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PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25330-2 (08-2011) 25330-1 (05-2011) 25330 (09-2010)
SUBJECT: PEAR LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division APPROVED: DATE: /s/ Tim B. Witt 08/01/2011 Deputy Administrator, Product Management

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

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

Changes for Crop Year 2012 (FCIC-25330-2):

A. In section 8 C, section II, of the Pear Appraisal Worksheet (All Other States), clarified items 23 and 28 by inserting instructions to line through the words “Production Or” appearing in the item headings. Revised the Pear Appraisal Worksheet (All Other States) example forms, to reflect the changes described herein.

B. In section 9 C, item 21 removed the word “risk” and replaced with the words “Area Classification.” For item 31 of the Production Worksheet instructions, corrected the referenced item number for the Pear Appraisal Worksheet (California Only) to read “item 23 (the Unharvested line)” in place of item 28. Corrected the Production Worksheet form example for California Only to reflect the revised Production Worksheet completion instructions for item 31.

C. In section 9 C, item 37, subparagraph a. (4) Production Worksheet instructions, clarified the instructions by deleting the words “the right hand box of” in the second line of the subparagraph and inserting “(line b)” after the words “from item 31.”

D. In section 9 C, inserted new Production Worksheet instructions for items 35, 36, 40, 41, 65, and the Narrative to reflect situations where, due to insured damage, a Federal or State agency orders the appraised crop or production to be destroyed in accordance with section 15 (j) of the Basic

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Provisions. In the Narrative instructions for paragraphs "u." and "u. 1.," removed references to quality adjustment because quality is already documented on the respective appraisal worksheets.

E. Additional changes were made to correct spelling and punctuation.

Control Chart For: Pear Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		29-30		05-2011	FCIC-25330-1
			31-32		09-2010	FCIC-25330
			33-34 and 39-42		05-2011	FCIC-25330-1
			43-46		09-2010	FCIC-25330
			49-50		05-2011	FCIC-25330-1
Insert	1-2		29-34		08-2011	FCIC-25330-2
			39-46		08-2011	FCIC-25330-2
			49-50		08-2011	FCIC-25330-2
Current Index		1-2	1-26	51-53	09-2010	FCIC-25330
			27-28		05-2011	FCIC-25330-1
	1-2		29-34		08-2011	FCIC-25330-2
			35-36		05-2011	FCIC-25330-1
			37-38		09-2010	FCIC-25330
			39-46		08-2011	FCIC-25330-2
			47-48		05-2011	FCIC-25330-1
			49-50		08-2011	FCIC-25330-2

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1. INTRODUCTION

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

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting 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 slip sheets or bulletins). If slip sheets have been issued for a handbook, the original handbook as amended by slip sheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slip sheets.

A. DISTRIBUTION

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

(1) one legible copy to insured. 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 pear loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Definition(s):

Block	A portion of the orchard where trees are of the same size (age), type/variety, maturation date, etc. Trees, vines, or bushes in an orchard, vineyard, or bog of a single or mixed age and density, separated by applicable practice, type, or variety, different T-Yield Map Areas, or other characteristics shown in the actuarial documents (e.g., early, mid, late peaches).
Culls	Pears not meeting the respective U.S. or State grading standards.
Direct Marketing	The sale of the insured (pear) crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
Harvest	The picking of mature pears from the trees or the collecting of marketable pears from the ground.
Marketable	Pear production acceptable for processing or other human consumption even if failing to meet any U. S. or applicable State grading standard.
Natural Culls	Pears from each sample which, due to any reason other than insured causes, fail to meet or exceed the policy minimum grade requirements (i.e., failure to color properly, misshapen fruit, mechanically damaged, limb rubs, spur punctures, scars, russeting, or other uninsured damage).
Pollinator	A tree grown in an orchard that produces flowers and pollen for pollinating the commercial tree type/variety in the orchard. Fruit from pollinator trees usually have no commercial value.
Top-worked	A tree that has branches with different varieties of the same fruit or similar fruit that are grafted onto the main branches of the original tree.
Value Per Container or Ton	For quality adjustment in California, the “on-tree” price in dollars per container or ton received for harvested marketable pears damaged by insured causes. To determine the on-tree value subtract the harvest costs shown in the Special Provisions from the price received at the time the pears are delivered to the buyer, broker, packer, processor, shipper, or warehouse, etc.

Varietal Group Types or varieties of pears with similar characteristics that are grouped for insurance purposes as specified in the Special Provisions (e.g., in California, Green Bartlett Pears are Type 189 or in Oregon, Bosc and Anjou Pears are Type 187, etc.).

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

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

(1) The crop insured will be all the pears in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:

(a) of varieties adapted to the area;

(b) grown on trees that have produced an average of at least 5 tons of pears per acre in at least one of the four previous crop years unless the Special Provisions or a written agreement establishes a lower production level; and

(c) grown in an orchard that, if inspected, is considered acceptable by the AIP.

(2) Pears interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the policy.

(3) In addition to causes of loss excluded in the Basic Provisions, insurance coverage is not provided against damage or loss of production due to:

(a) disease or insect infestation, unless adverse weather:

1 prevents the proper application of control measures or causes properly applied control measures to be ineffective; or

2 causes disease or insect infestation for which no effective control mechanism is available;

(b) failure of the pears to color properly;

(c) inability to market the pears for any reason other than actual physical damage from an insurable cause specified in the Causes of Loss section of the Crop Provisions. For example, the AIP will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production. Always document

uninsured causes of damage in the "Remarks" section of the appraisal worksheet or on a Special Report.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

(1) Pear Quality Adjustment Endorsement for all states (except California).

(2) Refer to Crop Insurance Handbook (CIH) and LAM for other provisions and procedures not applicable to CAT.

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT (California Only)

Production to count in tons will include all harvested and appraised production that:

(1) meets the standards for:

(a) first grade canning as defined by the California Pear Advisory Board; or

(b) the U.S. No. 1 Standards as defined by the U.S. Standards for Grades of Summer and Fall Pears or Pears for Processing; or

(c) U.S. Extra No. 1 or U.S. No. 1 as defined by the U.S. Standards for Grades of Winter Pears;

(2) is accepted by a processor for canning or packing; or

(3) is marketable for any purpose. If the pears are damaged by an insured cause, the production to count will be reduced by **the greater of** the following amounts:

(a) excess over 10 percent of pears that are size 180 or smaller for all varieties except *Forelle*, *Seckel*, or *Winter Nelis*; or

(b) result of dividing the value per ton (less harvest costs as shown in the Special Provisions) of such pears by the highest price election (per ton) for the insured varietal group, subtracting the result from 1.000 and multiplying by the number of tons of such pears.

E. QUALITY ADJUSTMENT (All Other States)

(1) The Quality Adjustment Endorsement applies to any crop year provided the insured:

(a) pears are located in a state other than California and the actuarial documents designate a premium rate for this endorsement;

(b) did not elect to insure the pears under the CAT Endorsement;

(c) elected the Quality Adjustment Endorsement on the application or other form approved by the AIP, and did so on or before the sales closing date for the initial crop year for which the insured wishes it to be effective. By doing so, the insured agrees to pay the additional premium designated in the actuarial documents for this optional coverage;

(d) or the AIP did not cancel the Quality Adjustment Endorsement in writing on or before the cancellation date. The insured's election of CAT coverage for any crop year after the Quality Adjustment Endorsement is effective will be considered as the insured's notice of cancellation of the endorsement.

(2) If the pear production is damaged by hail and if 11 percent or more of the harvested and appraised production does not grade at least U. S. No. 2 in accordance with applicable U. S. Standards for Grades of Summer and Fall Pears, U.S. Standards for Grades of Winter Pears, or U.S. Standards for Grades of Pears for Processing, as applicable, due solely to hail, the amount of production will be reduced by:

(a) two percent for each full one percent in excess of 10 percent, when 11 percent through 60 percent of the pears fail the grade standard; or

(b) one hundred percent when more than 60 percent of the pears fail the grade standard for the pears in (2) above. Refer to **TABLE D** for adjustment percentages.

The difference between the reduced production determined above and the total production will be considered as cull production.

(3) Pears that are knocked to the ground by wind or that are frozen and cannot be packed or marketed as fresh pears will be considered one hundred percent cull production.

(4) Marketable production that grades less than U. S. No. 2 due to causes not covered by the Quality Adjustment Endorsement will not be reduced.

(5) Fifteen percent of all production considered as cull production will be considered production to count.

4. PEAR APPRAISALS

A. GENERAL INFORMATION

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

(2) These procedures apply when appraising potential production of unharvested pears by utilizing the appropriate method for immature and mature pears as evaluated by the adjuster.

(3) Whenever an insured has filed a "Notice of Damage," and an appraisal for quality is necessary, all production on the affected unit(s) must be inspected PRIOR to the beginning of harvest.

(4) Whenever the insured has filed a notice of intent to direct market any portion of the unit's production, an appraisal, including an appraisal for quality (if applicable), is required prior to the production being sold.

(5) For all UNHARVESTED pear appraisals: If the insured and the adjuster do not agree on the grade (or if otherwise necessary), take the representative sample(s) to a licensed Federal/State Inspector for grading. Submit the quantity of pears required by the applicable grading service. The insured will pay for the inspector's grading services and may accompany the adjuster when samples are submitted for grading. Obtain a copy of the grading certificate and insert the copy into the claim file or attach it to the claim.

(6) Pear appraisals are made:

(a) when insured acreage of ANY type/variety will not be harvested;

(b) when any insured acreage is unharvested on the calendar date for the end of the insurance period;

(c) prior to any production being sold by direct marketing; however, if further damage occurs after the initial appraisal an additional appraisal will be conducted;

(d) when the insured has completed harvest on the unit but additional unharvested mature marketable production remains on the acreage;

(e) as further determined by the AIP; and

(f) **California Only:** For pears of any type/variety that are harvested for sale as "culls" (due to insured causes), determine:

1 what "percent or quantity," were actually sold and at what price; and
2 the specific grade and size.

Refer to the LAM for additional reasons for appraisals.

B. INSPECTIONS

(1) **Early Season Notice of Damage:** When a notice of damage or loss is given BEFORE it is possible to accurately assess the damage, defer appraisals until an accurate determination of potential production can be made. If further care for a damaged immature crop is not feasible or the insured will remove a portion of the orchard or sub-orchard, appraise the crop potential using the Immature Appraisal Method. Otherwise, defer appraisals until the Mature Appraisal Method can be used. AIPs may authorize inspections to verify the cause

and relative severity of damage. Prepare a Special Report (including insured's signature) to document the inspection and record:

(a) the date(s) and cause(s) of damage (document amount lost due to uninsured causes);
(b) if the crop will be harvested; and
(c) if any loss of potential was not sufficient to claim an indemnity.

(2) Refer to the basic provisions and the crop provisions sections entitled "Duties in the Event of Damage or Loss" for additional notice and inspection requirements.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

(1) Determine the number and general location of trees to be used in the representative sample (refer to **TABLE A** for minimum representative sample requirements) based on:

(a) total acreage and number of trees;

(b) extent of variation in the amount of production or damage within the acreage and location of the pears on the tree. When variable damage causes the crop potential to be significantly different within the same orchard or sub-orchard, and/or when a portion of the orchard will be destroyed, split the orchard into sub-orchards and appraise each separately;

(c) percent of each type/variety in the acreage;

(d) tree age, size, density, and vigor; and

(e) whether or not any areas have been color (partially) picked.

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

(3) The Random Path Appraisal Method (RPAM) may be used at the discretion of the AIP to appraise the pear crop production. Use the RPAM method in lieu of appraisal methods in this handbook as applicable.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Immature Pear Appraisals	When an insured decides further care of a crop is not feasible and remaining fruit will be destroyed prior to harvest, appraise such acreage to determine potential production. When production is damaged by insured causes; or, if damage resulted from uninsured cause(s), appraise such acreage to determine amount of fruit lost.

Mature Pear Appraisals	To determine mature harvested and unharvested production to count that meets the applicable quality standards in the crop provisions. To appraise unharvested acreage to determine fruit that could be harvested for packing or processing. When production is unharvested due to market conditions; or, if damage resulted from uninsured cause(s), appraise such acreage to determine the amount of unharvested fruit or fruit lost.

B. IMMATURE PEAR APPRAISALS

(1) Use the following to appraise immature pears (refer to subsection 4 B (1) for additional information regarding when to use the Immature Appraisal Method).

(a) Count all immature pears on each representative sample tree and determine the total number of pears from all total sample trees (do not count immature pears resulting from late season blooms as these will not mature properly). Include undamaged pears, pears damaged by insured and uninsured causes. Determine the average number of pears per sample tree (e.g., 1465 pears ÷ 5 sample trees = 293 pears per tree). If there are too many pears on the sample trees, count the pears from a representative scaffold limb using the RPAM or a quadrant of each tree, as applicable. Multiply the resulting number of fruit by 4 (if a tree quadrant is used) or use the RPAM to determine the number of immature pears per sample tree;

(b) Multiply the number of immature pears per sample tree by the .90 immature pear survival factor (e.g., 293 pears on a sample tree X .90 survival factor = 263.7 surviving immature pears on a sample tree);

(c) In California, determine the average weight of a marketable pear by determining the minimum marketable pear size. The California Pear Advisory Board specifies the minimum size of a marketable fresh pear as a "165." This means 165 marketable pears will weigh not less than 40 lbs. The average weight of a "165" size pear is .2424 lbs. (40 lbs. ÷ 165 pears);

(d) For all other states, determine the minimum marketable pear size for the area (e.g., if the minimum marketable size is "135," then 40 lbs. ÷ 135 pears = .2963 lbs average weight per pear);

(e) Multiply the result of 1 (b) above, by the determined average weight of a marketable pear, and round the result to tenths of pounds (e.g., In California, 263.7 surviving immature pears per tree X .2424 lb. per pear = 63.9 lbs.). Enter the weight per sample tree in Section I of the Pear Appraisal Worksheet;

(f) Total the weight for all samples and divide by the number of sample trees to determine the average pounds of pears per sample tree to the nearest tenth (e.g., 325.4 lbs. from all samples ÷ 5 sample trees = 65.1 lbs. per sample tree);

(g) Multiply the average pounds of pears per sample tree by the number of trees per acre to determine the pounds of pears per acre, rounded to tenths (refer to **TABLES B** and

C to determine the number of trees per acre). Divide the result by 2000 lbs. to obtain the gross appraisal per acre in tons to tenths (e.g., 65.1 lbs. per sample tree X 151 trees per acre = 9,830.1 lbs. per acre. 9,830.1 lbs. ÷ 2000 lbs. per ton = 4.9 tons per acre);

(h) Show the calculations from steps 1 (b) through (d) above, in the "Remarks" section of the applicable appraisal worksheet or on a Special Report.

(2) Upon completion of the appraisal if the insured decides:

(a) to care for the unit until harvest, no further action will be necessary until the regular preharvest inspection (the inspection for the acreage of insured producers who have filed a "Notice of Damage").

(b) NOT to care for the unit until harvest (e.g., immature pears are to be removed from the trees), finalize the claim (except for the adjuster's signature and date) by using the aforementioned appraisal.

1 Advise the insured that the remaining immature pears, as appraised, are "Production to Count" for loss calculation purposes.

2 Give the insured a Certification Form (for the removal of immature pears) with any appropriate completion instructions; and

3 Upon receipt of the completed and signed Certification Form, (if necessary verify the removal of immature pears) file it with the claim documents.

(3) At or before the time of conducting preharvest inspections, VERIFY, when necessary, that the insured removed all of the immature pears (identified in (2) above) from the orchard or sub-orchard.

(a) If pear removal WAS completed, finalize the claim and handle in the usual manner.

(b) If pear removal WAS NOT completed, conduct an updated appraisal when necessary. Strike out and initial the original appraisal on the claim form. Make a new line entry for the updated appraisal together with "H" (for Harvested) as the intended use.

(c) Further action to complete the claim will depend on if the pears are harvested/not harvested as with any other preharvest inspection.

C. MATURE PEAR APPRAISALS

(1) When notice of damage or loss is received by a date for which it is possible to accurately appraise mature production, make inspections as soon as possible. Record the results of such inspections, including any undamaged acreage on the unit, on the applicable appraisal worksheet and claim form.

(2) For mature production that will be harvested, AIPs may inspect the acreage prior to harvest to determine applicable quality adjustment. Buyer records of delivered production may be used to determine applicable quality adjustment if such records provide the required

breakdowns. If such records are not acceptable and representative samples of mature pears are not available, quality adjustment will NOT be allowed.

(3) When all or part of the acreage is left unharvested, appraise unharvested production (as a basis for computing losses) as follows.

(a) Select representative sample trees, and if practical, arrange for the insured to pick and weigh all marketable pears (include all marketable pears on the ground beneath the sample trees) and pears damaged by uninsured causes from each sample tree; otherwise, the adjuster must pick and weigh the samples. If there are too many pears on a sample tree, pick and weigh all the pears from a representative scaffold limb using the RPAM or quadrant of each tree, as applicable. Multiply the weight of such pears by 4 (if a tree quadrant is used) or use the RPAM to determine the total weight in pounds to tenths for each sample tree. Enter this information in Section I of the Pear Appraisal Worksheet.

(b) If possible, submit pear samples to a licensed Federal/State Inspection Service to grade and size the sample(s). If not possible:

1 randomly select not less than 10 mature pears, but not more than 30, from each sample tree to determine the size and grade of pears, and pears damaged by insured and uninsured causes for the unit, orchard or sub-orchard, type/variety being appraised. Select the same number of pears from each sample tree. If a sample tree does not have enough pears for the sample, select samples from a neighboring tree(s) of the same type/variety. If the insured harvested the sample trees in the adjuster's presence, randomly select a number of pears from the harvested production to equal not less than 10 pears, but not more than 30 pears, per sample tree harvested;

2 obtain the samples from the inside, outside, top, and bottom of all four quadrants of the tree. If a sample tree does not have enough pears for a sample, select the required pears from adjacent trees of the same type/variety;

3 the samples must include pears that are damaged/undamaged, that may be packed/processed and eliminated if graded;

4 separate the samples according to the applicable grading requirements; and

5 enter the percentage of each grade in Section II of the applicable appraisal worksheet. For quality adjustment requirements in:

a California, refer to the Crop Provisions; or
b all other states, if elected by the insured, refer to the Pear Quality Adjustment Endorsement.

(4) **Market Value - California Only:** Because the price election is established as an "on-tree" price, for claims purposes the price received must be adjusted to the same "on-tree" basis. For harvested marketable pears damaged by insured causes, deduct the harvest costs (which include harvest and transportation costs) shown in the Special Provisions to determine the "on-tree" value at the time the damaged pears are delivered to the buyer, broker, packer,

processor, shipper or warehouse, etc. To convert values expressed in dollars per ton to dollars per container divide dollars per ton by 2,000 lbs. to determine dollars per pound. Multiply dollars per pound by the appropriate pounds per container to determine dollars per container (refer to subsection (5) below for common pear container weights).

(5) **Weight Conversions:** Pears may be delivered in various container sizes (refer to the chart below for some common pear container weights). Use actual weights when available. Divide the total container net weight (in whole pounds) by 2,000 lbs. to determine the weight of production in tons to tenths. To calculate the tonnage equivalent for common pear containers, multiply the total number of containers by the determined container weight in whole pounds and divide by 2,000 lbs. (round to tons to tenths).

Common Pear Container Weights
1,000 lb. bin (4 ft. X 4 ft. X 2 ft. or 32 cubic ft.)
50 lb. per bu.
48 lb. per bu. (CA., OR., and WA.)
45 lb. box
40 lb. box
35 lb. box
20 lb. L.A. lug

D PEAR APPRAISALS USING HARVESTED SAMPLES OR ACREAGE

(1) **Representative Tree Appraisals.** When representative harvested pear trees are used for the appraisal, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:

(a) select a representative sample of mature pears for grading/quality adjustment from the harvested sample pears as described in section 5 C;

(b) determine the amount of appraised potential production on each sample tree as described in section 5 C, and

(c) document the amount of potential appraised production and any applicable quality adjustment information on the appraisal worksheet as described in sections 7 and 8 below.

(2) **Representative Harvested Acreage Appraisals.** DO NOT USE THIS METHOD if the production is eligible for quality adjustment or if the unharvested acreage will be harvested. Use this method to determine potential production when more than 50 percent of the acreage in the unit is harvested. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

(a) Conduct an appraisal to determine the amount of potential gross production on the unharvested representative acreage. Do not adjust for quality.

(b) Compare the appraisal for the unharvested acreage determined in (a) above to the actual gross production from the harvested acreage. If the appraised gross potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in section C herein.

(c) Document on a Special Report how the unharvested acreage appraisal was determined.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES (California Only)

A. APPRAISAL WORKSHEET STANDARDS

(1) The entry items in subsection 7 C are the minimum requirements for the Pear Appraisal Worksheet (California Only) used for immature and mature pear appraisals. All entry items are "Substantive," (i.e., they are required).

(2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are "Substantive," (i.e.; they are required).

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

(4) Refer to the Document and Supplemental Standards Handbook (DSSH), FCIC-24040, for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.

(2) Include the claim number on the applicable appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.

(3) Separate appraisal worksheets are required for immature and mature appraisals and for each:

(a) unit;
(b) orchard or sub-orchard;
(c) type/variety inspected.

Refer to section 4 C for sampling instructions. Consolidate small orchards or sub-orchards on the appraisal worksheet ONLY in situations where the orchards or sub-orchards are composed of the same tree type/variety or the varieties are within the same varietal group as identified on the actuarial documents. The types/varieties must have the same maturation dates, pear sizes and similar color.

(4) For every inspection, complete items 1 through 17 and items 33 through 36. For immature appraisals and mature unharvested quality adjustment appraisals complete Section II items 18 through 24b. For harvested quality adjustment appraisals complete Section III items 25 through 32b.

(5) If any significant amount of marketable pears remain on the trees or on the ground after harvest is completed (e.g., poorly harvested), appraise the quantity of such pears for entry on the Production Worksheet.

(6) Standard appraisal worksheet items are numbered consecutively in subsection 7 C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except for items 34 through 36.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Use this form for CALIFORNIA ONLY. For all other states, refer to subsection 8 C.

Verify or make the following entries:

Item No.	Information Required
	Company: Name of the AIP if not preprinted on the worksheet (Company Name).
	Claim #: Claim number as assigned by the AIP.
1.	**Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

2. **Policy Number:** Insured's assigned policy number.

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

4. **Unit Number:** Unit number from the Summary of Coverage after verified to be correct.

5. **Acres:** Number of determined acres to tenths in orchard or sub-orchard being appraised. Refer to the LAM for information on perennial crop acreage determinations.

6. **Orchard ID:** Individual orchard (or sub-orchard) identification symbol.

7. **Type/Variety:** Type/variety name of pears appraised (principal type or variety) and applicable three digit code (e.g., Green Bartlett, 189).

8. **Acres:** Number of determined acres, to tenths, for the unit, orchard or sub-orchard, or type/variety inspected. Separately list unharvested and harvested acres within the same unit, orchard/sub-orchard, or type/variety inspected.

9. **Damage:**

*** a. **Date(s):** First three letters of the month during which the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 05).

b. **Cause(s):** Name of the insured cause(s) of damage for this crop as listed in the LAM for the corresponding date of damage. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Remarks or on a Special Report.

c. Document the date(s) and cause(s) of uninsured damage in the Remarks or on a Special Report.

SECTION I - GROSS UNHARVESTED APPRAISAL (CALIFORNIA ONLY)

Complete this section for immature and mature pears appraisals:

10. **Pounds per Sample:** For immature pear appraisals, enter in the heading the word "Immature." Record immature and mature pear appraisals on separate appraisal worksheets. For each sample tree, count the number of pears, include all damaged and undamaged pears and any pears damaged by uninsured causes. Do NOT COUNT any immature pears resulting from late season blooms. Enter the result in pounds to tenths:

*** a. of multiplying the number of immature pears by the:

(1) .90 immature pear survival factor; and
(2) determined weight of a marketable pear.

Refer to subsections 5 B above for more information on immature pear appraisals.

b. the weight of mature pears on each sample tree that are acceptable for processing or other human consumption. Refer to subsection 5 C above for information on mature pear appraisals.

Record the above calculations in the Remarks or on a Special Report.

11. **Total Pounds:** Total pounds, to tenths of all samples in item 10.

12. **No. of Samples:** Total number of samples from item 10.

13. **Pounds/Tree:** Item 11 divided by item 12, in pounds to tenths.

14. **Trees/Acre:** Number of trees per acre based on tree spacing (refer to **TABLES B and C**). Record in Remarks, or on a Special Report, the distance between tree rows and the space between trees within the row.

15. **Pounds/Acre:** Item 13 times item 14, in pounds to tenths.

16. **Conversion Factor:** MAKE NO ENTRY, "**2000**" is pre-printed on the appraisal worksheet.

17. **Gross Appraisal:** Item 15 divided by item 16, in tons to tenths. For pears damaged by: ***

a. insured causes, transfer the entry to Section I, item 31 of the Production Worksheet.
b. a combination of insured and uninsured causes, also complete Section II below.
c. solely uninsured causes, transfer the entry to Section I column 37 of the Production Worksheet.

SECTION II - UNHARVESTED QUALITY ADJUSTMENT (CALIFORNIA ONLY)

Complete this section for immature (e.g., early season appraisals) and mature pears to:

a. adjust the amount of production to count for quality; and
b. determine any uninsured damage.

Immature pears are not eligible for quality adjustment; however, complete this section to determine the amount of production to count and any uninsured damage.

***For mature pear appraisals, submit samples (if possible) to a licensed Federal/State Inspection Service to grade and size the sample(s). Otherwise, for mature (and immature) pears, obtain representative samples of mature pears, in accordance with section 5 C above, from each representative sample tree (refer to **TABLE A** for minimum representative sample requirements). Do NOT COUNT immature pears resulting from late season blooms. Examine each pear and place in an appropriate pile by grade; either U.S. No. 1, Natural Culls and Uninsured Damage, Canning or Packing, or Marketable for Any Purpose combined with Size 180 and Smaller Pears (refer to section 4 D). Calculate the percent of pears for each grade. Enter the percent for each grade in column 18 rounded to two-decimal places (e.g., out of 100 representative pears harvested, from 5 sample trees divide 43 pears graded U.S. No. 1 by 100 pears = .43, etc.).

Grade: For immature pear appraisals, enter in the column heading the word "Immature."

***18. **Avg. Grade Percentage:** From sample pears obtained from representative trees within the unit or orchard (or sub-orchard), record the calculated percentage (to two decimal places) for each grade of pears for:

a. immature undamaged pears in item 18 (a) (such pears are considered to have the potential to meet the minimum grades at maturity); pears damaged by uninsured causes in item 18 (b) (refer to item 19b below for more information); and pears damaged by insured causes or that would be unmarketable for any purpose if left to maturity in item 18 (d) "Unmarketable Any Purpose." MAKE NO ENTRY in items 18 (c), (e), and (f);

b. mature pears in items 18 (a) through (e). Size 180 and Smaller Pears will be included in item 18 (e) "Marketable any Purpose."

19. **Graded Tonnage:**

a. Item 17 times items 18 (a) through (e) in tons to tenths, as applicable (refer to the example below). Account for any production unmarketable for any purpose in the Remarks.

EXAMPLE for immature pears:

19 (a)	U. S. No. 1: 4.9 tons (item 17) X .70 (item 18 (a)) = 3.4 tons per acre;
19 (b)	Natural Culls & Uninsured Damage: 4.9 tons (item 17) X .16 (item 18 (b)) = 0.8 tons per acre;
19 (d)	Unmarketable Any Purpose; 4.9 tons (item 17) X .14 (18 (d)) = 0.7 tons per acre;
Remarks	Section II, item 19 (b) entry due to uninsured insect damage. Item 19 (d) entry due to hail damage.

EXAMPLE for mature unharvested pears:

19 (a)	U. S. No. 1: 5.1 tons (item 17) X .38 (item 18 (a)) = 1.9 tons per acre;
19 (b)	Natural Culls & Uninsured Damage: 5.1 tons (item 17) X .15 (item 18 (b)) = 0.8 tons per acre;
19 (c)	Canning and Packing: 5.1 tons (item 17) X .27 (item 18 (c)) = 1.4 tons per acre;
19 (d)	Unmarketable Any Purpose; 5.1 tons (item 17) X .06 (18 (d)) = 0.3 tons per acre;
19 (e)	Marketable Any Purpose and Size 180 and Smaller: 5.1 tons (item 17) X .14 (item 18 (e)) = .0.7 ton per acre;
Remarks	Item 19 (b) entry due to uninsured insect damage, limb rubs and spur punctures. Item 19 (d) unharvested pears unmarketable due to hail damage.

b. Include in items 18 (b) and 19 (b), and in Section III items 26 (b) and 27 (b) below, as uninsured damage:

(1) mature pears that fail to meet the grades specified under section 11(c)(3) of the Pear Crop Provisions (e.g., misshapen, undersized, off color, russeted, etc.);

(2) pears damaged by machinery, limb rubs, scars; spur punctures, insects, disease, etc., when such damage is due to uninsured causes;

(3) pears damaged by a combination of insured and uninsured causes; and

(4) pears lost or damaged due to failure to follow good farming practices.

Refer to the LAM for information on uninsured cause appraisals. Document any uninsured damage and the date(s) in the Remarks or on a Special Report.

20. **Market Price/Percentage:** For immature pears MAKE NO ENTRY.

a. For items 20 (a) through (d), MAKE NO ENTRY.

b. For item 20 (e), enter the value per ton in dollars and cents of "Marketable Pears any Purpose" (pears failing to meet the applicable grade standards but could be marketed for an alternative use). Refer to the Crop Provisions for the applicable grading requirements.

c. For item 20 (f), if any pears are marketable for any purpose and are "Size 180 and Smaller," enter the percentage, to one decimal place, of such pears in excess over 10% of pears that are size 180 and smaller (e.g., 50.9% of "Marketable any Purpose" pears are size 180 and Smaller, so 50.9% - 10% = 40.9%, enter 40.9). This subsection does NOT apply to *Forelle*, *Seckel*, or *Winter Nelis* varieties.

21. **Highest Price Election/100 Percent:** For immature pears MAKE NO ENTRY.

a. For items 21 (a) through (d), MAKE NO ENTRY.

b. For item 21 (e), enter the highest price election in dollars and cents from the Special Provisions for the insured type or varietal group.

c. For item 21 (f), MAKE NO ENTRY, "**100**" is pre-printed on the appraisal worksheet.

22. **Factor:** For immature pears MAKE NO ENTRY.

a. For items 22 (a) through (d), MAKE NO ENTRY.

b. For item 22 (e), item 20 (e) divided by item 21 (e), to three decimal places. This factor may not exceed 1.000 (e.g., 64.01 ÷ 185.00 = .346).

c. For item 22 (f), item 21 (f) less item 20 (f), enter the result to three decimal places (e.g., 100 – 40.9 = 59.1, enter .591). This factor may not exceed 1.000 or be less than zero.

If there are factors in both items 22 (e) and 22 (f), circle the lesser of the two factors.

23. **Quality Adjusted Appraisal:**

a. Items 23 (a) through (c), transfer applicable entries from items 19 (a) through (c), in tons to tenths. Transfer the entry in item 23 (b) "Natural Culls & Uninsured Damage" to Section I, item 37 of the Production Worksheet after multiplying by the applicable entry in item 19 of the Production Worksheet.

b. Item 23 (e), item 19 (e) times the circled factor in item 22 (e) or (f), as applicable, results in tons to tenths (e.g., 0.7 ton X 0.346 factor = .2 ton).

24a. **Total:** Total of all applicable column 19 entries for lines (a) through (e), in tons to tenths.

24b. **Total Gross/Net Unharvested Appraisal Per Acre:**

a. Add item 19 entries for lines (a), (c), and (e) and enter the result in tons to tenths in the left hand box as the "Total Gross Unharvested Appraisal" per acre. Transfer this entry to Section I, item 31 of the Production Worksheet.

b. Total item 23 entries for lines (a), (c) and the applicable of (e) or (f) and enter the result in the right hand box in tons to tenths as the "Total Net Unharvested Appraisal." Transfer this entry to Section I, item 36 of the Production Worksheet after multiplying by the applicable determined acres in item 19 of the Production Worksheet.

SECTION III - HARVESTED QUALITY ADJUSTMENT (CALIFORNIA ONLY)

For immature pear appraisals, complete only items 33 through 36. Complete this section for mature harvested production to:

a. adjust the amount of production to count for quality; and
b. determine any uninsured damage.

***Obtain grade percentages for harvested production from packing house records. List the percent of pears that meet the grade requirements for U.S. No. 1, Natural Culls, Canning or Packing, or Marketable for Any Purpose combined with size 180 and smaller pears. Document the reasons for any unmarketable production in the Remarks or on a Special Report. Also refer to the LAM for information on determining uninsured cause appraisals.

25. **Total (Field-Run) Harvested Production:** Total harvested field-run production for the unit based on storage determinations or warehouse/processor records in tons to tenths.

26. **Avg. Grade Percentage:** From item 25, the average percentage, to two decimal places, for each grade of pears (items 26 (a) through (e)) within the unit, orchard or sub-orchard (refer to item 19b above for information regarding pears damaged by uninsured causes). Size 180 and smaller pears are to be included in the "Marketable any Purpose" grade of pears. Enter "1.00" (or 100%) in item 26 (b) if the production in item 25 is damaged solely by uninsured causes, MAKE NO ENTRIES in items (a), (c) through (e), and 28 through 30.

27. **Graded Tonnage:** Item 25 times item 26 (a) through (d) in tons to tenths, as applicable (refer to example below). If the production entered in item 25 reflects damage due solely to

uninsured causes, transfer the entry to items 27 (b) and 31 (b). Document the reasons for any uninsured cause appraisal (refer to item 19b above for information regarding pears damaged by uninsured causes). Document the reasons for any unmarketable production in Remarks or on a Special Report. If "1.00" is entered in item 26 (b), transfer the entry in item 25.

EXAMPLE:

27 (a) U.S. No. 1: 56.2 field run tons (item 25) X 0.45 (item 26 (a)) = 25.3 tons;
27 (b) Natural Culls & Uninsured Damage: 56.2 field run tons (item 25) X 0.05 (item 26 (b)) = 2.8 tons;
27 (c) Canning or Packing: 56.2 field run tons (item 25) X 0.19 (item 26 (c)) = 10.7 tons;
27 (d) Unmarketable Any Purpose: 56.2 field run tons (item 25) X 0.03 (item 26 (d)) = 1.7 tons;
27 (e) Marketable Any Purpose and Size 180 and Smaller: 56.2 field run tons (item 25) X 0.28 (item 26 (e)) = 15.7 tons production);
Remarks Item 27 (b) entry due to limb rubs and spur punctures. Item 27 (d) entry due to hail damage.

28. **Market Price/Percentage:**

a. For items 28 (a) through (d), MAKE NO ENTRY.

b. For item 28 (e), enter the value per ton in dollars and cents for harvested marketable pears damaged by insured causes after deducting the harvest costs shown in the Special Provisions (refer to subsection 5 C (6)).

c. For item 28 (f), if any harvested pears that are marketable for any other purpose are size 180 and smaller, enter the percentage, to one decimal place, of such pears which exceeds 10% (e.g., 50.9% of "Marketable any Purpose" pears are "Size 180 or Smaller," so 50.9% - 10% = 40.9%, enter 40.9). NOT applicable to *Forelle*, *Seckel*, or *Winter Nelis* varieties.

29. **Highest Price Election/100 Percent:**

a. For items 29 (a) through (d), MAKE NO ENTRY.

b. For item 29 (e), enter the highest price election in dollars and cents for the insured type or varietal group.

c. For item 29 (f), MAKE NO ENTRY, "**100**" is pre-printed on the appraisal worksheet.

30. **Factor:**

a. For items 30 (a) through (d), MAKE NO ENTRY.

b. For item 30 (e), item 28 (e) divided by item 29 (e), to three decimal places. This factor may not exceed 1.000 (e.g., 64.01 ÷ 185.00 = .346).

c. For item 30 (f), item 29 (f) less item 28 (f), enter the result to three decimal places (e.g., 100 – 40.9 = 59.1, enter .591). This factor may not exceed 1.000 or be less than zero.

If there are factors in both items 30 (e) and 30 (f), **circle the lesser of the two factors**.

31. **Quality Adjusted Production:**

a. For items 31 (a) through (c), transfer entries from items 27 (a) through (c), in tons to tenths. Transfer the entry in item 31 (b) "Natural Culls & Uninsured Damage" to Section I, item 37 of the Production Worksheet.

b. For item 31 (e), item 27 (e) times the circled factor in items 30 (e) or (f), as applicable, results in tons to tenths (e.g., 15.7 tons X .346 = 5.4 tons).

32a. **Total:** Total of all column 27 entries for lines (a) through (e), in tons to tenths. The total should match the entry in item 25.

32b. **Total Gross/Net Harvested Production:**

a. Total item 27 entries for lines (a), (c), and (e) and enter the result in tons to tenths in the left hand box as the "Total Gross Harvested Production." Transfer this entry to the appropriate line in Section II, item 56 of the Production Worksheet.

b. Total item 31 entries for lines (a), (c) and the applicable of (e) or (f) and enter the result in tons to tenths in the right hand box as the "Total Net Harvested Production." Transfer this entry to the appropriate line in Section II, item 66 of the Production Worksheet.

33. **Remarks:** Document the following on the appraisal worksheet or on a Special Report, as applicable.

a. Where value/ton for damaged pears was obtained.
b. Calculations for determining the value per container or ton less harvest costs.
c. Date harvest began or expected to begin (preharvest inspections).
d. Date of sampling if harvest is NOT complete (complete worksheet/claim at later date).
e. Damaged acres harvested before appraisals.
f. Differences between item 5 "Acres" and the total of item 8 "Acres" for the unit.
g. Date(s) and cause(s) of uninsured damage or failure to follow good farming practices
h. Amount and cause of unmarketable production.
i. Average size of marketable pears accepted for processing, packing, etc.
j. Total percentage of "Size 180 and Smaller" pears for the unit.
k. Calculations for determining the number of pounds of pears from immature appraisals.
l. Tree planting pattern (e.g., 18 ft. X 16 ft.).
m. Voluntary destruction or removal of orchard/sub-orchard production/trees in the unit.
n. References for orchard/sub-orchard identification (aerial photo, sketch map, etc.)

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

34. **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.

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

36. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

(For Illustration Purposes Only)

PEAR APPRAISAL WORKSHEET (California Only)

(Immature Appraisal Example)

Company: Any Company Claim #: XXXXXXXX

1 Crop Year	2 Policy Number	3 Name of Insured	4 Unit Number	5 Acres
YYYY	XXXXXXX	I.M. Insured	0001-0001-OU	14.4

6 Orchard ID:	1A	8 Acres: Unharv.:	4.4	9 Damage Date(s):	JUN 5
7 Type/Variety:	Green Bartlett 189	Harv.:		Cause(s):	Hail

SECTION I — **GROSS UNHARVESTED APPRAISAL**

10 Pounds per Sample *IMMATURE*										11 Total Pounds	12 No. of Samples	13 Pounds/ Tree	14 Trees/ Acre	15 Pounds/ Acre	16 Conversion Factor	17 Gross Appraisal
63.9	69.1	60.5	67.4	64.5						325.4	5	65.1	151	9830.1	2000	4.9

SECTION II — **UNHARVESTED QUALITY ADJUSTMENT**

GRADE *IMMATURE*	18 Avg. Grade Percentage	19 Graded Tonnage	20 Market Price/ Percentage	21 Highest Price Election/100 Percent	22 Factor	23 Quality Adjusted Appraisal	
(a) U.S. Number 1	.70	3.4				3.4	
(b) Natural Culls & Uninsured Damage	.16	.8				.8	
(c) Canning or Packing							
(d) Unmarketable Any Purpose	.14	.7					
(e) Marketable Any Purpose							
(f) Size 180 and Smaller				100			
	24a Total	4.9		24b Total Gross/Net Unharvested Appraisal		4.1	3.4

SECTION III — **HARVESTED QUALITY ADJUSTMENT**

25 Total (Field-run) Harvested Production						
GRADE	26 Avg. Grade Percentage	27 Graded Tonnage	28 Market Price/ Percentage	29 Highest Price Election/100 Percent	30 Factor	31 Quality Adjusted Production
(a) U.S. Number 1						
(b) Natural Culls & Uninsured Damage						
(c) Canning or Packing						
(d) Unmarketable Any Purpose						
(e) Marketable Any Purpose						
(f) Size 180 and Smaller				100		
	32a Total			32b Total Gross/Net Harvested Production		

33 Remarks: Orchard 1 comprised of sub-orchard 1A appraised and 1B to be harvested. Sub-orchard 1A immature pears damaged by hail and insured does not intend to harvest the acreage. Tree spacing 18 ft. X 16 ft. Acreage determined from aerial photo maps.
Section I, Item 10, see attached Special Report for calculations. Section II: Item 19b, entry due to uninsured insect damage. Item 19d, entry due to hail damage.

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

(For Illustration Purposes Only)

PEAR APPRAISAL WORKSHEET (California Only)

Mature Appraisal Example

Company: Any Company

Claim #: XXXXXXXX

1 Crop Year	2 Policy Number	3 Name of Insured	4 Unit Number	5 Acres
YYYY	XXXXXXX	I.M. Insured	0001-0001-OU	14.4

6 Orchard ID:	1A and !B	8 Acres: Unharv.:	4.4	9 Damage Date(s):	JUN 5	JUL 15
7 Type/Variety:	Green Bartlett 189	Harv.:	10.0	Cause(s):	Hail	Tornado

SECTION I — **GROSS UNHARVESTED APPRAISAL**

10 Pounds per Sample										11 Total Pounds	12 No. of Samples	13 Pounds/ Tree	14 Trees/ Acre	15 Pounds/ Acre	16 Conversion Factor	17 Gross Appraisal
63.0	68.9	65.0	61.3	78.7						336.9	5	67.4	151	10,177.4	2000	5.1

SECTION II — **UNHARVESTED QUALITY ADJUSTMENT**

GRADE	18 Avg. Grade Percentage	19 Graded Tonnage	20 Market Price/ Percentage	21 Highest Price Election/100 Percent	22 Factor	23 Quality Adjusted Appraisal	
(a) U.S. Number 1	.38	1.9				1.9	
(b) Natural Culls & Uninsured Damage	.15	.8				.8	
(c) Canning or Packing	.27	1.4				1.4	
(d) Unmarketable Any Purpose	.06	.3					
(e) Marketable Any Purpose	.14	.7	64.01	185.00	.346	.2	
(f) Size 180 and Smaller				100			
	24a Total	5.1		24b Total Gross/Net Unharvested Appraisal Per Acre		4.0	3.5

SECTION III — **HARVESTED QUALITY ADJUSTMENT**

25 Total (Field-run) Harvested Production	56.2						
GRADE	26 Avg. Grade Percentage	27 Graded Tonnage	28 Market Price/ Percentage	29 Highest Price Election/100 Percent	30 Factor	31 Quality Adjusted Production	
(a) U.S. Number 1	.45	25.3				25.3	
(b) Natural Culls & Uninsured Damage	.05	2.8				2.8	
(c) Canning or Packing	.19	10.7				10.7	
(d) Unmarketable Any Purpose	.03	1.7					
(e) Marketable Any Purpose	.28	15.7	64.01	185.00	.346	5.4	
(f) Size 180 and Smaller			40.9	100	.591		
	32a Total	56.2		32b Total Gross/Net Harvested Production		51.7	41.4

33 Remarks: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – Harvested. Tree spacing 18 ft. X 16 ft. Section I – Item 10, see attached Special Report for calculations. Section II - Entry in item 19(b) due to uninsured insect damage, limb rubs and spur punctures. Entry in item 19(d), unharvested pears unmarketable due to hail damage. $64.01 value/ton offered by Acme Packing Co. for production marketable for any purpose and size 180 and smaller. Section III - Entry in item 27(b) due to limb rubs and spur punctures. Entry in item 27(d), due to hail damage. $64.01 value/ton received from Acme Packing Co. ($124.01/ton - $60.00/ton harvest costs = $64.01/ton value received). Average size of canning and packing pears = 110. 50.9% of pears size 180 and smaller were marketable less 10% = 40.9%. Date harvested: MM/DD/YYYY. Acreage determined from aerial photo maps.

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES (All Other States)

A. APPRAISAL WORKSHEET STANDARDS

(1) The entry items in subsection 8 C are the minimum requirements for the Pear Appraisal Worksheet (All Other States) used for immature and mature pear appraisals. All entry items are "Substantive," (i.e., they are required).

(2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are "Substantive," (i.e.; they are required).

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

(4) Refer to the Document and Supplemental Standards Handbook (DSSH), FCIC-24040, for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.

(2) Include the claim number on the applicable appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.

(3) Separate appraisal worksheets are required for immature and mature pear appraisals and for each:

(a.) unit;
(b.) orchard or sub-orchard;
(c.) type/variety inspected.

Refer to section 4 C for sampling instructions. Consolidate small orchards or sub-orchards on the appraisal worksheet ONLY in situations where the orchards or sub-orchards are composed of the same tree type/variety or the varieties are within the same varietal group as identified on the actuarial documents. The types/varieties must have the same maturation dates, pear sizes and similar color.

(4) For every inspection, complete items 1 through 17 and items 29 through 32. For quality adjustment of mature pears and to determine damage due to uninsured causes, complete items 18 through 28.

(5) If part of an orchard/sub-orchard or unit was harvested prior to damage, determine such production separately from Bin Counts, Weight Tickets, (or other applicable measure) for inclusion with item "56" in Section II of the Production Worksheet. Account for the production from all acreage in the orchard/sub-orchard or unit.

(6) If any significant amount of marketable pears remain on the trees or on the ground after harvest is completed (e.g., poorly harvested), appraise the quantity of such pears for entry on the Production Worksheet.

(7) Standard appraisal worksheet items are numbered consecutively in subsection 8 C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except for items 30 through 32.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Use this form for all states except California. For California, refer to subsection 7 C. above.

Verify or make the following entries:

Item No.	Information Required
	Company: Name of the AIP, if not preprinted on the worksheet (Company Name).
	Claim #: Claim number as assigned by the AIP, if required.
1.	**Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
2.	**Policy Number:** Insured's assigned policy number.
3.	**Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
***4.	**Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
5.	**Acres:** Number of determined acres, to tenths, for the unit inspected. Refer to the LAM for information on acreage determinations.
***6.	**Orchard ID:** Individual orchard or sub-orchard identification symbol.
7.	**Type/Variety:** Type/variety name of pears appraised (principal type or variety) and applicable three-digit type code (e.g., Green Bartlett, 186).
8a.	**Acres Unharv.:** Number of determined unharvested acres, to tenths, for the orchard/sub-orchard or type/variety inspected.
8b.	**Acres Harv.:** Number of determined harvested acres, to tenths, for the orchard/sub-orchard or type/variety inspected.

9a. **Date(s) of Damage:** First three letters of the month during which the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 05). Document date(s) of uninsured damage in Remarks or on a Special Report.

***

9b. **Cause(s) of Damage:** Name of the insured cause of damage for this crop as listed in the LAM for the corresponding date of damage. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in Remarks. Document cause(s) of damage in Remarks or on a Special Report.

SECTION I - GROSS UNHARVESTED APPRAISAL (All Other States)

Complete this section for immature and mature pear appraisals. Refer to the LAM for information on uninsured cause appraisals.

Samples: For immature pear appraisals, enter in SECTION I the word "Immature," and complete Sections I, II, and items 29 through 32.

10. **Pounds per Sample:** For each sample tree, count the number of immature pears undamaged, and damaged by both insured and uninsured causes. Do NOT COUNT any immature pears resulting from late season blooms. Enter the result (in pounds to tenths) of multiplying the number of:

    a. immature pears per sample tree by the:

        (1) .90 immature pear survival factor; and
        (2) determined weight of a marketable pear.

        Refer to subsection 5 B above for more information on immature pear appraisals.

    b. mature pears by the determined weight of pears that are acceptable for processing or other human consumption. Refer to subsection 5 C above for information on mature pear appraisals.

    Record above calculations in Remarks or on a Special Report.

11. **Total Pounds (Line Total):** Total pounds, to tenths of **all** samples taken in item 10.

12. **Number of Samples:** Total number of samples from item 10.

13. **Pounds/Tree:** Column 11 divided by column 12, in pounds, to tenths.

14. **Trees/Acre:** The number of trees per acre based on tree spacing (refer to **TABLES B** and **C**). Record in Remarks, or on a Special Report, the tree distance between tree rows and space between trees within the row.

15. **Pounds/Acre:** Column 13 times column 14, in pounds, to tenths.

16. **Conversion Factor:** MAKE NO ENTRY, "**2000**" is pre-printed on the appraisal worksheet.

17. **Gross Appraisal/Acre:** Column 15 divided by column 16, in tons to tenths for pears:

a. damaged solely by insured causes for which quality adjustment does not apply, transfer the entry to item 31 of the Production Worksheet.

b. qualifying for quality adjustment, damaged by a combination of insured and uninsured causes or damaged solely by uninsured causes, transfer the entry to Section II, item 23 below. If the Pear Quality Adjustment Endorsement is in effect for mature pears, for "windfalls" or pears frozen on the tree in the fall that cannot be packed or marketed as fresh pears, transfer the entry to Section II, item 23 below (refer to item 22 below for further instructions).

SECTION II - QUALITY ADJUSTMENT (All Other States)

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

a. adjust production to count for quality when the Pear Quality Adjustment Endorsement is in effect and to determine any uninsured damage;

b. determine the amount of marketable production to count if the Pear Quality Adjustment Endorsement has not been selected and to determine any uninsured damage.

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

18. **Acres:**

a. Number of determined acres, to tenths, of the orchard/sub-orchard or type/variety inspected. Separately list harvested and unharvested acres within the same orchard or sub-orchard or type/variety in separate sections of appraisal worksheet (e.g., "4.4 - UH," "10.0 - H").

b. Record harvested and unharvested acreage on separate sections of the appraisal worksheet. Record separately any acreage from which the pears were all harvested as culls (such as "Windfalls" or Frozen Pears); otherwise, complete the applicable Quality Adjustment appraisal.

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

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

a. Under the Pear Quality Adjustment Endorsement, all undamaged immature pears in each sample are considered to have the potential at maturity to grade U.S. No. 2 or better.

b. Not under the Pear Quality Adjustment Endorsement, all undamaged immature pears in each sample are considered to have the potential at maturity to be marketable.

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

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

***

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

***

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

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

21. **Insured Damage:**

a. For immature pear appraisals:

(1) Under the Pear Quality Adjustment Endorsement, record for each sample the number of pears damaged by insured causes to the extent that if left to maturity the pears would not grade U.S. No. 2 or better.

(2) Not under the Pear Quality Adjustment Endorsement, record the number of pears in each sample damaged by insured causes to the extent that if left to maturity the pears would not be marketable.

b. For mature pears, record the number of pears in each sample failing to grade at least No. 2 or better because of insured damage due to hail in accordance with the Pear Quality Adjustment Endorsement. If the Pear Quality Adjustment Endorsement is not in effect, record the number of pears in each sample that are not marketable due to insured damage.

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

22. **Total Number:**

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

b. For claims with insurable "windfall" and/or freeze damage in the fall: Do NOT do "grade reduction" for "windfalls" or pears frozen on the tree in the fall. Such pears that cannot be packed or marketed as fresh pears are considered 100 percent insured damage (cull production). Write across items 19 through 22 "Windfalls" or "Frozen on the Tree" and transfer entry in item 17 to item 23. Treat such pears as 100 percent insured damage.

c. For preharvest inspections, delay completion of items 23 through item 33 until harvest is complete unless harvest will not be completed. If harvest will not be completed, appraise the production.

Line Total: Total all entries in lines 19 through 23.

AVG. %:

a. Item 20 (Uninsured Damage) "Line Total" divided by item 22 "Line Total," results to two decimal places.

b. Item 21 (Insured Damage) "Line Total" divided by item 22 "Line Total," results to two-decimal places.

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

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

a. **Unharvested Appraisals:** In the heading, line through the words "Production Or." For damaged pears qualifying for quality adjustment, transfer entry from Section I, column 17.

b. **Harvested Production:** In the heading, line through the words "Or Appraisal Per Acre." Enter the total marketable production in tons to tenths, from harvested production records. Transfer the entry to item 56 on the Production Worksheet.

24. **Insured Damage:**

a. For immature pears, item 21 "AVG %" times item 23, in tons to tenths.

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

25. **Net Tons:** Item 23 minus item 24, in tons to tenths. If the result is zero, enter "0.0." This entry cannot be less than zero.

26. **Cull Value:** MAKE NO ENTRY for immature pears.

a. **Percent:** Enter ".15."
b. **Value:** ".15" times item 25, in tons to tenths. For immature pears with no processing value, enter "0." MAKE NO ENTRY if item 21 "AVG. %" is ".10" or less.

27. **Uninsured Causes Appraisal Per Acre:**

a. For immature or unharvested mature pears damaged by uninsured causes, multiply the entry in item 23 from the Unharvested line by item 20 "AVG. %" and round the result to tons to tenths.

b. Transfer the "per acre" entry determined in "a" above to Section I, item 37 of the Production Worksheet after multiplying by the applicable determined acres in item 19 of the Production Worksheet.

c. For harvested production, in the heading of item 27, line through the words "Per Acre" and enter the result of multiplying item 23 "Gross Production" (from the Harvested line) by item 20 "AVG. %," result rounded to tenths of tons. Transfer this entry to Section I, item 37 of the Production Worksheet.

d. Document all calculations in Remarks or on a Special Report (refer to the LAM for information on how to determine uninsured cause appraisals).

28. **Production Or Appraisal Per Acre:**

a. **Appraisals Per Acre:** For appraised production, in the heading, line through the words "Production Or."

1 Immature pears, transfer the entry from item 25 (Net Tons), in tons to tenths, and also transfer this entry to item 31 of the Production Worksheet.

2 Mature pears, result of item 25 (Net Tons) plus item 26 (Value), in tons to tenths. Transfer the result to Section I, item 36 of the Production Worksheet after multiplying by the applicable determined acres in item 19 of the Production Worksheet.

b. **Production:** For harvested production, in the heading, line through the words "Per Acre," and enter in tons to tenths, the result of adding item 25 (Net Tons) and item 26 (Value). Transfer result to the appropriate line in Section II, item 66 of the Production Worksheet.

29. **Remarks:** Document the following on the appraisal worksheet or on a Special Report, as applicable.

a. Date of sampling if harvest is NOT complete (complete worksheet/claim at later date).

b. Date harvest began or expected to begin (preharvest inspections).

c. Date(s) and cause(s) of uninsured damage or failure to follow good farming practices. (Refer to the LAM for instructions regarding failure to follow good farming practices).

d. Differences between item 5 "Acres" and the total of item 18 "Acres" for the unit.

e. Damaged acreage harvested prior to preharvest inspection or appraisal.

f. Tree planting pattern (e.g., 18 ft. X 16 ft.).

g. Voluntary destruction or removal of orchard or sub-orchard acreage/trees in the unit.

h. References for orchard/sub-orchard identification (aerial photo, sketch map, etc.).

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

30. **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.

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

32. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc).

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

Company: Any Company			Claim #: XXXXXXXX	
1. CROP YEAR YYYY	**2.** POLICY NUMBER XXXXXXX	**3.** NAME OF INSURED I. M. Insured	**4.** UNIT NO. 0001-0001-OU	**5.** ACRES 14.4
6. ORCHARD ID 1	8a. ACRES UNHARV.:	14.4	**9a.** DATE(S) OF DAMAGE: JUN 5	
7. TYPE/VARIETY Green Bartlett 186	8b. ACRES HARV.:		**9b.** CAUSE(S) OF DAMAGE: Hail	

SECTION I - GROSS UNHARVESTED APPRAISAL

	SAMPLES *Immature*										**11** TOTAL POUNDS (LINE TOTAL)	**12** NUMBER OF SAMPLES	**13** POUNDS/ TREE	**14** TREES/ ACRE	**15** POUNDS/ ACRE	**16** CONVERSION FACTOR	**17** GROSS APPRAISAL/ ACRE
10 POUNDS PER SAMPLE	63.9	68.9	60.5	67.4	64.7						325.4	5	65.1	151	9,830.1	**2000**	4.9

SECTION II - QUALITY ADJUSTMENT

18. ACRES 14.4 UH	NUMBER OF SAMPLES *Immature* 1	2	3	4	5	6	7	8	9	10	LINE TOTAL	AVG. %	ADJ. %	**23.** GROSS ~~PRODUCTION OR~~ APPRAISAL PER ACRE		**24.** INSURED DAMAGE	**25.** NET TONS	**26.** CULL VALUE %	Value
														Harvested					
19. # 2 or BETTER	15	18	16	18	21						88			Unharvested	4.9	1.4	3.5		
20. UNINSURED DAMAGE	5	3	6	5	1						20	.13		**27.** UNINSURED CAUSES APPRAISAL PER ACRE		**28.** ~~PRODUCTION OR~~ APPRAISAL PER ACRE			
21. INSURED DAMAGE	10	9	8	7	8						42	.28		.6		3.5			
22. TOTAL NUMBER	30	30	30	30	30						150								

18. ACRES	NUMBER OF SAMPLES 1	2	3	4	5	6	7	8	9	10	LINE TOTAL	AVG. %	ADJ. %	**23.** GROSS PRODUCTION OR APPRAISAL PER ACRE		**24.** INSURED DAMAGE	**25.** NET TONS	**26.** CULL VALUE %	Value
														Harvested					
19. # 2 or BETTER														Unharvested					
20. UNINSURED DAMAGE														**27.** UNINSURED CAUSES APPRAISAL PER ACRE		**28.** PRODUCTION OR APPRAISAL PER ACRE			
21. INSURED DAMAGE																			
22. TOTAL NUMBER																			

18. ACRES	NUMBER OF SAMPLES 1	2	3	4	5	6	7	8	9	10	LINE TOTAL	AVG. %	ADJ. %	**23.** GROSS PRODUCTION OR APPRAISAL PER ACRE		**24.** INSURED DAMAGE	**25.** NET TONS	**26.** CULL VALUE %	Value
														Harvested					
19. # 2 or BETTER														Unharvested					
20. UNINSURED DAMAGE														**27.** UNINSURED CAUSES APPRAISAL PER ACRE		**28.** PRODUCTION OR APPRAISAL PER ACRE			
21. INSURED DAMAGE																			
22. TOTAL NUMBER																			

29. REMARKS: Orchard 1 will not be harvested due to hail damage. Section I, item 10, see attached Special Report for calculations. Tree spacing 18 ft. X 16 ft. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 trees sampled, 20 pears selected from each tree = 100 pears per sample.

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

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

Company: Any Company				Claim #: XXXXXXXX	
1. CROP YEAR YYYY	**2.** POLICY NUMBER XXXXXXX	**3.** NAME OF INSURED I. M. Insured		**4.** UNIT NO. 0001-0001-OU	**5.** ACRES 14.4
6. ORCHARD ID 1	8a. ACRES UNHARV.:	4.4	**9a.** DATE(S) OF DAMAGE: JUN 5	JUL 15	
7. TYPE/VARIETY Green Bartlett 186	8b. ACRES HARV.:	10.0	**9b.** CAUSE(S) OF DAMAGE: Hail	Tornado	

SECTION I - GROSS UNHARVESTED APPRAISAL

	SAMPLES										**11** TOTAL POUNDS (LINE TOTAL)	**12** NUMBER OF SAMPLES	**13** POUNDS/ TREE	**14** TREES/ ACRE	**15** POUNDS/ ACRE	**16** CONVERSION FACTOR	**17** GROSS APPRAISAL/ ACRE
10 POUNDS PER SAMPLE	44.1	48.8	55.0	51.3	57.7						256.9	5	51.4	151	7,761.4	**2000**	3.9

SECTION II - QUALITY ADJUSTMENT

18. ACRES 4.4 UH	NUMBER OF SAMPLES 1	2	3	4	5	6	7	8	9	10	LINE TOTAL	AVG. %	ADJ. %	**23.** GROSS ~~PRODUCTION OR~~ APPRAISAL PER ACRE		**24.** INSURED DAMAGE	**25.** NET TONS	**26.** CULL VALUE %	Value
														Harvested					
19. # 2 or BETTER	14	15	11	8	14						62			Unharvested	3.9	2.9	1.0	.15	0.2
20. UNINSURED DAMAGE	2	4	4	5	3						18	.12		**27.** UNINSURED CAUSES APPRAISAL PER ACRE		**28.** ~~PRODUCTION OR~~ APPRAISAL PER ACRE			
21. INSURED DAMAGE	14	11	15	18	13						71	.47	.74	.5		1.2			
22. TOTAL NUMBER	30	30	30	30	30						150								

18. ACRES 10.0 H	NUMBER OF SAMPLES 1	2	3	4	5	6	7	8	9	10	LINE TOTAL	AVG. %	ADJ. %	**23.** GROSS PRODUCTION ~~OR APPRAISAL PER ACRE~~		**24.** INSURED DAMAGE	**25.** NET TONS	**26.** CULL VALUE %	Value
														Harvested	56.2	13.5	42.7	.15	6.4
19. # 2 or BETTER	23	22	21	19	21						106			Unharvested					
20. UNINSURED DAMAGE	2	1	3	4	1						11	.07		**27.** UNINSURED CAUSES APPRAISAL ~~PER ACRE~~		**28.** PRODUCTION ~~OR APPRAISAL PER ACRE~~			
21. INSURED DAMAGE	5	7	6	7	8						33	.22	.24	3.9		49.1			
22. TOTAL NUMBER	30	30	30	30	30						150								

18. ACRES	NUMBER OF SAMPLES 1	2	3	4	5	6	7	8	9	10	LINE TOTAL	AVG. %	ADJ. %	**23.** GROSS PRODUCTION OR APPRAISAL PER ACRE		**24.** INSURED DAMAGE	**25.** NET TONS	**26.** CULL VALUE %	Value
														Harvested					
19. #__ or BETTER														Unharvested					
20. UNINSURED DAMAGE														**27.** UNINSURED CAUSES APPRAISAL PER ACRE		**28.** PRODUCTION OR APPRAISAL PER ACRE			
21. INSURED DAMAGE																			
22. TOTAL NUMBER																			

29. REMARKS: Orchard 1 comprised of sub-orchard 1A appraised – UH, and sub-orchard 1B – H. Tree spacing 18 ft. X 16 ft. Section II, line 20 Uninsured Damage due to limb rubs and russeting. Field ID's and acreage measurements determined from aerial photo maps. Section II, 5 UH trees sampled, 20 pears selected from each tree = 100 pears per sample. Section II, Harvested samples see attached Special Report for calculations.

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

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

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

(2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are "substantive," (i.e., they are required).

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

(4) The certification statement required by the current Document and Supplemental Standards Handbook (DSSH) (FCIC-24040) must be included on the form directly above the insured's signature block and immediately followed by the statement below:

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

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

B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

(1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) on a unit. If the AIP determines the claim to be DENIED, refer to Paragraph 67 K of the LAM for Production Worksheet completion instructions.

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

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

(a) acreage report errors;

(b) delayed notices and delayed claims;

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

(d) claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM); and

(e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).

(4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.

(5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

(6) In the absence of acceptable records to verify the disposition of harvested pears, amount of production to count for the unit will be the unit guarantee.

(7) Refer to subsection 15 B of the Basic Provisions for information on determining production to count on acreage that is harvested after it has been appraised.

C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.	**Information Required**
1.	**Crop/Code #:** "Pears" (0089).
2.	**Unit #:** Unit number from the Summary of Coverage after it is verified to be correct.
3.	**Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identification) as applicable for the crop.
4.	**Date(s) of Damage:** First three letters of the month(s) during which determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 05). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

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

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in item 5 (refer to the LAM for more information on no indemnity due claims).

***

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

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

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

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

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

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

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

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

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in tons to tenths, of all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

a. Date the notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.

b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.

c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

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

e. If the notice does not require an inspection, document as directed in the "Narrative" instructions.

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

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

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

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

(1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.

(2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.

(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.

c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

(1) rate classes (map areas), types/varieties, practices, or organic practices;
(2) APH yields;
(3) appraisals;
(4) stages or intended use(s) of acreage;
(5) shares (e.g., 50 percent and 75 percent shares on the same unit); or
(6) appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item No.	**Information Required**
16. ***	**Field ID:** The orchard or sub-orchard identification symbol from the appraisal worksheet, sketch map or an aerial photograph. Refer to the "Narrative" instructions.
17.	**Multi-Crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18.	**Reported Acres:** In event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres MAKE NO ENTRY.
19.	**Determined Acres:** Refer to the LAM and CIH for definition of acceptable determined acres used herein and how acres for perennial crops are determined. Determined acres to tenths for the orchard or sub-orchard for which consent is given for other use and/or: a. put to other use without consent; b. abandoned; c. damaged by uninsured causes; d. for which the insured failed to provide acceptable records of production; e. from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

***

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

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

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

***21. **Risk:** Three digit code for the correct Area Classification specified on the actuarial document maps. If an Area Classification or "High Risk Area" is not specified on the actuarial document maps, MAKE NO ENTRY. Verify with the Summary of Coverage, and if the Area Classification is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.

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

23. **Class:** MAKE NO ENTRY.

24. **Sub-Class:** MAKE NO ENTRY.

25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents, for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.

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

27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice or No Practice Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.

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

29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

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

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

30. **Use of Acreage:** Use the following intended "Use of Acreage" abbreviations.

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

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

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

31. **Appraised Potential:** Per-acre appraisal in tons, to tenths, of POTENTIAL production for the acreage appraised. If quality adjustment does not apply, transfer the entry from item 17 on the applicable Pear Appraisal Worksheet. If quality adjustment applies, transfer the entry from item 24b (left hand box) on the Pear Appraisal Worksheet (California Only) or item 23 (the Unharvested line) on the Pear Appraisal Worksheet (All Other States). If there is no potential on UH acreage enter "0" refer to the LAM for procedures on documenting "0" yield appraisals.

32-33. MAKE NO ENTRY.

34. **Production Pre QA:** Result of multiplying column 31 times column 19, round result to tons to tenths.

35. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. If no destruction order, MAKE NO ENTRY.

36. **Production Post-QA:** If the production is destroyed per section 15 (j) of the Basic Provisions, multiply item 34 by item 35; otherwise, for mature unharvested production which (due to insurable causes) qualifies for quality adjustment as provided by the Pear Crop Provisions, transfer the appropriate entry from the Pear Appraisal Worksheet as instructed below.

a. **California Only:** Result of multiplying item 19 of the Production Worksheet times the entry in the right hand box of item 24 b of the Pear Appraisal Worksheet (California Only), in tons to tenths. If quality adjustment does not apply, transfer the entry from item 34 above.

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

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

a. Hail and Fire Exclusion NOT in effect:

(1) enter the result of multiplying column 19 entry by NOT LESS than the insured's production guarantee per acre in tons to tenths for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

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

(3) for unharvested acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in tons to tenths from item 23 (line b) of the Pear Appraisal Worksheet (California Only) or item 27 of the Pear Appraisal Worksheet (All Other States) after multiplying by column 19 entry for any such acreage.

*** (4) for harvested acreage damaged PARTLY by uninsured causes, enter the result of the UNINSURED cause of loss appraisal, in tons to tenths, from item 31 (line b) of the Pear Appraisal Worksheet (California Only) or item 27 of the Pear Appraisal Worksheet (All Other States).

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

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

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

38. **Total to Count:** Result of adding items 36 and item 37.

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

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

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

a. For all qualifying QA conditions, in the Narrative (or on a Special Report):

(1) if samples of mature pears were sent for grading, document the grade level, date, the name, and location of the grading facility that verified the presence of the qualifying QA conditions; or

(2) enter "See documentation included in the claim file" (e.g., include copy of the grade certificate, summary or settlement sheet, appraisal worksheet, etc., that documents the QA condition).

b. Check "Other" for pears qualifying for QA (as specified in the crop provisions). In addition to the above documentation requirements, document in the Narrative (or on a Special Report) a description of the qualifying QA conditions.

c. Check "Other" if the injurious substance or condition is not listed in the table above for production ordered to be destroyed by a Federal or State agency. Identify the injurious substance or condition, the date the crop was destroyed and the method of destruction in the Narrative (or on a Special Report). Attach to the claim, the completed Certification Form, a copy of the destruction order and (if possible) a copy of the laboratory test results confirming the presence of injurious substances or conditions.

d. Otherwise check "None."

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes."** Check "Yes" if any mycotoxin listed in item 40 above (including any identified as "Other") exceeds Federal, State, or other health organization limits; otherwise, MAKE NO ENTRY. Document in the Narrative or on a Special Report, the disposition of the production.

42. **Totals:** Total of entries in columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

NARRATIVE:

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

a. If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials, and date.

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

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

d. If there is an appraisal in Section I, column 37 for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.

f. State that there is "No Other Fire Insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.

g. Explain any errors found on the Summary of Coverage.

h. Explain any commingled production. Refer to the LAM.

i. Explain any entry for "Production Not to Count" in section II, column 62 and/or any production not included in Section II, column 56 or column 49 through 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

j. Explain a "NO" checked in item 44.

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) for unusual or controversial cases.

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

l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.

n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with AIP's instructions.

o. Explain any delayed notices or delayed claims as instructed in the LAM.

p. Document any authorized estimated acres as instructed in the LAM, shown in Section I, column 19.

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

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

t. For All Other States only: UNHARVESTED pears on HARVESTED acreage, explain an entry in Section I, column 31 FOR PEARS THAT MEET OR EXCEED THE QUALITY ENDORSEMENT GRADE REQUIREMENTS.

***u. For production ordered to be destroyed by a Federal or State agency include a copy of all supporting documentation in the insured's claim file.

*** (1) Explain any ".000" factor entered in columns 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.

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

v. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "see attachment."

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

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

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

(3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packer, processor, etc., as applicable in columns 49 through 52.

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

(a) different first handlers (buyers, packers, processors, etc.). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records against written records from the first handler (refer to the LAM for farm record requirements);

(b) separate storage facilities; and

(c) varying shares; e.g., 50 percent and 75 percent shares on the same unit.

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

(6) If there is harvested production from more than one insured practice or type/variety and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type/variety or practice. If production has been commingled refer to the LAM.

Verify or make the following entries:

Item No.	**Information Required**
43.	**Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.

b. If at 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 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/variety of harvested production is listed in Section I, MAKE NO ENTRY.

b. If more than one practice and/or type/variety of harvested production is listed, in Section I, and a separate approved APH yield exists, indicate for each practice and type/variety the corresponding Field ID (from Section I, column 16).

48. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.

49.-52. **Length or Diameter; Width, Depth, Deduction:** For harvested production sold or stored, enter the name and address of the buyer, packer, processor, etc., as applicable. If farm stored production (boxes or bulk) has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter "Weighed and Stored on the Farm" in this space. For pears otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).

53.-55. MAKE NO ENTRY.

56. **Bu., Ton, Lbs., Cwt.:** Circle "Ton" in column heading and enter tons to tenths from:

a. **California Only:** Item 32 b "Total Gross Production" (the left hand entry in column 31) on the Pear Appraisal Worksheet;

b. **All Other States:** Item 23 "Gross Production" from the "Harvested" line on the Pear Appraisal Worksheet; or

c. Acceptable weight tickets of production weighed and stored on the farm, enter result of gross pounds divided by 2000, rounded to tenths of tons.

57.-60b. MAKE NO ENTRY.

61. **Adjusted Production:** Transfer entry from column 56 in tons to tenths.

62. **Production Not to Count:** Net production NOT to count, in tons 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. THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. Explain any "Production Not To Count" in the "Narrative."

63. **Production Pre-QA:** Result of subtracting column 62 from column 61.

64. MAKE NO ENTRY.

65. QUALITY FACTOR: 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." Refer to items 39, 40, 41 and the Narrative above for additional instructions and required documentation). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. If no destruction order, MAKE NO ENTRY.

66. **Production to Count:** Transfer entry from:

a. **California Only:** Item 32 b "Total Net Harvested Production" (the right hand entry in column 31) on the Pear Appraisal Worksheet.

b. **All Other States:** Item 28 net harvested "Production" on the Pear Appraisal Worksheet.

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

68. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 66 in tons to tenths.

69. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column 38 total.

70. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

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

71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1 - 3) and 127, for instructions on determining allocated production. Enter the total production, in tons rounded to tenths, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.:**

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

***

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

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

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

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

74. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.

75. **Page Numbers:**

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

FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

(Illustration Purposes Only)

PRODUCTION WORKSHEET
(California Only)

1. Crop/Code #	2. Unit #	3. Location Description				
Pears 0089	0001-0001-OU	SW1/4–2N-3W				
4. Date(s) of Damage	JUN 5	JUL 15	SEP 22			
5. Cause(s) of Damage	Hail	Tornado	Frost			
6. Insured Cause %	45	25	30			
12. Additional Units	0001-0002-OU	0002-0001-BU				
13. Est. Prod. Per Acre	10.0	8.5				

7. Company Agency: Any Company / Any Agency

8. Name of Insured: I. M. Insured

9. Claim #: XXXXXXX

11. Crop Year: YYYY

10. Policy #: XXXXXX

14. Date(s) Notice of Loss	1st	2nd	Final
	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY

15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. / 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
1A	NS	4.4	4.4	1.000	003	189					002		UH	UH	4.0			17.6		15.4	3.5	18.9
1B	NS	10.0	10.0	1.000	003	189					002		H	H							2.8	2.8
		39. TOTAL	14.4														42. TOTALS	17.6		15.4	6.3	21.7

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☒ None ☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

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

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
MM/DD/YYY	Yes [X] No [ ]	Yes [ ] No [X]	Yes [ ] No [X]

A. MEASUREMENTS / **B. GROSS PRODUCTION** / **C. ADJUSTMENTS TO HARVESTED PRODUCTION**

47a. / 47b. Share / Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu.,(Ton) Lbs., Cwt.	57. Shell/ Sugar Factor	58a. / 58b. FM% / Factor	59a. / 59b. Moisture % / Factor	60a. / 60b. Test WT / Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. / 64b. Value / Mkt. Price	65. Quality Factor	66. Production to Count
1B	NS	Acme Packing Co. Any Town, State XXXXX							51.7					51.7		51.7			41.4
															67. TOTAL	51.7			

68. Section II Total	41.4
69. Section I Total	21.7
70. Unit Total	63.1
71. Allocated Prod.	
72. Total APH Prod.	56.8

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

(Illustration Purposes Only)

PRODUCTION WORKSHEET
(All Other States)

1. Crop/Code #	2. Unit #	3. Location Description				
Pear 0089	0001-0001-OU	SW1/4-2N-3W				
4. Date(s) of Damage	JUN 5	JUL 15	SEP 22			
5. Cause(s) of Damage	Hail	Tornado	Frost			
6. Insured Cause %	45	25	30			
12. Additional Units	0002-0001-OU	0002-0001-BU				
13. Est. Prod. Per Acre	10.0	8.5				

7. Company Agency: Any Company / Any Agency

8. Name of Insured			
I. M. Insured			
9. Claim #		11. Crop Year	
XXXXXXX		YYYY	
10. Policy #		XXXXXX	
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
15. Companion Policy(s)			

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. / 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
1A	NS	4.4	4.4	1.000	003	186					002		UH	UH	3.9			17.2		5.3	2.2	7.5
1B	NS	10.0	10.0	1.000	003	186					002		H	H							3.9	3.9
		39. TOTAL	14.4														42. TOTALS	17.2		5.3	6.1	11.4

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☒ None ☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements on aerial photo maps. Items 36, 40 and 66, Pear Quality Endorsement in effect. Hail caused pears to not grade U.S. No 2 and to not be marketable for any purpose. See attached appraisal worksheets.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
MM/DD/YYYY	Yes ☐ No ☒	Yes ☐ No ☒	Yes ☐ No ☒

A. MEASUREMENTS / **B. GROSS PRODUCTION** / **C. ADJUSTMENTS TO HARVESTED PRODUCTION**

47a. / 47b. Share / Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., (Ton) Lbs., Cwt.	57. Shell/ Sugar Factor	58a. / 58b. FM% / Factor	59a. / 59b. Moisture % / Factor	60a. / 60b. Test WT / Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. / 64b. Value / Mkt. Price	65. Quality Factor	66. Production to Count
1B	NS	Acme Packing Co. Any Town, State XXXXX							56.2					56.2		56.2			49.1
															67. TOTAL	56.2			

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

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

10. REFERENCE MATERIAL

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees by type/variety in the orchard or sub-orchard (rounded to the nearest whole tree).
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or sub-orchard.	

Refer to subsection 4 C (2) for situations where types/varieties may be combined for appraisal purposes.

Do NOT select pollinator trees as representative sample trees.

Select top-worked trees as representative samples only if there are at least 10 other top-worked trees in the orchard or sub-orchard grafted to the same types/varieties.

TABLE B TREE PLANTING PATTERNS

Square	Hedgerow	Quincunx	Hexagonal
			X X X
X X X X	X X X X	X X X X	X X X X
	X X X X		X X X
X X X X	X X X X	X X X	X X X
	X X X X		X X X
X X X X	X X X X	X X X X	X X X X
	X X X X		X X X
X X X X	X X X X	X X X	X X X X
	X X X X		X X X
X X X X	X X X X	X X X X	X X X X
			X X X

"X" - Denotes individual tree. Refer to **TABLE C** below to determine the number of trees per acre.

Definitions:

Quincunx - A rectangle with a tree in the middle (refer to the shaded area above).

Hexagonal - Six adjoining trees are equidistant from any other one (refer to the shaded area above).

TABLE C TREE POPULATION PER ACRE

DISTANCE BETWEEN ROWS (In Feet)	DISTANCE BETWEEN TREES (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**	**146**	**141**	**135**	**130**	**124**	**120**	**115**	**111**	**107**	**104**	**100**	**97**	**94**	**92**	**89**
15						**194**	**182**	**171**	**161**	**153**	**145**	**138**	**132**	**126**	**121**	**116**	**112**	**108**	**104**	**100**	**97**	**94**	**91**	**88**	**85**	**83**
16							**170**	**160**	**151**	**143**	**136**	**130**	**124**	**118**	**113**	**109**	**105**	**101**	**97**	**94**	**91**	**88**	**85**	**83**	**80**	**78**
17								**151**	**142**	**135**	**128**	**122**	**116**	**111**	**107**	**102**	**99**	**95**	**92**	**88**	**85**	**83**	**80**	**78**	**75**	**73**
18									**134**	**127**	**121**	**115**	**110**	**105**	**101**	**97**	**93**	**90**	**86**	**83**	**81**	**78**	**76**	**73**	**71**	**69**
19										**121**	**115**	**109**	**104**	**100**	**96**	**92**	**88**	**85**	**82**	**79**	**76**	**74**	**72**	**69**	**67**	**66**
20											**109**	**104**	**99**	**95**	**91**	**87**	**84**	**81**	**78**	**75**	**73**	**70**	**68**	**66**	**64**	**62**
21												**99**	**94**	**90**	**86**	**83**	**80**	**77**	**74**	**72**	**69**	**67**	**65**	**63**	**61**	**59**
22													**90**	**86**	**83**	**79**	**76**	**73**	**71**	**68**	**66**	**64**	**62**	**60**	**58**	**57**
23														**82**	**79**	**76**	**73**	**70**	**68**	**65**	**63**	**61**	**59**	**57**	**56**	**54**
24															**76**	**73**	**70**	**67**	**65**	**63**	**61**	**59**	**57**	**55**	**53**	**52**
25																**70**	**67**	**65**	**62**	**60**	**58**	**56**	**54**	**53**	**51**	**50**
26																	**64**	**62**	**60**	**58**	**56**	**54**	**52**	**51**	**49**	**48**
27																		**60**	**58**	**56**	**54**	**52**	**50**	**49**	**47**	**46**
28																			**56**	**54**	**52**	**50**	**49**	**47**	**46**	**44**
29																				**52**	**50**	**48**	**47**	**46**	**44**	**43**
30																					**48**	**47**	**45**	**44**	**43**	**41**
31																						**45**	**44**	**43**	**41**	**40**
32																							**43**	**41**	**40**	**39**
33																								**40**	**39**	**38**
34																									**38**	**37**
35																										**36**

For square or hedge plantings with tree spacing not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number).
EXAMPLE: 6.5 ft. X 10 ft. = 65 sq. ft., then 43,560 sq. ft. divided by 65 = 670.15 rounded to 670 trees per acre.

Refer to **TABLE B** for common tree planting patterns. To determine the tree population per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.

TABLE D ADJUSTMENT PERCENTAGES FOR PEARS WITH INSURED HAIL DAMAGE UNDER THE PEAR QUALITY ENDORSEMENT*

Average Percent	Adjusted Percent	Average Percent	Adjusted Percent
11	2	36	52
12	4	37	54
13	6	38	56
14	8	39	58
15	10	40	60
16	12	41	62
17	14	42	64
18	16	43	66
19	18	44	68
20	20	45	70
21	22	46	72
22	24	47	74
23	26	48	76
24	28	49	78
25	30	50	80
26	32	51	82
27	34	52	84
28	36	53	86
29	38	54	88
30	40	55	90
31	42	56	92
32	44	57	94
33	46	58	96
34	48	59	98
35	50	60 +	100

***** Pears knocked to the ground by wind or that are frozen and cannot be packed or marketed as fresh pears will be considered 100 percent cull production and DO NOT utilize **TABLE D**.