

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration
and Standards
Division

FCIC-25050 (09-2010)
FCIC-25050-1 (09-2011)

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25050 (09-2010) 25050-1 (09-2011)
SUBJECT: STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division
	APPROVED: DATE: /s/ Tim B. Witt 10/4/11 Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 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: See changes or additions in text which have been **highlighted**. Three stars (***) identify where information that has been removed.

Changes for Crop Year 2012 (FCIC-25050):

- A. Pages 2 and 40: Inserted references to Processing Plums.
- B. Pages 12.1 – 12.2, subsection 5 C: Revised “Representative Tree” and “Harvested Acreage” appraisal instructions.
- C. Pages 27 – 28.1, subsection 8 C: Revised Production Worksheet item entry instructions for item 30 to include information on harvested appraisals.
- D. Pages 28.1 – 28.2, subsection 8 C: Revised Production Worksheet item entry instructions for items 31 - 36 to include information on harvested appraisals and quality adjustment. Also inserted instructions for quality adjustment in item 35 when there are Federal or State issued crop destruction orders.
- E. Page 33, subsection 8 C: Revised Production Worksheet item entry instructions for item 47b to include information on harvested appraisals.
- F. Page 34, subsection 8 C: Inserted Production Worksheet item entry instructions in item 65 for quality adjustment where there are Federal or State issued crop destruction orders.

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 37.2, Production Worksheet: Inserted example worksheet illustrating how to document harvested appraisals with quality adjustment.

Control Chart for: Stonefruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		1-2	39-40	09-2010	FCIC-25050
			11-12		09-2010	FCIC-25050
			27-28		09-2010	FCIC-25050
			33-34		09-2010	FCIC-25050
			37-38		09-2010	FCIC-25050
Insert	1-2		1-2	39-40	09-2011	FCIC-25050-1
			11-12.3		09-2011	FCIC-25050-1
			27-28.3		09-2011	FCIC-25050-1
			33-34		09-2011	FCIC-25050-1
			37.1-38		09-2011	FCIC-25050-1
Current Index	1-2	1-2	1-2	39-40 41-42	09-2011	FCIC-25050-1
			3-10		09-2010	FCIC-25050
			11-12.3		09-2011	FCIC-25050-1
			13-26		09-2010	FCIC-25050
			27-28.3		09-2011	FCIC-25050-1
			29-32		09-2010	FCIC-25050
			33-34		09-2011	FCIC-25050-1
			35-36		09-2010	FCIC-25050
			37.1-38		09-2011	FCIC-25050-1
					09-2010	FCIC-25050

1. INTRODUCTION

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

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting 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 at www.rma.usda.gov/handbooks/25000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through 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 stonefruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

CAT	Catastrophic Coverage Endorsement
CDFA	California Department of Food and Agriculture
CIH	Crop Insurance Handbook
PAIR	Pre-acceptance Inspection Report
PAW	Producer's Pre-acceptance Worksheet

(4) Definitions:

Block	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-Yield Map Areas (TMA) or other characteristics shown in the actuarial documents (e.g., early, mid, late, peaches).
Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary, such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling (fruit) through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
First Handler	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.
Grade Standards	The United States Standards for Grades of Peaches, the United States Standards for Grades of Nectarines, the United States Standards for Grades of Apricots, and the United States Standards for Grades of Fresh Plums and Prunes, or other such standards specified in the Special Provisions.
Harvest	The physical removal of mature stonefruit from the tree either by hand or machine.
Harvest Cost	The costs that the insured incurs with the harvest and delivery of the marketable stonefruit crop as stated in the Special Provisions.
Lug	A container of fresh stonefruit of specified weight. Lugs of varying sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit or as specified in the Special Provisions: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; Fresh Freestone Peaches - 25 pounds per lug; and Fresh Plums - 28 pounds per lug. Weight for Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches are specified in tons.
Marketable	Stonefruit production that meets or exceeds the quality standards for U.S. No. 1 in accordance with the applicable grade standards or other standards as specified in the Special Provisions, or if stonefruit production fails to meet the applicable grade standards, stonefruit production that is accepted by a packer, processor, or other handler.
Stonefruit	Any of the following crops grown for fresh market or processing: Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Fresh Plums, Processing Plums , Processing Apricots, Processing Cling Peaches, Processing Freestone Peaches, or other crops listed in the Special Provisions.

- 4 If there is unharvested production due to market conditions, or if fruit damage is from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.
- 5 Other seasonal instructions for appraising unharvested fruit will be issued by FCIC, as applicable.
- 6 Complete section B, Part I “Fruit Count” of the appraisal worksheet to calculate the average number of fruit per tree.
- 7 Complete section B, Part II “Random Pick” of the appraisal worksheet to calculate the average percent of graded fruit and the average weight per fruit.
- 8 Complete section B, Part III “Production to Count” of the appraisal worksheet to calculate the appraisal in lugs/tons per acre.

(b) **Appraisal Method.**

- 1 Count the number of damaged and undamaged fruit on each representative sample tree. Total the number of fruit from all sample trees and divide this total by the number of sample trees to calculate the average number of fruit per tree.
- 2 From each sample tree, randomly select a 50-fruit sample. From the 50-fruit sample count the number of fruit that meets or exceeds the applicable grade standards, record counts on the appraisal worksheet. Weigh all of the sample fruit from each sample tree that meets or exceeds the applicable grade requirements and record fruit weight in pounds on the appraisal worksheet.
- 3 Separately total the number and weight of all fruit in the samples that meets or exceeds the applicable grade standards.
- 4 Divide the total number of fruit that meets or exceeds the applicable grade standards by the total number of fruit from all of the sample trees to calculate the average percent of fruit meeting the applicable grade requirements.
- 5 Divide the weight of all sample fruit that meets or exceeds the applicable grade standards by the number of fruit from all sample trees that meets or exceeds the applicable grade standards to calculate the average weight per sample fruit in pounds.
- 6 Multiply the average number of fruit per sample tree times the average percent of graded fruit to calculate the number of graded fruit per tree. Multiply the number of graded fruit per tree by the average weight per fruit to calculate the number of pounds of fruit per tree.
- 7 Multiply the number of pounds of fruit per tree times the number of trees per acre to calculate the total pounds of fruit per acre. Divide by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons.

EXAMPLE:

361.4 average fruit/tree x 0.38 average % grade fruit = 137.3 number of graded fruit/tree.
137.3 x 0.16 average weight/fruit = 22.0 average weight of fruit/tree.
22.0 x 110 trees/acre = 2,420 total lbs./acre. Divide 2,420 by:
24 pounds per lug for Fresh Apricots = **100.8 lugs/acre;**
25 pounds per lug for Fresh Nectarines = **96.8 lugs/acre;**
25 pounds per lug for Fresh Freestone Peaches = **96.8 lugs/acre;**
28 pounds per lug for Fresh Plums = **86.4 lugs/acre;** or
2000 pounds per ton for Processing Apricots, Processing Cling Peaches, or Processing Freestone Peaches = **1.2 tons/acre**

C. HARVESTED APPRAISALS

(1) **Representative Tree Appraisals.** When representative trees are harvested for appraisals, 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 **to be present** when the insured harvests the representative sample trees.

(a) **Instruct the insured to harvest all of the production (following normal harvesting practices) from each of the representative sample trees.**

1 **Have the insured take all of the production from such sample trees to a packer/processor or State inspection service for weight and grade determination. Have the packer/ processor establish a value per lug/ton for such damaged production.**

- i. If more than one load is harvested/delivered for weight and grade, make separate entries on the Production Worksheet for each such load.**
- ii. When assessing a value on damaged production, such value is based on each load delivered, counting fruit that makes and fails grade.**

2 **In the Narrative of the Production Worksheet or on a Special Report form:**

- i. Calculate the amount of appraised and harvested production from sample trees (see example below).**

EXAMPLE 1:

5.0 acres of processing cling peaches, 105 trees/acre, 5 representative trees are sampled, the 800.0 lbs. harvested from sample trees was sold (to be deducted from the appraisal so such production is not counted twice).

Calculate the harvested weight: 800.0 lbs. ÷ 2,000.0 lbs./ton = 0.4 tons sold production (enter in column 56 of the Production Worksheet)

Calculate the average weight of fruit per tree: 800.0 lbs. ÷ 5 trees = 160.0 lbs. of fruit/tree

Calculate the appraised weight in tons: 160.0 lbs. fruit/tree x 105 trees/acre = 16,800.0 lbs./acre ÷ 2,000.0 lbs./ton = 8.4 tons/acre appraisal – 0.4 (sold weight in tons) = 8.0 tons appraised (enter in column 31 of the Production Worksheet)

- ii. Calculate the quality adjustment factor for appraised and/or harvested production (see example below).

EXAMPLE 2:

From EXAMPLE 1, the cling peach canner established a price of \$35.00/ton for damaged cling peaches due to hail damage in excess of canner standards (no harvest cost deduction as insured chose to not harvest the crop).

Price election for processing cling peaches is \$278.00/ton.

Value of Damaged Production: Enter \$35.00 in column 32a for appraised production and column 64a for harvested production on the Production Worksheet, as applicable.

Market Price: Enter \$278.00 in column 32b for appraised production and column 64b for harvested production on the Production Worksheet, as applicable.

Quality Factor Calculation: $\$35.00 \div \$278.00 = 0.126$ enter in column 35 for appraised production or column 65 for harvested production on the Production Worksheet, as applicable.

- iii. Complete all applicable Production Worksheet entries in accordance with the procedures in subsection 8 C herein.

- (b) Based on subsection C (1) (a) results, confirm the insured's intent to harvest/not harvest the damaged crop. If the insured decides to:

- 1 Take the crop to harvest: In addition to the appraisal calculations above, document the amount of harvested production and any applicable quality adjustment calculations. Complete a Production Worksheet for such acreage, production to count for such acreage will be the greater of the appraised production or the harvested production in accordance with section 15 (b) of the BP, or
- 2 Destroy the crop: Give the insured a Certification Form and instruct the insured that after the crop in the orchard is destroyed to complete and submit the Certification Form to the AIP certifying that the crop was destroyed and the date of destruction (refer to the LAM for additional information). Production to count will be the appraised production.

- (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 and there is no quality adjustment. If such acreage is eligible for quality adjustment, **do not** use the harvested acreage appraisal method, use representative tree appraisal method above.

D. HANDLING HARVESTED FRESH STONEFRUIT NOT MARKETABLE AS FRESH-PACKED

- (1) **General Information.** The Crop Provisions state that any harvested fresh stonefruit production that is damaged by insured causes to the extent it is not marketable as fresh packed production, can be adjusted for quality and counted as other than fresh packed production for claims purposes (refer to subsection 8 C herein for item entry instructions).
- (2) **Fresh Pack and Other than Fresh Pack Production Calculations.**
 - (a) Refer to the current year's pack records from the insured unit to confirm the amount of harvested stonefruit production. When pack records list fresh pack and other than fresh pack production, document the amount of fresh packed and other than fresh packed production on separate lines in section II of the Production Worksheet.

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 type is not specified on the actuarial documents, 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 Irrigation Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If irrigation 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 carried out by the insured. If “No Cropping Practice” or “No Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If cropping 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 the appropriate three-digit code number from the actuarial documents (e.g., 997). If 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”	Acreeage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or 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. Harvested appraisal using the representative tree appraisal method. Also includes an incomplete harvest, where a portion of the crop is harvested in a random manner, requiring an appraisal for any remaining production (e.g., “cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production on the Production Worksheet in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.
“UH”	Unharvested or put to other use with consent.

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

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

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc....	Use made of acreage
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“HA”	Harvested appraisal using the representative tree appraisal method
“HI”	Harvest incomplete with appraisal
“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:** Make the following entries in lugs/tons rounded to tenths.

- a. For Immature and Mature Stonefruit Appraisals: Transfer the per-acre appraisal in lugs/tons to tenths, of POTENTIAL production from either item 24 or item 47 on the appraisal worksheet, as applicable for acreage appraised.
- b. For Representative Tree Appraisals: Enter the per-acre appraisal as calculated in the Narrative or Special Report form (refer to subsection 5 C (1), herein).
- c. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. 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 %:** For Representative Tree Appraisal Only. Line through column heading and enter “Value.” Enter the dollars and cents value per lug/ton of damaged production minus harvest cost, as applicable, as calculated in the Narrative or Special Report form.

32b. **Factor:** For Representative Tree Appraisal Only. Line through column heading and enter “Mkt. Price” (i.e., price election). Enter the applicable price election in dollars and cents per lug/ton.

33. MAKE NO ENTRY.

34. **Production Pre-QA:** Column 19 multiplied by column 31, results in lugs/tons to tenths.

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 Representative Tree Appraisal Only. 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). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.

Attach to the claim form, a copy of the completed Certification Form, destruction order, and any additional supporting quality adjustment documentation. 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 lugs/tons rounded to tenths.

- a. For appraisals with no quality adjustment: Transfer entry from column 34.
- b. ***For Representative Tree Appraisal Only:***
- (1) If the factor in column 35 is 0.750 or greater: Transfer entry from column 34.
- (2) If the factor in column 35 is less than 0.750: Column 34 multiplied by column 35.
- c. For Federal or State destruction orders: Column 34 multiplied by column 35.

37. Unins. Causes: Make the following entries in lugs/tons rounded to tenths.

For uninsured causes appraisals: Column 19 multiplied by the per acre appraisal for uninsured causes (taken from item 24 or 47 on the appraisal worksheet or uninsured appraisal from other documentation, as applicable). Explain in the Narrative. If no uninsured causes, MAKE NO ENTRY.

- a. Hail and Fire exclusion NOT in effect.
- (1) Enter NOT LESS than the insured's production guarantee per acre in lugs/ tons rounded to tenths, for the line, (calculated 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.

(RESERVED)

- 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. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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:**

- a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column “16”).
- c. Enter the applicable two-digit code for first crop or second crop.
- d. If “HA” or “HI” is entered in item 30 for any appraised acreage, transfer the applicable Field ID symbol from item 16 for such acreage (explain in the Narrative).

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 stonefruit that is stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For stonefruit otherwise disposed of, indicate the method of disposition.

- 53.-55. MAKE NO ENTRY.
56. **Bu., Ton, Lbs., Cwt.:** Circle “ Tons or enter/circle “Lugs,” in column heading, as applicable. Enter harvested stonefruit production in lugs/tons rounded to tenths. For other than fresh packed production, as applicable, convert production from tons/pounds to lugs and enter production in lugs rounded to tenths (refer to subsection 5 D herein). Document all such calculations in the Narrative or on a Special Report form, as applicable.
- 57.-60. MAKE NO ENTRY.
61. **Adjusted Production:** Transfer entry from column 56.
62. **Prod. Not to Count:** Net production NOT to count in lugs/tons rounded to tenths when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (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:** Column 61 minus column 62, results in lugs/tons rounded to tenths.
- 64a. **Value:** The dollar and cents value per lug/ton for harvested production damaged by insurable causes minus harvest cost per lug/ton, as applicable, from the Special Provisions that qualifies for quality adjustment. Refer to subsection 3 E for harvest cost information. For other than fresh packed production, refer to subsection 5 D instructions for converting the dollar and cents value per ton/pound to a dollar and cents value per lug.
- 64b. **Mkt. Price:** When there is an entry in column 64a above, enter the applicable highest price election per lug/ton in dollars and cents.
65. **Quality Factor:** Make the following percentage entries as a three-place decimal.
- a. For harvested production without quality adjustment: MAKE NO ENTRY;
 - b. For harvested production with quality adjustment: Column 64a divided by column 64b; or
 - c. 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). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.
66. **Production to Count:** Make the following entries in lugs/tons to tenths:
- a. If no entry in column 65, transfer entry from column 63.
 - b. For quality adjustment:
 - (1) When column 65 is less than 0.750, column 63 multiplied by column 65 results not to exceed 1.000.
 - (2) When column 65 is 0.750 or greater, transfer entry from column 63.
 - c. For Federal or State destruction order: Column 63 multiplied by column 65.
67. **Total:** Total of column 63 entries in lugs/tons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:** Total of column 66 entries, in lugs/tons rounded to tenths.

PRODUCTION WORKSHEET

1. Crop/Code # <i>Fresh Apricots 0218</i>	2. Unit # <i>0001- 0002BU</i>	3. Location Description <i>SW1-96N-30W</i>	7. Company Agency <i>Any Company Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>May 15</i>	5. Cause(s) of Damage <i>Hail</i>	6. Insured Cause % <i>100%</i>	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # <i>XXXXXXXX</i>				11. Crop Year <i>YYYY</i>
10. Policy # <i>XXXXXXXX</i>				
14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>		1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
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.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Det. Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<i>B</i>			<i>10.0</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>100.8</i>			<i>1,008.0</i>		<i>1,008.0</i>		<i>1,008.0</i>
<i>C</i>			<i>15.0</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>H</i>	<i>H</i>								
39. TOTAL		<i>25.0</i>	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"/> No <input type="checkbox"/>													42. TOTALS	<i>1,008.0</i>		<i>1,008.0</i>		<i>1,008.0</i>	

NARRATIVE (If more space is needed, attach a Special Report) *Orchard B not harvested. Orchard C harvested, 1,150.0 lbs. sold as other than fresh pack production.*
1,150.0 lbs. ÷ 24.0 lbs/lug = 47.9 lugs other than fresh pack (column 56 entry). \$0.32 value per lb. of other than fresh pack apricots x 24.0 lbs/lug = \$7.68 value per lug - \$2.47 harvest cost/lug = \$5.21 actual value per lug (column 64a entry). Price election for fresh apricots is \$8.90/lug (column 64b entry).

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						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.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT Lugs	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				
		<i>Acme Fruit Processing Co. Anytown, State</i>							<i>47.9</i>					<i>47.9</i>		<i>47.9</i>	<i>5.21</i> <i>8.90</i>	<i>0.585</i>	<i>28.0</i>				
		<i>Pomona Fresh Fruit Co. Anytown, State</i>							<i>450.0</i>					<i>450.0</i>		<i>450.0</i>			<i>450.0</i>				
67. TOTAL																<i>497.9</i>	68. Section II Total		<i>478.0</i>				
																69. Section I Total		<i>1,008.0</i>					
																70. Unit Total		<i>1,486.0</i>					
																71. Allocated Prod.							
																72. Total APH Prod.		<i>1,486.0</i>					

**EXAMPLE FRESH FRUIT CLAIM
(For Illustration Purposes Only)**

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

PRODUCTION WORKSHEET

1. Crop/Code # <i>Processing Cling Peaches 0221</i>	2. Unit # <i>0001- 0003BU</i>	3. Location Description <i>SW1-96N-31W</i>	7. Company Agency <i>Any Company Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>May 21</i>	5. Cause(s) of Damage <i>Hail</i>	6. Insured Cause % <i>100%</i>	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # <i>XXXXXXXX</i>		11. Crop Year <i>YYYY</i>		
10. Policy # <i>XXXXXXXX</i>				
14. Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2 nd	Final <i>MM/DD/YYYY</i>	
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.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Det. 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 Factor Mkt. Price	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<i>B</i>			<i>5.0</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>H</i>	<i>HA</i>	<i>8.0</i>	<i>35.00</i> <i>278.00</i>		<i>40.0</i>	<i>0.126</i>	<i>5.0</i>		<i>5.0</i>
39. TOTAL			<i>5.0</i>	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"/> No <input type="checkbox"/>												42. TOTALS		<i>40.0</i>		<i>5.0</i>		<i>5.0</i>

NARRATIVE (If more space is needed, attach a Special Report) *See Special Report for appraisal and quality adjustment calculations for orchard B. Orchard B harvested 0.4 T of sample fruit for grading purposes.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						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.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.	Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT Lugs	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			
	<i>B</i>		<i>Acme Fruit Co. Anytown, State</i>							<i>0.4</i>					<i>0.4</i>		<i>0.4</i>	<i>35.00</i> <i>278.00</i>	<i>0.126</i>	<i>0.1</i>			
67. TOTAL																	<i>0.4</i>	68. Section II Total		<i>0.1</i>			
																	69. Section I Total		<i>5.0</i>				
																	70. Unit Total		<i>5.1</i>				
																	71. Allocated Prod.						
																	72. Total APH Prod.		<i>5.1</i>				

EXAMPLE HARVESTED APPRAISAL CLAIM

(For Illustration Purposes Only)

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

(RESERVED)

9. REFERENCE MATERIAL

TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - 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	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
	23														82	79	76	73	70	68	65	63	61	59	57	56	54
	24															76	73	70	67	65	63	61	59	57	55	53	52
	25																70	67	65	62	60	58	56	54	53	51	50
	26																	64	62	60	58	56	54	52	51	49	48
	27																		60	58	56	54	52	50	49	47	46
	28																			56	54	52	50	49	47	46	44
	29																				52	50	48	47	46	44	43
	30																					48	47	45	44	43	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
	34																									38	37
	35																										36

For 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 to tenths 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 ÷ 65.0 = 670 trees per acre. For trees planted in quincunx, hexagonal, hedgerows, etc. patterns, refer to the LAM.

TABLE C - RATIO OF FRESH FRUIT TO DRIED FRUIT BY CROP

Stonefruit Crop and Variety Name	Ratio of Fresh Fruit to Dried Fruit (in pounds)
Apricots -Moorpark	5 to 1
Apricots- Tilton	7 to 1
Apricots- Modesto	7 to 1
Apricots - Bleinheim and all others	6 to 1
All Freestone Peaches	8.7 to 1
Plums/Prunes	3 to 1

TABLE D - NUMBER OF FRUIT PER POUND BY CROP AND UNIT OF MEASURE

Crop Name	Number of Fruit Per Pound	Unit of Measure	Pounds of Fruit per Lug/Ton
Fresh Apricots	12.0	Lug	24
Processing Apricots	12.0	Ton	2000
Fresh Nectarines	2.5	Lug	25
Processing Clingstone Peaches	3.0	Ton	2000
Processing Freestone Peaches	2.5	Ton	2000
Fresh Freestone Peaches	2.5	Lug	25
Fresh Plums	*	Lug	28
Processing Plums	*	Ton	2000

*Refer to **TABLE E** herein for the number of Plums per Pound by Variety.