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Department of  
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Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

FCIC-25130 (11-2010)

# **FIG LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2011 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25130 (11-2010)</b>
<b>SUBJECT:</b>  <b>FIG LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b> <b>DATE:</b>  /s/ Tim B. Witt 11/15/10  Deputy Administrator, Product Management

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2011 (FCIC-25130) issued **November 2010:**

- A. Page 1, subsection 2 B (3): Inserted abbreviation for Crop Provisions (CP), and Special Provisions (SP).
- B. Page 2, subsection 2 B (4): Inserted definition for “First Handler.”
- C. Page 3, subsection 3 A 4 (c): Inserted additional uninsured causes of damage information from the Basic Provisions.
- D. Page 5, subsection 4 C (1): Revised representative sample information.
- E. Page 7, subsection 5 C: Revised harvested appraisal information.
- F. Page 8, subsection 7 A (3): Revised internet link to Non-discrimination and Privacy Act statements on the RMA website.
- G. Page 8, subsection 7 B: Inserted instructions to complete a separate appraisal for insured acreage damaged solely by uninsured causes.
- H. Page 10, subsection 7 C, Appraisal Worksheet item 17, “Fig/Nut Pounds per Acre:” Inserted instructions to transfer insured cause appraisal and uninsured cause appraisal results to separate item entries on the Production Worksheet.

# FIG LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- I. Page 12, subsection 8 A (3): Revised internet link to Non-discrimination and Privacy Act statements on the RMA website.
- J. Page 13, subsection 8 B (6): Inserted reference to section 15(b) of the Basic Provisions for information on determining production to count on insured acreage that is harvested after it has been appraised.
- K. Pages 13 – 26, subsection 8 C: Revised item entry instructions to track with the new Production Worksheet format.
- L. Page 27: Inserted example of new Production Worksheet with fig claim entries.
- M. Throughout handbook, made syntax and format changes as needed so that this handbook tracks with the RMA-approved crop handbook standards format.

Control Chart For: Fig Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Insert	Entire Handbook					
Current Index	1-2	1-2	1-27	28-30	11-2010	FCIC-25130

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

CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DFA	Dried Fruit Association
DSSH	Document and Supplement Standards Handbook, FCIC-24040
SP	Special Provisions

(4) Definitions:

<b>Block</b>	Trees, vines, or bushes in an orchard, vineyard, bog, of a single or mixed age and density, separated by applicable practice, type, variety, different T-Yields Map Areas (TMA) or other characteristics shown in the actuarial documents.
<b>First Handler</b>	A person or entity who takes possession of, or purchases, the insured crop for the purpose of acting as an intermediary in the marketing/sales process.
<b>Harvest</b>	The picking of the figs from the trees or ground by hand or machine for the purpose of removal from the orchard.
<b>Manufacturing Grade Production</b>	Fig production that meets minimum grade standards and is defined as “manufacturing grade” by the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.
<b>Marketable Figs</b>	Figs that grade manufacturing grade or better in accordance with the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.
<b>Substandard Figs</b>	Fig production that does not meet minimum grade standards and is defined as “substandard” by the Marketing Order for Dried Figs, as amended, which is in effect on the date insurance attaches.
<b>Type</b>	The varietal name for edible figs from the genus “ <i>Ficus</i> ” listed in the SP (e.g., Adriatic, Black Mission, Calimyrna, and Kadota).

### 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. Fig **CP** 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, CP, and SP for a complete list.

- (1) **Insured Crop.** The crop insured will be all commercially grown dried figs that are grown in the county on insurable acreage for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That are grown for harvest as dried figs;
  - (c) That are irrigated;
  - (d) That have reached the seventh growing season after being set out (refer to **TABLE D**, herein for year of set out information); and



- (e) For which acceptable production records for at least the previous crop year are provided.
- (2) **Interplanted Crops.** Figs interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that such acreage does not meet the policy requirements for insurability.
- (3) **Insurability Requirements.** Figs are not insurable when:
  - (a) Grown on acreage with less than 90 percent of a stand based on the original planting pattern unless the AIP agrees, in writing, to insure such figs;
  - (b) The AIP inspects the figs and considers them not acceptable;
  - (c) Grown for the crop year the application is filed unless inspected and accepted by the AIP; or
  - (d) Grown on acreage acquired for the crop year unless such acreage has been inspected and accepted by the AIP.
- (4) **Uninsured Damage.** Insurance coverage is not provided against any loss of production:
  - (a) Due to fire, where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove, or
  - (b) Due to the inability to market the fruit as a direct result of quarantine, boycott, or refusal of any entity to accept production.
  - (c) Refer to the Basic Provisions for additional uninsured causes of damage.

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

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

## **C. UNIT DIVISION**

**Refer to** the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit (basic units by type if applicable), 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. QUALITY ADJUSTMENT**

Appraised and harvested fig production that grades manufacturing or grades substandard due to insurable cause(s) is eligible for quality adjustment. Select representative fig samples for delivery to the DFA for a grade determination. For figs that qualify for quality adjustment, calculate production to count as follows:

(1) **Manufacturing Grade Figs.**

Figs, which due to insurable causes, grade manufacturing will be adjusted by dividing the value per pound by the highest price election available for the type and multiplying this result (not to exceed 1.00) by the number of pounds of such production.

(2) **Substandard Grade Figs.**

(a) Figs, which due to insurable causes, grade substandard and are delivered to the substandard pool will not be considered production to count, provided the AIP:

1 Inspects all of the insured's substandard production; and

2 Gives written consent for such delivery prior to delivery.

(b) If the AIP does not give written consent prior to the delivery to the substandard pool, all production will be counted as undamaged marketable production.

(c) If the AIP gives written consent to the insured prior to delivery to the substandard pool, and substandard production is not delivered to the substandard pool, and is sold by the insured, this substandard production will be considered production to count and is adjusted as follows:

1 Divide the value per pound received for such substandard production by the highest price election available for the insured type; and

2 Multiply this result (not to exceed 1.00) by the number of pounds of such substandard production.

## **4. FIG APPRAISALS**

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### **A. GENERAL INFORMATION**

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

(2) **Appraisal Requirements.** Specifically for figs, when damage is reported and figs are still on the tree, circumstances that require an appraisal include (but are not limited to):

(a) When required by the AIP; or

(b) If verifiable production records may not be available.

(3) **Appraisals by Type.** Make separate appraisals for each fig type grown in the orchard, as applicable.

(4) **Appraisal Dates:**

(a) AIP representatives will set appraisal dates.

- (b) Whenever possible, appraise figs after the natural fruit drop period but 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 unit. 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 location of the fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the orchard, split the orchard into sub-orchards and appraise each orchard/sub-orchard separately;
  - (c) Percent of each type in the acreage;
  - (d) Tree age, size, density, and vigor; and
  - (e) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees.
- (2) Take not less than the number (count) of representative samples required in **TABLE A**, herein.

## **C. SELECTING REPRESENTATIVE SAMPLE FIGS FOR GRADING**

- (1) Before any fig counts are made, the insured and the adjuster together will collect a representative sample of damaged dried figs from the ground beneath each sample tree or windrows (refer to **TABLE A** herein for the applicable number of sample trees) to take to the DFA for grading to determine if the figs meet the minimum grade standards in the Marketing Order for Dried Figs. Each sample must contain a minimum of 12½ pounds of dried figs.
- (2) After DFA grading, if due to insurable causes the sample figs do not meet the minimum grade standards in the Marketing Order for Dried Figs, the figs will be declared substandard. Do not count such substandard production as production to count for the claim.
- (3) If this sample, after grading by the DFA, does meet the minimum grade standards in the Marketing Order for Dried Figs and the insured intends to harvest, appraise the production to determine the potential using the appraisal method in section 5 herein. Such production should be adjusted for quality according to the instructions in subsection 3 D herein and the CP.
- (4) Do not count unharvested fig production that grades substandard (i.e., not marketable) as production to count.

## 5. APPRAISAL METHODS

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### A. GENERAL INFORMATION

- (1) These instructions provide information on appraisal methods for:

Appraisal Method.....	Use.....
Fig Count Appraisals	for all pre-harvest appraisals.
Representative Tree Appraisals	when acreage is being harvested; harvest and count figs from representative sample trees.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for comparable unharvested acreage.

- (2) Use unharvested appraisals to determine potential production to count from acreage:
- (a) That will not be harvested,
  - (b) That is damaged by uninsured causes and the insured fails to follow recognized good fig farming practices,
  - (c) With unharvested production that would be marketable if harvested, or
  - (d) That the insured intends to abandon and no longer care for and the insured complies with such requirements in the CP.
- (3) Appraise unharvested acreage at not less than the production guarantee for production:
- (a) That is abandoned without AIP consent,
  - (b) Damaged solely by uninsured causes of loss,
  - (c) Destroyed by the insured without AIP consent, or
  - (d) That the insured fails to provide records of production acceptable to the AIP.
- (4) Use the Fig/Nuts Appraisal Worksheet hereafter referred to as the appraisal worksheet to document all fig count appraisals.
- (5) Appraise each fig type separately.
- (6) Appraise each orchard/sub-orchard separately, as applicable.
- (7) Use at least the number of representative sample trees for appraisals (refer to **TABLE A**).

## **B. UNHARVESTED APPRAISALS**

### **Fig Count Appraisals.**

- (1) Count all marketable dried figs and all unmarketable figs lost due to uninsured causes under each representative sample tree. Do not count unmarketable dried figs lost due to **insured causes**. Record fig count on the appraisal worksheet.
- (2) Total the number of dried figs from all representative sample trees and divide this total by the number of representative sample trees to calculate the average number of figs per tree.
- (3) Divide the average number of figs per tree by the number of figs per pound (refer to **TABLE B**, herein) to calculate the average number of pounds of dried figs per tree.
- (4) Multiply the average number of pounds of dried figs per tree by the number of bearing trees per acre to calculate the appraised number of dried fig pounds per acre.

## **C. HARVESTED FIG APPRAISALS**

- (1) **Representative Tree Appraisals.** When harvested representative tree appraisals are used, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements with the insured to do a field inspection when the insured harvests the representative sample trees. During the field inspection, the adjuster will:
  - (a) Select sample figs for grading/quality adjustment from the harvested samples as described in subsection 4 C,
  - (b) Determine the amount of appraised potential production on each sample tree as described in subsection 7 C, and
  - (c) Document the amount of potential appraised production and any applicable quality adjustment information on the appraisal worksheet as described in subsection 7 C.
- (2) **Harvested Acreage Appraisals.** Prior to harvest, estimate the potential amount of gross potential production on unharvested acreage. After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage; otherwise, use another appraisal method.

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

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### **A. DEVIATIONS**

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

## **B. MODIFICATIONS**

There are no pre-established modifications in 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. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The current Non-Discrimination and Privacy Act Statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (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 PROCEDURES**

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete a separate appraisal for:
  - (a) Each unit/orchard/sub-orchard inspected, as applicable;
  - (b) Each fig type (e.g., Adriatic, Black Mission, etc.) appraised, as applicable; and
  - (c) Insured acreage damaged solely by uninsured causes.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection C. An example appraisal worksheet is provided to illustrate how to complete entries.

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

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** Name of the AIP if not pre-printed on the worksheet (Company Name).

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
4. **Crop:** "Figs."
5. **Acres Appraised:** Appraised acres, to tenths.
6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
7. **Orch. ID:** Orchard identification symbol.
8. **Variety:** Type name (e.g., "Adriatic," "Black Mission," "Calimyrna," or "Kadota") as listed in the SP for the unit/orchard/suborchard being appraised.
9. **Acres:** Fig acres to tenths by type for the unit/orchard/suborchard inspected.
10. **Number of Figs/Nuts per Tree:** Count and enter the number of marketable figs and unmarketable figs damaged by **uninsured causes** per sample tree. Do not include any figs that are unmarketable due to **insured causes**. **Identify damage due to uninsured causes in the Remarks.**
11. **Total Figs/Nuts all Trees:** Total number of figs counted from column 10.
12. **Number Trees in Sample:** Number of sample trees.
13. **Average Figs/Nuts (per) Tree:** Column 11 divided by column 12, results as whole figs.
14. **Figs/Nuts Lb. for Variety:** Number of figs per pound (refer to **TABLE B**, herein) for the type being appraised.
15. **Average Pounds per Tree:** Column 13 divided by column 14, results in pounds rounded to two decimal places.
16. **Bearing Trees per Acre:** The actual number of **bearing** trees per acre. Refer to **TABLE D** to determine insurability of trees based on year of set out.

17. **Figs/Nuts Pounds per Acre:** Column 15 multiplied by column 16, results in whole pounds. Transfer entry (by line if more than one block/plot is listed on the appraisal worksheet) to separate lines on the Production Worksheet as follows:
- a. For insured cause appraisals: Column 31 “Appraised Potential.”
  - b. For uninsured cause appraisals: Column 37 “Uninsured Causes.”
- 18.-22. MAKE NO ENTRY.
23. **Remarks:** Enter any pertinent information such as the date of damage, insured/uninsured causes of damage, appraisal date, unit acreage, fig acreage eligible for quality adjustment, etc.

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

24. **Insured’s Signature and Date:** Insured (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 insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
25. **Adjuster’s Signature, Code No., and Date:** Code number, signature of adjuster, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to the signature date, document the appraisal in the “Remarks” section of the appraisal worksheet (if available); otherwise, document the appraisal date in the “Narrative” of the Production Worksheet.

**Page Number:** Page number - (Example: Page 1 of 1, Page 2 of 2, etc.).



<b>FIG/NUT TREES APPRAISAL WORKSHEET</b> (For Illustration Purposes Only)			Company <i>Any Company</i>			1 INSURED'S NAME <i>I. M. Insured</i>			2 POLICY NUMBER <i>XXXXXXX</i>			3 UNIT NO. <b>0001-0001BU</b>		
			Claim Number <i>XXXXXXX</i>			4 CROP <i>Figs</i>			5 ACRES APPRAISED <i>6.8</i>			6 CROP YEAR <i>YYYY</i>		

7	8	9	10			11	12	13	14	15	16	17	18	19	20	21
Orch. ID	Variety	Acres	Number of Figs/Nuts Per Tree			Total Figs/ Nuts All Trees	Number Trees in Sample	Average Figs/Nuts Tree 11 ÷ 12	Figs/Nuts lb. for Variety	Average Pounds Per Tree 13 ÷ 14	Bearing Trees Per Acre	Figs/Nuts Pounds Per Acre 15 x 16	Reject Factor	Net Nuts Lbs. per Acre 17 x 18	% Acres for Variety	Figs/Nuts Acre for Variety 19 x 20
<i>A</i>	<i>Adriatic</i>	<i>3.4</i>	<i>60</i>	<i>103</i>	<i>94</i>	<i>457</i>	<i>5</i>	<i>91</i>	<i>53</i>	<i>1.72</i>	<i>290</i>	<i>499</i>				
			<i>110</i>	<i>90</i>												
<i>B</i>	<i>Adriatic</i>	<i>3.4</i>	<i>94</i>	<i>97</i>	<i>104</i>	<i>480</i>	<i>5</i>	<i>96</i>	<i>53</i>	<i>1.81</i>	<i>290</i>	<i>525</i>				
			<i>86</i>	<i>99</i>												

23 REMARKS

*Date of Damage: MM/DD/YYYY, Damage due to excessive precipitation.*

*Appraisal Date: MM/DD/YYYY*

*Orchard A was eligible for quality adjustment due to excess precipitation.*

**12.2 Total unit acreage.**

22 Appraisal  
(Lbs./A.)

## EXAMPLE FIG COUNT APPRAISAL

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

## **8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. PRODUCTION WORKSHEET STANDARDS**

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. **The current Non-Discrimination and Privacy Act Statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.**
- (4) The DSSH requires the following certification statement on the form directly above the insured’s signature block.

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

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

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

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections **(including “No Indemnity Due” claims)** made 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 the insured are to 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 exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) Refer to section 15 (b) of the Basic Provisions for information on determining production to count when acreage is harvested after the crop has been appraised.

## C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<b>Item No.</b>	<b><u>Information Required</u></b>
1.	<b>Crop/Code #:</b> Figs/0060.
2.	<b>Unit #:</b> Unit number from the Summary of Coverage after it is verified to be correct.
3.	<b>Location Description:</b> Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	<b>Date(s) of Damage:</b> First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11, etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.  If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.
5.	<b>Cause(s) of Damage:</b> Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the column in item 5. Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	<i>MAY</i>	<i>JUN 30</i>	<i>JUN 30</i>	<i>AUG</i>	<i>AUG</i>
5. Cause(s) of Damage	<i>Excess Moisture</i>	<i>Tornado</i>	<i>Hail</i>	<i>Drought</i>	<i>Heat</i>
6. Insured Cause %	<i>10</i>	<i>20</i>	<i>15</i>	<i>25</i>	<i>20</i>
Narrative: <i>Additional date of damage – SEP 5, cause of damage – Freeze, insured cause Percent = 10%.</i>					

7. **Company/Agency:** Name of the AIP and agency servicing the contract.

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

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

10. **Policy #:** Insured’s assigned policy number.

11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:** MAKE NO ENTRY.

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

**FINAL:** Transfer the last date (in the 1<sup>st</sup> or 2<sup>nd</sup> space from first or second set of Production Worksheets) to the FINAL space on the **first page of the first set of Production Worksheets** if a final inspection should be made as a result of the notice. Always enter the complete date of notice (e.g., “MM/DD/YYYY”) for the “FINAL” inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or a delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

- (1) Types, **irrigated practices, or organic practices, as applicable**;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

**16. Field ID:** The orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.

**17. Multi-Crop Code:** The applicable two-digit code for first crop and second crop. **REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.**

**18. Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres, **MAKE NO ENTRY.** Refer to the LAM or CIH for acreage determination specific to perennial crops.

**19. Determined Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Enter the 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.

**Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.**

**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. **ACCOUNT FOR ALL **PLANTED** ACREAGE IN THE UNIT.**

**20. 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.

**21. MAKE NO ENTRY.**

**22. Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If the actuarial documents do not contain type information, **MAKE NO ENTRY.**

23.-25. **MAKE NO ENTRY.**

26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If actuarial documents do not contain irrigated practice information, **MAKE NO ENTRY.**

27. **MAKE NO ENTRY.**

28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If actuarial documents do not contain organic practice information, **MAKE NO ENTRY.**

29. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**STAGE**

**EXPLANATION**

\*\*\*  
“P”..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.  
“H”..... Harvested.  
“UH”..... Unharvested or put to other use with consent.

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

30. **Use of Acreage:** Enter the applicable abbreviation as follows:

**USE**

**EXPLANATION**

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

Verify any “Use of Acreage” 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 “Use of Acreage.”

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

31. **Appraised Potential:** Transfer the per-acre appraisal in whole pounds from column 17 on the appraisal worksheet. If there is no potential on UH acreage, enter “0” (zero). Refer to paragraph 85 in the LAM for procedures for documenting “0” (zero) yield appraisals.
- 32a. **Moisture%:** Line through the column heading and enter “*Value/Lb.*” Make the following cents per pound entries as a two-place decimal (e.g., enter \$0.26 as “0.26,” etc.).
- a. For appraised mature fig production **with** quality adjustment, enter the value per pound for such production that grades manufacturing or substandard, as applicable. Identify applicable grade in the Narrative.
  - b. For appraised mature fig production **without** quality adjustment, MAKE NO ENTRY.
- 32b. **Factor:** Line through the column heading and enter “*Price Elec./Lb.*” Make the following cents per pound entries as a two-place decimal (e.g., enter \$0.31 as 0.31, etc.).
- a. For appraised mature fig production **with** quality adjustment, enter the price election per pound for the type of figs appraised that grade manufacturing or substandard, as applicable. Identify applicable grade in the Narrative.
  - b. For appraised mature fig production **without** quality adjustment, MAKE NO ENTRY.
33. MAKE NO ENTRY.
34. **Production Pre QA:** Column 19 acres multiplied by column 31, results rounded to whole pounds.
35. **Quality Factor:** Make the following percent entries as a three-place decimal (e.g., enter 71 percent as 0.710, etc.). If no quality adjustment, MAKE NO ENTRY.
- a. For appraisal with quality adjustment, column 32a divided by column 32b, results not to exceed 1.00; or
  - b. Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.
- Include a copy of all supporting quality adjustment documentation in the insured’s claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.
36. **Production Post-QA:** Make the following entries in whole pounds.
- a. For appraisal **with** quality adjustment: Column 34 multiplied by column 35.
  - b. For appraisals **without** quality adjustment, transfer entry from column 34.



37. **Unins. Causes:** Make the following entries in whole pounds.

For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 17 on the appraisal worksheet for uninsured causes or other documentation; otherwise, **MAKE NO ENTRY.**

- a. Hail and Fire exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured's production guarantee per acre in whole pounds for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
  - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole pounds. Refer to the LAM for information regarding assessing uninsured cause appraisals.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Column 36 plus column 37, results in whole pounds.

39. **Total:** Total of column 19 acres rounded to tenths.

40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production (refer to the CP and SP) in the Table below.

**Qualifying Quality Adjustment Conditions Table**

TW (Test Weight)	Dark Roast
KD (Total Defects)	Sclerotinia
Aflatoxin	Ergoty
Vomitoxin	CoFo (Commercially Objectionable Foreign Material)
Fumonisin	Other
Garlicky	None

- a. Check "Other" if the identified injurious substances or conditions are not listed above (refer to item 35 above). For mycotoxins, also refer to item 41 below. Document in the Narrative (or on a Special Report):

- (1) Insurable causes of damage that reduce production that are not associated with destruction orders as described below (e.g., excess precipitation, freeze damage, etc.);

- (2) A description of the injurious substance or condition for which a destruction order was issued, the date the crop was destroyed and the method of destruction;
- (3) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions.

b. Otherwise, check "None."

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits.** Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceed the Federal, State, or other health organization maximum limits; otherwise, MAKE NO ENTRY.

42. **Totals:** Separately total columns 34, 36, 37, and 38 in whole pounds. If a column has no entries, MAKE NO ENTRY.

#### **NARRATIVE:**

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

- a. When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain an entry in column 31 for such fruit that meets or exceeds the policy grade requirements.
- b. If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials, and date.
- c. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- d. Explain any uninsured causes, unusual, or controversial cases.
- e. If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- f. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
- g. State that there is "No Other Fire Insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.

- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. Explain any entry for “Production Not to Count” in column 62, and/or any production not included in column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- k. Explain a “No” checked in item 44.
- l. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- m. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- n. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- o. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
- p. Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. For production that qualifies for quality adjustment and, as applicable, for production ordered to be destroyed due to presence of injurious substances or conditions, document the following:
  - (1) Explain any “0.000” quality adjustment factor entered in columns 35 and 65 and, as applicable, the name of the Federal or State agency that ordered the destruction of the crop or production and why.
  - (2) As applicable, the date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) the results of the laboratory test that confirms the presence of injurious substances or conditions.
  - (3) As applicable, explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.

(4) As applicable, document all calculations used to determine quality adjustment factors.

(5) Refer to the LAM for additional documentation requirements.

- s. Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.

## SECTION II – **DETERMINED** HARVESTED PRODUCTION

### GENERAL INFORMATION:

(1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.

(2) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.

(3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in columns 49 through 52. For figs otherwise disposed of, indicate the method of disposition.

(4) The insured must maintain satisfactory records of ALL production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.

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

- (a) Separate storage facilities.
- (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.

(6) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.

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

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

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

**44. Damage Similar to Other Farms in the Area?:**

**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."

**45. 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.

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

**47a. Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

- 47b. **Field ID:**
- If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.
  - If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).
48. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.
49. - 52. **Length or Diameter/Width/Depth/Deduction:** For figs that are stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For figs otherwise disposed of, indicate the method of disposition.
- 53.-55. MAKE NO ENTRY.
56. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Harvested fig production in whole pounds for fresh figs and dry fig production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT).
57. **Shell/Sugar Factor:** For harvested **fresh** fig production listed in column 56, enter “0.333” (fresh fig to dry fruit conversion factor). For harvested **dry** fig production listed in column 56, MAKE NO ENTRY.
- 58a.-60b. MAKE NO ENTRY.
61. **Adjusted Production:** Make the following entries in whole pounds.
- For harvested **fresh** production, column 56 multiplied by column 57.
  - For harvested **dried** production, transfer entry from column 56.
62. **Prod. 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, 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.”
63. **Production Pre-QA:** Make the following entries in whole pounds.
- For harvested production with production not to count: Column 61 minus column 62.
  - For harvested production without production not to count: Transfer entry from column 61.

64a.

**Value:** Make the following entries for the value per pound as a two-place decimal (e.g., enter \$0.26 as 0.26, etc.) as follows:

- a. **Manufacturing Grade Figs:** Figs, which due to insurable causes grade manufacturing grade, enter the value per pound received for such production.
- b. **Substandard Grade Figs:** Figs that grade substandard and the **AIP** gives written consent to the insured prior to delivery to the substandard pool are not considered production to count if delivered.
  - (1) If such figs are not delivered to the substandard pool but are sold by the insured, they will be considered production to count. Enter the value per pound received for such production.
  - (2) If such figs are not delivered to the substandard pool and are not sold, they will be considered production to count, with no quality adjustment.
- c. For harvested production **without** quality adjustment, MAKE NO ENTRY.

64b.

**Market Price:** Make the following entries for the market price per pound as a two-place decimal (e.g., enter \$0.31 as 0.31, etc.) as follows:

- a. For harvested production **with** quality adjustment, enter the highest price election per pound for the applicable fig type that grades manufacturing or substandard, as applicable.
- b. For harvested production **without** quality adjustment, MAKE NO ENTRY.

65.

**Quality Factor:** Make the following percentage entry as a three-place decimal (e.g., enter 83.9 percent as 0.839, etc.) not to exceed 1.000. If no quality adjustment, MAKE NO ENTRY.

- a. For harvested production with quality adjustment, column 64a divided by column 64b; or
- b. Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.

66.

**Production to Count:** Make the following entries in whole pounds.

- a. For harvested production with quality adjustment, column 63 multiplied by column 65.
- b. For harvested production without quality adjustment, transfer entry from column 63.

67.

**Total:** Total of column 63 entries in whole pounds. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:** Total of column 66 entries, results in whole pounds.
69. **Section I Total:** Total of column 38 entries, results in whole pounds.
70. **Unit Total:** Item 68 plus item 69, results in whole pounds.
71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production. Total production, in whole pounds, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. **Total APH Prod:** Make the following entries in whole pounds.
- a. When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.
  - b. When there is no entry in item 71 and column 37: Transfer entry from item 70.
- MAKE NO ENTRY** when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **Adjuster's Signature, Code # and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.
74. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED** or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
75. **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

1. Crop/Code # <b>Figs/0060</b>	2. Unit # <b>0001-0001BU</b>	3. Location Description <b>SW1-96N-30W</b>	7. Company Agency <b>Any Company</b> <b>Any Agency</b>	8. Name of Insured <b>I. M. Insured</b>
4. Date(s) of Damage <b>Aug 11</b>	5. Cause(s) of Damage <b>Exces. Prec.</b>	6. Insured Cause % <b>100%</b>	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # <b>XXXXXXX</b>				11. Crop Year <b>YYYY</b>
10. Policy # <b>XXXXXXXX</b>				
14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>		1st <b>MM/DD/YYYY</b>		2nd <b>MM/DD/YYYY</b>
15. Companion Policy(s)				

## SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Value/Lb Factor Price Elec/Lb	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
<b>A</b>			<b>3.4</b>	<b>1.000</b>		<b>160</b>				<b>002</b>			<b>UH</b>	<b>UH</b>	<b>499</b>	<b>0.22</b> <b>0.31</b>		<b>1,697</b>	<b>0.710</b>	<b>1,205</b>		<b>1,205</b>
<b>B</b>			<b>3.4</b>	<b>1.000</b>		<b>160</b>				<b>002</b>			<b>UH</b>	<b>UH</b>	<b>525</b>			<b>1,785</b>		<b>1,785</b>		<b>1,785</b>
<b>C</b>			<b>5.4</b>	<b>1.000</b>		<b>160</b>				<b>002</b>			<b>H</b>	<b>H</b>								
39 TOTAL			<b>12.2</b>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>												42 TOTALS		<b>3,482</b>		<b>2,990</b>		<b>2,990</b>

NARRATIVE (If more space is needed, attach a Special Report) **Orchard A quality adjustment due to excess precipitation. Orchards A and B not harvested.**

**Orchard C 600 lbs. sold as fresh. Column 32a and 64a value of figs that graded manufacturing. 225 lbs. harvested from uninsured acreage.**

## SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <b>MM/DD/YYYY</b>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.					
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. Ton (Lbs. CWT)	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count					
		<b>Fig-O-Rama Anytown, State</b>							<b>2,400</b>					<b>2,400</b>	<b>225</b>	<b>2,175</b>	<b>0.26</b> <b>0.31</b>	<b>0.839</b>	<b>1,825</b>					
		<b>Acme Fresh Fruit Co. Anytown, State</b>							<b>600</b>	<b>0.333</b>				<b>200</b>		<b>200</b>			<b>200</b>					
67. TOTAL																	<b>2,375</b>	68. Section II Total		<b>2,025</b>				
																		69. Section I Total		<b>2,990</b>				
																		70. Unit Total		<b>5,015</b>				
																		71. Allocated Prod.						
																		72. Total APH Prod.		<b>5,015</b>				

## EXAMPLE FIG CLAIM

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

## 9. REFERENCE MATERIAL

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**TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS**

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

**TABLE B - FIG POUNDS BY VARIETY\***

Variety Name	Number of Dry Figs per Pound
Adriatic	53
Black Mission	45
Calimyrna	34
Kadota (Tray Dried)	41
Kadota (Natural)	45

\*The number of figs per pound by variety is based on statewide data.

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

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

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then  $43,560 \div 65.0 = 670$  trees per acre. Refer to the LAM for additional information on calculating the number of trees per acre.

## TABLE D - INSURABILITY REQUIREMENTS BY YEAR OF SET OUT

The CP state that fig acreage is insurable when trees reach the 7th growing season (i.e., crop year) after set out. The CIH splits the year of set out by planting dates. For trees planted before July 1, the set out year is the year of planting. For trees planted on or after July 1, the set out year is the following calendar year. Determine the month, day, and year trees are set out from the pre-acceptance inspection, self-certification reports, block production worksheets, etc. Use the table below to identify the crop year such trees are insurable.

Year Trees are Set Out	Year Insurable When Trees are Planted Before July 1 in Year of Set Out	Year Insurable When Trees are Planted July 1 or Later in Year of Set Out
2000	2006	2007
2001	2007	2008
2002	2008	2009
2003	2009	2010
2004	2010	2011
2005	2011	2012
2006	2012	2013
2007	2013	2014
2008	2014	2015
2009	2015	2016
2010	2016	2017
2011	2017	2018
2012	2018	2019
2013	2019	2020
2014	2020	2021
2015	2021	2022
2016	2022	2023
2017	2023	2024
2018	2024	2025
2019	2025	2026
2020	2026	2027

