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Federal Crop
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Product
Development
Division

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CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK (PILOT) 1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25670
SUBJECT: CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: December 2, 1998	
	OPI: Product Development Division	
	APPROVED: /s/ R.E. Waggoner for Tim B. Witt Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

Control Chart For: Cherry Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Current Index	1-2	1-4	1-36	37-41	12-1998	FCIC-25670

CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART

(RESERVED)

CHERRY LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	1
A. INSURABILITY	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	2
C. UNIT DIVISION	2
D. QUALITY STANDARDS	3
4. CHERRY APPRAISALS	3
A. GENERAL INFORMATION	3
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	4
C. ORCHARD APPRAISALS	5
D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES	6
5. APPRAISAL METHODS	6
A. GENERAL INFORMATION	6
B. IMMATURE (GREEN) FRUIT APPRAISAL METHOD	7
C. MATURE FRUIT APPRAISAL METHOD	8

CHERRY LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
6. APPRAISAL DEVIATIONS AND MODIFICATIONS	10
A. DEVIATIONS	10
B. MODIFICATIONS	10
7. APPRAISAL FORM ENTRIES AND COMPLETION PROCEDURE	10
A. GENERAL INFORMATION	10
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	10
SECTION A, IMMATURE (GREEN) CHERRY APPRAISAL; COUNT METHOD:	
PART I - FRUIT COUNT	11
PART II - APPRAISED IMMATURE PRODUCTION TO COUNT	11
SECTION B, MATURE CHERRY APPRAISAL; WEIGHT METHOD:	
PART I - FRUIT WEIGHT	12
PART II - MARKETABLE MATURE FRUIT	12
SECTION C, VALUE OF APPRAISED PRODUCTION	13
APPRAISAL WORKSHEET EXAMPLES	14
8. SUMMARY OF HARVESTED PRODUCTION WORKSHEET COMPLETION PROCEDURE	16
A. GENERAL INFORMATION	16
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	16
PART I - PRODUCTION	17
PART II - WEIGHTED VALUE BY TYPE	18
SUMMARY OF HARVESTED PRODUCTION WORKSHEET EXAMPLES	19
C. MINIMUM VALUE OPTION EXAMPLE	21

CHERRY LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURE	21
A. GENERAL INFORMATION	21
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	22
SECTION I - ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS	24
SECTION II - HARVESTED PRODUCTION	29
PRODUCTION WORKSHEET EXAMPLE	35
10. REFERENCE MATERIAL	37
TABLE A - MINIMUM SAMPLE REQUIREMENTS	37
TABLE B - FRESH CHERRIES - ADJUSTMENT TO APPRAISED PRODUCTION	37
TABLE C - PROCESSING CHERRIES - ADJUSTMENT TO APPRAISED PRODUCTION	38
TABLE D - CHERRIES PER POUND	39
TABLE E - TREES PER ACRE	41

CHERRY LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

(RESERVED)

1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (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

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance provider'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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to cherry loss adjustment and this handbook which are not defined in the policy, are defined as they appear in the text.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all cherries in the county for which amounts of insurance and premium rates are provided by the actuarial documents:
 - (a) That are of varieties (scion and rootstock) which are adapted to the area;
 - (b) That are irrigated unless the Special Provisions allow a nonirrigated practice;
 - (c) That are grown on trees that have reached the minimum age and produced at least the amount of cherries specified by the Special Provisions; and
 - (d) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider.
- (2) Cherries interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines it does not meet insurability requirements.
- (3) In addition to causes of loss excluded in section 12 of the Basic Provisions, insurance coverage is not provided against damage or loss of production due to:
 - (a) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures;
 - (b) Mechanical damage caused by improper use of machinery or tools;
 - (c) Failure to harvest in a timely manner; or
 - (d) Inability to market the cherries for any reason other than actual physical damage from an insurable cause as specified in the Cherry Crop Provisions.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).
- (4) Minimum Value Option.

C. UNIT DIVISION

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

D. QUALITY STANDARDS

Cherries will be considered marketable if they meet the minimum standards shown on the Special Provisions (e.g., U.S. Standards for Grades of Sweet Cherries, U.S. Standards for Grades of Sulfured Cherries (brined), the standards contained in Article 21 of Barclay's California Code of Regulations, etc.) or are accepted for packing/processing.

4. CHERRY APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for cherries, circumstances that require an appraisal include (but are not limited to):
 - (a) When significant production remains on acreage that has been harvested.
 - (b) The insured has cherry acreage that he/she does not intend to harvest, or which is unharvested at the end of the insurance period.
 - (c) When directed by the insurance provider;
 - (d) If verifiable production or adequate sales records may not be available;
 - (e) When damage has occurred through an uninsured causes of loss; or
 - (f) When any of the production will be sold by direct marketing (without being commercially packed or processed).
- (3) **Applicability** - Within the policy provisions is a requirement that insureds file a "notice of damage or loss" unless the insurance period has ended prior to each of the following events:
 - (a) Within three days of the date harvest should have started if the crop will not be harvested.
 - (b) If damage occurs when the cherries are mature and ready for harvest, within 24 hours.

NOTE: This provision was added to the usual notice-of-damage requirements due to the quick deterioration of quality when rain splits cherries. This provision does not mandate an appraisal or even an inspection, but only a notice of damage from the insured. The insurance provider has the option of whether or not to inspect the orchard.

- (c) If damage occurs during harvest and the insured does not intend to complete harvesting the crop, immediate notice must be given.
- (d) At least 15 days before any production from any unit will be sold by direct marketing .

NOTE: If timely notice that the production will be sold by direct marketing is NOT given and such failure results in the insurance provider's inability to make the required appraisal, apply an appraisal of NOT LESS than the amount of insurance per acre for such acreage.

- (e) At least 15 days prior to the beginning of harvest if the insured intends to claim an indemnity on any unit, or immediately if damage is discovered during harvest.
 - (f) If the insured fails to meet the above requirements and such failure results in the insurance provider's inability to inspect the damaged production, production to count shall be the greater of the per-acre dollar guarantee or the actual production.
- (4) Make separate appraisals for each cherry variety grown in the orchard, as applicable.

NOTE: See the LAM for additional reasons for appraisals.

(5) **Appraisal dates:**

- (a) Insurance provider representatives will set appraisal dates.
- (b) Whenever appraisals are necessary, inspect the orchard after the normal fruit-drop period but before the fruit is removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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:

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

NOTE: When variable damage or tree conditions cause crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately.

- (3) Percent of each variety in the acreage;
- (4) Tree age, damage, size, density and vigor.
- (5) 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; and

- (6) Whether or not any areas, or trees, have been color (partially) picked.
- (7) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

C. ORCHARD APPRAISALS

- (1) Timing of pre-harvest appraisals.
 - (a) Arrange to inspect the orchard when most of the cherries are mature, if early release is not required.
 - (b) If damaged cherries will be harvested for direct marketing such as U-pick or for roadside sales, do not complete the claim until records of all sales are available, even if such fruit is not marketable through regular channels. If acceptable production records of U-pick or roadside sales are not made available and the cherries have not been appraised, assess the dollar amount of insurance per acre for any such acreage.
- (2) Select sample trees that have production representative of all the trees in the unit, block, plot, or suborchard. If the orchard has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of marketable cherries, select as many sample trees as necessary to make appraisals.

NOTE: Due to the normal variability in cherry tree production potential, the adjuster should use a two-tier tree selection method to determine trees to be appraised (fruit count of immature or harvest of mature fruit). In this method, the adjuster is to select a "sample" (target) tree in a normal manner. Utilizing this tree as the center of a 3-tree x 3-tree grid surrounding and including this target tree (nine trees), choose a single representative tree (of the nine trees) as the actual tree to be sampled.

- (a) All sample trees must be completely picked or harvested. Picking cherries from some scaffold branches will not provide a representative sample of the crop.
 - (b) Instruct all pickers to remove all fruit from designated trees, including all damaged and undamaged, mature and immature, and marketable and unmarketable cherries.
 - (c) Harvest cherries in the normal manner (with stems, without stems, machine picked, etc.). Handle the fruit as carefully as if the fruit were intended for sale.
- (3) Weigh all of the fruit harvested from each sample tree.
 - (a) Record the weight of the fruit, in pounds to tenths, on the appraisal worksheet.
 - (b) Randomly select a 100 fruit sample from the fruit harvested from each sample tree. Include both marketable and unmarketable fruit in the sample.
 - (4) Grade the fruit from each sample tree.

- (a) Separate fruit not meeting the minimum grade standards (shown on the Special Provisions) and those damaged solely by insured perils, from all other fruit. The "other fruit" category will include fruit meeting or exceeding the minimum grade standards and those fruit damaged by uninsurable perils (whether or not also damaged by an insurable peril). Never use less than a 100-fruit sample to establish the percent of marketable and unmarketable fruit.
- (b) Record the results of the grading (unmarketable fruit). This count, applied to a factor table (Table B or C) for the fruit type, determines the percent production to count (marketable fruit). Percent production to count times average cherry pounds per tree determines the marketable mature fruit per tree.

D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

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

5. APPRAISAL METHODS

A. GENERAL INFORMATION

Appraisal Method...	Use...
Immature (Green) Fruit Appraisal Method	<p>If the orchard will be abandoned or destroyed before the fruit matures, and</p> <p>After normal fruit drop period and before general maturity of the crop.</p>

Mature Fruit Appraisal Method	<p>To determine the amount of unharvested fruit that could have been packed or processed when:</p> <ul style="list-style-type: none"> (a) None of the acreage in the unit has been or will be harvested; (b) Undamaged fruit is not harvested due to market conditions; (c) Fruit is damaged by an uninsured cause of loss; or (d) Harvested fruit per acre production does not reflect the unharvested per-acre fruit potential remaining.
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- (1) Arrange with the insured to harvest representative trees after a crop has reached maturity.
- (2) No appraisal is required if the amount and condition of the fruit harvested is representative of the fruit remaining on unharvested acreage. See section C(5).

B. IMMATURE (GREEN) FRUIT APPRAISAL METHOD

- (1) Complete a fruit count of representative sample trees to determine the average number of green fruit per tree.
- (2) Determine the amount of appraised production for each sample tree in the following manner:
 - (a) Multiply the average number of fruit per tree by the survival factor, .90, to obtain the average number of fruit to count per tree.
 - (b) Divide the result of (a) by the number of cherries per pound for the average fruit size of mature fruit to determine potential pounds, to tenths, per tree. Use 65 cherries per pound for California and Montana, and 60 cherries per pound for all other states. See **TABLE D** for sizing criteria.
 - (c) Multiply the pounds of potential production per tree (b) by the number of trees per acre to determine total whole pounds to count per acre.
 - (d) Total pounds of fruit per acre (c), multiplied by the minimum value per pound for the type insured (from the Special Provisions), determines the whole-dollar potential value of cherries per acre for the orchard or sub-orchard.

Example: Assume typical fruit size is 65 cherries per pound
Minimum value for fresh cherries = \$0.35 per pound

- (a) **2,000** Fruit per Sample Tree X .90 Survival Factor = **1,800** Fruit to Count
- (b) 1,800 Fruit to Count ÷ 65 Fruit per Pound = **27.7** Pounds Per Tree
- (c) 27.7 Pounds per Tree X 100 Trees per Acre = **2,770** Pounds per Acre
- (d) 2,770 Pounds per Acre X \$0.35 per Pound = **\$970** Potential Value per Acre

C. MATURE FRUIT APPRAISAL METHOD

The total production to count for a unit includes all harvested and appraised mature production which meets the respective quality standards described in section 3D. Mature production may be further reduced depending on the degree of quality lost to insurable causes.

(1) To determine the average weight of marketable fruit per tree:

- (a) Select representative, sample trees throughout the orchard or sub-orchard. Have all the fruit picked from each sample tree; see Section 4 D thru F.

NOTE: The cost of picking the fruit for appraisal (not for sale) will be reimbursed by multiplying the pounds harvested by the allowable cost as shown in the Special Provisions.

- (b) Weigh the fruit from each sample tree in pounds, to tenths, and record on the appraisal worksheet. Total the sample weight for all sample trees for the orchard or sub-orchard.
- (c) Divide the total weight of all the samples (b) by the number of samples to determine the average weight of fruit per tree, in pounds to tenths.

(2) Determine the average whole percent (quantity) of marketable fruit by:

- (a) Grading one hundred (100) randomly selected cherries from the fruit harvested from each sample tree; and
- (b) Recording the whole percentage of damaged fruit which does not meet the grade requirements in paragraph 3 D, or is considered unmarketable.

- (c) Using the percent damaged fruit by type (3)(b), use **TABLE B OR C** as appropriate, to adjust the percent appraised production to count.
- (3) To determine the value of appraised production to count:
- (a) Multiply the pounds of fruit per tree (2)(c) by the percent of appraised production to count (3)(c) to obtain the average pounds, to tenths, of marketable fruit per tree.
 - (b) The average pounds of marketable fruit per tree (4)(a), multiplied by the number of trees per acre in the orchard or sub-orchard determine the total whole pounds of mature, marketable cherries to count per acre.
 - (c) The total whole pounds of mature, marketable cherries to count per acre (4)(b), multiplied by the minimum value per pound (shown in the Special Provisions for the cherry type) determines the per-acre value of appraised production to count (in whole dollars).

Example: Minimum value for fresh cherries = \$0.35 per pound
 52 percent marketable (48 percent damaged by insurable causes)

Reference Materials, Table B: count 8 percent of appraised production.

- (a) 50 pounds of fruit per tree X 8% production to count = 4 pounds of marketable fruit per tree
- (b) 4 pounds of fruit per tree X 100 trees per acre = 400 pounds per acre
- (c) 400 pounds per acre X \$0.35 minimum value per pound = \$140 per acre value of appraised production to count.

- (4) No appraisal is required if the amount and condition of the fruit harvested is representative of the fruit remaining on unharvested acreage.
 - (a) Where the integrity of the pack-out percentage can be assured (the gross production minus unmarketable fruit for the individual insured is supplied), apply the pack-out percentage of harvested fruit to determine the amount of marketable and unmarketable fruit that was not harvested on the unit.
 - (b) Use prices received by the grower for fruit actually sold; use the minimum value as listed in the Special Provisions for unharvested fruit.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. (See the LAM for additional information.)

7. APPRAISAL FORM ENTRIES AND COMPLETION PROCEDURE

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the cherry appraisal worksheet title if not preprinted on the insurance provider's worksheet.
- (2) Separate cherry appraisal worksheets are required for each unit or plot inspected. Refer to section 4 for sampling instructions.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres in Unit:** Total acres in unit, rounded to tenths.

6. **Trees per Acre:** Number of bearing trees per acre by actual tree count or as determined from **TABLE E**.
7. **Cause of Damage:** Name of the insured cause of loss for cherries. If it is evident that no indemnity is due enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.
8. **Date of Damage:** First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the **SPECIFIC DATE**, where applicable as in the case of hail damage (e.g., May 11).
9. **Variety/Type:** Cherry variety name and whether for "fresh" or for "processing." Separately appraise each type and variety, as applicable.

SECTION A: IMMATURE (GREEN) CHERRY APPRAISAL; COUNT METHOD

PART I: FRUIT COUNT

- | Item No. | <u>Information Required</u> |
|-----------------|--|
| 10. | Field ID: Field identification symbol. |
| 11. | Acres Appraised: Number of determined acres, rounded to tenths, in sub-orchard, block, or plot being appraised. |
| 12. | Fruit Count: Total number of fruit from each sample tree (damaged and undamaged). Do not include any fruit damaged to the extent that it would not remain on the tree until maturity. |
| 13. | Total Number of Fruit: Total number of potentially marketable fruit from all sample trees in item 12. Include fruit damaged due to uninsured causes. |
| 14. | Number of Samples: Number of samples taken, from item 12. |
| 15. | Average Number Fruit per Tree: Total Fruit (item 13) divided by Number of Samples (item 14), rounded to whole fruit. |

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

16. **Average Number of Fruit Per Tree:** Average number of Fruit per Tree (from item 15).
17. **Survival Factor:** Enter "0.90".

18. **Number of Fruit to Count:** Average Number of Fruit per Tree (item 16) times the Survival Factor (item 17). Record whole fruit.
19. **Number of Fruit per Pound:** Use 65 cherries per pound for California and Montana, and 60 cherries per pound for all other states.
20. **Pounds to Count per Tree:** Average Number of Fruit to Count (item 18) divided by the Number of Fruit per Pound (item 19), rounded to tenths.

SECTION B - MATURE CHERRY APPRAISAL; WEIGHT METHOD

PART I - FRUIT WEIGHT

21. **Field ID:** Field identification symbol.
22. **Acres Appraised:** Acres, rounded to tenths, in sub-orchard, block, or plot being appraised.
23. **Weight of Fruit from Each Sample Tree:** Pounds, to tenths, of all damaged and undamaged fruit harvested from each sample tree.
24. **Total Weight:** Pounds, to tenths, of all damaged and undamaged fruit harvested from all sample trees (total of entries in item 23).
25. **Number of Samples:** Number of samples taken.
26. **Average Pounds per Tree:** Total Weight (item 24) divided by Number of Samples (item 25), rounded to tenths.

PART II - MARKETABLE MATURE FRUIT

27. **Number of Unmarketable Fruit in 100-Fruit Sample:** Using a 100-fruit random sample from each sample tree, grade the fruit as marketable and unmarketable. Count fruit damaged through uninsurable causes as marketable cherries. Record the number of unmarketable fruit from each 100-fruit sample (percent unmarketable fruit).
28. **Total Number Unmarketable Fruit:** The sum of all (percent) unmarketable fruit (item 27).
29. **Number of Samples:** Number of samples taken.
30. **% Damaged Fruit:** Total No. Unmarketable Fruit (percent) (item 28) divided by Number of Samples (item 29), recorded in whole percent.
31. **% Production to Count:** Apply the % Damaged Fruit (item 30) to **TABLE B OR C**, as applicable by fruit type. Enter the whole percent production to count from the appropriate table.

32. **Pounds to Count per Tree:** Average Pounds per Tree (item 26) times % Production to Count (item 31), to tenths.

SECTION C - VALUE OF APPRAISED PRODUCTION

33. **Pounds to Count per Tree:** The applicable Pounds to Count per Tree (item 20 for immature cherries or item 32 for mature cherries) for this appraisal.

34. **Number of Trees per Acre:** The tree count per acre for the cherry variety appraised (item 6).

35. **Marketable Pounds per Acre:** Pounds to Count per Tree (item 33) times Number of Trees per Acre (item 34), rounded to the nearest whole pound.

36. **Minimum Value per Pound:** Minimum Value per pound from the Special Provisions for the cherry type appraised.

37. **Dollars per Acre:** Marketable Pounds per Acre (item 35) times Minimum Value per Pound (item 36), rounded to the nearest whole dollar.

38. **Remarks:** Enter any information pertinent to the appraisal, including date of appraisal, etc.

39. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

40. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

41. **Page:** Enter the page number. (Page 1 of 1, Page 2 of 2, etc.)

CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY) IMMATURE CHERRY EXAMPLE	1 NAME I.M. Insured		2 POLICY NUMBER XXXXXXXX		3 CROP YEAR YYYY	
	4 UNITS NUMBER 00100		5 ACRES IN UNITS 80.0		6 TREES PER ACRE 100	
	7 CAUSE OF DAMAGE Rain		8 DATE OF DAMAGE March 15, YYYY		9 VARIETY/TYPE Bing/Fresh	

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

PART I: FRUIT COUNT														
10 Field Id	11 Acres App.	12 Fruit Count - Number of Fruit from Each Sample Tree										13 Total Number of Fruit	14 Number of Samples	15 Ave. No. Fruit per Tree
A	20.0	2850	940	980	2470	2880	990	950	2890	2250	2800	20000	10	2000

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT				
16 Ave. No. Fruit per Tree	17 Survival Factor	18 Number of Fruit to Count	19 Number of Fruit per Pound	20 Pounds to Count per Tree
2000	0.90	1800	65	27.7

SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD

PART III: MATURE WEIGHT														
21 Field Id	22 Acres App.	23 Weight of Fruit from Each Sample Tree										24 Total Weight	25 Number of Samples	26 Average Pounds per Tree

PART IV: MARKETABLE MATURE FRUIT															
27 Number of Unmarketable Fruit in 100-Fruit Sample											28 Total No. Unmarket-able Fruit	29 No. of Samples	30 % Damaged Fruit	31 % Prod. to Count	32 Pounds to Count per Tree

SECTION C - VALUE OF APPRAISED PRODUCTION

33 Pounds to Count per Tree	34 Number of Trees per Acre	35 Marketable Pounds per Acre	36 Minimum Value per Pound	37 Dollars per Acre
27.7	100	2770	.35	\$970

38 Remarks:
Appraised 5/1. To be pushed out for housing development before harvest. Left Cert. Form with instructions.

39 Insured's Signature I. M. Insured	Date MM/DD/YYYY	40 Adjuster's Signature I. M. Adjuster	Code No. 12345	Date MM/DD/YYYY
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CHERRY APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY) MATURE CHERRY EXAMPLE	1 NAME I.M. Insured		2 POLICY NUMBER XXXXXXXXXX		3 CROP YEAR YYYY	
	4 VINEY NUMBER 00100		5 ACRES IN VINEY 80.0		6 TREES PER ACRE 100	
	7 CAUSE OF DAMAGE Rain		8 DATE OF DAMAGE May 10, YYYY		9 VARIETY/TYPE Bing/Fresh	

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

PART I: FRUIT COUNT

10 Field Id	11 Acres App.	12 Fruit Count - Number of Fruit from Each Sample Tree										13 Total Number of Fruit	14 Number of Samples	15 Ave. No. Fruit per Tree	

PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

16 Ave. No. Fruit per Tree	17 Survival Factor	18 Number of Fruit to Count	19 Number of Fruit per Pound	20 Pounds to Count per Tree

SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD

PART I: FRUIT WEIGHT

21 Field Id	22 Acres App.	23 Weight of Fruit from Each Sample Tree										24 Total Weight	25 Number of Samples	26 Average Pounds per Tree
B	20.0	52.0	48.0	32.0	60.0	46.0	54.0	44.0	42.0	58.0	64.0	500.0	10	50.0

PART II: MARKETABLE MATURE FRUIT

27 Number of Unmarketable Fruit in 100-Fruit Sample										28 Total No. Unmarketable Fruit	29 No. of Samples	30 % Damaged Fruit	31 % Prod. to Count	32 Pounds to Count per Tree
63	48	23	63	28	43	53	58	33	68	480	10	48	8	4.0

SECTION C - VALUE OF APPRAISED PRODUCTION

33 Pounds to Count per Tree	34 Number of Trees per Acre	35 Marketable Pounds per Acre	36 Minimum Value per Pound	37 Dollars per Acre
4.0	100	400	.35	\$140

38 Remarks:

Appraised 5/25

39 Insured's Signature	Date	40 Adjuster's Signature	Code No.	Date
I. M. Insured	MM/28/YYYY	I. M. Adjuster	12345	MM/28/YYYY

8. SUMMARY OF HARVESTED PRODUCTION WORKSHEET COMPLETION PROCEDURE

A. GENERAL INFORMATION

- (1) Use this form to record harvested production and sale of cherries.
- (2) Record all harvested production delivered to each processor, packing house, or other first handler on separate Summary of Harvested Production worksheets, even if such production has not been sold. Use separate forms for production unsold (not committed to a processor, packing house or other first handler, e.g., stored, still listed with a broker, etc.) and for U-pick production.
- (3) Separate worksheets are required for each cherry type (processing and fresh). Separate worksheets by variety are optional.

NOTE: Separately sum all "Total Pounds Delivered," "Total Pounds Sold," and "Total Dollar Value" entries of all Summary of Harvested Production forms for the cherry type. A year-end (pool closing) summary from a processor, packing house, or other first handler by cherry type may be used in lieu of individual load or lot data.

- (4) Handling charges include costs shown on the handler's summary of sales as deductions from gross revenue. These may include grading, cooling, fumigating, packing, packing containers, selling commissions, etc. and other assessments. Do not include harvesting costs within handling charges.
- (5) Allowable costs include costs of picking and hauling as shown on the Special Provisions and are deducted separately.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Insured's Name:** Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. **Crop:** "Cherries" (0057).
3. **Crop Year:** Crop year, as defined in the policy for which the claim is filed.
4. **Policy Number:** Insured's assigned policy number.

5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
6. **Type/Disposition/Variety:** Cherry type, the disposition, and the variety (optional entry) of the cherries represented by this Summary of Harvested Production form. Use separate forms for each type (fresh or processing, as shown on the Special Provisions), and disposition (unsold, U-pick, or sold (by first handler; packer, processor, broker, or fruit stand)).
7. **Name and Address of Buyer/Packer:** Name, address and telephone number of the processor, packing house, or other first handler of the production. Use separate forms for each type and distribution.

PART I - PRODUCTION

8. **Date:** Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized. List in MM/DD/YYYY format.
9. **Load/Lot/Pool/Summary No.:** Identification number of the load, lot, pool, or account.
10. **Gross Dollars Received:** Value per load, lot, pool, or account listed in item 9, before any adjustments, in dollars and cents. MAKE NO ENTRY FOR UNSOLD PRODUCTION.
11. **Adjustments to Gross Production:** Total of deductions imposed by the packing/processing facility such as in-charges, out-charges, and other industry handling charges customary in the area, in dollars and cents. See A(4) above. If not delivered to a third party, adjustments must be verifiable as packing or processing expenses. MAKE NO ENTRY FOR UNSOLD OR U-PICK PRODUCTION.
12. **Net Dollars Received:** Gross Dollars Received (item 10) minus Adjustments to Gross Production (handling charges) (item 11), in dollars and cents. MAKE NO ENTRY FOR UNSOLD PRODUCTION.
13. **Pounds Delivered:** The number of whole pounds per load, lot, pool, or account, as delivered. If production is listed by containers, convert the number of containers to whole pounds of cherries. In Remarks (item 24), list any conversion factor(s) used. MAKE NO ENTRY FOR U-PICK PRODUCTION.
14. **Pounds Sold:** The number of whole pounds per load, lot, pool, or account, that were sold. MAKE NO ENTRY FOR UNSOLD PRODUCTION.
15. **Allowable Cost per Pound:** The allowable cost per pound as listed in the Special Provisions for the cherry type, recorded to three decimal places. For U-pick production, enter "0.00." MAKE NO ENTRY FOR UNSOLD PRODUCTION.
16. **Allowable Cost:** The Allowable Cost per Pound (item 15) times Pounds Delivered (item 13), in dollars and cents. MAKE NO ENTRY FOR UNSOLD PRODUCTION.

17. **Adjusted Total Value:** Net Dollars Received (item 12) minus Allowable Cost (item 16) in dollars and cents. FOR UNSOLD PRODUCTION, multiply Pounds Delivered (item 13) by the Minimum Value listed in the Special Provisions.
18. **Totals:** Separately total columns for Pounds Delivered (Column 13), Pounds Sold (Column 14), and Adjusted Total Value (Column 17) for this page.

PART II - WEIGHTED VALUE BY TYPE

Complete Part II only on the last page of the Summary of Harvested Production form for the cherry type, using separate summary pages for sold (including U-pick) and unsold production.

This data must be transferred to Section II of the Production Worksheet as separate line entries.

19. **Adjusted Total Value:** Sum of all page Totals (item 18) for Adjusted Total Value (Column 17) entries, in dollars and cents.
20. **Total Pounds Sold:** Sum of all page Totals (item 18) for Pounds Sold (Column 14) entries, in whole pounds. FOR UNSOLD PRODUCTION, sum all page totals (item 18) for Pounds Delivered (Column 13), in whole pounds.
21. **Adjusted Average Value Per Pound:** Adjusted Total Value (item 19) divided by Total Pounds Sold (item 20), recorded to five decimal places.

NOTE: Five decimal places are required to minimize rounding errors.

22. **Remarks:** Enter any pertinent information such as where unsold production has been stored and how it was valued, factors used to convert reported containers to pounds of cherries (e.g., 1 box = 18.0 pounds), etc., on each page for which it is applicable.
23. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date on each page. Before obtaining insured's signature, REVIEW ALL ENTRIES WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
24. **Adjuster's Signature, Code, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise document the appraisal date in the Narrative of the Production Worksheet.
25. **Page:** Page number of the Summary of Harvested Production pages APPLICABLE TO THE CHERRY TYPE, e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.

<i>For Illustration Purposes only</i> SUMMARY OF HARVESTED PRODUCTION Cherries	1. INSURER'S NAME <i>I.M. Insured</i>		2. CROP <i>Cherries 0057</i>		3. CROP YEAR <i>yyyy</i>
	4. POLICY NUMBER <i>XXXXXX</i>	5. UNIT NUMBER <i>00100</i>		6. TYPE/LOSS/PRODUCTION/VARIETY <i>FRESH / SOLD / BSW</i>	

7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER
ABC Packing Co., Box xx, Any Town, Any State XXXXX
Tel (XXX) XXX-XXXX

EXAMPLE

PART I - PRODUCTION									
DATE	LOADS/LOT/POOL/ SUMMARY NO.	GROSS DOLLARS RECEIVED	ADJUSTMENTS TO GROSS PROD.	NET DOLLARS RECEIVED	POUNDS DELIVERED	POUNDS SOLD	ALLOWABLE COST PER LB.	ALLOWABLE COST	ADJ. TOTAL VALUE
8	9	10	11	12	13	14	15	16	17
<i>9-20-YYYY</i>	<i>98-BV03</i>	<i>202,567.54</i>	<i>43,628.68</i>	<i>155,938.86</i>	<i>307,877</i>	<i>307,877</i>	<i>0.16</i>	<i>49,260.32</i>	<i>\$106,678.06</i>
18. TOTALS					<i>307,877</i>	<i>307,877</i>			<i>\$106,678.06</i>

PART II - WEIGHTED VALUE BY TYPE			
19. ADJUSTED TOTAL VALUE <i>\$106,678.06</i>	20. TOTAL POUNDS SOLD <i>307,877</i>	21. ADJ. AVG. VALUE PER POUND <i>.34650</i>	22. REMARKS:

23. INSURER'S SIGNATURE <i>I. M. Insured</i>	DATE <i>MM/DD/YYYY</i>	24. ADJUSTER'S SIGNATURE <i>I. M. Adjuster</i>	CODE NUMBER <i>12345</i>	DATE <i>MM/DD/YYYY</i>
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25. PAGE 1 OF 1 PAGES

For Illustration Purposes only SUMMARY OF HARVESTED PRODUCTION Cherries	1. INSURER'S NAME <i>I.M. Insured</i>		2. CROP <i>Cherries 0057</i>		3. CROP YEAR <i>yyyy</i>
	4. POLICY NUMBER <i>XXXXXXX</i>	5. UNIT NUMBER <i>00100</i>	6. TYPE/LOSS/PRODUCTION/VARIETY <i>FRESH / SOLD / BSW</i>		

7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER
My Fruit Stand, Box xx, Any Town, Any State XXXXX
Tel (XXX) XXX-XXXX

EXAMPLE

PART I - PRODUCTION									
DATE	LOADS/LOT/POOL/ SUMMARY NO.	GROSS DOLLARS RECEIVED	ADJUSTMENTS TO GROSS PROD.	NET DOLLARS RECEIVED	POUNDS DELIVERED	POUNDS SOLD	ALLOWABLE COST PER LB.	ALLOWABLE COST	ADJ. TOTAL VALUE
8	9	10	11	12	13	14	15	16	17
<i>5/20-6/5 Y/Y</i>	<i>Ledger</i>	<i>836.00</i>	<i>100.00</i>	<i>736.00</i>	<i>1,600</i>	<i>1,200</i>	<i>0.16</i>	<i>256.00</i>	<i>\$480.00</i>
18. TOTALS					<i>1,600</i>	<i>1,200</i>			<i>\$480.00</i>

PART II - WEIGHTED VALUE BY TYPE			
19. ADJUSTED TOTAL VALUE	20. TOTAL POUNDS SOLD	21. ADJ. AVG. VALUE PER POUND	22. REMARKS:
<i>\$480.00</i>	<i>1,200</i>	<i>.40000</i>	

23. INSURER'S SIGNATURE <i>I. M. Insured</i>	DATE <i>MM/DD/YYYY</i>	24. ADJUSTER'S SIGNATURE <i>I. M. Adjuster</i>	CODE NUMBER <i>12345</i>	DATE <i>MM/DD/YYYY</i>
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25. PAGE 1 OF 1 PAGES

C. MINIMUM VALUE OPTION EXAMPLE

Production to count will be valued according to the following example (e.g., Minimum Value (MV) = \$.30/pound; Minimum Value Option I = \$.20/pound and Minimum Value Option II = \$.10/pound.

PRODUCTION TYPE			POLICY TYPE		
			Basic	Basic plus Option I	Basic plus Option II
Unharvested	Appraised	Marketable	\$.30 (Minimum Value Option does not apply to unharvested production)		
		Unmarketable	N/A (Unmarketable production damaged due to insured causes is not counted as production to count)		
Harvested	Sold	Marketable	GREATER OF: Avg. \$ received per pound less allowable cost OR \$.30 per pound	GREATER OF: Ave. \$ received per pound less allowable cost OR \$.20 per pound	GREATER OF: Ave. \$ received per pound less allowable cost OR \$.10 per pound
		Unsold	Marketable	\$.30 for fresh cherries (if unsold at 60 days after the end of the insurance period) (for processing cherries*, the open market price is applicable; see text)	
	Unmarketable		N/A (Unmarketable production damaged due to insured causes is not counted as production to count)		

*Listed Minimum Values normally differ for fresh and processing cherries.

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURE

A. INSTRUCTIONS

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary and final inspections on a unit. A Production Worksheet designed for tobacco, peanuts, cotton, and peaches is illustrated for use with cherries.
- (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 contains errors.
 - (b) Delayed notices and delayed claims.

- (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use).
 - (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 insurance provider.
 - (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Cherries" (0057).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range numbers or other legal description for the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE if applicable, as in the case of frost or rain damage (e.g., MAR 25).
5. **Cause of Damage:** Name of the insured cause of loss for cherries as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: See the Basic Provisions and the Cherry Crop Provisions for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause Percent:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

7. **Company Name/Agency Name:** 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 Number:** Claim number assigned by the insurance provider.
10. **Policy Number:** Insured's assigned policy number.
11. **Crop Year:** 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.

NOTE: If more spaces are needed for non-loss units, enter the numbers identified as "Non-Loss Units", in the Narrative or on an attached Special Report.

13. **Estimated Production Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the estimated yield per acre in whole pounds of all non-loss units at the time of final inspection.

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril 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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
- (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
- (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries.

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the

narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. Preliminary Acres:

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

FINAL: MAKE NO ENTRY.

C. Final Acres: See the LAM for definition of acceptable determined acres used herein.

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

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

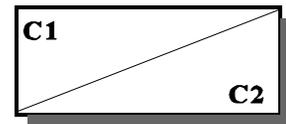
FINAL: Determined acres to tenths.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

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

C₁ Enter the ACTUAL acres for the field or subfield.

C₂ Enter the REPORTED acres for the field or subfield.



D. Interest or Share: Insured’s interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. Risk: The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider instructions. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Enter the cherry type code (as a three-digit code number exactly as shown on the actuarial documents), for the type use (fresh or processing) for the line.

H. **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, acreage for which the insured failed to provide records of production which are acceptable to the insurance provider, 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.

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

USE EXPLANATION

"WOC" Other use without consent

"SU" Solely uninsured

"ABA" Abandoned without consent

"H". Harvested

"UH" Unharvested

"TH" To be harvested

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

J. **Appraised Potential:** Per-acre appraisal in whole dollars, of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions.)

NOTE: If there is no potential on UH acreage enter "0."

K. **Quality Factor:** MAKE NO ENTRY.

L. **Adjusted Potential:** (Fruit harvested for appraisal.) The per-acre whole dollar value amount for fruit that was harvested for an appraisal but not sold. Multiply total weight of fruit harvested (from the Appraisal Worksheet, Section B, item 24), times the allowable cost, result to dollars and cents. Divide the result by the acres (column C), record to whole dollars.

M. **Uninsured Causes:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's guarantee per acre in whole dollars for the line, for any "P" stage acreage.

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

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole dollars, for any such acreage.

NOTE: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

b. See the LAM when a Hail and Fire Exclusion is in effect.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

N. **Potential Counted:** Column "J" minus Column "L" plus Column "M."

O. **Value per Pound:** MAKE NO ENTRY.

P. **Total Potential to Count:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Column "C" or "C₁" (as applicable for actual acres) times Column "N." Enter the guarantee in whole dollars per acre from the insured's policy.

Q. **Per Acre:** The per acre production guarantee, in whole dollars, from the insured's policy.

R. **Total:** The per-acre dollar guarantee times determined acres, results in whole dollars.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY

FINAL: Total Actual Acres (Column "C" or ["C₁" if there are under reported acres]), to tenths.

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "P" and totals of Column "R."

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and you have determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the acreage report.
- h. Explain any commingled production. See the LAM.

- i. Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.
- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) Unusual or controversial cases.

NOTE: Indicate on the sketch map or aerial photograph, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number and date of inspection of the other adjuster or supervisor.
- n. Explain any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for the unit. See the LAM.
- q. Record any trees removed without an inspection.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider instructions.
- t. Document any other pertinent information, including any raw data to support any factors used to calculate the production. If on an attachment, enter "See attachment".

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

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

- (2) For production commercially sold, enter the name and address of processor as applicable in items B through D. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

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

 - (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (c) Varying determinations of production (varying value, etc.).
- (4) There will generally be no harvested production entries in items A1 through N for preliminary inspections.

Verify or make the following entries:

**Item
No.**

Information Required

18. **Date Harvest Completed:**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, or (3) put to another use, or (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 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. See the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

20. **Assignment of Indemnity:** Check “YES” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

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

A1. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A2. **Field ID:** If only one practice, variety, 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, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

B-D. **Row Width, Tractor, Est. Yield:** For production stored or sold, enter the name and address of the **buyer, packinghouse, or processor** as applicable. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, U-pick, unsold, etc.).

E. **Leaf Quality:** MAKE NO ENTRY.

F. **Quota, Non-Quota, Bale No.:** MAKE NO ENTRY .

G. **Production:** Production in whole pounds for all harvested fruit sold or unsold (item 20 of the Summary of Harvested Production). Use separate lines for each processor/packer/first handler, unsold production, and cherry type.

H₁. **Value per Pound:** The minimum value per pound as listed in the Special Provisions or, if a Minimum Value Option is in effect, the minimum value option price for the type.

H₂. **Local Market Price:** The Adjusted Average Value per pound for the type from the Summary of Harvested Production, item 21, to five decimal places. For cherries that remain unsold 60 days after harvest (the end of the insurance period) :

a. For fresh cherries, use the minimum price as specified in the Special Provisions.

b. For processing cherries, use the open market price at date of delivery at the processor facility where the cherries have been committed for processing and eventual sale. If the cherries are not committed for processing and sale or have not been delivered to a processor, use the highest local market price in the local area as of the date of harvest.

- I. **Quality Factor:** MAKE NO ENTRY.
- J. **Production Not to Count:** Net production NOT to count 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.
- K. **Production to Count:** Enter, to tenths, the result of subtracting the production in item "J" from the production in item "G".
- L. **Value of Production:** Enter, to dollars and cents, the result of multiplying the production in item "K" by the GREATER OF item "H₁" or "H₂" for the line.
- M. **Value Not to Count:** MAKE NO ENTRY
- NOTE:** Cherries which are unmarketable are not counted as production to count.
- N **Production/Value to Count:** Enter the value calculated for item "L".

NOTE: FOR ITEMS 22-24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER INSTRUCTIONS; OTHERWISE MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the total of Column "N", in dollars and cents.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the total of Column "P", in dollars and cents.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 23 and 24 in whole dollars.

NOTE: For CAT ONLY multiply result by 55 percent (0.55).

25. **Adjuster's Signature, Code Number, and Date:** The adjuster should not sign the form until AFTER the insured (or insured's authorized representative) has signed. For an absentee insured, enter the code number ONLY. The signature and date are to be entered AFTER the absentee has signed and returned the Production Worksheet.

NOTE: Final indemnity inspections should be signed on bottom line.

26. **Insured's Signature:** Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the claim form with the insured, particularly explaining codes, which may not be readily understood.

NOTE: Final inspection should be signed on bottom line.

27. **Page Numbers:**

PRELIMINARY: "1", "2", etc., at the time of inspection.

FINAL: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

(RESERVED)

Company Name
FOR ILLUSTRATION PURPOSE ONLY
PRODUCTION WORKSHEET (Tobacco, Peanuts, Cotton, Peaches)

1. Crop/Code # Cherries 0057	2. Unit 00100	3. Legal Description SEC-1 TWP-96N RNG-30W	7. Company XYZ					8. Name of Insured I. M. INSURED				
4. Date of Damage MAR 15	MAY 10	Agency ABC					9. Claim # XXXXXX		11. Crop Year YYYY			
5. Cause of Damage RAIN	RAIN							10. Policy # XX-XXX-XXXX				
6. Primary Cause % 100%								14. Date(s) Notice of Loss		1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
12. Additional Units 00200							15. Companion Policy(ies) NONE					
13. Est. Prod. Per Acre 10000												

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Actuarial									Potential Yield						Stage Guarantee			
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Field ID	Prelim. Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential	(+) Uninsured Causes	Potential Counted	Value Per Pound	Total Potential to Count (C x N x O)	Per Acre	Total (C x O)	
A		20.0	1.000	A01	002	111	UH	UH	970				970		19400	2000	40000	
B		20.0	1.000	A01	002	111	UH	UH	140		4		136		2720	2000	40000	
C		40.0	1.000	A01	002	111	H	H								2000	80000	
16. TOTAL		80.0														22120	17. TOTALS	160000

NARRATIVE (If more space is needed, attach a Special Report)
 Field A: appraised ac. destroyed MM/DD/YY per Certification; no harvesting cost allowed. Field B: (L) 500 lbs. picked for appraisal X \$.16 (allowable allowable cost X 20ac = \$4/ac. ITEM J, Fields A and B: prod. from appraisal worksheet. ACREAGE VERIFIED; PERMANENT FIELDS.

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED MM/DD/YYYY	19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	20. ASSIGNMENT OF INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	21. TRANSFER OF RIGHT TO INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Stalk Inspection

Adjustments to Harvested Production

A1	A2	B	C	D			E			F	G	H1 / H2	I	J	K	L	M	N
Share	Row Width	Tractor	Est. Yield	Leaf Quality			Quota (Q), Non-Quota (NQ), or Bale No.	Production	Value Per Pound Local Mkt. Price	Quality Factor (H1 ÷ H2)	Production Not to Count (lbs.)	Production to Count (lbs.)	Value of Production (\$)	Value Not to Count (\$)	Production/ Value to Count			
Field ID	Disposition			G	F	P												
	MY FRUIT STAND, ANYTOWN, ANY STATE						1200	\$.35 \$.40000			1200	480		480				
	ABC PACKINGHOUSE ANYTOWN, ANY STATE						307877	\$.35 \$.34650			307,877	107,757		107,757				

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. 1006, 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730, 3801, 3812.

22. SECTION II TOTAL	\$108,237
23. SECTION I TOTAL	\$ 22,120
24. UNIT TOTAL	\$130,357

25. Adjuster's Signature (1st inspection) I. M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	26. Insured's Signature (1st inspection) I. M. INSURED	Date MM/DD/YYYY
(2nd inspection) I. M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	(2nd inspection) I. M. INSURED	Date MM/DD/YYYY
(Final inspection) I. M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	(Final inspection) I. M. INSURED	Date MM/DD/YYYY

27. Page 1 of 1

(RESERVED)

10. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS

Number of trees in acreage:	Select:
Through 1000 Trees	Greater of: 5 trees or 1% of the number of trees in the orchard (for a percentage number ending with 0.5 or more, round to the next higher whole percentage point).
Over 1000 trees	5 additional trees per 1000 (or fraction thereof above 1000).

**TABLE B - FRESH CHERRIES
ADJUSTMENT TO APPRAISED PRODUCTION**

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

*Due to insurable causes

**TABLE C - PROCESSING CHERRIES
ADJUSTMENT TO APPRAISED PRODUCTION**

PERCENT DAMAGED* FRUIT	PERCENT MARKETABLE FRUIT	PERCENT PRODUCTION to Count
0 - 20	100 -80	100
21	79	99
22	78	98
23	77	97
24	76	96
25	75	95
26	74	94
27	73	93
28	72	92
29	71	91
30	70	90
31	69	88
32	68	86
33	67	84
34	66	82
35	65	80
36	64	78
37	63	76
38	62	74
39	61	72
40	60	70
41	59	68
42	58	66
43	57	64
44	56	62
45	55	60
46	54	58
47	53	56
48	52	54
49	51	52
50	50	50
51	49	48
52	48	46
53	47	44
54	46	42
55	45	40
56	44	38
57	43	36
58	42	34
59	41	32
60	40	30
61	39	28
62	38	26
63	37	24
64	36	22
65	35	20
66	34	18
67	33	16
68	32	14
69	31	12
70	30	10
71	29	8
72	28	6
73	27	4
74	26	2
75 -100	25 - 0	0

*Due to insurable causes

TABLE D - CHERRIES PER POUND

DIAMETER, INCHES	ROW SIZE	NUMBER PER POUND
67/64	10	50
64/64	10 1/2	55
61/64	11	60
57/64	11 1/2	65
54/64	12	75
51/64	12 1/2	86
48/64	13	100

(RESERVED)

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

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

For spacing not shown on the chart: Multiply the distance between plants (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 (round to the nearest whole number). EXAMPLE: (6.5 ft. times 10 ft. equals 65 sq. ft.) then 43,560 divided by 65 equals 670 plants per acre.