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FCIC-25670-2 (05-2001)

# CHERRY (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

**2001 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25670 (02-2000) 25670-1 (11-2000) 25670-2 (05-2001)</b>
<b>SUBJECT:  CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS</b>	<b>DATE: May 24, 2001</b>
	<b>OPI: Product Development Division</b>
	<b>APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

**Changes for May 2001 Issuance (FCIC-25670-2):**

- A. These handbook changes track with the current Cherry Pilot Crop Provisions (2001-057).
- B. In section 3, Insurance Contract Information, inserted subsection A (4) that contains notice of damage information that tracks with section 3 that was located in section 4 in the previous handbook issuance.
- C. In section 4, Cherry Appraisals, amended subsection A (2) that contains information on when appraisals or inspections are to be conducted.
- D. In section 4, Cherry Appraisals, subsection A (3), transferred mature appraisal information to section 5 (C) as this information applies to mature fruit appraisals.
- E. In section 5, Appraisal Methods, amended subsection B, Immature (Green) Fruit Appraisals, so that procedure tracks with the appraisal worksheet format.

# CHERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. In section 5, Appraisal Methods, amended subsection C, Mature Fruit Appraisals, to clarify appraisal procedure so that procedure tracks with the appraisal worksheet format.
- G. In section 7, Appraisal Worksheet Entries and Completion Procedure, amended subsection B item information for items 12, 13, 15, 16, 18, 19, 20, 26, 27, 28, 30, 32, 33, 34, 35, and 37 to clarify item entry instructions and to clarify that production to be counted includes production damaged due to uninsured causes. Amended appraisal worksheet column heading in section B, part II, items 27, 28, and 35. Added an example appraisal worksheet for direct marketed cherries.
- H. In section 8, Summary of Harvested Production Worksheet Completion Procedure, amended item entry information for items 7, 10, 12, 13, 15, 16, 17, 18, 19, 20, 21, and 22 to clarify item entry instructions for sold, unsold, and U-pick production. Amended the example worksheets and added an example worksheet for direct marketed cherries.
- I. In section 9, Claim Form Entries and Completion Procedure, under General Information, amended item (2), amended subsection B item entry information for section II of the T-P-C worksheet items B-D, G, H<sub>2</sub>, and L to clarify item entry instructions for sold, unsold, and U-pick production. Also, amended the T-P-C Production Worksheet to include item entries for direct marketed cherries.

Control Chart For: Cherry Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	1-2 3-12 13-18 19-20 21-22 31-32 33-36		11-2000 02-2000 11-2000 02-2000 11-2000 02-2000 11-2000	FCIC-25670-1 FCIC-25670 FCIC-25670-1 FCIC-25670 FCIC-25670-1 FCIC-25670 FCIC-25670-1
Insert	1-2	1-2	1-22 31-36		05-2001 05-2001	FCIC-25670-2 FCIC-25670-2
Current Index	1-2	1-2	1-22 23-30 31-36	37-40	05-2001 02-2000 05-2001 02-2000	FCIC-25670-2 FCIC-25670 FCIC-25670-2 FCIC-25670

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# **1. INTRODUCTION**

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

## **2. SPECIAL INSTRUCTIONS**

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

### **A. DISTRIBUTION**

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

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

**NOTE:** It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to cherry loss adjustment and this handbook which are not defined in the policy, are defined as they appear in the text.

## **3. INSURANCE CONTRACT INFORMATION**

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

## A. INSURABILITY

- (1) The crop insured will be all cherries in the county for which amounts of insurance and premium rates are provided by the actuarial documents:
  - (a) That are of varieties (scion and rootstock) which are adapted to the area;
  - (b) That are irrigated unless the Special Provisions allow a nonirrigated practice;
  - (c) That are grown on trees that have reached the minimum age and produced at least the amount of cherries specified by the Special Provisions; and
  - (d) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider.
- (2) Cherries interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines it does not meet insurability requirements.
- (3) In addition to causes of loss excluded in section 12 of the Basic Provisions, insurance coverage is not provided against damage or loss of production due to:
  - (a) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures;
  - (b) Mechanical damage caused by improper use of machinery or tools;
  - (c) Failure to harvest in a timely manner; or
  - (d) Inability to market the cherries for any reason other than actual physical damage from an insurable cause as specified in the Cherry Crop Provisions.
- (4) **Applicability** - Within the policy provisions is a requirement that insureds file a "notice of damage or loss:"
  - (a) Within three days of the date harvest should have started if the crop will not be harvested.
  - (b) If damage occurs when the cherries are mature and ready for harvest, within 24 hours.

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



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

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

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

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) Minimum Value Option.

## **C. UNIT DIVISION**

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

## **D. QUALITY ADJUSTMENT**

Cherries will be considered marketable if they meet or exceed the minimum grading standards shown on the Special Provisions (e.g., U.S. Standards for Grades of Sweet Cherries, U.S. Standards for Grades of Sulfured Cherries (brined), the standards contained in Article 21 of the California Code of Regulations or would be accepted by a packer, processor, or other handler even if failing to meet the aforementioned grading standards.

## 4. CHERRY APPRAISALS

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### A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for cherries, circumstances that require an appraisal include (but are not limited to):
  - (a) When significant production remains on acreage that has been harvested and the guarantee has not been met;
  - (b) The insured has cherry acreage that he/she does not intend to harvest, or which is unharvested at the end of the insurance period;
  - (c) When directed by the insurance provider, an appraisal or inspection may be necessary when:
    - 1 Verifiable production or adequate sales records may not be available;
    - 2 When damage has occurred through uninsured cause of loss ; or
    - 3 When any production will be sold by direct marketing (without being commercially packed or processed).

**NOTE:** An appraisal is required if so indicated in the Special Provisions (e.g., California and Utah).

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- (3) Make separate appraisals for each cherry variety grown in the orchard, as applicable.

**NOTE:** Refer to the LAM for additional reasons for appraisals.

#### (4) **Appraisal Dates:**

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

### B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

Determine the number and general location of trees to be used in the representative sample based on:

- (1) Total acreage and number of trees;

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

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

- (3) Percent of each variety in the acreage;
- (4) Tree age, damage, size, density, and vigor;
- (5) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (6) Whether or not any areas or trees have been color (partially) picked.

**NOTE:** Take not less than the minimum number (count) of representative samples required in **TABLE A**.

### **C. ORCHARD APPRAISALS**

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

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

- (a) All sample trees must be completely picked or harvested. Picking cherries from some scaffold branches will not provide a representative sample of the crop.
- (b) Instruct all pickers to remove all fruit from designated trees, including all damaged and undamaged, mature and immature, and marketable and unmarketable cherries.
- (c) Harvest cherries in the normal manner (with stems, without stems, machine picked, etc.). Handle the fruit as carefully as if the fruit were intended for sale.

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**D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

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

**5. APPRAISAL METHODS**

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**A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Immature (Green) Fruit Appraisals	If the orchard will be abandoned or destroyed before the fruit matures, and after normal fruit drop period and before general maturity of the crop.
Mature Fruit Appraisals	To determine the amount of unharvested fruit that could have been packed or processed when: <ul style="list-style-type: none"> <li>(a) None of the acreage in the unit has been or will be harvested;</li> <li>(b) Undamaged fruit is not harvested due to market conditions and the guarantee has not been met;</li> <li>(c) Fruit is damaged by an uninsured cause of loss; or</li> <li>(d) Harvested fruit per acre production does not reflect the unharvested per-acre fruit potential remaining and the guarantee has not been met.</li> </ul>

- (1) Arrange with the insured to harvest representative trees after a crop has reached maturity.
- (2) No appraisal is required if the amount and condition of the fruit harvested is representative of the fruit remaining on unharvested acreage. Refer to subsection C (4).

## **B. IMMATURE (GREEN) FRUIT APPRAISAL METHOD**

For immature (green) fruit appraisals, complete sections A and C on the Cherry Appraisal Worksheet.

- (1) **Fruit Count.** Count the number of fruit from each representative sample tree to determine the average number of green fruit per tree.
  - (a) Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.
  - (b) Include fruit damaged by uninsured causes.
- (2) **Appraised Immature Production to Count.**
  - (a) Multiply the average number of fruit per tree by .90 (survival factor) to calculate the average number of fruit to count per tree.
  - (b) Divide the result of (2) (a) by the number of cherries per pound for the average fruit size of mature fruit to determine potential pounds, to tenths, per tree. Use either 65 cherries per pound for California and Montana, or 60 cherries per pound for all other states (refer to **TABLE D** for sizing criteria).
- (3) **Value of (Immature) Appraised Production.**
  - (a) Multiply the pounds of potential production per tree (2) (b) by the number of trees per acre to calculate the total whole pounds to count per acre.
  - (b) Multiply the total pounds of fruit per acre (3) (a) by the minimum value per pound for the type insured (from the Special Provisions), to calculate the whole-dollar potential value of cherries per acre for the orchard or sub-orchard.

**EXAMPLE:** Assume typical fruit size is 65 cherries per pound. The minimum value for fresh cherries = \$0.33 per pound

- (a) 2,000 Fruit per Sample Tree x .90 Survival Factor = 1,800 Fruit to Count
- (b) 1,800 Fruit to Count ÷ 65 Fruit per Pound = 27.7 Pounds Per Tree
- (c) 27.7 Pounds per Tree x 100 Trees per Acre = 2,770 Pounds per Acre
- (d) 2,770 Pounds per Acre x \$0.33 per Pound = \$914 Potential Value per Acre

## C. MATURE FRUIT APPRAISALS

For mature fruit appraisals, complete sections B and C on the Cherry Appraisal Worksheet.

- (1) **Fruit Weight.** Calculate the average weight of mature appraised production to count.
  - (a) Select representative, sample trees throughout the orchard or sub-orchard. Have all of the fruit picked from each sample tree (refer to section 4).

**NOTE:** The cost of picking the fruit for appraisal (not for sale) will be reimbursed by multiplying the pounds harvested by the allowable cost shown in the Special Provisions.
  - (b) Weigh the fruit from each sample tree in pounds, to tenths. Record weights on the appraisal worksheet. Total the sample weights from all sample trees for the orchard or sub-orchard.
  - (c) Divide the total weight of all samples in (1) (b) by the number of samples to calculate the average weight of fruit per tree, in pounds to tenths.
  
- (2) **Mature Fruit to Count.** Calculate the average whole percent (quantity) of appraised production to count.
  - (a) Randomly select a 100-fruit sample from fruit harvested from each sample tree.
  - (b) Separate the fruit from each sample tree into two categories.
    - 1 Production to count that includes all cherries meeting the minimum standards contained in the Special Provisions, cherries that would be accepted by a packer, processor, or other handler even if failing to meet the grading standards, and cherries damaged by uninsured causes; and
    - 2 Production not to count that includes cherries damaged by insured causes.
  - (c) Total the number of damaged fruit due to insured causes from all samples. Divide this total by the number of samples taken to calculate the percent damaged fruit.
  - (d) Apply the applicable percent production to count factor from either **TABLE B** or **TABLE C** for the percent damaged fruit to calculate the production to count per tree.
  
- (3) **Value of Appraised Production.**
  - (a) Multiply the average pounds of production to count per tree (2) (d) by the number of trees per acre in the orchard or sub-orchard to calculate the total whole pounds of mature cherries to count per acre.

- (b) Multiply the total whole pounds of mature cherries to count per acre (3) (a) by the minimum value per pound (shown in the Special Provisions for the cherry type) to calculate the per-acre value of appraised production to count (in whole dollars).

**EXAMPLE:** Minimum value for fresh cherries = \$0.33 per pound 52 percent mature production to count (48 percent damaged by insurable causes)

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

- (a) 50 pounds of fruit per tree x 8% production to count = 4 pounds of fruit per tree  
(b) 4 pounds of fruit per tree x 100 trees per acre = 400 pounds per acre  
(c) 400 pounds per acre x \$0.33 minimum value per pound = \$132 per acre value of appraised mature production to count.

**(4) Additional Mature Cherry Appraisal Information.**

- (a) No appraisal is required if the amount and condition of the fruit harvested is representative of the fruit remaining on unharvested acreage.
- (b) Where the integrity of the pack-out percentage can be assured (the gross and net production is supplied along with sufficient verifiable documentation that all unsold fruit was damaged due to insurable causes) apply the pack-out percentage of harvested fruit to determine the amount of production to count that was not harvested on the unit.
- (c) Use prices received by the grower for fruit actually sold.
- (d) Use the minimum value as listed in the Special Provisions, for unharvested fruit.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURE

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### A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit or plot inspected. Refer to subsection 4 B for sampling instructions.
- (4) For every inspection complete items 1 through 9 and items 33 through 41. Complete sections A, B, and C of the appraisal worksheet as instructed below.

### B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** Name of the insurance provider, if not preprinted in the worksheet (company name).

**Claim #:** Claim number as assigned by the insurance provider.

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



7. **Cause of Damage:** Insured cause of loss. If it is evident that no indemnity is due enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.
8. **Date of Damage:** First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE, where applicable, as in the case of hail damage (e.g., May 11).
9. **Variety/Type:** Cherry variety name and whether for "fresh" or for "processing." Separately appraise each type and variety, as applicable.

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

### PART I: FRUIT COUNT

10. **Field ID:** Field identification symbol.
11. **Acres Appraised:** Number of determined acres, rounded to tenths, in sub-orchard, block, or plot being appraised.
12. **Fruit Count:** Total number of fruit from each sample tree. Do not include any fruit damaged to the extent that it would not remain on the tree until maturity. **Include fruit damaged due to uninsured causes.**
13. **Total Number of Fruit:** **Total number of fruit from all sample trees in item 12.**
14. **Number of Samples:** Number of samples taken from item 12.
15. **Average Number Fruit per Tree:** **Item 13 divided by item 14, record as whole fruit.**

### PART II: APPRAISED IMMATURE PRODUCTION TO COUNT

16. **Average Number of Fruit per Tree:** **Transfer entry from item 15.**
17. **Survival Factor:** Enter "0.90."
18. **Number of Fruit to Count:** **Item 16 times item 17, record as whole fruit.**
19. **Number of Fruit per Pound:** **Enter either 65 cherries per pound for California and Montana, or 60 cherries per pound for all other states.**
20. **Pounds to Count per Tree:** **Item 18 divided by item 19, rounded to tenths.**

## SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD

### PART I - FRUIT WEIGHT

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

### PART II - MATURE FRUIT TO COUNT

27. **Number of Damaged Fruit in 100-Fruit Sample:** Using a 100-fruit random sample from each sample tree, separate fruit that is damaged by insured causes from fruit that must be included as production to count. Count the number of fruit damaged by insurable causes. Record the number of damaged fruit from each 100-fruit sample (percent damaged fruit).
28. **Total Number Damaged Fruit:** The total number of damaged fruit (percent damaged fruit) from item 27.
29. **Number of Samples:** Number of samples taken.
30. **% Damaged Fruit:** Item 28 (percent) divided by item 29, recorded in whole percent.
31. **% Production to Count:** Apply the % from item 30 to TABLE B or C, as applicable by fruit type. Enter the whole percent production to count from the appropriate table.
32. **Pounds to Count per Tree:** Item 26 times item 31, to tenths.

### SECTION C - VALUE OF APPRAISED PRODUCTION

33. **Pounds to Count per Tree:** Transfer entry from item 20 for immature cherry appraisals or item 32 for mature cherry appraisals, as applicable.
34. **Number of Trees per Acre:** Transfer entry from item 6.

35. **Pounds to Count per Acre:** Item 33 times item 34, rounded to the nearest whole pound.
36. **Minimum Value per Pound:** Not less than the Minimum Value per pound (in whole cents) from the Special Provisions for the cherry type appraised.
37. **Dollars per Acre:** Item 35 times item 36, rounded to the nearest whole dollar.
38. **Remarks:** Enter any information pertinent to the appraisal, including date of appraisal, etc.
39. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
40. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
41. **Page Number:** Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

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

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

**PART I: FRUIT COUNT**

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

**PART II: APPRAISED IMMATURE PRODUCTION TO COUNT**

16. Ave. No. Fruit per Tree <i>2000</i>	17. Survival Factor <i>0.90</i>	18. Number Of Fruit to Count <i>1800</i>	19. Number of Fruit per Pound <i>65</i>	20. Pounds to Count per Tree <i>27.7</i>
---	---------------------------------------	--	---	--

**SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD**

**PART I: FRUIT WEIGHT**

21. Field ID	22. Acres App.	23. Weight of Fruit from Each Sample Tree										24. Total Weight	25. Number of Samples	26. Average Pounds per Tree	

**PART II: MATURE FRUIT TO COUNT**

27. Number of <b>Damaged</b> Fruit in 100-Fruit Sample										28. Total No. <b>Damaged</b> Fruit	29. No. of Samples	30. % Damaged Fruit	31. % Prod. to Count	32. Pounds to Count per Tree

**SECTION C - VALUE OF APPRAISED PRODUCTION**

33. Pounds to Count per Tree <i>27.7</i>	34. Number of Trees per Acre <i>100</i>	35. <b>Pounds to Count</b> per Acre <i>2770</i>	36. Minimum Value per Pound <i>.35</i>	37. Dollars per Acre <i>970</i>
--	---	---	--	---------------------------------------

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

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

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

**PART I: FRUIT COUNT**

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

**PART II: APPRAISED IMMATURE PRODUCTION TO COUNT**

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

**SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD**

**PART I: FRUIT WEIGHT**

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

**PART II: MATURE FRUIT TO COUNT**

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

**SECTION C - VALUE OF APPRAISED PRODUCTION**

33. Pounds to Count per Tree	34. Number of Trees per Acre	35. Pounds to Count per Acre	36. Minimum Value Per Pound	37. Dollars per Acre
<i>4.0</i>	<i>100</i>	<i>400</i>	<i>.35</i>	<i>140</i>

38. Remarks:  
*Appraised 5/25*

39. Adjuster's Signature	Code No.	Date	40. Insured's Signature	Date
<i>I. M. Adjuster</i>	<i>XXXXX</i>	<i>MM/DD/YYYY</i>	<i>I. M. Insured</i>	<i>MM/DD/YYYY</i>

<b>CHERRY APPRAISAL WORKSHEET</b> (FOR ILLUSTRATION PURPOSES ONLY)  <b>DIRECT MARKET MATURE CHERRY EXAMPLE</b>	1. NAME <i>I.M. Insured</i>				2. POLICY NUMBER <i>XXXXXXXX</i>		3. CROP YEAR <i>YYYY</i>	
	4. UNIT NUMBER <i>00100</i>			5. ACRES IN UNIT <i>80.0</i>		6. TREES PER ACRE <i>100</i>		
	7. CAUSE OF DAMAGE <i>Other</i>			8. DATE OF DAMAGE <i>May 10, YYYY</i>		9. VARIETY/TYPE <i>Bing/Fresh</i>		

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

**PART I: FRUIT COUNT**

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

**PART II: APPRAISED IMMATURE PRODUCTION TO COUNT**

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

**SECTION B - MATURE CHERRY APPRAISAL: WEIGHT METHOD**

**PART I: FRUIT WEIGHT**

21. Field ID	22. Acres App.	23. Weight of Fruit from Each Sample Tree										24. Total Weight	25. Number of Samples	26. Average Pounds Per Tree
<i>B</i>	<i>1.0</i>	<i>48.0</i>	<i>50.0</i>	<i>47.0</i>	<i>49.0</i>	<i>52.0</i>	<i>58.0</i>	<i>60.0</i>	<i>59.0</i>	<i>59.0</i>	<i>60.0</i>	<i>542.0</i>	<i>10</i>	<i>54.2</i>

**PART II: MATURE FRUIT TO COUNT**

27. Number of Damaged Fruit in 100-Fruit Sample										28. Total No. Damaged Fruit	29. No. of Samples	30. % Damaged Fruit	31. % Prod. to Count	32. Pounds to Count per Tree
<i>30</i>	<i>27</i>	<i>15</i>	<i>19</i>	<i>20</i>	<i>20</i>	<i>8</i>	<i>10</i>	<i>12</i>	<i>16</i>	<i>177</i>	<i>10</i>	<i>18</i>	<i>92</i>	<i>49.9</i>

**SECTION C - VALUE OF APPRAISED PRODUCTION**

33. Pounds to Count per Tree	34. Number of Trees per Acre	35. Pounds to Count per Acre	36. Minimum Value per Pound	37. Dollars per Acre
<i>49.9</i>	<i>100</i>	<i>4990</i>	<i>.35</i>	<i>1747</i>

38. Remarks:

*Appraised 5/25. Appraisal made on cherries to be sold by direct marketing.*

39. Adjuster's Signature	Code No.	Date	40. Insured's Signature	Date
<i>I. M. Adjuster</i>	<i>XXXXX</i>	<i>MM/DD/YYYY</i>	<i>I. M. Insured</i>	<i>MM/DD/YYYY</i>

## 8. SUMMARY OF HARVESTED PRODUCTION WORKSHEET COMPLETION PROCEDURE

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### A. GENERAL INFORMATION

- (1) Use this worksheet to record harvested production and sale of cherries.
- (2) Record all the production delivered to each processor, packing house, or other first handler on **separate** Summary of Harvested Production worksheets.
  - (a) Use separate worksheets for sold production, unsold production, and sales from U-pick operations (refer to the example worksheets).

**NOTE:** Unsold production is production not committed to a processor, packing house, or other first handler and may be stored or listed with a broker, etc.

- (b) Separate worksheets are required for sold, unsold, and U-pick production, and by each cherry type (e.g., sold/processing, sold/fresh, unsold/processing, etc.), as applicable
- (3) A year-end (pool closing) summary from a processor, packing house, or other first handler by cherry type may be used in lieu of individual load or lot data.
- (4) Handling charges include costs shown on the handler's summary of sales as deductions from gross revenue. These may include grading, cooling, fumigating, packing, packing containers, selling commissions, etc., and other assessments. Do not include harvesting costs within handling charges.
- (5) Allowable costs account for the harvesting cost and include costs of harvesting and hauling and are listed in the Special Provisions and are deducted separately from the net price received.

### B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** Name of insurance provider, if not preprinted on the worksheet (company name).

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

4. **Policy Number:** Insured's assigned policy number.
5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
6. **Type/Disposition/Variety:** Cherry type, disposition, and the variety (optional entry) of the cherries represented by this Summary of Harvested Production worksheet. Use separate worksheets for each type (fresh or processing, as shown on the Special Provisions), and disposition (unsold, U-pick, or sold by first handler; packer, processor, broker, or fruit stand).
7. **Name, Address, and Phone No. of Buyer/Packer:** Name, address and telephone number of the processor, packing house, or other first handler of the production. Use separate worksheets for each type and disposition.

### PART I – PRODUCTION

**NOTE:** No Summary of Harvested Production Worksheet entry is necessary in items 8 through 18 when there is no item entry instructions for either sold, unsold, or U-pick production.

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



16. **Allowable Cost:** Sold or U-pick Production: Item 13 times item 15, in dollars and cents.
17. **Adjusted Total Value:** Sold or U-pick Production: Item 12 minus item 16, in dollars and cents. U-pick Production: Transfer the dollar value per acre from item 37 on the appraisal worksheet and multiply the value per-acre by the number of appraised acres to convert value to a unit basis. Harvested Unsold Production: make no entry if there is a minimum value option in effect for the crop year. Otherwise, refer to section 8 C herein, and the LAM for information on delayed claims procedure.

**NOTE:** Enter "0" for any entries less than zero.

**Totals:** Sold or U-pick Production: Separately total columns 13, 14, and 17 for this page. Unsold  
 \*\*\* Production: sum all page item 18 entries for column 13, in whole pounds.

**NOTE:** Document any differences between column 13 and column 14 in the Remarks section (i.e., delivered cherries were not sold and were discarded by the processor).

## PART II - WEIGHTED VALUE BY TYPE

\*\*\*

**NOTE: Complete Part II only on the last page of the Summary of Harvested Production form for the cherry type (e.g., fresh or processing). This data must be transferred to Section II of the Production Worksheet. MAKE NO ENTRIES IN THIS SECTION FOR UNSOLD PRODUCTION.**

19. **Adjusted Total Value:** Sum of all page item 18 totals for column 17 entries, in dollars and cents.

**NOTE:** When there are two or more worksheet pages, total all item 19 entries on the last worksheet page.

20. **Total Pounds Sold:** Sum of all page item 18 totals for column 14 entries, in whole pounds.

**NOTE:** When there are two or more worksheet pages, total all item 20 entries on the last worksheet page. Transfer this entry to section II, item "G - Production," on the T-P-C Production Worksheet.

21. **Adjusted Average Value Per Pound:** Item 19 divided by item 20, recorded to three decimal places (three decimal places are required to minimize rounding errors).

**NOTE:** When there are two or more worksheet pages, calculate item 21 entry using the totals from items 19 and 20 on the last worksheet page. Transfer this entry to section II, item "H<sub>2</sub>- Local Market Price," on the T-P-C Production Worksheet.

22. **Remarks:** Enter any pertinent information such as where unsold production has been stored and how it was valued, factors used to convert reported containers to pounds of cherries  
 \*\*\* (e.g., 1 box = 18.0 pounds, etc.) on each page for which it is applicable.

23. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the T-P-C Production Worksheet.
24. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date on each page. Before obtaining insured's signature, REVIEW ALL ENTRIES WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
25. **Page:** Page number of the Summary of Harvested Production pages APPLICABLE TO THE CHERRY TYPE, e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.

COMPANY: ABC Company

<b>For Illustration Purposes Only SUMMARY OF HARVESTED PRODUCTION Cherries</b>	1. INSURED'S NAME <i>I. M. Insured</i>		2. CROP <i>Cherries 0057</i>		3. CROP YEAR <i>YYYY</i>
	4. POLICY NUMBER <i>XXXXXXX</i>	5. UNIT NUMBER <i>00100</i>	6. TYPE/DISPOSITION/VARIETY <i>FRESH / SOLD / BING</i>		

7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER  
*ABC Packing Co., Box xx, Any Town, Any State XXXXX*

Tel (XXX) XXX-XXXX

## SOLD FRESH FRUIT EXAMPLE

### PART I - PRODUCTION

DATE 8	LOAD/LOT/POOL/ SUMMARY NO. 9	GROSS DOLLARS RECEIVED 10	ADJUSTMENTS TO GROSS PROD. 11	NET DOLLARS RECEIVED 12	POUNDS DELIVERED 13	POUNDS SOLD 14	ALLOWABLE COST PER LB. 15	ALLOWABLE COST 16	ADJ. TOTAL VALUE 17
<i>9-20-YYYY</i>	<i>98-BV03</i>	<i>202,567.54</i>	<i>43,628.68</i>	<i>158,938.86</i>	<i>307,877</i>	<i>307,877</i>	<i>0.16</i>	<i>49,260.32</i>	<i>\$109,678.54</i>
<b>18. TOTALS</b>					<i>307,877</i>	<i>307,877</i>			<i>\$109,678.54</i>

Do not enter page totals when there is more than one worksheet page. Refer to the Summary of Harvested Production worksheet page 3 of 3 for item 19, 20, or 21 totals.

### PART II - WEIGHTED VALUE BY TYPE

19. ADJUSTED TOTAL VALUE	20. TOTAL POUNDS SOLD	21. ADJ. AVG. VALUE PER POUND	22. REMARKS:
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23. ADJUSTER'S SIGNATURE <i>I. M. Adjuster</i>	CODE NUMBER <i>XXXXX</i>	DATE <i>MM/DD/YYYY</i>	24. INSURED'S SIGNATURE <i>I. M. Insured</i>	DATE <i>MM/DD/YYYY</i>
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<b>For Illustration Purposes Only SUMMARY OF HARVESTED PRODUCTION</b> Cherries	1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>Cherries 0057</i>		3. CROP YEAR YYYY
	4. POLICY NUMBER <i>XXXXXXX</i>	5. UNIT NUMBER <i>00100</i>	6. TYPE/DISPOSITION/VARIETY <i>UNSOLD/FRESH/BING</i>		

7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER  
*ABC Processing Co., Box xx, Any Town, Any State XXXXX*

*Tel (XXX) XXX-XXXX*

## UNSOLD FRESH FRUIT EXAMPLE

### PART I - PRODUCTION

DATE 8	LOAD/LOT/POOL/ SUMMARY NO. 9	GROSS DOLLARS RECEIVED 10	ADJUSTMENTS TO GROSS PROD. 11	NET DOLLARS RECEIVED 12	POUNDS DELIVERED 13	POUNDS SOLD 14	ALLOWABLE COST PER LB. 15	ALLOWABLE COST 16	ADJ. TOTAL VALUE 17
<i>6-20-YYYY</i>	<i>BR-549</i>	<i>NA</i>	<i>NA</i>	<i>NA</i>	<i>1800</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<b>18. TOTALS</b>					<i>1800</i>	<i>0</i>			<i>0</i>

Make no entry in items 19, 20, and 21 on this page. Refer to harvested production worksheet page 3 of 3 for item 19, 20, and 21 totals.

Enter pounds of harvested cherries that were delivered to the processor.

This example illustrates worksheet item entries for harvested unsold fresh cherries that are insured under Option I. Cherries were hail damaged (insured cause of damage), unmarketable, and are not production to count.

### PART II - WEIGHTED VALUE BY TYPE

19. ADJUSTED TOTAL VALUE	20. TOTAL POUNDS SOLD	21. ADJ. AVG. VALUE PER POUND	22. REMARKS: <i>Processor Summary Sheet noted 1800 pounds of cherries were discards and were not sold due to hail damage.</i>
<i>I. M. Adjuster</i>	XXXXX	MM/DD/YYYY	<i>I. M. Insured</i>

<b>For Illustration Purposes Only SUMMARY OF HARVESTED PRODUCTION Cherries</b>	1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>Cherries 0057</i>		3. CROP YEAR YYYY
	4. POLICY NUMBER XXXXXXX	5. UNIT NUMBER 00100		6. TYPE/DISPOSITION/VARIETY <i>FRESH / SOLD / BING</i>	

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

## U-PICK EXAMPLE

### PART I - PRODUCTION

DATE 8	LOAD/LOT/POOL/ SUMMARY NO. 9	GROSS DOLLARS RECEIVED 10	ADJUSTMENTS TO GROSS PROD. 11	NET DOLLARS RECEIVED 12	POUNDS DELIVERED 13	POUNDS SOLD 14	ALLOWABLE COST PER LB. 15	ALLOWABLE COST 16	ADJ. TOTAL VALUE 17
5/20-6/5 YYYY	Ledger	1747	0	1747	4990	4990	0	0.00	1747
<b>18. TOTALS</b>					4990	4990			1747

Since this is the final page of harvested production worksheets, enter the grand total for all worksheet totals here.  
 Page 1 total = \$109,678.54  
 Page 2 total = \$0.00  
 Page 3 total = \$1,747.00  
 Grand Total \$111,425.54

Enter grand total for all three pages here.  
 Page 1 total = 307,877 lbs.  
 Page 2 total = 0lbs.  
 Page 3 total = 4,990 lbs.  
 Grand total = 312,867 lbs.  
 Transfer this grand total entry to section II, item "G - Production" on the T-P-C Production Worksheet.

Calculate and enter the Adj. Avg. Value and Transfer this entry to section II, item "H<sub>2</sub> - Local Market Price" on the T-P-C Worksheet

### PART II - WEIGHTED VALUE BY TYPE

19. ADJUSTED TOTAL VALUE \$111,425.54	20. TOTAL POUNDS SOLD 312,867	21. ADJ. AVG. VALUE PER POUND \$0.356	22. REMARKS:
23. ADJUSTER'S SIGNATURE <i>I. M. Adjuster</i>	CODE NUMBER XXXXX	DATE <i>MM/DD/YYYY</i>	24. INSURED'S SIGNATURE <i>I. M. Insured</i>
		DATE <i>MM/DD/YYYY</i>	

**C. MINIMUM VALUE OPTION EXAMPLE**

Harvested production to count will be valued as follows:

- Basic Policy Minimum Value = \$.33/lb. fresh and \$.28 processing.
- Option I Minimum Value = \$.22/lb. fresh
- Option II Minimum Value = \$.11/lb. fresh

**MINIMUM VALUE OPTION TABLE**

<b>If the production is Unharvested. . .</b>	<b>and the policy option elected is...</b>	
	<b>Basic Policy</b>	
Appraised and Marketable .....	Not less than the minimum value per pound, \$.33 for fresh cherries, or \$.28 for processing cherries.	
Appraised and Unmarketable .....	N/A	

<b>If the production is Harvested. . .</b>	<b>and the policy option elected is...</b>		
	<b>Basic Policy</b>	<b>Basic Policy plus Option I</b>	<b>Basic Policy plus Option II</b>
Sold and Marketable .....	The value per pound is the GREATER OF: Avg. \$ received per pound less allowable cost OR \$.33 per pound fresh or \$.28 per pound processed.	The value per pound is the GREATER OF: Avg. \$ received per pound less allowable cost OR \$.22 per pound fresh.	The value per pound is the GREATER OF: Avg. \$ received per pound less allowable cost OR \$.11 per pound fresh.
Unsold and Marketable .....	*The value per pound is the GREATER OF Avg. \$ received per pound less allowable cost or \$.33 per pound fresh or \$.28 per pound processed.	The value per pound is \$.33 for fresh cherries and \$.28 for processing cherries. The Minimum Value Option does not apply to unsold production	
Unsold and Unmarketable .....	There is no minimum value per pound for unmarketable production damaged due to insured causes and it is not counted as production to count.		

**\*NOTE:** The value per pound in some cases may not be established until marketing pools close. Refer to the LAM for delayed claims procedure.

- o. Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for unit. refer to the LAM.
- q. Record any trees removed without an inspection.
- r. Specify the type of insect or disease damage when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider's instructions.
- t. Document the name and address of the charitable organizations when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTRIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) Make separate line entries in items B through D for varying shares; (e.g., 50 percent and 75 percent shares on the same unit).

**NOTE:** Refer to section II, items B-D for specific line entry information.

- (3) If additional lines are necessary, the data may be entered on a continuation sheet.
- (4) There will generally be no harvested production entries in items "A<sub>1</sub>" through "N" for preliminary inspection.

### 18. **Date Harvest Completed:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:**

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

- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intent to harvest, enter "**Incomplete.**"
- c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "**No Harvest.**"
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:**

- a. If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, item "A").

B-D. **Row Width, Tractor, Est. Yield:** In the column heading, line out Row Width, Tractor, Est. Yield, and enter "Disposition." Also, enter on a single line the method(s) of disposition from the Summary of Harvested Production Worksheet (s) (e.g., Disposition - Sold, Unsold, U-pick).

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

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



G. **Production:** Sold **or** U-Pick Production: Total Pounds Sold (item 20 on the Summary of Harvested Production worksheet) in whole pounds for all harvested sold fruit. Unsold Production: Column 13 total in item 18 from the Summary of Harvested Production worksheet) in whole pounds for all unsold fruit.

\*\*\*

**NOTE:** Cherries which are unmarketable due to insurable causes are not counted as production to count. Also, any undamaged marketable or cherries that the producer cannot market, that meet the minimum grade standards as specified in the Special Provisions, must be counted as production to count.

H<sub>1</sub>. **Value per Pound:** The minimum value per pound as listed in the Special Provisions or, if a Minimum Value Option is in effect, the minimum value option price for the type.

H<sub>2</sub>. **Local Mkt. Price:** Sold **or** U-Pick Production: Adjusted Average Value per Pound (item 21 on the Summary of Harvested Production) for the type, to three decimal places

\*\*\*

**NOTE:** For cherries that remain unsold 60 days after the calendar date for the end of the insurance period, refer to the section 8 C herein and the LAM for additional procedure on delayed claims.

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

J. **Production Not to Count:** Net production NOT to count WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE.  
EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

K. **Production to Count:** Enter to tenths, the result of subtracting the production in item "J" from the production in item "G."

L. **Value of Production:** Enter, to whole dollars, the result of multiplying the production in item "K" by the **greater of** item "H<sub>1</sub>" or "H<sub>2</sub>" for the line.

M. **Value Not to Count:** MAKE NO ENTRY.

N. **Production/Value to Count:** Enter the value calculated for item "L."

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

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of Column "N," in whole dollars.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of Column "P," in whole dollars.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23 in whole dollars.

**NOTE:** For CAT policies, multiply result by .55 unless otherwise instructed by the insurance provider because adjustments will be made by other manual or automated computation process.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered **AFTER** the absentee has signed and returned the T-P-C Production Worksheet.

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

26. **Insured's Signature:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the T-P-C Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

**NOTE:** Final inspection should be signed on bottom line.

27. **Page Numbers:**

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

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

**(FOR ILLUSTRATION PURPOSES ONLY)  
T-P-C PRODUCTION WORKSHEET**

1. Crop/Code# Cherries 0057	2. Units 00100	3. Legal Description SEC-1 TWP-96N RNG-30W	7. Company ABC						8. Name of Insured I.M. Insured					
4. Date of Damage MAR 15			Agency XYZ						9. Claim # XXXX			11. Crop Year YYYY		
5. Cause of Damage RAIN									10. Policy # XXXXXXXX					
6. Primary Cause % 100%									14. Date(s) Notice of Loss			1 <sup>st</sup> MMDD/YYYY	2 <sup>nd</sup> MMDD/YYYY	Final MMDD/YYYY
12. Additional Units 00200									15. Companion Policy(ies)					
13. Est. Prod. Per Acre 10000														

**SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Actuarial									Potential Yield							Stage Guarantee		
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential	(+) Uninsured Causes	Potential Counted	Value Per Pound	Total Potential to Count (C x N x O)	Per Acre	Total (C x Q)	
A		20.0	1.000	D01	002	111	UH	UH	970				970		19400	2000	40000	
mm/dd B		20.0	1.000	D01	002	111	UH	UH	140		4		136		2720	2000	40000	
mm/dd C		1.0	1.000	D01	002	111	H	H								2000	2000	
D		39.0	1.000	D01	002	111	H	H								2000	80000	
16. TOTAL		80.0													22120	17. TOTALS		162,000

NARRATIVE (If more space is needed, attach a Special Report) Field A appraised acreage destroyed MM/DD/YYYY. Per certification, no harvesting cost allowed. Field B (L) 500 lbs. picked for appraisal x \$0.16 (allowable cost)/20 ac. Allowable cost, \$4/ac. Item J, Fields A and B prod. From appraisal worksheet. Acreage verified, permanent fields.

**SECTION II - HARVESTED PRODUCTION**

18. DATE HARVEST/SALE COMPLETED MM/DD/YYYY				19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? <input type="checkbox"/> Yes <input type="checkbox"/> No				20. ASSIGNMENT OF INDEMNITY? <input type="checkbox"/> Yes <input type="checkbox"/> No				21. TRANSFER OF RIGHT TO INDEMNITY? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Stalk Inspection								Adjustments to Harvested Production									
A1	A2	B	C	D	E			F	G	H1	H2	I	J	K	L	M	N
Share Field ID	Row Width	Tractor	Est. Yield	Leaf Quality			Quota (Q), Non-Quota (NQ), or Bale No.	Production	Value Per Pound Local Mkt. Price		Quality Factor (H1, H2)	Production Not to Count (lbs.)	Production to Count (lbs.)	Value of Production (\$)	Value Not to Count (\$)	Production/Value to Count	
				G	F	P											
Disposition - Sold, Unsold, and U-pick							312,867		.33			312,867	111,381			111,381	
									.356								
I certify that the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crop. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 729 and 3730 and other federal statutes.															22. SECTION II TOTAL		111,381
															23. SECTION I TOTAL		22,120
															24. UNIT TOTAL		133,501

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

27. Page 1 of 1

## 10. REFERENCE MATERIAL

**TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

Number of Acres	Select*
10.0 acres or less	The lesser of 10 trees or 5% of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 trees.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.

**\*Supplemental Sample Size and Appraisal Information**

A. Use of less than the “Minimum recommended Sample Requirements” is authorized on a unit basis in the situation outlined below if the trees selected for sampling are representative of the orchard or suborchard (refer to section 4 B).

- (1) The appraised production from at least 60 percent of the sample trees is within 10 percent of the average appraisal for the sample trees. Sampling of the remaining 40 percent is optional.

**EXAMPLE:** Ten trees are to be sampled. The first 6 tree appraisals are within 10 percent of the average appraisal, as follows:

Sample Number	Appraisal in Lbs.	Average Appraisal in Lbs.	Percent of Average Appraisal
1	45	50	0.90
2	51	50	1.02
3	52	50	1.04
4	47	50	0.94
5	50	50	1.00
6	55	50	1.10
<b>Total</b>	300 ÷ 6 = 50 lbs. Average Appraisal		

**NOTE:** If the quality adjustment for these samples is comparable, sampling of the remaining 4 trees is optional.

2. **The appraised production from at least 60 percent of the sample trees indicates that the appraised production value per acre will exceed the guarantee per acre. Sampling of the remaining 40 percent is optional.**

**EXAMPLE:** A 10.0 acre orchard with 109 trees per acre with a \$2000 guarantee/acre and a minimum value of \$0.36/lb. Ten trees are to be sampled. The first 6 trees appraised average 75 pounds of fruit per tree. So, 75 lbs. X 109 trees/acre x \$0.36/lb. Minimum value = \$2943/acre production to count which exceeds the \$2000 guarantee/acre. Considering the quality adjustment, sampling of the 4 remaining trees is optional.

**NOTE::** Follow the procedure in the LAM for “No Indemnity Due Claims” or complete and sign a “Withdrawal of Claim” form, as applicable.