

United States
Department of
Agriculture



Federal Crop Insurance Corporation

FCIC-25050 (11-2022)

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years



UNITED STATES DEPARTMENT OF AGRICULTURE FARM PRODUCTION AND CONSERVATION RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: STONEFRUIT LOSS ADJUSTMENT	NUMBER: FCIC-25050
STANDARDS HANDBOOK	OPI: Product Management
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: November 1, 2022
SUBJECT:	APPROVED:
Provides the procedures and instructions for	/s/ Richard H. Flournoy
administering the Stonefruit crop insurance	
program	Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Stonefruit crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC-25050 Stonefruit Loss Adjustment Standards Handbook with significant content change. All changes, and additions are highlighted. Three asterisks (***) used throughout the handbook indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
Subparagraph 1B	Added to comply with External Handbook Standards.
Subparagraph 1C	Added to comply with External Handbook Standards.
Subparagraph 1D	Updated handbook descriptions to comply with External Handbook Standards.
Subparagraph 2D(2)	Updated for standard language concerning Privacy Act and Non-Discrimination
	statements.
Paragraph 11	Revised the wording to align with the Stonefruit CP.
Paragraph 13	Revised the wording for clarity and to align with the Stonefruit CP.
Paragraph 15	Added a reminder that only harvested production is eligible for QA.
Paragraph 21	Revised language from "sold by" to "harvested for" direct marketing.
Paragraph 22	Removed former paragraph "Notice of Damage." Subsequent paragraphs 23-31
	were renumbered as a result.
Subparagraph 27B	Revised phrasing to active tense.
Exhibit 1	Added the acronyms AD, APH, CLU, COFO, COL, FAD, FSA, KD, OPI, QA, SRA, TW, UI,
	USDA, and UUF.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change	
Exhibit 2	Removed definitions for the term "Direct Marketing."	
Exhibit 4, Item 3	Removed the word "serial" from "FSA farm serial number" because the term is	
	obsolete and no longer used.	
Exhibit 4, Item 16	Added the words "appraisal worksheet" and "as applicable" to the standard for the	
	Field ID element of the PW.	
Exhibit 4, Item 29	Added UUF/Third Party Damage stage codes.	
Exhibit 4, Item 30	Added use code "DMWO" to use of acreage codes.	

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP	TC	Text	Exhibit	Date	Directive
	Page(s)	Page(s)	Page(s)	Page(s)		Number
Current Index	1-3	1-2	1-20	21-56	11-2022	FCIC-25050

FILING INSTRUCTIONS:

This handbook replaces FCIC-25050, Stonefruit Fruit Loss Adjustment Standards Handbook, dated August 29, 2016. This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations.

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK TABLE OF CONTENTS

PART 1:	ENERAL INFORMATION AND RESPONSIBILITIES	. 1
1	General Information	. 1
2	AIP Responsibilities	. 2
3-	0 (Reserved)	. 3
PART 2:	OLICY INFORMATION	. 4
1:	Insurability	. 4
12	Unit Division	. 4
13	Insured Damage	. 5
14	Grade Standards	. 5
15	Quality Adjustment	. 6
16	Harvest Cost Information	. 6
17	20 (Reserved)	. 7
PART 3:	PPRAISALS	. 8
Se	tion 1 General Information	
2:	Appraisal Requirements	. 8
22	Appraisal Dates	. 8
23	Handling Appraisal Discrepancies	. 9
24	Selecting Representative Sample Trees	. 9
25	Selecting Representative Sample Fruit	10
Se	tion 2 Appraisal Methods	
26	General Information	11
27	Unharvested Appraisals Methods	11
28	Harvested Appraisal Methods	14
29	Deviations and Modifications	18
30	General Information for Appraisal Worksheet Entries and Completion Procedures	18
33	40 (Reserved)	19
PART 4:	RODUCTION WORKSHEET	20
4:	General Information for Production Worksheet Entries and Completion Information	20

STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK TABLE OF CONTENTS

ΕX	HIBITS		21
	Exhibit 1	Acronyms and Abbreviations	21
	Exhibit 2	Definitions	22
	Exhibit 3	Form Standards – Appraisal Worksheet	23
	Exhibit 4	Form Standards – Production Worksheet	30
	Exhibit 5	Representative Sample Requirements	50
	Exhibit 6	Number of Trees per Acre	51
	Exhibit 7	Ratio of Fresh Fruit to Dried Fruit by Crop	52
	Exhibit 8	Number of Fruit per Pound by Crop and Unit of Measure	53
	Exhibit 9	Plums per Pound by Variety	54

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/Policy-and-Procedure/Loss-Adjustment-Standards---25000.

A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs' responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

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

Handbook	Relation/Purpose	
CIH	This handbook provides the official FCIC approved underwriting standards	
	for policies administered by AIPs for the General Administrative	
	Regulations, Actual Production History Regulation Subpart G; Common Crop	
	Insurance Policy Basic Provisions, and Area Risk Protection Regulations.	
DSSH	This handbook provides the official FCIC approved form standards and	
	procedures for use in the sale and service of any eligible Federal crop	
	insurance policy; required statements and disclosures; and the standards	
	for submission and review of non-reinsured supplemental policies in	
	accordance with the SRA.	

D. Related Handbooks (Continued)

Handbook	Relation/Purpose
GSH	This handbook provides the official FCIC approved standards for policies
	administered by AIPs under the General Administrative Regulations,
	Common Crop Insurance Policy Regulations Basic Provisions, including the
	Catastrophic Risk Protection Endorsement, Actual Production History
	Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic
	Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall
	Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC approved general loss adjustment
	standards for all levels of insurance provided under FCIC unless a
	publication specifies that none or only specified parts of this handbook
	apply.

- (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 <u>Exhibit 1</u> and <u>Exhibit 1</u> and Exhibit 2, herein.

E. 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 AIPs responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. **Form Standards**

- The entry items in Exhibit 3 and Exhibit 4 are the minimum requirements for the (1) 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 the exhibits. See the DSSH for required statements.
- (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). The current DSSH can be found on the RMA website at www.rma.usda.gov.

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 crops, in at least one of the four most recent actual production history crop years, unless otherwise allowed by the SP;
 - (vi) have reached at least the fifth leaf year, including the fifth leaf year after grafting if grafting occurs after set out, unless otherwise allowed by the SP; 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 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 and CP, may be divided into optional units if for each optional unit, all of the conditions stated in the applicable provisions are met.

13 Insured Damage

- (1) In accordance with the provisions of section 12 of the BP, insurance is provided only against the following causes of loss that occur during the insurance period:
 - (a) adverse weather conditions;
 - (b) fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
 - (c) wildlife;
 - (d) earthquake;
 - (e) volcanic eruption; or
 - (f) failure of the irrigation water supply, if due to a cause of loss specified in Subparagraph 13(1)(a) through (e) that occurs during the insurance period.
- (2) In addition to the causes of loss excluded by section 12 of the BP, insurance is not provided for damage or loss of production due to:
 - (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.

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.

Eligibility

Α.

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:
 - (a) meets only the utility grade requirements of the applicable grading standards; or
 - (b) fails to meet the applicable grading standards but is or could be sold for any use other than fresh packed stonefruit.

Reminder: As specified in the CP, only harvested production is eligible for QA.

B. Quality Adjustment Calculation

Harvested fresh or processing production of stonefruit that is eligible for QA 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).

16 Harvest Cost Information (Continued)

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 QA 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 harvested for 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 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.

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.

24 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;
- (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 Exhibit5.

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

26 General Information

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

	Appraisal Method	Use
Unha	rvested Appraisals:	
(1)	Immature (Green) Stonefruit Appraisals	Until general maturity of the crop.
(2)	Mature Stonefruit Appraisals	Only after general maturity of the crop.
Harvested Appraisals:		
(1)	Representative Tree Appraisals	The production harvested from the representative trees to determine the yield per acre.
(2)	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.

27 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 <u>Subparagraph 24A</u>, 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 \times 0.90 survival factor = 94.0 average fruit to count.

 $94.0 \div 12 \text{ fruit/lb.} = 7.8 \text{ lbs. of fruit/tree} \times 110 \text{ trees/acre} = 858 \text{ lbs. of fruit/acre}$

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) Use Exhibit 5 to determine the required number of representative sample trees.
- (5) Use the procedures in <u>Subparagraph 24A</u>, 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 by 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 \times 0.38 average % grade fruit = 137.3 number of graded fruit/tree.

 137.3×0.16 average weight/fruit = 22.0 average weight of fruit/tree. 22.0×110 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 \times 105 trees/acre = 16,800.0 lbs./acre \div 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 QA 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, only harvested production is eligible

for QA. 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 cause.

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 <u>Subparagraph 28A(1)(a)</u>, 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 QA 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.

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 QA.

Note: If such acreage is eligible for QA, 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 QA 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 lbs. $\div 24.0$ lbs. lug = 241.7 gross lugs other than fresh production.

Convert value per ton to value per lug:

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

Calculate the on-tree value:

\$2.76 (value per lug) – \$2.47 (harvest cost per lug) = \$0.29 actual value per lug for other than fresh packed apricots.

Calculate **QA** factor:

\$0.29 (actual value per lug) \div \$8.90 (price election per lug) = 0.033 QA factor.

Calculate production to count:

241.7 gross lugs other than fresh pack production \times 0.033 = 8.0 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 lbs. \div 24.0 lbs./lug = 47.9 gross lugs other than fresh packed production.

Convert value per pound to value per lug:

0.32 (value per lb.) \times 24.0 (lbs./lug) = 7.68 value per lug of other than fresh packed production.

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

Example 2: Converting Pounds to Lugs (Continued)

Calculate the on-tree value:

57.68 (value per lug) – 2.47 (harvest cost per lug) = 5.21 actual value per lug for other than fresh packed apricots.

Calculate QA factor:

\$5.21 (actual value per lug) ÷ \$8.90 (price election per lug) = 0.585 QA factor.

Calculate production to count:

47.9 gross lugs other than fresh pack production \times 0.585 = 28.0 net lugs other than fresh packed production to count.

29 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.

30 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 24, 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.

31-40 (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); and
 - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if 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 PWs 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.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/ Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CDFA	California Department of Food and Agriculture
CIH	Crop Insurance Handbook
CLU	Commercial Land Unit
COFO	Commercially Objectionable Foreign Odor
COL	Cause(s) of Loss
СР	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
<mark>KD</mark>	Total Defects
LAM	Loss Adjustments Manual
OPI	Office of Primary Interest
PAIR	Pre-acceptance Inspection Report
PAW	Producer's Pre-acceptance Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
PW	Production Worksheet
SRA	Standard Reinsurance Agreement
SP	Special Provisions
TMA	T-Yield Map Area(s)
TW	Test Weight
<mark>UI</mark>	Uninsured
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire

Exhibit 2 Definitions

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



<u>First Handler</u>: 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.

<u>Grade Standards</u>: 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.

<u>Harvest</u>: The physical removal of mature stonefruit from the tree either by hand or machine.

<u>Harvest Cost</u>: The costs that the insured incurs with the harvest and delivery of the marketable stonefruit crop as stated in the SP.

<u>Lug</u>: 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 is specified in tons.

<u>Marketable</u>: 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.

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see Subparagraph 2D and Paragraph 2D.

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 12, 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	Total number of fruit on each sample tree. Do not include any fruit
	Fruit from Each Sample	damaged by insured causes to the extent that it would not remain on
	Tree	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.

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 <u>Exhibit 9</u> , 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.	
		(1) For insured cause appraisals: Transfer to column 31 "Appraised Potential" on the PW.	
		(2) 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	Total number of fruit on each sample tree.							
	Fruit from 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.							

Part II: Random Pick Method

	Element/Item Number	Standard							
31.	Random Pick or Number of Fruit that Meet Grade (per Sample)	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							
	(per sample)	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.							
		For uninsured cause appraisals only, 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.							
32.	Weight of Graded Fruit	Enter "50" fruit per sample. Weigh fruit from each sample tree that							
	(per Sample)	meets or exceeds the applicable grade standard. Enter weight in pounds rounded to tenths.							
		For uninsured cause appraisals only, line through "Graded" in column							
		heading and enter "UI." Enter the weight of fruit damaged solely by uninsured causes in pounds rounded to tenths.							
33.	Total Number of Fruit that	Total number of fruit from all sample trees in item 31 that meets or							
	Meet Grade	exceeds the applicable grade standards.							
		For uninsured cause appraisals only, line through "Meet Grade" in							
		column heading and enter "UI." Enter the number of fruit damaged							
		solely by uninsured causes.							
34.	Total Weight	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.							
		For unincured cause appraisals only enter weight of III fruit							
35.	Total Number of Fruit from	For uninsured cause appraisals only, enter weight of UI fruit. 50 fruit per tree multiplied by the number of sample trees in item 31.							
33.	All Sample Trees	, ,							
		Example : 50 fruit per tree × 5 sample trees = 250 fruit							
36.	Total Number of Fruit that Meet Grade	Transfer entry from item 33.							
		For uninsured cause appraisals only, line through "Meet Grade" in							
2=		column heading and enter "UI."							
37.	Average Percent of Graded Fruit	Item 33 divided by item 35, results rounded to two-decimal places.							
		For uninsured cause appraisals only, line through "Graded" in column							
		heading and enter "UI."							

Exhibit 3 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

	Element/Item Number	Standard								
39.	Average Fruit per Tree	Transfer entry from item 30.								
40.	Average Percent of Graded Fruit	Transfer entry from item 37.								
		For uninsured cause appraisals only, line through "Graded" in column heading and enter "UI."								
41.	Graded Fruit per Tree	Item 39 multiplied by item 40, results rounded to tenths.								
		For uninsured cause appraisals only, 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. (1) For insured cause appraisals: Transfer to column 31 "Appraised								
		Potential" on the PW. (2) 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.

Element/Item Number		Standard					
49.	Adjuster's Signature, Code	Signature of adjuster, code number, and date signed after the insured					
	#, and Date	(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.					

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

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

_								(. 0	ilustration										
	y Company									laim Num		XXXXXX							
1 Insured's Name		2. Policy Number		nber	3. Crop Year		4. Unit Number		er 5. Acı		6. Numbe Acre	ber of Trees per		Cause of Damag	ge 8. Date of Damage	9. 0	9. Crop Types		
I. M. In	XXXXXXX			YYYY		0001-0001BU		BU 3	30.0		110		Hail	May	1 P	Processing Apricots			
		•					Α.	IMMATUR	E (GREEN) ST	ONEFRU	JIT APPR	AISALS			•				
									Part I: FRUI	T COUNT	Т								
10. Field ID	11. Acres in l	Plot	12.		Fruit Count						13. Total Fruit		ruit	14. Num	ber of Sample	s 15. A	15. Average Fruit per Tree		
					N	umber o	f Fruit F	rom Each Sa	mple Tree					.					
			210	220	196	185	211									ı			
Α	8.8		210	220	150	105	211					= 1.0	22	÷	5	=	= 204.4		
,,	0.0											1,0	,,,,		,		204.4		
									I: PRODUCT								1		
 Average Fruit Tree 	per 17. Sur	vival Fac	ctor	18. Average Fruit to 19. Count			9. Fruit	per Pound	20. Pounds	per Tree		mber of	22.	Pounds per Acre	1	is Ton	24.	Tons per A	
iree				COU	nt						Tre	es per Acre			per		_		
204.4	х	0.90).90 -		184.0		1.	2.0	15.	3	х	110	=	1,683	÷ 2,0	000	=	0.8	
													\perp						
								B. MAT	URE STONEF	RUIT API	PRAISAL	S							
									Part I: FRU	T COUNT	T								
5. Field ID	26. Acres in	Plot										28. Total Fr	uit	29. Number of Samples			30. Average Fruit per Tree		
				_	Number of Fruit From			rom Each Sample Tree											
														I		ı			
				1								=		÷		=			
				Ι.															
	•								Part II: RAN	DOM PIC	ж			•		<u>'</u>			
 Random Pick 	or Number of F	ruit that	Meet G	rade (per Sa	ample)			mber of Fruit	that Meet	35.	Total Numbe	r of Fru	it From All Sampl	le 37. A	verage Pero	ent of G	raded Fruit	
								Grade			Tree								
2. Weight of Gra	ded Fruit (_per Sar	mple)					34. Total We	eight				r of Fru	it that Meet Grad		38. Average Weight per Fruit			
·							33	_			35 ÷				37				
2							34				36				38				
								-			÷				=				
								Dact !	II. DDODUM	ION TO	COLINIT								
9. Average Fruit	ner 40 Ave	rage Per	cent 4	41 Grade	ad Eruit	45	Avera		II: PRODUCT		44. Nur	mher of	45	Pounds per	46. Pounds		47.	per Acre	
Tree	per 40. Average Percent of Graded Fruit						Average Weight 43. Pounds per per Fruit Tree				s per Acre	Acre		per	ľ		per Acre		
	2.0			F-2"			,												
	X		=			Х		:	=	>	X		=	÷			:		
Remarks: Ap	praisal date N	MM/DD	/YYYY.																

^{48.} Remarks: Appraisal date MM/DD/YYYY.

137.3

0.16

Exhibit 3

STONEFRUIT APPRAISAL WORKSHEET (Example: Mature Appraisal) (For Illustration Purposes Only) Claim Number: Company: Any Company XXXXXXX 1.. Insured's Name 6. Number of Trees per 2. Policy Number Crop Year 4. Unit Number 7. Cause of Damage 8. Date of 9. Crop Type Acres Acre Damage 25.0 I. M. Insured XXXXXXX YYYY 0001-0002BU 110 Hail May 15 Fresh Apricots A. IMMATURE (GREEN) STONEFRUIT APPRAISALS Part I: FRUIT COUNT 10. Field ID 11. Acres in Plot Fruit Count 13. Total Fruit 14. Number of Samples 15. Average Fruit per Tree Number of Fruit From Each Sample Tree Part II: PRODUCTION TO COUNT 16. Average Fruit per Tree 17. Survival Factor 21. Number of 22. Pounds per 23. Pounds 18. Average Fruit 19. Fruit per 20. Pounds per per Acre Tree to Count Pound Trees per Acre Acre per 0.90 **B. MATURE STONEFRUIT APPRAISALS** Part I: FRUIT COUNT 25. Field ID 26. Acres in Plot Fruit Count 28. Total Fruit 29. Number of Samples 30. Average Fruit per Tree Number of Fruit From Each Sample Tree 358 370 359 366 354 10.0 5 361.4 В 1,807 Part II: RANDOM PICK 37. Average Percent of Graded Fruit 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 32. Weight of Graded Fruit (50 per Sample) 36. Total Number of Fruit that Meet Grade 34. Total Weight 38. Average Weight per Fruit 22 16 18 18 20 94 250 0.3832 34 38 36 2.8 3.0 3.2 14.8 94 0.16 3.0 2.8 Part III: PRODUCTION TO COUNT 39. Average Fruit per 40. Average Percent 41. Graded Fruit per 42. Average Weight 44. Number of Trees 45. Pounds per 46. Pounds per 43. Pounds per Tree Lug 47. Lugs per Acre Tree of Graded Fruit Tree per Fruit per Acre Acre

0.38

361.4

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

22.0

2,420

24

100.8

110

^{48.} Remarks: Appraisal date MM/DD/YYYY.

Verify and/or make the following entries for each PW element/item number. A completed PW for processing fruit and fresh fruit 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 Numbers; FSA CLU and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop. ***
4.	Date(s) of Damage	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.
		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.
		If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5.	Cause(s) of Loss	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. 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
6	Insured Cause %	no indemnity due claims).
6.	msureu Cause %	Preliminary: Make no entry.

	Element/Item Number		Standard
6.	Insured Cause % (Continued)	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%.
		Important:	Make no entry if there is no insurable COL, and no indemnity due claim will be completed.
		Example:	Entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:
		4. Dat	e of damage: May Jun 30 Jun 30 Aug Aug
			use(s) of Excess Tornado Hail Drought Heat mage: Moisture
		6. Inst	ured Cause %: 10 20 15 25 20
		Narra	tive: Sep 5 additional date of damage, freeze cause of damage, 10% insured cause percentage.
7.	Company/Agency	Name of the	AIP and agency servicing the contract.
8.	Name of Insured	Name of the i	insured that identifies exactly the person (legal entity) to licy is issued.
9.	Claim #		r as assigned by the AIP.
10.	Policy #		gned policy number.
11.	Crop Year	filed.	p year, as defined in the policy, for which the claim is
12.	Additional Units	Preliminary:	Make no entry.
		Final:	Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.
		Important:	If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units" in the Narrative or on an attached Special Report.
13.	Est. Prod. Per Acre	Preliminary:	Make no entry.
		Final:	Estimated yield per acre, in whole lugs/tons, of all non-loss units for the crop at the time of final inspection.

	Element/Item Number		Standard	
14.	Date(s) Notice of Loss	Preliminary:		
		(1)	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.	
		(2)	A notice of damage or loss for a third 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.	
		(3)	Reserve the "Final" space on the first page of the first set of PWs for the date of notice for the final inspection.	
		(4)	If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.	
		(5)	If the notice does not require an inspection, document as directed in the Narrative instructions.	
		Final:	Transfer the last date (in the 1st or 2nd space from the first or second set of 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.	
15.	Companion Policy(s)	(1)	If no other person has a share in the unit (insured has 100 percent share), make no entry.	
		(2)	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."	
			(a) 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.	
			(b) 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.	

Exhibit 4 Form Standards – Production Worksheet (Continued)

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

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) types, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) appraisals;
- (4) adjustments to appraised mature production (QA 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 the appraisal worksheet, sketch map, or aerial photograph, as applicable. 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: (a) put to other use without consent; (b) abandoned; (c) damaged by uninsured causes;			

Exhibit 4 Form Standards – Production Worksheet (Continued)

	Element/Item Number	Standard
19.	Determined Acres (Continued)	(d) for which the insured failed to provide acceptable records of production; or
		(e) from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CPs.
		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.
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.	Туре	Three-digit code number entered exactly as specified on the AD for the type grown by the insured. If "No Type Specified," is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If type is not specified on the AD, 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 AD for the irrigated practice carried out by the insured. If "No Irrigation Practice Specified," is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If irrigation practice is not specified on the AD, make no entry.
27.	Cropping Practice	Three-digit code number entered exactly as specified on the AD for the cropping practice carried out by the insured. If "No Cropping Practice" or "No Practice Specified," is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If cropping practice is not specified on the AD, make no entry.
28.	Organic Practice	Three-digit code number entered exactly as specified on the AD for the organic practice carried out by the insured. If "No Organic Practice Specified," is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If organic practice is not specified on the AD, make no entry.

Element/Item Number	Number Standard		
29. Stage	Preliminary:	Make no entry.	
	Final:	Stage abbreviation as shown below:	
	<u>Stage</u> "P"	Explanation Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing and the insured failed to give the timely 15-day notice requirement that production would be harvested for direct marketing (lack of timely notice affected the ability of the AIP to make the required appraisal).	
	"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.	
	"TZ"	UUF/Third Party Damage – Zero production on same acreage.	
	"TA"	UUF/Third Party Damage – Appraised production on same acreage.	
	"TH"	UUF/Third Party Damage – Harvested production on same acreage.	
	Gleaned Acre	eage: Refer to the LAM for information on gleaning.	

Element/Item Number	Standard
30. Use of Acreage	Use the following abbreviations:
	Use Explanation "Bulldozed," etcUse made of the acreage.
	"WOC"Other use without consent.
	"SU"Solely uninsured.
	"ABA" Abandoned without consent.
	"DMWO"Production sold by direct marketing without proper 15-day notice effected appraisals.
	"H"Harvested.
	"HA"Harvested appraisal using the representative tree appraisal method
	"HI"Harvested incomplete with appraisal.
	"UH"Unharvested.
	Verify any "Use of Acreage" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Use of Acreage."
	Gleaned acreage: Refer to the LAM for information on gleaning.
31. Appraised Potential	Make the following entries, as applicable:
	(1) For Immature and Mature Stonefruit Appraisals: Transfer the per-acre appraisal, in lugs/tons to tenths, of potential production from either item 24 or item 47 on the appraisal worksheet, as applicable for acreage appraised.
	(2) For Representative Tree Appraisals: Enter the per-acre appraisal as calculated in the Narrative or Special Report form (refer to Paragraph 28A, herein).
	(3) 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.

Exhibit 4 Form Standards – Production Worksheet (Continued)

	Element/Item Number	Standard			
32a.	Moisture %	For Representative Tree Appraisal Only: 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	For Representative Tree Appraisal Only: Line through column heading			
		and enter "Mkt. Price" (i.e., price election). Enter the applicable price			
		election in dollars and cents per lug/ton.			
33.		Make no entry.			
34.	Production Pre-QA	Column 19 multiplied by column 31, results in lugs/tons rounded to tenths.			
35.	Quality Factor	Make the following percent entries as a three-place decimal (e.g.,			
		enter 71 percent as 0.710). If no QA, make no entry.			
		(1) For Representative Tree Appraisal Only: Column 32a divided			
		by column 32b, results not to exceed 1.00; or			
		(2) 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.			
		Attach to the claim form, a copy of the completed Certification Form,			
		destruction order, and any additional supporting QA documentation.			
		For additional QA definitions, instructions, documentation,			
		qualifications, and testing requirements, refer to the LAM. Also refer			
		to the QA instructions in the Narrative, herein.			
36.	Production Post-QA	Make the following entries in lugs/tons, rounded to tenths:			
		(1) For appraisals with no QA: Transfer entry from column 34.			
		(2) For Representative Tree Appraisals Only:			
		(a) If the factor in column 35 is 0.750 or greater: Transfer			
		entry from column 34.			
		(b) If the factor in column 35 is less than 0.750: Column 34 multiplied by column 35.			
		(3) For Federal or State destruction orders: Column 34 multiplied			
		by column 35.			

Exhibit 4 Form Standards – Production Worksheet (Continued)

	Element/Item Number	Standard			
37.	Unins. Causes	Make the following entries in lugs/tons, rounded to tenths:			
		For uninsured causes appraisals: Column 19 multiplied by the per acre appraisal for uninsured causes (taken from item 24 or 47 on the appraisal worksheet or uninsured appraisal from other documentation, as applicable). Explain in the Narrative. If no uninsured causes, make no entry.			
		(1) Hail and Fire exclusion NOT in effect.			
		(a) 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.			
		(b) 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.			
		(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.			
		(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.			
		(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.			
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.			

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard				
40. Quality	Check the applicable qualifying QA condition(s) affecting the unit's appraised and harvested production (refer to the CP and SP) in the table below.				
		Qualifyin	g Quality Adju	stment Conditions	s Table
		TW KD Aflatoxin	Vomitoxin Fumonisin Garlicky	Dark Roast Sclerotinia Ergoty	COFO Other None
		or all qualify Special Rep		ons checked, in the	e Narrative or on
	(a) document the level for indicated by approved location of each testing of the qualifying QA contests; or (b) enter "See documentat (e.g., include copy of the certificate, summary or documents the QA contests."		ed test results, and ing facility that ver	the name and rifies the presence	
			include copy of icate, sum <mark>ma</mark> ry	the test facility ce or settlement she	ertificate, grade
	r		er" is checked, in addition to the above documentation ments, document in the Narrative or on a Special		
	(6	a) a desc	cription of the	qualifying <mark>QA</mark> cond	itions; and
	(b) the name of the controlling qualifying QA condition to be animal health and why.		ion to be injurious		
	(3) C	heck "None	" if none of the	production qualifi	ies for <mark>QA</mark> .
41.	Make no entry.				
42. Totals		columns 34, make no ent		, in lug/tons. If a c	olumn has no

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.
- I. 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.

Narrative Instructions (Continued)

- 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.
- t. For production that qualifies for QA, include a copy of all supporting documentation in the insured's claim file.
 - (1) Explain any "0.000" QA factor entered in column 35 or 65.
 - (2) Explain any deficiencies, substances, or conditions that allowed for QA, as well as any which were not allowed.
 - (3) Document all calculations used to determine QA factors.
 - (4) Refer to the LAM for additional documentation requirements.
- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- v. 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.
- w. Record any trees removed without inspection.

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 QA 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.

Element/Item Number		Standard
43.	Date Harvest Completed	Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM. Proliminary: Make no entry
		Preliminary: Make no entry.

	Element/Item Number		Standard
43.	Date Harvest Completed	Final:	
	(Continued)	(1) The ea	arlier of the date the entire acreage on the unit was
		(a)	harvested;
		(b)	totally destroyed;
		(c)	put to other use;
		(d)	a combination of harvested, destroyed, or put to other use; or
		(e)	the calendar date for the end of the insurance period.
		insura remaii	ne time of final inspection (if prior to the end of the nce period), there is any unharvested insured acreage ning on the unit that the insured does not intend to st, enter "Incomplete."
		insura been l	ne time of final inspection (if prior to the end of the nce period), none of the insured acreage on the unit has narvested, and the insured does not intend to harvest creage, enter "No Harvest."
		the Ce	case involves a Certification Form, enter the date from ertification Form when the entire unit is put to another tc. Refer to the LAM.
44.	Damage Similar to Other Farms in the Area?	Preliminary:	Make no entry.
		Final:	Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If "No" is checked, explain in the Narrative.
45.	Assignment of Indemnity		only if an assignment of indemnity is in effect for the crop se, check "No." Refer to the GSH.
46.	Transfer of Right to Indemnity	Check "Yes" o	only if a transfer of right to indemnity is in effect for the rop year; otherwise, check "No." Refer to the GSH.
47a.	Share		arying shares on same unit to three decimal places.
47b.	Field ID	(1) If only	one practice and/or type of harvested production is in Section I, make no entry.
		is liste indica	e than one practice and/or type of harvested production d in Section I, and a separate approved APH yield exists, te for each practice/type, the corresponding Field ID column 16).

	Element/Item Number	Standard									
47b.	Field ID (Continued)	(3) Enter the applicable two-digit code for first crop or second crop.									
48.	Multi-crop Code	(4) 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). The applicable two-digit code for first crop and second crop. Refer to									
40.	Multi-crop code	the LAM for instructions regarding entry of first crop and second crop codes.									
49-52.	Length or Diameter, 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 28C 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). Important: This entry must never exceed production shown on the same line.									
		Reminder: 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 QA. Refer to Paragraph 16 for harvest cost information. For other than fresh packed production, refer to Paragraph 28C 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.									

	Element/Item Number	Standard
65.	Quality Factor	Make the following percentage entries as a three-place decimal.
		(1) For harvested production without QA: Make no entry.
		(2) For harvested production with QA: Column 64a divided by column 64b, results not to exceed 1.000; or
		(3) 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.
66.	Production to Count	(1) If no entry in column 65, transfer entry from column 63.
		(2) For QA:
		(a) When column 65 is less than 0.750, column 63 multiplied by column 65.
		(b) When column 65 is 0.750 or greater, transfer entry from column 63.
		(3) For Federal or State destruction order: Column 63 multiplied by column 65.
67.	Total	Total of all column 63 entries, in lugs/tons to 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 lugs/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:
		(1) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus the total of column 37.
		(2) 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.

Exhibit 4 Form Standards – Production Worksheet (Continued)

The following required entries are not illustrated on the following PW examples.

	Element/Item Number		Standard
73.	Insured's Signature and Date	• •	ured's (or insured's authorized representative's) signature date.
		the par	ore obtaining the insured's signature, review all entries on PW with the insured or insured's authorized representative, ticularly explaining codes, etc., that may not be readily derstood.
		(3) Fina	al indemnity inspections should be signed on bottom line.
74.	Adjuster's Signature, Code	(1) Sign	nature of adjuster, code number, and date signed after the
	#, and Date	insı	ured (or insured's authorized representative) has signed.
		The	an absentee insured, enter adjuster's code number only. e signature and date will be entered after the absentee has ned and returned the PW.
		(3) Fina	al indemnity inspections should be signed on bottom line.
75.	Page Numbers	Preliminar	y: Page numbers - "1," "2," etc., at the time of inspection.
		Final:	Page numbers.
		Example:	Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

PRODUCTION WORKSHEET (Example: Processing Fruit Claim)

										(For II	lustratio	n Purp	oses O	nly)									
1. Cr	p/Code	#	2. Unit	#	3. Lo	cation Desci	ription	7. Co	mpany		An	y Comp	any			8. Nar	ne of Insure	d.					
Pro	cessin	Apricots/	00	001-		SW1-96N	I-30W	Ag	ency		Α	ny Agen	су						I. M.	Insured			
	02	19	000	1BU											_	9. Clai	im #			11. Crop	Year .		
4. Da	te(s) of	Damage	М	ay 1	М	ay 15											X	XXXXXX			YY	ſΥ	
5. Ca	use(s) o	f Damage	Н	lail	ı	Hail										10. Po	licy #			XXXX	XXX		
6. In:	ured Ca	use %	5	0%		50%										14. Da	ite(s)	1st		2nd	Fi	nal	
12. A	ddition	al Units	0002-0	0001 BU												Notice	ice of Loss MM/DD/YYYY MM/DD/YYYY						
13. E	st. Prod	. Per Acre	18	350												15. Co	ompanion Policy(s)						
SEC	TION I	– DETERM	INED ACRE	AGE APP	RAISE	D, PRODU	CTION AN	D ADJUST	MENTS														
A.	ACTUA	RIAL													В.	POTENT	TIAL YIELD						
1.0	17	10	10	20	21	22	22	24	25	25	27	20	20	20	1	,, (32a.	33.	2.4	25	26	27	20
16.	17.	18.	19	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	,	31.	32b.	55.	34.	35.	36.	37.	38.
Field	Multi-	Reported	Determined	Interest					Intended		Cropping	Organic		Use of	Ann	raised	Moisture %	Shell %,	Production	Quality	Production	Uninsured	Total to
ID	Crop	Acres	Acres	or	Risk	Type	Class	Sub-Class	Use	Irr Practice	Practice	Practice	Stage	Acreage		ential	Factor	Factor, or	Pre QA	Factor	Post QA	Causes	Count
	Code			Share													Tactor	Value		-			
Α	NS		8.8	1.000		997				002			UH	UH	1	0.8			7.0		7.0		7.0
В	NS		21.2	1.000		997				002			Н	Н									
															+					-			
				40 Oua	lity: TV	V□ KD□	Aflatovin	□ Vomit	tovin □ Fi	ımonisin 🗆	Garlich	, □ Dar	k Doget I	_									
		39. TOTAL	30.0			□ Ergoty [. Guillek		K HOUSE I	7			42	. TOTALS	7.0		7.0		7.0
				1		cotoxins exc					maximum	limits? \	res □ 1	No 🗆									
NA	RATIV	E (If more	space is ne	eded, att	tach a	Special Rep	ort)	Ac	res detern	nined usin	g GPS. O	rchard A	A not he	irvested	due to	severe	hail dame	ige.					
CE/	TION II	– DETERM	UNED HAD	VECTED	DODL	ICTION			$\overline{}$														
		rvest Comp		VESIEDI	robu		an similar t	a athar far	ms in the a	2		1 45	Assignm	ent of In	dom nits	,			16 Tean	efor of Diabe	to Indemnity	2	
43.	Date III		DD/YYYY			44. Dallia	ge sillillar t Ye			-		43.	Hasigiiii		es [No.	· X		40. 11411	Yes	No No	x	
Δ.	MEASI	REMENTS	-			R GROS	S PRODU		NO	C ADIII	STMENT	AH OT 2	RVESTE				- A			103	1100	1 ^	
47		T		Т					56.		58a.	59a.		Oa.				1		64a.			
471		8. 49.	50.	51.	52.	53.	54.	55.		57.	58b.	59b.		0b.	61.		62.	63		64b.	65.		66.
Sha	۹ .	Length	,	<u> </u>		Net	Conver-	0.00	Bu.,(Ton	Shell/	FM%	Moistur	_		Adjuste	d	D 4 N	Produ	ction	Value		Pro	duction
Fiel	-1 M□	ulti- or Code	Width	Denth I	Deduc- tion	Cubic	sion	Gross Prod.	Lb\s.	Sugar	Fastar	E		1	roducti	on l	Prod. Not to Count	Pre-	QA .	Иkt. Price	Quality Fac	tor to	Count
ID	СГОР	Damete				Feet	Factor	PTOU.	CWT	Factor	Factor	Facto	r ra	ctor			to Count		'	VIKT. Price			
В	١,	s Ac	me Fruit Pr	_	o.				140.0	-					140.0			140	.0 -			- ,	140.0
			Anytown	n, State					210.0						110.0								
																	67. TOTAL	140	.0		. Section II To	-	140.0
				This fo	rm o	xample d	loos not	illustrat	o all roo	uirod or	stry itor	ns lo a	cian	aturos	datas	oto l				69	. Section I To		7.0
				11115 10	, iii e	varribie o	ives not	mustrat	e an req	uneu el	ici y iter	ns (e.g.	., sign	atures,	uates	, ett.,	1				70. Unit To		147.0
																					Allocated Pr		
																				72.	Total APH Pr	od. 1	147.0

Crop/Code #

2. Unit#

3. Location Description

7. Company

PRODUCTION WORKSHEET (Example: Fresh Fruit Claim) (For Illustration Purposes Only)

Any Company

8. Name of Insured

Allocated Prod.
 Total APH Prod.

1486.0

Fr	esh Apri	cots/	00	01-	5	SW1-96N	1-30W	A A E	gency		A	ny Ageno	y		_ L			i. M.	Insured			
	0218		000	2BU											9.	. Claim #			11. Cro	p Year		
4. Date	e(s) of Dan	nage	Ma	y 15												X	XXXXXX			YY	YY	
5. Cau	se(s) of Da	amage	Н	ail											10	0. Policy#			XXXX	(XXX		
6. Insu	red Cause	%	10	0%											14	4. Date(s)	1st		2nd	F	inal	
12. Ad	ditional U	nits													N	lotice of Loss	MM/	DD/YYYY			MM/DE)/YYYY
13. Est	. Prod. Pe	r Acre													1	Companion P	olicy(s)					
SECT	ION I – D	ETERMI	NED ACR	EAGE A	PPRAISE	D, PRODU	ICTION AN	D ADJUST	TMENTS		•											
A. A	CTUARIA	L													B. POT	TENTIAL 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	Cron I	eported I Acres	Determined Acres	Interes or Share	Risk	Туре	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Apprais Potenti		Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
В	NS		10.0	1.000	,	997				002			UH	UH	100.8	8		1008.0		1008.0		1008.0
с	NS		15.0	1.000	,	997				002			н	н								
	39.	. TOTAL	25.0	Sc	lerotinia [☐ Ergoty	Aflatoxir CoFo C] Other∑	☐ None ☐							42	2. TOTALS	1008.0		1008.0		1008.0
NARE	RATIVE (I	If more s	pace is n	eeded, a	attach a S	Special Re	port)	Or	chard B no	ot harves	ted. Orch	ard C hai	vested,	1,150.0	lbs. sold	as other than	fresh pack	production	n.			
1,150	0.0 lbs. ÷	24.0 lbs/	/lug = 47	.9 lugs o	ther tha	n fresh p	ack (colum	ın 56 entr	y). \$0.32 i	value per	lb. of oth	er than fi	resh pa	ck aprico	ts x 24.0) lbs/lug = \$7.6	8 value pe	r lug - \$2.4	7 harvest o	cost/lug = \$	5.21	
actue	al value p	er lug (d	olumn 6	4a entry). Price	election f	or fresh a	oricots is \$	\$8.90/lug	(column (64b entry)											
	ION II – E								, 1													
43. D	ate Harve	st Comple	ted			44. Dam	age similar 1	to other far	rms in the a	rea?		45. 4	Assignme	ent of Inde	mnity			46. Trans	fer of Right	to Indemnity	/?	
		MM/D	D/YYYY				Ye	s X	No					Yes	5	No X			Yes	No	X	
A. M	IEASURE	MENTS				B. GRO	SS PRODU	CTION		C. ADJU	JSTMENTS	S TO HAR	VESTED	PRODU	CTION							
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a 59b.	- 60 60		61.	62.	63		64a. 64b.	65.		66.
Share Field ID	Multi- Crop Code	Length or Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod.	Bu., Ton Lbs. CWT (Lugs)	Shell/ Sugar Factor	Factor	Moisture Factor	-	A Dr	djusted oduction	Prod. Not to Count	Produc Pre-(Δ	Value // kt. Price	Quality Fac	·	roduction to Count
	NS	Acn	ne Fruit P Anytow	rocessing n, State	ı Co.				47.9						47.9		47.	9	5.21 8.9	0.585		28.0
	NS	Po	mona Fre Anytow		Co.				450.0						450.0		450	.0				450.0
																67. TOTAL	497	.9	68	. Section II T	otal	478.0
																			69	9. Section I T	otal	1008.0
																				70. Unit T	otal	1486.0

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

PRODUCTION WORKSHEET (Example: Harvested Appraisal Claim)

										(For II	lustratio	on Purp	oses O	nly)										
1. Cro	p/Code	#	2. Un	it#	3. Loca	tion Descri	iption	7. C	ompany		An	y Compo	any		8. Name of Insured									
Р	rocessi	ng Cling	00	01-		SW1-96N	1-30W	A	gency		Α	ny Agen	су					I. M	. Insured					
F	Peache	/0218	000	3BU												9. Claim #			11. Cro	p Year				
4. Da	te(s) of	Damage	Ma	y 21													XXXXXX			YY	ΥY			
5. Ca	use(s) of	Damage	Н	ail												10. Policy #	_		XXXX	XXX				
6. Ins	ured Ca	use %	10	00%												14. Date(s)	1st		2nd	F	inal			
12. A	dditiona	l Units														Notice of Loss	MM/	DD/YYYY			MM/DI)/YYYY		
13. E	st. Prod.	Per Acre														15. Companion P	olicy(s)							
SEC	TION I	- DETERN	IINED ACR	EAGE A	PPRAISE	D, PRODU	ICTION AN	ID ADJUS	TMENTS															
Α. Α	ACTUA	RIAL													В.	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	Multi-	Reported	Determine	Interes	-				Intended		Cropping	Organic		Use of	App	oraised Moisture %	Shell %,	Production	Quality	Production	Uninsured	Total to		
ID	Crop Code	Acres	Acres	or Share	Risk	Type	Class	Sub-Class	Use	Irr Practice	Practice	Practice	Stage	Acreage		tential Factor	Factor, or Value	Pre QA	Factor	Post QA	Causes	Count		
В	NS		5.0	1.000	,	997				002			Н	НА		8.4 <u>14.00</u> 429.00		42.0	0.033	1.39		1.39		
				40.0	uality: TV	V D KD D	1 Aflatovi	n 🗆 Vom	I itoxin □ F	umonicio F	1 Carlick	. □ Dari	k Doast											
		39. TOTAL	5.0						⊠ None □		Garrick	, L Dail	K NOGSL			43	2. TOTALS	42.0		1.39		1.39		
									her health o		maximum	limits? Y	es □	No 🗆										
NAF	RATIVE	(If more	space is n	eeded, a	attach a	Special Re	port)	Se	e Special I	Report for	appraisa	al and qu	ality a	djustmen	t calc	ulations for orcha	rd B. Orch	ard B harv	ested 800 l	bs. (0.4 T)o	f sample	fruit		
for	aradino	purpose	5.	-		_																		
		<u> </u>	MINED HA	RVESTE	PRODU	ICTION																		
		rvest Comp					age similar	to other fa	rms in the a	rea?		45.	Assignn	ent of Inc	lemnity	у		46. Tran	nsfer of Right	to Indemnity	/?			
		MM/	DD/YYYY				Ye	es A	No			. 1		Ye	es	No X			Yes	No	Х			
Α. Ι	MEASU	REMENTS	;			B. GRO	SS PRODU	ICTION		C. ADJU	STMENT	S TO HAI	RVESTE	D PRODU	JCTIO	N					•			
47a 47b		. 49.	50.	51.	52.	53.	54.	55.	56.	57	58a. 58b.	59a. 59b.	L	0a. 0b.	61.	62.	63	3	64a. 64b.	65.		66.		
Shar		Lengt	:h		Dodus	Net	Conver-	Cross	Bu., Ton	Shell/	FM%	Moistur	e % Tes	t WT	Adjuste	ed Prod. Not	Produ	ction _	Value		F	roduction		
Field ID	Crop		Width	Depth	Deduc- tion	Cubic Feet	sion Factor	Gross Prod.	Lbs. CWT	Sugar Factor	Factor	Facto	r Fa	-	roducti	I PIOU. NOL	Pre-	QA [Mkt. Price	Quality Fac	tor 1	to Count		
			•							-								-						
										-								-						
																67. TOTAL			68	. Section II T	otal			
																			69	. Section I T	otal	1.39		
				Tł	nis form	exampl	e does no	ot illustra	te all req	uired en	try item:	s (e.g., s	ignatu	ıres, dat	es, et	tc.).				70. Unit T	otal	1.39		
																			71.	Allocated P	rod.			
																			72.	Total APH P	rod.	1.39		

Exhibit 5 Representative Sample Requirements

Acres in Orchard or Suborchard	Minimum 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.

To calculate the number of trees per acre, multiply the distance between trees (nearest tenth foot) by the distance between rows (nearest tenth foot) and divide the result into 43,560. Round the results to the nearest whole number.

Example: $6.5 \text{ ft.} \times 10 \text{ ft.} = 65 \text{ sq. ft.}$

 $43,560 \div 65 \text{ sq ft.} = 670 \text{ trees per acre}$

The diagram below depicts examples of tree populations per acre for common tree/row spacings.

Important: Refer to the LAM on how to calculate the number of trees per acre for trees planted in other patterns (e.g., quincunx, hexagonal, hedgerows).

										DIST	ANCE	BETV	NEEN	ROW	S (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	_
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	1
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	1
12			303	279	259	242	227	214	202	191	182		165	158	151	145	140	134	130	125	121	117	113	110	107	1
13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	1
14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	1
15	000000000000000000000000000000000000000					194	182	171	161	153	145		132	126	121	116	112	108	104	100	97	94	91	88	85	
16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	4
17		12020202020		Unice possess		pyrsonosse		151	142	135	128		116	111	107	102	99	95	92	88	85	83	80	78	75	
18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	and the same
19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	Sign
20											109	104 99	99	95	91 86	87	84	81	78 74	75	73	70 67	68	66	64	
21 22												99	94	90 86	83	83 79	76	77 73	71	72 68	69 66	64	65 62	63	61 58	Section 1
23													90	82	79	76	73	70	68	65	63	61	59	57	56	į
24														82	76	73	70	67	65	63	61	59	57	55	53	100
25		510000000000													70	70	67	65	62	60	58	56	54	53	51	
26																70	64	62	60	58	56	54	52	51	49	
27											110000000000000000000000000000000000000	nesumentes som					-	60	58	56	54	52	50	49	47	20
28																			56	54	52	50	49	47	46	
29										200,000,000										52	50	48	47	46	44	Ì
30																					48	47	45	44	43	-
31																						45	44	43	41	1
32																							43	41	40	September 1
33																								40	39	1
34																									38	- Control of the last
35																										1

Exhibit 7 Ratio of Fresh Fruit to Dried Fruit by Crop

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

Exhibit 8 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	2,000				
Fresh Nectarines	2.5	Lug	25				
Processing Clingstone Peaches	3.0	Ton	2,000				
Processing Freestone Peaches	2.5	Ton	2,000				
Fresh Freestone Peaches	2.5	Lug	25				
Fresh Plums	*	Lug	28				
Processing Plums	*	Ton	2,000				

^{*}Refer to Exhibit 9 herein for the number of Plums per Pound by Variety.

The tables below list the number of plums per pound by variety. This list is based on actual production averages from California.

2 FRUIT/LB	3 FRUIT/LB	4 FRUIT/LB	4 FRUIT/LB (CONTINUED)
August Yummy	276-051	92-99R	Rosemary
Candy Red	Amber Jewel	Amigo 1	Royal Diamond
Black Kat	Amigo 2	Andy's Best	Ruby Kat
Flavor Fall	Aphrodite	Angeleno	Scarlet Sun
Flavor Treat	Autumn Giant	Autumn Beaut	Suplumsixteen
Lone Star Red	Betty Anne	Blackamber	Suplumtwentythree
King James	Black Giant	Black Diamond	Sweetheart
Sierra Rose	Black Knight	Black Torch	Touchdown
Yummy Giant	Challenger	Candy Black	Westener
Suplumthirtythree	Cherry Red	Copa Rosa	Yummy Beaut
Suplumthirtysix	Flavorich	Crimson Royale	Yummy Rosa
	Flavor Grenade	Dapple Dandy	,
	Flavor Heart	Debut	
	Flavor Queen	Ebony Jewel	
	Flavor Wynne	Ebony May	
	Fortune	Elephant Heart	
	Freedom	Fall Fiesta	
	Gar Jumbo	Flavorite	
	Golden Globe	Friar	
	Golden Nectar	Gar Fantasy	
	Howard Sun	Gar One	
	King's Black	Gar Red	
	Maragoni Black	Grand Rosa	
	Monster Red	Hirome Red	
	October Gem	Honey Punch	
	Owen T	J D Red	
	Prime Time	Joanna Red	
	Red Giant	John W Kelsey	
	Red Lane	King Diamond	
	Ruby Red	Kingo Black	
	September King	Larrian	
	September Yummy	Mid Red/Tiger Red	
	Showtime	New Lane	
	Sierra Princess	October Sun	
	Silky Red	Onyx Jewel	
	Sir George	Patty Anne	
	Suplumeleven	Prima Rosa	
	Sunrise	Queen Rosa	
	Suplumthirtyfive	Red Ram	
	Suplumthirtyseven	Red Sun	
	Suplumtwentyeight		

5 FRUIT/LB	6 FRUIT/LB	7 FRUIT/LB	8 FRUIT/LB
4949 Black	Ambra	Muir Beauty	Aleta Rose
Autumn Jade	Black Beaut	Suplumfortysix	Angee
Autumn Pride	Burgandy		Carolyn Harris
Black 4D185	Early Black Diamond		Early Hawaiian Ann
Black Ice	El Dorado		Ebony
Black Flame	Empress		First Beaut
Black Gold	Flavorosa		First Jewel
Black Jack	Frank Ann		Gar Beaut
Blue Knight	Frontier		Improved Late Santa
Black Premium	June Beaut		Rosa
Black Splendor	King Richard		July Red
Casselman	Late Santa Rosa		July Santa Rosa
Catalina	Linda Rosa		Mariposa
Dapple Jack	May Rosa		Midsummer
Dolly	Murietta		Rancho Uno
Earliqueen	Nubiana		Red Beaut
Early Friar	O'Jewel		Red Jewel
Early Simka	President		Red Noble
Ebony Sun	Prima Black		Red Rosa
Emerald Beaut	Red Roy		Rich Red
Emerald Green	Rojo Grande		Rose Ann
Gar Arias	Royal Garnet		Rose Zee
J E Sun	Royal Red		Royal Treat
King David	Royal Zee		Spring Beaut
Laroda	Roysum		Ticino/Tulare Giant
Passion	Santa Rosa		
Prima Dona	Scarlet Ram		
Purple Majesty	Sierra Sweet		
Queen Ann	Spring Flavor		
Rancho Ocho	Suplumfortyone		
Royal Star	Suplumfortythree		
Sharron's Plum	Wool/Monte Red		
Sierra Red	Zona Black		
Simka			
Suplumthirtyeight			
Suplumtwentytwo			
Suplumtwentyfive			
Sweet Mirriam			
Wickson			
All Other Varieties			

Exhibit 9 Plums per Pound by Variety (Continued)

9 FRUIT/LB	10 FRUIT/LB	12 FRUIT/LB	14 FRUIT/LB
Andy's Pride	Moyer Prune	707 Prune	No varieties.
Autumn Rose	Red Nugget		
Durado	Standard		
Gar Rosa	Sugar Prune		
Rosa Ann			