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Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25050 (08-2016)

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

2017 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Stonefruit Loss Adjustment Standards Handbook	NUMBER: 25050
EFFECTIVE DATE: 2017 and Succeeding Crop Years	ISSUE DATE: August 29, 2016
SUBJECT: Provides the procedures and instructions for administering the Stonefruit crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: /s/ Thomas W. Worth Acting Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. Revised the handbook to incorporate the most recent RMA approved format and standard language.
2. Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections and exhibits in accordance with the new handbook standards format. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
3. Paragraph 12 (1), page 4: Revised language to be consistent with the CP.
4. Paragraph 15 B (2), page 5: Revised language to be consistent with the CP.
5. Paragraph 21 (2), page 6: Revised language to be consistent with the LAM.
6. Paragraph 21 (3), page 6: Added “or type” to clarify when separate appraisals are necessary.
7. Paragraph 29 (A) (1) (b) (i), example, page 13: Clarified that the harvested production was delivered to a packer/processor for weight and grade determination and removed the deduction of the production harvested for grading/weight purposes from the appraised weight. Revisions made to this example are reflected in the PW example in exhibit 4, page 46.

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK
Reason for Issuance (Continued)

8. Paragraph 29 (A) (1) (b) (ii), example, page 13: Revised the example and added language to clarify that only harvested production is eligible for the quality adjustment and to be consistent with the CP.
9. Exhibit 1, page 19: Added acronyms for “AIP” (Approved Insurance Provider), “BP” (Basic Provisions), “CP” (Crop Provisions), “DSSH” (Document and Supplemental Standards Handbook), “FCIC” (Federal Crop Insurance Corporation), “GSH” (General Standards Handbook), “LAM” (Loss Adjustment Manual), “RMA” (Risk Management Agency), “PW” (Production Worksheet), and “SP” (Special Provisions), and “TMA” (T-Yield Map Area(s)).
10. Exhibit 4, item 37: Clarified the procedure for completing the “Unins. Causes” entry on the PW.
11. Exhibit 4, Production Worksheet Example (Harvested Appraisal Claim): Made necessary corrections due to the revision of the example in paragraph 29 A (1) (b) (i).
12. Exhibit 9, page 51: Updated Number of Plums per Pound by Variety list to include new plum varieties listed in the 2018 SP for California Plums. Added varieties: Suplumfortyone, Suplumfortythree, and Suplumfortysix.

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Stonefruit Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibits	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					09-2013	FCIC-25050-2H
Insert	Entire Handbook					08-2016	FCIC-25050
Current Index	1-2	1-2	1-18			08-2016	FCIC-25050
						08-2016	FCIC-25050
						08-2016	FCIC-25050
				1	19	08-2016	FCIC-25050
				2	20	08-2016	FCIC-25050
				3	21-27	08-2016	FCIC-25050
				4	28-46	08-2016	FCIC-25050
				5	47	08-2016	FCIC-25050
				6	48	08-2016	FCIC-25050
				7	49	08-2016	FCIC-25050
				8	50	08-2016	FCIC-25050
				9	51-52	08-2016	FCIC-25050

FILING INSTRUCTIONS:

This handbook replaces the 2014 Stonefruit Loss Adjustment Standards Handbook, FCIC-25050-2H (09-2013). This handbook is effective for the 2017 and succeeding crop years and is not retroactive to any 2016 or prior crop year determinations.

**STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS**

PAGE NO.

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1	General Information.....	1
2	AIP Responsibilities	1
3-10 (Reserved)		

PART 2 POLICY INFORMATION

11	Insurability.....	3
12	Insured Damage.....	4
13	Unit Division	4
14	Grade Standards.....	4
15	Quality Adjustment.....	4
16	Harvest Cost Information	5
17-20 (Reserved)		

PART 3 APPRAISALS

Section 1 General Information

21	Appraisal Requirements.....	6
22	Notice of Damage	6
23	Appraisal Dates.....	7
24	Handling Appraisal Discrepancies	7
25	Selecting Representative Sample Trees.....	7
26	Selecting Representative Sample Fruit.....	8

Section 2 Appraisal Methods

27	General Information.....	10
28	Unharvested Appraisals Methods	10
29	Harvested Appraisal Methods.....	13
30	Deviations and Modifications.....	17
31	General Information for Appraisal Worksheet Entries and Completion Procedures	17
32-40 (Reserved)		

PART 4 PRODUCTION WORKSHEET

41	General Information for Production Worksheet Entries and Completion Information	18
42-50 (Reserved)		

**STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS**

PAGE NO.

EXHIBITS

1	Acronyms and Abbreviations	19
2	Definitions	20
3	Form Standards – Appraisal Worksheet.....	21
4	Form Standards – Production Worksheet.....	28
5	Representative Sample Requirements	47
6	Number of Trees per Acre.....	48
7	Ratio of Fresh Fruit to Dried Fruity by Crop	49
8	Number of Fruit per Pound by Crop and Unit of Measure.....	50
9	Plums per Pound by Variety	51

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH.
- (2) Terms, abbreviations, and definitions specific to stonefruit loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

Refer to the CIH, GSH and LAM for provisions and procedures not applicable to CAT coverage.

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall 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.

B. Form 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 the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items in exhibits 3 - 4 are the minimum requirements for the Appraisal Worksheets and the PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination 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(s) in exhibits 3 - 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <http://www.rma.usda.gov/regs/required.html> or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block 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."

- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Stonefruit CP, which are to be considered in this determination include (but are not limited to) the information set forth in this part.

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

- (1) The crop insured will be all acreage of each stonefruit crop the insured elects to insure that is grown in the county and for which premium rates are provided in the actuarial documents:
 - (a) In which the insured has a share; and
 - (b) That is grown on trees that:
 - (i) Were commercially available when the trees were set out or have subsequently become commercially available;
 - (ii) Are adapted to the area;
 - (iii) Are grown on a rootstock that is adapted to the area;
 - (iv) Are in compliance with the applicable State's Tree Fruit Agreement or related crop advisory board for the state (for each insured crop and type) when such regulations exist;
 - (v) Have produced at least 200 lugs of fresh market production per acre, or at least 2.2 tons per acre for processing, in at least one of the four most recent actual production history crop years, unless the AIP inspects such acreage and gives approval in writing;
 - (vi) Have, after being set out or grafted, reached at least the fifth growing season. However, the AIP may give approval in writing to insure acreage that has not reached this age if it meets the requirements in (v) above; and
 - (vii) Are grown in an orchard that, if inspected, are considered acceptable by the AIP.
- (2) Stonefruit interplanted with another perennial crop is insurable unless the AIP inspects the acreage and determines that it does not meet the requirements for insurability contained in the CP.

12 Insured Damage

- (1) Stonefruit insurance coverage is provided against adverse weather conditions, fire, wildlife, earthquake, volcanic eruption, or failure of the irrigation water supply that occurs during the insurance period. Coverage is also provided against damage or loss from insects and disease when adverse weather prevents proper application of control measures, causes properly applied control measures to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available (refer to the CP).
- (2) Coverage against damage or loss of production is not provided for:
 - (a) Disease or insect infestation, unless adverse weather:
 - (i) Prevents the proper application of control measures or causes properly applied control measure to be ineffective; or
 - (ii) Causes disease or insect infestation for which no effective control mechanism is available;
 - (b) Split pits, regardless of cause; or
 - (c) Inability to market the insured crop for any reason other than actual physical damage from an insurable cause of loss specified in the CP. 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.

13 Unit Division

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

14 Grade Standards

All fresh and processing stonefruit will be graded in accordance with the grade standards contained in the CP unless provided otherwise in the SP.

15 Quality Adjustment

A. Eligibility

Production to count (in lugs or tons) will be reduced if the following conditions apply:

- (1) The value of the damaged production is less than 75 percent of the marketable value of undamaged production due to an insured cause of loss; and
- (2) For stonefruit insured as fresh fruit only, the stonefruit either is packed and sold as fresh fruit; and
 - (i) Meets only the utility grade requirements of the applicable grading standards, or

15 Quality Adjustment (Continued)

A. Eligibility (Continued)

- (ii) Fails to meet the applicable grading standards but is or could be sold for any use other than fresh packed stonefruit.

B. Quality Adjustment Calculation

Harvested fresh or processing production of stonefruit that is eligible for quality adjustment as specified in **subparagraph 15A** will be reduced as follows:

- (1) When packed and sold as fresh fruit or when insured as a processing crop, by dividing the value per lug or ton of marketable production by the highest price election for the same type and multiplying the result (not to exceed 1.00) by the quantity of such production; or
- (2) For all other **fresh** stonefruit, by multiplying the number of tons that could be marketed by the value per ton and dividing that result by the highest price election available for the same type.

16 Harvest Cost Information

- (1) The harvest cost per lug/ton reduces the actual market value (for fresh and processing production) or the value per ton (for other than fresh pack production) to an “on tree” value that is equivalent to the crop insurance price election which is also an “on-tree” value. See the **SP** for harvest costs for fresh and processing stonefruit production and refer to **exhibit 2** herein for the “Harvest Cost” definition.
- (2) As stated in the **SP**, for the applicable fresh/processing stonefruit crop, subtract the harvest cost per lug/ton from the price received by the insured to adjust for costs incurred for harvest and delivery. The (harvest cost) adjustment for harvest and delivery shall not be deducted from the fruit’s value when the insured does not incur such expense for the insured stonefruit crop or such expense is not customary for the crop (e.g., processor custom harvests stonefruit crop for canning).

Example: The market value for Fresh Apricots is \$4.85 per 24 lb. lug.
The **SP** harvest cost for Fresh Apricots is \$2.47 per lug.
 $\$4.85 - \$2.47 = \$2.38$ value of harvested production after harvest cost deduction.
Transfer \$2.38 to column 64a, “Value” on the **PW**.
Calculate the quality adjustment factor as instructed herein.

17-20 (Reserved)

PART 3 APPRAISALS

Section 1 General Information

21 Appraisal Requirements

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.
- (2) The insured or the insured's authorized representative **should** accompany the adjuster when stonefruit acreage is being appraised.
- (3) Make separate appraisals for each stonefruit crop **(or type)** grown in the unit/orchard/suborchard, as applicable.
- (4) Specifically for stonefruit, circumstances that require an appraisal include (but are not limited to):
 - (a) When stonefruit is still on the tree, before removal whenever possible;
 - (b) If verifiable production records may not be available;
 - (c) If any production will be sold by direct marketing;
 - (d) The insured producer has reported fruit damage due to insured causes that may cause the fruit to fail to meet the specified quality requirements;
 - (e) Stonefruit that is harvested for sale as utility grade, an appraisal is necessary to determine what percent (quantity), if any, meets the respective quality requirements (fresh-pack and/or other than fresh-pack or processing);
 - (f) All production from Fresh Apricot, Fresh Nectarine, Fresh Freestone Peach, or Fresh Plum acreage that is sold for processing - an appraisal is necessary to determine what percent (quantity), if any, meets the fresh-pack quality requirements and the price-adjusted quantity to count as "marketed other than fresh-packed stonefruit;"
 - (g) All production from Processing Apricots, Processing Freestone Peaches, and Processing Clingstone Peaches - an appraisal is needed to determine what percent (quantity), if any, meets the processing quality requirements and the corresponding price-adjusted quantity to count as marketable production; and
 - (h) Refer to the LAM for additional reasons for appraisals.

22 Notice of Damage

Within the policy provisions is a requirement that insureds file a "Notice of Damage or Loss" unless the insurance period has ended prior to one of the following events:

- (1) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.

22 Notice of Damage (Continued)

- (2) At least 15 days before any production from any unit will be sold by direct marketing. In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
- (3) In accordance with the **BP** if the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged stonefruit crop so that the AIP may inspect the damaged production. If the insured fails to meet the requirements listed above and such failure results in the AIP's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

23 Appraisal Dates

- (1) The AIP representatives will set appraisal dates.
- (2) Whenever possible, appraise stonefruit after the fruit drop period and before the stonefruit is removed from the trees.

24 Handling Appraisal Discrepancies

If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the stonefruit is ready to harvest.

- (1) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/orchard/suborchard and sample trees by row number and tree count within the chosen row.
- (2) The adjuster should physically mark or tag trees selected for appraisals to verify exact location of sample trees on the unit/orchard/suborchard.
- (3) An adjuster must be present when the representative trees are harvested.

If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

25 Selecting Representative Sample Trees

A. Sample Tree Criteria

Make a general examination of all acreage in the unit/orchard/suborchard. Determine the number and general location of trees to be used in the representative samples based on:

- (1) Total acreage and number of trees;

25 Selecting Representative Sample Trees (Continued)

A. Sample Tree Criteria (Continued)

- (2) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks as applicable, and appraise each one separately;
- (3) Percent of each stonefruit crop in the acreage;
- (4) Tree age, size, density, and vigor;
- (5) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (6) Whether or not any areas have been color (partially) picked.

B. Sample Size

Take not less than the minimum number (count) of representative samples required in **exhibit 5**.

26 Selecting Representative Sample Fruit

A. Fruit Sample Criteria.

Select Random Fruit Samples for mature stonefruit appraisals as follows:

- (1) Select a representative random sample of fruit from each sample tree (for the purpose of determining the number of fruit damaged by insured causes).
 - (a) Examine a sufficient number of individual fruit from different locations on the trees to reflect the general condition of all insurable fruit in the plot.
 - (b) The sample must be random and include both fruit which probably would be packed/processed and fruit which likely would be eliminated, if graded.
 - (c) Obtain the total sample from the inside, outside, top, and bottom of all four quadrants of the tree.
 - (d) Obtain samples by selecting fruit from each tree in a representative number of rows in the orchard. Use 50 fruit per sample as a basis for establishing the percent of loss for any unit or plot. If a sample tree has less than 50 fruit per tree, select fruit from adjacent tree(s) in the orchard that are of the same variety, type, age, etc. to obtain the 50-fruit sample. Explain in the Remarks section of the appraisal worksheet.
- (2) Appraise both mature and immature fruit. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit per sample.

B. Converting Dried Production to Fresh

Instructions for converting fresh-weight equivalents for dried stonefruit.

- (1) For loss adjustment purposes, record the fresh-weight of dried stonefruit on the **PW** or on a Special Report.
- (2) When fresh-weights are not available, convert the actual weight of the **DRIED** stonefruit to an equivalent **FRESH** weight (refer to **exhibit 7**).

Section 2 Appraisal Methods

27 General Information

- (1) Adjusters shall use the following methods for appraising stonefruit production on insured acreage.

Appraisal Method.....	Use.....
Unharvested Appraisals:	
(a) Immature (Green) Stonefruit Appraisals	Until general maturity of the crop.
(b) Mature Stonefruit Appraisals	Only after general maturity of the crop.
Harvested Appraisals:	
(a) Representative Tree Appraisals	The production harvested from the representative trees to determine the yield per acre.
(b) Harvested Acreage Appraisals	The average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

- (2) Calculate the amount of appraised stonefruit production to count in lugs/tons, as applicable on the Stonefruit Appraisal Worksheet, hereafter referred to as the appraisal worksheet.

28 Unharvested Appraisals Methods

A. Immature (Green) Stonefruit Appraisals

Use Section A of the appraisal worksheet to record appraisal determinations for this appraisal method.

- (1) Use exhibit 5 to determine the required number of representative sample trees.
- (2) Use the procedures in **subparagraph 25 A**, herein, to select representative sample trees.
- (3) For each sample tree selected, count the number of immature fruit. Include fruit damaged due to uninsured causes. Do not count any fruit damaged to the extent that it would not remain on the tree until maturity.
- (4) Total the number of fruit from all sample trees and divide by the number of representative sample trees to calculate the average number of fruit per tree.

A. Immature (Green) Stonefruit Appraisals (Continued)

- (5) Calculate the per acre appraisal of lugs/tons as follows.
 - (a) Multiply the average number of fruit per tree by 0.90 (the survival factor) to calculate the average number of fruit to count.
 - (b) Divide the average number of fruit to count by the number of fruit per pound (see **exhibit 8**) to calculate the number of pounds of fruit per tree.
 - (c) Multiply the number of pounds of fruit per tree by the number of trees per acre to calculate the total pounds of fruit per acre.
 - (d) Divide total pounds of fruit per acre by the applicable lug weight or 2,000 pounds/ton to calculate the per acre appraisal in lugs/tons, as applicable.

Example 1: Fresh Fruit (Apricots)

104.4 average fruit per sample x 0.90 survival factor = 94.0 average fruit to count.
94.0 ÷ 12 fruit/lb. = 7.8 lbs. of fruit/tree x 110 trees/acre = 858 lbs. of fruit/acre
858 lbs. of fruit/acre ÷ 24 lbs./lug = 35.8 lugs/acre

Example 2: Processing Fruit (Apricots)

2,222 lbs./acre ÷ 2,000 lbs./ton = 1.1 tons/acre

B. Mature Stonefruit Appraisals

- (1) The total production to count for a unit includes all harvested and appraised mature production that meets the applicable grade standards contained in the **SP**.
- (2) Appraise any unharvested acreage to determine what portion of the fruit could be/could have been picked for packing or processing.
- (3) If there is unharvested production due to market conditions, or if fruit damage is from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.

Note: Other seasonal instructions for appraising unharvested fruit will be issued by FCIC, as applicable.

- (4) Using **exhibit 5** and, determine the required number of representative sample trees.
- (5) Use the procedures in **subparagraph 25 A**, herein, to select representative sample trees.
- (6) Use section B of the appraisal worksheet to record appraisal determinations for this appraisal method.

B. Mature Stonefruit Appraisals (Continued)

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

Example:

361.4 average fruit/tree x 0.38 average % grade fruit = 137.3 number of graded fruit/tree.

137.3 x 0.16 average weight/fruit = 22.0 average weight of fruit/tree.

22.0 x 110 trees/acre = 2,420 total lbs/acre.

Fresh Apricots:

2,420 total lbs/acre ÷ 24 lbs. per lug = 100.8 lugs/acre

Fresh Nectarines:

2,420 total lbs/acre ÷ 25 lbs. per lug = 96.8 lugs/acre

Fresh Plums:

2,420 total lbs/acre ÷ 28 lbs. per lug = 86.4 lugs/acre

Processing Apricots, Cling Peaches, or Processing Freestone Peaches:

2,420 total lbs/acre ÷ 2000 lbs. per ton for = 1.2 tons/acre

A. Representative Tree Appraisals

- (1) When representative trees are harvested for appraisals, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements to be present when the insured harvests the representative sample trees.
 - (a) Instruct the insured to harvest all of the production (following normal harvesting practices) from each of the representative sample trees.
 - (i) Have the insured take all of the production from such sample trees to a packer/processor or State inspection service for weight and grade determination. Have the packer/processor establish a value per lug/ton for such damaged production.
 - (A) If more than one load is harvested/delivered for weight and grade, make separate entries on the **PW** for each such load.
 - (B) When assessing a value on damaged production, such value is based on each delivery counting fruit that makes and fails grade.
 - (C) Representative load(s) rejected by the canner due to damage from insured causes will be considered unmarketable and assigned a zero value, resulting in zero production to count.
 - (b) In the Narrative of the **PW** or on a Special Report form:
 - (i) Calculate the amount of appraised and harvested production from sample trees (see example below).

Example: 5.0 acres of processing cling peaches, 105 trees/acre, 5 representative trees are sampled, the 800.0 lbs. harvested from sample trees was taken to a packer/processor State inspection service for weight and grade determination.

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

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

A. Representative Tree Appraisals (Continued)

- (ii) Calculate the quality adjustment factor from the actual harvested representative sample for appraised production that will be harvested and/or sold harvested production (see example below).

Note: As specified in the CP, harvested production is eligible for quality adjustment. Make separate calculations of the appraised production if the insured does not remove (either by hand or machine) the mature stonefruit production from all of the trees on the insured acreage.

Example: From the above example, the cling peach canner established a price of \$100.00/ton for damaged cling peaches due to insured causes.

The harvest cost for cling peaches is \$86.00/ton.

Price election for processing cling peaches is \$429.00/ton.

The insured will remove all mature processing cling peaches from all of the trees on the 5.0 acres.

Value of Damaged Production: Enter the dollar and cents value per lug/ton minus harvest cost (\$100 - \$86 = \$14) in column 32a for appraised production and column 64a for harvested production on the PW, as applicable.

Market Price: Enter \$429.00 in column 32b for appraised production and column 64b for harvested production on the PW, as applicable.

Quality Factor Calculation: $\$14.00 \div \$429.00 = 0.033$ enter in column 35 for appraised production or column 65 for harvested production on the PW, as applicable.

- (2) Based on the results from subparagraph 29A(1)(a), confirm the insured's intent to harvest/not harvest the damaged crop.
 - (a) If the insured intends to take the crop to harvest, document the amount of harvested production and any applicable quality adjustment calculations in addition to the appraisal calculations above. Complete a PW for such acreage; production to count for such acreage will be the greater of the appraised production or the harvested production in accordance with section 15(b) of the BP.

A. Representative Tree Appraisals (Continued)

- (b) If the insured intends to destroy the crop, provide the insured a Certification Form and instruct the insured that after the crop in the orchard is destroyed to complete and submit the Certification Form to the AIP certifying that the crop was destroyed and the date of destruction (refer to the LAM for additional information). Production to count will be the appraised production. 29 Harvested Appraisal Methods (Continued)

B. Harvested Acreage Appraisals

- (1) Prior to harvest, estimate the potential amount of gross potential production on unharvested acreage.
- (2) After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage. If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.
- (3) Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage and there is no quality adjustment.

Note: If such acreage is eligible for quality adjustment, **do not** use the harvested acreage appraisal method, use representative tree appraisal method above.

C. Handling Harvested Fresh Stonefruit Not Marketable As Fresh-Packed

- (1) The **CP** state that any harvested fresh stonefruit production that is damaged by insured causes to the extent it is not marketable as fresh packed production, can be adjusted for quality and counted as other than fresh packed production for claims purposes (refer to **exhibit 3** herein for item entry instructions).
- (2) Calculate fresh pack and other than fresh pack production as follows.
 - (a) Refer to the current year's pack records from the insured unit to confirm the amount of harvested stonefruit production. When pack records list fresh pack and other than fresh pack production, document the amount of fresh packed and other than fresh packed production on separate lines in section II of the **PW**.
 - (b) Convert other than fresh packed production in tons/pounds to lugs rounded to tenths.
 - (c) From the insured's pack records, determine the value in dollars and cents per ton or the value per pound, as applicable for other than fresh packed production (refer to examples 1 and 2 below).
 - (d) Convert the value of other than fresh-pack production from dollars and cents per ton/pound to dollars and cents per lug.

C. Handling Harvested Fresh Stonefruit Not Marketable As Fresh-Packed (Continued)

- (e) Calculate the on-tree value in dollars and cents for other than fresh packed production per lug by subtracting any applicable harvest cost per lug.
- (f) Divide the on-tree value in lugs by the highest price election per lug to calculate the quality adjustment factor for other than fresh packed production.
- (g) Multiply the lugs of other than fresh packed production by the quality factor to calculate the other than fresh packed production to count

Example 1: Converting Tons to Lugs

Actual value received was \$230.00 per ton. Harvest cost for fresh apricots was \$2.47 per lug. Price election was \$8.90 per lug. 2.9 tons of apricots other than fresh packed production.

Convert tons to lugs: $2.9 \text{ tons} \times 2,000 \text{ lbs./ton} = 5,800.0 \text{ lbs.}$
 $5,800.0 \text{ lbs} \div 24.0 \text{ lbs. lug} = 241.7 \text{ gross lugs other than fresh production.}$

Convert value per ton to value per lug: $\$230.00 \text{ (value per ton)} \div 2,000 \text{ (lbs./ton)} = \$0.115 \text{ (value per lb.)}$
 $\$0.115 \text{ (value per lb.)} \times 24.0 \text{ (lbs./lug)} = \$2.76 \text{ value per lug of other than fresh packed production.}$

Calculate the on-tree value: $\$2.76 \text{ (value per lug)} - \$2.47 \text{ (harvest cost per lug)} = \$0.29 \text{ actual value per lug for other than fresh packed apricots.}$

Calculate quality adjustment factor: $\$0.29 \text{ (actual value per lug)} \div \$8.90 \text{ (price election per lug)} = 0.033 \text{ quality adjustment factor.}$

Calculate production to count: $241.7 \text{ gross lugs other than fresh pack production} \times 0.033 = 8.0 \text{ net lugs other than fresh packed production to count.}$

Example 2: Converting Pounds to Lugs

Actual value received was \$0.32 per pound. Harvest cost for fresh apricots was \$2.47 per lug. Price election was \$8.90 per lug. 1,150.0 lbs. of apricots other than fresh packed production.

Convert pounds to lugs: $1,150.0 \text{ lbs.} \div 24.0 \text{ lbs./lug} = 47.9 \text{ gross lugs other than fresh packed production.}$

Convert value per pound to value per lug: $\$0.32 \text{ (value per lb.)} \times 24.0 \text{ (lbs./lug)} = \$7.68 \text{ value per lug of other than fresh packed production.}$

Calculate the on-tree value: $\$7.68 \text{ (value per lug)} - \$2.47 \text{ (harvest cost per lug)} = \$5.21 \text{ actual value per lug for other than fresh packed apricots.}$

Calculate quality adjustment factor: $\$5.21 \text{ (actual value per lug)} \div \$8.90 \text{ (price election per lug)} = 0.585 \text{ quality adjustment factor.}$

29 Harvested Appraisal Methods (Continued)

C. Handling Harvested Fresh Stonefruit Not Marketable As Fresh-Packed (Continued)

Calculate production to count: 47.9 gross lugs other than fresh pack production x 0.585 = 28.0 net lugs other than fresh packed production to count.

30 Deviations and Modifications

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established appraisal modifications contained in this handbook, refer to the LAM for additional information.

31 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.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete a separate appraisal worksheet for each type/variety, as applicable.
- (4) Complete a separate appraisal worksheet for insured acres damaged solely by uninsured causes.
- (5) Document the appraisal date in MM/DD/YYYY format in the Remarks section of the appraisal worksheet.
- (6) For every inspection, complete items 1 through 9 and items 48 through 51.
- (7) For IMMATURE (green) appraisals complete section A, for MATURE appraisals complete section B of the appraisal worksheet. Refer to **paragraph 25**, herein, for sampling instructions.
- (8) For inspections where all of the unit production of unharvested immature and mature fruit is unmarketable due to insured causes, complete items 1 through 9 and 48 through 51 (see exhibit 3). The appraisal worksheet must be accompanied by a processor statement indicating the reason(s) for unmarketable condition(s) as well as how such unmarketable condition(s) was determined.
- (9) Standard appraisal worksheet items are numbered consecutively in **exhibit 3** below. Example appraisal worksheet are provided to illustrate how to complete entries.

32-40 (Reserved)

PART 4 PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The **PW** contains all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a **PW** 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).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (5) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “FINAL” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) When there is fresh and processing production on the same unit, use separate **PW**s to document fresh and processing production.
- (7) For insured stonefruit acreage that is harvested after it has been appraised, determine production to count in accordance with section 15(b) of the **BP**.

42-50 (Reserved)

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CDEA	California Department of Food and Agriculture
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook
LAM	Loss Adjustments Manual
PAIR	Pre-acceptance Inspection Report
PAW	Producer's Pre-acceptance Worksheet
RMA	Risk Management Agency
PW	Production Worksheet
SP	Special Provisions
TMA	T-Yield Map Area(s)

Definitions

Block - Trees, vines, or bushes in an orchard, vineyard, bog, of a single or mixed age and density, separated by applicable practice, type, variety, different **TMA**s or other characteristics shown in the actuarial documents (e.g., early, mid, late, peaches).

Direct Marketing – Sale of the insured crop directly to consumers without the intervention of an intermediary, such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling (fruit) through an on-farm or roadside stand, farmer’s market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

First Handler – A person or entity who takes possession of, or purchases, the insured crop for the purpose of acting as an intermediary in the marketing/sales process.

Grade Standards – The United States Standards for Grades of Peaches, the United States Standards for Grades of Nectarines, the United States Standards for Grades of Apricots, and the United States Standards for Grades of Fresh Plums and Prunes, or other such standards specified in the **SP**.

Harvest – The physical removal of mature stonefruit from the tree either by hand or machine.

Harvest Cost – The costs that the insured incurs with the harvest and delivery of the marketable stonefruit crop as stated in the **SP**.

Lug – A container of fresh stonefruit of specified weight. Lugs of varying sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit or as specified in the **SP**: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; Fresh Freestone Peaches - 25 pounds per lug; and Fresh Plums - 28 pounds per lug. Weight for Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches are specified in tons.

Marketable – Stonefruit production that meets or exceeds the quality standards for U.S. No. 1 in accordance with the applicable grade standards or other standards as specified in the **SP**, or if stonefruit production fails to meet the applicable grade standards, stonefruit production that is accepted by a packer, processor, or other handler

Stonefruit – Any of the following crops grown for fresh market or processing: Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Fresh Plums, Processing Plums, Processing Apricots, Processing Cling Peaches, Processing Freestone Peaches, or other crops listed in the **SP**.

Type - A category of a stonefruit crop with similar characteristics that are grouped for insurance purposes, as listed in the **SP**.

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example for the immature and mature stonefruit appraisals are included in this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 27.

SECTION A. IMMATURE (GREEN) STONEFRUIT APPRAISALS	
Part I: Appraisal Fruit Count Method	
Element/Item Number	Standard
Company	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim has been filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Acres	Number of determined acres, to tenths, in the unit being appraised (see paragraph 13, herein).
6. Number of Trees per Acre	The actual number of bearing trees per acre. Refer to the insured's current PAW, PAIR, and/or addendum worksheet for the number of bearing trees. Refer to the LAM for additional information on determining the number of trees per acre.
7. Cause of Damage	Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as "Other," explain in the Remarks.
8. Date of Damage	First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., "May 15," etc.).
9. Crop Type	Applicable crop and type (e.g., "Fresh Apricots," "Processing Apricots," etc.).
10. Field ID	Unit/block identification symbol.
11. Acres in Plot	Number of appraised acres in unit/orchard/suborchard, to tenths.
12. Fruit Count - Number of Fruit from Each Sample Tree	Total number of fruit on each sample tree. Do not include any fruit damaged by insured causes to the extent that it would not remain on the tree until maturity.
13. Total Fruit	Total number of fruit from all trees in item 12.
14. Number of Samples	Total number of samples taken from item 12.
15. Average Fruit per Tree	Item 13 divided by item 14, results rounded to tenths.

Form Standards – Appraisal Worksheet (Continued)

Part II. Production to Count	
Element/Item Number	Standard
16. Average Fruit per Tree	Transfer entry from item 15.
17. Survival Factor	Enter “0.90” if not preprinted on the appraisal worksheet.
18. Average Fruit to Count	Item 16 multiplied by item 17.
19. Fruit per Pound	Enter number of fruit per pound rounded to tenths. Refer to exhibit 8 or exhibit 9, as applicable.
20. Pounds per Tree	Item 18 divided by item 19, results in pounds rounded to tenths.
21. Number of Trees per Acre	Transfer entry from item 6.
22. Pounds per Acre	Item 20 multiplied by item 21, results rounded to whole pounds.
23. Pounds per _____	Enter “Lugs” or “Tons” in heading, as applicable. Enter lug weight in pounds from exhibit 8 or “2,000” pounds/ton, as applicable.
24. _____ per Acre	Enter “Lugs” or “Tons” in heading, as applicable. Item 22 divided by item 23, results in lugs or tons rounded to tenths. (a) For insured cause appraisals: Transfer to column 31 “Appraised Potential” on the PW. (b) For uninsured cause appraisals: Transfer to column 37 “Unins. Causes” on the PW.

If there is no mature stonefruit appraisal, skip section B. If there is a mature stonefruit appraisal refer to the instructions in section B below.

SECTION B. MATURE STONEFRUIT APPRAISALS	
Part I: Appraisal Fruit Count Method	
Element/Item Number	Standard
25. Field ID	Unit/block identification symbol.
26. Acres in Plot	Number of appraised acres in unit/orchard/suborchard.
27. Fruit Count - Number of Fruit from Each Sample Tree	Total number of fruit on each sample tree.
28. Total Fruit	Total number of fruit from all trees in item 27.
29. Number of Samples	Total number of samples taken from item 27.
30. Average Fruit per Tree	Item 13 divided by item 14, results rounded to tenths.

Form Standards – Appraisal Worksheet (Continued)

Part II. Random Pick Method	
Element/Item Number	Standard
31. Random Pick or Number of Fruit that Meet Grade (_____ per Sample)	<p>Enter “50” fruit per sample. Randomly select 50 fruit from each representative sample tree. Count and document the number of fruit in the 50-fruit sample that meets or exceeds the applicable grade standards. If a representative sample tree does not contain at least 50 fruit, select additional fruit from adjoining tree(s) in the orchard of the same type, variety, age, etc. to complete the 50 fruit sample.</p> <p><i>For uninsured cause appraisals only</i>, line through “Meet Grade” in column heading and enter “UI.” From the 50-fruit sample above, count the number of fruit damaged solely by uninsured causes.</p>
32. Weight of Graded Fruit (_____per Sample)	<p>Enter “50” fruit per sample. Weigh fruit from each sample tree that meets or exceeds the applicable grade standard. Enter weight in pounds rounded to tenths.</p> <p><i>For uninsured cause appraisals only</i>, line through “Graded” in column heading and enter “UI.” Enter the weight of fruit damaged solely by uninsured causes in pounds rounded to tenths</p>
33. Total Number of Fruit that Meet Grade	<p>Total number of fruit from all sample trees in item 31 that meets or exceeds the applicable grade standards.</p> <p><i>For uninsured cause appraisals only</i>, line through “Meet Grade” in column heading and enter “UI.” Enter the number of fruit damaged solely by uninsured causes.</p>
34. Total Weight	<p>Total weight of fruit that meets or exceeds the applicable grade standards from all sample trees in item 32. Enter weight in pounds rounded to tenths.</p> <p><i>For uninsured cause appraisals only</i>, enter weight of UI fruit.</p>
35. Total Number of Fruit from All Sample Trees	<p>50 fruit per tree multiplied by the number of sample trees in item 31.</p> <p>Example: 50 fruit per tree x 5 sample trees = 250 fruit</p>
36. Total Number of Fruit that Meet Grade	<p>Transfer entry from item 33.</p> <p><i>For uninsured cause appraisals only</i>, line through “Meet Grade” in column heading and enter “UI.”</p>
37. Average Percent of Graded Fruit	<p>Item 33 divided by item 35, results rounded to two-decimal places.</p> <p><i>For uninsured cause appraisals only</i>, line through “Graded” in column heading and enter “UI.</p>

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
38. Average Weight per Fruit	Item 34 divided by item 36, results in pounds rounded to two-decimal places.
Part III: Production to Count	
39. Average Fruit per Tree	Transfer entry from item 30.
40. Average Percent of Graded Fruit	Transfer entry from item 37. <i>For uninsured cause appraisals only</i> , line through “Graded” in column heading and enter “UI.”
41. Graded Fruit per Tree	Item 39 multiplied by item 40, results rounded to tenths. <i>For uninsured cause appraisals only</i> , line through “Graded” in column heading and enter “UI.”
42. Average Weight per Fruit	Transfer entry from item 38.
43. Pounds per Tree	Item 41 multiplied by item 42, results in pounds rounded to tenths.
44. Number of Trees per Acre	Transfer entry from item 6.
45. Pounds per Acre	Item 43 multiplied by item 44, results rounded to whole pounds.
46. Pounds per _____	Enter “Lugs” or “Tons” in heading as applicable. Enter lug weight in pounds from exhibit 8 or “2,000” pounds/ton, as applicable.
47. _____ per Acre	Enter “Lugs” or “Tons,” in heading as applicable. Item 45 divided by item 46, results in lugs or tons rounded to tenths. (a) For insured cause appraisals: Transfer to column 31 “Appraised Potential” on the PW . (b) For uninsured cause appraisals: Transfer to column 37 “Unins. Causes” on the PW .
48. Remarks	Any pertinent information that pertains to the inspection/appraisal (e.g., appraisal date, uninsured damage, etc.).
The following required entries are not illustrated on the appraisal worksheet example below.	
49. Adjuster’s Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW .
50. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED or insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
51. Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

STONEFRUIT APPRAISAL WORKSHEET (Immature Appraisal Example)
(For Illustration Purposes Only)

Company: <i>Any Company</i>					Claim Number: <i>XXXXXXXX</i>			
1. Insured's Name	2. Policy Number	3. Crop Year	4. Unit Number	5. Acres	6. Number of Trees per Acre	7. Cause of Damage	8. Date of Damage	9. Crop Types
<i>I. M. Insured</i>	<i>XXXXXXXX</i>	<i>YYYY</i>	<i>0001-0001BU</i>	<i>30.0</i>	<i>110</i>	<i>Hail</i>	<i>May 1</i>	<i>Processing Apricots</i>

A. IMMATURE (GREEN) STONEFRUIT APPRAISALS

Part I: FRUIT COUNT

10. Field ID	11. Acres in Plot	12. Fruit Count								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
		Number of Fruit From Each Sample Tree										
<i>A</i>	<i>8.8</i>	<i>210</i>	<i>220</i>	<i>196</i>	<i>185</i>	<i>211</i>				<i>= 1,022</i>	<i>÷ 5</i>	<i>= 204.4</i>

Part II: PRODUCTION TO COUNT

16. Average Fruit per Tree	17. Survival Factor	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds per	24. <i>Ton</i> per Acre
<i>204.4</i>	<i>X 0.90</i>	<i>= 184.0</i>	<i>÷ 12.0</i>	<i>= 15.3</i>	<i>X 110</i>	<i>= 1,683</i>	<i>÷ 2,000</i>	<i>= 0.8</i>

B. MATURE STONEFRUIT APPRAISALS

Part I: FRUIT COUNT

25. Field ID	26. Acres in Plot	27. Fruit Count								28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree
		Number of Fruit From Each Sample Tree										
										<i>=</i>	<i>÷</i>	<i>=</i>

Part II: RANDOM PICK

31. Random Pick or Number of Fruit that Meet Grade (____per Sample)								33. Total Number of Fruit that Meet Grade		35. Total Number of Fruit From All Sample Trees		37. Average Percent of Graded Fruit	
32. Weight of Graded Fruit (____per Sample)								34. Total Weight		36. Total Number of Fruit that Meet Grade		38. Average Weight per Fruit	
<i>31</i>								<i>33</i>	<i>=</i>	<i>35</i>	<i>÷</i>	<i>37</i>	<i>=</i>
<i>32</i>								<i>34</i>	<i>=</i>	<i>36</i>	<i>÷</i>	<i>38</i>	<i>=</i>

Part III: PRODUCTION TO COUNT

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per	47. _____ per Acre
<i>X</i>	<i>=</i>	<i>X</i>	<i>=</i>	<i>X</i>	<i>=</i>	<i>÷</i>	<i>=</i>	

48. Remarks: *Appraisal date MM/DD/YYYY.*

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

Form Standards – Appraisal Worksheet (Continued)

STONEFRUIT APPRAISAL WORKSHEET (Mature Appraisal Example)
(For Illustration Purposes Only)

Company: <i>Any Company</i>					Claim Number: XXXXXXX			
1.. Insured's Name	2. Policy Number	3. Crop Year	4. Unit Number	5. Acres	6. Number of Trees per Acre	7. Cause of Damage	8. Date of Damage	9. Crop Type
<i>I. M. Insured</i>	XXXXXXX	YYYY	0001-0002BU	25.0	110	Hail	May 15	Fresh Apricots

A. IMMATURE (GREEN) STONEFRUIT APPRAISALS

Part I: FRUIT COUNT

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Average Fruit per Tree
										=	÷	=

Part II: PRODUCTION TO COUNT

16. Average Fruit per Tree	17. Survival Factor	18. Average Fruit to Count	19. Fruit per Pound	20. Pounds per Tree	21. Number of Trees per Acre	22. Pounds per Acre	23. Pounds per	24. per Acre
X	0.90	=	÷	=	X	=	÷	=

B. MATURE STONEFRUIT APPRAISALS

Part I: FRUIT COUNT

25. Field ID	26. Acres in Plot	27. Fruit Count Number of Fruit From Each Sample Tree								28. Total Fruit	29. Number of Samples	30. Average Fruit per Tree			
B	10.0	358	366	370	354	359				=	1,807	÷	5	=	361.4

Part II: RANDOM PICK

31. Random Pick or Number of Fruit that Meet Grade (50 per Sample)					33. Total Number of Fruit that Meet Grade					35. Total Number of Fruit From All Sample Trees			37. Average Percent of Graded Fruit										
32. Weight of Graded Fruit (50 per Sample)					34. Total Weight					36. Total Number of Fruit that Meet Grade			38. Average Weight per Fruit										
³¹	22	16	18	18	20										³³	=	94	³⁵	÷	250	³⁷	=	0.38
³²	3.0	2.8	2.8	3.0	3.2										³⁴	=	14.8	³⁶	÷	94	³⁸	=	0.16

Part III: PRODUCTION TO COUNT

39. Average Fruit per Tree	40. Average Percent of Graded Fruit	41. Graded Fruit per Tree	42. Average Weight per Fruit	43. Pounds per Tree	44. Number of Trees per Acre	45. Pounds per Acre	46. Pounds per <u>Lug</u>	47. <u>Lugs</u> per Acre								
361.4	X	0.38	=	137.3	X	0.16	=	22.0	X	110	=	2,420	÷	24	=	100.8

48. Remarks: *Appraisal date MM/DD/YYYY.*

Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW for are at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 41.

Element/Item Number	Standard
1. Crop/ Code #	Enter the applicable crop name and code number as appropriate from the information provided in the actuarial documents.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies, if available, the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below.</p> <p>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., “Jan 10”). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.</p>
5. Cause(s) of Loss	<p>Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss 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 loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>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).</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																								
<p>6. Insured Cause %</p>	<p>Preliminary: MAKE NO ENTRY.</p> <p>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%.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.</p> <p>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 percentages:</p> <table border="1" data-bbox="630 852 1382 1104"> <tr> <td>4. Date(s) of Damage:</td> <td><i>MAY</i></td> <td><i>JUN 30</i></td> <td><i>JUN 30</i></td> <td><i>AUG</i></td> <td><i>AUG</i></td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td><i>Excess Moisture</i></td> <td><i>Tornado</i></td> <td><i>Hail</i></td> <td><i>Drought</i></td> <td><i>Heat</i></td> </tr> <tr> <td>6. Insured Cause %</td> <td><i>10</i></td> <td><i>20</i></td> <td><i>15</i></td> <td><i>25</i></td> <td><i>20</i></td> </tr> <tr> <td colspan="6">Narrative: <i>Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured Cause% is 10%.</i></td> </tr> </table>	4. Date(s) of Damage:	<i>MAY</i>	<i>JUN 30</i>	<i>JUN 30</i>	<i>AUG</i>	<i>AUG</i>	5. Cause(s) of Damage	<i>Excess Moisture</i>	<i>Tornado</i>	<i>Hail</i>	<i>Drought</i>	<i>Heat</i>	6. Insured Cause %	<i>10</i>	<i>20</i>	<i>15</i>	<i>25</i>	<i>20</i>	Narrative: <i>Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured Cause% is 10%.</i>					
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<p>7. Company/Agency</p>	<p>Name of the AIP and agency servicing the contract.</p>																								
<p>8. Name of Insured</p>	<p>Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</p>																								
<p>9. Claim #</p>	<p>Claim number as assigned by the AIP.</p>																								
<p>10. Policy #</p>	<p>Insured’s assigned policy number.</p>																								
<p>11. Crop Year</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>																								
<p>12. Additional Units</p>	<p>Preliminary: MAKE NO ENTRY.</p> <p>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 PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>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.</p>																								

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
13. Est. Prod. Per Acre	<p>Preliminary: MAKE NO ENTRY.</p> <p>Final: Estimated yield per acre, in whole lugs/tons, of all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) Notice of Loss	<p>Preliminary:</p> <ul style="list-style-type: none"> (a) Date the first or second 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, and YYYY) for each notice. (b) A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (c) Reserve the “Final” space on the first page of the first set of PWs 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. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the FINAL space on the first page of the first set of PWs 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 PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(s)	<ul style="list-style-type: none"> (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 contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” <ul style="list-style-type: 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.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s) (Continued)	<p>(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.</p> <p>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(c) Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

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

Element/Item Number	Standard
16. Field ID	The field identification symbol from a 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 and second crop codes.
18. Reported Acres	In the 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 field or sub-field. If there are no under-reported acres MAKE NO ENTRY. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.
19. Determined Acres	Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or: <p>(a) Put to other use without consent,</p> <p>(b) Abandoned,</p> <p>(c) Damaged by uninsured causes,</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres (Continued)	<p>(d) For which the insured failed to provide acceptable records of production, or</p> <p>(e) From which production was sold by direct marketing if the insured failed to meet the requirements contained in the CPs.</p> <p>Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. Account for all planted acreage in the unit.</p>
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.	MAKE NO ENTRY.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, MAKE NO ENTRY.
23.	MAKE NO ENTRY.
24.	MAKE NO ENTRY.
25.	MAKE NO ENTRY.
26. Irr. Practice	Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigation Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If irrigation practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice” or “No Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If cropping practice is not specified on the actuarial documents, MAKE NO ENTRY.
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																		
<p>29. Stage</p>	<p>Preliminary: MAKE NO ENTRY.</p> <p>Final: Stage abbreviation as shown below:</p> <table border="0"> <thead> <tr> <th data-bbox="537 417 607 453"><u>Stage</u></th> <th data-bbox="756 417 907 453"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="537 489 743 525">“P”</td> <td data-bbox="756 489 1461 705">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.</td> </tr> <tr> <td data-bbox="537 743 743 779">“H”</td> <td data-bbox="756 743 1461 1035">Harvested. Harvested appraisal using the representative tree appraisal method. Also includes an incomplete harvest, where a portion of the crop is harvested in a random manner, requiring an appraisal for any remaining production (e.g., “cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.</td> </tr> <tr> <td data-bbox="537 1073 743 1108">“UH”</td> <td data-bbox="756 1073 1276 1108">Unharvested or put to other use with consent.</td> </tr> </tbody> </table> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP .	“H”	Harvested. Harvested appraisal using the representative tree appraisal method. Also includes an incomplete harvest, where a portion of the crop is harvested in a random manner, requiring an appraisal for any remaining production (e.g., “cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.	“UH”	Unharvested or put to other use with consent.										
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“UH”	Unharvested or put to other use with consent.																		
<p>30. Use of Acreage</p>	<p>Use the following abbreviations:</p> <table border="0"> <thead> <tr> <th data-bbox="537 1262 586 1297"><u>Use</u></th> <th data-bbox="834 1262 985 1297"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="537 1297 808 1333">“Bulldozed,” etc.</td> <td data-bbox="834 1297 1122 1333">Use made of the acreage.</td> </tr> <tr> <td data-bbox="537 1333 808 1369">“WOC”</td> <td data-bbox="834 1333 1138 1369">Other use without consent.</td> </tr> <tr> <td data-bbox="537 1369 808 1404">“SU”</td> <td data-bbox="834 1369 1032 1404">Solely uninsured.</td> </tr> <tr> <td data-bbox="537 1404 808 1440">“ABA”</td> <td data-bbox="834 1404 1162 1440">Abandoned without consent.</td> </tr> <tr> <td data-bbox="537 1440 808 1476">“H”</td> <td data-bbox="834 1440 959 1476">Harvested.</td> </tr> <tr> <td data-bbox="537 1476 808 1556">“HA”</td> <td data-bbox="834 1476 1390 1556">Harvested appraisal using the representative tree appraisal method.</td> </tr> <tr> <td data-bbox="537 1556 808 1591">“HI”</td> <td data-bbox="834 1556 1260 1591">Harvested incomplete with appraisal.</td> </tr> <tr> <td data-bbox="537 1591 808 1627">“UH”</td> <td data-bbox="834 1591 984 1627">Unharvested.</td> </tr> </tbody> </table> <p>Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Bulldozed,” etc.	Use made of the acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested.	“HA”	Harvested appraisal using the representative tree appraisal method.	“HI”	Harvested incomplete with appraisal.	“UH”	Unharvested.
<u>Use</u>	<u>Explanation</u>																		
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“UH”	Unharvested.																		

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
31. Appraised Potential	<p>Make the following entries, as applicable:</p> <p>(a) <i>For Immature and Mature Stonefruit Appraisals:</i> Transfer the per-acre appraisal in lugs/tons to tenths, of POTENTIAL production from either item 24 or item 47 on the appraisal worksheet, as applicable for acreage appraised.</p> <p>(b) <i>For Representative Tree Appraisals:</i> Enter the per-acre appraisal as calculated in the Narrative or Special Report form (refer to paragraph 29 A, herein).</p> <p>(c) Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter “0.0”. Refer to the LAM for procedures for documenting zero yield appraisals.</p>
32a. Moisture %	<i>For Representative Tree Appraisal Only.</i> Line through column heading and enter “Value.” Enter the dollars and cents value per lug/ton minus harvest cost, as applicable, as calculated on the Special Report form.
32b. Factor	<i>For Representative Tree Appraisal Only.</i> Line through column heading and enter “Mkt. Price” (i.e., price election). Enter the applicable price election in dollars and cents per lug/ton.
33.	MAKE NO ENTRY
34. Production Pre QA	Column 19 multiplied by column 31, results in lugs/tons to tenths.
35. Quality Factor	<p>Make the following percent entries as a three-place decimal (e.g., enter 71 percent as 0.710). If no quality adjustment, MAKE NO ENTRY.</p> <p>(a) <i>For Representative Tree Appraisal Only.</i> Column 32a divided by column 32b, results not to exceed 1.00; or</p> <p>(b) Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40). Also refer to the LAM for additional information.</p> <p>Attach to the claim form, a copy of the completed Certification Form, destruction order, and any additional supporting quality adjustment documentation. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
36. Production Post-QA	<p>Make the following entries in lugs/tons rounded to tenths:</p> <p>(a) For appraisals with no quality adjustment: Transfer entry from column 34.</p> <p>(b) For Representative Tree Appraisals Only:</p> <p>(1) If the factor in column 35 is 0.750 or greater: Transfer entry from column 34.</p> <p>(2) If the factor in column 35 is less than 0.750: Column 34 multiplied by column 35.</p> <p>(c) For Federal or State destruction orders: Column 34 multiplied by column 35.</p>
37. Unins. Causes	<p>Make the following entries in lugs/tons rounded to tenths:</p> <p>For uninsured causes appraisals: Column 19 multiplied by the per acre appraisal for uninsured causes (taken from item 24 or 47 on the appraisal worksheet or uninsured appraisal from other documentation, as applicable). Explain in the Narrative. If no uninsured causes, MAKE NO ENTRY.</p> <p>(a) Hail and Fire exclusion NOT in effect.</p> <p>(1) Enter the result of multiplying column 19 by NOT LESS than the insured's production guarantee per acre in lugs/tons rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying column 19 by the APPRAISED UNINSURED loss of production per acre in lugs/tons rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(d) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
38. Total to Count	Column 36 plus column 37, results in lugs/tons rounded to tenths.														
39. Total	Total of all column 19 entries in acres.														
40. Quality	<p>Check the applicable qualifying quality adjustment condition(s) affecting the unit’s appraised and harvested production (refer to the CP and SP) in the table below.</p> <table border="1" data-bbox="558 491 1442 756"> <thead> <tr> <th colspan="2" data-bbox="558 491 1442 529">Qualifying Quality Adjustment Conditions</th> </tr> </thead> <tbody> <tr> <td data-bbox="558 529 821 567">TW (Test Weight)</td> <td data-bbox="821 529 1442 567">Dark Roast</td> </tr> <tr> <td data-bbox="558 567 821 604">KD (Total Defects)</td> <td data-bbox="821 567 1442 604">Sclerotinia</td> </tr> <tr> <td data-bbox="558 604 821 642">Aflatoxin</td> <td data-bbox="821 604 1442 642">Ergoty</td> </tr> <tr> <td data-bbox="558 642 821 680">Vomitoxin</td> <td data-bbox="821 642 1442 680">CoFo (Commercially Objectionable Foreign Odor)</td> </tr> <tr> <td data-bbox="558 680 821 718">Fumonisin</td> <td data-bbox="821 680 1442 718">Other</td> </tr> <tr> <td data-bbox="558 718 821 756">Garlicky</td> <td data-bbox="821 718 1442 756">None</td> </tr> </tbody> </table> <p>(a) For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:</p> <ol style="list-style-type: none"> (1) Document the level for each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date(s) of such tests, or (2) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the quality adjustment conditions). <p>(b) If “Other” is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report:</p> <ol style="list-style-type: none"> (1) A description of the qualifying quality adjustment conditions, and (2) The name of the controlling authority that considers this qualifying quality adjustment condition to be injurious to human or animal health and why. <p>(c) Check “None” if none of the production qualifies for quality adjustment.</p>	Qualifying Quality Adjustment Conditions		TW (Test Weight)	Dark Roast	KD (Total Defects)	Sclerotinia	Aflatoxin	Ergoty	Vomitoxin	CoFo (Commercially Objectionable Foreign Odor)	Fumonisin	Other	Garlicky	None
Qualifying Quality Adjustment Conditions															
TW (Test Weight)	Dark Roast														
KD (Total Defects)	Sclerotinia														
Aflatoxin	Ergoty														
Vomitoxin	CoFo (Commercially Objectionable Foreign Odor)														
Fumonisin	Other														
Garlicky	None														
41.	MAKE NO ENTRY.														
42. Totals	Total of columns 34, 36, 37, and 38, in lug/tons. If a column has no entries, MAKE NO ENTRY.														

Form Standards – Production Worksheet (Continued)

Narrative Instructions

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the **PW**.

a.	When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain an entry in column 31 for such fruit that meets or exceeds the policy grade requirements.
b.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
c.	If notice of damage was given and no inspection is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
d.	Explain any uninsured causes, unusual, or controversial cases.
e.	If there is an appraisal in column “37” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
f.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
g.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM.
j.	Explain any entry for “Production Not to Count” in column 62, and/or any production not included in column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
k.	Explain a “No” checked in item 44.
l.	Attach a sketch map or aerial photograph to identify the total unit: (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
m.	Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the PW for signature.
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
o.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
p.	Explain any delayed notices or delayed claims as instructed in the LAM.
q.	Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
r.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
s.	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.

Form Standards – Production Worksheet (Continued)

Narrative Instructions (Continued)

t.	<p>For production that qualifies for quality adjustment, include a copy of all supporting documentation in the insured’s claim file.</p> <p>(1) Explain any “.000” quality adjustment factor entered in column 35 or 65.</p> <p>(2) Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.</p> <p>(3) Document all calculations used to determine quality adjustment factors.</p> <p>(4) Refer to the LAM for additional documentation requirements.</p>
u.	<p>Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning</p>
v.	<p>Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.</p>
w.	<p>Record any trees removed without inspection.</p>

Form Standards – Production Worksheet (Continued)

Section II – Determined Harvested Production

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the **PW**.
- (2) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column “49” through “52.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (4) If additional lines are necessary, enter data on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.
 - (b) Different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “47a” through “66” by crop. If production has been commingled, refer to the LAM.
 - (f) Multiple size and/or grade of harvested fruit production with separate values per lug/ton. As applicable, calculate a separate quality adjustment factor for each size and/or grade of such fruit. Make one line entry for harvested fruit production of multiple sizes that are the same grade with one value. Explain in the Narrative or on a Special Report.
- (5) There will generally be no harvested production entries in columns “47a” through “66” for preliminary inspections.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: MAKE NO ENTRY.</p> <p>Final:</p> <p>(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.</p> <p>(b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”</p> <p>(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.”</p> <p>(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.</p>
44. Damage Similar to Other Farms in the Area?	<p>Preliminary: MAKE NO ENTRY.</p> <p>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.</p>
45. Assignment of Indemnity	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the GSH.</p>
46. Transfer of Right to Indemnity	<p>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 GSH.</p>
47a. Share	<p>Record only varying shares on same unit to three decimal places.</p>
47b. Field ID	<p>(a) If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.</p> <p>(b) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).</p> <p>(c) Enter the applicable two-digit code for first crop or second crop.</p> <p>(d) If “HA” or “HI” is entered in item 30 for any appraised acreage, transfer the applicable Field ID symbol from item 16 for such acreage (explain in the Narrative).</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
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- Length or Diameter, 52. Width, Depth, Deductions	For stonefruit that is stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For stonefruit otherwise disposed of, indicate the method of disposition.
53-55.	MAKE NO ENTRY.
56. Bu. Ton, Lbs., Cwt.	Circle “Tons or enter/circle “Lugs,” in column heading, as applicable. Enter harvested stonefruit production in lugs/tons rounded to tenths. For other than fresh packed production, as applicable, convert production from tons/pounds to lugs and enter production in lugs rounded to tenths (refer to paragraph 29 C herein). Document all such calculations in the Narrative or on a Special Report form, as applicable.
57-60.	MAKE NO ENTRY.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	Net production NOT to count in lugs/tons rounded to tenths WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE
63. Production Pre-QA	Column 61 minus column 62, results in lugs/tons to tenths.
64a. Value	The dollar and cents value per lug/ton for harvested production damaged by insurable causes minus harvest cost per lug/ton, as applicable, from the SP that qualifies for quality adjustment. Refer to paragraph 16 for harvest cost information. For other than fresh packed production, refer to paragraph 29 C instructions for converting the dollar and cents value per ton/pound to a dollar and cents value per lug.
64b. Mkt. Price	When there is an entry in column 64a above, enter the applicable highest price election per lug/ton in dollars and cents.
65. Quality Factor	<p>Make the following percentage entries as a three-place decimal.</p> <p>(a) For harvested production without quality adjustment: MAKE NO ENTRY;</p> <p>(b) For harvested production with quality adjustment: Column 64a divided by column 64b , results not to exceed 1.000; or</p> <p>(c) Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40). Also refer to LAM for additional information.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
66. Production to Count ***	(a) If no entry in column 65, transfer entry from column 63. (b) For quality adjustment: (1) When column 65 is less than 0.750, column 63 multiplied by column 65. (2) When column 65 is 0.750 or greater, transfer entry from column 63. (c) For Federal or State destruction order: Column 63 multiplied by column 65.
67. Total	Total of all column 63 entries in lugs/tons in tenths. If no entry in column 63, MAKE NO ENTRY.
68. Section II Total	Total of all column 66 entries, in lugs/tons.
69. Section I Total	Total of column 38 entries, in lugs/tons.
70. Unit Total	Item 68 plus item 69, results in lug/tons.
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production. Enter the total production, in lugs/tons rounded to tenths, allocated to this unit that is included in sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod	Make the following entries in lugs/tons: (a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus the total of column 37. (b) When there is no entry in column 37 or item 71: Transfer the entry from item 70. Note: MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
The following required entries are not illustrated on the Production Worksheet examples below.	
73. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on the PW WITH THE INSURED or insured’s authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on 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 PW . Final indemnity inspections should be signed on bottom line.
75. Page Numbers	<p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (Processing Fruit Claim)

1. Crop/Code # <i>Processing Apricots/ 0219</i>	2. Unit # <i>0001-0001BU</i>	3. Location Description <i>SWI-96N-30W</i>	7. Company Agency <i>Any Company Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>			
4. Date(s) of Damage <i>May 1 May 15</i>	5. Cause(s) of Damage <i>Hail Hail</i>	6. Insured Cause % <i>50% 50%</i>	12. Additional Units <i>0002-0001 BU</i>	13. Est. Prod. Per Acre <i>1850</i>	9. Claim # <i>XXXXXXXX</i>	11. Crop Year <i>YYYY</i>	
				10. Policy # <i>XXXXXXXX</i>	14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>		
				14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
				15. Companion Policy(s)			

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16. 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. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count
<i>A</i>	<i>NS</i>		<i>8.8</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>0.8</i>			<i>7.0</i>		<i>7.0</i>		<i>7.0</i>
<i>B</i>	<i>NS</i>		<i>21.2</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>H</i>	<i>H</i>								
39. TOTAL			<i>30.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<i>7.0</i>		<i>7.0</i>		<i>7.0</i>
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) *Acres determined using GPS. Orchard A not harvested due to severe hail damage.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>							
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. Share Field ID	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu./Ton Lbs. CWT	56. Shell/Sugar Factor	57. FM% Factor	58a. 58b. Moisture % Factor	59a. 59b. Test WT Factor	60a. 60b. Adjusted Production	61. Prod. Not to Count	62. Production Pre-QA	63. Value Mkt. Price	64a. 64b. Quality Factor	65. Production to Count	66.	
<i>B</i>	<i>NS</i>	<i>Acme Fruit Processing Co. Anytown, State</i>							<i>140.0</i>					<i>140.0</i>		<i>140.0</i>				<i>140.0</i>	
67. TOTAL																<i>140.0</i>	68. Section II Total		<i>140.0</i>		
																69. Section I Total		<i>7.0</i>			
																70. Unit Total		<i>147.0</i>			
																71. Allocated Prod.					
																72. Total APH Prod.		<i>147.0</i>			

(For Illustration Purposes Only)

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

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (Fresh Fruit Claim)

1. Crop/Code # <i>Fresh Apricots/ 0218</i>	2. Unit # <i>0001- 0002BU</i>	3. Location Description <i>SW1-96N-30W</i>	7. Company Agency <i>Any Company Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>May 15</i>	5. Cause(s) of Damage <i>Hail</i>	6. Insured Cause % <i>100%</i>	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # <i>XXXXXXXX</i>				11. Crop Year <i>YYYY</i>
10. Policy # <i>XXXXXXXX</i>				
14. Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>	
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16. 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. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count
<i>B</i>	<i>NS</i>		<i>10.0</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>100.8</i>			<i>1008.0</i>		<i>1008.0</i>		<i>1008.0</i>
<i>C</i>	<i>NS</i>		<i>15.0</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>H</i>	<i>H</i>								
39. TOTAL			<i>25.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<i>1008.0</i>		<i>1008.0</i>		<i>1008.0</i>
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>																						

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

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. Share	47b. 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 (Lugs)	57. Shell/Sugar Factor	58a. FM% Factor	58b. Moisture % Factor	59a. Test WT Factor	60a. Adjusted Production	60b. Prod. Not to Count	61. Production Pre-QA	62. Mkt. Price	63. Value	64a. Quality Factor	64b. Production to Count		
	<i>NS</i>		<i>Acme Fruit Processing Co. Anytown, State</i>							<i>47.9</i>					<i>47.9</i>		<i>47.9</i>	<i>5.21</i>	<i>8.9</i>	<i>0.585</i>	<i>28.0</i>		
	<i>NS</i>		<i>Pomona Fresh Fruit Co. Anytown, State</i>							<i>450.0</i>					<i>450.0</i>		<i>450.0</i>				<i>450.0</i>		
67. TOTAL																	<i>497.9</i>	68. Section II Total		<i>478.0</i>			
																	69. Section I Total		<i>1008.0</i>				
																	70. Unit Total		<i>1486.0</i>				
																	71. Allocated Prod.						
																	72. Total APH Prod.		<i>1486.0</i>				

(For Illustration Purposes Only)

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

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (Harvested Appraisal Claim)

1. Crop/Code # <i>Processing Cling Peaches / 0218</i>	2. Unit # <i>0001-0003BU</i>	3. Location Description <i>SW1-96N-30W</i>	7. Company <i>Any Company</i>	8. Name of Insured <i>I. M. Insured</i>
			Agency <i>Any Agency</i>	
4. Date(s) of Damage <i>May 21</i>				9. Claim # <i>XXXXXXXX</i>
5. Cause(s) of Damage <i>Hail</i>				11. Crop Year <i>YYYY</i>
6. Insured Cause % <i>100%</i>				10. Policy # <i>XXXXXXXX</i>
12. Additional Units				14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>
13. Est. Prod. Per Acre				1st <i>MM/DD/YYYY</i>
				2nd <i>MM/DD/YYYY</i>
				Final <i>MM/DD/YYYY</i>
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
<i>B</i>	<i>NS</i>		<i>5.0</i>	<i>1.000</i>		<i>997</i>				<i>002</i>			<i>H</i>	<i>HA</i>	<i>8.4</i>	<i>14.00</i> <i>429.00</i>		<i>42.0</i>	<i>0.033</i>	<i>1.39</i>		<i>1.39</i>	
39. TOTAL			<i>5.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<i>42.0</i>		<i>1.39</i>		<i>1.39</i>	
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report) *See Special Report for appraisal and quality adjustment calculations for orchard B. Orchard B harvested 800 lbs. (0.4 T) of sample fruit for grading purposes.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>								
A. MEASUREMENTS						B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a.	47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count					
67. TOTAL																					68. Section II Total			
																					69. Section I Total		<i>1.39</i>	
																					70. Unit Total		<i>1.39</i>	
																					71. Allocated Prod.			
																					72. Total APH Prod.		<i>1.39</i>	

(For Illustration Purposes Only)

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

Representative Sample Requirements

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

Number of Trees per Acre

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

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result to tenths into 43,560 sq. ft. per acre (round to the nearest whole number).

EXAMPLE: 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then 43,560 ÷ 65.0 = 670 trees per acre. For trees planted in quincunx, hexagonal, hedgerows, etc. patterns, refer to the LAM.

Ratio of Fresh Fruit to Dried Fruity by Crop

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

Number of Fruit per Pound by Crop and Unit of Measure

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

*Refer to **exhibit 9** herein for the number of Plums per Pound by Variety.

Plums per Pound by Variety

2 FRUIT/LB	3 FRUIT/LB	4 FRUIT/LB	5 FRUIT/LB	6 FRUIT/LB	
August Yummy	276-051	92-99R	Royal Diamond	4949 Black	Ambra
Candy Red	Amber Jewel	Amigo 1	Ruby Kat	Autumn Jade	Black Beaut
Black Kat	Amigo 2	Andy's Best	Scarlet Sun	Autumn Pride	Burgandy
Flavor Fall	Aphrodite	Angeleno	Suplumsixteen	Black 4D185	Early Black Diamond
Flavor Treat	Autumn Giant	Autumn Beaut	Suplumtwentythree	Black Ice	El Dorado
Lone Star Red	Betty Anne	Blackamber	Sweetheart	Black Flame	Empress
King James	Black Giant	Black Diamond	Touchdown	Black Gold	Flavorosa
Sierra Rose	Black Knight	Black Torch	Westener	Black Jack	Frank Ann
Yummy Giant	Challenger	Candy Black	Yummy Beaut	Blue Knight	Frontier
Suplumthirtythree	Cherry Red	Copa Rosa	Yummy Rosa	Black Premium	June Beaut
Suplumthirtysix	Flavorich	Crimson Royale		Black Splendor	King Richard
	Flavor Grenade	Dapple Dandy		Casselman	Late Santa Rosa
	Flavor Heart	Debut		Catalina	Linda Rosa
	Flavor Queen	Ebony Jewel		Dapple Jack	May Rosa
	Flavor Wynne	Ebony May		Dolly	Murietta
	Fortune	Elephant Heart		Earliqueen	Nubiana
	Freedom	Fall Fiesta		Early Friar	O'Jewel
	Gar Jumbo	Flavorite		Early Simka	President
	Golden Globe	Friar		Ebony Sun	Prima Black
	Golden Nectar	Gar Fantasy		Emerald Beaut	Red Roy
	Howard Sun	Gar One		Emerald Green	Rojo Grande
	King's Black	Gar Red		Gar Arias	Royal Garnet
	Maragoni Black	Grand Rosa		J E Sun	Royal Red
	Monster Red	Hirome Red		King David	Royal Zee
	October Gem	Honey Punch		Laroda	Roysum
	Owen T	J D Red		Passion	Santa Rosa
	Prime Time	Joanna Red		Prima Dona	Scarlet Ram
	Red Giant	John W Kelsey		Purple Majesty	Sierra Sweet
	Red Lane	King Diamond		Queen Ann	Spring Flavor
	Ruby Red	Kingo Black		Rancho Ocho	Suplumfortyone
	September King	Larrian		Royal Star	Suplumfortythree
	September Yummy	Mid Red/Tiger Red		Sharron's Plum	Wool/Monte Red
	Showtime	New Lane		Sierra Red	Zona Black
	Sierra Princess	October Sun		Simka	
	Silky Red	Onyx Jewel		Suplumthirtyeight	
	Sir George	Patty Anne		Suplumtwentytwo	
	Suplumeleven	Prima Rosa		Suplumtwentyfive	
	Sunrise	Queen Rosa		Sweet Mirriam	
	Suplumthirtyfive	Red Ram		Wickson	
	Suplumthirtyseven	Red Sun		All Other Varieties	
	Suplumtwentyeight	Rosemary			

This list is based on actual production averages from California.

Plums per Pound by Variety (Continued)

7 FRUIT/LB	8 FRUIT/LB	9 FRUIT/LB	10 FRUIT/LB	12 FT/LB	14 FRUIT/LB
Muir Beauty Suplumfortysix	Aleta Rose Angee Carolyn Harris Early Hawaiian Ann Ebony First Beaut First Jewel Gar Beaut Improved Late Santa Rosa July Red July Santa Rosa Mariposa Midsummer Rancho Uno Red Beaut Red Jewel Red Noble Red Rosa Rich Red Rose Ann Rose Zee Royal Treat Spring Beaut Ticino/Tulare Giant	Andy's Pride Autumn Rose Durado Gar Rosa Rosa Ann	Moyer Prune Red Nugget Standard Sugar Prune	707 Prune	*** ***

This list is based on actual production averages from California.