Avocado trees are generally harvested more than once to remove a single crop. It may not be necessary to appraise fruit on the tree unless the insured does not intend to pick any more of the crop. If the insured does not intend to pick more of the crop, an appraisal must be performed. Avocados on the trees will most likely be eventually marketed. Fruit on the ground under the trees is probably not marketable unless it is picked up soon after falling.

Fruit on the ground under the trees is not marketable unless the CDFA has determined that a period of extreme winds has occurred and has authorized maturity testing of windfall fruit for a period not to exceed five (5) days after the end of the extreme winds. Only fruit that is not more than two sizes smaller than the smallest size released for harvest may be tested. Where no size release has been made, testing is permitted on avocados weighing not less than 6.25 ounces avoirdupois. Fruit on the ground after the five day period that meets all these conditions and is marketable shall be included in production to count.

(3) To help prevent the spread of the most serious disease (Avocado (Phytophthora) Root Rot) affecting avocados, the following precautions should be adhered to when appraising avocados:

(a) Carry a spray bottle of alcohol to disinfect bottom of shoes.
(b) Enter the orchard with a clean vehicle (free of mud and dust), and be careful not to stir up dust when driving in the orchard.
(c) Ladders, boxes, bins, etc., must be free of mud and dust before entering the orchard.
(d) Observe any phytosanitary precautions which the insured has implemented.

(4) **Applicability** – Within the policy provisions is a requirement that insureds file a “notice of damage or loss” with the AIP in the following situations:

(a) At least 15 days before any production from any unit will be sold by direct marketing. The AIP will conduct a preharvest appraisal that will be used to determine the insured’s production. If damage occurs after the preharvest appraisal, and the insured can provide acceptable records that account for all production removed from the unit after the appraisal, the AIP will conduct an additional appraisal that will be used to determine production.

The insured’s failure to give timely notice that production will be marketed directly to consumers will result in an appraised value of production to count of not less than the production guarantee per acre if such failure results in lack of ability to accurately determine the production to count.

(b) Immediately if the insured intends to claim an indemnity on any unit, so any damaged production may be inspected. The insured must not sell or otherwise dispose of any damaged production until the AIP has given written consent to do so, or 15 days, whichever is earlier. If the insured fails to meet these requirements, all such production will be considered undamaged and included as production to count.

(c) Immediately if the insured intends to stump 10% or more of the trees on a unit after insurance has attached for a crop year.

(5) **Appraisal dates:**

(a) AIP representatives will set appraisal dates.

(b) Appraise avocados **after the second fruit drop period (June Drop)**, but before the fruit is removed from the trees. See Subsection 2 B (4) for definition of fruit drop.

(6) Growers will normally harvest mature avocados prior to stumping; therefore, appraisals are generally not needed. The stumpng process will remove the crop that would have been harvested the following crop year. This change in practice is addressed in the Pilot Avocado Crop Provisions and the actuarial documents.

**B. SELECTING REPRESENTATIVE SAMPLE FOR APPRAISALS**

Determine the trees to be used in the representative sample based on:

(1) Total acreage and number of trees (Refer to **TABLE A**);

(2) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy or stump a portion of the orchard, split the orchard into sub-orchards, and appraise each one separately.

(3) Tree age, size, density, and vigor;
(4) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees;

(5) Whether or not any areas have been color (partially) picked; and

(6) Take not less than the minimum number (count) of representative samples required in TABLE A for each orchard or sub-orchard.

C. GROWTH STAGES

Growth stages do not apply to avocado appraisals, but crop years are very important and must be designated.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

<table>
<thead>
<tr>
<th><em>Appraisal Method</em></th>
<th>Use...</th>
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</thead>
<tbody>
<tr>
<td>Immature avocado appraisal method</td>
<td>up to general maturity of the crop.</td>
</tr>
<tr>
<td>Mature avocado appraisal method</td>
<td>only on or after the final release date for the crop year.</td>
</tr>
</tbody>
</table>

Release dates are published by the CDFA “when the director is satisfied that all fruit of a given size of a specified variety meet the maturity standards.” Release dates for a season are based on historical dry weight data and are announced annually. The release date for the smallest size (70 and smaller) of Hass avocados has been January 16 of the calendar year following bloom. The adjuster must verify this date for the current crop year. See Exhibit 2 for information regarding the source of these data if a copy of the director’s letter is not available.

B. IMMATURE AVOCADO APPRAISAL METHOD

(1) **Fruit Count.**

   (a) Count the number of immature fruit from representative sample trees. Include fruit damaged due to uninsured causes.

   (b) Do not include any fruit damaged by insurable causes including those fruits that obviously would not remain on the tree until maturity.

   (c) Total the number of fruit from B (1) (a) above, and divide by the number of samples taken to calculate the “Average Fruit per Tree”.

(2) **Production to Count.**

   (a) Multiply the “Average Fruit per Tree” times the 0.90 “Survival Factor” to calculate the “Average Fruit to Count”.

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(b) Divide the “Average Fruit to Count” by 2 (Average Number of Mature Fruit per Pound for Hass variety) to calculate the “Pounds per Tree”.

(c) To calculate “Pounds per Acre,” multiply the “Pounds per Tree” times the “Number of Trees per Acre”. (Refer to TABLE B.)

C. MATURE AVOCADO APPRAISAL METHOD

(1) If no acreage on the unit has been harvested, have the insured arrange for the avocados to be harvested from each representative tree. Document such inspections in the narrative section of the claim form or on a special report.

(2) If no acreage on the unit has been harvested, and it is past the final maturity release date for the crop year, the fruit is determined acceptable to the packer if harvested and delivered. Document this determination in the Narrative section of the Appraisal Worksheet.

(3) Select representative sample trees for fruit weights.

(4) Fruit Count

(a) Count the number of mature fruit from representative sample trees, and enter total number of fruit from each sample on the appraisal worksheet.

(b) Total the number of fruit from (4) (a) above, and divide by the number of samples taken to calculate the “Average Fruit per Tree”.

(5) Random Pick

(a) From each sample tree, randomly select a 50-fruit sample. From the 50-fruit sample, enter the number of fruit that meets CDFA standards on the appraisal worksheet. Never use less than 50 fruit per sample as a basis for establishing the percent of loss for any unit or sub-orchard. If a sample tree has less than 50 total fruit, use as many additional trees (with similar crop damage) as necessary to obtain the required number of fruit.

(b) Weigh all of the sample fruit that meets CDFA standards to calculate the “Weight of Tested Fruit.” Record the weights in pounds, to tenths, on the appraisal worksheet.

(c) Calculate the “Total Number of Fruit Meeting Standards” by totaling the number of fruit that meet standards in (5) (a) above.

(d) Calculate the “Total Weight” by totaling the weight of fruit in (5) (b) above.

(e) Divide the “Total Number of Fruit Meeting Standards” by the Total Fruit Sampled to calculate the “Avg. Percent of Tested Fruit”.

(f) Divide the “Total Weight” by the “Total Number of Fruit Meeting Standards” to calculate the “Avg. Weight per Fruit.”
(6) Production to Count

(a) Multiply the “Avg. Fruit per Tree” by the “Avg. Percent Tested Fruit” to calculate the number of “Tested Fruit per Tree”.

(b) Multiply the result in (6) (a) by the “Avg. Weight per Fruit” to calculate the “Pounds/Tree”.

(c) Multiply the “Pounds/Tree” by “Number of Trees/Acre” to calculate the “Pounds/Acre”.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

(1) The entry items in subsection C are the minimum requirements for the California avocado appraisal worksheet for the Immature and Mature Avocado Appraisal Methods. All 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 Nondiscrimination Statement can be found in the DSSH. The current Privacy Act can be found on the RMA website at http://www.rma.usda.gov/regs/required.html or successor website.

(4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

(1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet, 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) Separate appraisal worksheets are required for each unit or sub-orchard inspected. Refer to section 4 for sampling requirements.

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

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td><strong>Insured’s Name:</strong> Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Policy Number:</strong> Insured’s assigned policy number.</td>
</tr>
<tr>
<td>3.</td>
<td><strong>Claim Number:</strong> Claim number as assigned by the AIP.</td>
</tr>
<tr>
<td>4.</td>
<td><strong>Unit Number:</strong> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).</td>
</tr>
<tr>
<td>5.</td>
<td><strong>Crop:</strong> “Avocados” (0019).</td>
</tr>
<tr>
<td>6.</td>
<td><strong>Crop Year:</strong> Four-digit crop year, as defined in the policy, for which the claim has been filed.</td>
</tr>
<tr>
<td>7.</td>
<td><strong>Cause of Damage:</strong> Name of insured cause of loss for this crop as listed in the LAM. If an insured cause of loss is coded as “Other,” explain in the “Narrative”.</td>
</tr>
<tr>
<td>8.</td>
<td><strong>Date of Damage:</strong> 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).</td>
</tr>
</tbody>
</table>

A – IMMATURE AVOCADO APPRAISAL METHOD

9. **Orchard ID:** Orchard identification symbol.
10. **Acres:** Number of determined acres, to tenths, in the orchard or sub-orchard of the unit being appraised. Refer to Section 8 B, Section 1 - Acreage Appraised, Production, And Adjustments, items B or C.

11. **# of Avocados Per Sample Tree:** Number of undamaged avocados on each sample tree and avocados damaged due to uninsured causes. Do not include any fruit damaged by insurable causes including those fruits that obviously would not remain on the tree until maturity. Explain any uninsured causes in Remarks section.

12. **Total # Avocados:** Total number of avocados from all samples.

13. **No. of Samples:** The number of trees sampled.

14. **Avg. Fruit/Tree:** Item 12, “Total # Avocados” divided by item 13, “No. of Samples”. (result to tenths)

15. **Survival Factor:** “0.90” pre-printed on worksheet. MAKE NO ENTRY.

16. **Avg. Fruit to Count:** Item 14, “Avg. Fruit/Tree” times item 15, “Survival Factor,” result to tenths.

17. **Avg. # Fruit/Lb.:** “2” pre-printed on worksheet. MAKE NO ENTRY

18. **Avg. Lbs./Tree:** Item 16, “Avg. Fruit to Count” divided by item 17, “Avg. # Fruit/Lb.” result in pounds to tenths.

19. **Trees/Acre:** Refer to TABLE B to enter appropriate number of trees per acre.

20. **Appraisal Lbs./Acre:** Item 18, “Avg. Lbs./Tree” times item 19, “Trees/Acre,” results in whole pounds.

**SECTION B – MATURE AVOCADO APPRAISAL METHOD**

**PART I – FRUIT COUNT**

21. **Orchard ID:** Orchard identification symbol.

22. **Acres:** Number of determined acres to tenths in orchard or sub-orchard being appraised. Refer to Section 8 B, Section 1 - Acreage Appraised, Production, And Adjustments, items B or C.

23. **Fruit Count-Number of Fruit From Each Sample Tree:** Total number of damaged and un-damaged fruit from each sample tree.

24. **Total Fruit:** Number of fruit from all trees in item 23.

25. **Number of Samples:** Number of samples taken from item 23.

26. **Avg. Fruit per Tree:** Item 24 divided by item 25, to tenths.
PART II – RANDOM PICK

27. **Random Pick No. of Fruit Which Meet Standards:** Randomly select a 50-fruit sample from each representative sample tree. Document the number of fruit in the 50-fruit samples that meets or exceeds CDFA standards.

28. **Weight of Tested Fruit (50 per Sample):** Weight of sample fruit that meets or exceeds CDFA standards in pounds, to tenths.

29. **Total Number of Fruit Meeting Standards:** Total number of fruit from item 27.

30. **Total Weight:** Total weight of fruit in item 28 in pounds, to tenths.

31. **Total Fruit Sampled:** Total number of fruit sampled. (i.e. 50 fruit/sample and 5 samples taken = 250 total fruit sampled).

32. **Total Number of Fruit Meeting Standards:** Transfer entry from item 29.

33. **Avg. Percent of Tested Fruit:** Item 29 divided by item 31, to two decimal places.

   Enter percent as a two-place decimal (e.g., 12 equals 0.12).

34. **Avg. Weight per Fruit:** Item 30 divided by Item 32, rounded to hundredths.

PART III – PRODUCTION TO COUNT

35. **Avg. Fruit per Tree:** Transfer entry from item 26.

36. **Avg. Percent of Tested Fruit:** Transfer entry from item 33.

37. **Tested Fruit per Tree:** Item 35 by item 36, to tenths.

38. **Avg. Weight per Fruit:** Transfer entry from item 34.

39. **Pounds/Tree:** Item 37 times item 38, to two decimal places.

40. **Number of Trees/Acre:** Measure the distance between trees and enter the number of bearing trees per acre. Refer to **TABLE B** for tree population per acre chart.

41. **Pounds/Acre:** Item 39 times item 40, in whole pounds.

42. **Remarks:** Enter any additional information pertinent to the unit appraisal, (i.e. – tree spacing, etc.).

43. **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 Production Worksheet.
44. **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 insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.

45. **Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
### Immature Avocado Appraisal Method Example

**For Illustration Purposes Only**

**Company Name:**

**CALIFORNIA AVOCADO APPRAISAL WORKSHEET**

<table>
<thead>
<tr>
<th>Orchard ID</th>
<th>Acres</th>
<th># of Avocados per Sample Tree</th>
<th>Total # Avocados</th>
<th>No. of Samples</th>
<th>Avg. Fruit/Tree</th>
<th>Survival Factor</th>
<th>Avg. Fruit to Count</th>
<th>Avg. # Fruit/Lb.</th>
<th>Avg. Lbs./Tree</th>
<th>Trees/Acre</th>
<th>Appraisal (Lbs./Acre)</th>
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<tr>
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<td>5.0</td>
<td>37 25 29 30</td>
<td>198</td>
<td>7</td>
<td>28.3</td>
<td>.90</td>
<td>25.5</td>
<td>2</td>
<td>12.8</td>
<td>145</td>
<td>1,856</td>
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</table>

### Section A. Immature Appraisal Method

### Part I: Fruit Count

<table>
<thead>
<tr>
<th>Orchard ID</th>
<th>22. Acres</th>
<th>23. Fruit Count-Number of Fruit from Each Sample Tree</th>
<th>24. Total Fruit</th>
<th>25. Number of Samples</th>
<th>26. Avg. Fruit per Tree</th>
</tr>
</thead>
</table>

### Part II: Random Pick

<table>
<thead>
<tr>
<th>27. Random Pick No. of Fruit Which Meet Standards (50 per Sample)</th>
<th>29. Total # Fruit Meeting Standards</th>
<th>30. Total Weight</th>
<th>31. Total # of Fruit Meeting Standards</th>
<th>32. Total Fruit Sampled</th>
<th>33. Avg. Percent of Tested Fruit</th>
<th>34. Avg. Weight per Fruit</th>
</tr>
</thead>
</table>

### Part III: Production to Count

|-------------------------|---------------------------------|---------------------------|-----------------------|----------------|--------------------------|-----------------|

### Remarks

Tree spacing in the orchard – 15’ x 20’

This form example does not illustrate all required entry items (e.g., signatures, etc.)
### California Avocado Appraisal Worksheet

#### Section A. Immature Appraisal Method

<table>
<thead>
<tr>
<th>Orchard ID</th>
<th>Acres</th>
<th># of Avocados per Sample Tree</th>
<th>Total Avocados</th>
<th>No. of Samples</th>
<th>Avg. Fruit/Tree</th>
<th>Survival Factor</th>
<th>Avg. Fruit to Count</th>
<th>Avg. # Fruit/Lb.</th>
<th>Avg. Lbs./Tree</th>
<th>Trees/Acre</th>
<th>Appraisal (Lbs./Acre)</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.</td>
<td>10.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\[
\text{Survival Factor} = 0.90 \quad \text{Avg. Fruit/Tree} = 2 \quad \text{Avg. Fruit to Count} = x
\]

#### Section B. Mature Appraisal Method

**Part I: Fruit Count**

- **Orchard ID**: B-1
- **Acres**: 5.0

\[
\text{Total Fruit} = 300 \quad \text{No. of Samples} = 5 \quad \text{Avg. Fruit per Tree} = 60.0
\]

**Part II: Random Pick**

- **Random Pick No. of Fruit Which Meet Standards**: 22
- **Weight of Tested Fruit**: 8.6

\[
\text{Total # of Fruit Meeting Standards} = 94 \quad \text{Total Weight} = 47.1
\]

**Part III: Production to Count**

- **Avg. Fruit per Tree**: 60.0
- **Avg. Percent of Tested Fruit**: 0.38

\[
\text{Avg. Fruit per Tree} = 22.8 \quad \text{Avg. Wt. per Fruit} = 11.4 \quad \text{Pounds/Tree} = 145 \quad \text{Pounds/Acre} = 1,653
\]

**Remarks**

Tree spacing in the orchard – 15’ x 20’

This form example does not illustrate all required entry items (e.g., signatures, etc.)
D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS

(1) The Summary of Harvested Avocado Production Worksheet will be referred to as the summary worksheet, herein.

(2) The summary worksheet contains the required items and information for documenting the value of harvested avocado production.

(3) Separate summary worksheets are required for:
   
   (a) Each unit,
   (b) Each processor/packer receiving production,
   (c) Unsold harvested production,
   (d) Production sold at roadside stands
   (e) Each variety of avocado, and
   (f) No. 2 production.

(4) CAC forms provide documentation of harvested production needed to complete item entries on the summary worksheet. Acceptable forms include:

   (a) Assessment Reports,
   (b) Pool Grade Report and Statements,
   (c) Grower Packout Statements,
   (d) Grower Statements,
   (e) Processor/Packer Load Delivery Receipts, and/or
   (f) Other forms that contain CAC harvested production information and are acceptable to the AIP.

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Company Name:</strong> Name of AIP, if not preprinted on the worksheet. (Company Name)</td>
</tr>
<tr>
<td>1.</td>
<td><strong>Insured's Name:</strong> Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Crop Year:</strong> Four-digit crop year, as defined in the policy, for which the claim has been filed.</td>
</tr>
<tr>
<td>3.</td>
<td><strong>Policy Number:</strong> Insured's assigned policy number.</td>
</tr>
<tr>
<td>4.</td>
<td><strong>Claim Number:</strong> Claim number assigned by the AIP.</td>
</tr>
<tr>
<td>5.</td>
<td><strong>Unit No.:</strong> Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).</td>
</tr>
<tr>
<td>6.</td>
<td><strong>Appraised Acres:</strong> Appraised acres, rounded to tenths.</td>
</tr>
</tbody>
</table>
7. **Name, Address and Phone Number of Processor/Packer:** Name, address, and telephone number of the processor/packer from the harvested production form. Include “No. 2 Production” if this summary worksheet is for No. 2 production for which the value per pound is less than 75 percent of the maximum price election on the day of sale.

8. **Date Received:** Date (e.g. MM/DD/YYYY) bins are received by the processor/packer. This should be the same date on the harvested production form.

9. **Receipt Number:** Applicable number from the harvested production form.

10. **Pounds Harvested Fruit:** Whole pounds of harvested fruit from the harvested production form.

11. If the worksheet is No. 2 production, draw a line through the words “Crop Year’s Season Average.” Draw a vertical line in the item box. Enter the price of the No. 2 production to the left of the vertical line. Enter 75 percent of the maximum price election to the right of that line. Otherwise, make no entry.

12. If the worksheet is No. 2 production, line out the column heading and insert “PTC.” Enter the result of dividing the value of the No. 2 production by 75 percent of the maximum price election multiplied by the quantity in item 10. Enter the quantity in item 10 if the value of the No. 2 production is greater than 75 percent of the maximum price election. Otherwise, make no entry.

13. **Total Harvested Pounds Fruit:** Total of item 10, “Pounds Harvested Fruit” entries, in whole pounds.

14. If the worksheet is for No. 2 production, line out “Harvested Value” and enter “PTC.” Enter the sum of the entries in column 12.

15. **Remarks:** Enter pertinent information about any delivered harvested production.

16. **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 insured’s authorized representative), particularly explaining codes, etc. which may not be readily understood.

17. **Adjuster’s Code Number, Signature, and Date:** Code Number, signature of adjuster, and date signed after the insured (or insured’s authorized representative) has signed.

18. **Page Number:** Page numbers (Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
### SUMMARY OF HARVESTED AVOCADO PRODUCTION WORKSHEET

<table>
<thead>
<tr>
<th>Date Received 8.</th>
<th>Receipt Number 9.</th>
<th>Pounds Harvested Fruit 10.</th>
<th>Crop Year’s Season Average Price 11.</th>
<th>Line Harvested Value (11 x 12) 12.</th>
</tr>
</thead>
<tbody>
<tr>
<td>MM/DD/YYYY</td>
<td>01234</td>
<td>2,675</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MM/DD/YYYY</td>
<td>02468</td>
<td>3,550</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MM/DD/YYYY</td>
<td>12468</td>
<td>3,025</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MM/DD/YYYY</td>
<td>12512</td>
<td>3,200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MM/DD/YYYY</td>
<td>24151</td>
<td>2,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MM/DD/YYYY</td>
<td>27134</td>
<td>3,025</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Total Harvested Pounds/Fruit 1,875

14. Total Harvested Value 1,315
8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

(1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All these entry items are considered “Substantive” (i.e., they are required.)

(2) Production Worksheet Completion Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive” (i.e., they are required.)

(3) The Privacy Act and Nondiscrimination Statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The Nondiscrimination Statement can be found in the DSSH. The current Privacy Act can be found on the RMA website at http://www.rma.usda.gov/regs/required.html or successor website.

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

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

B. GENERAL INFORMATION FOR FORM ENTRIES AND COMPLETION INFORMATION

(1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.

(2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.

(3) Refer to the LAM for instructions regarding the following:

(a) Acreage report errors.

(b) Delayed notices and delayed claims.

(c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

(d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
(e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeds 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) If notice of damage was given, an inspection is necessary to verify the amount of damage and that passing grade fruit has been picked up and delivered to the packer. The insured’s signature is required.

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

C. **FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Crop/Code #:</strong> “Avocados” (0019).</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Unit #:</strong> Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).</td>
</tr>
<tr>
<td>3.</td>
<td><strong>Legal Description:</strong> Section, township, and range number, or other legal description that identifies the location of the unit.</td>
</tr>
<tr>
<td>4.</td>
<td><strong>Date of Damage:</strong> 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).</td>
</tr>
<tr>
<td>5.</td>
<td><strong>Cause of Damage:</strong> Name of insured cause(s) of loss for <strong>this crop</strong> 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.</td>
</tr>
<tr>
<td>6.</td>
<td><strong>Primary Cause %:</strong> <strong>PRELIMINARY:</strong> MAKE NO ENTRY. <strong>FINAL:</strong> 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.</td>
</tr>
</tbody>
</table>
7. **Company/Agency:** Name of 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 Unit,” 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.

   b. 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 first space of item 14 on the second set.

   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.

   **FINAL:** Transfer the last date in the first or second space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) 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(ies):**

a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE”.

   (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.

Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

(1) Rate classes, types, or farming practices;

(2) APH yields;

(3) Appraisals;

(4) Stages or intended use(s) of acreage;

(5) Shares (e.g., 50% and 75% shares on the same unit); or

(6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td><strong>Field ID:</strong> The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions of the Production Worksheet. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</td>
</tr>
</tbody>
</table>

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.**
B. Preliminary 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 (i.e. land acres vs. tree/vine/bush acres).

**FINAL:** MAKE NO ENTRY.

C. Final Acres: Refer to the LAM for definition of acceptable determined acres for perennial crops used herein.

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

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

**FINAL:** Determined acres to tenths. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops (i.e. land acres vs. tree/vine/bush acres).

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 the authorization in the Narrative.

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.

<table>
<thead>
<tr>
<th>$C_1$</th>
<th>Enter the ACTUAL acres for the orchard/sub-orchard.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$C_2$</td>
<td>Enter the REPORTED acres for the orchard/sub-orchard.</td>
</tr>
</tbody>
</table>

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 there is no “Rate Class” or “High Risk Area” 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: Enter the three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.
G. **Type/Class/Variety:** Enter the 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:** Enter the stage abbreviation as shown below.

**STAGE**

“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 with consent.

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

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

**USE**

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

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

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

J. **Appraised Potential:** Enter the per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. Refer to section 4, “California Avocado Appraisals” for additional instructions.

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

K$_1$ – L. MAKE NO ENTRY.

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 dollars and cents for any “P” stage acreage.

On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in dollars and cents for any such acreage. Refer to the LAM for information on how to determine 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. Adjusted Potential: Column “J” plus Column “M”, in whole pounds.

O. Total to Count: Column “C” or “C1” (actual acres) by column “N”, rounded to nearest whole pound.

P. Per Acre: Enter the production guarantee per acre from the schedule of insurance.

Q. Total: Column “C2” (reported acres; “C” if acreage is not under-reported) times Column “P”. Round to nearest whole pound.

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.”
NARRATIVE:

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

a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.

b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.

c. Explain any uninsured causes, unusual, or controversial cases.

d. If there is an appraisal in Section I, Column M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal 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. 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, item “O,” and/or any production not included in Section II, item “I” or columns “B” through “E” entries (e.g., harvested production from uninsured acreage 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 photo 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 any delayed notices or delayed claims as instructed in the LAM.
Document any authorized estimated acres shown in section I, item C as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”

Document the method and calculation used to determine acres for the unit. Refer to the LAM.

Record any trees removed without an inspection.

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.

Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.

Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

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 (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 sold, enter the name and address of processor as applicable in items “B” through “E”. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).

3. If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

   a. Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

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

   b. Varying shares; e.g., 50 percent and 75 percent shares on the same unit.

   c. Varying determinations of production (varying value, etc.).

4. There will generally be no harvested production entries in items “A1” through “N” for preliminary inspections.
Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.</td>
<td>Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</td>
</tr>
<tr>
<td></td>
<td><strong>PRELIMINARY:</strong> MAKE NO ENTRY.</td>
</tr>
<tr>
<td></td>
<td><strong>FINAL:</strong></td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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”.</td>
</tr>
<tr>
<td></td>
<td>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”.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>19.</td>
<td>Similar Damage:</td>
</tr>
<tr>
<td></td>
<td><strong>PRELIMINARY:</strong> MAKE NO ENTRY.</td>
</tr>
<tr>
<td></td>
<td><strong>FINAL:</strong> 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.</td>
</tr>
<tr>
<td>20.</td>
<td>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.</td>
</tr>
<tr>
<td>21.</td>
<td>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.</td>
</tr>
<tr>
<td>A_1.</td>
<td>Share: RECORD ONLY VARYING SHARES on SAME unit to three decimal places.</td>
</tr>
<tr>
<td>A_2.</td>
<td>Field ID:</td>
</tr>
<tr>
<td></td>
<td>a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.</td>
</tr>
</tbody>
</table>
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/type the corresponding Field ID (from Section I, item “A”).

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

B. - E. **Length or Diameter, Width, Depth, and Deduction:** For production sold, enter the name and address of the Packer or Processor. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).

F. - H. **MAKE NO ENTRY.**

I. **Bu., Ton, Lbs, Cwt:** Circle “Lbs” in column heading. Enter the total weight in whole pounds for production:

a. Weighed.

b. Sold – obtain production for the UNIT from the “Summary of Harvested Avocado Production” (see “Summary of Harvested Avocado Production Worksheet and Completion Procedures, item 14”) or other forms containing verifiable harvested production that is authorized by the CAC and the AIP.

J. - M. **MAKE NO ENTRY.**

N. **Adjusted Production:** Enter whole pounds from column “I”.

O. **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 guarantee per acre.

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

P. **Production:** Result of subtracting the entry in column “O” from column “N,” in whole pounds.

Q. – R. **MAKE NO ENTRY.**

S. **Production to Count:** Enter the value shown in column “P”. Round to nearest whole pound.

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:** Enter the sum of Column “S” in whole pounds.

23. **Section I Total:**  
**PRELIMINARY:** MAKE NO ENTRY. 
**FINAL:** Enter whole pounds from column “O” total in section I.

24. **Unit Total:**  
**PRELIMINARY:** MAKE NO ENTRY. 
**FINAL:** Total of 22 and 23, to whole pounds.

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 Appraisal Worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood. Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**  
**PRELIMINARY:** Page numbers – “1,” “2,” etc., at the time of inspection. 
**FINAL:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
PRODUCTION WORKSHEET  
( FOR ILLUSTRATION PURPOSES ONLY )

1. Crop/Code# 
   Avocados 0019
2. Units 00100
3. Legal Description SW32-4N-22W
4. Date of Damage MAY
5. Cause of Damage WIND
6. Primary Cause % 100%
7. Company Any Company
   Agency Any Agency
8. Name of Insured I. M. Insured
9. Claim # XXXXXX
10. Policy # XXXXXXX
11. Crop Year YYYY
12. Additional Units 00200 00300

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Prelim Acres</th>
<th>Final Acres</th>
<th>Interest or Share</th>
<th>Risk</th>
<th>Practice</th>
<th>Type Class</th>
<th>Stage</th>
<th>Intended or Final Use</th>
<th>L</th>
<th>M</th>
<th>N</th>
<th>O</th>
<th>P</th>
<th>Q</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-1</td>
<td>5.0</td>
<td>5.0</td>
<td>1.000</td>
<td>C06</td>
<td>002</td>
<td>055</td>
<td>UH</td>
<td>UH</td>
<td></td>
<td>1,856</td>
<td></td>
<td>1,856</td>
<td>9,280</td>
<td>2,698</td>
</tr>
<tr>
<td>B-1</td>
<td>5.0</td>
<td>5.0</td>
<td>1.000</td>
<td>C06</td>
<td>002</td>
<td>055</td>
<td>UH</td>
<td>UH</td>
<td></td>
<td>1,653</td>
<td></td>
<td>1,653</td>
<td>8,265</td>
<td>2,698</td>
</tr>
<tr>
<td>C-1</td>
<td>5.0</td>
<td>5.0</td>
<td>1.000</td>
<td>C06</td>
<td>002</td>
<td>055</td>
<td>P</td>
<td>WOC</td>
<td></td>
<td>2,698.00</td>
<td></td>
<td>2,698</td>
<td>13,490</td>
<td>2,698</td>
</tr>
<tr>
<td>D-1</td>
<td>5.0</td>
<td>5.0</td>
<td>1.000</td>
<td>C06</td>
<td>002</td>
<td>055</td>
<td>H</td>
<td>H</td>
<td></td>
<td>2,698</td>
<td></td>
<td>2,698</td>
<td>13,490</td>
<td>2,698</td>
</tr>
<tr>
<td>TOTAL</td>
<td>20.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>31,035</td>
<td></td>
<td>17. TOTALS 53,960</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NARRATIVE  ( If more space is needed, attach a Special Report )  See attached aerial photos for field ID's. Acreage determined by wheel measurement.
Field C-Uninsured causes assessed put to other use without consent. Field D harvested for fresh production.

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED MM/DD/YYYY
19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? X Yes No
20. ASSIGNMENT OF INDEMNITY? Yes X No
21. TRANSFER OF RIGHT TO INDEMNITY? Yes X No

AAA Processor
Anytown, CA

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Length of Diameter</th>
<th>Width</th>
<th>Depth</th>
<th>Deduction</th>
<th>Net Cubic Feet</th>
<th>Conversion Factor</th>
<th>Gross Production (F x G)</th>
<th>Bu. Lbs Cwt.</th>
<th>Shell/ Sugar Factor</th>
<th>FM%</th>
<th>Moisture Factor %</th>
<th>Test Wt.</th>
<th>Adjusted Production (H + O I x J X K x L x M)</th>
<th>Prod. Not To Count</th>
<th>Production (N - O)</th>
<th>Value</th>
<th>Mkt. Price</th>
<th>Quality Factor (O1 + O2)</th>
<th>Prod. to Count (P x R)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-1</td>
<td>19,415</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>B-1</td>
<td>19,415</td>
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</tr>
<tr>
<td>C-1</td>
<td>19,415</td>
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</tr>
<tr>
<td>D-1</td>
<td>19,415</td>
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<td></td>
</tr>
</tbody>
</table>

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

AUGUST 2008
30
FCIC-25890 (CA – APH AVOCADO)
9. REFERENCE MATERIAL

# TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

<table>
<thead>
<tr>
<th>Number of Acres</th>
<th>Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.1 – 10.0</td>
<td>The lesser of 5 trees or 5% of the number of trees in the grove or sub-grove</td>
</tr>
</tbody>
</table>

One additional tree is required for each additional 10.0 acres (or fraction thereof) in the grove or sub-grove.
| TABLE B – TREE POPULATION PER ACRE CHART |
|------------------|---|---|---|---|---|---|---|---|---|---|---|
|                 | 4  | 5  | 6  | 7  | 8  | 9  |     |     |     |     |     |
| 1               | 10,890 | 8,712 | 7,260 | 6,223 | 5,445 | 4,840 |     |     |     |     |     |
| 2               | 5,445 | 4,356 | 3,630 | 3,111 | 2,723 | 2,420 |     |     |     |     |     |
| 3               | 3,630 | 2,904 | 2,420 | 2,074 | 1,815 | 1,613 |     |     |     |     |     |
| 4               | 2,723 | 2,178 | 1,815 | 1,556 | 1,361 | 1,210 |     |     |     |     |     |
| 5               | 2,178 | 1,742 | 1,452 | 1,245 | 1,089 | 968  |     |     |     |     |     |
| 6               | 1,815 | 1,452 | 1,210 | 1,037 | 908  | 807  |     |     |     |     |     |
| 7               | 1,556 | 1,245 | 1,037 | 889  | 778  | 691  |     |     |     |     |     |
| 8               | 1,361 | 1,089 | 908  | 778  | 681  | 605  |     |     |     |     |     |
| 9               | 1,210 | 968   | 807  | 691  | 605  | 538  |     |     |     |     |     |

**DISTANCE BETWEEN PLANTS (In Feet)**

For spacing not shown on the charts: Multiply the distance between rows (nearest tenth foot) and divide by the distance between plants (nearest tenth foot) times the distance.

43,560 ÷ 65.0 SQ. FT. = 670 PLANTS PER ACRE

**EXAMPLE:** 6.5 FT. x 10.0 FT. = 65.0 SQ. FT.

6.5 FT. x 10.0 FT. = 65.0 SQ. FT.

For spacing not shown on the charts: Multiply the distance between rows (nearest tenth foot) and divide by the distance between plants (nearest tenth foot) times the distance.

43,560 ÷ 65.0 SQ. FT. = 670 PLANTS PER ACRE
### TABLE C – FLOWERING, FRUIT SET, FRUIT DEVELOPMENT AND HARVEST OF ‘HASS’ AVOCADOS

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>March</td>
<td>Sales</td>
<td>Closing</td>
<td>Sales</td>
<td>Closing</td>
<td>Sales</td>
</tr>
<tr>
<td>Nov</td>
<td>Dec</td>
<td>Jan</td>
<td>Feb</td>
<td>Mar</td>
<td>Apr</td>
</tr>
<tr>
<td>Flower</td>
<td>Initiation</td>
<td>2010 Crop</td>
<td>Flowering</td>
<td>2011 Crop</td>
<td>Flowering</td>
</tr>
<tr>
<td>November</td>
<td>Dec</td>
<td>Jan</td>
<td>Feb</td>
<td>Mar</td>
<td>Apr</td>
</tr>
<tr>
<td>Fruit Development 2009 Crop</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fruit Development 2010 Crop</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fruit Development 2011 Crop</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Rate of Increase in Fruit Size**

<table>
<thead>
<tr>
<th>2010 Crop Year</th>
<th>2011 Crop Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Period for Fruit Set and Retention</td>
<td>Critical Period for Fruit Set and Retention</td>
</tr>
</tbody>
</table>

Summarized by Watts and Associates from information available
EXHIBIT 1

CALIFORNIA CODE OF REGULATIONS

The official BCCR can be purchased and must be used in all court proceedings. However, for ease of reference, the unofficial California Code of Regulations can be accessed at http://ccr.oal.ca.gov/. To find information related to avocados:

First, click on the link to “List of CCR Titles”.

Second, click on the “+” sign next to “Title 3 Food and Agriculture”.

Third, click on the “+” sign next to “Division 3 Economics”.

Fourth, click on the “+” sign next to “Chapter 1. Fruit and Vegetable Standardization”.

Fifth, click on the “+” sign next to “Subchapter 4. Fresh Fruits, Nuts, and Vegetables”.

Sixth, click on the “+” sign next to “Article 11. Avocados”.


EXHIBIT 2
MATURITY RELEASE DATE INFORMATION

Source of Information for release dates:

If the adjuster does not have access to the letter issued by the CDFA, the release dates for each crop year will be published by the CAC at the URL http://www.avocado.org/. To find the release dates:

First, click on “California Industry”.

Second, click on “Growers”.

Third, click on “Statistics”.

Fourth, click on “Maturity Release Dates”.