

United States
Department of
Agriculture



Federal Crop Insurance
Corporation



Product
Administration and
Standards Division

FCIC-25330 (09-2010)
FCIC-25330-1 (05-2011)

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

2011 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25330-1 (05-2011) 25330 (09-2010)	
SUBJECT: PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division		
	APPROVED:		DATE:
	/s/ Tim B. Witt		5/11/2011
	Deputy Administrator, Product Management		

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

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

Changes for Crop Year 2011 (FCIC-25330-1):

- A. In section 8 C, section II general instructions, clarified unharvested and harvested quality adjustment calculations within the same unit, orchard and variety are to be recorded in separate portions of section II of the Pear Appraisal Worksheet (All Other States).
- B. In section 8 C, item 20 worksheet completion instructions, deleted subparagraphs “a,” “c” and “d” because the conditions listed are not considered to be damage due to uninsured causes. The remaining subparagraphs were re-lettered accordingly. For item 22, Line Total, corrected the item reference to read “19 through 21” in place of “19 through 23.”
- C. In section 8 C, item 23, for harvested production, inserted instructions to line through the words “Or Appraisal Per Acre” in the form heading. For item 28, harvested production, inserted instructions to line through the words “Per Acre.” Corrected the mature appraisal form example to reflect the revised instructions.
- D. In section 9 C, Production Worksheet completion instructions, item 21, removed the word “Class” where it appeared in the item instructions and in the second sentence inserted the word “maps” after the word “document.” Item 29, “UH” instructions, corrected the word “without” to read “with.” For item 31, clarified instructions to indicate the location from which the entries are transferred.

PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- E. In section 9 B, inserted instructions for “no indemnity due claims” with instructions to refer to the LAM and in section 9 C, item 5, removed instructions to enter the code “DC.”
- F. In section 9 C, Production Worksheet completion instructions, for item 36, clarified instructions for entries when quality adjustment does not apply. Item 37, inserted instructions for harvested production damaged partly by uninsured causes. Item 72, clarified entry instructions when the Pear Quality Adjustment Endorsement is in effect.
- G. In section 9 C, Production Worksheet form example, corrected the item entry references in the Narrative. For the All Other States form example, corrected the entry for item 37 line two, corrected the entry in item 72 and corrected all worksheet entries affected by the corrections mentioned above.

Control Chart For: Pear Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		27-30 33-36 39-42 47-50		09-2010 09-2010 09-2010 09-2010	FCIC-25330 FCIC-25330 FCIC-25330 FCIC-25330
Insert and Current Index	1-2	1-2	1-26 27-30 31-32 33-36 37-38 39-42 43-46 47-50	51-53	09-2010 05-2011 09-2010 05-2011 09-2010 05-2011 09-2010 05-2011	FCIC-25330 FCIC-25330-1 FCIC-25330 FCIC-25330-1 FCIC-25330 FCIC-25330-1 FCIC-25330 FCIC-25330-1

17. **Gross Appraisal/Acre:** Column 15 divided by column 16, in tons to tenths for pears:
- damaged solely by insured causes for which quality adjustment does not apply, transfer the entry to item 31 of the Production Worksheet.
 - qualifying for quality adjustment, damaged by a combination of insured and uninsured causes or damaged solely by uninsured causes, transfer the entry to Section II, item 23 below. If the Pear Quality Adjustment Endorsement is in effect for mature pears, for “windfalls” or pears frozen on the tree in the fall that cannot be packed or marketed as fresh pears, transfer the entry to Section II, item 23 below (refer to item 22 below for further instructions).

SECTION II - QUALITY ADJUSTMENT (All Other States)

Within the same unit, orchard/variety, record unharvested and harvested quality adjustment calculations in separate portions of Section II. Complete this section to:

- adjust production to count for quality when the Pear Quality Adjustment Endorsement is in effect and to determine any uninsured damage;
- determine the amount of marketable production to count if the Pear Quality Adjustment Endorsement has not been selected and to determine any uninsured damage.

For pear appraisals on unharvested acreage, obtain a representative sample of not less than 10 but not more than 30 pears per sample tree. Examine each pear and place in appropriate piles for U.S. # 2 or Better, Uninsured Damage, and Insured Damage (refer to subsection 5 C for instructions on mature pear appraisals and selecting random pear samples for quality adjustment). Also refer to **TABLE A** for the minimum number of samples.

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

Number of Samples: For immature pear appraisals enter beneath the title the word “Immature.” For more than 10 samples, consolidate the “Line Totals” of items 19 through 22 in column “10” under the Number of Samples heading or document the additional samples on additional worksheets. Total results on the last worksheet. Document in Remarks the additional samples consolidated into column “10” for items 19 through 22.

19. **#2 or Better:** Record the number of pears in each sample that grade at least U. S. No. 2 or better based on the applicable U.S. Pear Standards. For immature pear appraisals:

- a. Under the Pear Quality Adjustment Endorsement, all undamaged immature pears in each sample are considered to have the potential at maturity to grade U.S. No. 2 or better.
- b. Not under the Pear Quality Adjustment Endorsement, all undamaged immature pears in each sample are considered to have the potential at maturity to be marketable.

When sampling is complete, add the individual entries and enter the total in the column titled "Line Total."

20. **Uninsured Damage:** Record the number of pears in each sample damaged by uninsured causes. Include the following as damaged by uninsured causes (refer to the LAM for information on how to determine uninsured cause appraisals), **pears:**

- a. damaged by machinery, limb rubs, spur punctures, insects, disease, etc., when due to uninsured causes; and

- b. lost or damaged due to failure to follow good farming practices (refer to the LAM for instructions regarding failure to follow good farming practices).

When sampling is complete, add individual entries and enter total in the "Line Total" column. Explain in Remarks or on a Special Report any uninsured damage.

21. **Insured Damage:**

- a. For immature pear appraisals:
 - (1) Under the Pear Quality Adjustment Endorsement, record for each sample the number of pears damaged by insured causes to the extent that if left to maturity the pears would not grade U.S. No. 2 or better.
 - (2) Not under the Pear Quality Adjustment Endorsement, record the number of pears in each sample damaged by insured causes to the extent that if left to maturity the pears would not be marketable.
- b. For mature pears, record the number of pears in each sample failing to grade at least No. 2 or better because of insured damage due to hail in accordance with the Pear Quality Adjustment Endorsement. If the Pear Quality Adjustment Endorsement is not in effect, record the number of pears in each sample that are not marketable due to insured damage.

When sampling is complete, add individual entries and enter total in the "Line Total" column.

22. **Total Number:**

- a. Total number of pears from each sample. When sampling is complete, add individual entries and enter total in the "Line Total" column.

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

Line Total: Total all entries in lines 19 through 21.

AVG. %:

- a. Item 20 (Uninsured Damage) “Line Total” divided by item 22 “Line Total,” results to two decimal places.
- b. Item 21 (Insured Damage) “Line Total” divided by item 22 “Line Total,” results to two-decimal places.

ADJ. %: For item 21, MAKE NO ENTRY for immature pear appraisals and uninsured damage appraisals. For mature pears damaged by insured causes, locate the AVG. % on **TABLE D** and find the corresponding ADJ. %. Enter the ADJ. % to two-decimal places. If AVG. % is “.10” or less, MAKE NO ENTRY in ADJ. %. If AVG % is “.60” or more, enter “100” for ADJ. %.

- 23. **Gross Production Or Appraisal Per Acre:** For mature pears, if the item 21 “AVG. %” is “.10” or less, transfer the entry determined below to item 25. If the item 21 “AVG. %” is “.60” or more, transfer the entry determined below to item 24:

- a. **Unharvested Appraisals:** For damaged pears qualifying for quality adjustment, transfer entry from Section I, column 17.
- b. **Harvested Production:** In the heading, line through the words “Or Appraisal Per Acre.” Enter the total marketable production in tons to tenths, from harvested production records. Transfer the entry to item 56 on the Production Worksheet.

- 24. **Insured Damage:**

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

25. **Net Tons:** Item 23 minus item 24, in tons to tenths. If the result is zero, enter “0.0.” This entry cannot be less than zero.
26. **Cull Value:** MAKE NO ENTRY for immature pears.
- a. **Percent:** Enter “.15.”
- b. **Value:** “.15” times item 25, in tons to tenths. For immature pears with no processing value, enter “0.” MAKE NO ENTRY if item 21 “AVG. %” is “.10” or less.
27. **Uninsured Causes Appraisal Per Acre:**
- a. For immature or unharvested mature pears damaged by uninsured causes, multiply the entry in item 23 from the Unharvested line by item 20 “AVG. %” and round the result to tons to tenths.
- b. Transfer the “per acre” entry determined in “a” above to item 37 of the Production Worksheet after multiplying by the applicable determined acres in item 19 of the Production Worksheet.
- c. For harvested production, in the heading of item 27, line through the words “Per Acre” and enter the result of multiplying item 23 “Gross Production” (from the Harvested line) by item 20 “AVG. %,” result rounded to tenths of tons. Transfer this entry to item 37 of the Production Worksheet.
- d. Document all calculations in Remarks or on a Special Report (refer to the LAM for information on how to determine uninsured cause appraisals).
28. **Production Or Appraisal Per Acre:**
- a. **Appraisals Per Acre:**
- 1 Immature pears, transfer the entry from item 25 (Net Tons), in tons to tenths, and also transfer this entry to item 31 of the Production Worksheet.
- 2 Mature pears, result of item 25 (Net Tons) plus item 26 (Value), in tons to tenths. Transfer the result to item 36 of the Production Worksheet after multiplying by the applicable determined acres in item 19 of the Production Worksheet.
- b. **Production:** For harvested production, in the heading, line through the words “Per Acre,” and enter in tons to tenths, the result of adding item 25 (Net Tons) and item 26 (Value). Transfer result to the appropriate line in item 66 of the Production Worksheet.

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

Company: Any Company										Claim #: XXXXXXXX																					
1. CROP YEAR YYYY			2. POLICY NUMBER XXXXXXX			3. NAME OF INSURED I. M. Insured					4. UNIT NO. 0001-0001-OU			5. ACRES 14.4																	
6. ORCHARD ID 1			8a. ACRES UNHARV.: 4.4			9a. DATE(S) OF DAMAGE: JUN 5					JUL 15																				
7. TYPE/VARIETY Green Bartlett 186			8b. ACRES HARV.: 10.0			9b. CAUSE(S) OF DAMAGE: Hail					Tornado																				
SECTION I - GROSS UNHARVESTED APPRAISAL																															
SAMPLES										11 TOTAL POUNDS (LINE TOTAL)	12 NUMBER OF SAMPLES	13 POUNDS/ TREE	14 TREES/ ACRE	15 POUNDS/ ACRE	16 CONVERSION FACTOR	17 GROSS APPRAISAL/ ACRE															
10 POUNDS PER SAMPLE										44.1	48.8	55.0	51.3	57.7						256.9	5	51.4	151	7,761.4	2000	3.9					
SECTION II - QUALITY ADJUSTMENT																															
18. ACRES 4.4 UH		NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE		24. INSURED DAMAGE	25. NETTONS	26. CULL VALUE												
																			%	Value											
			1	2	3	4	5	6	7	8	9	10				Harvested															
19. #2_ or BETTER		14	15	11	8	14						62			Unharvested	3.9	2.9	1.0	.15	0.2											
20. UNINSURED DAMAGE		2	4	4	5	3						18	.12		27. UNINSURED CAUSES APPRAISAL PER ACRE		28. PRODUCTION OR APPRAISAL PER ACRE														
21. INSURED DAMAGE		14	11	15	18	13						71	.47	.74																	
22. TOTAL NUMBER		30	30	30	30	30						150			.5		1.2														
SECTION III - QUALITY ADJUSTMENT																															
18. ACRES 100 H		NUMBER OF SAMPLES										LINE TOTAL	AVG. %	ADJ. %	23. GROSS PRODUCTION OR APPRAISAL PER ACRE		24. INSURED DAMAGE	25. NETTONS	26. CULL VALUE												
																			%	Value											
			1	2	3	4	5	6	7	8	9	10				Harvested	56.2	13.5	42.7	.15	6.4										
19. #2_ or BETTER		23	22	21	19	21						106			Unharvested																
20. UNINSURED DAMAGE		2	1	3	4	1						11	.07		27. UNINSURED CAUSES APPRAISAL PER ACRE		28. PRODUCTION OR APPRAISAL PER ACRE														
21. INSURED DAMAGE		5	7	6	7	8						33	.22	.24																	
22. TOTAL NUMBER		30	30	30	30	30						150			3.9		49.1														
SECTION IV - REMARKS																															
29. REMARKS: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – H. Tree spacing 18 ft. X 16 ft. Section II, line 20 Uninsured Damage due to limb rubs and russetting. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 UH trees sampled, 20 pears selected from each tree = 100 pears per sample. Section II, Harvested samples see attached Special Report for calculations.																															

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

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as the “Production Worksheet”) requirements. All of these entry items are considered “substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this section. The current Privacy Act and Nondiscrimination statements can be found on the RMA website at:
<http://www.rma.usda.gov/regs/required/html> or successor website.
- (4) The certification statement required by the current Document and Supplemental Standards Handbook (DSSH) (FCIC-24040) must be included on the form directly above the insured’s signature block and immediately followed by the statement below:

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit. **If the AIP determines the claim is to be DENIED, refer to Paragraph 67 K of the LAM for Production Worksheet completion instructions.**
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) acreage report errors;
 - (b) delayed notices and delayed claims;

- (c) corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
 - (d) claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM); and
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
 - (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
 - (6) In the absence of acceptable records to verify the disposition of harvested pears, amount of production to count for the unit will be the unit guarantee.
 - (7) Refer to subsection 15 B of the Basic Provisions for information on determining production to count on acreage that is harvested after it has been appraised.

C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
1.	Crop/Code #: “Pears” (0089).
2.	Unit #: Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description: 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 identification) as applicable for the crop.
4.	Date(s) of Damage: First three letters of the month(s) during which determined insured damage occurred for the inspection and 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 identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 05). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the 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. **Cause(s) of Damage:** 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 the 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 columns in item 5 (refer to the LAM for more information on no indemnity due claims).

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	JUN 5	JUL 15	AUG 3	SEP 19	OCT 15
5. Cause(s) of Damage	Hail	Tornado	Flood	Frost	Freeze
6. Insured Cause %	25	20	10	20	15
Narrative: Additional date of damage – NOV 1; Cause of damage – Excess Wind; Insured cause percent – 10%.					

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more

FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

20. **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.
- ***21. **Risk:** Three digit code for the correct "Rate" specified on the actuarial document maps. If a "Rate" or "High Risk Area" is not specified on the actuarial document maps, MAKE NO ENTRY. Verify with the Summary of Coverage, and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type (or variety) grown by the insured. If "No Type Specified" or "No Variety Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, MAKE NO ENTRY.
23. **Class:** MAKE NO ENTRY.
24. **Sub-Class:** MAKE NO ENTRY.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents, for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, 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 appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice or No Practice Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, 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 appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

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

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

30. **Use of Acreage:** Use the following intended “Use of Acreage” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc.	Use made of acreage
“WOC”	Other use without consent (refer to the LAM for further information)
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

Verify any intended “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 “Final Use.”

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

31. **Appraised Potential:** Per-acre appraisal in tons, to tenths, of POTENTIAL production for the acreage appraised. If quality adjustment does not apply, transfer the entry from item 17 on the Pear Appraisal Worksheet. If quality adjustment applies, transfer the applicable entry from item 24b (left hand box) on the Pear Appraisal Worksheet (California Only) or item 28 on the Pear Appraisal Worksheet (All Other States). If there is no potential on UH acreage enter “0” (refer to the LAM for procedures on documenting “0” yield appraisals).
- 32-33. MAKE NO ENTRY.
34. **Production Pre QA:** Result of multiplying column 31 times column 19, round result to tons to tenths.
35. MAKE NO ENTRY.
36. **Production Post-QA:** For mature unharvested production which (due to insurable causes) qualifies for quality adjustment as provided by the Pear Crop Provisions, transfer the appropriate entry from the Pear Appraisal Worksheet as instructed below:
- a. **California Only:** Result of multiplying item 19 of the Production Worksheet times the entry in the right hand box of item 24 b of the Pear Appraisal Worksheet (California

Only), in tons to tenths. If quality adjustment does not apply, transfer the entry from item 34.

- b. **All Other States:** If Pear Quality Adjustment Endorsement is in effect, enter result, in tons to tenths, of multiplying item 28 “Appraisal Per Acre” from the Pear Appraisal Worksheet (All Other States) by the applicable determined acres in item 19 of the Production Worksheet. If the quality endorsement is not in effect, transfer the entry from item 34.

37. **Uninsured Cause(s):** Result of per acre appraisals for uninsured causes (taken from the applicable appraisal worksheet or other documentation) multiplied by column 19, rounded to tons to tenths. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY. For harvested production

- a. Hail and Fire Exclusion NOT in effect:

- (1) enter the result of multiplying column 19 entry by NOT LESS than the insured’s production guarantee per acre in tons to tenths 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.
- (2) on preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (3) for unharvested acreage damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in tons to tenths from item 23b of the Pear Appraisal Worksheet (California Only) or item 27 of the Pear Appraisal Worksheet (All Other States) after multiplying by column 19 entry for any such acreage.
- (4) for harvested acreage damaged PARTLY by uninsured causes, enter the result of the UNINSURED cause of loss appraisal in tons to tenths from the right hand box of item 31b of the Pear Appraisal Worksheet (California Only) or item 27 of the Pear Appraisal Worksheet (All Other States).

- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

- c. Enter result of adding uninsured cause of loss 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:** Result of adding items 36 and item 37.

39. **Total:** Total determined acres (column 19), to tenths.

40. **Quality:** Check “Other” or “None” as instructed below for the qualifying quality adjustment (QA) condition(s) affecting the unit’s unharvested or harvested production (refer to the table below). Refer to the crop provisions and the SP.

Qualifying QA Condition:
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Dark Roast (for Sunflowers only)
Sclerotinia (for Sunflowers only)
Ergoty (Grade)
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

- a. For all qualifying QA conditions, in the Narrative (or on a Special Report):
 - (1) if samples of mature pears were sent for grading, document the grade level, date, the name, and location of the grading facility that verified the presence of the qualifying QA conditions; or
 - (2) enter “See documentation included in the claim file” (e.g., include copy of the grade certificate, summary or settlement sheet, appraisal worksheet, etc., that documents the QA condition).
- b. Check “Other” for pears qualifying for QA (as specified in the crop provisions). In addition to the above documentation requirements, document in the Narrative (or on a Special Report) a description of the qualifying QA conditions.
- c. Check “None” if none of the production qualifies for QA.

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes.” MAKE NO ENTRY.**

42. **Totals:** Total of entries in columns 34, 36, 37, and 38. 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. If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is required, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in column 37 for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

66. **Production to Count:** Transfer entry from:
- California Only:** Item 32 b “Total Net Harvested Production” (the right hand entry in column 31) on the Pear Appraisal Worksheet.
 - All Other States:** Item 28 net harvested “Production” on the Pear Appraisal Worksheet.

67. **Total:** Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 66 in tons to tenths.

69. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from column 38 total.

70. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 68 and column 69, in tons to tenths.

71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1 - 3) and 127, for instructions on determining allocated production. Enter the total production, in tons rounded to tenths, 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.:**

(1) If the Pear Quality Adjustment Endorsement is in effect for all other states, enter the result (in tons to tenths) of adding the total of column 34 and item 67. Subtract from this result the total of column 37 and item 71 (Allocated Prod.).

(2) For California and for all other states when the Pear Quality Adjustment Endorsement is NOT in effect, enter the result (in tons to tenths) of subtracting the total of column 37 and item 71 (Allocated Prod.) from item 70.

(3) MAKE NO ENTRY when separate APH yields are maintained by type/variety, practice, etc., within the unit.

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

73. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
74. **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.
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.).

(Illustration Purposes Only)
PRODUCTION WORKSHEET
 (California Only)

1. Crop/Code # Pears 0089	2. Unit # 0001-0001-OU	3. Location Description SW1/4-2N-3W	7. Company Agency Any Company Any Agency	8. Name of Insured <div style="text-align: center;">I. M. Insured</div> 9. Claim # XXXXXXXX 11. Crop Year YYYY 10. Policy # XXXXXX 14. Date(s) Notice of Loss 1 st MM/DD/YYYY 2 nd MM/DD/YYYY Final MM/DD/YYYY 15. Companion Policy(s)
4. Date(s) of Damage JUN 5	JUL 15	SEP 22		
5. Cause(s) of Damage Hail	Tornado	Frost		
6. Insured Cause % 45	25	30		
12. Additional Units 0001-0002-OU	0002-0001-BU			
13. Est. Prod. Per Acre 10.0	8.5			

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

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 Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
1A	NS	4.4	4.4	1.000	003	189					002		UH	UH	4.0			17.6		15.4	3.5	18.9	
1B	NS	10.0	10.0	1.000	003	189					002		H	H							28.0	28.0	
39. TOTAL			14.4	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. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>													42. TOTALS		17.6		15.4	31.5	46.9

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements on aerial photo maps. **Items 36, 40 and 66**, due to hail and frost damage, pear production reduced for pears sized 180 and smaller and not meeting minimum grade. See attached appraisal worksheets and grade certificates.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						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. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Share Field ID	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		
1B	NS	Acme Packing Co. Any Town, State XXXXX							51.7					51.7		51.7			41.4		
67. TOTAL																51.7	68. Section II Total		41.4		
																	69. Section I Total		46.9		
																	70. Unit Total		88.3		
																	71. Allocated Prod.				
																	72. Total APH Prod.		56.8		

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

(Illustration Purposes Only)
PRODUCTION WORKSHEET
 (All Other States)

1. Crop/Code # Pear 0089	2. Unit # 0001-0001-OU	3. Location Description SW1/4-2N-3W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage JUN 5	JUL 15	SEP 22		9. Claim # XXXXXXX
5. Cause(s) of Damage Hail	Tornado	Frost		11. Crop Year YYYY
6. Insured Cause % 45	25	30		10. Policy # XXXXXX
12. Additional Units 0002-0001-OU	0002-0001-BU			14. Date(s) Notice of Loss
13. Est. Prod. Per Acre 10.0	8.5			1st MM/DD/YYYY
				2nd MM/DD/YYYY
				Final MM/DD/YYYY
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.
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 Acreage
1A	NS	4.4	4.4	1.000	003	186					002		UH	UH
1B	NS	10.0	10.0	1.000	003	186					002		H	H

B. POTENTIAL YIELD

31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
3.9			17.2		5.3	2.2	7.5
						3.9	3.9

39. TOTAL	14.4	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. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>	42. TOTALS	17.2	5.3	6.1	11.4
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NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements on aerial photo maps. Items 36, 40 and 66, Pear Quality Endorsement in effect. Hail caused pears to not grade U.S. No 2 and to not be marketable for any purpose. See attached appraisal worksheets.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" 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. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	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				
1B	NS	Acme Packing Co. Any Town, State XXXXX							56.2					56.2		56.2			49.1				

67. TOTAL	56.2	68. Section II Total	49.1
		69. Section I Total	11.4
		70. Unit Total	60.5
		71. Allocated Prod.	
		72. Total APH Prod.	67.3

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

